

<APPENDIX> Data Book

FY2018



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Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	FY18			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,184.9	1.03	64,082	+158.3	- 0.01	+837
JPY	6,044.4	0.99	59,924	+142.3	- 0.03	- 808
Foreign currency	140.5	2.95	4,158	+16.0	+0.94	+1,645
Securities	2,779.6	1.18	33,074	+197.6	+0.01	+2,860
Domestic Bonds	1,763.6	0.45	8,178	+93.6	- 0.06	- 633
Stocks	117.4	4.74	5,572	- 7.3	+0.70	+520
Foreign securities	471.3	2.06	9,721	- 1.8	- 0.02	- 151
Others	427.1	2.24	9,600	+113.1	+0.18	+3,125
Call loans	7.6	1.81	139	- 3.5	+1.19	+68
JPY	1.6	0.10	1	- 4.7	+0.08	0
Foreign currency	6.0	2.28	137	+1.1	+0.85	+68
Bills purchased	-	-	-	-	-	-
Monetary claims bought	7.1	0.39	27	- 0.4	+0.04	0
Due from banks	181.5	0.23	419	+5.0	+0.07	+128
NCDs	-	-	-	-	-	-
Foreign exchange	3.4	1.14	39	+0.1	+0.26	+9
Others	1.3	22.55	294	- 1.5	+12.16	+1
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,165.6	1.07	98,077	+355.5	+0.01	+3,907

Liabilities

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

	FY18			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,537.8	0.04	3,893	+238.0	+0.01	+1,396
JPY	8,321.7	0.00	392	+197.0	-	- 118
Foreign currency	216.1	1.62	3,501	+40.9	+0.49	+1,514
NCDs	163.4	0.01	24	+48.6	-	+8
Call money	486.9	0.05	283	+239.6	- 0.17	- 277
JPY	430.1	- 0.08	- 322	+246.9	- 0.01	- 206
Foreign currency	56.7	1.06	605	- 7.3	+0.01	- 71
Payables under repurchase agreements	47.2	0.03	16	+24.7	- 1.06	- 230
Payables under securities lending transactions	96.5	0.11	114	- 17.9	- 0.89	- 1,031
Bills sold	-	-	-	-	-	-
Borrowed money	615.1	0.23	1,449	+158.6	+0.06	+648
Foreign exchange	0.3	0.00	-	+0.0	-	-
Corporate bonds	5.0	2.64	132	+0.0	-	-
Others	3.1	71.44	2,219	+0.6	- 48.37	- 729
Interest rate sw aps	-	-	1,944	-	-	- 144
Interest-bearing liabilities	9,955.6	0.08	8,134	+692.5	- 0.01	- 215

(Reference) Loans Average Balance by Borrower Type (lbn)

	FY15	FY16	FY17	FY18	YoY
Individual customers	2,142.7	2,299.9	2,433.5	2,520.1	+3.5%
Corporate	2,758.4	2,741.1	2,734.5	2,794.7	+2.2%
Local	1,475.6	1,484.2	1,515.0	1,561.9	+3.1%
Tokyo	1,282.8	1,256.9	1,219.5	1,232.8	+1.0%
Public sector	813.4	817.1	746.9	695.8	-6.8%
Foreign currency	93.6	100.9	111.7	120.9	+8.2%
Total	5,808.2	5,958.9	6,026.6	6,131.5	+1.7%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	FY18			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,513.5	1.08	48,772	+174.1	- 0.05	- 606
Domestic	4,491.5	1.07	48,183	+169.5	- 0.06	- 877
International	22.0	2.67	589	+4.5	+0.84	+271
Trading account securities	3.3	0.46	15	- 0.3	-	- 1
Securities	1,335.3	2.20	29,458	- 39.1	+0.55	+6,820
Domestic Bonds	604.6	0.79	4,832	- 47.0	+0.00	- 363
Stocks	45.4	2.53	1,153	- 1.9	+0.04	- 28
Foreign securities	284.4	2.82	8,029	+43.9	+0.37	+2,134
Others	400.8	3.85	15,443	- 34.2	+1.47	+5,078
Call loans	2.7	1.49	41	+0.3	- 0.05	+3
Domestic	0.6	-	-	+0.6	-	-
International	2.1	1.93	41	- 0.2	+0.38	+3
Bills purchased	-	-	-	-	-	-
Monetary claims bought	7.1	0.90	64	+0.2	-	+1
Due from banks	367.2	0.09	344	- 2.7	-	- 16
NCDs	-	-	-	-	-	-
Foreign exchange	4.8	0.14	7	- 2.4	+0.07	+1
Others	0.3	19.42	61	+0.3	-	+40
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,234.6	1.26	78,765	+130.3	+0.07	+6,243

Liabilities

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

	FY18			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,544.6	0.03	2,203	+181.9	+0.01	+967
Domestic	5,459.9	0.01	558	+142.4	-	- 188
International	84.6	1.94	1,644	+39.4	+0.86	+1,155
NCDs	285.0	0.02	68	+12.2	-	- 13
Call money	149.8	0.72	1,081	- 35.5	+0.70	+1,053
Domestic	108.9	- 0.04	- 49	- 70.3	-	+21
International	40.9	2.76	1,130	+34.8	+1.14	+1,031
Payables under securities lending transactions	281.5	0.81	2,308	+51.5	+0.27	+1,058
Bills sold	-	-	-	-	-	-
Borrowed money	229.9	0.05	135	+13.3	+0.03	+73
Foreign exchange	0.2	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Others	6.4	25.49	1,633	+1.3	- 12.45	- 300
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,507.6	0.11	7,711	+234.9	+0.04	+3,119

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

	FY15	FY16	FY17	FY18	YoY
Individual customers	1,723.0	1,826.5	1,931.0	2,043.6	+6.0%
Corporate	1,963.0	1,956.9	1,979.3	2,081.6	+5.1%
Local	1,438.7	1,465.9	1,527.6	1,583.1	+4.3%
Tokyo	524.2	490.9	451.7	498.4	+7.8%
Public sector	481.2	456.4	415.3	371.2	-10.4%
Foreign currency	5.7	5.7	13.5	17.0	+33.3%
Total	4,173.0	4,245.6	4,339.4	4,513.5	+4.0%

Interest Yields and Spreads (Joyo)

Total Account

		FY14	FY15	FY16	FY17	FY18	YoY
Average yield on interest-earning assets	1	1.14	1.11	1.06	1.06	1.07	+0.01
Average yield on loans and bills discounted	2	1.21	1.14	1.06	1.04	1.03	- 0.01
Average yield on securities		1.05	1.13	1.13	1.17	1.18	+0.01
Average yield on interest-bearing liabilities		0.06	0.07	0.08	0.09	0.08	- 0.01
Average yield on deposits and NCDs	3	0.03	0.03	0.02	0.02	0.04	+0.02
Expense ratio		0.91	0.86	0.83	0.78	0.74	- 0.04
Deposit and securities cost	4	0.94	0.89	0.86	0.81	0.79	- 0.02
Funding cost	5	0.91	0.89	0.86	0.80	0.73	- 0.07
Loan-deposit interest margins	2-3	1.18	1.11	1.04	1.02	0.99	- 0.03
Difference between average yield on loans and deposits	2-4	0.27	0.25	0.20	0.23	0.24	+0.01
Total interest margins	1-5	0.23	0.22	0.20	0.26	0.34	+0.08

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.146	1.119	1.069	1.068	1.070	+0.002
Average yield on loans and bills discounted	2	1.217	1.143	1.069	1.049	1.036	- 0.013
Average yield on securities		1.050	1.136	1.137	1.170	1.189	+0.019
Average yield on deposits and NCDs	3	0.031	0.033	0.026	0.029	0.045	+0.016
Funding cost	5	0.915	0.890	0.865	0.805	0.736	- 0.069
Loan-deposit interest margins	2-3	1.186	1.110	1.043	1.020	0.991	- 0.029
Total interest margins	1-5	0.231	0.229	0.204	0.263	0.334	+0.071

Domestic Account

		FY14	FY15	FY16	FY17	FY18	YoY
Average yield on interest-earning assets	1	1.10	1.06	0.99	0.97	0.96	- 0.01
Average yield on loans and bills discounted	2	1.22	1.14	1.06	1.02	0.99	- 0.03
Average yield on securities		0.92	1.01	0.96	0.96	1.01	+0.05
Average yield on interest-bearing liabilities		0.05	0.04	0.02	0.01	0.00	- 0.01
Average yield on deposits and NCDs	3	0.02	0.02	0.00	0.00	0.00	-
Expense ratio		0.90	0.85	0.83	0.78	0.75	- 0.03
Deposit and securities cost	4	0.93	0.88	0.84	0.79	0.75	- 0.04
Funding cost	5	0.91	0.87	0.82	0.74	0.67	- 0.07
Loan-deposit interest margins	2-3	1.20	1.12	1.06	1.02	0.99	- 0.03
Difference between average yield on loans and deposits	2-4	0.29	0.26	0.22	0.23	0.24	+0.01
Total interest margins	1-5	0.19	0.19	0.17	0.23	0.29	+0.06

Average yield on interest-earning assets	1	1.103	1.061	0.993	0.973	0.960	- 0.013
Average yield on loans and bills discounted	2	1.224	1.147	1.062	1.029	0.991	- 0.038
Average yield on securities		0.929	1.018	0.965	0.964	1.011	+0.047
Average yield on deposits and NCDs	3	0.029	0.027	0.009	0.006	0.004	- 0.002
Funding cost	5	0.919	0.879	0.821	0.745	0.673	- 0.072
Loan-deposit interest margins	2-3	1.195	1.120	1.053	1.023	0.987	- 0.036
Total interest margins	1-5	0.184	0.182	0.172	0.228	0.287	+0.059

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		FY14	FY15	FY16	FY17	FY18	YoY
Average yield on interest-earning assets	1	1.20	1.22	1.20	1.18	1.26	+0.07
Average yield on loans and bills discounted	2	1.35	1.28	1.20	1.13	1.08	- 0.05
Average yield on securities		1.02	1.47	1.52	1.64	2.20	+0.56
Average yield on interest-bearing liabilities		0.05	0.06	0.05	0.07	0.11	+0.04
Average yield on deposits and NCDs	3	0.04	0.04	0.02	0.02	0.03	+0.01
Expense ratio		0.90	0.87	0.84	0.83	0.83	+0.00
Deposit and securities cost	4	0.95	0.91	0.86	0.86	0.87	+0.01
Funding cost	5	0.93	0.88	0.82	0.82	0.86	+0.04
Loan-deposit interest margins	2-3	1.31	1.24	1.18	1.11	1.04	- 0.07
Difference between average yield on loans and deposits	2-4	0.40	0.37	0.33	0.27	0.20	- 0.07
Total interest margins	1-5	0.27	0.33	0.37	0.36	0.39	+0.03

Domestic Account

(%)

		FY14	FY15	FY16	FY17	FY18	YoY
Average yield on interest-earning assets	1	1.18	1.18	1.14	1.10	1.17	+0.06
Average yield on loans and bills discounted	2	1.36	1.28	1.20	1.13	1.07	- 0.06
Average yield on securities		0.99	1.47	1.43	1.47	2.03	+0.56
Average yield on interest-bearing liabilities		0.04	0.04	0.02	0.01	0.00	-0.00
Average yield on deposits and NCDs	3	0.04	0.04	0.02	0.01	0.01	-0.00
Expense ratio		0.90	0.86	0.83	0.83	0.83	-
Deposit and securities cost	4	0.94	0.90	0.85	0.84	0.84	-
Funding cost	5	0.92	0.86	0.78	0.77	0.78	-
Loan-deposit interest margins	2-3	1.31	1.24	1.18	1.12	1.06	- 0.05
Difference between average yield on loans and deposits	2-4	0.41	0.38	0.34	0.28	0.22	- 0.06
Total interest margins	1-5	0.26	0.31	0.35	0.33	0.39	+0.05

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.208	1.224	1.203	1.188	1.263	+0.075
Average yield on loans and bills discounted	2	1.359	1.287	1.201	1.137	1.080	- 0.057
Average yield on securities		1.024	1.474	1.526	1.646	2.206	+0.560
Average yield on deposits and NCDs	3	0.047	0.042	0.021	0.023	0.039	+0.016
Funding cost	5	0.931	0.885	0.824	0.826	0.868	+0.042
Loan-deposit interest margins	2-3	1.312	1.245	1.180	1.114	1.041	- 0.073
Total interest margins	1-5	0.277	0.339	0.379	0.362	0.395	+0.033

Average yield on interest-earning assets	1	1.181	1.184	1.144	1.109	1.173	+0.064
Average yield on loans and bills discounted	2	1.360	1.288	1.201	1.135	1.072	- 0.063
Average yield on securities		0.992	1.474	1.438	1.476	2.039	+0.563
Average yield on deposits and NCDs	3	0.047	0.042	0.020	0.014	0.010	- 0.004
Funding cost	5	0.921	0.866	0.788	0.772	0.780	+0.008
Loan-deposit interest margins	2-3	1.313	1.246	1.181	1.121	1.062	- 0.059
Total interest margins	1-5	0.260	0.318	0.356	0.337	0.393	+0.056

Loans 1 (Joyo)

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	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%	6,467.8	100.0%	+518.4	+8.7%	+462.1
Normal (incl. borrowers w/o credit score)	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%	6,018.9	93.0%	+502.5	+9.1%	+442.6	+7.9%
Other borrowers requiring caution	326.6	5.5%	346.6	5.9%	328.6	5.5%	333.4	5.6%	333.1	5.5%	353.4	5.4%	+20.0	+5.9%	+20.3	+6.0%
Borrowers Requiring Monitoring	34.8	0.5%	28.6	0.4%	30.5	0.5%	27.7	0.4%	26.8	0.4%	23.5	0.3%	-4.2	-15.1%	-3.3	-12.3%
Potentially bankrupt or worse	77.8	1.3%	76.2	1.3%	78.4	1.3%	71.8	1.2%	69.4	1.2%	71.9	1.1%	+0.1	+0.1%	+2.5	+3.6%

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,195.3	100.0%	+131.8	+2.1%	+64.7
Local	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%	4,728.8	76.3%	+84.2	+1.8%	+47.8	+1.0%
Ibaraki	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%	3,505.6	56.5%	+19.2	+0.5%	+9.6	+0.2%
Miyagi, Fukushima, and Tochigi	641.9	10.8%	674.3	11.3%	682.2	11.3%	698.5	11.5%	703.6	11.4%	711.6	11.4%	+13.1	+1.8%	+8.0	+1.1%
Chiba and Saitama	375.7	6.3%	406.8	6.8%	429.7	7.1%	459.7	7.5%	481.3	7.8%	511.6	8.2%	+51.9	+11.2%	+30.3	+6.2%
Tokyo/Osaka	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%	1,466.5	23.6%	+47.6	+3.3%	+16.9	+1.1%

Number of SMEs

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	Number of SMEs	33,426	-124	33,460	+34	33,271	-189	33,001	-270	32,688	-313	32,442

* Number of SMEs includes that of sole proprietors

Loans 2 (Joyo)

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

*Excluding loans to Ministry of Finance

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,195.3	100.0%	+131.8	+2.1%	+64.7	+1.0%
Individual	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%	2,570.2	41.4%	+79.4	+3.1%	+46.2	+1.8%
Corporate*	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%	2,974.3	48.0%	+120.4	+4.2%	+57.7	+1.9%
Major companies	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%	1,159.1	18.7%	+17.2	+1.5%	+13.6	+1.1%
Medium sized companies	97.9	1.6%	99.1	1.6%	102.7	1.7%	103.4	1.7%	104.0	1.6%	107.8	1.7%	+4.4	+4.2%	+3.8	+3.6%
SMEs	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%	1,707.2	27.5%	+98.6	+6.1%	+40.2	+2.4%
Public sector	820.2	13.8%	758.3	12.7%	743.4	12.3%	718.6	11.8%	689.9	11.2%	650.7	10.5%	- 67.9	-9.4%	- 39.2	-5.6%

**Corporate* includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,570.2	100.0%	+79.4	+3.1%	+46.2	+1.8%
Housing related Loans*	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%	2,361.0	91.8%	+80.1	+3.5%	+47.0	+2.0%
Customer Loans	97.3	4.2%	101.0	4.2%	103.8	4.2%	108.5	4.3%	108.5	4.2%	111.4	4.3%	+2.9	+2.6%	+2.9	+2.6%
Loans to small Businesses	109.6	4.7%	108.8	4.5%	108.0	4.4%	101.4	4.0%	101.5	4.0%	97.8	3.8%	- 3.6	-3.5%	- 3.7	-3.6%

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

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

(¥bn)

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	2,974.3	100.0%	+120.4	+4.2%	+57.7	+1.9%
Local	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%	1,596.0	53.6%	+75.9	+4.9%	+42.6	+2.7%
Ibaraki	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%	1,094.8	36.8%	+58.4	+5.6%	+31.0	+2.9%
Miyagi/Fukushima/Tochigi	321.9	11.5%	336.8	11.9%	332.8	11.8%	340.0	11.9%	340.4	11.6%	345.5	11.6%	+5.5	+1.6%	+5.1	+1.4%
Chiba/Saitama	121.6	4.3%	131.2	4.6%	134.5	4.7%	143.7	5.0%	149.1	5.1%	155.5	5.2%	+11.8	+8.2%	+6.4	+4.2%
Tokyo/Osaka	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%	1,378.3	46.3%	+44.5	+3.3%	+15.1	+1.1%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Overall Lending	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%	4,670.2	100.0%	+139.8	+3.1%	+127.7
Normal (incl. borrowers w/o credit score)	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%	4,274.5	91.5%	+145.1	+3.5%	+121.8	+2.9%
Other borrowers requiring caution	354.5	8.3%	343.7	7.9%	311.3	7.1%	291.0	6.4%	290.1	6.4%	303.5	6.5%	+12.5	+4.3%	+13.4	+4.6%
Borrowers Requiring Monitoring	28.5	0.7%	30.7	0.7%	34.4	0.8%	35.9	0.8%	28.9	0.6%	25.2	0.5%	-10.6	-29.7%	-3.6	-12.6%
Potentially bankrupt or worse	71.5	1.7%	76.7	1.8%	74.1	1.7%	73.9	1.6%	70.7	1.6%	66.8	1.4%	-7.0	-9.5%	-3.9	-5.5%

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,657.0	100.0%	+139.7	+3.1%	+128.2
Local	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%	4,124.7	88.6%	+91.6	+2.3%	+115.6	+2.9%
Tochigi	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%	2,399.3	51.5%	-10.3	-0.4%	+60.7	+2.6%
Gunma	505.0	11.9%	521.4	12.0%	532.6	12.2%	557.4	12.3%	568.9	12.6%	591.1	12.7%	+33.6	+6.0%	+22.1	+3.9%
Ibaraki	251.3	5.9%	265.2	6.1%	277.8	6.4%	291.9	6.5%	308.2	6.8%	318.8	6.8%	+26.8	+9.2%	+10.6	+3.4%
Saitama	625.1	14.7%	661.8	15.2%	693.2	15.9%	736.7	16.3%	757.7	16.7%	777.9	16.7%	+41.1	+5.6%	+20.1	+2.7%
Fukushima	35.1	0.8%	35.6	0.8%	35.7	0.8%	37.2	0.8%	35.4	0.8%	37.4	0.8%	+0.2	+0.7%	+2.0	+5.7%
Tokyo	504.3	11.8%	464.7	10.7%	467.4	10.7%	484.1	10.7%	519.6	11.5%	532.2	11.4%	+48.1	+9.9%	+12.5	+2.4%

Number of SMEs

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	27,148	-474	26,920	-228	26,816	-104	26,639	-177	26,677	+38	26,622	-55

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,657.0	100.0%	+139.7	+3.0%	+128.2
Individual	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%	2,104.6	45.1%	+104.2	+5.2%	+56.2	+2.7%
Corporate	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%	2,164.8	46.4%	+82.8	+3.9%	+45.7	+2.1%
Major companies	448.9	10.5%	440.9	10.1%	456.4	10.4%	450.3	9.9%	458.6	10.1%	474.5	10.1%	+24.2	+5.3%	+15.8	+3.4%
Medium sized companies	104.3	2.4%	107.8	2.4%	111.8	2.5%	118.9	2.6%	117.2	2.5%	118.4	2.5%	- 0.4	-0.4%	+1.1	+1.0%
SMEs	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%	1,571.8	33.7%	+59.1	+3.9%	+28.6	+1.8%
Public sector	451.1	10.5%	474.6	10.9%	409.4	9.3%	434.9	9.6%	361.3	7.9%	387.5	8.3%	- 47.4	-10.9%	+26.2	+7.2%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,104.6	100.0%	+104.2	+5.2%	+56.2
Housing related Loans*	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%	1,945.0	92.4%	+102.0	+5.5%	+53.9	+2.8%
Customer Loans	51.5	2.8%	56.3	2.8%	60.9	3.1%	63.9	3.2%	65.4	3.1%	67.1	3.1%	+3.2	+5.0%	+1.6	+2.5%
Loans to small Businesses	90.8	5.0%	91.5	5.0%	92.7	4.8%	93.5	4.7%	91.8	4.4%	92.4	4.3%	- 1.0	-1.0%	+0.6	+0.6%

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

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

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,164.8	100.0%	+82.8	+3.9%	+45.7
Local	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%	1,634.2	75.4%	+34.3	+2.1%	+33.4	+2.0%
Tochigi	749.3	37.9%	765.1	38.4%	769.9	38.1%	777.7	37.3%	767.1	36.2%	784.8	36.2%	+7.1	+0.9%	+17.6	+2.3%
Gunma	254.7	12.8%	257.5	12.9%	255.4	12.6%	266.6	12.8%	265.8	12.5%	274.1	12.6%	+7.5	+2.8%	+8.2	+3.1%
Ibaraki	114.3	5.7%	120.8	6.0%	127.1	6.3%	131.0	6.2%	137.7	6.4%	140.5	6.4%	+9.4	+7.1%	+2.8	+2.0%
Saitama	335.2	16.9%	355.6	17.8%	371.5	18.4%	394.5	18.9%	401.6	18.9%	404.4	18.6%	+9.8	+2.5%	+2.7	+0.6%
Fukushima	27.1	1.3%	28.0	1.4%	28.3	1.4%	29.9	1.4%	28.3	1.3%	30.2	1.3%	+0.3	+1.1%	+1.8	+6.6%
Tokyo	495.7	25.0%	460.9	23.1%	465.0	23.0%	482.0	23.1%	518.2	24.4%	530.5	24.5%	+48.5	+10.0%	+12.3	+2.3%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	(¥bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	8,729.1	100.0%	+220.1	+2.5%	+171.9	+2.0%
Yen-denominated	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%	8,506.4	97.4%	+196.6	+2.3%	+174.4	+2.0%
Foreign currency	119.1	1.4%	131.2	1.5%	161.2	1.9%	194.9	2.2%	211.6	2.4%	222.6	2.5%	+27.7	+14.2%	+11.0	+5.1%
JOM deposit	33.4	0.4%	9.5	0.1%	1.1	0.0%	4.2	0.0%	13.5	0.1%	16.0	0.1%	+11.8	+280.9%	+2.5	+18.5%
NCDs	114.1		56.2		111.9		67.2		165.9		85.1		+17.9	+26.6%	- 80.8	-48.7%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	8,506.4	100.0%	+196.6	+2.3%	+174.4	+2.0%
Individual	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%	6,368.3	74.8%	+146.3	+2.3%	+62.1	+0.9%
Corporate	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%	1,697.0	19.9%	+61.4	+3.7%	+36.6	+2.2%
Public	319.2	4.0%	411.1	5.0%	339.6	4.2%	452.1	5.4%	365.3	4.3%	441.0	5.1%	-11.1	-2.4%	+75.7	+20.7%

Individual Deposits by Liquidity Type

	(¥bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	6,368.3	100.0%	+146.3	+2.3%	+62.1	+0.9%
Current	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%	4,247.2	66.6%	+190.0	+4.6%	+93.0	+2.2%
Time deposits	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%	2,121.0	33.3%	-43.8	-2.0%	-31.0	-1.4%

Deposits (Ashikaga)

Deposits

	(#bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	5,709.2	100.0%	+179.3	+3.2%	+160.1	+2.8%
Yen-denominated	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%	5,625.8	98.5%	+172.1	+3.1%	+163.6	+2.9%
Foreign currency	21.5	0.4%	24.9	0.4%	64.3	1.1%	76.0	1.3%	86.8	1.5%	83.3	1.4%	+7.2	+9.5%	-3.4	-4.0%
NCDs	2,847		2,893		2,704		2,794		2,979		2,630		-16.3	-5.8%	-34.8	-11.6%

Yen-denominated Deposits by Customer Type

	(#bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	5,625.8	100.0%	+172.1	+3.1%	+163.6	+2.9%
Individual	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%	3,907.7	69.4%	+105.0	+2.7%	+53.5	+1.3%
Corporate	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%	1,421.0	25.2%	+78.7	+5.8%	+41.0	+2.9%
Public	226.4	4.4%	323.9	6.1%	223.6	4.2%	308.7	5.6%	228.0	4.1%	297.0	5.2%	-11.6	-3.7%	+69.0	+30.2%

Individual Deposits by Liquidity Type

	(#bn)															
	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	3,907.6	100.0%	+104.9	+2.7%	+53.4	+1.3%
Current	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%	2,603.5	66.6%	+138.0	+5.5%	+77.9	+3.0%
Time deposits	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%	1,304.0	33.3%	-33.0	-2.4%	-24.4	-1.8%

Accumulation Services (Joyo)

Number of Customers (by service)

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Change from FYE17	Change ratio
Investment Trusts	37,977	39,303	40,540	39,177	39,023	37,253	-1,924	-4.9%
Annuities Insurance	23,190	26,671	29,664	31,296	32,791	34,999	+3,703	+11.8%
Foreign Currency Deposits	10,435	10,687	18,939	24,041	24,853	24,823	+782	+3.3%

Number of Contracts (by service)

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Change from FYE17	Change ratio
Investment Trusts	93,721	101,415	92,530	80,579	78,672	71,605	-8,974	-11.1%
Annuities Insurance	32,059	37,329	42,217	44,523	47,382	51,314	+6,791	+15.3%
Foreign Currency Deposits	11,893	12,271	19,743	24,833	25,671	25,618	+785	+3.2%

Transaction Amount (by service)

	1H16	2H16	1H17	2H17	1H18	2H18	Change from 2H17	Change ratio
Investment Trusts	6,625	7,180	9,419	10,523	9,977	6,674	-3,849	-36.6%
Annuities Insurance	2,999	3,674	3,692	4,293	4,470	4,835	+542	+12.6%
Foreign Currency	419	462	693	1,104	1,252	1,286	+182	+16.5%
Total	10,043	11,316	13,804	15,920	15,699	12,795	-3,125	-19.6%

Accumulation Services (Ashikaga)

Number of Customers (by service)

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Change from FYE17	Change ratio
Investment Trusts	25,623	26,157	28,005	30,094	30,547	32,587	+2,493	+8.3%
Annuities Insurance	27,800	29,896	31,296	31,944	33,623	34,238	+2,294	+7.2%
Foreign Currency Deposits	834	1,377	1,483	1,469	1,436	1,497	+28	+1.9%

Number of Contracts (by service)

	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Change from FYE17	Change ratio
Investment Trusts	32,286	33,072	35,933	39,147	40,011	42,909	+3,762	+9.6%
Annuities Insurance	35,640	38,623	40,885	42,209	44,968	45,750	+3,541	+8.4%
Foreign Currency Deposits	849	1,396	1,507	1,494	1,461	1,522	+28	+1.9%

Transaction Amount (by service)

	1H16	2H16	1H17	2H17	1H18	2H18	Change from 2H17	Change ratio
Investment Trusts	1,913	1,867	2,932	3,503	2,574	2,543	- 960	-27.4%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	24	55	73	77	79	81	+3	+4.7%
Total	1,938	1,923	3,005	3,580	2,653	2,624	- 956	-26.7%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE16	FYE17	FYE18	vs FYE17		FYE16	FYE17	FYE18	vs FYE17	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,731.1	1,725.4	1,812.4	+87.0	+5.0%	26.0	17.9	19.3	+1.4	-1.6
JGB's	869.8	608.8	489.7	-119.1	-19.5%	14.5	8.3	7.0	-1.2	-
Local government bonds	397.9	599.7	750.5	+150.8	+25.1%	2.4	2.3	5.3	+2.9	-
Foreign bonds	456.5	393.7	513.2	+119.5	+30.3%	-1.8	-3.4	10.4	+13.8	-5.7
o/w Foreign government bonds	159.2	146.4	180.2	+33.7	+23.0%	0.1	-0.5	8.5	+9.1	-
o/w Ginnie Mae	28.6	23.4	23.0	-0.4	-1.8%	0.0	-0.6	-0.2	+0.3	-
Stocks	266.7	263.2	243.4	-19.8	-7.5%	138.8	144.8	128.0	-16.7	4.8
Investment trusts & Others	339.0	420.1	456.7	+36.5	+8.7%	22.9	17.0	12.6	-4.3	9.3
o/w ETF	169.3	195.5	165.8	-29.6	-15.1%	13.5	13.6	0.4	-13.1	-
o/w REIT	51.8	50.8	67.2	+16.4	+32.2%	9.5	6.3	12.6	+6.3	-
Total	2,793.5	2,802.5	3,025.9	+223.3	+7.9%	186.0	176.3	170.5	-5.8	6.7

* includes ¥1.6bn 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	FYE18	vs FYE17		FYE16	FYE17	FYE18	vs FYE17	FY18
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	699.5	634.3	610.9	-23.4	-3.7%	19.5	17.3	15.7	-1.5	1.4
JGB's	260.3	228.5	205.4	-23.1	-10.1%	9.3	8.6	6.9	-1.7	1.4
Local government bonds	229.7	195.4	188.2	-7.2	-3.7%	6.8	5.5	4.9	-0.6	0.0
Foreign bonds	223.0	222.7	316.3	+93.6	+42.0%	-0.7	-5.3	2.8	+8.2	-0.2
o/w Foreign government bonds	32.3	26.1	84.0	+57.9	+221.8%	0.6	0.0	3.1	+3.1	-0.2
o/w Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	79.7	80.3	72.4	-7.9	-9.8%	31.9	34.4	28.4	-5.9	2.5
Investment trusts & Others	414.8	453.5	338.7	-114.7	-25.3%	0.5	-5.2	-2.3	+2.9	1.0
ETF	0.0	14.0	21.8	+7.7	-	0.0	-0.8	-1.1	-0.3	0.1
REIT	17.3	16.0	18.9	+2.8	+17.5%	1.5	0.1	1.9	+1.8	0.1
Total	1,417.1	1,391.0	1,338.4	-52.5	-3.8%	51.2	41.0	44.6	+3.6	4.8

* includes ¥9.9bn of gains on cancellation of private offering investment trusts

Securities Portfolio (Joyo)

(¥bn)

"Avg yield" is calculated on a half-year basis

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,821.2	63.8%	+75.8	+4.3%	+13.4	+0.7%
Duration (year)	3.3	—	3.8	—	3.5	—	3.8	—	3.7	—	4.4	—	+0.6	-	+0.7	-
Fixed rate note	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%	1,788.8	62.6%	+129.8	+7.8%	+59.4	+3.4%
(Avg yield)	(0.61%)	—	(0.56%)	—	(0.55%)	—	(0.52%)	—	(0.46%)	—	(0.45%)	—	(-0.07%)	-	(-0.01%)	-
Floating rate note	72.6	3.1%	82.2	2.5%	81.9	3.3%	86.4	3.3%	78.3	2.8%	32.4	1.1%	-54.0	-62.5%	-45.9	-58.6%
(Avg yield)	(0.08%)	—	(0.04%)	—	(0.06%)	—	(0.07%)	—	(0.07%)	—	(0.08%)	—	(+0.01%)	-	(+0.01%)	-
Foreign currency denominated bonds	379.1	16.0%	458.4	17.6%	431.7	17.2%	359.3	13.7%	418.7	15.1%	484.8	17.0%	+125.5	+34.9%	+66.1	+15.8%
Duration (year)	3.5	—	4.2	—	4.4	—	4.8	—	5.3	—	5.2	—	+0.4	-	Δ 0.1	-
(Avg yield Spread)	(1.06%)	—	(0.90%)	—	(0.89%)	—	(0.92%)	—	(0.94%)	—	(0.83%)	—	(-0.09%)	-	(-0.11%)	-
Fixed rate note	349.4	14.7%	401.0	15.4%	380.6	15.2%	296.1	11.3%	303.5	11.0%	339.1	11.9%	+43.0	+14.5%	+35.6	+11.7%
(Avg yield)	(1.88%)	—	(2.06%)	—	(2.09%)	—	(2.24%)	—	(1.89%)	—	(1.79%)	—	(-0.45%)	-	(-0.01%)	-
(Avg yield Spread)	(1.08%)	—	(0.91%)	—	(0.88%)	—	(0.88%)	—	(0.97%)	—	(0.78%)	—	(-0.11%)	-	(-0.18%)	-
Floating rate note	29.7	1.3%	57.4	2.2%	51.1	2.0%	63.2	2.4%	115.1	4.2%	135.7	4.8%	+72.5	+114.7%	+20.6	+17.9%
(Avg yield)	(1.77%)	—	(2.14%)	—	(2.39%)	—	(2.67%)	—	(3.12%)	—	(3.55%)	—	(+0.88%)	-	(-0.01%)	-
(Avg yield Spread)	(0.86%)	—	(0.83%)	—	(0.93%)	—	(1.08%)	—	(0.88%)	—	(0.95%)	—	(-0.14%)	-	(+0.07%)	-
Stock	131.4	5.5%	127.9	4.9%	123.9	4.9%	118.4	4.5%	115.4	4.2%	115.3	4.0%	-3.1	-2.6%	-0.1	-0.1%
Cet1 ratio	-	31.1%	-	30.4%	-	28.9%	-	27.5%	-	26.0%	-	25.4%	(Δ2.1%)	-	(Δ0.6%)	-
Investment trust and others*	250.9	10.6%	319.5	12.2%	327.0	13.0%	405.3	15.4%	427.2	15.4%	445.2	15.6%	+39.9	+9.8%	+18.0	+4.2%
Total	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%	2,856.6	100.0%	+228.2	+8.7%	+87.3	+3.2%
(Avg yield)	(1.10%)	—	(1.16%)	—	(1.19%)	—	(1.14%)	—	(1.25%)	—	(1.12%)	—	(-0.02%)	-	(-0.13%)	-
Unrealized gains/losses	159.5	—	186.0	—	184.2	—	176.3	—	176.2	—	170.5	—	-5.8	-3.3%	-5.7	-3.2%

*"Investment trust and others" include trust beneficial rights of ¥1.3bn

Securities Portfolio (Ashikaga)

(¥bn)

"Avg yield" is calculated on a half-year basis

	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18		vs FYE17		vs Sep-18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	769.6	60.4%	722.0	52.9%	671.6	48.3%	631.1	46.8%	602.4	46.0%	602.1	46.5%	-29.0	-4.6%	-0.3	-0.1%
Duration (year)	5.1	-	5.2	-	5.3	-	5.3	-	5.0	-	4.8	-	-0.6	-	-0.3	-
(Avg yield Spread)	(0.74%)	-	(0.74%)	-	(0.77%)	-	(0.78%)	-	(0.81%)	-	(0.75%)	-	(-0.03%)	-	(-0.06%)	-
Fixed rate note	694.7	54.5%	661.1	48.4%	620.7	44.7%	596.2	44.2%	573.5	43.8%	574.2	44.4%	-22.0	-3.7%	+0.7	+0.1%
(Avg yield)	(0.79%)	-	(0.78%)	-	(0.81%)	-	(0.82%)	-	(0.84%)	-	(0.78%)	-	(-0.04%)	-	(-0.06%)	-
Floating rate note	74.9	5.9%	60.9	4.5%	50.9	3.7%	34.9	2.6%	28.9	2.2%	27.9	2.2%	-7.0	-20.1%	-1.0	-3.6%
(Avg yield)	(0.34%)	-	(0.32%)	-	(0.25%)	-	(0.22%)	-	(0.17%)	-	(0.16%)	-	(-0.06%)	-	(-0.01%)	-
Foreign currency denominated bonds	130.1	10.2%	181.8	13.3%	218.0	15.7%	214.2	15.9%	302.6	23.1%	306.5	23.7%	+92.3	+43.1%	+3.9	+1.3%
Duration (year)	5.2	-	5.7	-	5.9	-	6.7	-	6.7	-	6.5	-	Δ 0.2	-	-0.2	-
(Avg yield Spread)	(2.53%)	-	(2.51%)	-	(2.71%)	-	(2.72%)	-	(2.94%)	-	(2.68%)	-	(-0.04%)	-	(-0.26%)	-
Fixed rate note	113.1	8.9%	163.0	11.9%	199.0	14.3%	205.2	15.2%	280.0	21.4%	286.6	22.2%	+81.4	+39.6%	+6.6	+2.4%
(Avg yield)	(2.71%)	-	(2.65%)	-	(2.78%)	-	(2.77%)	-	(2.93%)	-	(2.67%)	-	(-0.10%)	-	(-0.26%)	-
Floating rate note	17.0	1.3%	18.9	1.4%	18.9	1.4%	8.9	0.7%	22.6	1.7%	19.8	1.5%	+10.9	+121.9%	-2.8	-12.3%
(Avg yield)	(1.43%)	-	(1.54%)	-	(1.98%)	-	(2.04%)	-	(2.96%)	-	(2.86%)	-	(+0.82%)	-	(-0.10%)	-
Stock	47.8	3.8%	47.7	3.5%	47.0	3.4%	45.9	3.4%	45.6	3.5%	43.9	3.4%	-2.0	-4.4%	-1.7	-3.8%
Cet1 ratio	0	-	0	-	0	-	0	-	0	-	0	-	(Δ1.4%)	-	(-0.54%)	-
Investment trust and others*	326.3	25.6%	414.3	30.3%	453.2	32.6%	458.6	34.0%	358.6	27.4%	340.9	26.4%	-117.7	-25.7%	-17.7	-4.9%
Total	1,273.8	100.0%	1,365.8	100.0%	1,389.8	100.0%	1,349.8	100.0%	1,309.3	100.0%	1,293.6	98.8%	-56.2	-4.2%	-15.7	-1.2%
(Avg yield)	(1.62%)	-	(1.52%)	-	(1.66%)	-	(1.64%)	-	(2.73%)	-	(2.20%)	-	(+0.56%)	-	(-0.53%)	-
Unrealized gains/losses	56.9	-	51.2	-	50.4	-	41.0	-	31.0	-	44.8	-	+3.8	-	+13.8	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE17						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - FYE18	
FYE18	Normal borrowers	10,213	313	5	1	0	0	10,532	Upgraded	540	430
	Borrowers requiring caution	506	3,313	36	63	0	0	3,918	Unchanged	15,000	14,839
	Borrowers requiring monitoring	8	47	135	9	0	0	199	Dow ngraded	845	942
	Potentially bankrupt	11	131	32	1,008	3	0	1,185	Others	848	693
	Substantially bankrupt	7	40	5	100	151	0	303	Total	17,233	16,904
	Legally bankrupt	2	14	2	28	9	19	74			
	Others	433	216	1	43	0	0	693			
	Total	11,180	4,074	216	1,252	163	19	16,904			

Based on Borrowed Amount for Business

		FYE17						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE16 - FYE17	FYE17 - FYE18	
FYE18	Normal borrowers	2,959,659	40,942	319	21	0	0	3,000,942	Upgraded	57,770	49,519
	Borrowers requiring caution	68,537	251,887	3,929	3,480	0	0	327,832	Unchanged	3,232,872	3,280,968
	Borrowers requiring monitoring	1,275	3,570	19,054	821	0	0	24,720	Dow ngraded	75,117	101,261
	Potentially bankrupt	3,276	9,469	3,049	47,455	6	0	63,256	Others	27,263	25,436
	Substantially bankrupt	2,132	1,442	334	4,750	2,521	0	11,179	Total	3,393,022	3,457,184
	Legally bankrupt	122	680	203	2,253	170	392	3,820			
	Others	21,311	3,416	17	691	0	0	25,436			
	Total	3,056,312	311,406	26,905	59,471	2,697	392	3,457,184			

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 - FYE18	
FYE18	Normal borrowers	200,812	1,364	7	20	1	0	202,204	Upgraded	3,018	1,703
	Borrowers requiring caution	1,550	4,722	53	184	11	0	6,520	Unchanged	198,691	207,322
	Borrowers requiring monitoring	17	73	275	10	0	0	375	Dow ngraded	2,081	2,264
	Potentially bankrupt	131	116	27	1,387	36	17	1,714	Others	0	0
	Substantially bankrupt	242	36	1	41	106	0	426	Total	203,790	211,289
	Legally bankrupt	5	3	0	10	12	20	50			
Total		202,757	6,314	363	1,652	166	37	211,289			

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 - FYE18	
FYE18	Normal borrowers	3,921,094	50,380	1,356	516	0	0	3,973,346	Upgraded	95,664	69,553
	Borrowers requiring caution	73,265	208,836	9,800	5,840	85	0	297,826	Unchanged	4,045,351	4,197,171
	Borrowers requiring monitoring	1,695	5,083	17,532	814	0	0	25,124	Dow ngraded	84,735	96,381
	Potentially bankrupt	2,473	5,344	2,427	47,171	461	301	58,177	Others	0	0
	Substantially bankrupt	2,567	599	1	1,531	1,670	0	6,368	Total	4,225,750	4,363,105
	Legally bankrupt	487	362	0	224	323	868	2,264			
Total		4,001,581	270,604	31,116	56,096	2,539	1,169	4,363,105			

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE17		FYE18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	686,485	11.3%	683,657	10.3%	-2,827	-0.9%
Agriculture / Forestry	18,830	0.3%	19,863	0.3%	+1,033	+0.0%
Fishery	3,256	0.0%	3,789	0.0%	+533	+0.0%
Mining / Quarrying of stones / Gravel	9,434	0.1%	8,841	0.1%	-592	+0.0%
Construction	175,180	2.8%	180,410	2.7%	+5,230	-0.1%
Electric, gas and water	81,721	1.3%	127,461	1.9%	+45,739	+0.5%
Telecommunication	30,737	0.5%	26,113	0.3%	-4,624	-0.1%
Transport / Postal activities	155,400	2.5%	162,029	2.4%	+6,628	-0.1%
Wholesale / Retailing services	619,123	10.2%	626,539	9.5%	+7,416	-0.7%
Financial & Insurance services	212,368	3.5%	233,703	3.5%	+21,335	+0.0%
Real estate / Goods rental & leasing	1,224,080	20.1%	1,230,288	18.6%	+6,207	-1.5%
Medical, welfare and other services (*)	380,440	6.2%	385,292	5.8%	+4,851	-0.4%
Public sector	711,897	11.7%	1,043,446	15.8%	+331,548	+4.0%
Others (including individual loans)	1,754,542	28.9%	1,863,293	28.2%	+108,750	-0.6%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,063,500	100.0%	6,594,731	100.0%	+531,231	-

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE17		FYE18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,798	20.5%	18,064	20.1%	-733	-0.3%
Agriculture / Forestry	166	0.1%	138	0.1%	-28	+0.0%
Fishery	0	0.0%	24	0.0%	+24	+0.0%
Mining / Quarrying of stones / Gravel	7	0.0%	494	0.5%	+487	+0.5%
Construction	6,551	7.1%	7,683	8.5%	+1,132	+1.4%
Electric, gas and water	11	-	6	0.0%	-5	+0.0%
Telecommunication	998	1.0%	1,076	1.2%	+78	+0.1%
Transport / Postal activities	2,476	2.7%	2,686	3.0%	+209	+0.2%
Wholesale / Retailing services	25,247	27.5%	23,698	26.4%	-1,549	-1.0%
Financial & Insurance services	403	0.4%	353	0.3%	-50	+0.0%
Real estate / Goods rental & leasing	12,785	13.9%	10,673	11.9%	-2,112	-2.0%
Medical, welfare and other services (*)	16,435	17.9%	15,181	16.9%	-1,253	-0.9%
Public sector	-	-	-	-	-	-
Others (including individual loans)	7,761	8.4%	9,419	10.5%	+1,657	+2.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	91,643	100.0%	89,500	100.0%	-2,143	-

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

Balance of Loans by Industry (non-consolidated)

	FYE17		FYE18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	506,555	11.2%	503,216	10.8%	-3,339	-0.4%
Agriculture / Forestry	12,698	0.2%	14,452	0.3%	+1,754	+0.0%
Fishery	538	0.0%	595	0.0%	+57	+0.0%
Mining / Quarrying of stones / Gravel	2,114	0.0%	2,322	0.0%	+208	+0.0%
Construction	149,176	3.3%	154,078	3.3%	+4,902	+0.0%
Electric, gas and water	60,608	1.3%	66,863	1.4%	+6,255	+0.0%
Telecommunication	18,544	0.4%	19,244	0.4%	+700	+0.0%
Transport / Postal activities	118,987	2.6%	127,836	2.7%	+8,849	+0.1%
Wholesale / Retailing services	406,899	9.0%	414,658	8.9%	+7,759	-0.1%
Financial & Insurance services	146,772	3.2%	170,507	3.6%	+23,735	+0.4%
Real estate / Goods rental & leasing	573,166	12.6%	590,528	12.6%	+17,362	Δ0.0%
Medical, welfare and other services (*)	333,599	7.3%	351,212	7.5%	+17,613	+0.1%
Public sector	434,963	9.6%	387,547	8.3%	-47,416	-1.3%
Others (including individual loans)	1,752,675	38.7%	1,853,958	39.8%	+101,283	+1.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,517,299	100.0%	4,657,025	100.0%	+139,726	—

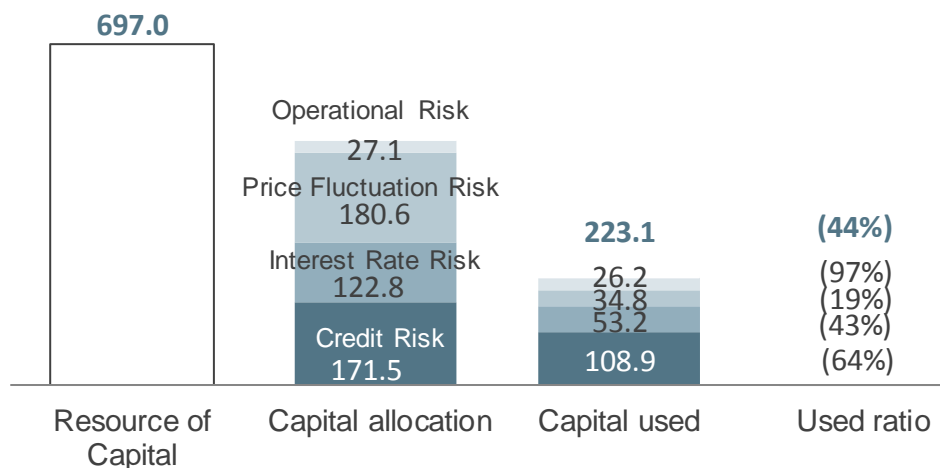
Risk-Monitored Loans by Industry (non-consolidated)

	FYE17		FYE18		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	26,500	28.8%	20,655	25.3%	-5,845	-3.5%
Agriculture / Forestry	471	0.5%	522	0.6%	+51	+0.1%
Fishery	—	—	—	—	—	—
Mining / Quarrying of stones / Gravel	—	—	—	—	—	—
Construction	5,844	6.3%	6,070	7.4%	+226	+1.0%
Electric, gas and water	8	0.0%	8	0.0%	+0	+0.0%
Telecommunication	320	0.3%	314	0.3%	-6	+0.0%
Transport / Postal activities	2,569	2.8%	2,356	2.8%	-213	+0.0%
Wholesale / Retailing services	18,384	20.0%	18,237	22.3%	-147	+2.3%
Financial & Insurance services	327	0.3%	92	0.1%	-235	-0.2%
Real estate / Goods rental & leasing	10,292	11.2%	7,015	8.6%	-3,277	-2.6%
Medical, welfare and other services (*)	13,647	14.8%	13,519	16.6%	-128	+1.7%
Public sector	—	—	—	—	—	—
Others (including individual loans)	13,373	14.5%	12,640	15.5%	-733	+0.9%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	91,740	100.0%	81,433	100.0%	-10,307	—

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

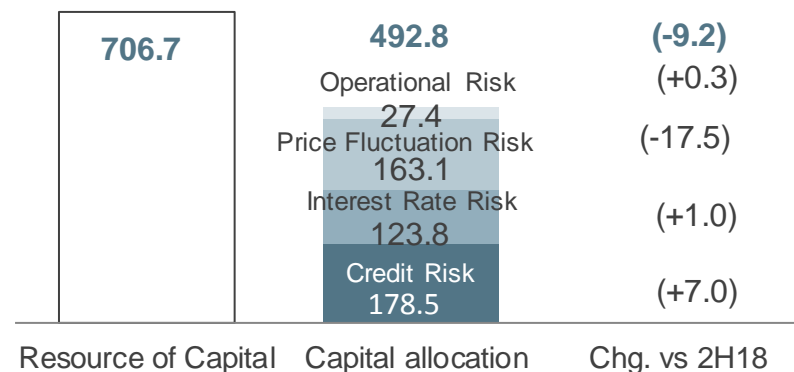
(¥bn)

Capital Allocation/ Capital Used as of Mar.31, 2019



Capital Allocation (planned for 1H19)

Decided capital allocation for 1H19, based on the market outlook, and financial results and forecast of subsidiaries.



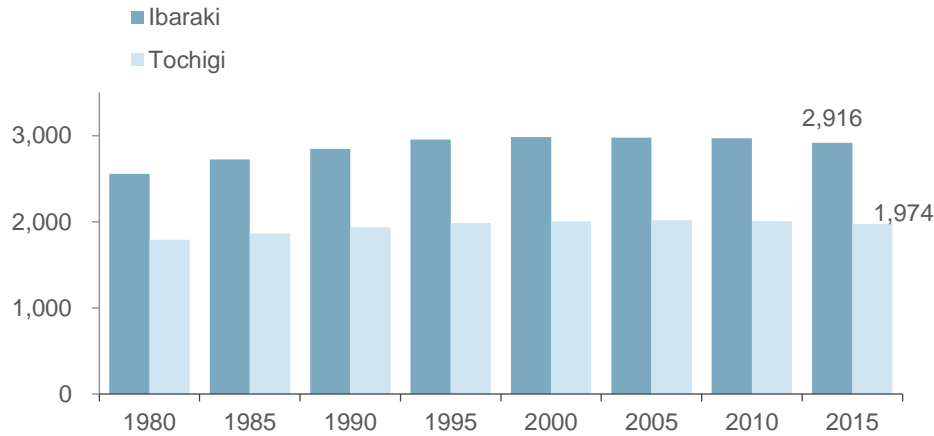
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	FY19	FY20	FY19	FY20
Parameter				
GDP	-4.6%	+1.2%	-1.5%	-0.7%
Nikkei Stock average	9,705円	9,016円	13,169円	13,167円
Yen exchange rate	87.27円	85.72円	103.21円	100.68円
Capital ratio				
Domestic standard	7.52%	6.40%	8.51%	7.49%
CET1 ratio	6.51%	5.82%	8.46%	7.51%
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		Global recession starting from China and the fall of stock prices Risk aversion strengthened Slowdown of emerging economics in Asia	

Apartment Loans (1)

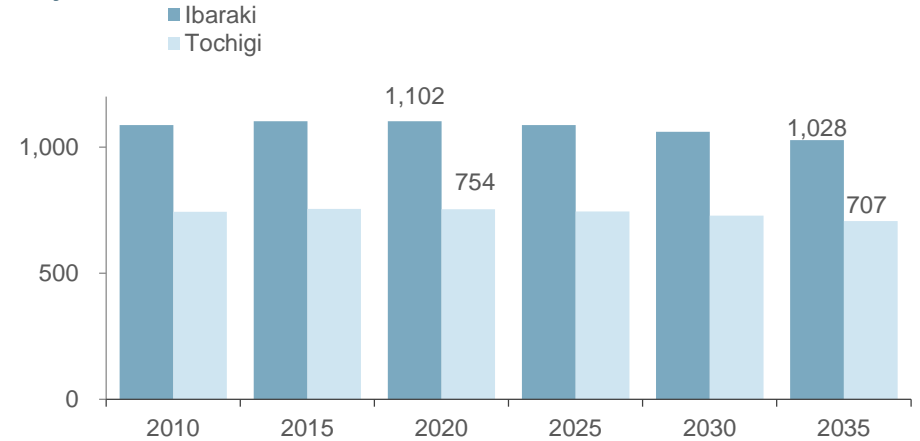
Population

(thousand)



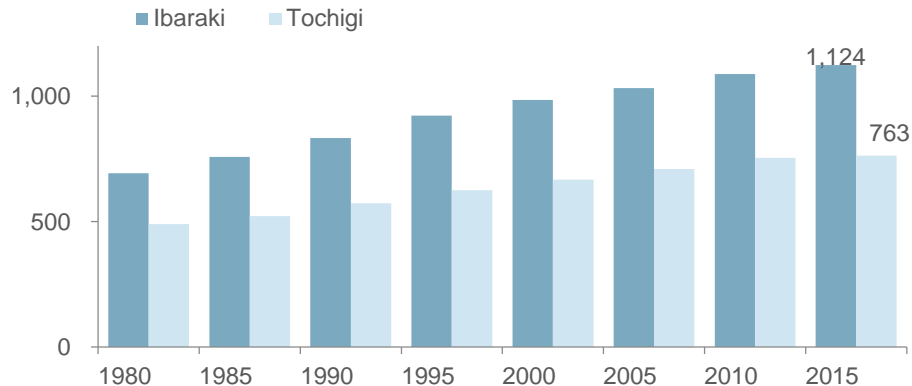
Projection of Number of Households

(thousand)



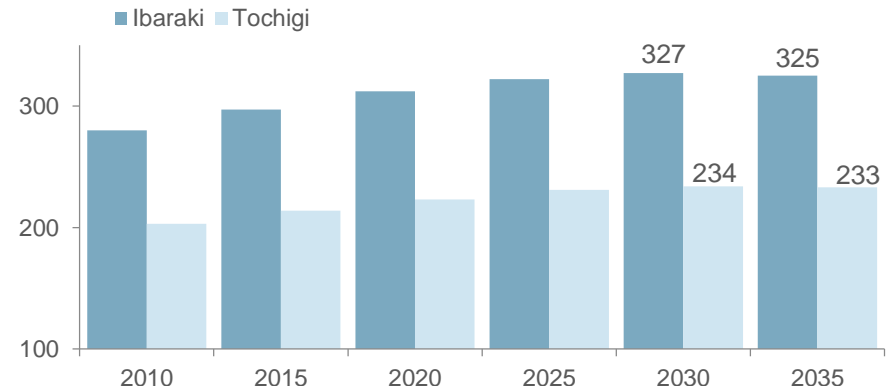
Number of Households

(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 on the increase.

Source National census

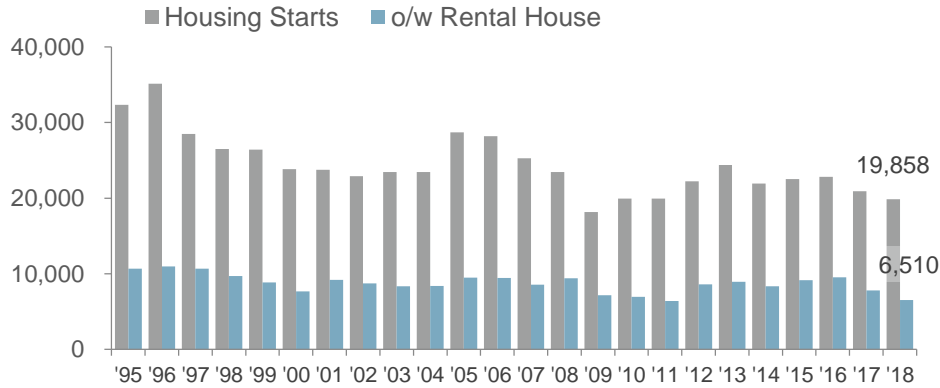
The number of all households is projected to peak out in 2020. While the number of single-person households, which are main renters of apartments, continue to increase until 2030.

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

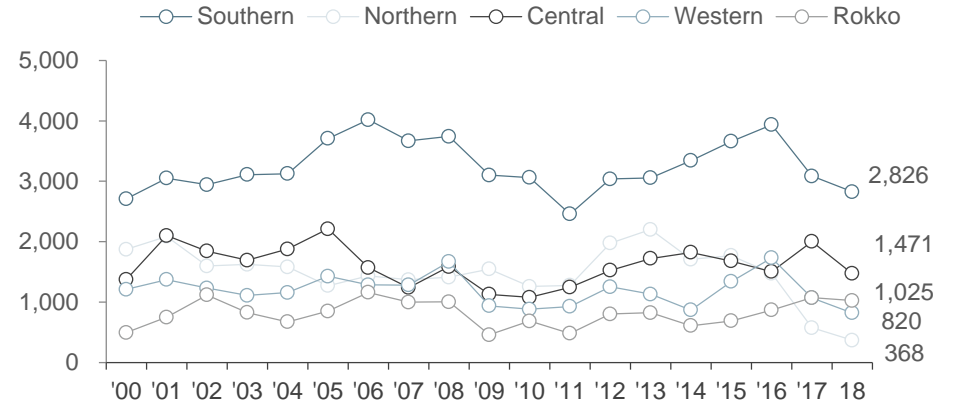
Apartment Loans (2)

Source : Statistics of Housing Starts (Ibaraki / Tochigi)

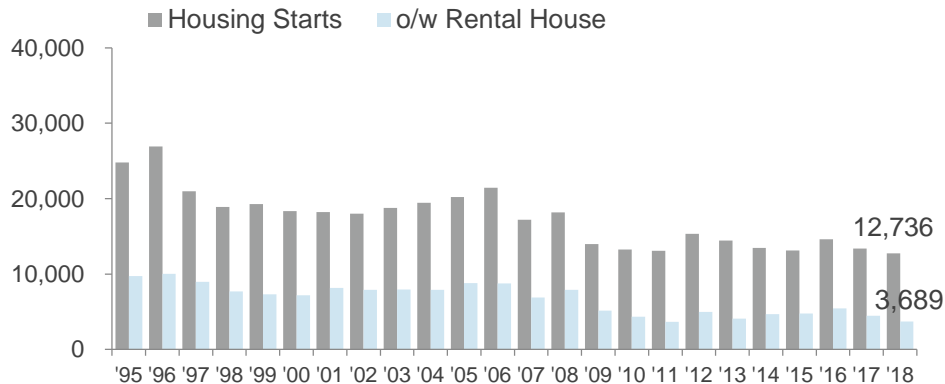
Housing Starts in Ibaraki



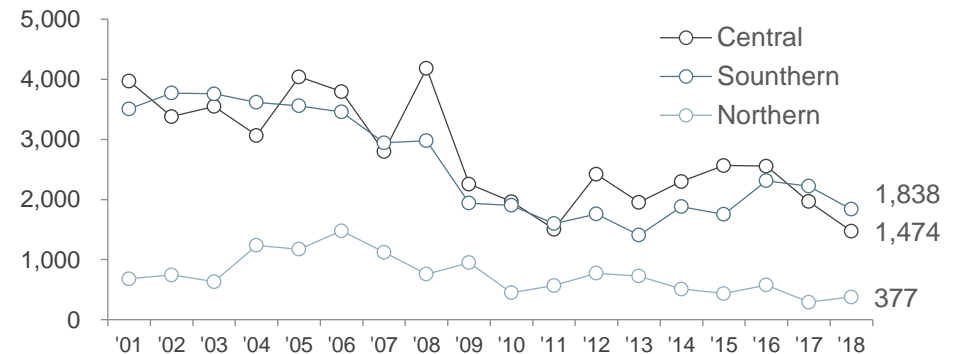
Rental Housing Starts in Ibaraki



Housing Starts in Tochigi



Rental Housing Starts in Tochigi



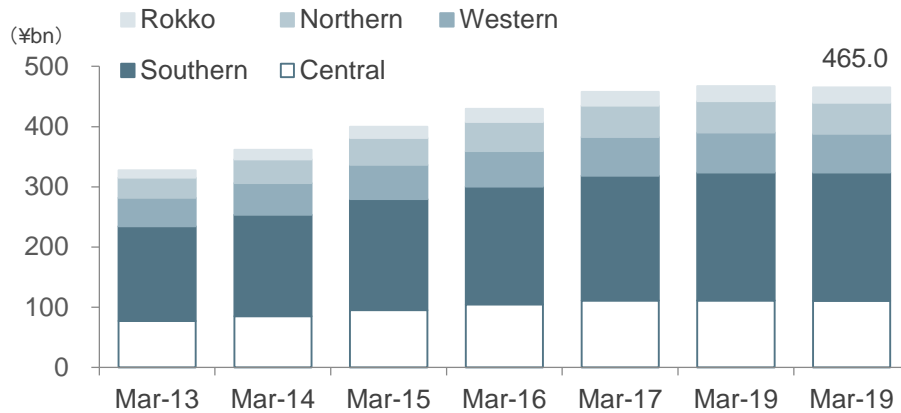
The number of new housing starts for rental housing in Ibaraki prefecture has been moving in the range of 9,000 to 10,000 per year and is slowly increasing in recent years. Those in Tochigi Prefecture are slightly increasing but are about half of the peak level.

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.

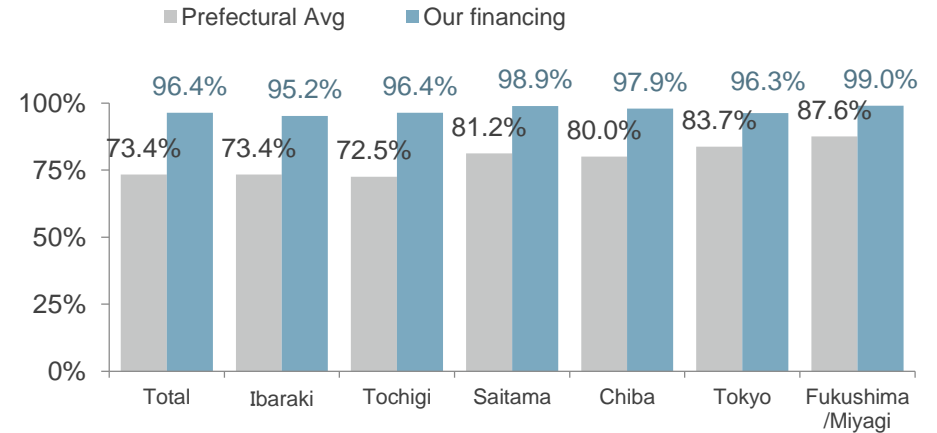
Apartment Loans (3)

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

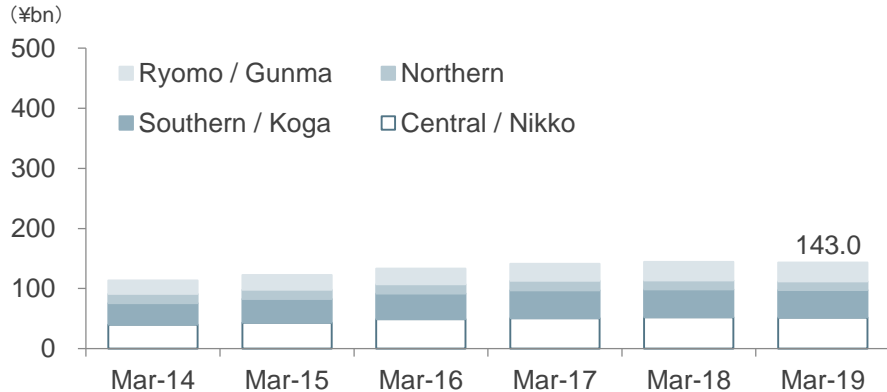
Apartment Loans (Joyo / by Area in Ibaraki)



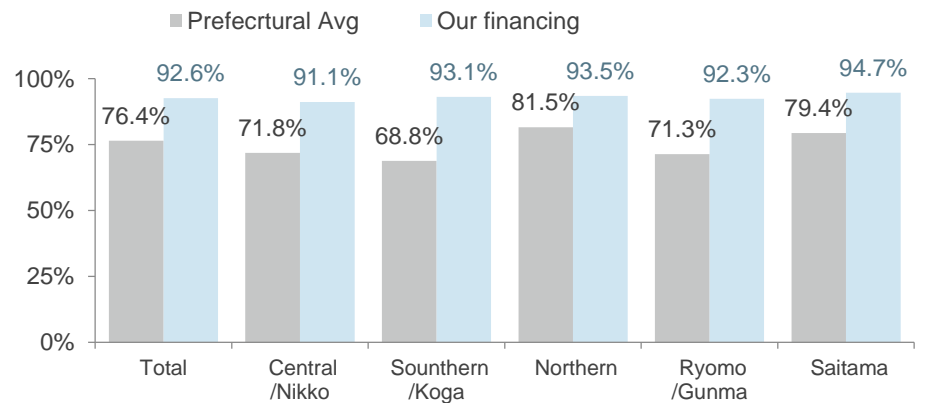
Occupancy Rate of Apartments by Area (Joyo)



Apartment Loans (Ashikaga / by Area in Tochigi)



Occupancy Rate of Apartments by Area (Ashikaga)



Apartment Loans of Joyo in Ibaraki Prefecture decreased (Those of outside Ibaraki prefecture increased).

Apartment Loans of Ashikaga in Tochigi Prefecture decreased (Those of outside Tochigi prefecture increased).

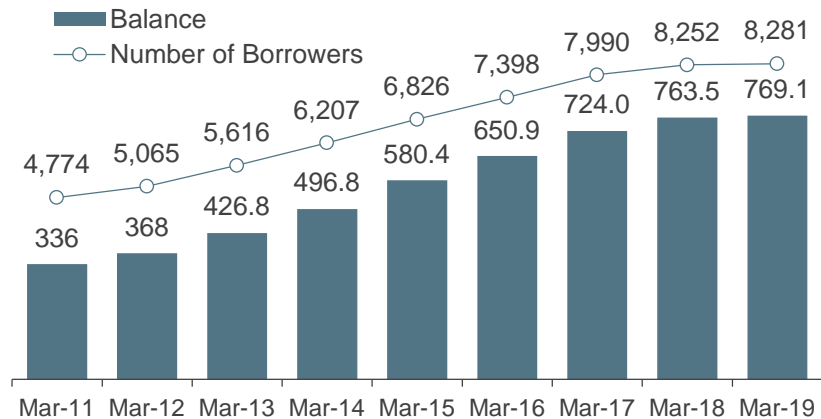
The calculation range of "Target for monitoring" is as follows.

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

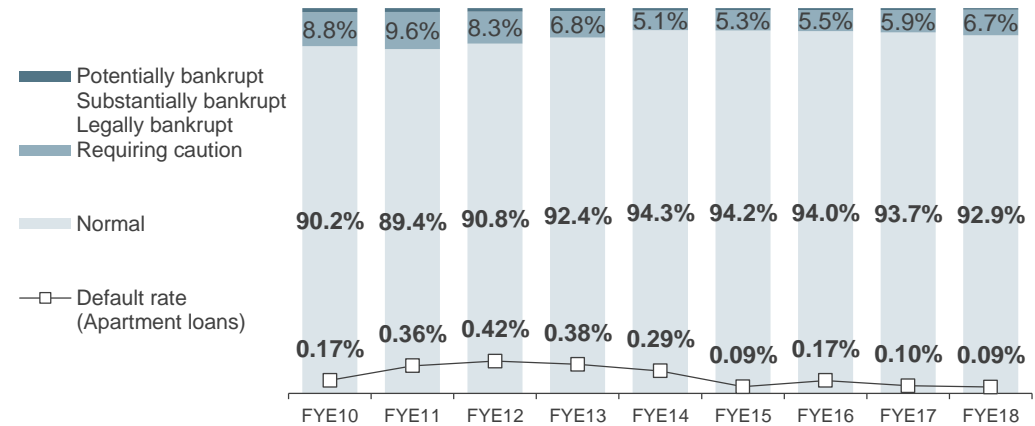
Ashikaga : Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2018 and who especially need attention.

Apartment Loans (4) Portfolio (Joyo)

Number of Borrowers and Balance of Loans (¥bn)



Borrower Rating Default Ratio

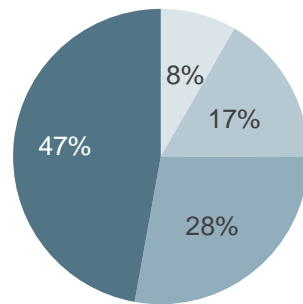
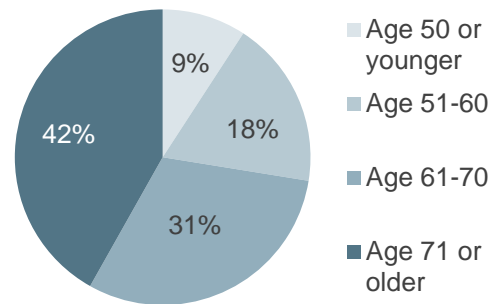


Composition by Age Group

(as of Mar. 31, 2019)

(by number of borrowers)

(by amount of loans)

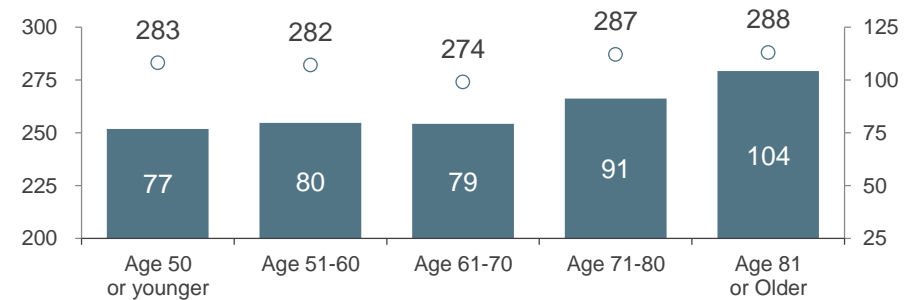


Avg. Balance and Maturity by Age Group

(as of Mar. 31, 2019)

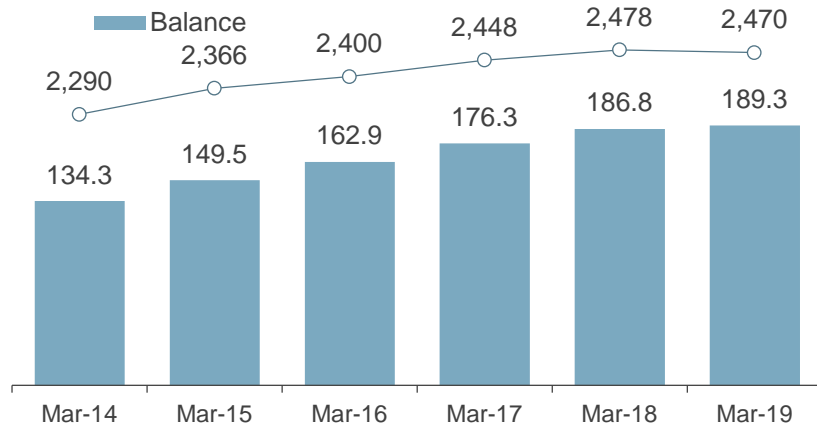
■ Avg Balance (¥mil/right hand)

○ Avg maturity (months/left hand)

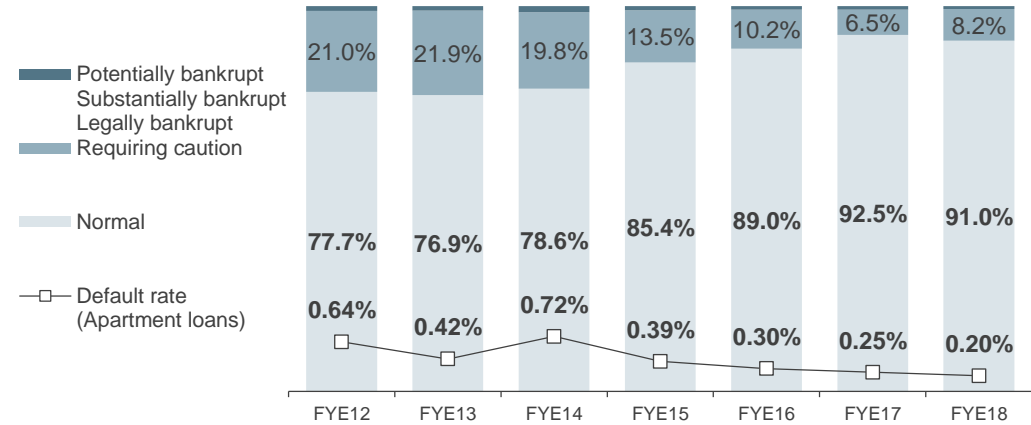


Apartment Loans (4) Portfolio (Ashikaga)

Number of Borrowers and Balance of Loans (¥bn)



Borrower Rating Default Ratio

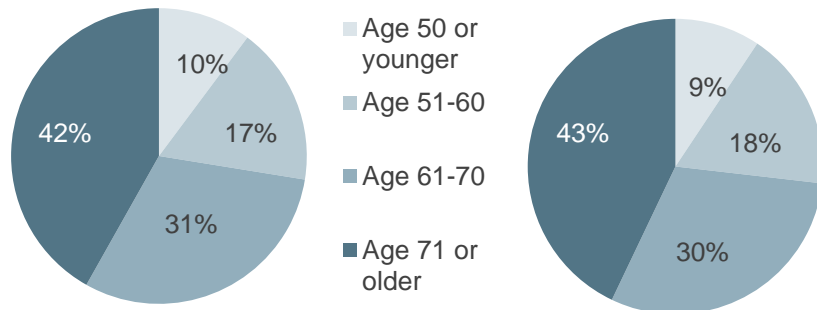


Composition by Age Group*

(as of Sep. 30, 2018)

(by number of borrowers)

(by amount of loans)

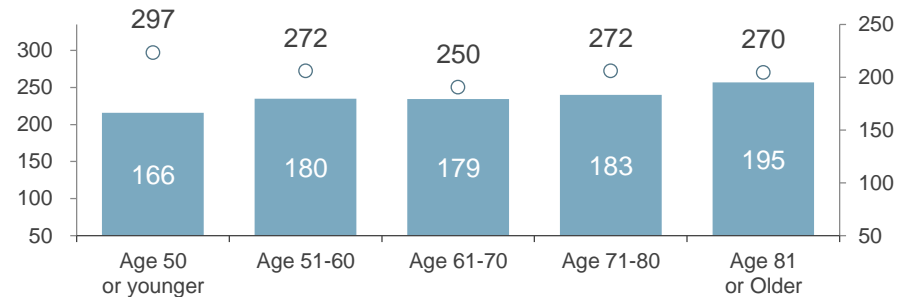


Avg. Balance and Maturity by Age Group*

(as of Sep. 30, 2018)

■ Avg Balance (mil/right hand)

○ Avg maturity (months/left hand)



*Monitoring of Apartment Loans (Figures as above accounted around 63.6%)

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(※).

All new borrowers of ¥100 million or less who have borrowed between 2H12 to 1H18

(※) O/W loans of ¥50 mil or more to borrowers requiring cautions as below

(a) 10 years after lendings and 5 years or more due for repayment

(b) Less than 5 years since lending

Cost Efficiency

Joyo

(¥bn)

		FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	F Y 17	1H18	F Y 18	YoY
Total expenses		70.6	36.0	69.8	35.0	68.2	35.0	68.5	33.7	66.3	33.2	65.3	-1.0
Personnel expenses		35.1	17.2	34.5	17.5	34.9	17.7	34.7	16.9	33.6	17.0	33.8	+0.1
Non-Personnel expenses		32.3	16.4	31.8	15.0	29.5	14.5	29.5	14.3	28.7	13.8	27.7	-1.0
Depreciation	1	5.8	2.8	5.8	3.0	6.0	3.0	6.1	3.1	6.3	3.0	5.9	-0.3
Deposit insurance cost	2	4.9	3.0	5.1	1.5	3.1	1.6	3.2	1.4	2.9	1.3	2.7	-0.1
Others (Excluding 1 & 2)		21.5	9.5	20.8	10.3	20.4	9.9	20.1	9.8	19.5	9.5	18.9	-0.5
Tax		3.0	2.4	3.4	2.5	3.7	2.7	4.2	2.4	3.9	2.2	3.8	-0.1
OHR(Core gross business income basis)		67.1%	67.1%	65.6%	64.7%	65.7%	69.3%	68.9%	63.7%	63.5%	59.7%	60.1%	-3.4%

Ashikaga

(¥bn)

		FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	F Y 17	1H18	FY18	YoY
Total expenses		48.9	24.4	48.0	23.6	47.0	23.3	46.4	23.4	47.2	24.2	48.8	+1.6
Personnel expenses		26.6	13.0	26.0	12.7	25.3	12.7	25.7	13.0	26.1	13.4	26.8	+0.6
Non-Personnel expenses		20.1	9.8	19.6	9.3	18.8	8.7	17.5	8.5	17.8	8.8	18.4	+0.5
Depreciation	1	3.7	1.6	3.4	1.7	3.5	1.1	2.1	0.9	1.9	1.0	2.2	+0.2
Deposit insurance cost	2	3.2	1.9	3.3	1.0	2.0	1.0	2.1	0.9	1.9	0.9	1.8	-0.1
Others (Excluding 1 & 2)		13.2	6.3	12.9	6.6	13.3	6.6	13.3	6.6	14.0	6.9	14.4	+0.4
Tax		2.1	1.4	2.3	1.5	2.8	1.8	3.2	1.7	3.2	1.9	3.5	+0.3
OHR(Core gross business income basis)		61.2%	59.5%	59.6%	53.2%	55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	-1.2%

Number of Employees / Offices

Joyo

	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	YoY
Number of employees	3,291	3,365	3,282	3,390	3,289	3,384	3,289	3,437	3,332	3,419	3,320	-12
Number of offices	415	417	418	419	419	420	406	407	404	403	399	-5
Domestic	179	178	178	179	179	179	180	181	183	184	183	+0
Overseas*	2	2	3	3	3	3	3	3	4	4	4	+0
ATM only sub_branches	234	237	237	237	237	238	223	223	217	215	212	-5
Own ATM	883	878	877	879	867	868	856	849	844	837	802	-42

**Overseas" includes 4 representative offices.

Ashikaga

	FY13	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	YoY
Number of employees	2,939	2,955	2,869	2,878	2,817	2,880	2,801	2,900	2,826	2,925	2,835	+9
Number of offices	353	353	354	358	358	364	367	368	369	369	368	-1
Domestic	153	153	153	153	152	154	154	152	153	153	154	+1
Overseas*	—	—	—	1	1	1	1	1	2	2	2	+0
ATM only sub_branches	200	200	201	204	205	209	212	215	214	214	212	-2
Own ATM	703	702	704	707	709	709	714	709	706	684	673	-33

**Overseas" includes 2 representative offices.

Shareholder Composition

Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2018			Mar. 31, 2019			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%	63	411,555	34.9%	-9	+7,264	+0.6%
Securities	41	22,878	1.9%	40	18,178	1.5%	42	23,359	1.9%	+2	+5,180	+0.4%
Corporate	1,124	338,826	28.7%	1,095	268,904	22.8%	1,088	266,456	22.5%	-7	-2,447	-0.2%
Foreign	475	242,387	20.5%	507	277,119	23.5%	510	251,457	21.3%	+3	-25,662	-2.1%
Individual & others	33,917	216,817	18.3%	34,809	209,029	17.7%	37,374	219,906	18.6%	+2,565	+10,876	+0.9%
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%	39,081	1,179,055	100.0%	+2,554	+0	-

Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar. 31, 2019)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2018)
Nomura Financial Partners Co., Ltd.	122,900	10.47%	+0.04%
The Master Trust Bank of Japan, Ltd. (Trust Account)	51,345	4.37%	+1.15%
Japan Trustee Services Bank, Ltd. (Trust Account)	50,637	4.31%	+0.25%
Nippon Life Insurance Company	34,487	2.93%	+0.01%
Sompo Japan Nipponkoa Insurance Inc.	32,974	2.81%	-0.59%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	32,581	2.77%	+0.45%
STATE STREET BANK AND TRUST COMPANY 505223	23,770	2.02%	-0.23%
Sumitomo Life Insurance Company	21,659	1.84%	+0.00%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	20,083	1.71%	+0.04%
Dai-ichi Life Insurance Company, Ltd.	19,948	1.70%	+0.00%

Shareholding ratio is calculated using the total number of shares excluding treasury stock.

Figures less than second decimal place are disregarded.

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

Ibaraki Prefecture

	Index of Industrial Production Index 2015=100			Index of Producers' Shipment 2015=100			Index of Producers' Inventory of Finished Goods 2015=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2013	99.8	-	-	99.6	-	-	86.9	-
FY 2014	101.1	-	+1.3	101.3	-	+1.7	94.3	-	+8.5
FY 2015	98.9	-	-2.2	99.6	-	-1.7	96.6	-	+2.4
FY 2016	97.9	-	-1.0	99.9	-	+0.3	95.4	-	-1.2
FY 2017	101.0	-	+3.2	100.2	-	+0.3	94.8	-	-0.6
FY 2018	-	-	-	-	-	-	-	-	-
2016 Apr-Jun	95.7	-1.5	-7.4	98.1	-1.4	-3.8	101.9	-1.4	+3.1
Jul-Sep	98.1	+2.5	-0.2	101.4	+3.4	+2.6	99.7	+3.4	-0.7
Oct-Dec	99.3	+1.2	+2.7	101.9	+0.5	+4.0	97.0	+0.5	-6.4
2017 Jan-Mar	98.5	-0.8	+0.8	98.5	-3.3	-1.4	100.3	-3.3	-1.2
2017 Apr-Jun	103.0	+4.6	+7.9	101.9	+3.5	+4.0	98.3	+3.5	-3.4
Jul-Sep	100.6	-2.3	+2.0	99.8	-2.1	-1.8	93.6	-2.1	-6.2
Oct-Dec	101.2	+0.6	+2.3	101.7	+1.9	+0.2	93.7	+1.9	-3.8
2018 Jan-Mar	100.0	-1.2	+1.2	97.9	-3.7	-1.0	99.7	-3.7	-0.6
2018 Apr-Jun	96.3	-3.7	-6.5	98.2	+0.3	-3.6	94.8	+0.3	-3.6
Jul-Sep	99.8	+3.6	-0.8	98.0	-0.2	-1.9	100.6	-0.2	+7.5
Oct-Dec	103.1	+3.3	+2.3	103.4	+5.5	+2.1	100.2	+5.5	+7.0
2019 Jan-Mar	-	-	-	-	-	-	-	-	-
2019 Jan	100.6	-0.8	+2.2	100.5	-0.5	+3.0	101.1	+0.9	+6.7
Feb	100.4	-0.2	-1.8	99.5	-1.0	+0.0	100.7	-0.4	+2.0
Mar	-	-	-	-	-	-	-	-	-
Source	Ibaraki Prefecture Government Statistics Division								

Tochigi Prefecture

	Index of Industrial Production Index 2015=100			Index of Producers' Shipment 2015=100			Index of Producers' Inventory of Finished Goods 2015=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2013	106.1	-	-	106.7	-	-	85.2	-
FY 2014	100.1	-	-5.6	100.1	-	-6.2	85.2	-	+0.0
FY 2015	99.9	-	-0.2	99.3	-	-0.8	106.6	-	+25.1
FY 2016	99.5	-	-0.4	100.0	-	+0.7	90.6	-	-15.0
FY 2017	100.2	-	+0.8	99.5	-	-0.5	93.9	-	+3.6
FY 2018	-	-	-	-	-	-	-	-	-
2016 Apr-Jun	99.8	+1.8	-3.5	99.2	-0.3	-1.4	116.5	+9.3	+5.2
Jul-Sep	97.8	-2.0	-3.2	98.8	-0.5	-1.7	94.7	-18.7	-4.2
Oct-Dec	100.3	+2.6	+2.7	101.3	+2.6	+2.9	92.1	-2.7	+1.0
2017 Jan-Mar	100.5	+0.1	+2.7	101.1	-0.3	+3.2	90.6	-1.6	-15.0
2017 Apr-Jun	100.6	+0.2	+1.4	102.0	+0.9	+3.6	105.2	+16.1	-9.7
Jul-Sep	100.1	-0.5	+2.1	99.9	-2.1	+1.1	88.7	-15.7	-6.3
Oct-Dec	101.9	+1.8	+1.9	98.7	-1.2	-2.0	95.1	+7.2	+3.3
2018 Jan-Mar	98.5	-3.3	-2.3	97.0	-1.7	-4.4	93.9	-1.3	+3.6
2018 Apr-Jun	97.9	-0.6	-2.8	95.9	-1.1	-6.1	108.6	+15.7	+3.2
Jul-Sep	97.4	-0.5	-2.7	96.5	+0.6	-3.5	101.9	-6.2	+14.9
Oct-Dec	98.5	+1.1	-2.8	94.5	-2.0	-3.8	94.8	-7.0	-0.3
2019 Jan-Mar	-	-	-	-	-	-	-	-	-
2019 Jan	95.1	-3.0	+0.6	93.6	-1.5	-0.8	100.5	+6.0	+2.8
Feb	99.2	+4.3	-1.4	93.4	-0.2	-2.7	99.6	-0.9	-3.3
Mar	-	-	-	-	-	-	-	-	-
Source	Tochigi Prefecture Government Statistics Division								

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
FY2018		1,256.8	-6.5	435.6	701.5	119.6	1,615.9	+7.3	1,179.5	422.0	14.5
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	Apr-Jun	263.8	-16.9	82.4	154.6	26.7	326.3	-8.0	222.0	100.8	3.6
	Jul-Sep	320.3	-1.7	110.5	182.4	27.3	444.9	+33.6	320.0	121.4	3.5
	Oct-Dec	351.4	+0.3	120.0	197.8	33.5	464.2	+15.8	354.4	105.9	4.0
2019	Jan-Mar	321.3	-8.5	122.7	166.6	32.0	380.5	-8.5	283.2	93.9	3.4
2019	Jan	105.1	-4.1	45.8	50.0	9.2	128.7	-6.4	94.7	32.7	1.3
	Feb	100.9	-17.8	39.0	51.8	10.1	115.1	-11.0	81.5	32.3	1.3
	Mar	115.3	-2.8	37.8	64.8	12.7	136.7	-8.3	107.0	28.9	0.8

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
FY2012		118.1	-2.4	31.6	+48.0
FY2013		123.3	+4.4	29.9	-5.4
FY2014		114.6	-7.0	36.7	+22.5
FY2015		124.1	+8.3	58.5	+59.7
FY2016		117.6	-5.2	53.8	-8.0
FY2017		149.1	+26.8	30.2	-43.9
FY2018		164.7	+10.5	47.8	+58.1
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	Apr-Jun	42.9	+38.3	13.8	+83.7
	Jul-Sep	40.3	+14.6	12.1	+35.1
	Oct-Dec	47.9	+14.1	12.8	+59.5
2019	Jan-Mar	33.6	-17.9	9.0	+59.0
2019	Jan	10.6	-16.6	3.7	+149.5
	Feb	10.8	-20.9	3.2	+96.1
	Mar	12.1	-16.3	2.1	-17.9

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
FY2018		331,270	-2.5	115,766	+11.3	122,411	-21.7	19,858	-5.0	1,886	-1.7	1,150	-38.7
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	Apr-Jun	77,294	+4.3	18,935	+24.7	33,281	-21.2	4,996	-2.4	473	+0.8	245	-51.4
	Jul-Sep	93,606	-19.1	32,819	-8.5	43,477	-32.5	5,314	-8.6	492	-6.1	286	-59.8
	Oct-Dec	94,021	+6.2	33,059	+22.2	32,377	-4.4	5,391	-2.6	518	+3.4	290	-8.4
2019	Jan-Mar	66,350	+7.8	30,953	+19.4	13,277	-16.2	4,157	-6.0	403	-5.1	329	-4.2
2019	Jan	10,608	-28.5	3,508	-6.7	3,862	-35.0	1,367	-0.1	130	+1.3	85	-5.1
	Feb	21,336	+71.2	6,878	+29.5	4,531	+41.2	1,321	-25.6	132	-22.4	111	+4.5
	Mar	34,407	+0.4	20,567	+22.0	4,884	-27.0	1,469	+14.9	141	+11.7	133	-10.0
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
FY2018		164,492	+15.1	62,673	+10.2	76,373	+22.6	13,246	-1.0	1,252	-3.0	1,007	-4.2
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	Apr-Jun	54,824	+9.1	16,060	-24.7	26,323	+30.2	3,208	-5.4	321	+0.2	308	-24.1
	Jul-Sep	50,267	+22.5	18,198	+27.4	26,296	+37.5	3,367	+13.8	322	+9.2	215	+72.0
	Oct-Dec	41,768	+15.2	21,488	+41.0	16,653	-8.8	3,419	-7.0	340	-4.8	258	-16.7
2019	Jan-Mar	17,627	+14.9	6,922	+15.3	7,096	+51.8	2,742	-18.2	268	-15.5	190	-30.0
2019	Jan	4,344	+4.3	1,637	-1.8	2,332	+24.0	910	-10.2	89	-7.6	95	+67.0
	Feb	6,275	+28.4	2,039	+4.6	2,510	+62.1	904	-22.7	86	-20.7	55	-49.3
	Mar	7,008	+11.4	3,246	+36.0	2,254	+80.8	928	-20.8	93	-17.1	40	-62.2
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	-	-	-	-	95.2	+0.0	118,843	+12.8	77,030	+7.9
FY2013		334	+0.7	+1.4	-0.5	-	-	-	-	96.6	+1.5	124,524	+4.8	77,656	+0.8
FY2014		323	-3.5	-0.2	-1.8	-	-	-	-	99.9	+3.3	116,723	-6.3	70,819	-8.8
FY2015		330	+2.4	+3.4	+0.8	-0.4	+7.0	+0.5	-	99.8	+0.0	108,089	-7.4	71,236	+0.6
FY2016		325	-1.6	+2.4	-0.4	-2.8	+3.5	-0.8	-	99.8	-0.1	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
FY2018		325	-3.6	+1.8	-0.1	+2.5	+4.9	-1.6	+1.1	101.5	+0.9	113,497	+1.1	78,025	+1.4
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	-4.4	+0.7	+3.5	+3.8	-2.4	+1.0	101.2	+1.6	34,506	-4.0	23,383	-5.2
2018	Apr-Jun	343	+2.0	+1.6	-0.5	+2.3	+4.6	-4.5	+0.6	100.8	+0.6	25,272	+0.9	17,132	-0.4
	Jul-Sep	314	-9.9	+3.0	+0.8	+3.5	+5.0	-1.0	+2.2	101.5	+1.3	27,163	-1.0	18,670	-2.4
	Oct-Dec	300	-8.9	+0.7	-1.5	+1.3	+4.4	+1.0	+0.3	102.0	+1.2	26,855	+6.1	18,558	+7.9
2019	Jan-Mar	343	+2.7	+1.7	+0.8	+2.7	+5.6	-2.0	+1.3	101.6	+0.4	34,207	-0.9	23,665	+1.2
2019	Jan	327	-0.3	+1.7	+0.4	-2.0	+4.5	-2.9	+1.5	101.6	+0.6	10,270	+3.3	7,248	+8.1
	Feb	346	+3.0	+1.9	-0.3	+2.2	+5.3	-3.0	+1.9	101.7	+0.2	10,851	+2.5	7,391	+4.4
	Mar	355	+5.3	+1.7	+2.1	+8.1	+6.9	-0.2	+0.5	101.5	+0.5	13,086	-6.4	9,026	-5.9
Source	Ministry of Internal Affairs and Communications				Kanto Bureau of Economy, Trade and Industry				Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibarakii 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
				All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores						
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	+10.3	+0.9	-0.7	+4.6	+6.2	+0.2	+1.5	99.9	+0.2	86,263	+4.3	58,103	+2.0
FY2018		-	-	+0.5	-0.6	+8.6	+5.3	-0.3	+1.2	100.4	+0.5	84,963	-1.5	56,505	-2.8
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	Apr-Jun	342	+8.5	+0.6	-0.7	+7.0	+5.9	-2.6	+0.5	100.1	+0.0	18,880	-1.6	12,721	-2.3
	Jul-Sep	339	+3.7	+1.3	+0.5	+8.1	+4.5	+0.5	+2.7	100.4	+0.9	20,722	-0.6	13,800	-3.3
	Oct-Dec	366	+7.1	-0.6	-1.8	+13.2	+5.0	+1.0	+0.3	100.9	+0.7	20,088	+2.4	13,401	+0.2
2019	Jan-Mar	-	-	-	-	-	-	-	-	100.7	+0.4	25,273	-5.0	16,583	-5.0
2019	Jan	350	-13.7	-1.2	-2.4	+13.8	+5.3	-1.1	+1.8	100.7	+0.3	7,206	-5.8	4,560	-4.6
	Feb	355	+36.0	-1.1	-2.5	+12.6	+5.3	-0.3	+2.2	100.8	+0.3	8,146	-3.0	5,354	-3.4
	Mar	-	-	+2.7	+2.1	-	-	-	-	100.7	+0.6	9,921	-6.1	6,669	-6.4
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
FY2018		-	-	-	-	-	-	-	-	-	-	2.22	1.62	7,001	-3.8
2016	Apr-Jun	100.3	+0.3	100.1	+0.1	102.5	+0.7	102.8	+1.5	94.8	89.4	1.55	1.12	8,258	-2.5
	Jul-Sep	101.2	+0.7	100.4	-0.4	96.4	-0.3	97.0	+0.2	94.7	90.8	1.89	1.23	8,843	-4.0
	Oct-Dec	101.4	+1.2	100.2	+1.3	115.1	+1.3	114.8	+0.9	103.8	100.1	2.11	1.35	7,679	-8.1
2017	Jan-Mar	100.4	+0.6	97.7	-1.8	90.2	+1.7	90.6	+1.1	105.1	97.8	1.90	1.45	6,956	-11.7
2017	Apr-Jun	101.4	+1.1	99.2	-0.8	106.9	+4.3	106.7	+3.8	105.6	94.9	1.80	1.32	7,269	-12.0
	Jul-Sep	101.0	-0.2	97.1	-3.4	99.8	+3.5	99.5	+2.6	108.2	93.8	2.19	1.45	7,991	-9.6
	Oct-Dec	100.9	-0.5	96.2	-4.0	122.3	+6.3	121.1	+5.5	113.3	101.9	2.51	1.60	7,382	-3.9
2018	Jan-Mar	100.7	+0.4	98.3	+0.6	90.6	+0.4	89.3	-1.4	113.5	93.5	2.20	1.67	6,464	-7.1
2018	Apr-Jun	101.6	+0.2	100.1	+0.8	113.5	+6.1	112.4	+5.4	111.0	92.1	1.91	1.47	6,768	-6.9
	Jul-Sep	102.3	+1.3	101.0	+4.1	95.8	-4.0	94.3	-5.3	98.9	89.9	2.32	1.59	7,573	-5.2
	Oct-Dec	102.0	+1.0	100.7	+4.7	121.0	-1.0	118.5	-2.1	107.3	96.9	2.59	1.70	7,074	-4.2
2019	Jan-Mar	-	-	-	-	-	-	-	-	-	-	2.24	1.74	6,591	+2.0
2019	Jan	101.6	+0.3	101.1	+3.0	87.3	-4.1	85.7	-4.7	94.1	87.6	2.45	1.79	6,747	-1.5
	Feb	100.7	-0.3	100.9	+2.4	84.4	-3.7	82.8	-3.7	91.5	91.8	2.27	1.77	6,573	+3.6
	Mar	-	-	-	-	-	-	-	-	-	-	1.99	1.67	6,452	+4.1

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			
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio		Number	YoY
FY2012		97.5	-2.3	99.5	-5.6	98.2	-0.4	104.0	-0.9	100.4	102.2	1.37	0.82	8,492	-15.2
FY2013		99.2	+1.7	99.1	-0.4	99.9	+1.7	105.3	+1.3	101.2	107.1	1.41	0.89	7,898	-7.0
FY2014		99.8	+0.6	100.8	+1.7	98.6	-1.3	100.0	-5.0	103.8	104.5	1.45	0.97	7,214	-8.7
FY2015		100.0	+0.2	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		100.4	-0.5	93.8	-2.5	100.3	-2.1	99.9	-2.6	105.1	107.7	2.01	1.37	5,438	-7.3
FY2018		103.1	+2.7	98.7	+5.2	97.7	-2.6	96.1	-3.8	91.3	105.2	2.10	1.43	5,126	-5.7
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	Apr-Jun	103.2	+2.6	98.7	+3.9	100.3	-2.9	99.1	-3.5	91.3	103.5	1.87	1.33	5,035	-8.1
	Jul-Sep	103.3	+3.1	99.5	+7.3	93.9	-1.4	92.3	-3.0	89.7	102.6	2.14	1.41	5,551	-7.5
	Oct-Dec	103.9	+3.6	99.5	+7.5	112.8	-4.1	110.7	-4.9	93.0	106.9	2.36	1.51	5,094	-5.5
2019	Jan-Mar	-	-	-	-	-	-	-	-	-	-	2.09	1.48	4,823	-1.3
2019	Jan	102.9	+0.5	97.7	+0.8	84.3	+0.0	82.6	-0.6	89.1	90.9	2.13	1.48	4,889	-2.8
	Feb	102.5	+0.1	97.9	+1.1	80.1	-0.9	78.3	-1.4	89.1	92.9	2.15	1.49	4,803	-0.5
	Mar	-	-	-	-	-	-	-	-	-	-	1.99	1.46	4,776	-0.4

Mebuki Financial Group, Inc. Corporate Planning Department

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

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

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

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