

<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)

	1H18			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,084.4	1.04	31,912	+87.7	- 0.01	+246
JPY	5,951.2	1.00	29,992	+81.4	- 0.03	- 447
Foreign currency	133.1	2.87	1,920	+6.2	+0.95	+694
Securities	2,737.2	1.25	17,259	+182.5	+0.06	+1,907
Domestic Bonds	1,751.2	0.45	4,065	+84.5	- 0.08	- 474
Stocks	117.8	5.15	3,049	- 9.3	+0.87	+313
Foreign securities	453.6	1.99	4,549	+0.3	- 0.02	- 37
Others	414.3	2.69	5,594	+106.9	+0.43	+2,106
Call loans	8.4	1.90	80	- 7.2	+1.44	+43
JPY	1.0	0.10	0	- 8.9	+0.09	0
Foreign currency	7.3	2.16	79	+1.6	+0.92	+44
Bills purchased	-	-	-	-	-	-
Monetary claims bought	7.1	0.36	13	- 0.4	+0.02	0
Due from banks	179.1	0.21	191	+2.9	+0.05	+46
NCDs	-	-	-	-	-	-
Foreign exchange	3.4	1.07	18	+0.3	+0.22	+5
Others	1.5	17.82	137	- 1.5	+9.21	+2
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,021.3	1.09	49,614	+264.2	+0.02	+2,252

Liabilities

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

	1H18			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,530.3	0.04	1,732	+272.8	+0.02	+753
JPY	8,322.5	0.00	209	+213.8	-	- 58
Foreign currency	207.8	1.46	1,522	+59.0	+0.51	+812
NCDs	140.3	0.01	11	+28.2	-	+3
Call money	389.3	0.07	145	+164.5	- 0.15	- 103
JPY	323.0	- 0.08	- 121	+160.1	- 0.01	- 64
Foreign currency	66.3	0.80	267	+4.3	- 0.18	- 38
Payables under repurchase agreements	39.4	0.09	19	+22.9	- 0.74	- 49
Payables under securities lending transactions	53.8	0.39	107	- 65.8	- 0.57	- 473
Bills sold	-	-	-	-	-	-
Borrowed money	585.5	0.22	668	+149.8	+0.05	+294
Foreign exchange	0.3	0.00	-	+0.0	-	-
Corporate bonds	5.0	2.66	66	+0.0	-	-
Others	2.6	71.17	955	+0.1	- 57.64	- 660
Interest rate sw aps	-	-	804	-	-	- 302
Interest-bearing liabilities	9,746.9	0.07	3,706	+572.7	- 0.01	- 235

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

	1H15	1H16	1H17	1H18	YoY
Individual customers	2,100.7	2,264.0	2,407.7	2,499.8	+3.8%
Corporate	2,732.5	2,734.5	2,712.6	2,759.5	+1.7%
Local	1,455.4	1,471.0	1,500.1	1,538.8	+2.5%
Tokyo	1,277.1	1,263.4	1,212.5	1,220.7	+0.6%
Public sector	817.1	841.0	761.7	708.2	-7.0%
Foreign currency	89.2	95.0	114.6	116.9	+2.0%
Total	5,739.5	5,934.6	5,996.6	6,084.4	+1.4%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	1H18			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,466.5	1.09	24,433	+174.8	- 0.05	- 292
Domestic	4,446.1	1.08	24,168	+169.8	- 0.06	- 426
International	20.4	2.58	265	+5.0	+0.88	+133
Trading account securities	3.5	0.45	8	+0.2	- 0.05	-
Securities	1,353.4	2.72	18,499	- 18.9	+1.05	+7,034
Domestic Bonds	613.7	0.81	2,520	- 52.2	+0.00	- 128
Stocks	45.8	2.78	641	- 1.9	- 0.08	- 46
Foreign securities	259.7	2.94	3,830	+23.7	+0.60	+1,071
Others	434.0	5.28	11,507	+11.5	+2.75	+6,137
Call loans	4.0	1.27	25	+0.4	- 0.31	- 2
Domestic	1.2	-	-	+1.2	-	-
International	2.8	1.83	26	- 0.7	+0.25	- 2
Bills purchased	-	-	-	-	-	-
Monetary claims bought	7.0	0.89	31	+0.1	-	+31
Due from banks	358.2	0.09	167	- 17.7	-	- 12
NCDs	-	-	-	-	-	-
Foreign exchange	4.8	0.13	3	- 2.9	+0.08	+1
Others	0.1	4.43	3	+0.1	-	- 41
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,197.9	1.38	43,172	+136.2	+0.18	+6,717

Liabilities

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

	1H18			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,526.4	0.03	1,072	+210.1	+0.01	+569
Domestic	5,440.9	0.01	312	+151.7	-	- 99
International	85.4	1.77	760	+58.4	+1.09	+668
NCDs	298.7	0.02	38	+26.6	-	- 3
Call money	139.5	0.54	377	- 55.2	+0.53	+371
Domestic	107.7	- 0.04	- 26	- 81.2	-	+11
International	31.8	2.53	404	+26.0	+1.02	+360
Payables under securities lending transactions	269.8	0.80	1,083	+69.2	+0.33	+615
Bills sold	-	-	-	-	-	-
Borrowed money	222.7	0.05	63	+3.8	+0.03	+38
Foreign exchange	0.2	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Others	6.0	28.97	881	+0.8	- 12.72	- 208
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,463.6	0.10	3,516	+255.4	+0.03	+1,383

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

	1H15	1H16	1H17	1H18	YoY
	Individual customers	1,695.4	1,801.7	1,901.6	2,017.0
Corporate	1,949.9	1,944.9	1,946.7	2,050.3	+5.1%
Local	1,418.6	1,445.8	1,486.3	1,563.5	+4.3%
Tokyo	531.2	499.0	460.3	486.7	+7.8%
Public sector	491.3	464.6	427.9	383.1	-10.4%
Foreign currency	8.6	8.0	15.4	16.0	+33.3%
Total	4,145.3	4,219.3	4,291.7	4,466.5	+4.0%

Interest Yields and Spreads (Joyo)

Total Account

		1H18 (%)						YoY
		1H14	1H15	1H16	1H17	1H18	YoY	
Average yield on interest-earning assets	1	1.16	1.12	1.06	1.07	1.09	+0.02	
Average yield on loans and bills discounted	2	1.23	1.15	1.07	1.05	1.04	- 0.01	
Average yield on securities		1.07	1.19	1.10	1.19	1.25	+0.06	
Average yield on interest-bearing liabilities		0.06	0.07	0.08	0.08	0.07	- 0.01	
Average yield on deposits and NCDs	3	0.03	0.03	0.02	0.02	0.04	+0.02	
Expense ratio		0.94	0.88	0.85	0.80	0.76	- 0.04	
Deposit and securities cost	4	0.97	0.92	0.88	0.82	0.80	- 0.02	
Funding cost	5	0.94	0.90	0.87	0.81	0.75	- 0.06	
Loan-deposit interest margins	2-3	1.20	1.12	1.05	1.03	1.00	- 0.03	
Difference between average yield on loans and deposits	2-4	0.26	0.23	0.19	0.23	0.24	+0.01	
Total interest margins	1-5	0.22	0.22	0.19	0.26	0.34	+0.08	

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	-	1.129	1.063	1.078	1.096	+0.018
Average yield on loans and bills discounted	2	-	1.151	1.075	1.053	1.046	- 0.007
Average yield on securities		-	1.190	1.108	1.198	1.257	+0.059
Average yield on deposits and NCDs	3	-	0.035	0.026	0.023	0.040	+0.017
Funding cost	5	-	0.908	0.878	0.818	0.753	- 0.065
Loan-deposit interest margins	2-3	-	1.116	1.049	1.030	1.006	- 0.024
Total interest margins	1-5	-	0.221	0.185	0.260	0.343	+0.083

Domestic Account

		1H18 (%)						YoY
		1H14	1H15	1H16	1H17	1H18	YoY	
Average yield on interest-earning assets	1	1.12	1.07	0.99	0.98	0.99	+0.01	
Average yield on loans and bills discounted	2	1.24	1.15	1.07	1.03	1.00	- 0.03	
Average yield on securities		0.96	1.09	0.96	1.02	1.11	+0.09	
Average yield on interest-bearing liabilities		0.05	0.05	0.03	0.01	0.00	- 0.01	
Average yield on deposits and NCDs	3	0.03	0.02	0.01	0.00	0.00	-	
Expense ratio		0.93	0.87	0.85	0.80	0.76	- 0.04	
Deposit and securities cost	4	0.96	0.90	0.86	0.80	0.76	- 0.04	
Funding cost	5	0.94	0.90	0.84	0.76	0.69	- 0.07	
Loan-deposit interest margins	2-3	1.21	1.13	1.06	1.03	1.00	- 0.03	
Difference between average yield on loans and deposits	2-4	0.28	0.25	0.21	0.23	0.24	+0.01	
Total interest margins	1-5	0.18	0.17	0.15	0.22	0.30	+0.08	

Average yield on interest-earning assets	1	-	1.077	0.997	0.989	0.996	+0.007
Average yield on loans and bills discounted	2	-	1.157	1.071	1.034	1.005	- 0.029
Average yield on securities		-	1.093	0.965	1.021	1.110	+0.089
Average yield on deposits and NCDs	3	-	0.029	0.010	0.006	0.005	- 0.001
Funding cost	5	-	0.904	0.846	0.762	0.698	- 0.064
Loan-deposit interest margins	2-3	-	1.128	1.061	1.028	1.000	- 0.028
Total interest margins	1-5	-	0.173	0.151	0.227	0.298	+0.071

Interest Yields and Spreads (Ashikaga)

Total Account

		1H14	1H15	1H16	1H17	1H18	YoY
Average yield on interest-earning assets	1	1.22	1.30	1.22	1.19	1.38	+0.19
Average yield on loans and bills discounted	2	1.37	1.29	1.21	1.14	1.09	- 0.05
Average yield on securities		1.07	1.91	1.62	1.66	2.72	+1.06
Average yield on interest-bearing liabilities		0.05	0.05	0.04	0.06	0.10	+0.04
Average yield on deposits and NCDs	3	0.05	0.04	0.02	0.01	0.03	+0.02
Expense ratio		0.92	0.87	0.84	0.83	0.82	-0.00
Deposit and securities cost	4	0.97	0.92	0.86	0.85	0.86	+0.01
Funding cost	5	0.94	0.89	0.83	0.82	0.85	+0.03
Loan-deposit interest margins	2-3	1.32	1.24	1.19	1.13	1.05	- 0.07
Difference between average yield on loans and deposits	2-4	0.40	0.37	0.34	0.29	0.22	- 0.07
Total interest margins	1-5	0.28	0.40	0.39	0.37	0.53	+0.15

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.227	1.304	1.229	1.199	1.389	+0.190
Average yield on loans and bills discounted	2	1.377	1.295	1.215	1.149	1.091	- 0.058
Average yield on securities		1.072	1.916	1.626	1.666	2.726	+1.060
Average yield on deposits and NCDs	3	0.050	0.046	0.024	0.018	0.038	+0.020
Funding cost	5	0.947	0.897	0.830	0.820	0.856	+0.036
Loan-deposit interest margins	2-3	1.327	1.249	1.191	1.131	1.053	- 0.078
Total interest margins	1-5	0.280	0.407	0.399	0.379	0.533	+0.154

Domestic Account

		1H14	1H15	1H16	1H17	1H18	YoY
Average yield on interest-earning assets	1	1.20	1.26	1.18	1.12	1.30	+0.18
Average yield on loans and bills discounted	2	1.37	1.29	1.21	1.14	1.08	- 0.06
Average yield on securities		1.06	2.01	1.60	1.52	2.67	+1.14
Average yield on interest-bearing liabilities		0.05	0.04	0.02	0.01	0.01	-0.00
Average yield on deposits and NCDs	3	0.04	0.04	0.02	0.01	0.01	-0.00
Expense ratio		0.91	0.87	0.83	0.82	0.83	-
Deposit and securities cost	4	0.96	0.91	0.85	0.84	0.84	-0.00
Funding cost	5	0.93	0.88	0.80	0.77	0.77	-
Loan-deposit interest margins	2-3	1.32	1.25	1.19	1.13	1.07	- 0.05
Difference between average yield on loans and deposits	2-4	0.41	0.37	0.35	0.30	0.24	- 0.05
Total interest margins	1-5	0.26	0.38	0.38	0.35	0.53	+0.17

Average yield on interest-earning assets	1	1.206	1.268	1.184	1.121	1.304	+0.183
Average yield on loans and bills discounted	2	1.378	1.296	1.216	1.147	1.084	- 0.063
Average yield on securities		1.066	2.014	1.604	1.527	2.675	+1.148
Average yield on deposits and NCDs	3	0.049	0.045	0.023	0.015	0.011	- 0.004
Funding cost	5	0.939	0.881	0.804	0.770	0.774	+0.004
Loan-deposit interest margins	2-3	1.329	1.251	1.193	1.132	1.073	- 0.059
Total interest margins	1-5	0.267	0.387	0.380	0.351	0.530	+0.179

Loans 1 (Joyo)

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	5,813.8	100.0%	5,837.3	100.0%	5,850.9	100.0%	5,895.9	100.0%	5,949.4	100.0%	6,005.7	100.0%	+56.3	+0.9%	+109.8
Normal (incl. borrowers w/o credit score)	5,363.8	92.2%	5,397.9	92.4%	5,399.5	92.2%	5,458.4	92.5%	5,516.4	92.7%	5,576.3	92.9%	+59.9	+1.1%	+117.9	+2.2%
Other borrowers requiring caution	333.4	5.7%	326.6	5.5%	346.6	5.9%	328.6	5.5%	333.4	5.6%	333.1	5.5%	-0.3	-0.1%	+4.5	+1.4%
Borrowers Requiring Monitoring	36.3	0.6%	34.8	0.5%	28.6	0.4%	30.5	0.5%	27.7	0.4%	26.8	0.4%	-0.9	-3.2%	-3.7	-12.1%
Potentially bankrupt or worse	80.3	1.3%	77.8	1.3%	76.2	1.3%	78.4	1.3%	71.8	1.2%	69.4	1.2%	-2.4	-3.3%	-9.0	-11.5%

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	5,912.7	100.0%	5,927.9	100.0%	5,967.0	100.0%	6,004.9	100.0%	6,063.5	100.0%	6,130.6	100.0%	+67.1	+1.1%	+125.7
Local	4,503.9	76.1%	4,512.9	76.1%	4,564.4	76.4%	4,596.1	76.5%	4,644.6	76.5%	4,681.0	76.3%	+36.4	+0.7%	+84.9	+1.8%
Ibaraki	3,520.9	59.5%	3,495.3	58.9%	3,483.2	58.3%	3,484.1	58.0%	3,486.4	57.4%	3,496.0	57.0%	+9.6	+0.2%	+11.9	+0.3%
Miyagi, Fukushima, and Tochigi	625.5	10.5%	641.9	10.8%	674.3	11.3%	682.2	11.3%	698.5	11.5%	703.6	11.4%	+5.1	+0.7%	+21.4	+3.1%
Chiba and Saitama	357.4	6.0%	375.7	6.3%	406.8	6.8%	429.7	7.1%	459.7	7.5%	481.3	7.8%	+21.6	+4.6%	+51.6	+12.0%
Tokyo/Osaka	1,408.8	23.8%	1,415.0	23.8%	1,402.6	23.5%	1,408.8	23.4%	1,418.9	23.4%	1,449.6	23.6%	+30.7	+2.1%	+40.8	+2.8%

Number of SMEs

Number of SMEs	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
		33,550	+80	33,426	-124	33,460	+34	33,271	-189	33,001	-270	32,688

Loans 2 (Joyo)

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

(¥bn)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	5,912.7	100.0%	5,927.9	100.0%	5,967.0	100.0%	6,004.9	100.0%	6,063.5	100.0%	6,130.6	100.0%	+67.1	+1.1%	+125.7	+2.0%
Individual	2,240.5	37.8%	2,310.2	38.9%	2,387.4	40.0%	2,443.4	40.6%	2,490.8	41.0%	2,524.0	41.1%	+33.2	+1.3%	+47.4	+1.9%
Corporate	2,828.6	47.8%	2,797.4	47.1%	2,821.3	47.2%	2,818.0	46.9%	2,853.9	47.0%	2,916.6	47.5%	+62.7	+2.1%	+35.9	+1.2%
Major companies	1,166.0	19.7%	1,140.0	19.2%	1,133.9	19.0%	1,132.7	18.8%	1,141.9	18.8%	1,145.5	18.6%	+3.6	+0.3%	+9.2	+0.8%
Medium sized companies	103.3	1.7%	97.9	1.6%	99.1	1.6%	102.7	1.7%	103.4	1.7%	104.0	1.6%	+0.6	+0.5%	+0.7	+0.6%
SMEs	1,559.2	26.3%	1,559.4	26.3%	1,588.2	26.6%	1,582.6	26.3%	1,608.6	26.5%	1,667.0	27.1%	+58.4	+3.6%	+26.0	+1.6%
Public sector	843.4	14.2%	820.2	13.8%	758.3	12.7%	743.4	12.3%	718.6	11.8%	689.9	11.2%	- 28.7	-3.9%	- 24.8	-3.3%

**Corporate* includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	2,240.5	100.0%	2,310.2	100.0%	2,387.4	100.0%	2,443.4	100.0%	2,490.8	100.0%	2,524.0	100.0%	+33.2	+1.3%	+80.6	+3.2%
Housing related Loans*	2,033.7	90.7%	2,103.3	91.0%	2,177.6	91.2%	2,231.6	91.3%	2,280.9	91.5%	2,314.0	91.6%	+33.1	+1.4%	+82.4	+3.6%
Customer Loans	94.0	4.1%	97.3	4.2%	101.0	4.2%	103.8	4.2%	108.5	4.3%	108.5	4.2%	+0.0	+0.0%	+4.7	+4.5%
Loans to small Businesses	112.8	5.0%	109.6	4.7%	108.8	4.5%	108.0	4.4%	101.4	4.0%	101.5	4.0%	+0.1	+0.0%	- 6.5	-6.0%

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

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

(¥bn)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	2,828.6	100.0%	2,797.4	100.0%	2,821.3	100.0%	2,818.0	100.0%	2,853.9	100.0%	2,916.6	100.0%	+62.7	+2.1%	+98.6	+3.4%
Local	1,481.6	52.3%	1,449.6	51.8%	1,493.5	52.9%	1,491.0	52.9%	1,520.1	53.2%	1,553.4	53.2%	+33.3	+2.1%	+62.4	+4.1%
Ibaraki	1,037.6	36.6%	1,006.1	35.9%	1,025.3	36.3%	1,023.6	36.3%	1,036.4	36.3%	1,063.8	36.4%	+27.4	+2.6%	+40.2	+3.9%
Miyagi/Fukushima/Tochigi	323.4	11.4%	321.9	11.5%	336.8	11.9%	332.8	11.8%	340.0	11.9%	340.4	11.6%	+0.4	+0.1%	+7.6	+2.2%
Chiba/Saitama	120.5	4.2%	121.6	4.3%	131.2	4.6%	134.5	4.7%	143.7	5.0%	149.1	5.1%	+5.4	+3.7%	+14.6	+10.8%
Tokyo/Osaka	1,347.0	47.6%	1,347.8	48.1%	1,327.8	47.0%	1,327.0	47.0%	1,333.8	46.7%	1,363.2	46.7%	+29.4	+2.2%	+36.2	+2.7%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Overall Lending	4,290.3	100.0%	4,276.8	100.0%	4,363.2	100.0%	4,379.5	100.0%	4,530.4	100.0%	4,542.5	100.0%	+12.0	+0.3%	+163.0
Normal (incl. borrowers w/o credit score)	3,811.1	88.8%	3,822.2	89.4%	3,911.9	89.7%	3,959.5	90.4%	4,129.4	91.1%	4,152.6	91.4%	+23.2	+0.6%	+193.1	+4.9%
Other borrowers requiring caution	375.5	8.8%	354.5	8.3%	343.7	7.9%	311.3	7.1%	291.0	6.4%	290.1	6.4%	- 0.9	- 0.3%	- 21.2	- 6.8%
Borrowers Requiring Monitoring	32.5	0.8%	28.5	0.7%	30.7	0.7%	34.4	0.8%	35.9	0.8%	28.9	0.6%	- 7.0	- 19.6%	- 5.5	- 16.0%
Potentially bankrupt or worse	71.0	1.7%	71.5	1.7%	76.7	1.8%	74.1	1.7%	73.9	1.6%	70.7	1.6%	- 3.1	- 4.2%	- 3.3	- 4.5%

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	4,274.4	100.0%	4,260.6	100.0%	4,348.4	100.0%	4,365.0	100.0%	4,517.2	100.0%	4,528.7	100.0%	+11.4	+0.3%	+163.7
Local	3,749.5	87.7%	3,756.2	88.2%	3,883.6	89.3%	3,897.5	89.3%	4,033.1	89.3%	4,009.1	88.5%	- 24.0	- 0.6%	+111.5	+2.9%
Tochigi	2,378.9	55.7%	2,339.5	54.9%	2,399.3	55.2%	2,358.1	54.0%	2,409.7	53.3%	2,338.6	51.6%	- 71.0	- 2.9%	- 19.4	- 0.8%
Gunma	489.6	11.5%	505.0	11.9%	521.4	12.0%	532.6	12.2%	557.4	12.3%	568.9	12.6%	+11.5	+2.1%	+36.2	+6.8%
Ibaraki	241.7	5.7%	251.3	5.9%	265.2	6.1%	277.8	6.4%	291.9	6.5%	308.2	6.8%	+16.2	+5.6%	+30.4	+11.0%
Saitama	603.8	14.1%	625.1	14.7%	661.8	15.2%	693.2	15.9%	736.7	16.3%	757.7	16.7%	+21.0	+2.9%	+64.5	+9.3%
Fukushima	35.3	0.8%	35.1	0.8%	35.6	0.8%	35.7	0.8%	37.2	0.8%	35.4	0.8%	- 1.7	- 4.7%	- 0.2	- 0.6%
Tokyo	524.8	12.3%	504.3	11.8%	464.7	10.7%	467.4	10.7%	484.1	10.7%	519.6	11.5%	+35.5	+7.3%	+52.1	+11.2%

Number of SMEs

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	27,622	-112	27,148	-474	26,920	-228	26,816	-104	26,639	-177	26,677	+38

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	4,274.4	100.0%	4,260.6	100.0%	4,348.4	100.0%	4,365.0	100.0%	4,517.2	100.0%	4,528.7	100.0%	+11.4	+0.2%	+163.7
Individual	1,785.0	41.7%	1,833.0	43.0%	1,885.4	43.3%	1,938.1	44.4%	2,000.3	44.2%	2,048.4	45.2%	+48.0	+2.4%	+110.2	+5.6%
Corporate	1,984.5	46.4%	1,976.4	46.3%	1,988.2	45.7%	2,017.4	46.2%	2,081.9	46.0%	2,119.0	46.7%	+37.1	+1.7%	+101.6	+5.0%
Major companies	458.7	10.7%	448.9	10.5%	440.9	10.1%	456.4	10.4%	450.3	9.9%	458.6	10.1%	+8.3	+1.8%	+2.1	+0.4%
Medium sized companies	104.7	2.4%	104.3	2.4%	107.8	2.4%	111.8	2.5%	118.9	2.6%	117.2	2.5%	- 1.6	-1.4%	+5.4	+4.8%
SMEs	1,421.0	33.2%	1,423.0	33.4%	1,439.4	33.1%	1,449.1	33.1%	1,512.6	33.4%	1,543.1	34.0%	+30.5	+2.0%	+94.0	+6.4%
Public sector	504.8	11.8%	451.1	10.5%	474.6	10.9%	409.4	9.3%	434.9	9.6%	361.3	7.9%	- 73.6	-16.9%	- 48.1	-11.7%

*"Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	1,785.0	100.0%	1,833.0	100.0%	1,885.4	100.0%	1,938.1	100.0%	2,000.3	100.0%	2,048.4	100.0%	+48.0	+2.4%	+110.2
Housing related Loans*	1,647.5	92.3%	1,690.6	92.2%	1,737.6	92.2%	1,784.4	92.1%	1,842.9	92.1%	1,891.0	92.3%	+48.0	+2.6%	+106.5	+5.9%
Customer Loans	46.9	2.6%	51.5	2.8%	56.3	2.8%	60.9	3.1%	63.9	3.2%	65.4	3.1%	+1.5	+2.4%	+4.5	+7.4%
Loans to small Businesses	90.6	5.1%	90.8	5.0%	91.5	5.0%	92.7	4.8%	93.5	4.7%	91.8	4.4%	- 1.6	-1.7%	- 0.9	-0.9%

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

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

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Corporate Loans*	1,984.5	100.0%	1,976.4	100.0%	1,988.2	100.0%	2,017.4	100.0%	2,081.9	100.0%	2,119.0	100.0%	+37.1	+1.7%	+101.6
Local	1,477.4	74.4%	1,480.7	74.9%	1,527.3	76.8%	1,552.4	76.9%	1,599.9	76.8%	1,600.8	75.5%	+0.9	+0.0%	+48.4	+3.1%
Tochigi	763.6	38.4%	749.3	37.9%	765.1	38.4%	769.9	38.1%	777.7	37.3%	767.1	36.2%	- 10.5	-1.3%	- 2.7	-0.3%
Gunma	250.2	12.6%	254.7	12.8%	257.5	12.9%	255.4	12.6%	266.6	12.8%	265.8	12.5%	- 0.7	-0.2%	+10.4	+4.0%
Ibaraki	111.2	5.6%	114.3	5.7%	120.8	6.0%	127.1	6.3%	131.0	6.2%	137.7	6.4%	+6.6	+5.0%	+10.5	+8.2%
Saitama	325.2	16.3%	335.2	16.9%	355.6	17.8%	371.5	18.4%	394.5	18.9%	401.6	18.9%	+7.1	+1.8%	+30.1	+8.1%
Fukushima	27.0	1.3%	27.1	1.3%	28.0	1.4%	28.3	1.4%	29.9	1.4%	28.3	1.3%	- 1.5	-5.1%	+0.0	+0.2%
Tokyo	507.0	25.5%	495.7	25.0%	460.9	23.1%	465.0	23.0%	482.0	23.1%	518.2	24.4%	+36.2	+7.5%	+53.2	+11.4%

*Includes loans to financial institutions

Deposits (Joyo)

Deposits

	(¥bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	8,103.3	100.0%	7,973.1	100.0%	8,240.3	100.0%	8,237.2	100.0%	8,509.0	100.0%	8,557.2	100.0%	+48.2	+0.5%	+320.0	+3.8%
Yen-denominated	7,991.9	98.6%	7,820.5	98.0%	8,099.6	98.2%	8,074.8	98.0%	8,309.8	97.6%	8,332.0	97.3%	+22.2	+0.2%	+257.2	+3.1%
Foreign currency	78.5	0.9%	119.1	1.4%	131.2	1.5%	161.2	1.9%	194.9	2.2%	211.6	2.4%	+16.7	+8.5%	+50.4	+31.2%
JOM deposit	32.8	0.4%	33.4	0.4%	9.5	0.1%	1.1	0.0%	4.2	0.0%	13.5	0.1%	+9.3	+221.4%	+12.4	+1,127.2%
NCDs	39.5		114.1		56.2		111.9		67.2		165.9		+98.7	+146.8%	+54.0	+48.2%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	7,991.9	100.0%	7,820.5	100.0%	8,099.6	100.0%	8,074.8	100.0%	8,309.8	100.0%	8,332.0	100.0%	+22.2	+0.2%	+257.2	+3.1%
Individual	5,867.5	73.4%	5,914.4	75.6%	6,026.4	74.4%	6,116.1	75.7%	6,222.0	74.8%	6,306.2	75.6%	+84.2	+1.3%	+190.1	+3.1%
Corporate	1,666.1	20.8%	1,586.8	20.2%	1,662.0	20.5%	1,619.1	20.0%	1,635.6	19.6%	1,660.4	19.9%	+24.8	+1.5%	+41.3	+2.5%
Public	458.1	5.7%	319.2	4.0%	411.1	5.0%	339.6	4.2%	452.1	5.4%	365.3	4.3%	-86.8	-19.1%	+25.7	+7.5%

Individual Deposits by Liquidity Type

	(¥bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	5,867.5	100.0%	5,914.4	100.0%	6,026.4	100.0%	6,116.1	100.0%	6,222.0	100.0%	6,306.2	100.0%	+84.2	+1.3%	+190.1	+3.1%
Current	3,610.8	61.5%	3,686.0	62.3%	3,825.3	63.4%	3,931.4	64.2%	4,057.2	65.2%	4,154.2	65.8%	+97.0	+2.3%	+222.8	+5.6%
Time deposits	2,256.7	38.4%	2,228.4	37.6%	2,201.0	36.5%	2,184.6	35.7%	2,164.8	34.7%	2,152.0	34.1%	-12.8	-0.5%	-32.6	-1.4%

Deposits (Ashikaga)

Deposits

	(#bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	5,224.5	100.0%	5,170.6	100.0%	5,332.5	100.0%	5,399.7	100.0%	5,529.8	100.0%	5,549.0	100.0%	+19.2	+0.3%	+149.3	+2.7%
Yen-denominated	5,208.1	99.6%	5,149.1	99.5%	5,307.6	99.5%	5,335.3	98.8%	5,453.7	98.6%	5,462.2	98.4%	+8.4	+0.1%	+126.8	+2.3%
Foreign currency	16.3	0.3%	21.5	0.4%	24.9	0.4%	64.3	1.1%	76.0	1.3%	86.8	1.5%	+10.7	+14.1%	+22.4	+34.9%
NCDs	224.8		284.7		289.3		270.4		279.4		297.9		+18.4	+6.6%	+27.4	+10.1%

Yen-denominated Deposits by Customer Type

	(#bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	5,208.1	100.0%	5,149.1	100.0%	5,307.6	100.0%	5,335.4	100.0%	5,453.7	100.0%	5,462.2	100.0%	+8.4	+0.1%	+126.8	+2.3%
Individual	3,584.8	68.8%	3,600.4	69.9%	3,675.4	69.2%	3,730.7	69.9%	3,802.6	69.7%	3,854.1	70.5%	+51.4	+1.3%	+123.4	+3.3%
Corporate	1,277.0	24.5%	1,322.2	25.7%	1,308.2	24.6%	1,381.0	25.9%	1,342.3	24.6%	1,380.0	25.2%	+37.7	+2.8%	+1.0	+0.0%
Public	346.2	6.6%	226.4	4.4%	323.9	6.1%	223.6	4.2%	308.7	5.6%	228.0	4.1%	-80.6	-26.1%	+2.3	+1.0%

Individual Deposits by Liquidity Type

	(#bn)															
	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	3,584.8	100.0%	3,600.4	100.0%	3,675.4	100.0%	3,730.7	100.0%	3,802.6	100.0%	3,854.1	100.0%	+51.4	+1.3%	+123.4	+3.3%
Current	2,188.1	61.0%	2,219.3	61.6%	2,316.5	63.0%	2,373.6	63.6%	2,465.5	64.8%	2,525.6	65.5%	+60.0	+2.4%	+151.9	+6.4%
Time deposits	1,396.3	39.0%	1,380.8	38.4%	1,358.9	37.0%	1,357.0	36.4%	1,337.1	35.1%	1,328.5	34.4%	-8.6	-0.6%	-28.5	-2.1%

Accumulation Service (Joyo)

Number of Customers (by service)

	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	Change from Sep-17	Change ratio
Investment Trusts	34,845	37,977	39,303	40,540	39,177	39,023	-1,517	-3.7%
Annuities Insurance	20,355	23,190	26,671	29,664	31,296	32,791	+3,127	+10.5%
Foreign Currency	8,995	10,435	10,687	18,939	24,041	24,853	+5,914	+31.2%

Number of Contracts (by service)

	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	Change from Sep-17	Change ratio
Investment Trusts	85,210	93,721	101,415	92,530	80,579	78,672	-13,858	-15.0%
Annuities Insurance	27,902	32,059	37,329	42,217	44,523	47,382	+5,165	+12.2%
Foreign Currency	10,152	11,893	12,271	19,743	24,833	25,671	+5,928	+30.0%

Transaction Amount (by service)

	2H15	1H16	2H16	1H17	2H17	1H18	Change from 1H17	Change ratio
Investment Trusts	6,198	6,625	7,180	9,419	10,523	9,977	+558	+5.9%
Annuities Insurance	3,089	2,999	3,674	3,692	4,293	4,470	+778	+21.1%
Foreign Currency	350	419	462	693	1,104	1,252	+559	+80.7%
Total	9,637	10,043	11,316	13,804	15,920	15,699	+1,895	+13.7%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	Change from Sep-17	Change ratio
Investment Trusts	24,573	25,623	26,157	28,005	30,094	30,547	+2,542	+9.1%
Annuities Insurance	25,661	27,800	29,896	31,296	31,944	33,623	+2,327	+7.4%
Foreign Currency	9	834	1,377	1,483	1,469	1,436	- 47	-3.2%

Number of Contracts (by service)

	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	Change from Sep-17	Change ratio
Investment Trusts	31,006	32,286	33,072	35,933	39,147	40,011	+4,078	+11.3%
Annuities Insurance	32,716	35,640	38,623	40,885	42,209	44,968	+4,083	+10.0%
Foreign Currency	10	849	1,396	1,507	1,494	1,461	- 46	-3.1%

Transaction Amount (by service)

	2H15	1H16	2H16	1H17	2H17	1H18	Change from 1H17	Change ratio
Investment Trusts	1,912	1,913	1,867	2,932	3,503	2,574	- 358	-12.2%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency	0	24	55	73	77	79	+6	+8.2%
Total	1,912	1,938	1,923	3,005	3,580	2,653	+352	+11.7%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)*
	FYE16	FYE17	Sep-18	vs FYE17		FYE16	FYE17	Sep-18	vs FYE17	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,731.1	1,725.4	1,775.9	+50.4	+2.9%	26.0	17.9	12.2	-5.7	-1.8
JGB's	869.8	608.8	589.7	-19.1	-3.1%	14.5	8.3	5.6	-2.7	-
Local government bonds	397.9	599.7	640.6	+40.8	+6.8%	2.4	2.3	1.0	-1.2	-
Foreign bonds	456.5	393.7	459.8	+66.1	+16.7%	-1.8	-3.4	-2.9	+0.4	-5.4
Foreign government bonds	159.2	146.4	155.3	+8.8	+6.0%	0.1	-0.5	0.9	+1.5	-
Ginnie Mae	28.6	23.4	18.6	-4.8	-20.6%	0.0	-0.6	-0.7	-0.1	-
Stocks	266.7	263.2	264.7	+1.5	+0.5%	138.8	144.8	149.3	+4.4	4.8
Investment trusts & Others	339.0	420.1	443.2	+23.1	+5.5%	22.9	17.0	17.6	+0.6	9.3
ETF	169.3	195.5	166.8	-28.7	-14.6%	13.5	13.6	7.5	-6.0	-
REIT	51.8	50.8	54.2	+3.4	+6.8%	9.5	6.3	8.5	+2.2	-
Total	2,793.5	2,802.5	2,943.7	+141.1	+5.0%	186.0	176.3	176.2	-0.1	6.8

* includes ¥1.2 bn of gains on cancellation of private offering investment trusts

Securities Term-end Balance / Unrealized Gain (Losses)

Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE16	FYE17	Sep-18	vs FYE17		FYE16	FYE17	Sep-18	vs FYE17	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	699.5	634.3	607.6	-26.7	-4.2%	19.5	17.3	13.2	-4.0	1.3
JGB's	260.3	228.5	204.9	-23.6	-10.3%	9.3	8.6	6.0	-2.6	1.4
Local government bonds	229.7	195.4	190.6	-4.8	-2.5%	6.8	5.5	4.8	-0.7	0.0
Foreign bonds	223.0	222.7	300.8	+78.0	+35.0%	-0.7	-5.3	-9.7	-4.3	-0.2
Foreign government bonds	32.3	26.1	71.8	+45.6	+174.7%	0.6	0.0	-0.5	-0.4	-0.2
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	79.7	80.3	79.7	-0.5	-0.6%	31.9	34.4	34.0	-0.3	0.6
Investment trusts & Others	414.8	453.5	352.0	-101.4	-22.4%	0.5	-5.2	-6.6	-1.3	0.8
ETF	-	14.0	4.9	-9.1	-	-	-0.8	0.0	+0.8	0.1
REIT	17.3	16.0	21.6	+5.5	+34.4%	1.5	0.1	0.8	+0.6	0.0
Total	1,417.1	1,391.0	1,340.2	-50.7	-3.6%	51.2	41.0	30.8	-10.1	2.6

* includes ¥8.5 bn of gains on cancellation of private offering investment trusts

Securities Portfolio (Joyo)

(¥bn)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	1,750.7	68.6%	1,611.9	67.9%	1,705.0	65.3%	1,627.6	64.8%	1,745.4	66.4%	1,807.8	65.3%	+62.4	+3.6%	+180.2	+11.1%
Duration (year)	3.4	—	3.3	—	3.8	—	3.5	—	3.8	—	3.7	—	-0.1	-	+0.2	-
Fixed rate note	1,644.5	64.4%	1,539.3	64.9%	1,640.6	62.8%	1,545.7	61.6%	1,659.0	63.1%	1,729.4	62.4%	+70.4	+4.2%	+183.7	+11.9%
(Avg yield)	(0.68%)	—	(0.61%)	—	(0.56%)	—	(0.55%)	—	(0.52%)	—	(0.46%)	—	(-0.06%)	-	(-0.09%)	-
Floating rate note	106.2	4.2%	72.6	3.1%	82.2	2.5%	81.9	3.3%	86.4	3.3%	78.3	2.8%	-8.1	-9.4%	-3.6	-4.4%
(Avg yield)	(0.33%)	—	(0.08%)	—	(0.04%)	—	(0.06%)	—	(0.07%)	—	(0.07%)	—	(+0.00%)	-	(+0.01%)	-
Foreign currency denominated bonds	385.3	15.1%	379.1	16.0%	458.4	17.6%	431.7	17.2%	359.3	13.7%	418.7	15.1%	+59.4	+16.5%	-13.0	-3.0%
Duration (year)	3.5	—	3.5	—	4.2	—	4.4	—	4.8	—	5.3	—	+0.5	-	+0.9	-
(Avg yield Spread)	(1.23%)	—	(1.06%)	—	(0.90%)	—	(0.89%)	—	(0.92%)	—	(0.94%)	—	(+0.02%)	-	(+0.06%)	-
Fixed rate note	357.8	14.0%	349.4	14.7%	401.0	15.4%	380.6	15.2%	296.1	11.3%	303.5	11.0%	+7.4	+2.5%	-77.1	-20.3%
(Avg yield)	(1.89%)	—	(1.88%)	—	(2.06%)	—	(2.09%)	—	(2.24%)	—	(1.89%)	—	(-0.35%)	-	(-0.20%)	-
(Avg yield Spread)	(1.26%)	—	(1.08%)	—	(0.91%)	—	(0.88%)	—	(0.88%)	—	(0.97%)	—	(+0.08%)	-	(+0.08%)	-
Floating rate note	27.6	1.1%	29.7	1.3%	57.4	2.2%	51.1	2.0%	63.2	2.4%	115.1	4.2%	+51.9	+82.1%	+64.0	+125.2%
(Avg yield)	(1.52%)	—	(1.77%)	—	(2.14%)	—	(2.39%)	—	(2.67%)	—	(3.12%)	—	(+0.45%)	-	(+0.73%)	-
(Avg yield Spread)	(0.82%)	—	(0.86%)	—	(0.83%)	—	(0.93%)	—	(1.08%)	—	(0.88%)	—	(-0.21%)	-	(-0.05%)	-
Stock	134.4	5.3%	131.4	5.5%	127.9	4.9%	123.9	4.9%	118.4	4.5%	115.4	4.2%	-3.0	-2.5%	-8.5	-6.9%
Cet1 ratio	-	32.6%	-	31.1%	-	30.4%	-	28.9%	-	27.5%	-	26.0%	(-1.5%)	-	(-2.9%)	-
Investment trust and others*	281.5	11.0%	250.9	10.6%	319.5	12.2%	327.0	13.0%	405.3	15.4%	427.2	15.4%	+21.9	+5.4%	+100.2	+30.6%
Total	2,552.0	100.0%	2,373.4	100.0%	2,611.0	100.0%	2,510.2	100.0%	2,628.4	100.0%	2,769.3	100.0%	+140.9	+5.4%	+259.1	+10.3%
(Avg yield)	(1.13%)	—	(1.10%)	—	(1.16%)	—	(1.19%)	—	(1.14%)	—	(1.25%)	—	(+0.11%)	-	(+0.06%)	-
Unrealized gains/losses	192.5	—	159.5	—	186.0	—	184.2	—	176.3	—	176.2	—	-0.1	-0.1%	-8.0	-4.3%

*"Investment trust and others" include trust beneficial rights of ¥1.7bn

Securities Portfolio (Ashikaga)

(¥bn)

	FYE15		Sep-16		FYE16		Sep-17		FYE17		Sep-18		vs FYE17		vs Sep-17	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	837.4	66.7%	769.6	60.4%	721.9	52.8%	671.6	48.3%	631.0	46.7%	602.4	46.0%	-28.6	-4.5%	-69.2	-10.3%
Duration (year)	5.0	-	5.1	-	5.2	-	5.3	-	5.3	-	5.0	-	-0.3	-	-0.3	-
(Avg yield Spread)	(0.70%)	-	(0.70%)	-	(0.70%)	-	(0.70%)	-	(0.70%)	-	(0.80%)	-	(+0.10%)	-	(+0.10%)	-
Fixed rate note	761.5	60.7%	694.7	54.5%	661.0	48.4%	620.7	44.6%	596.1	44.1%	573.4	43.8%	-22.7	-3.8%	-47.3	-7.6%
(Avg yield)	(0.70%)	-	(0.70%)	-	(0.70%)	-	(0.80%)	-	(0.80%)	-	(0.80%)	-	(+0.00%)	-	(+0.00%)	-
Floating rate note	75.8	6.0%	74.8	5.8%	60.8	4.4%	50.9	3.6%	34.9	2.5%	28.9	2.2%	-6.0	-17.2%	-22.0	-43.2%
(Avg yield)	(0.40%)	-	(0.30%)	-	(0.30%)	-	(0.20%)	-	(0.20%)	-	(0.10%)	-	(-0.10%)	-	(-0.10%)	-
Foreign currency denominated bonds	302.6	23.1%	302.6	23.1%	302.6	23.1%	302.6	23.1%	302.6	23.1%	302.5	23.1%	-0.1	-0.0%	-0.1	+0.0%
Duration (year)	4.7	-	5.2	-	5.7	-	5.9	-	6.7	-	6.7	-	+0.1	-	+0.8	-
Fixed rate note	92.6	7.3%	113.1	8.8%	162.9	11.9%	199.0	14.3%	205.2	15.2%	279.9	21.3%	+74.7	+36.4%	+80.9	+40.7%
(Avg yield)	(2.50%)	-	(2.70%)	-	(2.60%)	-	(2.70%)	-	(2.70%)	-	(2.90%)	-	(+0.20%)	-	(+0.20%)	-
Floating rate note	18.9	1.5%	16.9	1.3%	18.8	1.3%	18.9	1.3%	8.9	0.6%	22.5	1.7%	+13.6	+152.8%	+3.6	+19.0%
(Avg yield)	(1.00%)	-	(1.40%)	-	(1.50%)	-	(1.90%)	-	(2.00%)	-	(2.90%)	-	(+0.90%)	-	(+1.00%)	-
Stock	48.1	3.8%	47.7	3.7%	47.7	3.4%	47.0	3.3%	45.9	3.4%	45.6	3.4%	-0.3	-3.0%	-1.4	-2.3%
Cet1 ratio	0	-	0	-	0	-	0	-	0	-	0	-	(-0.9%)	-	(-1.10%)	-
Investment trust and others*	256.9	20.4%	326.2	25.6%	414.2	30.3%	453.1	32.6%	458.6	33.9%	358.6	27.3%	-100.0	-21.8%	-94.5	+1.2%
Total	1,254.1	100.0%	1,273.7	100.0%	1,365.7	100.0%	1,389.7	100.0%	1,349.7	100.0%	1,309.2	100.0%	-40.5	-3.0%	-80.5	-2.9%
(Avg yield)	(1.40%)	-	(1.60%)	-	(1.50%)	-	(1.60%)	-	(1.60%)	-	(2.70%)	-	(+1.10%)	-	(+1.10%)	-
Unrealized gains/losses	71.6	-	56.9	-	51.2	-	50.4	-	41.0	-	30.9	-	-10.1	-	-19.5	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Corporate Borrowers

		FYE17						(number)			
Sep-18		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - Sep-18	
		Normal borrowers	10,624	197	4	0	0	0	10,825	Upgraded	540
	Borrowers requiring caution	321	3,682	25	30	0	0	4,058	Unchanged	15,000	15,783
	Borrower requiring monitoring	4	41	164	4	0	0	213	Dow ngraded	845	578
	Potentially bankrupt	5	63	20	1,138	0	0	1,226	Others	848	514
	Substantially bankrupt	3	22	5	72	156	0	258	Total	17,233	17,135
	Legally bankrupt	0	3	0	11	8	19	41			
	Others	325	151	0	38	0	0	514			
	Total	11,282	4,159	218	1,293	164	19	17,135			

Based on Amount to Corporate Borrowers

		FYE17						(¥mil)			
Sep-18		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - Sep-18	
		Normal borrowers	3,001,862	29,318	171	0	0	0	3,031,350	Upgraded	57,770
	Borrowers requiring caution	44,588	273,210	1,801	1,282	0	0	320,881	Unchanged	3,232,872	3,354,066
	Borrower requiring monitoring	600	3,194	22,307	625	0	0	26,726	Dow ngraded	75,117	61,413
	Potentially bankrupt	1,080	3,235	2,365	53,758	0	0	60,438	Others	27,263	20,104
	Substantially bankrupt	906	941	336	3,406	2,537	0	8,126	Total	3,393,022	3,468,779
	Legally bankrupt	0	67	0	534	161	392	1,154			
	Others	17,126	2,561	0	416	0	0	20,104			
	Total	3,066,162	312,526	26,980	60,022	2,698	392	3,468,779			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE17						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - Sep-18	
1H18	Normal borrowers	208,048	934	5	8	1	0	208,996	Upgraded	2,695	1,129
	Borrowers requiring caution	995	5,526	28	109	5	0	6,663	Unchanged	189,873	215,670
	Borrower requiring monitoring	7	51	322	6	0	0	386	Dow ngraded	1,920	1,508
	Potentially bankrupt	75	73	22	1,586	19	14	1,789	Others	0	0
	Substantially bankrupt	190	29	4	34	154	0	411	Total	194,488	218,307
	Legally bankrupt	0	6	1	6	15	34	62			
Total		209,315	6,619	382	1,749	194	48	218,307			

Based on Borrowed Amount for All

		FYE17						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - Sep-18	
1H18	Normal borrowers	3,962,610	34,750	1,293	61	0	0	3,998,714	Upgraded	95,664	44,931
	Borrowers requiring caution	40,978	239,080	4,177	3,287	5	0	287,527	Unchanged	4,045,351	4,283,538
	Borrower requiring monitoring	703	3,884	23,438	884	0	0	28,909	Dow ngraded	84,735	57,467
	Potentially bankrupt	2,160	2,872	2,470	54,807	232	242	62,783	Others	0	0
	Substantially bankrupt	1,048	481	76	1,420	2,399	0	5,424	Total	4,225,750	4,385,936
	Legally bankrupt	0	727	7	222	419	1,204	2,579			
Total		4,007,499	281,794	31,461	60,681	3,055	1,446	4,385,936			

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

Balance of Loans by Industry (non-consolidated)

	FYE17		Sep-18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	686,485	11.3%	678,751	11.0%	-7,734	-0.2%
Agriculture / Forestry	18,830	0.3%	18,774	0.3%	-55	+0.0%
Fishery	3,256	0.0%	3,805	0.0%	+549	+0.0%
Mining / Quarrying of stones / Gravel	9,434	0.1%	8,684	0.1%	-750	+0.0%
Construction	175,180	2.8%	170,800	2.7%	-4,380	-0.1%
Electric, gas and water	81,721	1.3%	97,956	1.5%	+16,235	+0.2%
Telecommunication	30,737	0.5%	25,529	0.4%	-5,208	+0.0%
Transport / Postal activities	155,400	2.5%	155,583	2.5%	+182	+0.0%
Wholesale / Retailing services	619,123	10.2%	630,700	10.2%	+11,577	+0.0%
Financial & Insurance services	212,368	3.5%	238,106	3.8%	+25,738	+0.3%
Real estate / Goods rental & leasing	1,224,080	20.1%	1,244,233	20.2%	+20,152	+0.1%
Medical, welfare and other services (*)	380,440	6.2%	372,813	6.0%	-7,627	-0.1%
Public sector	711,897	11.7%	682,225	11.1%	-29,671	-0.6%
Others (including individual loans)	1,754,542	28.9%	1,802,639	29.4%	+48,096	+0.4%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,063,500	100.0%	6,130,604	100.0%	+67,103	-

Risk-Monitored Loans by Industry (non-consolidated)

	FYE17		Sep-18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,798	20.5%	19,207	21.5%	+409	+0.9%
Agriculture / Forestry	166	0.1%	171	0.1%	+5	+0.0%
Fishery	0	0.0%	0	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	7	0.0%	7	0.0%	+0	+0.0%
Construction	6,551	7.1%	6,286	7.0%	-264	-0.1%
Electric, gas and water	11	-	11	0.0%	+0	+0.0%
Telecommunication	998	1.0%	897	1.0%	-100	+0.0%
Transport / Postal activities	2,476	2.7%	2,306	2.5%	-170	-0.1%
Wholesale / Retailing services	25,247	27.5%	25,448	28.4%	+201	+0.9%
Financial & Insurance services	403	0.4%	369	0.4%	-34	+0.0%
Real estate / Goods rental & leasing	12,785	13.9%	11,815	13.2%	-970	-0.7%
Medical, welfare and other services (*)	16,435	17.9%	14,959	16.7%	-1,475	-1.1%
Public sector	-	-	-	-	-	-
Others (including individual loans)	7,761	8.4%	7,827	8.7%	+65	+0.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	91,643	100.0%	89,308	100.0%	-2,335	-

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

Balance of Loans by Industry (non-consolidated)

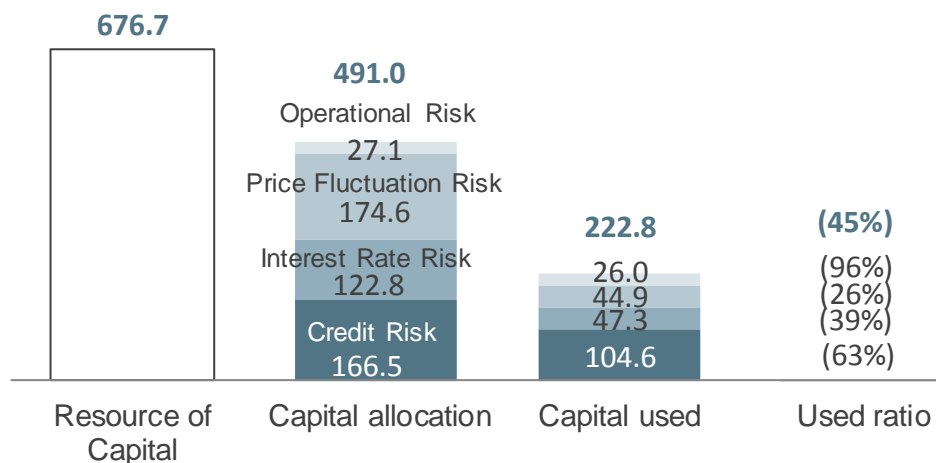
	FYE17		Sep-18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	506,555	11.2%	504,736	11.1%	-1,819	Δ0.0%
Agriculture / Forestry	12,698	0.2%	12,973	0.2%	+275	+0.0%
Fishery	538	0.0%	573	0.0%	+35	+0.0%
Mining / Quarrying of stones / Gravel	2,114	0.0%	1,948	0.0%	-166	Δ0.0%
Construction	149,176	3.3%	148,307	3.2%	-869	Δ0.0%
Electric, gas and water	60,608	1.3%	67,350	1.4%	+6,742	+0.1%
Telecommunication	18,544	0.4%	18,095	0.3%	-449	Δ0.0%
Transport / Postal activities	118,987	2.6%	123,226	2.7%	+4,239	+0.0%
Wholesale / Retailing services	406,899	9.0%	410,654	9.0%	+3,755	+0.0%
Financial & Insurance services	146,772	3.2%	165,821	3.6%	+19,049	+0.4%
Real estate / Goods rental & leasing	573,166	12.6%	579,712	12.8%	+6,546	+0.1%
Medical, welfare and other services (*)	333,599	7.3%	333,578	7.3%	-21	Δ0.0%
Public sector	434,963	9.6%	361,304	7.9%	-73,659	-1.6%
Others (including individual loans)	1,752,675	38.7%	1,800,512	39.7%	+47,837	+0.9%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,517,299	100.0%	4,528,796	100.0%	+11,497	—

Risk-Monitored Loans by Industry (non-consolidated)

	FYE17		Sep-18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	26,500	28.8%	23,787	27.2%	-2,713	-1.6%
Agriculture / Forestry	471	0.5%	467	0.5%	-4	+0.0%
Fishery	—	—	—	—	—	—
Mining / Quarrying of stones / Gravel	—	—	—	—	—	—
Construction	5,844	6.3%	6,641	7.5%	+797	+1.2%
Electric, gas and water	8	0.0%	8	0.0%	+0	+0.0%
Telecommunication	320	0.3%	310	0.3%	-10	+0.0%
Transport / Postal activities	2,569	2.8%	2,392	2.7%	-177	Δ0.0%
Wholesale / Retailing services	18,384	20.0%	17,921	20.5%	-463	+0.4%
Financial & Insurance services	327	0.3%	125	0.1%	-202	-0.2%
Real estate / Goods rental & leasing	10,292	11.2%	9,342	10.6%	-950	-0.5%
Medical, welfare and other services (*)	13,647	14.8%	13,425	15.3%	-222	+0.4%
Public sector	—	—	—	—	—	—
Others (including individual loans)	13,373	14.5%	12,973	14.8%	-400	+0.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	91,740	100.0%	87,395	100.0%	-4,345	—

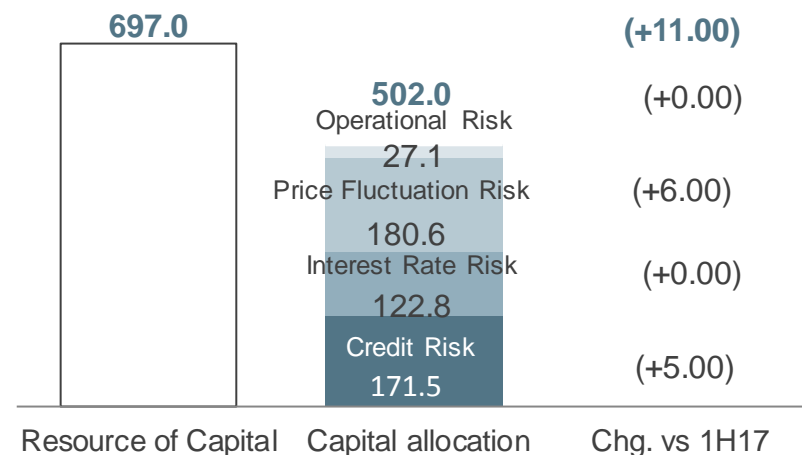
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Sep.30, 2018



Capital Allocation (planned for 2H18)

Decided capital allocation for 2H18, based on the market outlook, and financial results and forecast of subsidiaries.

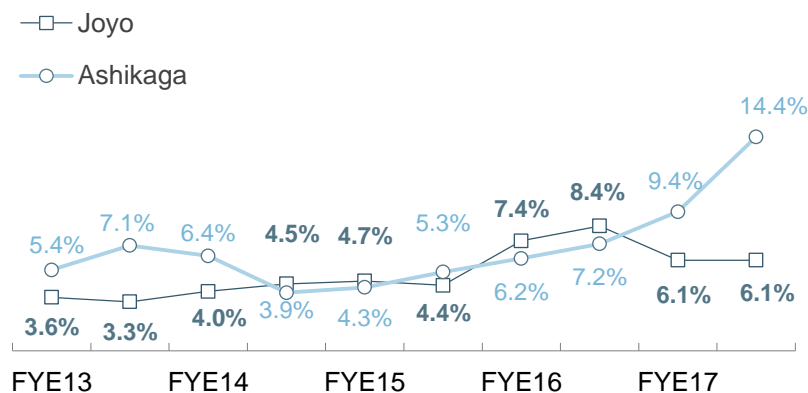


Stress Test

		Tail event scenario (Article 199)		Tailored event scenario (Article 200)	
		2018	2019	2018	2019
Parameter	GDP	-4.5%	-0.2%	-1.1%	-0.2%
	Nikkei Stock average	¥14,455	¥9,886	¥14,687	¥14,924
	Yen exchange rate	¥93	¥84	¥103	¥103
Capital ratio	Domestic standard	9.71%	7.50%	9.76%	8.50%
	CET1 ratio	8.28%	6.39%	9.23%	8.19%
Outline of scenario		Equity price declines that are similar to those at time of the Lehman shock on the financial markets, depreciation of the yen against the dollar, decline in interest rates on government bonds. Overseas economic slowdown		China's economy growth slows rapidly The stock price and real estate prices declined sharply Financial market stock prices decrease, yen depreciation Risk-averse sentiment	

Interest rate Risk (Outlier ratio)

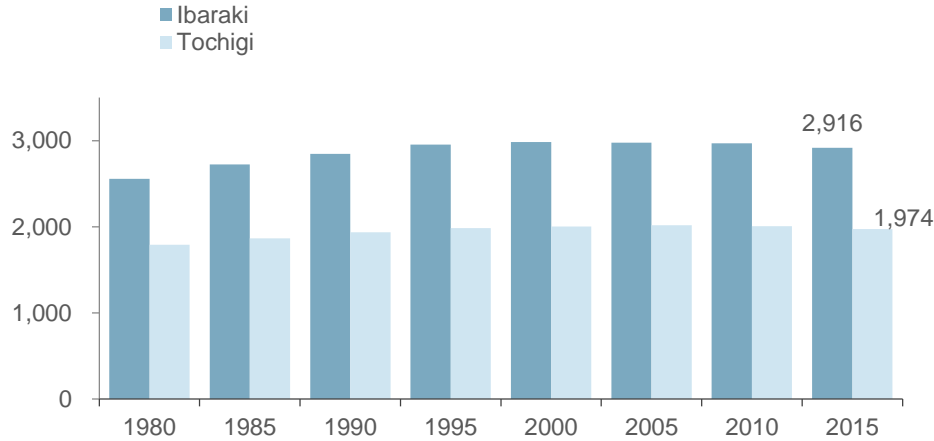
Interest rate risk is calculated according to Core Deposit Model.



Apartment Loans (1)

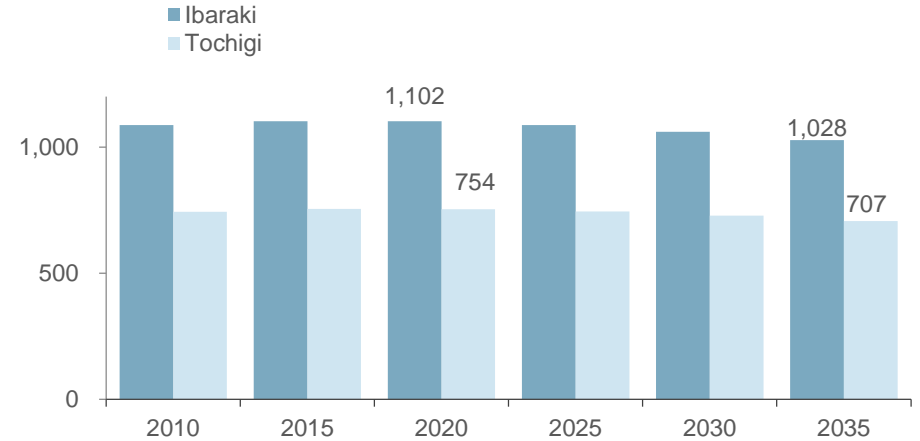
Population

(thousand)



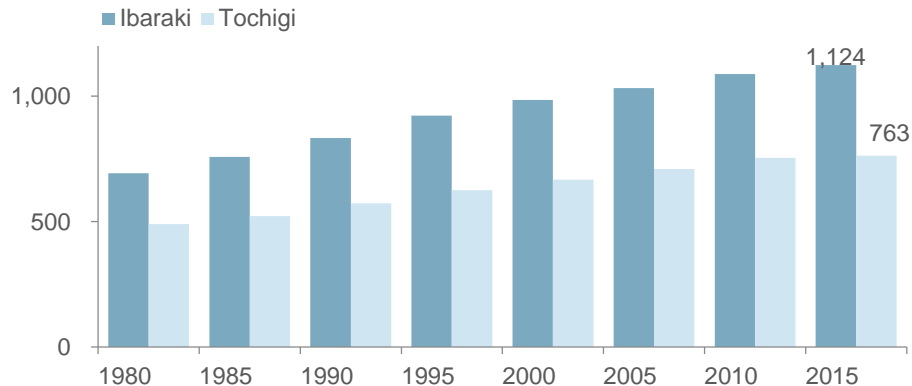
Projection of Number of Households

(thousand)



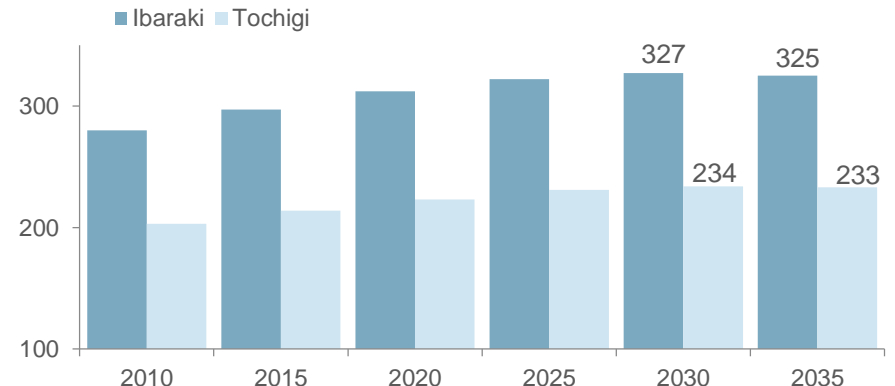
Number of Households

(thousand)



Projection of Number of Single-person Households

(thousand)



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

Source National census

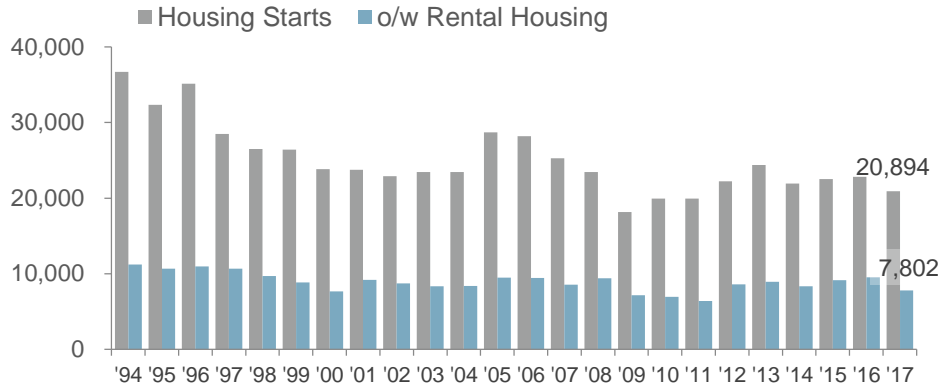
The number of all households is projected to peak out in 2020. While the number of single-person households, which are main renters of apartments, continue to increase until 2030.

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

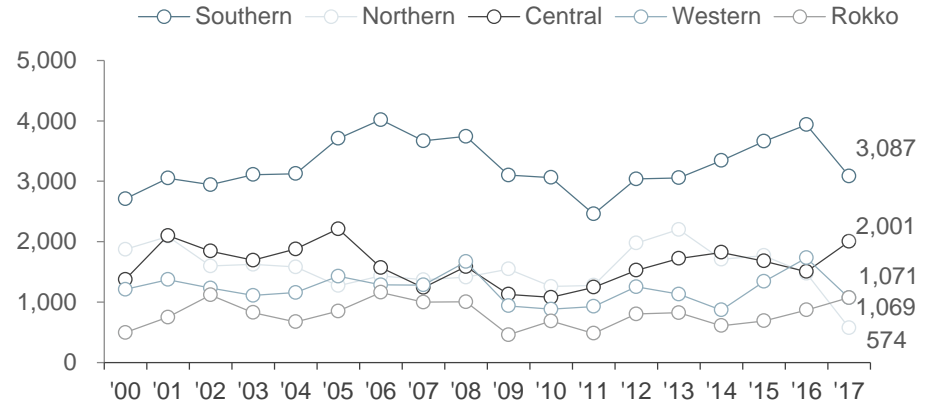
Apartment Loans (2)

Source : Statistics of Housing Starts (Ibaraki / Tochigi)

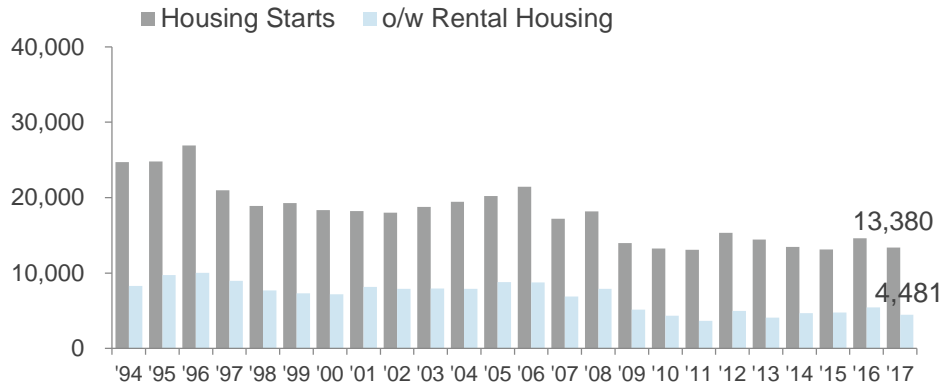
Housing Starts in Ibaraki



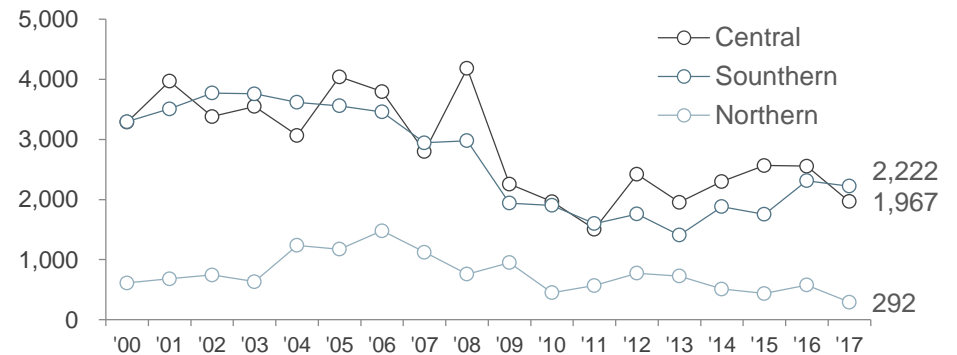
Rental Housing Starts in Ibaraki



Housing Starts in Tochigi



Rental Housing Starts in Tochigi



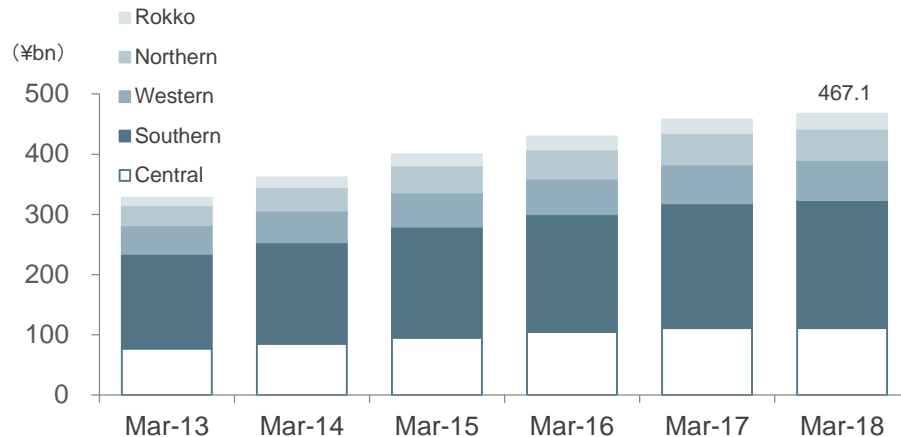
The number of new housing construction for rental housing in Ibaraki prefecture has been in the range of 9,000 to 10,000 per year and is slowly increasing in recent years. Those in Tochigi Prefecture are slightly increasing but are about half of the peak level.

Ibaraki: Southern area, centering on Tsukuba and 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.

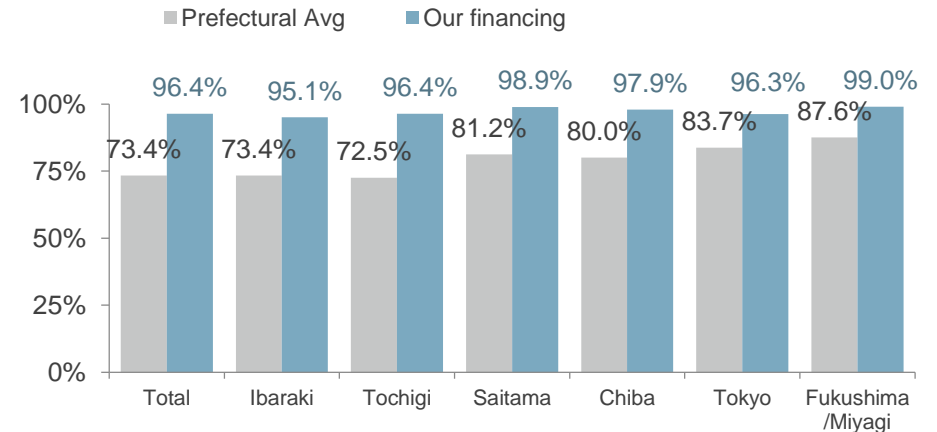
Apartment Loans (3)

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

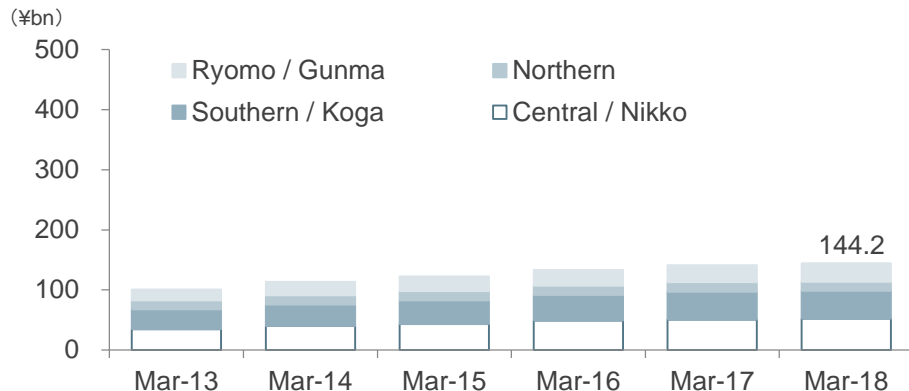
Apartment Loans (Joyo / by Aria in Ibaraki)



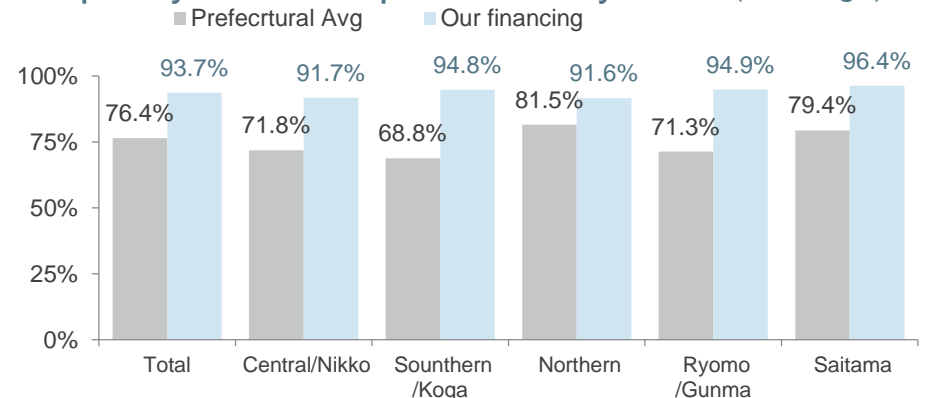
Occupancy Rate of Apartments by Area (Joyo)



Apartment Loans (Ashikaga / by Aria in Tochigi)



Occupancy Rate of Apartments by Area (Ashikaga)



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

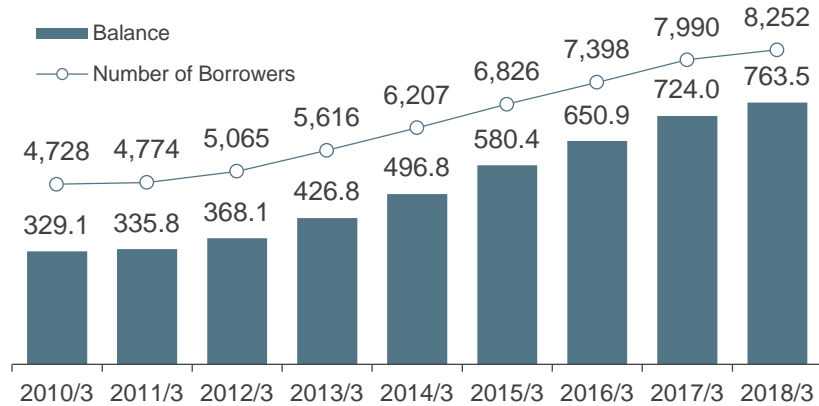
The calculation range of "Target for monitoring" is as follows.

Joyo : Borrowers whose borrowing amount is ¥100 million or more as of Mar.31,2018 and especially need attention.

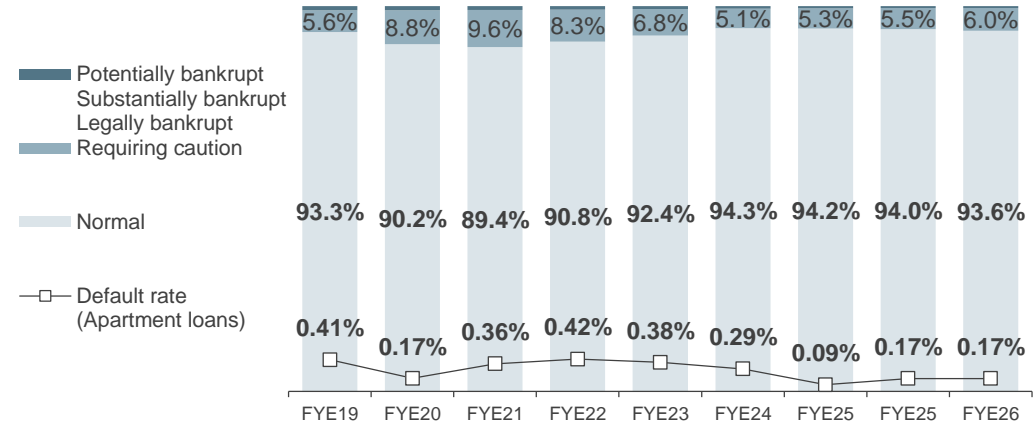
Ashikaga : Borrowers whose borrowing amount is ¥100 million or more as of

Apartment Loans (4) Portfolio (Joyo)

Number of Borrowers and Balance of Loans (¥bn)



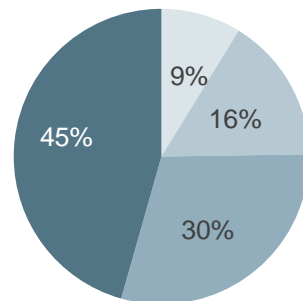
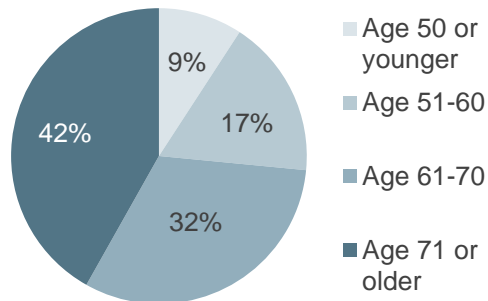
Borrower Rating Default Ratio



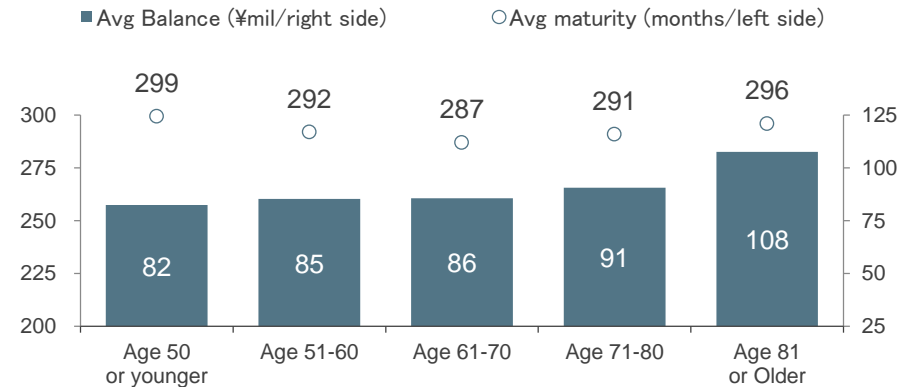
Composition by Age Group (as of Mar. 31, 2018)

(by number of borrowers)

(by amount of loans)



Avg. Balance and Maturity by Age Group (as of Mar. 31, 2018)



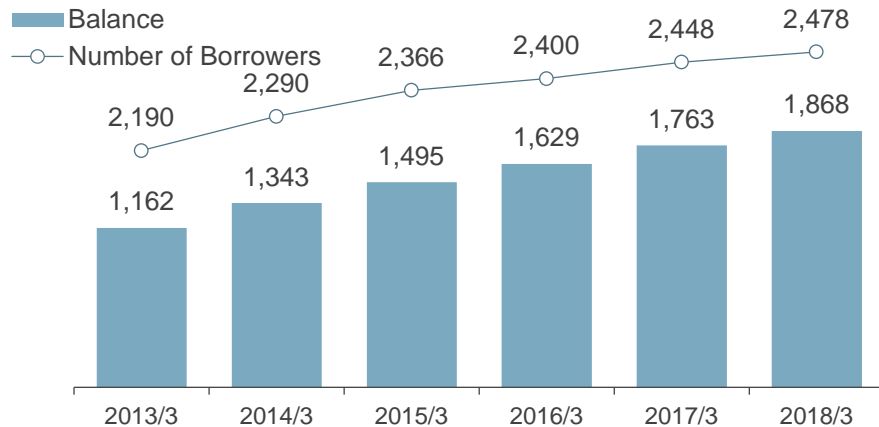
Monitoring of Apartment Loans (Figures as above accounted around 40%)

Targets for monitoring: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is ¥50 million or more, who especially need attention.

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

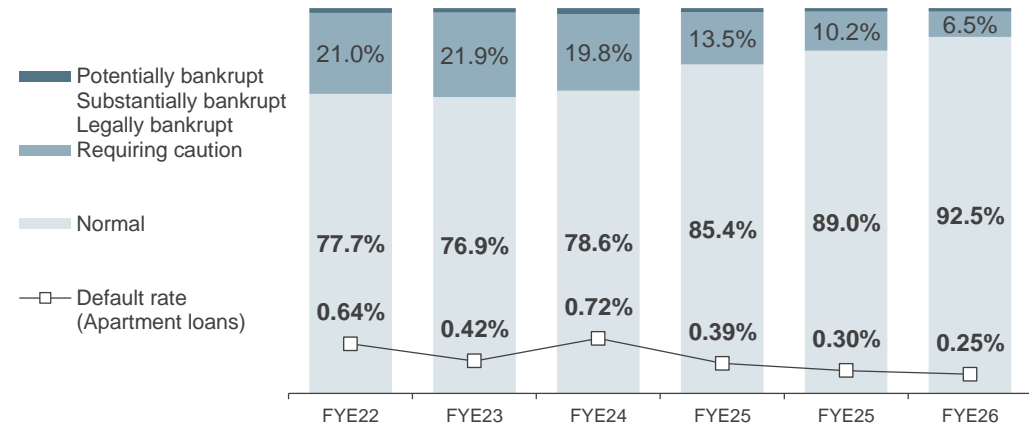
Apartment Loans (5) Portfolio (Ashikaga)

Number of Borrowers and Balance of Loans



(¥bn)

Borrower Rating Default Ratio

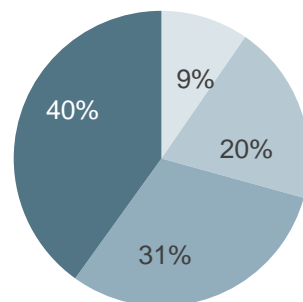
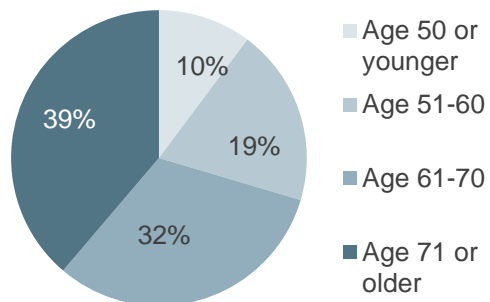


Composition by Age Group

(as of Sep. 30, 2017)

(by number of borrowers)

(by amount of loans)

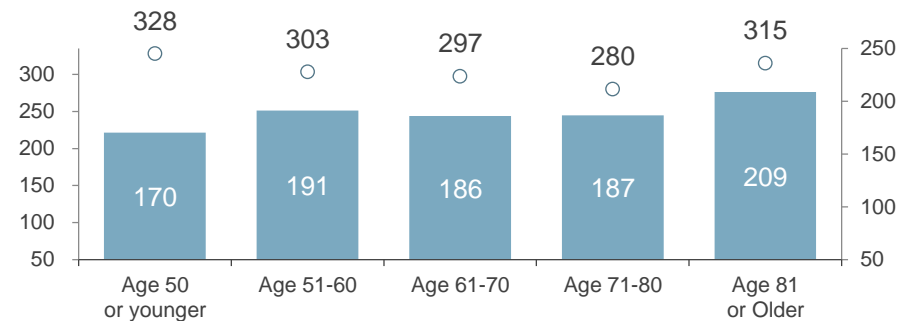


Avg. Balance and Maturity by Age Group

(as of Sep. 30, 2017)

■ Avg Balance (¥mil/right side)

○ Avg maturity (months/left side)



Monitoring of Apartment Loans (Figures as above accounted around 80%)

Targets for monitoring: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is less than 100 million from the 2H12 to 1H17.

Cost Efficiency

Joyo

(¥bn)

		1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	YoY
Total expenses		36.1	70.6	36.0	69.8	35.0	68.2	35.0	68.5	33.7	66.3	33.2	-0.4
Personnel expenses		17.6	35.1	17.2	34.5	17.5	34.9	17.7	34.7	16.9	33.6	17.0	+0.1
Non-Personnel expenses		16.4	32.3	16.4	31.8	15.0	29.5	14.5	29.5	14.3	28.7	13.8	-0.5
Depreciation	1	2.7	5.8	2.8	5.8	3.0	6.0	3.0	6.1	3.1	6.3	3.0	-0.1
Deposit insurance cost	2	3.0	4.9	3.0	5.1	1.5	3.1	1.6	3.2	1.4	2.9	1.3	-0.1
Others (Excluding 1 & 2)		10.6	21.5	9.5	20.8	10.3	20.4	9.9	20.1	9.8	19.5	9.5	-0.3
Tax		2.1	3.0	2.4	3.4	2.5	3.7	2.7	4.2	2.4	3.9	2.2	-0.2
OHR (Core net business income basis)		67.8%	67.1%	67.1%	65.6%	64.7%	65.7%	69.3%	68.9%	63.7%	63.5%	59.7%	-4.0%

Ashikaga

(¥bn)

		1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	YoY
Total expenses		24.7	48.9	24.4	48.0	23.6	47.0	23.3	46.4	23.4	47.2	24.2	+0.8
Personnel expenses		12.8	26.6	13.0	26.0	12.7	25.3	12.7	25.7	13.0	26.1	13.4	+0.3
Non-Personnel expenses		10.3	20.1	9.8	19.6	9.3	18.8	8.7	17.5	8.5	17.8	8.8	+0.2
Depreciation	1	1.8	3.7	1.6	3.4	1.7	3.5	1.1	2.1	0.9	1.9	1.0	-0.2
Deposit insurance cost	2	1.9	3.2	1.9	3.3	1.0	2.0	1.0	2.1	0.9	1.9	0.9	+0.0
Others (Excluding 1 & 2)		6.6	13.2	6.3	12.9	6.6	13.3	6.6	13.3	6.6	14.0	6.9	+0.3
Tax		1.5	2.1	1.4	2.3	1.5	2.8	1.8	3.2	1.7	3.2	1.9	+0.2
OHR (Core net business income basis)		60.3%	61.2%	59.5%	59.6%	53.2%	55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	-5.8%

Number of Employees / Offices

Joyo

(number)

	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	YoY
Number of employees	3,398	3,291	3,365	3,282	3,390	3,289	3,384	3,289	3,437	3,332	3,419	+87
Number of offices	413	415	417	418	419	419	420	406	407	404	403	-1
Domestic	178	179	178	178	179	179	179	180	181	183	184	+1
Overseas	2	2	2	3	3	3	3	3	3	4	4	+0
ATM only sub-branches	233	234	237	237	237	237	238	223	223	217	215	-2
Own ATM	880	883	878	877	879	867	868	856	849	844	837	-7

Ashikaga

(number)

	1H13	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	YoY
Number of employees	3,016	2,939	2,955	2,869	2,878	2,817	2,880	2,810	2,913	2,833	2,925	+92
Number of offices	345	353	353	354	358	358	364	367	368	369	369	+0
Domestic	153	153	153	153	153	152	154	154	152	153	153	+0
Overseas	—	—	—	—	1	1	1	1	1	2	2	+0
ATM only sub-branches	192	200	200	201	204	205	209	212	215	214	214	+0
Own ATM	696	703	702	704	707	709	709	714	709	706	684	-22

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2017			Sep. 30, 2018			Chg (vs Mar. 31, 2018)		
	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	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%	72	404,290	34.2%	64	417,641	35.4%	-8	+13,351	+1.2%
Securities	41	22,878	1.9%	40	18,178	1.5%	43	22,481	1.9%	+3	+4,303	+0.4%
Corporate	1,124	338,826	28.7%	1,095	268,904	22.8%	1,077	268,410	22.7%	-18	-494	Δ0.1%
Foreign	475	242,387	20.5%	507	277,119	23.5%	514	254,750	21.6%	+7	-22,369	Δ1.9%
Individual & others	33,917	216,817	18.3%	34,809	209,029	17.7%	34,583	209,451	17.7%	-226	+422	+0.0%
Treasury stocks	1	4	0.0%	1	1,183	0.1%	1	5,971	0.5%	+0	+4,788	+0.4%
Total	35,633	1,179,055	100.0%	36,527	1,179,055	100.0%	36,285	1,179,055	100.0%	-242	+0	-

● Major Shareholders (Mebuki FG)

(as of Sep. 30, 2018)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2017)
Nomura Financial Partners Co., Ltd.	122,900	10.42%	Δ0.01%
Japan Trustee Services Bank, Ltd. (Trust Account)	49,363	4.18%	+0.13%
The Master Trust Bank of Japan, Ltd. (Trust Account)	43,473	3.68%	+0.46%
Japan Trustee Services Bank, Ltd. (Trust Account9)	37,477	3.17%	+0.85%
Sompo Japan Nipponkoa Insurance Inc.	36,558	3.10%	Δ0.30%
Nippon Life Insurance Company	34,487	2.92%	+0.00%
STATE STREET BANK AND TRUST COMPANY 505223	24,195	2.05%	Δ0.20%
The Bank of Mitsubishi UFJ, Ltd.	22,225	1.88%	+0.00%
Sumitomo Life Insurance Company	21,659	1.83%	+0.00%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	19,976	1.69%	+0.03%

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
	FY 2013	105.2	—	-0.9	105.1	—	+0.4	102.7	—
FY 2014	113.6	—	+8.0	108.4	—	+3.1	115.8	—	+12.8
FY 2015	106.6	—	-6.2	105.7	—	-2.5	118.9	—	+2.7
FY 2016	104.6	—	-1.9	106.5	—	+0.8	120.4	—	+1.3
FY 2017	109.9	-	+5.1	108.1	-	+1.6	116.4	-	-3.1
2016 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-Mar	106.2	-0.1	+2.6	106.0	-2.3	+0.1	126.9	+6.0	+1.0
2017 Apr-Jun	109.9	+3.5	+8.9	109.1	+2.9	+4.2	121.7	-4.1	-1.5
Jul-Sep	109.4	-0.5	+4.2	108.1	-0.9	+0.5	115.0	-5.5	-5.4
Oct-Dec	111.2	+1.6	+5.1	109.9	+1.7	+2.0	113.4	-1.4	-6.9
2018 Jan-Mar	109.4	-1.6	+2.4	105.9	-3.6	-0.2	123.0	+8.5	-3.1
2018 Jan	107.7	-4.8	+3.8	105.5	-7.2	+0.2	113.4	+0.0	-7.9
Feb	112.5	+4.5	+5.3	106.3	+0.8	+1.0	118.6	+4.6	-4.4
Mar	108.0	-4.0	-1.1	106.0	-0.3	-1.3	123.0	+3.7	-3.1
Apr	107.0	-0.9	+1.2	109.0	+2.8	+3.8	120.7	-1.9	-2.7
May	100.2	-6.4	-7.1	102.5	-6.0	-3.8	120.1	-0.5	-4.7
Jun	105.0	+2.6	-2.0	103.4	-1.8	-2.2	120.2	+2.1	-0.9
Jul	106.1	+1.0	-3.4	107.4	+3.9	-0.4	119.9	-0.2	-0.2
Aug	0.0	+0.0	+0.0	0.0	+0.0	+0.0	0.0	+0.0	+0.0

Source Ibaraki Prefecture Government Statistics Division

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
	FY 2013	94.0	—	+9.5	102.5	—	+12.6	98.5	—
FY 2014	102.9	—	-7.8	94.6	—	-7.8	99.5	—	+1.0
FY 2015	94.9	—	-0.2	93.3	—	-1.3	122.3	—	+22.9
FY 2016	94.7	—	-1.1	93.9	—	+0.6	99.9	—	-18.3
FY 2017	93.6	—	-1.0	92.1	—	-1.9	100.6	—	+0.7
2016 Apr-Jun	97.1	+0.0	+0.9	96.2	-1.6	+1.2	115.7	-13.3	+0.8
Jul-Sep	93.1	-4.2	+1.2	91.4	-5.0	-0.4	110.3	-4.7	-8.8
Oct-Dec	91.5	-1.8	-3.1	92.2	+0.8	-2.3	125.2	+13.5	+15.5
2017 Jan-Mar	95.6	+1.9	-0.1	93.1	-1.1	+2.2	133.4	+6.5	-18.3
2017 Apr-Jun	94.7	-0.9	-1.2	94.9	+1.9	+1.2	115.6	-13.3	-10.1
Jul-Sep	91.0	-4.0	+2.5	92.0	-3.1	+0.4	110.3	-4.6	-8.5
Oct-Dec	92.9	+2.1	-1.3	93.1	+1.3	-4.6	125.3	+13.6	-16.8
2018 Jan-Mar	92.8	-0.1	-3.7	91.5	-1.8	-4.5	109.8	-12.4	+0.7
2018 Jan	89.1	-2.2	-6.5	89.5	-2.5	-8.5	107.4	-1.3	+5.3
Feb	95.2	+6.8	-3.0	91.2	+1.9	-4.3	113.6	+5.8	+9.0
Mar	94.1	-1.2	-2.1	93.7	+2.7	-1.2	109.8	-3.3	+0.7
Apr	92.5	-1.7	-1.4	93.4	-0.3	-4.4	108.6	-1.1	+2.2
May	89.6	-3.1	-2.7	89.7	-4.0	-3.9	112.7	+3.8	+9.3
Jun	87.0	-2.9	-8.4	89.3	-0.4	-7.9	100.9	-10.5	-2.9
Jul	86.8	-0.2	-3.7	83.0	-7.1	-7.4	130.3	+29.1	+28.9
Aug	90.3	+4.0	-2.3	92.4	+11.3	-0.7	106.5	-18.3	+7.3

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)

(¥bn/%)

		Export					Import				
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
		Amount	Chg YoY				Amount	Chg 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	-3.0	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
FY2017		1,345.1	+41.5	406.9	830.1	108.1	1,504.8	+24.2	1,100.8	387.3	16.7
2016	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
2017	Jan-Mar	319.8	+48.0	116.8	177.4	25.6	351.7	+22.8	271.9	75.1	4.7
2017	Apr-Jun	317.7	+65.4	86.8	204.0	26.8	355.0	+41.7	266.1	84.7	4.2
	Jul-Sep	326.0	+65.7	97.2	202.7	26.1	332.8	+14.2	240.3	88.2	4.2
	Oct-Dec	350.2	+44.9	105.8	215.5	28.9	400.8	+26.2	287.5	108.6	4.7
2018	Jan-Mar	351.2	+9.8	117.0	207.9	26.3	416.2	+18.3	306.9	105.7	3.6
2018	Jan	109.6	+17.2	43.5	58.2	7.9	137.5	+27.4	97.0	39.3	1.2
	Feb	122.8	+21.1	33.7	80.5	8.6	129.5	+21.5	97.1	31.2	1.2
	Mar	118.7	-5.0	39.8	69.2	9.8	149.2	+8.6	112.8	35.2	1.2
	Apr	98.0	-15.8	30.5	58.1	9.4	140.0	+27.5	101.8	36.9	1.3
	May	77.2	-13.3	27.4	42.0	7.8	96.9	-25.1	57.4	38.2	1.3
	Jun	88.5	-20.9	24.5	54.5	9.6	89.5	-22.8	62.8	25.7	1.0
	Jul	95.0	-14.5	29.3	56.1	9.6	142.4	+36.2	107.7	33.4	1.3
	Aug	109.7	+8.5	41.8	59.8	8.1	156.6	+41.5	115.3	40.3	1.0
	Sep	115.6	+1.5	39.5	66.5	9.6	145.9	+23.9	97.0	47.8	1.1

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
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	
FY2017	149.1	+26.8	30.2	-43.9	
2016	Apr-Jun	30.4	+10.8	16.5	+21.4
	Jul-Sep	27.3	-16.1	17.4	+3.2
	Oct-Dec	28.0	-9.2	9.4	-41.3
2017	Jan-Mar	31.9	-4.1	10.6	-12.5
2017	Apr-Jun	31.0	+2.0	7.5	-54.4
	Jul-Sep	35.2	+29.1	9.0	-48.2
	Oct-Dec	42.0	+49.7	8.0	-14.8
2018	Jan-Mar	40.9	+28.1	5.6	-46.5
2018	Jan	12.7	+86.3	1.5	-55.7
	Feb	13.7	+22.0	1.6	-56.6
	Mar	14.5	+4.4	2.6	-27.0
	Apr	15.2	+13.8	5.3	+48.0
	May	12.4	+47.4	3.7	+78.7
	Jun	15.2	+65.7	4.9	+156.0
	Jul	13.7	+15.9	3.7	+21.6
	Aug	11.4	-0.3	3.9	+12.5
	Sep	15.3	+27.3	4.6	+82.8

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		
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY			Km ²	YoY
FY2012		307,382	-7.3	90,398	-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	-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
FY2017		339,846	-15.1	104,032	-11.6	156,276	-13.8	20,894	-8.4	1,919	-4.7	1,876	+39.1
2016	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
2017	Apr-Jun	74,084	-23.8	15,181	-42.2	42,212	+15.4	5,119	-8.2	469	-9.2	505	+45.7
	Jul-Sep	115,674	-19.6	35,863	-36.1	64,376	-6.9	5,815	-4.0	524	+1.5	712	+44.8
	Oct-Dec	88,513	+8.3	27,055	+78.1	33,851	-30.0	5,536	-11.0	501	-7.2	316	+21.5
2018	Jan-Mar	61,575	-20.2	25,933	+29.2	15,837	-41.9	4,424	-10.7	425	-3.6	344	+37.0
2018	Jan	14,829	+46.7	3,761	+8.0	5,937	+28.5	1,369	-5.1	129	-4.0	90	-13.7
	Feb	12,462	-48.4	5,313	+97.6	3,208	-74.5	1,776	-0.6	170	+8.2	106	+38.4
	Mar	34,284	-20.1	16,859	+21.2	6,692	-33.3	1,279	-25.8	126	-15.7	147	+110.5
	Apr	20,721	-25.3	8,164	+11.1	5,940	-49.8	1,628	+5.7	152	+7.7	96	-34.5
	May	23,646	+57.9	3,547	+29.4	5,948	-9.0	1,665	-11.3	159	-4.1	70	-43.8
	Jun	32,927	+5.0	7,224	+41.9	21,393	-10.3	1,703	+0.1	162	-0.2	79	-66.1
	Jul	28,079	-42.0	8,462	+1.8	14,053	-59.1	1,801	-12.3	173	-5.9	105	-34.0
	Aug	26,799	-9.5	10,246	+12.7	11,777	-24.8	1,822	+6.6	164	+6.3	102	-72.5
	Sep	38,728	+2.8	14,111	-23.6	17,647	+22.9	1,691	-17.6	155	-16.6	80	-56.4
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 ²	YoY		
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY			Km ²	YoY
FY2012		131,717	-17.7	41,537	-6.1	63,401	+7.4	15,328	+17.0	1,518	+12.2	684	-4.5
FY2013		145,123	+10.2	44,549	+7.3	68,877	+8.6	14,418	-5.9	1,482	-2.3	971	+42.1
FY2014		154,216	+6.3	43,747	-1.8	77,496	+12.5	13,479	-6.5	1,297	-12.5	940	-3.2
FY2015		153,051	-0.8	53,234	+21.7	73,367	-5.3	13,122	-2.6	1,256	-3.2	1,044	+11.1
FY2016		156,291	+2.1	54,440	+2.3	64,646	-11.9	14,602	+11.3	1,367	+8.9	929	-11.0
FY2017		142,901	-8.6	56,863	+4.5	62,286	-3.7	13,380	-8.4	1,291	-5.6	1,051	+13.1
2016	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	192	-15.0
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
2017	Apr-Jun	50,255	+23.1	21,332	+29.0	20,220	+15.4	3,390	-4.0	321	-6.0	308	+57.5
	Jul-Sep	41,044	+8.9	14,284	+4.5	19,122	+4.4	2,959	-23.6	295	-15.9	215	-28.1
	Oct-Dec	36,253	+7.7	15,238	+13.8	18,262	+19.2	3,677	+2.4	357	+3.0	258	+34.0
2018	Jan-Mar	15,343	-65.2	6,003	-44.6	4,675	-65.3	3,354	-6.9	317	-3.4	271	+11.4
2018	Jan	4,166	-79.2	1,667	-61.3	1,880	-14.0	1,013	-32.6	97	-25.5	57	-17.1
	Feb	4,886	-38.7	1,949	-34.2	1,548	-48.9	1,170	+31.3	109	+20.4	108	+9.2
	Mar	6,291	-61.0	2,387	-33.3	1,247	-84.9	1,171	-3.1	112	+3.3	106	+40.2
	Apr	27,073	+4.5	10,756	-23.9	9,151	+35.8	1,031	-11.5	100	-12.0	61	-57.3
	May	17,244	+111.8	2,254	+18.4	10,907	+187.1	1,022	-1.6	107	+7.0	98	+12.8
	Jun	10,507	-35.2	3,050	-42.5	6,265	-35.3	1,155	-2.6	115	+6.8	75	-4.7
	Jul	15,535	+27.9	4,465	-7.1	9,096	+66.9	1,247	+13.9	117	+11.6	83	+38.8
	Aug	12,103	-7.0	5,703	+43.4	4,664	-19.7	1,048	+17.6	103	+14.8	192	+76.4
	Sep	22,629	+42.5	8,030	+46.0	12,536	+59.4	1,072	+10.2	103	+1.9	94	+104.7
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)				Electric Appliances		Home Improvement Stores		(Mito City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
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	+2.4	-0.4	-2.8	+3.5	-0.8	-	99.8	+0.2	111,245	+2.9	77,359	+8.6
FY2017		337	+3.7	-2.1	△ 0.0	+2.0	+3.3	-2.6	+1.0	100.6	-0.8	112,310	+1.0	76,930	-0.6
2016	Apr-Jun	314	-2.8	+0.8	+0.1	-1.6	+5.0	-2.1	-	99.7	-0.7	23,249	+1.4	16,653	+10.6
	Jul-Sep	312	-6.3	+0.5	-1.6	-5.4	+2.5	-1.2	+2.1	99.5	-0.5	26,244	+2.5	18,097	+6.6
	Oct-Dec	312	-10.4	+3.6	-1.1	-2.1	+4.0	-0.3	+2.7	100.2	+0.4	25,813	-1.7	17,956	+2.1
2017	Jan-Mar	361	+14.3	+4.6	+0.9	-1.8	+2.4	+0.5	+1.5	99.6	+0.6	35,939	+7.9	24,653	+14.1
2017	Apr-Jun	336	+6.8	-0.6	-1.0	-3.5	+2.8	-1.9	+1.6	100.2	+0.4	25,041	+7.7	17,205	+3.3
	Jul-Sep	349	+11.7	-0.1	-0.4	+4.6	+3.3	-2.4	+0.9	100.2	+0.7	27,443	+4.6	19,136	+5.7
	Oct-Dec	330	+5.7	-3.0	+0.6	+3.0	+3.4	-3.6	+0.5	100.8	+0.5	25,320	-1.9	17,206	-4.2
2018	Jan-Mar	333	-7.7	-4.5	+0.6	+3.6	+3.8	-2.4	+1.0	101.2	+1.6	34,506	-4.0	23,383	-5.2
2018	Jan	328	-1.7	-5.2	+1.4	+5.1	+4.2	-0.5	+0.6	101.0	+1.4	9,938	-0.8	6,707	-4.6
	Feb	336	+12.3	-10.0	+1.1	+3.6	+2.8	-1.8	+0.1	101.6	+1.9	10,584	-4.6	7,079	-3.4
	Mar	337	-25.3	+1.8	-0.5	+2.0	+4.2	-5.0	+2.0	101.0	+1.5	13,984	-5.6	9,597	-6.8
	Apr	394	+22.1	+1.3	-0.7	-2.0	+7.5	-1.2	+1.5	100.7	+0.7	7,944	+9.0	5,096	+2.6
	May	340	-6.7	+0.4	-1.4	-2.7	+1.6	-5.6	-0.9	100.9	+0.7	8,016	-0.2	5,523	+1.1
	Jun	293	-8.4	+3.3	+0.8	+11.5	+4.8	-6.7	+1.2	100.8	+0.6	9,312	-4.2	6,513	-3.9
	Jul	309	-23.5	+2.2	+0.1	+3.3	+5.6	△ 0.0	+1.0	100.9	+1.1	9,274	-0.6	6,324	-6.1
	Aug	322	-2.5	+2.2	-0.1	-0.2	+4.1	-3.2	+2.6	101.5	+1.3	7,351	+4.4	5,098	+6.2
	Sep	312	+0.0	+4.7	+2.4	+8.2	+5.2	+0.3	+3.3	102.0	+1.5	10,538	-4.8	7,248	-4.7
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 New ly Registered Passenger Vehicles+ Mini-vehicle Sales New ly Registered Passenger Vehicles			
		¥Thousand	YoY	YoY		YoY				Index	YoY	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	-1.4	-	100.0	+0.3	83,754	-7.6	55,574	-0.5
FY2016		302	-2.6	+1.4	-0.4	+0.0	+4.8	-0.4	-	99.7	-0.3	82,721	-1.2	56,970	+2.5
FY2017		333	+10.0	+0.9	-0.7	+6.6	+6.5	+0.1	+1.4	99.9	+0.2	86,263	+4.3	58,103	+2.0
2016	Apr-Jun	236	-32.3	+1.5	+0.1	+3.8	+5.5	-1.4	-	99.9	-0.5	16,640	-7.3	11,790	-1.4
	Jul-Sep	318	+9.6	-0.6	-1.7	+0.6	+2.7	-1.9	+1.6	99.4	-0.7	19,052	-9.1	13,320	-5.7
	Oct-Dec	326	+2.1	+1.2	-0.6	-2.0	+4.6	+1.4	+2.7	100.1	+0.3	19,934	+2.5	13,676	+5.6
2017	Jan-Mar	328	+16.1	-0.4	-2.2	-1.6	+4.5	+1.0	+1.6	99.8	+0.3	27,095	+6.8	18,184	+10.0
2017	Apr-Jun	315	+33.3	+0.5	-0.8	+4.4	+5.7	-0.4	+2.2	100.1	+0.2	19,191	+15.3	13,015	+10.4
	Jul-Sep	327	+2.9	+2.3	+0.3	+9.8	+8.7	+1.5	+1.5	99.5	+0.1	20,843	+9.4	14,267	+7.1
	Oct-Dec	341	+4.8	+1.4	-0.1	+6.2	+5.8	-0.9	+0.9	100.2	+0.1	19,620	-1.6	13,369	-2.2
2018	Jan-Mar	348	+6.3	+0.9	-0.2	+5.7	+5.8	+0.3	+1.2	100.3	+0.6	26,609	-1.8	17,452	-4.0
2018	Jan	406	+22.2	+0.6	+0.3	+6.0	+6.6	+1.4	+0.9	100.4	+0.7	7,649	+4.2	4,781	-3.2
	Feb	268	-12.8	+0.7	-0.5	+4.1	+4.6	-0.2	+0.6	100.5	+0.6	8,394	-0.7	5,545	+0.4
	Mar	371	+8.0	+1.2	-0.5	+6.7	+6.2	-0.4	+1.9	100.1	+0.4	10,566	-6.5	7,126	-7.7
	Apr	293	-13.6	-0.2	-2.0	+4.2	+9.4	+0.5	+1.4	100.1	+0.0	5,794	+5.8	3,843	+5.3
	May	350	+8.3	-0.4	-2.0	+2.8	+4.0	-4.6	-1.0	100.2	+0.0	6,078	-2.8	4,104	-1.4
	Jun	382	+35.2	+2.7	+1.9	+13.9	+4.5	-3.8	+1.1	100.0	+0.0	7,008	-6.1	4,774	-8.2
	Jul	307	-26.3	+0.2	-0.5	+7.8	+5.3	+3.4	+1.7	100.0	+0.5	7,001	+0.8	4,716	-1.2
	Aug	400	+26.6	+0.4	-0.5	+6.1	+4.2	-1.7	+3.1	100.7	+1.2	5,869	+2.8	3,916	+0.3
	Sep	311	+24.8	+3.4	+2.8	+10.7	+4.1	-0.4	+3.4	100.6	+1.1	7,852	-4.1	5,168	-7.5
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	-3.0
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
FY2017		101.0	+0.2	97.7	-1.9	104.9	+3.8	104.1	+2.8	110.2	96.0	2.14	1.50	7,277	-8.3
2016	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
2017	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
2017	Apr-Jun	101.4	+1.0	99.2	+1.5	106.9	+18.5	106.7	+17.7	105.6	94.9	1.80	1.32	7,269	-12.0
	Jul-Sep	101.0	-0.4	97.1	-2.2	99.8	-6.7	99.5	-6.7	108.2	93.8	2.19	1.45	7,991	-9.6
	Oct-Dec	100.9	-0.1	96.2	-0.9	122.3	+22.5	121.1	+21.7	113.3	101.9	2.51	1.60	7,382	-3.9
2018	Jan-Mar	100.7	-0.2	98.3	+2.3	90.6	-25.9	89.3	-26.2	113.5	93.5	2.20	1.67	6,464	-7.1
2018	Jan	101.3	+0.4	98.2	+0.1	91.0	-2.4	89.9	-4.0	107.6	85.1	2.32	1.69	6,849	-3.0
	Feb	101.0	+0.2	98.5	+0.7	87.6	+1.9	86.0	-0.3	114.4	94.8	2.11	1.67	6,345	-7.8
	Mar	99.9	+0.5	98.3	+1.0	93.3	+2.0	92.1	+0.1	118.6	100.5	2.18	1.65	6,197	-10.5
	Apr	101.2	-0.1	99.5	-0.4	90.0	+0.4	89.2	-0.3	113.6	96.9	1.68	1.51	5,845	-9.6
	May	101.6	+0.0	100.1	+1.2	87.9	+0.9	86.9	+0.1	111.0	89.7	1.81	1.45	7,365	-3.9
	Jun	101.9	+0.6	100.6	+1.7	162.5	+12.8	161.1	+12.1	108.5	89.7	2.24	1.46	7,093	-7.6
	Jul	102.2	+1.1	101.4	+3.8	114.5	-3.8	113.3	-4.9	101.7	91.2	2.38	1.54	7,575	-2.0
	Aug	102.6	+1.9	101.0	+5.0	87.8	-4.3	86.2	-5.6	94.1	86.1	2.23	1.59	7,845	-6.7
	Sep	-	-	-	-	-	-	-	-	-	-	2.34	1.63	7,300	-6.8

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
FY2017		-	-	-	-	-	-	-	-	-	-	2.01	1.37	5,438	-7.3
2016	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
2017	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
2017	Apr-Jun	100.6	-0.6	95.0	-1.7	103.3	-1.1	102.7	-1.8	103.3	103.9	1.73	1.24	5,476	-7.3
	Jul-Sep	100.2	-1.2	92.7	-3.7	95.2	-3.1	95.2	-3.7	102.8	107.3	2.03	1.33	5,998	-9.2
	Oct-Dec	100.3	-1.3	92.6	-3.7	117.6	-2.5	116.3	-3.3	110.1	113.4	2.32	1.45	5,393	-6.6
2018	Jan-Mar	102.1	+1.8	96.9	+2.3	83.6	-1.6	82.4	-3.2	91.3	107.8	2.02	1.48	4,885	-5.9
2018	Jan	102.4	+1.1	96.9	+1.0	84.3	-1.6	83.1	-3.4	87.4	99.4	2.14	1.52	5,032	-5.0
	Feb	102.4	+2.3	96.8	+2.8	80.8	-1.5	79.4	-3.2	91.6	111.7	1.88	1.47	4,827	-6.4
	Mar	101.5	+2.1	97.1	+3.0	85.8	-1.7	84.7	-3.0	95.0	112.3	2.06	1.44	4,797	-6.2
	Apr	103.0	+2.9	98.8	+4.1	83.6	-2.5	82.6	-3.3	93.3	109.7	1.68	1.34	4,651	-8.5
	May	103.3	+2.3	98.5	+3.6	84.1	+0.0	82.9	-0.7	89.9	95.5	1.78	1.31	5,216	-3.7
	Jun	103.3	+2.6	98.8	+4.0	133.3	-4.9	131.7	-5.3	90.8	105.2	2.21	1.35	5,238	-11.7
	Jul	103.5	+3.0	99.9	+7.5	115.6	-1.5	114.2	-2.6	90.8	105.8	2.26	1.39	5,545	-6.4
	Aug	103.3	+3.0	99.8	+7.7	84.1	-0.8	82.4	-2.7	87.4	97.4	2.03	1.42	5,692	-8.4
	Sep	-	-	-	-	-	-	-	-	-	-	2.13	1.41	5,415	-7.6

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