

# <Appendix> Data Book



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# Balance Sheet / Average Balance / Average Yield (Joyo)

## ● Assets

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

	1H17			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,996.6	1.05	31,666	+62.0	- 0.02	- 334
JPY	5,869.7	1.03	30,440	+38.9	- 0.04	- 875
Foreign currency	126.8	1.92	1,225	+23.1	+0.61	+541
Securities	2,554.6	1.19	15,352	+8.2	+0.09	+1,200
Domestic Bonds	1,666.7	0.54	4,540	- 48.6	- 0.05	- 601
Stocks	127.2	4.28	2,735	- 7.6	+0.39	+103
Foreign securities	453.3	2.01	4,587	+18.3	+0.21	+654
Others	307.4	2.26	3,488	+46.1	+0.40	+1,043
Call loans	15.7	0.46	36	+9.9	+0.18	+28
JPY	10.0	0.01	0	+6.2	- 0.07	- 0
Foreign currency	5.7	1.24	35	+3.6	+0.60	+29
Bills purchased	-	-	-	-	-	-
Monetary claims bought	7.6	0.34	13	- 1.6	+0.03	- 1
Due from banks	176.2	0.16	145	- 39.7	+0.01	- 20
NCDs	-	-	-	-	-	-
Foreign exchange	3.0	0.85	13	+0.2	+0.26	+4
Others	3.1	8.61	135	- 1.8	+2.33	- 20
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	8,757.1	1.07	47,361	+37.3	+0.01	+857

## ● Liabilities

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

	1H17			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,257.5	0.02	978	+197.5	+0.00	- 74
JPY	8,108.6	0.00	268	+181.0	- 0.01	- 150
Foreign currency	148.8	0.95	710	+16.5	+0.00	+75
NCDs	112.1	0.01	7	+30.0	+0.00	+2
Call money	224.7	0.22	249	+37.7	+0.13	+155
JPY	162.8	- 0.07	- 56	+17.5	+0.00	- 10
Foreign currency	61.9	0.98	305	+20.1	+0.32	+166
Payables under repurchase agreements	16.4	0.83	68	+16.4	+0.83	+68
Payables under securities lending transactions	119.7	0.96	581	- 7.2	+0.28	+146
Bills sold	-	-	-	-	-	-
Borrowed money	435.7	0.17	373	+199.3	+0.02	+193
Foreign exchange	0.3	0.00	-	+0.0	+0.00	-
Corporate bonds	5.0	2.66	66	- 41.6	+2.12	- 60
Others	2.5	128.81	1,615	- 4.4	+80.54	- 58
Interest rate sw aps	-	-	1,108	-	-	- 93
Interest-bearing liabilities	9,174.1	0.08	3,941	+427.8	+0.00	+373

(Reference) Loans Average Balance by Borrower Type (1bn)

	1H14	1H15	1H16	1H17	YoY
Individual customers	1,914.6	2,100.7	2,264.0	2,407.7	+6.3%
Corporate	2,719.8	2,732.5	2,734.5	2,712.6	-0.7%
Local	1,438.7	1,455.4	1,471.0	1,500.1	+1.9%
Tokyo	1,281.1	1,277.1	1,263.4	1,212.5	-4.0%
Public sector	806.8	817.1	841.0	761.7	-9.4%
Foreign currency	47.8	89.2	95.0	114.6	+20.6%
Total	5,489.0	5,739.5	5,934.6	5,996.6	+1.0%

# Balance Sheet / Average Balance / Average Yield(Ashikaga)

## ● Assets

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

	1H17			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,291.7	1.14	24,726	+72.3	- 0.06	- 996
Domestic	4,276.2	1.14	24,594	+64.9	- 0.06	- 1,093
International	15.4	1.69	131	+7.3	+0.86	+97
Trading account securities	3.3	0.50	8	+0.1	- 0.02	-
Securities	1,372.3	1.66	11,465	+116.9	+0.03	+1,226
Domestic Bonds	666.0	0.79	2,648	- 57.9	+0.00	- 143
Stocks	47.7	2.87	687	- 0.3	-	- 6
Foreign securities	235.9	2.33	2,759	+51.4	+0.57	+1,137
Others	422.5	2.53	5,369	+123.8	- 0.89	+239
Call loans	3.5	1.58	28	- 0.6	+0.29	+1
Domestic	-	-	-	-	-	-
International	3.5	1.58	28	- 0.6	+0.29	+1
Bills purchased	-	-	-	-	-	-
Monetary claims bought	6.9	-	-	+0.1	-	-
Due from banks	375.9	0.09	179	- 1.8	-	- 8
NCDs	-	-	-	-	-	-
Foreign exchange	7.7	0.05	2	- 0.8	-	-
Others	-	-	44	-	-	+2
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,061.7	1.19	36,454	+186.3	- 0.03	+225

## ● Liabilities

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

	1H17			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,316.2	0.01	503	+165.7	-	- 140
Domestic	5,289.2	0.01	411	+158.0	-	- 181
International	27.0	0.67	91	+7.7	+0.14	+40
NCDs	272.1	0.03	41	- 92.7	0.00	- 3
Call money	194.8	0.00	6	+125.2	- 0.07	- 21
Domestic	188.9	- 0.03	- 37	+126.2	- 0.01	- 29
International	5.8	1.50	44	- 0.9	+0.43	+7
Payables under securities lending transactions	200.6	0.46	467	+53.3	+0.23	+297
Bills sold	-	-	-	-	-	-
Borrowed money	218.8	0.02	24	+13.8	- 0.01	- 9
Foreign exchange	0.2	-	-	+0.0	-	-
Corporate bonds	-	-	-	-	-	-
Others	5.2	41.70	1,089	+0.3	+20.67	+576
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,208.1	0.06	2,132	+265.8	+0.02	+698

## (Reference) Loans Average Balance by Borrower Type (¥bn)

	1H14	1H15	1H16	1H17	YoY
Individual customers	1,562.5	1,695.4	1,801.7	1,901.6	+5.5%
Corporate	1,949.8	1,949.9	1,944.9	1,946.7	+0.8%
Local	1,370.0	1,418.6	1,445.8	1,486.3	+3.8%
Tokyo	579.7	531.2	499.0	460.3	-7.7%
Public sector	474.0	491.3	464.6	427.9	-7.8%
Foreign currency	7.9	8.6	8.0	15.4	+91.8%
Total	3,994.3	4,145.3	4,219.3	4,291.7	+1.7%

# Interest Yields and Spreads (Joyo)

## ● Total Account

(%)

		1H13	1H14	1H15	1H16	1H17	YoY
Average yield on interest-earning assets	1	1.20	1.16	1.12	1.06	1.07	+0.01
Average yield on loans and bills discounted	2	1.34	1.23	1.15	1.07	1.05	- 0.02
Average yield on securities		0.99	1.07	1.19	1.10	1.19	+0.09
Average yield on interest-bearing liabilities		0.06	0.06	0.07	0.08	0.08	+0.00
Average yield on deposits and NCDs	3	0.03	0.03	0.03	0.02	0.02	+0.00
Expense ratio		0.96	0.94	0.88	0.85	0.80	- 0.05
Deposit and securities cost	4	1.00	0.97	0.92	0.88	0.82	- 0.06
Funding cost	5	0.98	0.94	0.90	0.87	0.81	- 0.06
Loan-deposit interest margins	2-3	1.31	1.20	1.12	1.05	1.03	- 0.02
Difference between average yield on loans and deposits	2-4	0.34	0.26	0.23	0.19	0.23	+0.04
Total interest margins	1-5	0.22	0.22	0.22	0.19	0.26	+0.07

## ● Domestic Account

(%)

		1H13	1H14	1H15	1H16	1H17	YoY
Average yield on interest-earning assets	1	1.16	1.12	1.07	0.99	0.98	- 0.01
Average yield on loans and bills discounted	2	1.34	1.24	1.15	1.07	1.03	- 0.04
Average yield on securities		0.89	0.96	1.09	0.96	1.02	+0.06
Average yield on interest-bearing liabilities		0.05	0.05	0.05	0.03	0.01	- 0.02
Average yield on deposits and NCDs	3	0.03	0.03	0.02	0.01	0.00	- 0.01
Expense ratio		0.95	0.93	0.87	0.85	0.80	- 0.05
Deposit and securities cost	4	0.99	0.96	0.90	0.86	0.80	- 0.06
Funding cost	5	0.98	0.94	0.90	0.84	0.76	- 0.08
Loan-deposit interest margins	2-3	1.31	1.21	1.13	1.06	1.03	- 0.03
Difference between average yield on loans and deposits	2-4	0.35	0.28	0.25	0.21	0.23	+0.02
Total interest margins	1-5	0.18	0.18	0.17	0.15	0.22	+0.07

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	-	-	1.129	1.063	1.078	+0.015
Average yield on loans and bills discounted	2	-	-	1.151	1.075	1.053	- 0.022
Average yield on securities		-	-	1.190	1.108	1.198	+0.090
Average yield on deposits and NCDs	3	-	-	0.035	0.026	0.023	- 0.003
Funding cost	5	-	-	0.908	0.878	0.818	- 0.060
Loan-deposit interest margins	2-3	-	-	1.116	1.049	1.030	- 0.019
Total interest margins	1-5	-	-	0.221	0.185	0.260	+0.075

Average yield on interest-earning assets	1	-	-	1.077	0.997	0.989	- 0.008
Average yield on loans and bills discounted	2	-	-	1.157	1.071	1.034	- 0.037
Average yield on securities		-	-	1.093	0.965	1.021	+0.056
Average yield on deposits and NCDs	3	-	-	0.029	0.010	0.006	- 0.004
Funding cost	5	-	-	0.904	0.846	0.762	- 0.084
Loan-deposit interest margins	2-3	-	-	1.128	1.061	1.028	- 0.033
Total interest margins	1-5	-	-	0.173	0.151	0.227	+0.076

# Interest Yields and Spreads (Ashikaga)

## ● Total Account

(%)

		1H13	1H14	1H15	1H16	1H17	YoY
Average yield on interest-earning assets	1	1.28	1.22	1.30	1.22	1.19	- 0.03
Average yield on loans and bills discounted	2	1.46	1.37	1.29	1.21	1.14	- 0.06
Average yield on securities		0.91	1.07	1.91	1.62	1.66	+0.04
Average yield on interest-bearing liabilities		0.05	0.05	0.05	0.04	0.06	+0.02
Average yield on deposits and NCDs	3	0.05	0.05	0.04	0.02	0.01	-0.00
Expense ratio		0.98	0.92	0.87	0.84	0.83	-0.00
Deposit and securities cost	4	1.04	0.97	0.92	0.86	0.85	- 0.01
Funding cost	5	1.02	0.94	0.89	0.83	0.82	- 0.01
Loan-deposit interest margins	2-3	1.41	1.32	1.25	1.19	1.13	- 0.06
Difference between average yield on loans and deposits	2-4	0.42	0.40	0.37	0.35	0.29	- 0.05
Total interest margins	1-5	0.26	0.28	0.41	0.39	0.37	- 0.02

## ● Domestic Account

(%)

		1H13	1H14	1H15	1H16	1H17	YoY
Average yield on interest-earning assets	1	1.27	1.20	1.26	1.18	1.12	- 0.06
Average yield on loans and bills discounted	2	1.47	1.37	1.29	1.21	1.14	- 0.06
Average yield on securities		0.91	1.06	2.01	1.60	1.52	- 0.07
Average yield on interest-bearing liabilities		0.05	0.05	0.04	0.02	0.01	-0.00
Average yield on deposits and NCDs	3	0.05	0.04	0.04	0.02	0.01	-0.00
Expense ratio		0.98	0.91	0.87	0.83	0.82	-0.00
Deposit and securities cost	4	1.03	0.96	0.91	0.85	0.84	- 0.01
Funding cost	5	1.01	0.93	0.88	0.80	0.77	- 0.03
Loan-deposit interest margins	2-3	1.42	1.33	1.25	1.19	1.13	- 0.06
Difference between average yield on loans and deposits	2-4	0.44	0.41	0.38	0.36	0.30	- 0.05
Total interest margins	1-5	0.26	0.27	0.38	0.38	0.35	- 0.02

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.283	1.227	1.304	1.229	1.199	- 0.030
Average yield on loans and bills discounted	2	1.469	1.377	1.295	1.215	1.149	- 0.066
Average yield on securities		0.916	1.072	1.916	1.626	1.666	+0.040
Average yield on deposits and NCDs	3	0.056	0.050	0.046	0.024	0.018	- 0.006
Funding cost	5	1.022	0.947	0.897	0.830	0.820	- 0.010
Loan-deposit interest margins	2-3	1.413	1.327	1.249	1.191	1.131	- 0.060
Total interest margins	1-5	0.261	0.280	0.407	0.399	0.379	- 0.020

Average yield on interest-earning assets	1	1.273	1.206	1.268	1.184	1.121	- 0.063
Average yield on loans and bills discounted	2	1.470	1.378	1.296	1.216	1.147	- 0.069
Average yield on securities		0.919	1.066	2.014	1.604	1.527	- 0.077
Average yield on deposits and NCDs	3	0.056	0.049	0.045	0.023	0.015	- 0.008
Funding cost	5	1.014	0.939	0.881	0.804	0.770	- 0.034
Loan-deposit interest margins	2-3	1.414	1.329	1.251	1.193	1.132	- 0.061
Total interest margins	1-5	0.259	0.267	0.387	0.380	0.351	- 0.029

# Loans (Joyo) (1)

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

(¥bn)

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Yen-denominated loans	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%	5,895.9	100.0%	+45.0	+0.7%	+58.6	+1.0%
Normal (incl. borrowers w/o credit score)	5,108.7	91.7%	5,240.0	92.1%	5,363.8	92.2%	5,397.9	92.4%	5,399.5	92.2%	5,458.4	92.5%	+58.9	+1.0%	+60.5	+1.1%
Local	3,859.0	69.2%	3,961.0	69.6%	4,098.3	70.4%	4,118.8	70.5%	4,157.0	71.0%	4,194.4	71.1%	+37.4	+0.8%	+75.6	+1.8%
Ibaraki	3,061.4	54.9%	3,111.7	54.7%	3,203.0	55.0%	3,190.6	54.6%	3,170.4	54.1%	3,179.6	53.9%	+9.2	+0.2%	- 11.0	- 0.3%
Miyagi,Fukushima,and Tochigi	518.8	9.3%	542.4	9.5%	564.0	9.7%	580.3	9.9%	608.6	10.4%	614.2	10.4%	+5.6	+0.9%	+33.9	+5.8%
Chiba and Saitama	278.8	5.0%	306.7	5.3%	331.1	5.6%	347.9	5.9%	377.9	6.4%	400.6	6.7%	+22.7	+6.0%	+52.7	+15.1%
Tokyo/Osaka	1,249.6	22.4%	1,278.9	22.4%	1,265.5	21.7%	1,279.1	21.9%	1,242.4	21.2%	1,263.9	21.4%	+21.5	+1.7%	- 15.2	- 1.1%
Other borrowers requiring caution	334.8	6.0%	322.8	5.6%	333.4	5.7%	326.6	5.5%	346.6	5.9%	328.6	5.5%	- 18.0	- 5.1%	+2.0	+0.6%
Borrowers Requiring Monitoring	38.5	0.6%	40.2	0.7%	36.3	0.6%	34.8	0.5%	28.6	0.4%	30.5	0.5%	+1.9	+6.6%	- 4.3	- 12.3%
Potentially bankrupt or worse	88.0	1.5%	82.6	1.4%	80.3	1.3%	77.8	1.3%	76.2	1.3%	78.4	1.3%	+2.2	+2.8%	+0.6	+0.7%

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

(¥bn)

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,004.9	100.0%	+37.9	+0.6%	+77.0	+1.2%
Local	4,273.9	75.5%	4,369.8	75.6%	4,503.9	76.1%	4,512.9	76.1%	4,564.4	76.4%	4,596.1	76.5%	+31.7	+0.6%	+83.2	+1.8%
Ibaraki	3,392.2	59.9%	3,435.7	59.4%	3,520.9	59.5%	3,495.3	58.9%	3,483.2	58.3%	3,484.1	58.0%	+0.9	+0.0%	- 11.2	- 0.3%
Miyagi,Fukushima,and Tochigi	579.8	10.2%	602.7	10.4%	625.5	10.5%	641.9	10.8%	674.3	11.3%	682.2	11.3%	+7.9	+1.1%	+40.3	+6.2%
Chiba and Saitama	301.9	5.3%	331.3	5.7%	357.4	6.0%	375.7	6.3%	406.8	6.8%	429.7	7.1%	+22.9	+5.6%	+54.0	+14.3%
Tokyo/Osaka	1,382.5	24.4%	1,406.4	24.3%	1,408.8	23.8%	1,415.0	23.8%	1,402.6	23.5%	1,408.8	23.4%	+6.2	+0.4%	- 6.2	- 0.4%

## ● Number of SMEs

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	33,318	+175	33,470	+152	33,550	+80	33,426	-124	33,460	+34	33,271	-189



# Loans (Joyo) (2)

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

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,004.9	100.0%	+37.9	+0.6%	+77.0	+1.2%
Individual	2,072.4	36.6%	2,157.1	37.3%	2,240.5	37.8%	2,310.2	38.9%	2,387.4	40.0%	2,443.4	40.6%	+56.0	+2.3%	+133.2	+5.7%
Corporate	2,776.6	49.0%	2,802.1	48.5%	2,828.6	47.8%	2,797.4	47.1%	2,821.3	47.2%	2,818.0	46.9%	- 3.3	-0.1%	+20.6	+0.7%
Major companies	1,199.2	21.2%	1,169.7	20.2%	1,166.0	19.7%	1,140.0	19.2%	1,133.9	19.0%	1,132.7	18.8%	- 1.2	-0.1%	- 7.3	-0.6%
Medeium sized companies	114.3	2.0%	112.2	1.9%	103.3	1.7%	97.9	1.6%	99.1	1.6%	102.7	1.7%	+3.6	+3.6%	+4.8	+4.9%
SMEs	1,462.9	25.8%	1,520.0	26.3%	1,559.2	26.3%	1,559.4	26.3%	1,588.2	26.6%	1,582.6	26.3%	- 5.6	-0.3%	+23.2	+1.4%
Public sector	807.3	14.2%	816.9	14.1%	843.4	14.2%	820.2	13.8%	758.3	12.7%	743.4	12.3%	- 14.9	-1.9%	- 76.8	-9.3%

\*\*Corporate\* includes loans to financial institutions

## ● Individual Loans (Yen-denominated)

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,443.4	100.0%	+56.0	+2.3%	+133.2	+5.7%
Housing related Loans*	1,874.5	90.4%	1,958.0	90.7%	2,033.7	90.7%	2,103.3	91.0%	2,177.6	91.2%	2,231.6	91.3%	+54.0	+2.4%	+128.3	+6.0%
Customer Loans	89.2	4.3%	91.4	4.2%	94.0	4.1%	97.3	4.2%	101.0	4.2%	103.8	4.2%	+2.8	+2.7%	+6.5	+6.6%
Loans to small Businesses	108.7	5.2%	107.7	4.9%	112.8	5.0%	109.6	4.7%	108.8	4.5%	108.0	4.4%	- 0.8	-0.0%	- 1.6	-1.4%

\* Housing Loans + Apartment Loans (excl. those to corporate customers)

## ● Corporate Loans (Breakdown by Geographic Ares) (Yen- and Foreign currency-denominated)

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	2,818.0	100.0%	- 3.3	-0.1%	+20.6	+0.7%
Local	1,444.7	52.0%	1,452.1	51.8%	1,481.6	52.3%	1,449.6	51.8%	1,493.5	52.9%	1,491.0	52.9%	- 2.5	-0.1%	+41.4	+2.8%
Ibaraki	1,020.0	36.7%	1,017.5	36.3%	1,037.6	36.6%	1,006.1	35.9%	1,025.3	36.3%	1,023.6	36.3%	- 1.7	-0.1%	+17.5	+1.7%
Miyagi/Fukushima/Tochigi	312.2	11.2%	317.9	11.3%	323.4	11.4%	321.9	11.5%	336.8	11.9%	332.8	11.8%	- 4.0	-1.1%	+10.9	+3.3%
Chiba/Saitama	112.4	4.0%	116.6	4.1%	120.5	4.2%	121.6	4.3%	131.2	4.6%	134.5	4.7%	+3.3	+2.5%	+12.9	+10.6%
Tokyo/Osaka	1,331.9	47.9%	1,350.0	48.1%	1,347.0	47.6%	1,347.8	48.1%	1,327.8	47.0%	1,327.0	47.0%	- 0.8	+0.0%	- 20.8	-1.5%

\*Includes loans to financial institutions

# Loans (Ashikaga) (1)

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

(¥bn)

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	4,379.5	100.0%	+16.2	+0.4%	+102.6	+2.4%
Normal (incl. borrow ers w/o 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%	3,959.5	90.4%	+47.6	+1.2%	+137.3	+3.6%
Other borrow ers requiring caution	405.7	9.6%	390.5	9.3%	375.5	8.8%	354.5	8.3%	343.7	7.9%	311.3	7.1%	- 32.4	- 9.4%	- 43.2	- 12.2%
Borrow ers Requiring Monitoring	31.4	0.7%	26.9	0.6%	32.5	0.8%	28.5	0.7%	30.7	0.7%	34.4	0.8%	+3.6	+12.0%	+5.9	+20.7%
Potentially bankrupt or worse	79.3	1.9%	77.3	1.8%	71.0	1.7%	71.5	1.7%	76.7	1.8%	74.1	1.7%	- 2.5	- 3.4%	+2.6	+3.7%

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

(¥bn)

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	4,365.0	100.0%	+16.6	+0.4%	+104.3	+2.5%
Local	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%	3,897.5	89.3%	+13.9	+0.4%	+141.3	+3.8%
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%	2,358.1	54.0%	- 41.2	- 1.7%	+18.5	+0.8%
Gunma	460.1	11.0%	473.2	11.3%	489.6	11.5%	505.0	11.9%	521.4	12.0%	532.6	12.2%	+11.1	+2.1%	+27.6	+5.5%
Ibaraki	218.1	5.2%	230.1	5.5%	241.7	5.7%	251.3	5.9%	265.2	6.1%	277.8	6.4%	+12.5	+4.7%	+26.4	+10.5%
Saitama	536.0	12.8%	566.4	13.5%	603.8	14.1%	625.1	14.7%	661.8	15.2%	693.2	15.9%	+31.3	+4.7%	+68.1	+10.9%
Fukushima	40.1	1.0%	38.4	0.9%	35.3	0.8%	35.1	0.8%	35.6	0.8%	35.7	0.8%	+0.0	+0.0%	+0.5	+1.6%
Tokyo	584.0	13.9%	554.4	13.2%	524.8	12.3%	504.3	11.8%	464.7	10.7%	467.4	10.7%	+2.7	+0.6%	- 36.9	- 7.3%

## ● Number of SMEs

	FYE14		Sep-15		FYE15		16-Sep		FYE16		Sep-17	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	27,894	+99	27,734	-160	27,622	-112	27,148	-474	26,920	-228	26,816	-104

\* Number of SMEs includes that of sole proprietors

# Loans (Ashikaga) (2)

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

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	4,365.0	100.0%	+16.6	+0.4%	+104.3	+2.4%
Individual	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%	1,938.1	44.4%	+52.6	+2.8%	+105.1	+5.7%
Corporate	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%	2,000.0	45.8%	+27.1	+1.4%	+40.1	+2.0%
Major companies	497.0	11.9%	479.8	11.4%	444.4	10.4%	432.7	10.2%	425.6	10.2%	439.2	10.1%	+13.5	+3.2%	+6.5	+1.5%
Medeium sized companies	123.1	2.9%	108.7	2.6%	104.7	2.4%	104.3	2.5%	107.8	2.5%	111.8	2.6%	+3.9	+3.7%	+7.4	+7.1%
SMEs	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%	1,448.9	33.2%	+9.5	+0.7%	+26.1	+1.8%
Financial Institution	12.4	0.3%	14.4	0.3%	14.4	0.3%	16.5	0.4%	15.3	0.4%	17.3	0.4%	+2.0	+13.1%	+0.8	+5.1%
Public sector	519.9	12.4%	479.8	11.4%	504.8	11.8%	451.1	10.6%	474.6	10.6%	409.4	9.4%	- 65.2	-13.7%	- 41.7	-9.2%

\*\*Corporate\* includes Foreign currency-denominated loans and doesn's Loans to financial institutions

## ● Individual Loans (Yen-denominated)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	1,938.1	100.0%	+52.7	+2.8%	+105.1	+5.7%
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%	1,784.4	92.1%	+46.8	+2.7%	+93.8	+5.5%
Customer Loans	38.9	2.3%	42.9	2.5%	46.9	2.6%	51.5	2.8%	56.3	2.8%	60.9	3.1%	+4.6	+8.2%	+9.3	+18.2%
Loans to small Businesses	87.9	5.3%	89.4	5.2%	90.6	5.1%	90.8	5.0%	91.5	5.0%	92.7	4.8%	+1.2	+1.4%	+1.9	+2.1%

\* Housing Loans + Apartment Loans (excl. those to corporate customers)

## ● Corporate Loans (Breakdown by Geographic Area) (Yen- and Foreign currency-denominated)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	2,000.0	100.0%	+27.1	+1.4%	+40.1	+2.0%
Local	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%	1,552.3	77.6%	+25.3	+1.7%	+71.8	+4.9%
Tochigi	772.1	38.9%	772.7	39.0%	763.6	38.8%	749.2	38.2%	765.1	38.2%	769.8	38.5%	+4.7	+0.6%	+20.5	+2.7%
Gunma	245.1	12.4%	246.1	12.4%	250.1	12.7%	254.5	13.0%	257.5	13.0%	255.3	12.8%	- 2.1	-0.8%	+0.8	+0.3%
Ibaraki	101.5	5.1%	107.6	5.4%	111.2	5.6%	114.3	5.8%	120.8	5.8%	127.1	6.4%	+6.3	+5.3%	+12.8	+11.3%
Saitama	296.6	15.0%	309.9	15.7%	325.2	16.5%	335.2	17.1%	355.6	17.1%	371.5	18.6%	+15.9	+4.5%	+36.3	+10.8%
Fukushima	31.4	1.6%	29.7	1.5%	27.0	1.4%	27.1	1.4%	28.0	1.4%	28.3	1.4%	+0.3	+1.1%	+1.2	+4.5%
Tokyo	536.2	27.0%	513.6	25.9%	492.7	25.0%	479.4	24.5%	445.7	24.5%	447.7	22.4%	+2.0	+0.5%	- 31.6	-6.6%

\*\*Corporate\* includes Foreign currency-denominated loans and doesn's Loans to financial institutions

# Deposits (Joyo)

## Deposits

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16		
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%	
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%	8,237.2	100.0%	- 3.1	-0.0%	+264.1	+3.3%	
Yen-denominated	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%	8,074.8	98.0%	- 24.8	-0.3%	+254.3	+3.3%	
Foreign currency	54.6	0.7%	58.2	0.7%	78.5	1.0%	119.1	1.4%	131.2	1.6%	161.2	2.0%	+30.0	+22.9%	+42.1	+35.3%	
JOM deposit	0.9	0.0%	29.7	0.4%	32.8	0.4%	33.4	0.4%	9.5	0.1%	1.1	0.0%	- 8.4	-88.4%	-32.3	-96.7%	
NCDs		15.9		99.2		39.5		114.1		56.2		111.9		+55.7	+99.1%	- 2.2	-1.9%

## Yen-denominated Deposits by Customer Type

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	8,074.8	100.0%	-24.8	-0.3%	+254.3	+3.3%
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%	6,116.1	75.7%	+89.7	+1.5%	+201.7	+3.4%
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%	1,619.1	20.1%	-42.9	-2.6%	+32.3	+2.0%
Public	390.8	5.1%	373.4	4.9%	458.1	5.7%	319.2	4.0%	411.1	5.1%	339.6	4.2%	-71.5	-17.4%	+20.4	+6.4%

## Individual Deposits by Liquidity Type

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	6,116.1	100.0%	+89.7	+1.5%	+201.7	+3.4%
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%	3,931.4	64.3%	+106.1	+2.8%	+245.4	+6.7%
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%	2,184.6	35.7%	-16.4	-0.7%	-43.8	-2.0%

# Deposits (Ashikaga)

## Deposits

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	5,399.7	100.0%	+67	+1.2%	+229.0	+4.4%
Yen-denominated	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%	5,335.4	98.8%	+27.8	+0.5%	+186.3	+3.6%
Foreign currency	16.5	0.3%	14.7	0.3%	16.3	0.3%	21.5	0.4%	24.9	0.5%	64.3	1.2%	+39.4	+158.3%	+42.8	+198.4%
NCDs		252.3		275.7		224.8		284.7		289.3		270.5	-18.8	-6.5%	-14.2	-5.0%

## Yen-denominated Deposits by Customer Type

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	5,335.4	100.0%	+27.8	+0.5%	+186.3	+3.6%
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%	3,730.7	69.9%	+55.3	+1.5%	+130.3	+3.6%
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%	1,381.0	25.9%	+72.8	+5.6%	+58.8	+4.4%
Public	337.0	6.6%	239.2	4.7%	346.2	6.6%	226.4	4.4%	323.9	6.1%	223.6	4.2%	-100.3	-31.0%	-2.8	-1.2%

## Individual Deposits by Liquidity Type

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
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%	3,730.7	100.0%	+55.3	+1.5%	+130.3	+3.6%
Current	2,116.4	59.8%	2,129.0	60.0%	2,188.1	61.0%	2,219.3	61.6%	2,316.5	63.0%	2,373.6	63.6%	+57.1	+2.5%	+154.3	+7.0%
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%	1,357.0	36.4%	-1.9	-0.1%	-23.8	-1.7%

# Accumulation Service (Joyo)

## ● Number of Contracts (by service)

(Number)

	FYE14	Sep-15	FYE15	Sep-16	FYE16	Sep-17	Change from Sep-16	Change ratio
Investment Trusts	28,909	33,001	34,845	37,977	39,303	40,540	+2,563	+6.7%
Annuities Insurance	10,956	15,761	20,355	23,190	26,671	29,664	+6,474	+27.9%
Foreign Currency Deposits	9,631	6,145	8,995	10,435	10,687	18,939	+8,504	+81.4%

## ● Number of Customers (by service)

(Number)

	FYE14	Sep-15	FYE15	Sep-16	FYE16	Sep-17	Change from Sep-16	Change ratio
Investment Trusts	62,944	77,640	85,210	93,721	101,415	92,530	-1,191	-1.2%
Annuities Insurance	16,776	22,145	27,902	32,059	37,329	42,217	+10,158	+31.6%
Foreign Currency Deposits	10,730	10,339	10,152	11,893	12,271	19,743	+7,850	+66.0%

## ● Transaction Amount (by service)

(¥Million)

	2H14	1H15	2H15	1H16	2H16	1H17	Change from 1H16	Change ratio
Investment Trusts	4,747	5,863	6,198	6,625	7,180	9,419	+2,794	+42.1%
Annuities Insurance	2,081	2,038	3,089	2,999	3,674	3,692	+693	+23.1%
Foreign Currency	396	354	350	419	462	693	+274	+65.3%
Total	7,224	8,255	9,637	10,043	11,316	13,804	+3,761	+37.4%

# Accumulation Service (Ashikaga)

## ● Number of Contracts (by service)

(Number)

	FYE14	Sep-15	FYE15	Sep-16	FYE16	Sep-17	Change from Sep-16	Change ratio
Investment Trusts	-	23,095	24,573	25,623	26,157	28,005	+2,382	+9.3%
Annuities Insurance	22,243	23,861	25,661	27,800	29,896	31,296	+3,496	+12.6%
Foreign Currency Deposits	-	-	9	834	1,377	1,483	+649	+77.8%

## ● Number of Customers (by service)

(Number)

	FYE14	Sep-15	FYE15	Sep-16	FYE16	Sep-17	Change from Sep-16	Change ratio
Investment Trusts	26,631	28,846	31,006	32,286	33,072	35,933	+3,647	+11.3%
Annuities Insurance	28,019	30,221	32,716	35,640	38,623	40,885	+5,245	+14.7%
Foreign Currency Deposits	-	-	10	849	1,396	1,507	+658	+77.5%

## ● Transaction Amount (by service)

(¥Million)

	2H14	1H15	2H15	1H16	2H16	1H17	Change from 1H16	Change ratio
Investment Trusts	1,763	1,849	1,912	1,913	1,867	2,932	+1,018	+53.3%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	-	-	0	24	55	73	+48	+204.2%
Total	1,763	1,849	1,913	1,938	1,923	3,005	+1,067	+55.1%

# Securities Term-end Balance/ Unrealized Gain (Losses)



(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE15	FYE16	Sep-17	vs FYE16		FYE15	FYE16	Sep-17	vs FYE16	1H17
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,747.1	1,731.1	1,621.3	-109.7	-6.3%	44.3	26.0	20.2	-5.8	0.4
JGB's	1,044.9	869.8	719.9	-149.8	-17.2%	28.4	14.5	10.6	-3.9	-
Local government bond	215.7	397.9	417.5	+19.5	+4.9%	3.3	2.4	1.7	-0.7	-
Foreign bonds	441.7	456.5	459.2	+2.6	+0.5%	8.5	-1.8	1.1	+2.9	-0.0
Foreign government bond	191.2	159.2	155.0	-4.2	-2.6%	5.1	0.1	1.1	+1.0	-
Ginne Mae	34.4	28.6	26.0	-2.5	-8.9%	0.6	0.0	0.0	+0.0	-
Stocks	248.9	266.7	262.7	-4.0	-1.5%	114.4	138.8	138.8	-0.0	5.2
Investment trusts & Others	301.5	339.0	348.3	+9.2	+2.7%	25.1	22.9	24.0	+1.1	2.0
ETF	174.5	169.3	173.5	+4.2	+2.4%	13.0	13.5	16.0	+2.4	-
REIT	44.6	51.8	48.3	-3.4	-6.6%	11.9	9.5	6.5	-2.9	-
Total	2,739.5	2,793.5	2,691.6	-101.9	-3.6%	192.5	186.0	184.2	-1.7	7.8



# Securities Term-end Balance/ Unrealized Gain (Losses)

● Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE15	FYE16	Sep-17	vs FYE16		FYE15	FYE16	Sep-17	vs FYE16	1H17
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	809.3	699.5	659.5	-40.0	-5.7%	30.9	19.5	17.8	-1.6	0.0
JGB's	351.5	260.3	229.2	-31.0	-11.9%	18.3	9.3	8.8	-0.4	-
Local government bond	251.9	229.7	219.9	-9.8	-4.3%	8.3	6.8	5.9	-0.9	0.0
Foreign bonds	173.0	223.0	249.1	+26.0	+11.7%	2.4	-0.7	1.1	+1.8	0.0
Foreign government bond	22.5	32.3	31.6	-0.7	-2.2%	1.5	0.6	0.8	+0.2	0.0
Ginne Mae	-	-	-	-	-	-	-	-	-	-
Stocks	77.6	79.7	78.3	-1.3	-1.6%	29.4	31.9	31.3	-0.6	2.6
Investment trusts & Others	265.6	414.8	453.3	+38.4	+9.3%	8.7	0.5	0.1	-0.3	2.0
ETF	-	-	-	-	-	-	-	-	-	-
REIT	13.8	17.3	16.1	-1.2	-6.9%	1.4	1.5	0.2	-1.3	-
Total	1,325.7	1,417.1	1,440.3	+23.1	+1.6%	71.6	51.2	50.5	-0.8	4.7

# Securities Portfolio (Joyo)

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,627.6	64.8%	-77.4	-4.5%	+15.7	+1.0%
Duration (year)	3.5	—	3.3	—	3.4	—	3.3	—	3.8	—	3.5	—	-0.3	—	+0.2	—
Fixed rate note	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%	1,545.7	61.6%	-94.9	-5.8%	+6.4	+0.4%
(Avg yield)	(0.72%)	—	(0.68%)	—	(0.68%)	—	(0.61%)	—	(0.56%)	—	(0.55%)	—	(-0.01%)	—	(-0.06%)	—
Floating rate note	143.0	5.7%	121.4	4.8%	106.2	4.2%	72.6	3.1%	64.4	2.5%	81.9	3.3%	+17.5	+27.2%	+9.3	+12.8%
(Avg yield)	(0.09%)	—	(0.24%)	—	(0.33%)	—	(0.08%)	—	(0.04%)	—	(0.06%)	—	(+0.02%)	—	(-0.02%)	—
Foreign currency denominated bonds	365.0	14.5%	378.1	14.8%	385.3	15.1%	379.1	16.0%	458.4	17.6%	431.7	17.2%	-26.7	-5.8%	+52.6	+13.9%
Duration (year)	3.4	—	3.5	—	3.5	—	3.5	—	4.2	—	4.4	—	+0.2	—	+0.9	—
(Avg yield Spread)	(1.50%)	—	(1.40%)	—	(1.23%)	—	(1.06%)	—	(0.90%)	—	(0.89%)	—	(-0.02%)	—	(-0.17%)	—
Fixed rate note	346.1	13.8%	340.8	13.4%	357.8	14.0%	349.4	14.7%	401.0	15.4%	380.6	15.2%	-20.4	-5.1%	+31.2	+8.9%
(Avg yield)	(1.87%)	—	(1.77%)	—	(1.89%)	—	(1.88%)	—	(2.06%)	—	(2.09%)	—	(+0.04%)	—	(+0.21%)	—
(Avg yield Spread)	(1.57%)	—	(1.47%)	—	(1.26%)	—	(1.08%)	—	(0.91%)	—	(0.88%)	—	(-0.03%)	—	(-0.20%)	—
Floating rate note	18.9	0.8%	37.3	1.5%	27.6	1.1%	29.7	1.3%	57.4	2.2%	51.1	2.0%	-6.3	-11.0%	+21.4	+72.1%
(Avg yield)	(0.97%)	—	(1.13%)	—	(1.52%)	—	(1.77%)	—	(2.14%)	—	(2.39%)	—	(+0.25%)	—	(+0.62%)	—
(Avg yield Spread)	(0.67%)	—	(0.84%)	—	(0.82%)	—	(0.86%)	—	(0.83%)	—	(0.93%)	—	(+0.11%)	—	(+0.07%)	—
Stock	135.9	5.4%	134.2	5.3%	134.4	5.3%	131.4	5.5%	127.9	4.9%	123.9	4.9%	-4.0	-3.1%	-7.5	-5.7%
Cet1 ratio	-	34.1%	-	32.7%	-	32.6%	-	31.1%	-	30.4%	—	28.9%	—	—	—	—
Investment trust and others*	212.6	8.5%	239.8	9.4%	281.5	11.0%	250.9	10.6%	319.5	12.2%	327.0	13.0%	+7.5	+2.3%	+76.1	+30.3%
Total	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%	2,510.2	100.0%	-100.8	-3.9%	+136.8	+5.8%
(Avg yield)	(1.05%)	—	(1.19%)	—	(1.13%)	—	(1.10%)	—	(1.16%)	—	(1.19%)	—	(+0.03%)	—	(+0.09%)	—
Unrealized gains/losses	232.6	—	195.5	—	192.5	—	159.5	—	186.0	—	184.2	—	-1.8	-1.0%	+24.7	+15.5%

\*"Investment trust and others" include trust beneficial rights of ¥2.9bn

# Securities Portfolio (Ashikaga)

(¥bn)

	FYE14		Sep-15		FYE15		Sep-16		FYE16		Sep-17		vs FYE16		vs Sep-16	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	901.5	77.1%	843.6	74.6%	837.4	66.8%	769.6	60.4%	722.0	52.9%	671.6	48.3%	-50.3	-7.0%	-98.0	-12.7%
Duration (year)	4.8	-	4.8	-	5.0	-	5.1	-	5.2	-	5.3	-	+0.1	-	+0.2	-
Available-for-sale	805.8	68.9%	747.9	66.1%	748.6	59.7%	679.8	53.4%	646.1	47.3%	597.8	43.0%	-48.4	-7.5%	-82.0	-12.1%
Held-to-maturity	95.7	8.2%	95.8	8.5%	88.8	7.1%	89.8	7.1%	75.8	5.6%	73.8	5.3%	-2.0	-2.6%	-16.0	-17.8%
Foreign currency denominated bonds	82.4	7.0%	95.7	8.5%	111.6	8.9%	130.1	10.2%	181.8	13.3%	218	15.7%	+36.2	+19.9%	+87.8	+67.5%
Duration (year)	4.1	-	4.2	-	4.7	-	5.2	-	5.7	-	5.9	-	+0.2	-	+0.7	-
Available-for-sale	82.4	7.0%	95.7	8.5%	111.6	8.9%	130.1	10.2%	181.8	13.3%	218.0	15.7%	+36.2	+19.9%	+87.8	+67.5%
Held-to-maturity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock	48.8	4.2%	48.2	4.3%	48.2	3.8%	47.8	3.8%	47.7	3.5%	47.0	3.4%	-0.7	-1.5%	-0.8	-1.6%
Core capital ratio	19.4%	-	18.2%	-	18.1%	-	17.1%	-	16.7%	-	16.0%	-	(-0.7%)	-	(-1.1%)	-
Investment trust and others*	136.6	11.7%	143.9	12.7%	256.9	20.5%	326.3	25.6%	414.3	30.3%	453.2	32.6%	+38.9	+9.4%	+126.9	+38.9%
Total	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%	1,389.8	100.0%	+24.0	+1.8%	+116.0	+9.1%
(Avg yield)	(1.02%)	-	(1.91%)	-	(1.47%)	-	(1.62%)	-	(1.52%)	-	(1.66%)	-	(+0.14%)	-	(+0.04%)	-
Unrealized gains/losses	77.6	-	62.4	-	85.5	-	70.7	-	63.4	-	62.4	-	-1.0	-	-8.4	-

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

as of Sep 30, 2017

Classification of borrowers (Self-Assessment)					Allow ance	Allow ance Ratio	Financial Revitalization Law	
Classification of borrowers	claim classification						Disclosed Claims	Coverage Ratio
	No-classification	II	III	IV				
Legally Bankrupt 1.0 (-0.2)	1.9	4.3	—	—	0.0 (-0.3)	100.00% 《100%》	Bankrupt and substantially bankrupt claims 6.3 (-0.7)	100.00% 《100.00%》
Substantially Bankrupt 5.2 (-0.4)	Protected by allowance, collateral guarantee		Booking allowance on no-classification	Write-off				
Potentially Bankrupt 67.1 (-2.6)	45.8	14.4	6.8		20.6 (0.2)	75.130% 《72.343%》	Doubtful claims 67.2 (-2.6)	89.81% 《88.85%》
Borrowers Requiring Caution	Borrowers Requiring Monitoring 30.3 (1.5)	3.5	26.8		4.4 (0.5)	12.116% 《12.469%》	Claims requiring supervision 19.5 (-1.9)	41.53% 《42.34%》
	Borrowers Requiring Caution 324.5 (-22.7)	100.7	223.7	Balance × allowance ratio	6.2 (-1.4)	1.925% 《2.215%》	Normal Claims 6,019.8 (55.8)	
Normal Borrowers 5,629.7 (64.1)	5,629.7			Balance × allowance ratio	2.2 (0.1)	0.046% 《0.043%》		
<b>Total</b>	<b>6,058.1</b>	<b>5,781.8</b>	<b>269.4</b>	<b>6.8</b>	<b>33.6</b>	<b>(-0.7)</b>	<b>Total</b>	<b>80.39%</b> <b>《79.55%》</b>

( ) Change from Mar-17, 《》 Coverage Ratio of Mar-17  
 Amount of Write-off 11.1 bn change from Mar-17 - 1.2 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) as of Sep 30, 2017

Classification of borrowers (Self-Assessment)					Allow ance	Allow ance Ratio	Financial Revitalization Law	
Classification of borrowers	claim classification						Disclosed Claims	Coverage Ratio
	No-classification	II	III	IV				
Legally Bankrupt 2.7 (1.4)	5.2	3.1	—	—	3.6 (0.1)	100.00% 《100.00%》	Bankrupt and substantially bankrupt claims 8.3 (0.8)	100.00% 《100.00%》
Substantially Bankrupt 5.5 (-0.6)	Protected by allowance, collateral guarantee		Booking allowance on no-classification	Write-off				
Potentially Bankrupt 65.7 (-3.4)	31.7	20.1	13.9	—	12.9 (0.0)	48.18% 《46.69%》	Doubtful claims 65.7 (-3.4)	78.89% 《78.59%》
	Protected by allowance, collateral guarantee		Booking allowance on no-classification	—				
Borrowers Requiring Caution	Borrowers Requiring Monitoring 34.4 (3.7)	7.0	27.3	—	8.5 (1.1)	24.93% 《24.31%》	Claims requiring supervision 17.9 (2.2)	52.76% 《51.14%》
	Borrowers Requiring Caution 311.3 (-32.4)	82.2	229.0	Balance × allowance ratio				
Normal Borrowers 3,959.5 (47.6)	3,959.5	—	—	—	7.7 (-0.5)	2.48% 《2.40%》	Normal Claims 4,364.5 (21.2)	Coverage Ratio (Total) 75.71% 《75.66%》
	—	—	—	Balance × allowance ratio	2.3 (0.0)	0.06% 《0.06%》		
<b>Total</b>	<b>4,085.8</b>	<b>279.6</b>	<b>13.9</b>	<b>-</b>	<b>Total Allow ance</b> 35.2	<b>(0.6)</b>	<b>Total</b> 4,456.7	

( ) Change from Mar-17, 《》 Coverage Ratio of Mar-17

Amount of Write-off 6.8 bn change from Mar-17 - 1.5 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)

		FYE16						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-17	Normal borrowers	10,427	231	5	0	0	0	10,663
	Borrowers requiring caution	219	3,985	28	40	0	0	4,272
	Borrower requiring monitoring	2	36	185	6	0	0	229
	Potentially bankrupt	0	86	17	1,308	2	0	1,413
	Substantially bankrupt	2	21	6	73	134	0	236
	Legally bankrupt	1	4	1	14	9	25	54
	Others	324	250	4	29	1	0	608
	Total	10,975	4,613	246	1,470	146	25	17,475

(number)

	Sep-16 - Mar-17	Mar-17 - Sep-19
Upgraded	565	312
Unchanged	14,964	16,064
Dow ngraded	972	491
Others	1,350	608
Total	17,851	17,475

## ● Based on Borrowed Amount for Business

(¥mil)

		FYE16						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-17	Normal borrowers	2,938,917	33,842	844	0	0	0	2,973,604
	Borrowers requiring caution	27,318	277,089	2,365	2,296	0	0	309,067
	Borrower requiring monitoring	741	6,352	22,239	194	0	0	29,526
	Potentially bankrupt	0	3,909	1,454	58,433	21	0	63,818
	Substantially bankrupt	183	715	74	2,724	2,310	0	6,008
	Legally bankrupt	78	83	226	328	1,034	755	2,503
	Others	19,425	3,228	465	262	2	0	23,382
	Total	2,986,663	325,219	27,667	64,237	3,367	755	3,407,907

(¥mil)

	Sep-16 - Mar-17	Mar-17 - Sep-19
Upgraded	56,134	39,562
Unchanged	3,123,439	3,299,745
Dow ngraded	107,385	45,219
Others	32,225	23,382
Total	3,319,183	3,407,907

# Changes in Borrower Classification (Ashikaga)

## ● Based on Number of Borrowers for All

(number)

		FYE16						Total
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
Sep-17	Normal borrowers	198,363	1,415	2	9	0	0	199,789
	Borrowers requiring caution	944	6,856	36	254	4	1	8,095
	Borrower requiring monitoring	4	61	301	5	0	0	371
	Potentially bankrupt	78	78	9	1,644	15	12	1,836
	Substantially bankrupt	173	30	3	37	142	1	386
	Legally bankrupt	5	7	2	5	17	30	66
	Total	199,567	8,447	353	1,954	178	44	210,543

(number)

	Sep-16 - Mar-17	Mar-17 - Sep-19
Upgraded	1,185	1,754
Unchanged	203,522	207,336
Downgraded	1,802	1,453
Others	0	0
Total	206,509	210,543

## ● Based on Borrowed Amount for All

(¥mil)

		FYE16						Total
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
Sep-17	Normal borrowers	3,769,361	49,535	143	47	0	0	3,819,086
	Borrowers requiring caution	29,917	271,777	1,906	3,419	25	26	307,070
	Borrower requiring monitoring	130	7,565	26,108	538	0	0	34,341
	Potentially bankrupt	2,021	3,469	383	59,434	248	227	65,782
	Substantially bankrupt	1,033	599	70	1,997	1,868	16	5,583
	Legally bankrupt	119	321	13	91	1,521	711	2,776
	Total	3,802,581	333,266	28,623	65,526	3,662	980	4,234,638

(¥mil)

	Sep-16 - Mar-17	Mar-17 - Sep-19
Upgraded	42,550	56,130
Unchanged	4,115,288	4,129,259
Downgraded	62,107	49,249
Others	0	0
Total	4,219,945	4,234,638

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

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

		FYE16		Sep-17		Chg	
		Balance		Balance		Balance	
		¥mil	%	¥mil	%	¥mil	%
Corporate loans	Manufactureing	704,131	11.8%	679,476	11.3%	-24,655	-0.4%
	Agriculture / Foretry	17,617	0.2%	17,355	0.2%	-262	-0.0%
	Fishery	3,781	0.0%	5,472	0.0%	+1,690	-0.0%
	Mining / Quarrying of stones / Gravel	10,222	0.1%	10,122	0.1%	-99	-0.0%
	Construction	177,306	2.9%	165,335	2.7%	-11,970	-0.2%
	Electric, gas and water	66,018	1.1%	72,725	1.2%	+6,706	+0.1%
	Telecommunication	33,894	0.5%	30,528	0.5%	-3,366	-0.0%
	Transport / Postal activities	149,991	2.5%	149,475	2.4%	-516	-0.0%
	Wholesale / Retailing services	606,693	10.1%	621,188	10.3%	+14,495	+0.1%
	Financial & Insurance services	225,150	3.7%	217,420	3.6%	-7,729	-0.1%
	Real estate / Goods rental & leasing	1,166,465	19.5%	1,198,093	19.9%	+31,627	+0.4%
	Medical, welfare and other services (*)	385,698	6.4%	383,007	6.3%	-2,690	-0.0%
Public sector	751,335	12.5%	737,653	12.2%	-13,681	-0.3%	
Others (including individual loans)	1,668,721	27.9%	1,717,104	28.5%	+48,383	+0.6%	
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>5,967,030</b>	<b>100.0%</b>	<b>6,004,960</b>	<b>100.0%</b>	<b>+37,930</b>	<b>-</b>	

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

		FYE16		Sep-17		Chg	
		Balance		Balance		Balance	
		¥mil	%	¥mil	%	¥mil	%
Corporate loans	Manufactureing	21,327	21.8%	18,712	20.1%	-2,614	-1.6%
	Agriculture / Foretry	226	0.2%	251	0.2%	+25	+0.0%
	Fishery	4	0.0%	-	-	-4	-0.0%
	Mining / Quarrying of stones / Gravel	-	-	-	-	-	-
	Construction	7,886	8.0%	7,712	8.3%	-174	+0.2%
	Electric, gas and water	-	-	-	-	-	-
	Telecommunication	1,310	1.3%	1,229	1.3%	-81	-0.0%
	Transport / Postal activities	2,317	2.3%	2,476	2.6%	+159	+0.2%
	Wholesale / Retailing services	28,036	28.7%	26,162	28.2%	-1,873	-0.5%
	Financial & Insurance services	306	0.3%	273	0.2%	-32	-0.0%
	Real estate / Goods rental & leasing	13,906	14.2%	13,313	14.3%	-592	+0.1%
	Medical, welfare and other services (*)	14,273	14.6%	14,889	16.0%	+615	+1.4%
Public sector	-	-	-	-	-	-	
Others (including individual loans)	7,950	8.1%	7,696	8.3%	-253	+0.1%	
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>97,547</b>	<b>100.0%</b>	<b>92,720</b>	<b>100.0%</b>	<b>-4,826</b>	<b>-</b>	



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

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

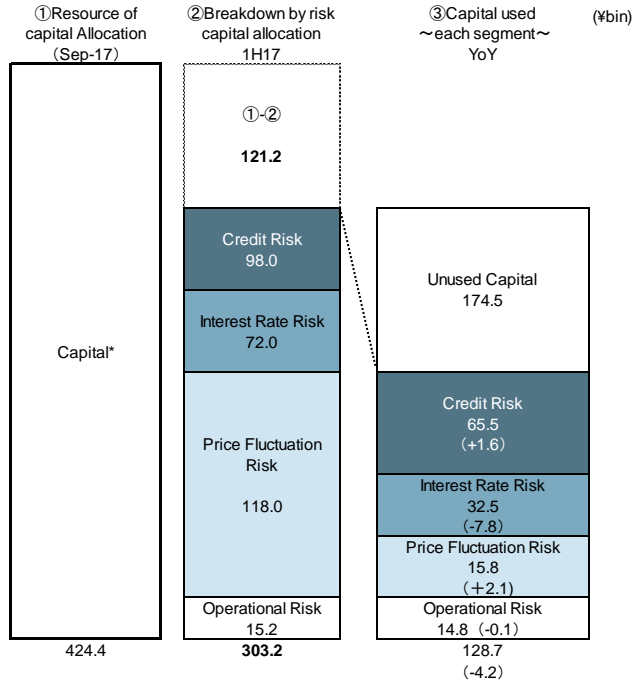
		FYE16		Sep-17		Chg	
		Balance		Balance		Balance	
		¥mil	%	¥mil	%	¥mil	%
Corporate loans	Manufactureing	497,124	11.4%	510,884	11.7%	+13,759	+0.2%
	Agriculture / Foretry	11,613	0.2%	12,436	0.2%	+823	+0.0%
	Fishery	518	0.0%	440	0.0%	-78	-0.0%
	Mining / Quarrying of stones / Gravel	4,273	0.0%	2,626	0.0%	-1,646	-0.0%
	Construction	147,194	3.3%	143,978	3.2%	-3,215	-0.0%
	Electric, gas and water	46,649	1.0%	52,379	1.1%	+5,730	+0.1%
	Telecommunication	18,934	0.4%	18,492	0.4%	-441	-0.0%
	Transport / Postal activities	109,324	2.5%	112,333	2.5%	+3,008	+0.0%
	Wholesale / Retailing services	399,266	9.1%	401,019	9.1%	+1,752	+0.0%
	Financial & Insurance services	151,369	3.4%	146,149	3.3%	-5,219	-0.1%
	Real estate / Goods rental & leasing	520,561	11.9%	543,402	12.4%	+22,841	+0.4%
	Medical, welfare and other services (*)	316,441	7.2%	314,909	7.2%	-1,532	-0.0%
Public sector	474,678	10.9%	409,461	9.3%	-65,216	-1.5%	
Others (including individual loans)	1,650,497	37.9%	1,696,552	38.8%	+46,054	+0.9%	
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>4,348,447</b>	<b>100.0%</b>	<b>4,365,066</b>	<b>100.0%</b>	<b>+16,618</b>	<b>—</b>	

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

		FYE16		Sep-17		Chg	
		Balance		Balance		Balance	
		¥mil	%	¥mil	%	¥mil	%
Corporate loans	Manufactureing	27,521	29.8%	27,410	29.8%	-111	+0.0%
	Agriculture / Foretry	298	0.3%	292	0.3%	-6	-0.0%
	Fishery	—	—	—	—	—	—
	Mining / Quarrying of stones / Gravel	—	—	14	0.0%	+14	+0.0%
	Construction	5,794	6.2%	5,881	6.4%	+87	+0.1%
	Electric, gas and water	2	0.0%	5	0.0%	+3	+0.0%
	Telecommunication	442	0.4%	426	0.4%	-16	-0.0%
	Transport / Postal activities	2,805	3.0%	2,531	2.7%	-274	-0.2%
	Wholesale / Retailing services	18,552	20.1%	18,643	20.3%	+91	+0.1%
	Financial & Insurance services	59	0.0%	243	0.2%	+184	+0.2%
	Real estate / Goods rental & leasing	10,686	11.6%	10,734	11.7%	+48	+0.1%
	Medical, welfare and other services (*)	11,421	12.3%	12,470	13.6%	+1,049	+1.2%
Public sector	—	—	—	—	—	—	
Others (including individual loans)	14,524	15.7%	13,038	14.2%	-1,486	-1.5%	
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>92,108</b>	<b>100.0%</b>	<b>91,691</b>	<b>100.0%</b>	<b>-417</b>	<b>—</b>	

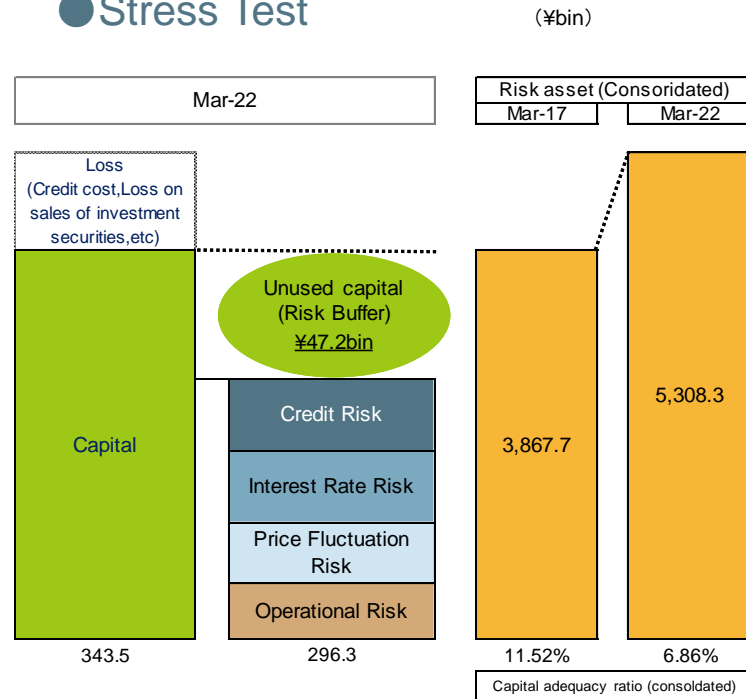
# Risk Management (Joyo)

## ● Risk Capital allocation as of Sep 30, 2017



\* Capital=CET1 excluding other comprehensive income

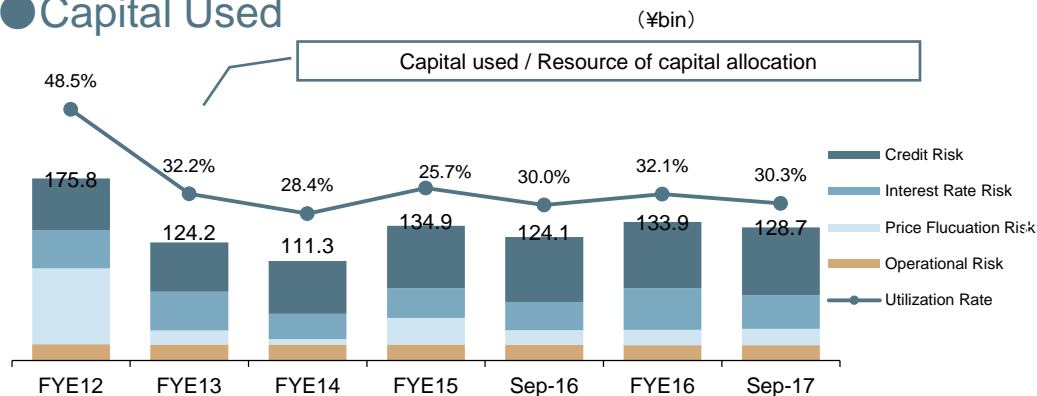
## ● Stress Test



### Assumption

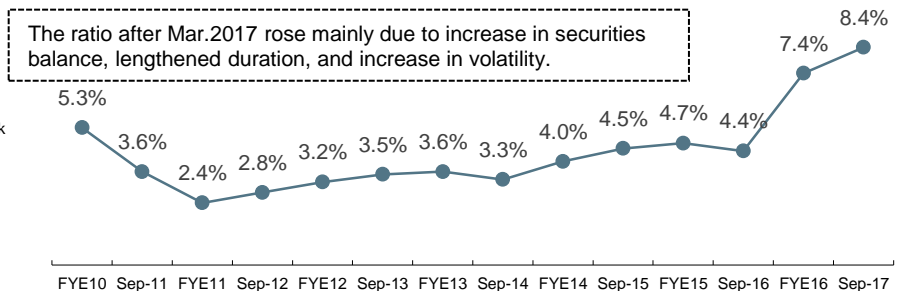
- Reference date: Mar. 2017
- Risk scenario  
Due to diminishing expectations for the structural reform and economic growth of Japan's economy and increasing concerns over economic downturn and sustainability of public finance, the yield on 10 year JGBs rose to 4.0% and the Nikkei Average declined to ¥10,700. Yen depreciated to 132 yen against USD.
- Conclusion  
The capital adequacy ratio declined to the lower 6% level. However, it remained above the 4% level required by Japanese standard.  
※secured ¥47.2bn in unused capital from the stand point of comprehensive risk management.

## ● Capital Used



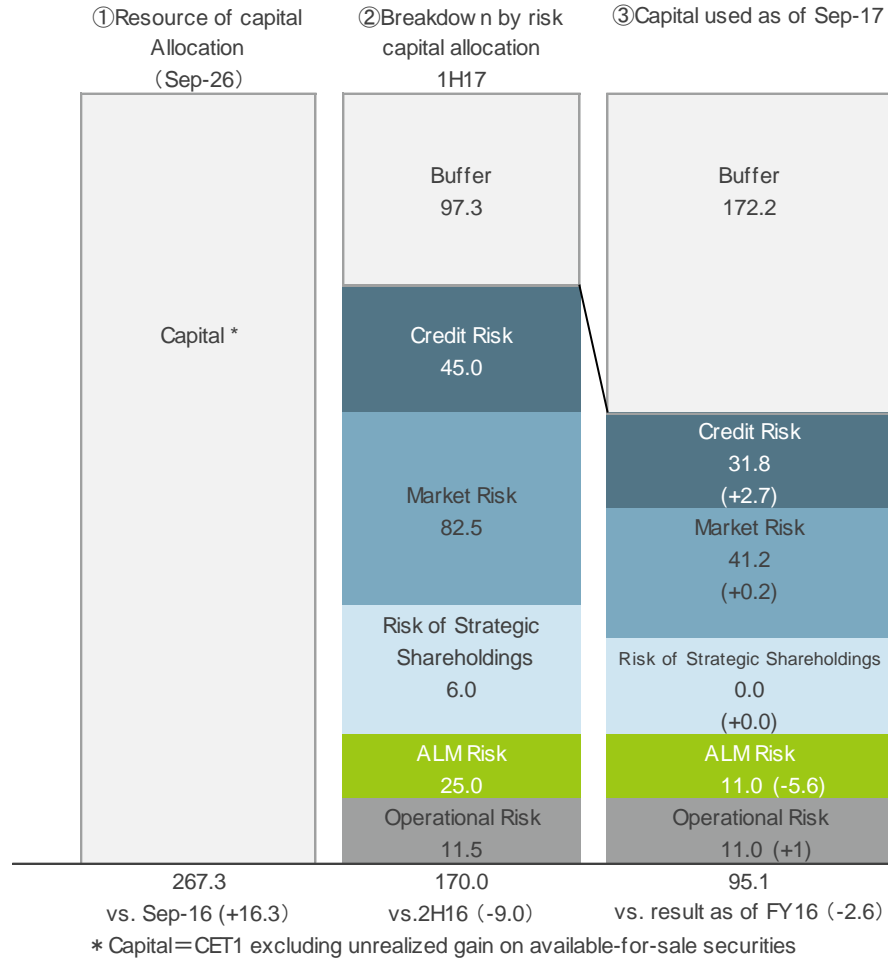
## ● Interest rate risk (Outlier ratio)

Interest rate risk is calculated according to Core Deposit Model.



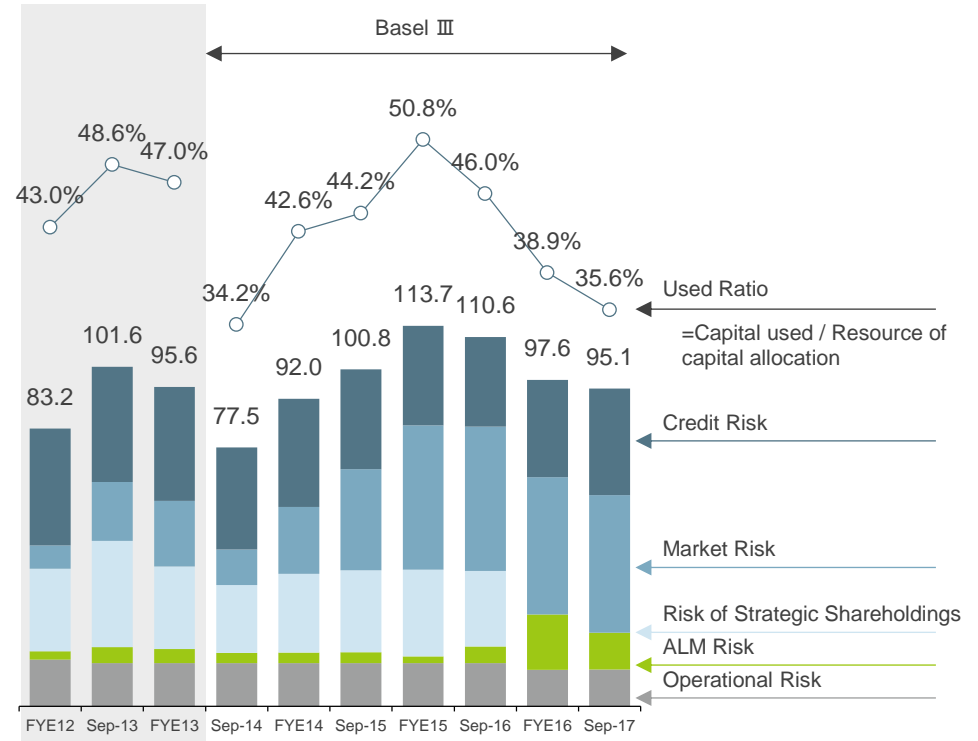
# Risk Management (Ashikaga)

## ● Risk Capital allocation as of Sep 30, 2017 (¥bin)



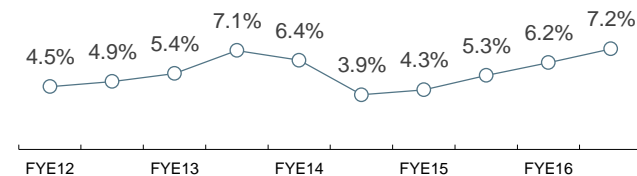
\* Capital=Core Capital (without temporary measure of Basel III, excluding general allowance for loan losses)

## ● Capital Used (¥bin)



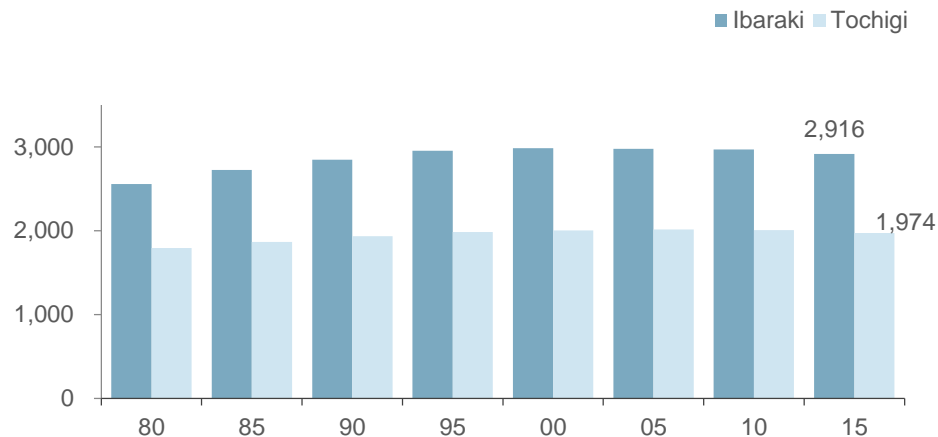
## ● Interest rate risk (Outlier ratio)

Interest rate risk is calculated according to Core Deposit Model.

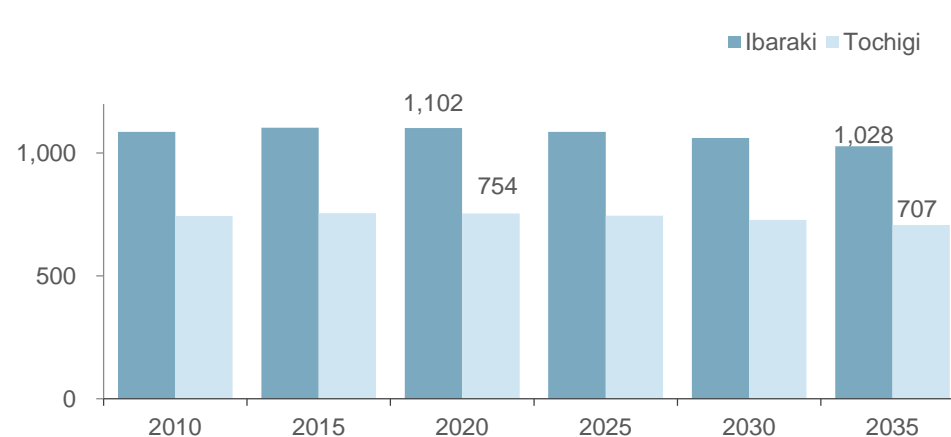


# Apartment Loan (1)

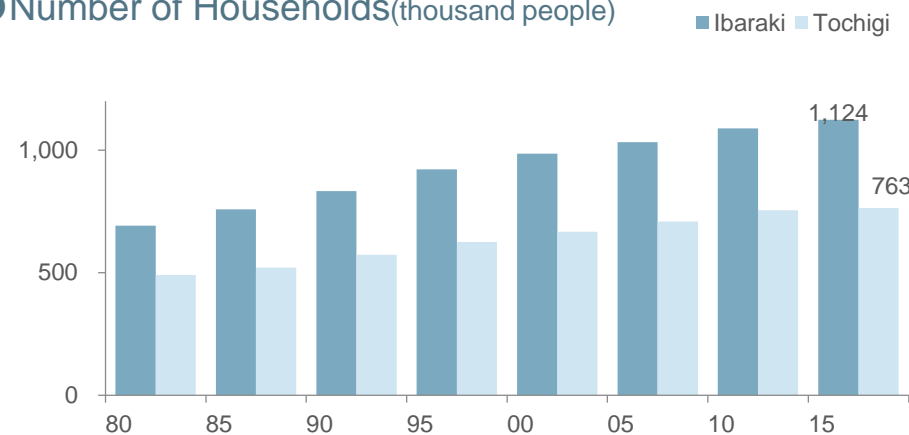
● Population (thousand people)



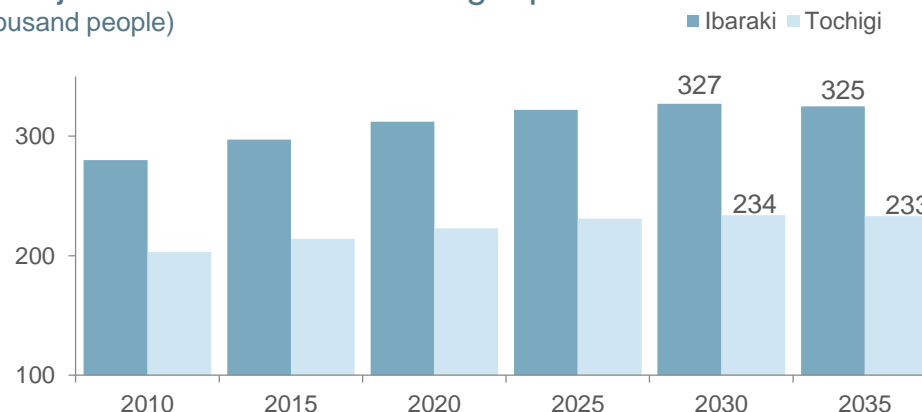
● Projection of Number of Household (thousand people)



● Number of Households (thousand people)



● Projection for Number of Single-person Households (thousand people)



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

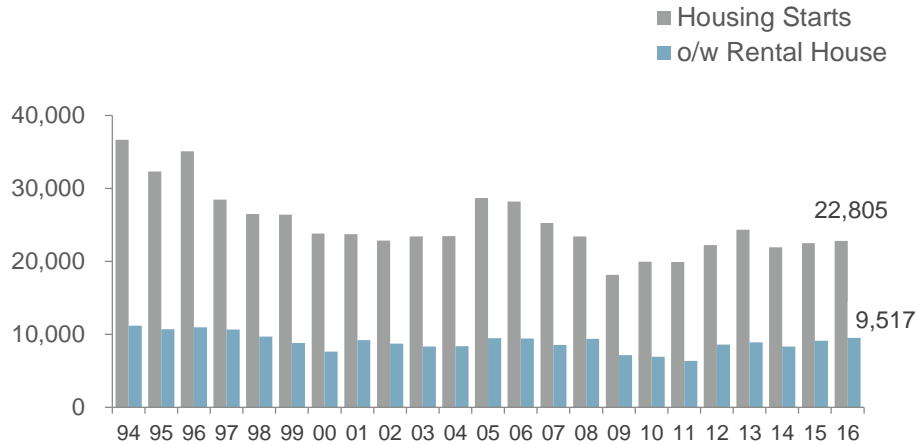
Source National census

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.

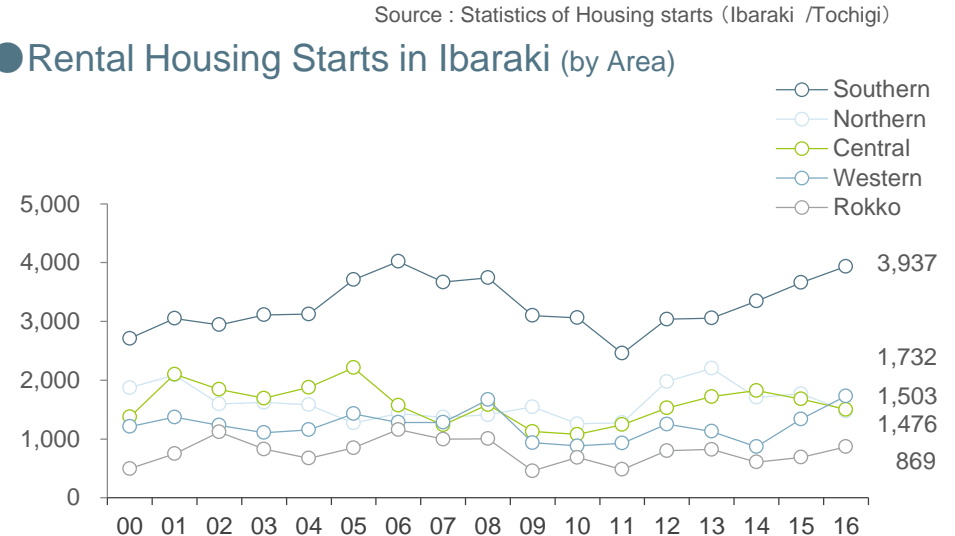
Source: Household Projection for Japan (2014) by National Institute of Population and Social security Research

# Apartment Loan (2)

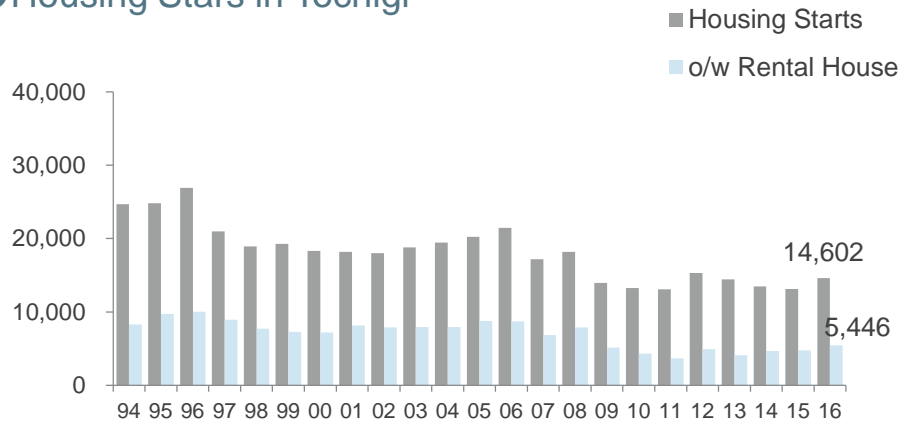
## Housing Stars in Ibaraki



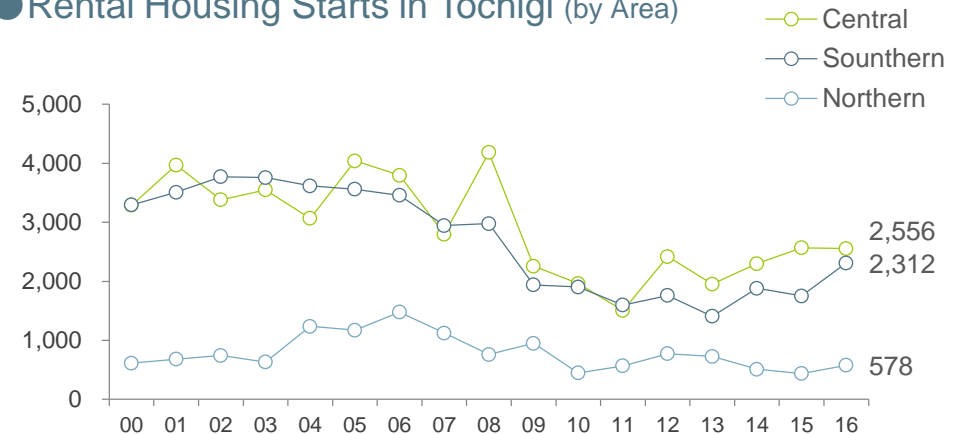
## Rental Housing Starts in Ibaraki (by Area)



## Housing Stars in Tochigi



## Rental Housing Starts in Tochigi (by Area)



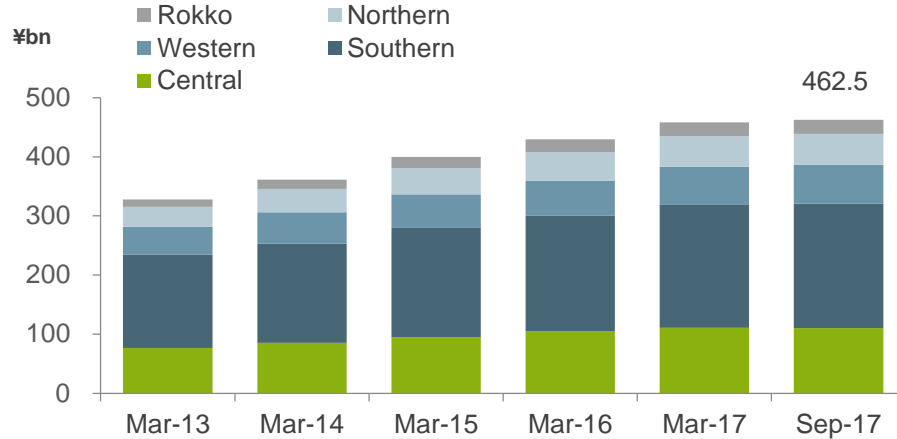
The number of new housing starts for rental housing in Ibaraki prefecture has been moving in the range of 9,000 to 10,000 per year and is slowly increasing in recent years. Those in Tochigi Prefecture are slightly increasing but are about half of the peak level.

Ibaraki: Southern 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.

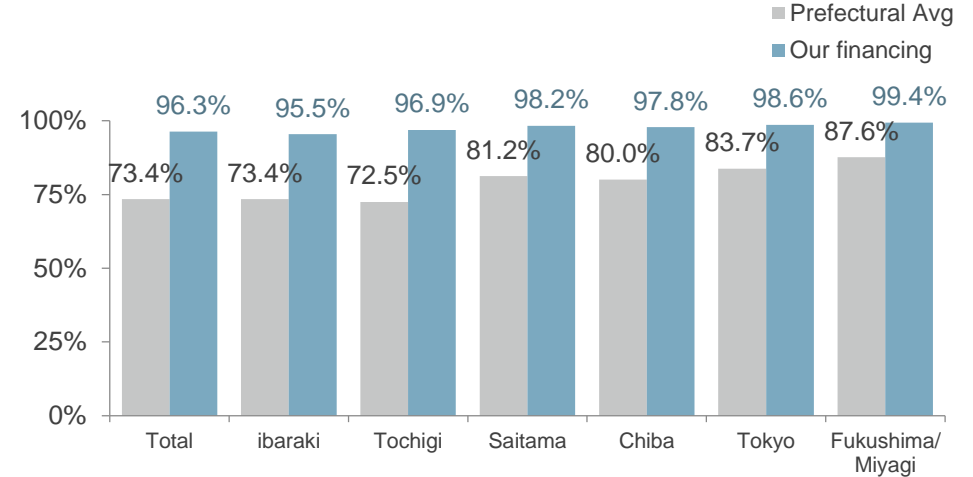
# Apartment Loan (3)

Source(Prefectural average): Ministry of Internal Affairs and Communications "Housing and Land Survey"

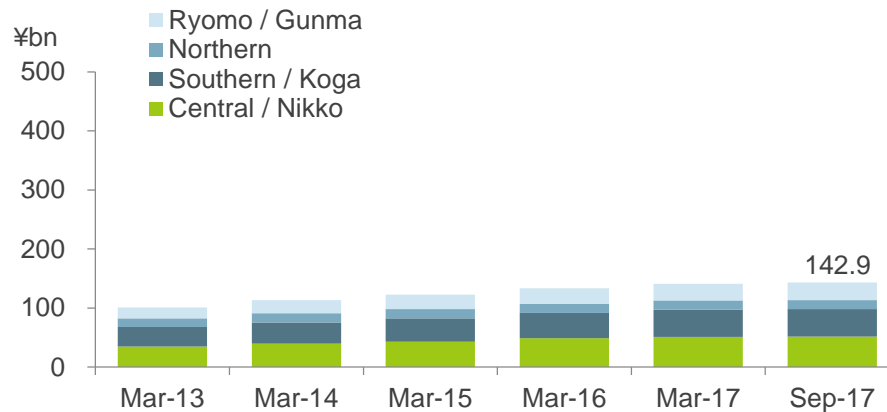
## ●Apartment Loans (Joyo / by Area in Ibaraki)



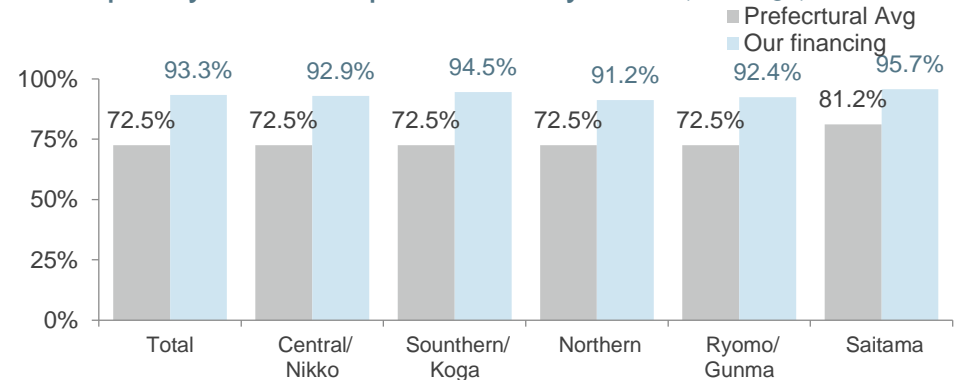
## ●Occupancy Rate of Apartments by Area (Joyo)



## ●Apartment Loans (Ashikaga / by Area)



## ●Occupancy Rate of Apartments by Area (Ashikaga)

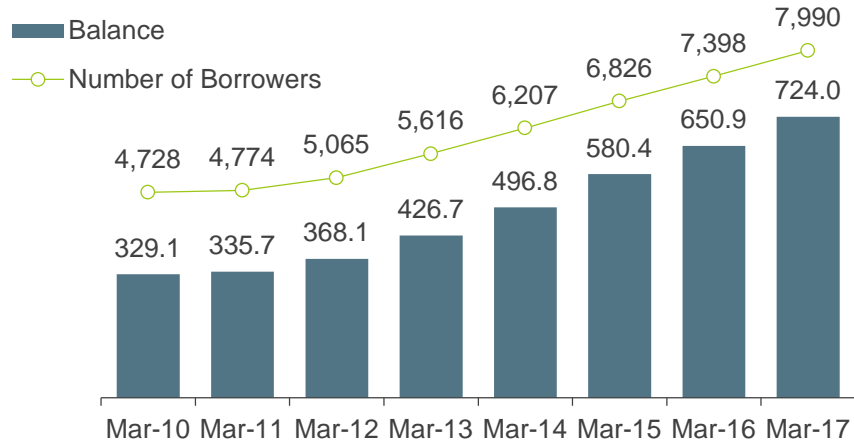


Apartment Loans of Joyo increase mainly due to the growth of rental housing starts in southern area.

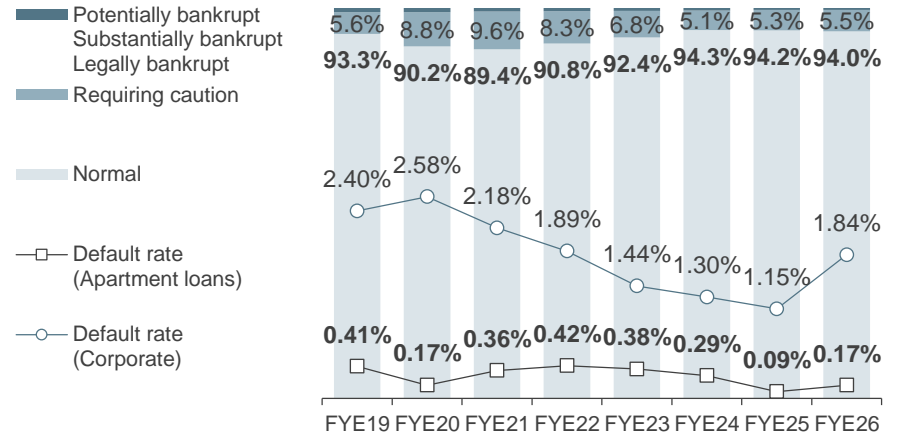
The calculation range of "Target for monitoring" is as follows. (Figures above accounted for around 60%)  
 Joyo: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is ¥50 million, and who borrowed more than 15 years ago as of Mar.31,2016.  
 Ashikaga: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2016

# Apartment Loan (4) Portfolio (Joyo)

## ● Number of Borrowers and Balance of Loans (¥bn)



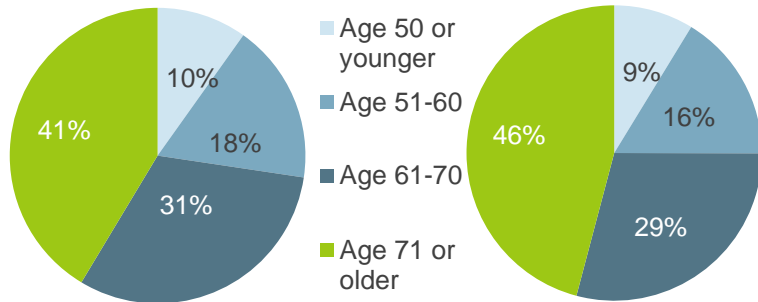
## ● Borrower Rating and Default Ratio



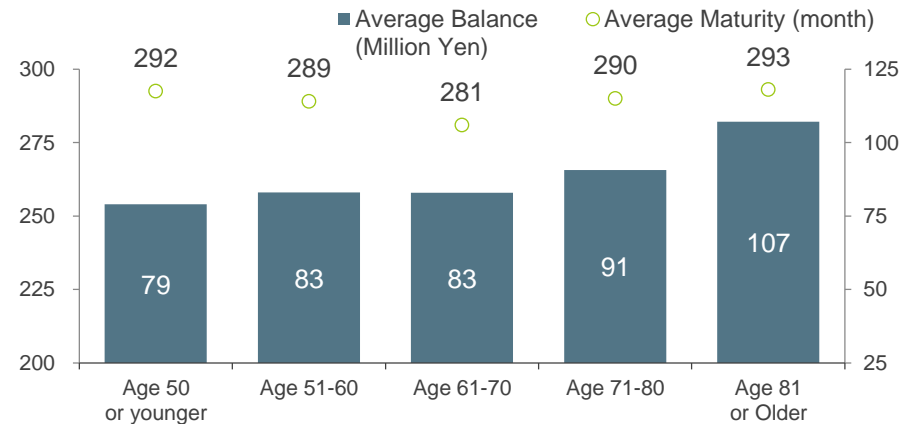
## ● Composition by Age Group (as of Mar. 31, 2017)

(by number of borrowers)

(by amount of loans)



## ● Avg balance and maturity by Age Group (as of Mar. 31, 2017)



## ● Monitoring of Apartment Loans

Targets for monitoring: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is ¥20 million or more, who borrowed more than 10 years ago.

Monitor the changes of the utilization rate and rent revenue of their apartments which affect apartment management.

# Cost Efficiency

## ● Jojo

(¥bn)

	1H12	FY12	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	YoY
Total expenses	35.2	68.7	36.1	70.6	36.0	69.8	35.0	68.2	35.0	68.5	33.7	-1.2
Personnel expenses	17.7	35.1	17.6	35.1	17.2	34.5	17.5	34.9	17.7	34.7	16.9	-0.7
Non-Personnel expenses	15.4	30.6	16.4	32.3	16.4	31.8	15.0	29.5	14.5	29.5	14.3	-0.2
Depreciation 1	2.4	5.1	2.7	5.8	2.8	5.8	3.0	6.0	3.0	6.1	3.1	+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	1.4	-0.1
Others (Excluding 1 & 2)	10.0	20.5	10.6	21.5	9.5	20.8	10.3	20.4	9.9	20.1	9.8	-0.1
Tax	2.0	2.9	2.1	3.0	2.4	3.4	2.5	3.7	2.7	4.2	2.4	-0.2
OHR (Core net business income basis)	64.8%	63.9%	67.8%	67.1%	67.1%	65.6%	64.7%	65.7%	69.3%	68.9%	63.7%	-5.6%

## ● Ashikaga

(¥bn)

	1H12	FY12	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	YoY
Total expenses	25.7	49.7	24.7	48.9	24.4	48.0	23.6	47.0	23.3	46.4	23.4	+0.0
Personnel expenses	13.6	27.2	12.8	26.6	13.0	26.0	12.7	25.3	12.7	25.7	13.0	+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	8.5	-0.2
Depreciation 1	1.8	3.8	1.8	3.7	1.6	3.4	1.7	3.5	1.1	2.1	0.9	-0.1
Deposit insurance cost 2	1.8	3.1	1.9	3.2	1.9	3.3	1.0	2.0	1.0	2.1	0.9	-0.1
Others (Excluding 1 & 2)	6.8	13.3	6.6	13.2	6.3	12.9	6.6	13.3	6.6	13.3	6.6	+0.0
Tax	1.6	2.2	1.5	2.1	1.4	2.3	1.5	2.8	1.8	3.2	1.7	-0.0
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%	56.4%	+6.8%



# Number of Employees / Offices

## ● Joyo (number)

	1H12	FY12	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	YoY
Number of employees	3,417	3,332	3,398	3,291	3,365	3,282	3,390	3,289	3,384	3,281	3,437	+156
Number of offices	409	410	413	415	417	418	419	419	420	406	407	+1
Domestic	177	177	178	179	178	178	179	179	179	180	181	+1
Overseas	2	2	2	2	2	3	3	3	3	3	3	+0
ATM spot	230	231	233	234	237	237	237	237	238	223	223	+0
Own ATM	878	878	880	883	878	877	879	867	868	856	849	-7

## ● Ashikaga (number)

	1H12	FY12	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	YoY
Number of employees	3,144	3,046	3,016	2,939	2,955	2,869	2,878	2,817	2,880	2,810	2,913	+103
Number of offices	332	333	345	353	353	354	358	358	364	367	368	+1
Domestic	152	152	153	153	153	153	153	152	154	154	152	-2
Overseas	—	—	—	—	—	—	1	1	1	1	1	+0
ATM spot	180	181	192	200	200	201	204	205	209	212	215	+3
Own ATM	680	684	696	703	702	704	707	709	709	714	709	-5

# Shareholder Composition

## ● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2017			Sep. 30, 2017			Chg (vs Mar. 31, 2017)		
	Number of Shareholders	Stock (Thousands)	%	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%	3	348	0.0%	+0	+0	+0.0%
Financial & insurance	72	357,792	30.3%	69	389,912	33.0%	70	396,199	33.6%	+1	+6,286	+0.5%
Securities	41	22,878	1.9%	36	13,839	1.1%	43	17,251	1.4%	+7	+3,412	+0.2%
Corporate	1,124	338,826	28.7%	1,108	290,940	24.6%	1,100	273,161	23.1%	-8	-17,778	-1.5%
Foreign	475	242,387	20.5%	473	273,286	23.1%	505	278,787	23.6%	+32	+5,501	+0.4%
Individual & others	33,917	216,817	18.3%	34,714	209,425	17.7%	35,173	212,125	17.9%	+459	+2,699	+0.2%
Treasury stocks	1	4	0.0%	1	1,303	0.1%	1	1,181	0.1%	+0	-122	+0.0%
Total	35,633	1,179,055	100.0%	36,404	1,179,055	100.0%	36,895	1,179,055	100.0%	+491	+0	-

## ● Major Shareholders (Mebuki FG)

as of Sep. 30, 2017			
Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2017)
Nomura Financial Partners Co., Ltd.	122,900	10.42%	-
Sompo Japan Nipponkoa Insurance Inc.	45,398	3.85%	-0.06%
Japan Trustee Services Bank, Ltd. (Trust Account)	42,174	3.57%	+0.30%
Nippon Life Insurance Company	34,487	2.92%	-
The Master Trust Bank of Japan, Ltd. (Trust Account)	33,085	2.80%	+0.40%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	28,073	2.38%	-0.49%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	24,975	2.11%	-0.12%
STATE STREET BANK AND TRUST COMPANY 505223	24,174	2.05%	-0.05%
Sumitomo Life Insurance Company	21,659	1.83%	-
The Dai-ichi Life Insurance Company, Limited	19,948	1.69%	-

# 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	
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	—	-2.5	118.8	—	+2.7	
2016	104.6	—	-1.9	106.5	—	+0.8	120.4	—	+1.3	
2015	Jul-Sep	104.7	-7.9	-9.0	104.9	-3.8	-3.9	124.4	-0.8	+6.6
	Oct-Dec	104.3	-0.4	-10.6	103.2	-1.6	-6.9	125.8	+1.1	+4.8
2016	Jan-Mar	102.3	-1.9	-9.1	104.4	+1.2	-2.6	126.8	+0.8	+2.7
	Apr-Jun	101.5	-0.8	-11.4	104.5	+0.1	-4.2	124.0	-2.2	-0.7
	Jul-Sep	104.4	+2.9	-0.1	107.3	+2.7	+2.4	121.1	-2.3	-3.0
	Oct-Dec	106.3	+1.8	+1.8	108.5	+1.1	+4.5	119.7	-1.2	-4.9
2017	Jan	106.2	+0.0	+5.1	106.3	-1.2	+4.3	122.9	+2.7	-1.9
	Feb	105.2	-0.9	-0.9	104.3	-1.9	-4.4	125.1	+1.8	-0.4
	Mar	107.3	+2.0	+3.9	105.8	+1.4	+0.8	128.4	+2.6	+1.3
	Apr	106.3	-0.9	+2.3	106.0	+0.2	-1.6	125.6	-2.2	-0.2
	May	109.6	+3.1	+12.8	106.4	+0.4	+6.4	127.4	+1.4	+3.3
	Jun	115.0	+4.9	+12.0	114.6	+7.7	+8.2	122.6	-3.8	-1.1
	Jul	108.7	-5.5	+5.5	106.6	-7.0	+0.3	122.0	-0.5	+0.4
	Aug	109.8	+1.0	+5.0	107.6	+0.9	+0.1	120.3	-1.4	-1.8
Source	Ibaraki Prefecture Government Statistics Division									

\* Seasonal adjustment X-12-ARIMA

\* Carender 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	
2013	102.9	—	+9.5	102.5	—	+12.6	115.0	—	-2.0	
2014	94.9	—	-7.8	94.6	—	-7.8	112.5	—	-2.2	
2015	94.7	—	-0.2	93.3	—	-1.3	119.3	—	+6.1	
2016	93.4	—	-1.3	93.7	—	+0.4	109.3	—	-8.4	
2015	Jul-Sep	93.1	-4.2	+1.2	91.4	-5.0	-0.4	118.4	+4.1	-1.7
	Oct-Dec	91.5	-1.8	-3.1	92.2	+0.8	-2.3	120.0	+1.3	+7.4
2016	Jan-Mar	95.1	+4.0	+0.1	93.4	+1.3	-3.7	124.0	+3.3	+13.4
	Apr-Jun	95.0	-0.2	-1.7	95.6	+2.4	-0.3	116.2	-6.3	+2.6
	Jul-Sep	90.9	-4.3	-3.9	91.7	-4.1	-1.6	108.0	-7.1	-9.6
	Oct-Dec	93.9	+3.3	+1.4	94.1	+2.7	+2.1	107.8	-0.2	-11.6
2017	Jan	95.9	+2.9	+4.1	97.2	+4.4	+7.3	102.0	-5.7	-10.0
	Feb	94.5	-1.5	-2.2	91.6	-5.8	-0.3	104.2	+2.2	-16.8
	Mar	92.8	-1.8	-3.8	93.1	+1.6	-1.8	109.0	+4.6	-18.3
	Apr	95.6	+3.0	-4.3	98.0	+5.3	-0.9	106.5	-2.3	-10.2
	May	91.6	-4.2	+0.0	94.2	-3.9	+0.9	103.7	-2.6	-9.1
	Jun	92.9	+1.4	+0.2	95.6	+1.5	+2.8	104.4	+0.7	-9.7
	Jul	92.3	-0.6	+1.7	90.9	-4.9	-0.9	101.8	-2.5	-3.1
	Aug	93.2	+1.0	+2.2	93.8	+3.2	+1.7	100.4	-1.4	-2.9
Source	Tochigi Prefecture Government Statistics Division									

\* Seasonal adjustment X-12-ARIMA

\* Carender year basis

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

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

## ● Tochigi Prefecture

(¥bn/%)

	Export					Import				
	Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
	Amount	Chg YoY				Amount	Chg YoY			
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	-3.0	444.3	375.2	67.9	1,322.1	-18.9	996.5	305.4	20.2
FY2016	950.1	+7.0	397.2	471.3	81.6	1,211.0	-8.4	885.2	309.7	16.1
FY2015 Oct-Dec	211.8	-20.4	108.5	86.4	16.9	348.4	-26.1	258.7	84.6	5.1
Jan-Mar	216.0	-21.5	101.4	99.3	15.3	286.1	-22.2	205.0	76.4	4.7
FY2016 Apr-Jun	192.0	-16.1	85.7	87.6	18.7	250.5	-22.0	177.0	69.8	3.7
Jul-Sep	196.6	-14.6	95.7	84.2	16.8	291.2	-20.4	203.1	84.4	3.8
Oct-Dec	241.6	+14.0	99.0	122.1	20.5	317.6	-8.8	233.2	80.4	4.0
Jan-Mar	319.8	+48.0	116.8	177.4	25.6	351.7	+22.8	271.9	75.1	4.7
2017 Jan	93.5	-89.4	41.1	45.6	6.8	107.9	-91.8	80.1	26.2	1.6
Feb	101.3	-89.3	35.7	57.1	8.5	106.5	-91.2	84.0	21.2	1.4
Mar	125.0	-45.4	39.9	74.7	10.3	137.2	-57.3	107.9	27.7	1.7
Apr	116.5	-49.4	31.3	75.7	9.4	109.7	-70.0	81.4	27.0	1.3
May	89.1	-57.9	27.7	53.8	7.6	129.4	-62.8	98.6	29.5	1.3
Jun	112.0	-48.1	27.7	74.4	9.9	115.9	-59.4	86.2	28.2	1.6
Jul	111.1	-42.1	29.3	72.7	9.1	104.5	-58.2	82.1	20.8	1.6
Aug	101.1	-47.3	34.3	59.0	7.9	110.6	-55.8	69.1	40.1	1.4
Sep	113.8	-42.1	33.6	71.0	9.2	117.7	-59.5	89.1	27.3	1.3

(¥bn/%)

	Export		Import	
	Utsunomiya			
	Amount	Chg YoY	Amount	Chg YoY
FY2013	123.3	+4.3	29.9	-5.4
FY2014	114.6	-7.0	36.7	+22.5
FY2015	124.1	+8.2	58.5	+59.6
FY2016	117.6	-5.2	53.8	-8.0
FY2015 Oct-Dec	30.9	-15.1	16.1	+164.0
Jan-Mar	33.3	+32.6	12.1	+11.8
FY2016 Apr-Jun	30.4	+10.7	16.5	+21.4
Jul-Sep	27.3	-16.0	17.4	+3.2
Oct-Dec	28.0	-9.2	9.4	-41.3
Jan-Mar	31.9	-4.0	10.6	-12.5
2017 Jan	6.8	-37.2	3.3	+54.1
Feb	11.2	+11.7	3.7	-11.0
Mar	13.9	+12.4	3.5	-38.8
Apr	13.4	+20.3	3.6	-46.4
May	8.4	+26.3	2.1	-40.4
Jun	9.2	-27.0	1.9	-70.3
Jul	11.8	+19.4	3.0	-58.3
Aug	11.4	+33.5	3.5	-23.6
Sep	12.0	+35.7	2.5	-55.1

# 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 <sup>2</sup>	YoY
	¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km <sup>2</sup>	YoY		
FY2013	432,690	+40.8	102,367	+13.2	141,157	+16.5	24,367	+9.6	2,325	+9.7	1,484	-15.5
FY2014	374,370	-13.5	101,242	-1.1	156,301	+10.7	21,946	-9.9	2,029	-12.7	1,312	-11.6
FY2015	371,125	-0.9	108,825	+7.5	165,666	+6.0	22,528	+2.7	1,993	-1.8	1,307	-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
2016 Jan-Mar	76,335	+29.3	28,785	+61.5	29,886	+63.7	5,498	+4.1	481	+0.6	411	+8.3
Apr-Jun	97,259	+11.5	26,247	+57.2	36,579	-20.4	5,574	-2.0	517	-1.9	346	-2.3
Jul-Sep	143,881	+40.5	56,147	+99.1	69,179	+45.6	6,059	+5.3	516	+4.1	492	+79.3
Oct-Dec	81,762	-22.3	15,187	-56.8	48,347	+14.2	6,219	+11.3	540	+10.4	260	-2.7
2017 Jan-Mar	77,169	+1.1	20,076	-30.3	27,241	-8.9	4,953	-9.9	441	-8.4	251	-39.0
Apr	27,732	-5.0	7,348	-27.2	11,833	+72.1	1,540	-11.2	141	-12.7	147	+9.6
May	14,978	-38.3	2,742	-48.6	6,535	-15.5	1,878	+1.1	166	-1.3	125	+1.9
Jun	31,374	-28.4	5,092	-52.9	23,844	+8.5	1,701	-14.2	162	-13.4	233	+159.3
Jul	48,411	-3.3	8,313	+0.2	34,353	-3.1	2,053	+5.6	184	+6.7	158	+12.5
Aug	29,597	-13.7	9,092	-27.3	15,666	-6.1	1,709	-10.5	155	-5.3	369	+50.7
Sep	37,667	-36.7	18,458	-47.8	14,358	-15.8	2,053	-6.9	185	+2.6	184	+73.9
Source	East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

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

## ●Tochigi Prefecture

	Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
	Prefecture		Municipalities		Total		Floor Space		Km <sup>2</sup>	YoY	Km <sup>2</sup>	YoY
	¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY				
FY2013	133,720	-17.3	41,537	-6.3	64,661	+8.7	14,418	-5.9	1,482	-2.3	971	+42.1
FY2014	146,174	+9.3	44,592	+7.4	69,065	+6.8	13,479	-6.5	1,297	-12.5	940	-3.2
FY2015	155,637	+6.5	43,820	-1.7	77,757	+12.6	13,122	-2.6	1,256	-3.2	1,044	+11.1
FY2016	157,133	+1.0	53,535	+22.2	73,552	-5.4	14,602	+11.3	1,367	+8.9	932	-11.0
2016 Jan-Mar	30,272	+102.9	16,128	+155.7	7,480	+63.9	3,267	+0.1	303	-2.0	176	-1.1
Apr-Jun	40,835	-16.8	16,535	+23.2	17,529	-31.3	3,533	+7.0	341	+6.5	195	+26.8
Jul-Sep	37,693	-12.0	13,671	+18.6	18,311	-22.8	3,874	+21.9	351	+12.8	298	-38.9
Oct-Dec	33,654	+9.0	13,386	+10.1	15,324	-7.9	3,592	+6.5	347	+8.0	195	-13.8
2017 Jan-Mar	44,103	+45.7	10,844	-32.8	13,477	+80.2	3,603	+10.3	329	+8.4	243	+38.4
Apr	25,909	+64.8	14,129	+73.3	6,738	+7.6	1,165	+9.9	113	+10.5	142	+144.3
May	8,140	-14.3	1,903	-31.7	3,799	+6.9	1,039	-15.7	100	-15.3	87	+71.9
Jun	16,206	+3.8	5,300	-5.3	9,683	+25.5	1,186	-4.4	107	-10.8	79	-9.2
Jul	12,145	+14.4	4,808	+63.9	5,451	-15.2	1,095	-21.4	105	-18.3	60	-15.6
Aug	13,015	+17.4	3,977	+1.3	5,809	+13.5	891	-28.3	90	-21.6	109	-4.3
Sep	15,884	-0.7	5,499	-19.3	7,862	+16.2	973	-21.5	101	-7.2	46	-59.5
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		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales				
	(Worker's Households with Two People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City)		Newly Registered Passenger Vehicles+		Newly Registered Passenger Vehicles		
	¥Thousand	YoY							YoY						Index
			2015=100		Mini-vehicle Sales		Newly Registered Passenger Vehicles								
FY2012	332	-1.7	+0.0	+0.0	-	-	-	-	95.3	+0.1	118,843	+12.8	77,030	+7.9	
FY2013	334	+0.7	+1.4	-0.5	-	-	-	-	96.2	+1.0	124,524	+4.8	77,656	+0.8	
FY2014	323	-3.5	-0.2	-1.8	-	-	-	-	99.2	+3.1	116,723	-6.3	70,819	-8.8	
FY2015	330	+2.4	+3.4	+0.8	-0.4	+7.0	+0.5	-	100.0	+0.8	108,089	-7.4	71,236	+0.6	
FY2016	325	-1.6	-	-	-	-	-	-	99.8	+0.2	111,245	+2.9	77,359	+8.6	
FY2015	Apr-Jun	323	-4.7	+4.0	+0.8	+6.4	+6.8	+4.7	-	100.5	+0.9	22,928	-9.0	15,061	+0.4
	Jul-Sep	333	+4.7	+3.2	+0.3	+1.2	+4.4	-0.1	-	100.0	-0.2	25,611	-9.9	16,981	-5.5
	Oct-Dec	348	+18.6	+3.1	+0.9	-3.9	+6.0	-1.4	-	99.9	-0.2	26,249	-2.3	17,581	+10.5
	Jan-Mar	316	-6.8	+3.7	+1.7	-2.1	+11.5	-1.5	-	99.0	-0.7	33,301	-8.1	21,613	-1.5
FY2016	Apr-Jun	314	-2.8	+0.8	+0.1	-1.5	+5.6	-2.2	-	99.7	-0.7	23,249	+1.4	16,653	+10.6
	Jul-Sep	312	-6.3	+0.5	-1.7	-5.0	+2.6	-1.7	+2.1	99.5	-0.5	26,244	+2.5	18,097	+6.6
	Oct-Dec	312	-10.4	+3.5	-1.1	-1.3	+1.9	-0.1	+2.7	100.2	+0.4	25,813	-1.7	17,956	+2.1
	Jan-Mar	361	+14.3	+4.7	+1.0	-2.0	+2.4	+0.4	+1.5	99.6	+0.6	35,939	+7.9	24,653	+14.1
	Apr	323	-4.0	+1.6	+0.2	+1.1	+2.0	-0.3	+2.0	100.1	+0.5	7,291	+3.0	4,966	-1.8
	May	365	+12.9	-1.2	-1.7	-2.8	+3.1	-2.8	+1.9	100.2	+0.4	8,031	+10.6	5,465	+6.2
	Jun	320	+12.8	-1.9	-1.4	-8.2	+3.2	-2.5	+0.8	100.2	+0.4	9,719	+9.1	6,774	+5.0
	Jul	404	+34.7	+0.6	-0.1	+12.1	+4.2	-3.1	+1.6	99.8	+0.4	9,334	+3.8	6,734	+5.6
	Aug	330	+2.5	-0.1	-0.4	-0.2	+1.8	-2.4	+0.1	100.3	+0.9	7,043	+3.6	4,799	+3.1
	Sep	312	-0.7	-1.0	-0.7	-0.6	+3.9	-1.7	+1.0	100.5	+0.9	11,066	+5.9	7,603	+7.6
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)				

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

## ● 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	YoY	All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	Index	YoY	Newly Registered Passenger Vehicles+		Newly Registered Passenger Vehicles		
											Number	YoY	Number	YoY	
FY2012	357	+9.3	-0.2	+0.3	-	-	-	-	95.3	-0.1	88,827	+14.3	59,080	+8.4	
FY2013	341	-4.6	-0.2	-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	-5.7	55,867	-8.1	
FY2015	310	-13.8	+0.8	-0.4	+6.9	+8.6	-1.3	-	100.0	+0.3	83,754	-7.6	55,574	-0.5	
FY2016	302	-2.6	+0.0	+0.0	+0.0	+4.3	-0.3	-	99.7	-0.3	82,721	-1.2	56,970	+2.5	
FY2015	Apr-Jun	349	-5.3	+3.5	+3.0	+6.9	+5.1	+1.4	-	100.4	+0.9	11,962	-0.7	17,958	-8.0
	Jul-Sep	290	-18.5	+2.1	+0.5	+3.1	+4.5	-2.0	-	100.1	+0.5	14,129	-1.5	20,966	-5.5
	Oct-Dec	319	-8.7	+2.0	+0.5	+8.4	+7.4	-4.0	-	99.8	+0.1	12,952	+2.4	19,457	-9.0
	Jan-Mar	282	-22.7	+3.4	+0.9	+9.1	+13.5	-0.6	-	99.5	-0.3	16,531	-1.7	25,373	-7.8
FY2016	Apr-Jun	236	-32.3	+1.5	+0.2	+3.8	+5.5	-1.4	-	99.9	-0.5	11,790	-1.4	16,640	-7.3
	Jul-Sep	318	+9.7	-0.9	-1.7	+0.6	+2.7	-1.9	+1.6	99.4	-0.7	13,320	-5.7	19,052	-9.1
	Oct-Dec	326	+2.1	+1.3	-0.5	-2.0	+4.5	+1.4	+2.7	100.1	+0.3	13,676	+5.6	19,934	+2.5
	Jan-Mar	328	+16.2	-0.5	-2.2	-1.6	+4.6	+1.0	+1.6	99.8	+0.3	18,184	+10.0	27,095	+6.8
	Apr	339	+36.8	+1.9	+0.5	+6.4	+3.0	+1.2	+2.8	100.0	+0.2	5,474	+9.1	3,651	+5.3
	May	323	+30.5	-0.2	-1.1	+2.1	+4.8	-2.1	+2.1	100.3	+0.4	6,252	+18.5	4,163	+11.2
	Jun	282	+32.4	-0.1	-1.8	+4.9	+8.2	-0.0	+1.6	100.0	+0.2	7,465	+17.6	5,201	+13.6
	Jul	417	+41.7	+2.1	+0.4	+16.7	+8.8	+0.0	+2.5	99.5	+0.1	6,948	+7.0	4,771	+3.7
	Aug	316	-7.3	+2.5	+0.7	+6.5	+7.9	+1.1	+0.3	99.6	+0.0	5,708	+13.0	3,906	+10.6
	Sep	249	-22.0	+2.2	-0.1	+4.6	+9.6	+3.5	+1.6	99.5	+0.2	8,187	+9.0	5,590	+7.8
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 2015= 100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=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	98.8	-1.1	105.1	-3.8	98.2	-3.0	104.0	-3.0	119.9	92.2	1.20	0.80	10,913	-8.1	
FY2013	99.3	+0.6	102.1	-2.8	98.1	-0.1	102.1	-1.8	122.8	104.0	1.32	0.87	10,591	-2.9	
FY2014	99.3	-0.1	100.4	-1.7	99.6	+1.5	99.8	-2.2	122.3	107.3	1.53	1.08	8,943	-15.6	
FY2015	100.1	+0.9	99.8	-0.6	100.2	+0.6	100.3	+0.6	96.7	97.2	1.63	1.16	8,478	-5.2	
FY2016	100.8	+0.7	99.6	-0.2	101.1	+0.9	101.3	+0.9	99.6	94.5	1.84	1.28	7,934	-6.4	
FY2015	Apr-Jun	100.0	+0.6	99.9	-0.5	101.8	+15.9	101.3	+14.8	99.9	97.8	1.37	1.02	8,473	-4.8
	Jul-Sep	100.4	+0.4	100.8	+0.9	96.7	-5.0	96.7	-4.5	92.5	98.3	1.69	1.13	9,208	-6.3
	Oct-Dec	100.3	-0.2	98.9	-1.9	113.6	+17.5	113.7	+17.6	101.0	100.6	1.86	1.23	8,353	-4.6
	Jan-Mar	99.8	-0.5	99.5	+0.6	88.7	-21.9	89.6	-21.2	93.4	92.1	1.69	1.28	7,880	-4.9
FY2016	Apr-Jun	100.3	+0.6	100.1	+0.6	102.5	+15.6	102.8	+14.7	94.8	89.4	1.55	1.12	8,258	-2.5
	Jul-Sep	101.2	+0.8	100.4	+0.4	96.4	-5.9	97.0	-5.6	94.7	90.8	1.89	1.23	8,843	-4.0
	Oct-Dec	101.4	+0.3	100.2	-0.2	115.1	+19.3	114.8	+18.4	103.8	100.1	2.11	1.35	7,679	-8.1
	Jan-Mar	100.4	-1.1	97.7	-2.5	90.2	-21.6	90.6	-21.1	105.1	97.8	1.90	1.45	6,956	-11.7
FY2017	Apr	101.3	+1.6	99.9	-0.4	89.6	+3.1	89.5	+2.6	105.9	99.5	1.67	1.32	6,466	-12.4
	May	101.6	+1.1	98.9	-1.2	87.1	+3.4	86.8	+3.0	104.2	89.7	1.76	1.30	7,664	-10.0
	Jun	101.3	+0.5	98.9	-0.9	144.1	+5.6	143.7	+5.0	106.8	95.4	1.96	1.34	7,677	-13.5
	Jul	101.1	-0.2	97.7	-3.0	119.0	+0.9	119.1	+0.3	110.2	96.4	2.36	1.40	7,729	-9.7
	Aug	100.7	-0.6	96.2	-4.1	91.7	+5.4	91.3	+4.3	104.2	89.2	2.17	1.46	8,412	-9.3
	Sep	-	-	-	-	-	-	-	-	-	-	2.04	1.49	7,833	-9.9

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

## ●Tochigi Prefecture

	Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=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	-1.5	100.2	-5.8	98.2	-0.4	104.0	-0.9	100.4	102.2	1.37	0.82	8,492	-15.2	
FY2013	98.3	+2.7	99.4	-0.8	99.9	+1.7	105.3	+1.3	101.2	107.1	1.41	0.89	7,898	-7.0	
FY2014	99.7	+1.4	100.8	+1.4	98.6	-1.3	100.0	-5.0	103.8	104.5	1.45	0.97	7,214	-8.7	
FY2015	100.0	+0.3	100.0	-0.8	100.0	+1.4	100.0	+0.0	100.0	100.0	1.62	1.09	6,223	-13.7	
FY2016	100.9	+0.9	96.2	-3.8	102.4	+2.4	102.6	+2.6	103.6	103.0	1.79	1.22	5,869	-5.7	
FY2015	Apr-Jun	100.2	+0.7	100.6	-0.4	102.8	+0.1	102.4	-1.0	98.6	98.1	1.37	0.97	6,294	-14.7
	Jul-Sep	99.7	-0.4	100.0	-1.3	93.7	+0.9	93.6	+0.3	97.2	99.8	1.68	1.07	6,620	-17.2
	Oct-Dec	99.8	-0.7	99.2	-1.9	119.4	+4.5	119.8	+4.3	104.2	100.3	1.86	1.17	6,133	-13.9
	Jan-Mar	99.2	-1.1	95.8	-4.5	86.4	+2.7	86.8	+3.0	100.5	100.2	1.64	1.19	5,845	-8.1
FY2016	Apr-Jun	101.1	+0.9	96.6	-4.0	104.5	+1.6	104.5	+2.1	101.7	104.6	1.49	1.08	5,908	-6.1
	Jul-Sep	101.5	+1.8	96.3	-3.7	98.3	+4.9	98.8	+5.6	102.2	101.1	1.82	1.17	6,606	-0.2
	Oct-Dec	101.7	+1.9	96.1	-3.1	120.6	+0.9	120.3	+0.5	110.1	105.9	2.05	1.30	5,774	-5.8
	Jan-Mar	100.3	+1.1	94.8	-1.0	85.0	-1.6	85.1	-2.0	104.2	106.1	1.86	1.35	5,190	-11.2
FY2017	Apr	100.1	-0.9	94.9	-1.7	85.7	-1.7	85.4	-2.2	105.0	103.2	1.58	1.25	5,083	-8.4
	May	100.9	-0.4	95.1	-1.7	84.1	-0.9	83.5	-1.6	102.5	103.2	1.70	1.22	5,414	-5.7
	Jun	100.7	-0.4	95.0	-1.6	140.1	-0.8	139.1	-1.6	102.5	105.2	1.94	1.25	5,931	-7.8
	Jul	100.5	-1.1	92.9	-3.5	117.4	-5.9	117.3	-6.5	110.1	108.4	2.14	1.29	5,922	-9.9
	Aug	100.3	-1.1	92.7	-3.7	84.8	-1.2	84.7	-1.6	95.0	104.5	1.97	1.33	6,213	-8.6
	Sep	-	-	-	-	-	-	-	-	-	-	1.98	1.36	5,859	-9.1

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