

<APPENDIX> Data Book

Data Book Contents

Balance Sheet / Average Balance / Average Yield	4-5
Interest Yields and Spreads	6-7
Loans	8-11
Deposits	12-13
Accumulation Service	14-15
Securities	16-19
Changes in Borrower Classification	20-21
Balance of Loans / Risk-monitored Loans by Industry	22-23
Risk Management (Risk Capital allocation / Stress Test)	24
Apartment Loan	25-28
Cost Efficiency	29
Number of Employees / Offices	30
Shareholder Composition	31
Basic Data of Ibaraki Prefecture and Tochigi Prefecture	32-39
SDGs Information	40-46

Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	1H19			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,693.5	0.94	31,783	+609.1	- 0.10	- 129
JPY	6,541.6	0.90	29,518	+590.3	- 0.10	- 474
Foreign currency	151.8	2.97	2,265	+18.7	+0.10	+344
Securities	2,781.8	1.41	19,748	+44.6	+0.16	+2,489
Domestic Bonds	1,804.0	0.43	3,958	+52.7	- 0.02	- 107
Stocks	111.2	5.54	3,092	- 6.6	+0.39	+42
Foreign securities	477.5	2.21	5,299	+23.8	+0.22	+749
Others	389.0	3.79	7,397	- 25.3	+1.10	+1,803
Call loans	5.2	2.13	55	- 3.2	+0.23	- 24
JPY	0.6	0.12	0	- 0.3	+0.02	0
Foreign currency	4.5	2.43	55	- 2.8	+0.27	- 24
Bills purchased	-	-	-	-	-	-
Monetary claims bought	6.2	0.40	12	- 0.8	+0.04	0
Due from banks	178.4	0.22	203	- 0.7	+0.01	+11
NCDs	-	-	-	-	-	-
Foreign exchange	3.3	1.13	18	- 0.1	+0.06	0
Others	0.8	37.72	152	- 0.7	+19.90	+15
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,669.4	1.07	51,976	+648.1	- 0.02	+2,361

Liabilities

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

	1H19			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,717.6	0.04	2,048	+187.2	-	+316
JPY	8,520.3	0.00	167	+197.8	-	- 42
Foreign currency	197.2	1.90	1,880	- 10.6	+0.44	+358
NCDs	168.4	0.01	11	+28.1	-	- 0
Call money	754.3	0.06	240	+365.0	- 0.01	+94
JPY	708.6	- 0.07	- 241	+385.6	+0.01	- 120
Foreign currency	45.7	2.10	482	- 20.6	+1.30	+215
Payables under repurchase agreements	63.2	0.64	204	+23.8	+0.55	+185
Payables under securities lending transactions	375.7	0.01	18	+321.8	- 0.38	- 88
Bills sold	-	-	-	-	-	-
Borrowed money	813.7	0.20	833	+228.2	- 0.02	+165
Foreign exchange	0.4	0.04	-	+0.1	+0.04	-
Corporate bonds	5.0	2.66	66	+0.0	-	-
Others	5.6	49.04	1,382	+2.9	- 22.13	+427
Interest rate sw aps	-	-	1,164	-	-	+359
Interest-bearing liabilities	10,904.3	0.08	4,806	+1,157.4	+0.01	+1,100

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

	1H16	1H17	1H18	1H19	YoY
Individual customers	2,264.0	2,407.7	2,499.8	2,580.7	+3.2%
Corporate	2,734.5	2,712.6	2,759.5	2,838.0	+2.8%
Local	1,471.0	1,500.1	1,538.8	1,593.9	+3.5%
Tokyo	1,263.4	1,212.5	1,220.7	1,244.1	+1.9%
Public sector	841.0	761.7	708.2	650.2	-8.1%
Foreign currency	95.0	114.6	116.9	125.3	+7.1%
Total	5,934.6	5,996.6	6,084.4	6,194.2	+1.8%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	1H19			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,607.8	1.04	24,081	+141.2	- 0.04	- 352
Domestic	4,583.9	1.03	23,760	+137.8	- 0.05	- 408
Overseas	23.8	2.68	320	+3.3	+0.10	+55
Trading account securities	2.9	0.47	7	- 0.6	+0.01	- 1
Securities	1,248.5	1.83	11,516	- 104.8	- 0.88	- 6,982
Domestic Bonds	588.4	0.75	2,216	- 25.2	+0.00	- 303
Stocks	44.0	2.94	650	- 1.8	+0.15	+9
Foreign securities	308.4	2.67	4,140	+48.7	- 0.26	+309
Others	307.5	2.92	4,509	- 126.5	- 2.36	- 6,997
Call loans	1.9	0.72	7	- 2.1	- 0.54	- 18
Domestic	1.3	-	-	-	-	-
International	0.6	2.22	7	- 2.1	+0.38	- 19
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.9	0.96	28	- 1.1	+0.07	- 2
Due from banks	380.5	0.09	179	+22.2	-	+12
NCDs	-	-	-	-	-	-
Foreign exchange	5.2	0.13	3	+0.3	-	-
Others	0.4	3.32	7	+0.3	- 1.10	+4
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,253.4	1.14	35,831	+55.4	- 0.24	- 7,340

Liabilities

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

	1H19			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,649.4	0.03	903	+123.0	-	- 169
Domestic	5,582.6	-	273	+141.6	-	- 38
Overseas	66.8	1.87	629	- 18.5	+0.10	- 130
NCDs	286.5	0.01	26	- 12.2	-	- 11
Call money	78.6	0.33	130	- 60.9	- 0.20	- 247
Domestic	68.3	- 0.06	- 20	- 39.3	- 0.01	+5
International	10.3	2.93	151	- 21.5	+0.39	- 252
Payables under securities lending transactions	222.6	0.73	824	- 47.2	- 0.06	- 258
Bills sold	-	-	-	-	-	-
Borrowed money	233.0	0.06	75	+10.3	-	+12
Foreign exchange	0.2	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Others	6.0	24.75	745	-	- 4.22	- 135
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,547.2	0.11	3,642	+83.5	-	+126

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

	1H16	1H17	1H18	1H19	YoY
Individual customers	1,801.7	1,901.6	2,017.0	2,119.9	+5.0%
Corporate	1,944.9	1,946.7	2,050.3	2,126.1	+3.6%
Local	1,445.8	1,486.3	1,563.5	1,622.2	+3.7%
Tokyo	499.0	460.3	486.7	503.8	+3.5%
Public sector	464.6	427.9	383.1	343.1	-10.4%
Foreign currency	8.0	15.4	16.0	18.6	+16.3%
Total	4,219.3	4,291.7	4,466.5	4,607.8	+3.1%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		FY13	FY14	FY15	FY16	FY17	YoY
Average yield on interest-earning assets	1	1.12	1.06	1.07	1.09	1.07	- 0.02
Average yield on loans and bills discounted	2	1.15	1.07	1.05	1.04	0.94	- 0.09
Average yield on securities		1.19	1.10	1.19	1.25	1.41	+0.15
Average yield on interest-bearing liabilities		0.07	0.08	0.08	0.07	0.08	+0.01
Average yield on deposits and NCDs	3	0.03	0.02	0.02	0.04	0.04	-
Expense ratio		0.88	0.85	0.80	0.76	0.73	- 0.03
Deposit and securities cost	4	0.92	0.88	0.82	0.80	0.78	- 0.02
Funding cost	5	0.90	0.87	0.81	0.75	0.68	- 0.06
Loan-deposit interest margins	2-3	1.12	1.05	1.03	1.00	0.90	- 0.10
Difference between average yield on loans and deposits	2-4	0.23	0.19	0.23	0.24	0.16	- 0.08
Total interest margins	1-5	0.22	0.19	0.26	0.34	0.38	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.13	1.06	1.078	1.096	1.072	- 0.024
Average yield on loans and bills discounted	2	1.15	1.08	1.053	1.046	0.947	- 0.099
Average yield on securities		1.19	1.11	1.198	1.257	1.415	+0.158
Average yield on deposits and NCDs	3	0.04	0.03	0.023	0.040	0.046	+0.006
Funding cost	5	0.91	0.88	0.818	0.753	0.685	- 0.068
Loan-deposit interest margins	2-3	1.12	1.05	1.030	1.006	0.901	- 0.105
Total interest margins	1-5	0.22	0.19	0.260	0.343	0.387	+0.044

Domestic Account

(%)

		FY13	FY14	FY15	FY16	FY17	YoY
Average yield on interest-earning assets	1	1.07	0.99	0.98	0.99	0.95	- 0.03
Average yield on loans and bills discounted	2	1.15	1.07	1.03	1.00	0.90	- 0.10
Average yield on securities		1.09	0.96	1.02	1.11	1.25	+0.14
Average yield on interest-bearing liabilities		0.05	0.03	0.01	0.00	0.00	-
Average yield on deposits and NCDs	3	0.02	0.01	0.00	0.00	0.00	-
Expense ratio		0.87	0.85	0.80	0.76	0.73	- 0.03
Deposit and securities cost	4	0.90	0.86	0.80	0.76	0.73	- 0.03
Funding cost	5	0.90	0.84	0.76	0.69	0.61	- 0.08
Loan-deposit interest margins	2-3	1.13	1.06	1.03	1.00	0.89	- 0.10
Difference between average yield on loans and deposits	2-4	0.25	0.21	0.23	0.24	0.17	- 0.07
Total interest margins	1-5	0.17	0.15	0.22	0.30	0.34	+0.04

Average yield on interest-earning assets	1	1.077	0.997	0.989	0.996	0.957	- 0.039
Average yield on loans and bills discounted	2	1.157	1.071	1.034	1.005	0.900	- 0.105
Average yield on securities		1.093	0.965	1.021	1.110	1.250	+0.140
Average yield on deposits and NCDs	3	0.029	0.010	0.006	0.005	0.004	- 0.001
Funding cost	5	0.904	0.846	0.762	0.698	0.610	- 0.088
Loan-deposit interest margins	2-3	1.128	1.061	1.028	1.000	0.896	- 0.104
Total interest margins	1-5	0.173	0.151	0.227	0.298	0.347	+0.049

Interest Yields and Spreads (Ashikaga)

Total Account

		1H15	1H16	1H17	1H18	1H19	YoY
Average yield on interest-earning assets	1	1.30	1.22	1.19	1.38	1.14	- 0.24
Average yield on loans and bills discounted	2	1.29	1.21	1.14	1.09	1.04	- 0.04
Average yield on securities		1.91	1.62	1.66	2.72	1.83	- 0.88
Average yield on interest-bearing liabilities		0.05	0.04	0.06	0.10	0.10	+0.00
Average yield on deposits and NCDs	3	0.04	0.02	0.01	0.03	0.03	-0.00
Expense ratio		0.87	0.84	0.83	0.82	0.85	+0.02
Deposit and securities cost	4	0.92	0.86	0.85	0.86	0.88	+0.01
Funding cost	5	0.89	0.83	0.82	0.85	0.88	+0.02
Loan-deposit interest margins	2-3	1.24	1.19	1.13	1.05	1.01	- 0.04
Difference between average yield on loans and deposits	2-4	0.37	0.34	0.29	0.22	0.15	- 0.06
Total interest margins	1-5	0.40	0.39	0.37	0.53	0.26	- 0.27

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.304	1.229	1.199	1.389	1.142	- 0.247
Average yield on loans and bills discounted	2	1.295	1.215	1.149	1.091	1.042	- 0.049
Average yield on securities		1.916	1.626	1.666	2.726	1.839	- 0.887
Average yield on deposits and NCDs	3	0.046	0.024	0.018	0.038	0.031	- 0.007
Funding cost	5	0.897	0.830	0.820	0.856	0.882	+0.026
Loan-deposit interest margins	2-3	1.249	1.191	1.131	1.053	1.011	- 0.042
Total interest margins	1-5	0.407	0.399	0.379	0.533	0.260	- 0.273

Domestic Account

		1H15	1H16	1H17	1H18	1H19	YoY
Average yield on interest-earning assets	1	1.26	1.18	1.12	1.30	1.04	- 0.26
Average yield on loans and bills discounted	2	1.29	1.21	1.14	1.08	1.03	- 0.05
Average yield on securities		2.01	1.60	1.52	2.67	1.56	- 1.11
Average yield on interest-bearing liabilities		0.04	0.02	0.01	0.01	0.00	-0.00
Average yield on deposits and NCDs	3	0.04	0.02	0.01	0.01	0.00	-0.00
Expense ratio		0.87	0.83	0.82	0.83	0.84	+0.01
Deposit and securities cost	4	0.91	0.85	0.84	0.84	0.85	+0.01
Funding cost	5	0.88	0.80	0.77	0.77	0.80	+0.02
Loan-deposit interest margins	2-3	1.25	1.19	1.13	1.07	1.02	- 0.04
Difference between average yield on loans and deposits	2-4	0.37	0.35	0.30	0.24	0.17	- 0.06
Total interest margins	1-5	0.38	0.38	0.35	0.53	0.24	- 0.28

Average yield on interest-earning assets	1	1.268	1.184	1.121	1.304	1.044	- 0.260
Average yield on loans and bills discounted	2	1.296	1.216	1.147	1.084	1.033	- 0.051
Average yield on securities		2.014	1.604	1.527	2.675	1.564	- 1.111
Average yield on deposits and NCDs	3	0.045	0.023	0.015	0.011	0.009	- 0.002
Funding cost	5	0.881	0.804	0.770	0.774	0.803	+0.029
Loan-deposit interest margins	2-3	1.251	1.193	1.132	1.073	1.024	- 0.049
Total interest margins	1-5	0.387	0.380	0.351	0.530	0.241	- 0.289

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	5,850.9	100.0%	5,895.9	100.0%	5,949.4	100.0%	6,005.7	100.0%	6,467.8	100.0%	6,456.4	100.0%	+450.7	+7.5%	- 11.4
Normal (incl. borrowers w/o credit score)	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%	5,985.9	92.7%	+409.6	+7.3%	- 33.0	- 0.5%
Other borrowers requiring caution	346.6	5.9%	328.6	5.5%	333.4	5.6%	333.1	5.5%	353.4	5.4%	376.0	5.8%	+42.9	+12.8%	+22.6	+6.3%
Borrowers Requiring Monitoring	28.6	0.4%	30.5	0.5%	27.7	0.4%	26.8	0.4%	23.5	0.3%	19.6	0.3%	- 7.2	- 26.8%	- 3.9	- 16.5%
Potentially bankrupt or worse	76.2	1.3%	78.4	1.3%	71.8	1.2%	69.4	1.2%	71.9	1.1%	74.8	1.1%	+5.4	+7.7%	+2.9	+4.0%

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	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%	6,183.2	100.0%	+52.6	+0.8%	- 12.1
Local	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%	4,704.0	76.0%	+23.0	+0.4%	- 24.8	- 0.5%
Ibaraki	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%	3,467.5	56.0%	- 28.5	- 0.8%	- 38.1	- 1.0%
Miyagi,Fukushima,and Tochigi	674.3	11.3%	682.2	11.3%	698.5	11.5%	703.6	11.4%	711.6	11.4%	709.9	11.4%	+6.3	+0.8%	- 1.7	- 0.2%
Chiba and Saitama	406.8	6.8%	429.7	7.1%	459.7	7.5%	481.3	7.8%	511.6	8.2%	526.6	8.5%	+45.3	+9.4%	+15.0	+2.9%
Tokyo/Osaka	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%	1,479.2	23.9%	+29.6	+2.0%	+12.7	+0.8%

Number of SMEs

Number of SMEs	Sep-16		FYE16		Sep-17		FYE17		Sep-18		FYE18	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
		33,460	+34	33,271	-189	33,001	-270	32,688	-313	32,442	-246	31,985

* 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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,183.2	100.0%	+52.6	+0.8%	- 12.1	-0.1%
Individual	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%	2,600.4	42.0%	+76.4	+3.0%	+30.2	+1.1%
Corporate*	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%	2,950.3	47.7%	+33.7	+1.1%	- 24.0	-0.8%
Major companies	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%	1,145.6	18.5%	+0.1	+0.0%	- 13.5	-1.1%
Medium sized companies	99.1	1.6%	102.7	1.7%	103.4	1.7%	104.0	1.6%	107.8	1.7%	102.9	1.6%	- 1.1	-1.0%	- 4.9	-4.5%
SMEs	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%	1,701.7	27.5%	+34.7	+2.0%	- 5.5	-0.3%
Public sector	758.3	12.7%	743.4	12.3%	718.6	11.8%	689.9	11.2%	650.7	10.5%	632.4	10.2%	- 57.5	-8.3%	- 18.3	-2.8%

**Corporate* includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,600.4	100.0%	+76.4	+3.0%	+30.2	+1.1%
Housing related Loans*	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%	2,391.0	91.9%	+77.0	+3.3%	+30.0	+1.2%
Customer Loans	101.0	4.2%	103.8	4.2%	108.5	4.3%	108.5	4.2%	111.4	4.3%	114.8	4.4%	+6.3	+5.8%	+3.4	+3.0%
Loans to small Businesses	108.8	4.5%	108.0	4.4%	101.4	4.0%	101.5	4.0%	97.8	3.8%	94.6	3.6%	- 6.9	-6.7%	- 3.2	-3.2%

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

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

(¥bn)

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	2,950.3	100.0%	+33.7	+1.1%	- 24.0	-0.8%
Local	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%	1,560.8	52.9%	+7.4	+0.4%	- 35.2	-2.2%
Ibaraki	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%	1,068.3	36.2%	+4.5	+0.4%	- 26.5	-2.4%
Miyagi/Fukushima/Tochigi	336.8	11.9%	332.8	11.8%	340.0	11.9%	340.4	11.6%	345.5	11.6%	341.8	11.5%	+1.4	+0.4%	- 3.7	-1.0%
Chiba/Saitama	131.2	4.6%	134.5	4.7%	143.7	5.0%	149.1	5.1%	155.5	5.2%	150.6	5.1%	+1.5	+1.0%	- 4.9	-3.1%
Tokyo/Osaka	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%	1,389.4	47.0%	+26.2	+1.9%	+11.1	+0.8%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vsFYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Overall Lending	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%	4,630.1	100.0%	+87.6	+1.9%	- 40.1
Normal (incl. borrowers w/o credit score)	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%	4,224.9	91.2%	+72.2	+1.7%	- 49.6	- 1.2%
Other borrowers requiring caution	343.7	7.9%	311.3	7.1%	291.0	6.4%	290.1	6.4%	303.5	6.5%	311.5	6.7%	+21.3	+7.4%	+7.9	+2.6%
Borrowers Requiring Monitoring	30.7	0.7%	34.4	0.8%	35.9	0.8%	28.9	0.6%	25.2	0.5%	27.2	0.6%	- 1.6	- 5.8%	+1.9	+7.9%
Potentially bankrupt or worse	76.7	1.8%	74.1	1.7%	73.9	1.6%	70.7	1.6%	66.8	1.4%	66.5	1.4%	- 4.2	- 6.0%	- 0.3	- 0.5%

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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vsFYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,617.0	100.0%	+88.2	+1.9%	- 39.9
Local	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%	4,094.0	88.7%	+84.8	+2.1%	- 30.7	- 0.7%
Tochigi	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%	2,341.1	50.7%	+2.4	+0.1%	- 58.2	- 2.4%
Gunma	521.4	12.0%	532.6	12.2%	557.4	12.3%	568.9	12.6%	591.1	12.7%	597.5	12.9%	+28.5	+5.0%	+6.4	+1.1%
Ibaraki	265.2	6.1%	277.8	6.4%	291.9	6.5%	308.2	6.8%	318.8	6.8%	326.0	7.1%	+17.7	+5.8%	+7.1	+2.2%
Saitama	661.8	15.2%	693.2	15.9%	736.7	16.3%	757.7	16.7%	777.9	16.7%	794.0	17.2%	+36.2	+4.8%	+16.1	+2.1%
Fukushima	35.6	0.8%	35.7	0.8%	37.2	0.8%	35.4	0.8%	37.4	0.8%	35.2	0.8%	- 0.2	- 0.6%	- 2.2	- 6.0%
Tokyo	464.7	10.7%	467.4	10.7%	484.1	10.7%	519.6	11.5%	532.2	11.4%	523.0	11.3%	+3.4	+0.7%	- 9.1	- 1.7%

Number of SMEs

Number of SMEs	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
		26,920	-228	26,816	-104	26,639	-177	26,677	+38	26,622	-55	26,472

Loans 2 (Ashikaga)

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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,617.0	100.0%	+88.2	+1.9%	- 39.9
Individual	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%	2,146.7	46.4%	+98.3	+4.8%	+42.1	+2.0%
Corporate	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%	2,144.8	46.4%	+25.7	+1.2%	- 19.9	-0.9%
Major companies	440.9	10.1%	456.4	10.4%	450.3	9.9%	458.6	10.1%	474.5	10.1%	460.5	9.9%	+1.9	+0.4%	- 13.9	-2.9%
Medium sized companies	107.8	2.4%	111.8	2.5%	118.9	2.6%	117.2	2.5%	118.4	2.5%	107.5	2.3%	- 9.7	-8.3%	- 10.9	-9.2%
SMEs	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%	1,576.7	34.1%	+33.5	+2.1%	+4.9	+0.3%
Public sector	474.6	10.9%	409.4	9.3%	434.9	9.6%	361.3	7.9%	387.5	8.3%	325.4	7.0%	- 35.8	-9.9%	- 62.0	-16.0%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,146.7	100.0%	+98.3	+4.8%	+42.1
Housing related Loans*	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%	1,985.2	92.4%	+94.1	+4.9%	+40.1	+2.0%
Customer Loans	56.3	2.8%	60.9	3.1%	63.9	3.2%	65.4	3.1%	67.1	3.1%	70.2	3.2%	+4.7	+7.3%	+2.5	+3.7%
Loans to small Businesses	91.5	5.0%	92.7	4.8%	93.5	4.7%	91.8	4.4%	92.4	4.3%	91.2	4.2%	- 0.6	-0.6%	- 0.5	-0.6%

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

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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,144.8	100.0%	+25.7	+1.2%	- 19.9
Local	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%	1,622.8	75.6%	+21.9	+1.3%	- 11.4	-0.7%
Tochigi	765.1	38.4%	769.9	38.1%	777.7	37.3%	767.1	36.2%	784.8	36.2%	777.1	36.2%	+9.9	+1.2%	- 7.7	-0.9%
Gunma	257.5	12.9%	255.4	12.6%	266.6	12.8%	265.8	12.5%	274.1	12.6%	269.1	12.5%	+3.2	+1.2%	- 5.0	-1.8%
Ibaraki	120.8	6.0%	127.1	6.3%	131.0	6.2%	137.7	6.4%	140.5	6.4%	141.9	6.6%	+4.2	+3.0%	+1.3	+0.9%
Saitama	355.6	17.8%	371.5	18.4%	394.5	18.9%	401.6	18.9%	404.4	18.6%	406.3	18.9%	+4.6	+1.1%	+1.9	+0.4%
Fukushima	28.0	1.4%	28.3	1.4%	29.9	1.4%	28.3	1.3%	30.2	1.3%	28.2	1.3%	+0.0	-0.3%	- 1.9	-6.5%
Tokyo	460.9	23.1%	465.0	23.0%	482.0	23.1%	518.2	24.4%	530.5	24.5%	522.0	24.3%	+3.8	+0.7%	- 8.5	-1.6%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	(¥bn)															
	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	8,689.5	100.0%	+132.3	+1.5%	-39.6	-0.4%
Yen-denominated	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%	8,487.5	97.6%	+155.5	+1.8%	-18.9	-0.2%
Foreign currency	131.2	1.5%	161.2	1.9%	194.9	2.2%	211.6	2.4%	206.6	2.4%	197.6	2.2%	-14.0	-6.6%	-9.0	-4.3%
JOM deposit	9.5	0.1%	1.1	0.0%	4.2	0.0%	13.5	0.1%	16.0	0.2%	4.3	0.0%	-9.2	-68.1%	-11.7	-73.1%
NCDs	56.2		111.9		67.2		165.9		85.1		219.9		+54.0	+32.5%	+134.8	+158.4%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	8,487.5	100.0%	+155.5	+1.8%	-18.9	-0.2%
Individual	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%	6,423.9	75.6%	+117.7	+1.8%	+55.6	+0.8%
Corporate	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%	1,769.1	20.8%	+108.7	+6.5%	+72.1	+4.2%
Public	411.1	5.0%	339.6	4.2%	452.1	5.4%	365.3	4.3%	441.0	5.1%	294.3	3.4%	-71.0	-19.4%	-146.7	-33.2%

Individual Deposits by Liquidity Type

	(¥bn)															
	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	6,423.9	100.0%	+117.7	+1.8%	+55.6	+0.8%
Current	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%	4,325.9	67.3%	+171.7	+4.1%	+78.7	+1.8%
Time deposits	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%	2,098.0	32.6%	-54.0	-2.5%	-23.0	-1.0%

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	5,332.5	100.0%	5,399.7	100.0%	5,529.8	100.0%	5,549.0	100.0%	5,709.2	100.0%	5,668.4	100.0%	+119.3	+2.1%	-40.7	-0.7%
Yen-denominated	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%	5,622.8	99.1%	+160.5	+2.9%	-3.0	+0.0%
Foreign currency	24.9	0.4%	64.3	1.1%	76.0	1.3%	86.8	1.5%	83.3	1.4%	45.5	0.8%	-41.2	-47.4%	-37.7	-45.2%
NCDs	2,893		2,704		2,794		2,979		2,630		2,738		-24.0	-8.0%	+10.7	+4.0%

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	5,307.6	100.0%	5,335.3	100.0%	5,453.7	100.0%	5,462.2	100.0%	5,625.8	100.0%	5,622.8	100.0%	+160.5	+2.9%	-3.0	-0.0%
Individual	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%	3,934.4	69.9%	+80.3	+2.0%	+26.7	+0.6%
Corporate	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%	1,454.4	25.8%	+74.3	+5.3%	+33.3	+2.3%
Public	323.9	6.1%	223.6	4.2%	308.7	5.6%	228.0	4.1%	297.0	5.2%	233.9	4.1%	+5.9	+2.5%	-63.0	-21.2%

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	3,675.4	100.0%	3,730.7	100.0%	3,802.6	100.0%	3,854.1	100.0%	3,907.7	100.0%	3,934.4	100.0%	+80.3	+2.0%	+26.7	+0.6%
Current	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%	2,639.3	67.0%	+113.7	+4.5%	+35.8	+1.3%
Time deposits	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%	1,294.9	32.9%	-33.5	-2.5%	-9.1	-0.6%

Accumulation Service (Joyo)

Number of Customers (by service)

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	Change from FYE18	Change ratio
Investment Trusts	39,303	40,540	39,177	39,023	37,253	35,314	-1,939	-5.2%
Annuities Insurance	26,671	29,664	31,296	32,791	34,999	36,932	+1,933	+5.5%
Foreign Currency Deposits	10,687	18,939	24,041	24,853	24,823	23,683	-1,140	-4.6%

Number of Contracts (by service)

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	Change from FYE18	Change ratio
Investment Trusts	101,415	92,530	80,579	78,672	71,605	66,220	-5,385	-7.5%
Annuities Insurance	37,329	42,217	44,523	47,382	51,314	54,359	+3,045	+5.9%
Foreign Currency Deposits	12,271	19,743	24,833	25,671	25,618	24,456	-1,162	-4.5%

Transaction Amount (by service)

	2H16	1H17	2H17	1H18	2H18	1H19	Change from 1H18	Change ratio
Investment Trusts	7,180	9,419	10,523	9,977	6,674	5,660	-4,317	-43.3%
Annuities Insurance	3,674	3,692	4,293	4,470	4,835	5,184	+714	+16.0%
Foreign Currency	462	693	1,104	1,252	1,286	1,249	-3	-0.2%
Total	11,316	13,804	15,920	15,699	12,795	12,093	-3,606	-23.0%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	Change from FYE18	Change ratio
Investment Trusts	26,157	28,005	30,094	30,547	32,587	37,365	+4,778	+14.7%
Annuities Insurance	29,896	31,296	31,944	33,623	34,280	34,592	+312	+0.9%
Foreign Currency Deposits	1,377	1,483	1,469	1,436	1,497	1,577	+80	+5.3%

Number of Contracts (by service)

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	Change from FYE18	Change ratio
Investment Trusts	33,072	35,933	39,147	40,011	42,909	50,421	+7,512	+17.5%
Annuities Insurance	38,623	40,885	42,209	44,968	45,750	46,493	+743	+1.6%
Foreign Currency Deposits	1,396	1,507	1,494	1,461	1,522	1,612	+90	+5.9%

Transaction Amount (by service)

	2H16	1H17	2H17	1H18	2H18	1H19	Change from 1H18	Change ratio
Investment Trusts	1,867	2,932	3,503	2,574	2,543	3,538	+964	+37.5%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	55	73	77	79	81	86	+7	+8.9%
Total	1,923	3,005	3,580	2,653	2,624	3,624	+971	+36.6%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses* (Realized)
	FYE17	FYE18	Sep-19	vs FYE18		FYE17	FYE18	Sep-19	vs FYE18	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,725.4	1,812.4	1,797.8	-14.6	-0.8%	17.9	19.3	20.1	+0.7	+0.1
JGB's	608.8	489.7	427.8	-61.8	-12.6%	8.3	7.0	7.7	+0.6	-
Local government bond	599.7	750.5	768.2	+17.6	+2.3%	2.3	5.3	5.0	-0.3	-
Foreign bonds	393.7	513.2	494.8	-18.3	-3.5%	-3.4	10.4	19.7	+9.3	+2.6
o/w Foreign government bond	146.4	182.6	155.3	-27.3	-14.9%	-0.5	8.7	12.8	+4.1	-
o/w Ginnie Mae	23.4	23.0	39.8	+16.8	+73.0%	-0.6	-0.2	0.3	+0.6	-
Stocks	263.2	243.4	217.9	-25.5	-10.4%	144.8	128.0	112.7	-15.3	+5.8
Investment trusts & Others	420.1	456.7	378.6	-78.0	-17.0%	17.0	12.6	18.6	+6.0	+0.0
o/w ETF	195.5	165.8	114.6	-51.1	-30.8%	13.6	0.4	-0.9	-1.4	-
o/w REIT	50.8	67.2	71.6	+4.4	+6.6%	6.3	12.6	17.9	+5.3	-
Total	2,802.5	3,025.9	2,889.2	-136.6	-4.5%	176.3	170.5	171.3	+0.8	+8.5

* includes ¥4.0bn 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)
	FYE17	FYE18	Sep-19	vs FYE18		FYE17	FYE18	Sep-19	vs FYE18	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	634.3	610.9	596.6	-14.2	-2.3%	17.3	15.7	16.4	+0.6	+0.0
JGB's	228.5	205.4	185.5	-19.8	-9.6%	8.6	6.9	7.3	+0.4	+0.0
Local government bond	195.4	188.2	181.0	-7.1	-3.8%	5.5	4.9	4.3	-0.5	+0.0
Foreign bonds	222.7	316.3	323.2	+6.8	+2.1%	-5.3	2.8	16.3	+13.4	+0.0
Foreign government bond	26.1	84.0	88.9	+4.9	+5.8%	0.0	3.1	7.0	+3.8	+0.0
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	80.3	72.4	73.2	+0.8	+1.1%	34.4	28.4	29.6	+1.1	+0.4
Investment trusts & Others	453.5	338.7	290.1	-48.6	-14.3%	-5.2	-2.3	2.9	+5.2	+1.1
ETF	14.0	21.8	17.1	-4.7	-	-0.8	-1.1	-1.4	-0.3	+0.0
REIT	16.0	18.9	28.5	+9.6	+50.8%	0.1	1.9	5.0	+3.0	+0.0
Total	1,391.0	1,338.4	1,283.3	-55.1	-4.1%	41.0	44.6	65.2	+20.5	+1.6

* includes ¥2.0bn of gains on cancellation of private offering investment trusts

Securities Portfolio (Joyo)

(¥bn)

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

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,798.7	66.2%	-9.1	-0.5%	-22.5	-1.2%
Duration (year)	3.8	—	3.5	—	3.8	—	3.7	—	4.4	—	5.1	—	+1.4	-	+0.7	-
Fixed rate note	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%	1,774.5	65.3%	+45.1	+2.6%	-14.3	-0.8%
(Avg yield)	(0.56%)	—	(0.55%)	—	(0.52%)	—	(0.46%)	—	(0.45%)	—	(0.42%)	—	(-0.04%)	-	(-0.03%)	-
Floating rate note	64.4	2.5%	81.9	3.3%	86.4	3.3%	78.3	2.8%	32.4	1.1%	24.3	0.9%	-54.0	-69.0%	-8.1	-25.0%
(Avg yield)	(0.04%)	—	(0.06%)	—	(0.07%)	—	(0.07%)	—	(0.08%)	—	(0.03%)	—	(-0.04%)	-	(-0.05%)	-
Foreign currency denominated bonds	458.4	17.6%	431.7	17.2%	359.3	13.7%	418.7	15.1%	474.8	16.6%	453.9	16.7%	+35.2	+8.4%	-20.9	-4.4%
Duration (year)	4.2	—	4.4	—	4.8	—	5.3	—	5.2	—	4.9	—	Δ 0.4	-	Δ 0.3	-
(Avg yield Spread)	(0.90%)	—	(0.89%)	—	(0.92%)	—	(0.94%)	—	(0.83%)	—	(0.80%)	—	(-0.14%)	-	(-0.03%)	-
Fixed rate note	401.0	15.4%	380.6	15.2%	296.1	11.3%	303.5	11.0%	339.1	11.9%	319.7	11.8%	+16.2	+5.3%	-19.4	-5.7%
(Avg yield)	(2.06%)	—	(2.09%)	—	(2.24%)	—	(1.89%)	—	(1.79%)	—	(1.72%)	—	(-0.01%)	-	(-0.07%)	-
(Avg yield Spread)	(0.91%)	—	(0.88%)	—	(0.88%)	—	(0.97%)	—	(0.78%)	—	(0.76%)	—	(-0.21%)	-	(-0.02%)	-
Floating rate note	57.4	2.2%	51.1	2.0%	63.2	2.4%	115.1	4.2%	135.7	4.8%	134.3	4.9%	+19.2	+16.7%	-1.4	-1.0%
(Avg yield)	(2.14%)	—	(2.39%)	—	(2.67%)	—	(3.12%)	—	(3.55%)	—	(3.49%)	—	(-0.01%)	-	(-0.06%)	-
(Avg yield Spread)	(0.83%)	—	(0.93%)	—	(1.08%)	—	(0.88%)	—	(0.95%)	—	(0.90%)	—	(+0.03%)	-	(-0.04%)	-
Stock	127.9	4.9%	123.9	4.9%	118.4	4.5%	115.4	4.2%	115.3	4.0%	105.1	3.9%	-10.3	-8.9%	-10.2	-8.8%
Cet1 ratio	-	30.4%	-	28.9%	-	27.5%	-	26.0%	-	25.4%	-	21.5%	(Δ4.5%)	-	(Δ3.9%)	-
Investment trust and others*	319.5	12.2%	327.0	13.0%	405.3	15.4%	427.2	15.4%	445.2	15.6%	360.7	13.3%	-66.5	-15.6%	-84.5	-19.0%
Total	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%	2,718.6	100.0%	-50.7	-1.8%	-138.0	-4.8%
(Avg yield)	(1.16%)	—	(1.19%)	—	(1.14%)	—	(1.25%)	—	(1.12%)	—	(1.41%)	—	(+0.16%)	-	(+0.29%)	-
Unrealized gains/losses	186.0	—	184.2	—	176.3	—	176.2	—	170.5	—	171.3	—	-4.9	-2.8%	+0.8	+0.5%

*"Investment trust and others" include trust beneficial rights of ¥0.8bn

Securities Portfolio (Ashikaga)

(¥bn)
"Avg yield" is calculated on a half-year basis

	FYE16		Sep-17		FYE17		Sep-18		FYE18		Sep-19		vs Sep-18		vs FYE18	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	722.0	52.9%	671.6	48.3%	631.1	46.8%	602.4	46.0%	602.1	46.5%	585.2	48.0%	-17.2	-2.9%	-16.9	-2.8%
Duration (year)	5.2	-	5.3	-	5.3	-	5.0	-	4.8	-	4.7	-	-0.3	-	-0.0	-
(Avg yield Spread)	(0.74%)	-	(0.77%)	-	(0.78%)	-	(0.81%)	-	(0.75%)	-	(0.74%)	-	(-0.07%)	-	(-0.01%)	-
Fixed rate note	661.1	48.4%	620.7	44.7%	596.2	44.2%	573.5	43.8%	574.2	44.4%	558.2	45.8%	-15.3	-2.7%	-16.0	-2.8%
(Avg yield)	(0.78%)	-	(0.81%)	-	(0.82%)	-	(0.84%)	-	(0.78%)	-	(0.77%)	-	(-0.07%)	-	(-0.01%)	-
Floating rate note	60.9	4.5%	50.9	3.7%	34.9	2.6%	28.9	2.2%	27.9	2.2%	26.9	2.2%	-2.0	-7.0%	-1.0	-3.6%
(Avg yield)	(0.32%)	-	(0.25%)	-	(0.22%)	-	(0.17%)	-	(0.16%)	-	(0.15%)	-	(-0.02%)	-	(-0.01%)	-
Foreign currency denominated bonds	181.8	13.3%	218.0	15.7%	214.2	15.9%	302.6	23.1%	306.5	23.7%	301.9	24.8%	-0.7	-0.2%	-4.6	-1.5%
Duration (year)	5.7	-	5.9	-	6.7	-	6.7	-	6.5	-	6.2	-	-0.5	-	-0.2	-
(Avg yield Spread)	(2.51%)	-	(2.71%)	-	(2.72%)	-	(2.94%)	-	(2.68%)	-	(2.74%)	-	(-0.20%)	-	(+0.06%)	-
Fixed rate note	163.0	11.9%	199.0	14.3%	205.2	15.2%	280.0	21.4%	286.6	22.2%	283.5	23.3%	+3.5	+1.3%	-3.1	-1.1%
(Avg yield)	(2.65%)	-	(2.78%)	-	(2.77%)	-	(2.93%)	-	(2.67%)	-	(2.70%)	-	(-0.23%)	-	(+0.03%)	-
Floating rate note	18.9	1.4%	18.9	1.4%	8.9	0.7%	22.6	1.7%	19.8	1.5%	18.3	1.5%	-4.3	-19.0%	-1.5	-7.6%
(Avg yield)	(1.54%)	-	(1.98%)	-	(2.04%)	-	(2.96%)	-	(2.86%)	-	(3.30%)	-	(+0.34%)	-	(+0.44%)	-
Stock	47.7	3.5%	47.0	3.4%	45.9	3.4%	45.6	3.5%	43.9	3.4%	43.6	3.6%	-2.0	-4.5%	-0.3	-0.7%
Cet1 ratio	16.7%	-	16.0%	-	15.7%	-	14.9%	-	14.3%	-	14.1%	-	(-0.79%)	-	(-0.25%)	-
Investment trust and others*	414.3	30.3%	453.2	32.6%	458.6	34.0%	358.6	27.4%	340.9	26.4%	287.1	23.6%	-71.5	-19.9%	-53.8	-15.8%
Total	1,365.8	100.0%	1,389.8	100.0%	1,349.8	100.0%	1,309.3	100.0%	1,293.6	100.0%	1,218.0	93.0%	-91.3	-7.0%	-75.6	-5.8%
(Avg yield)	(1.52%)	-	(1.66%)	-	(1.64%)	-	(2.73%)	-	(2.20%)	-	(1.84%)	-	(-0.89%)	-	(-0.36%)	-
Unrealized gains/losses	51.2	-	50.4	-	41.0	-	31.0	-	44.8	-	65.3	-	+34.3	-	+20.5	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE18						(number)
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-19	Normal borrowers	10,615	154	7	0	0	0	10,776
	Borrowers requiring caution	474	3,688	24	16	0	0	4,202
	Borrower requiring monitoring	8	15	147	3	0	0	173
	Potentially bankrupt	10	93	21	1,086	2	0	1,212
	Substantially bankrupt	2	29	3	60	123	0	217
	Legally bankrupt	7	5	0	6	10	24	52
	Others	308	138	2	23	0	0	471
	Total	11,424	4,122	204	1,194	135	24	17,103

			(number)	
			FYE17	FYE18
			-	-
			Sep-18	Sep-19
Upgraded	260	206		
Unchanged	15,783	15,683		
Downgraded	578	743		
Others	514	471		
Total	17,135	17,103		

Based on Borrowed Amount for Business

		FYE18						(¥mil)
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
Sep-19	Normal borrowers	3,106,064	20,599	2,044	0	0	0	3,128,708
	Borrowers requiring caution	64,440	283,222	2,331	1,111	0	0	351,105
	Borrower requiring monitoring	1,705	1,488	16,843	1,034	0	0	21,070
	Potentially bankrupt	4,310	6,172	1,843	54,243	53	0	66,622
	Substantially bankrupt	218	1,263	85	2,590	1,743	0	5,898
	Legally bankrupt	1,562	305	0	442	254	583	3,146
	Others	17,478	3,116	15	485	0	0	21,094
	Total	3,195,778	316,166	23,162	59,904	2,051	583	3,597,643

			(¥mil)	
			FYE17	FYE18
			-	-
			Sep-18	Sep-19
Upgraded	33,196	27,173		
Unchanged	3,354,066	3,462,698		
Downgraded	61,413	86,678		
Others	20,104	21,094		
Total	3,468,779	3,597,643		

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE18								(number)	
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE17 - Sep-18	FYE18 - Sep-19	
Sep-19	Normal borrowers	211,560	630	3	1	0	0	212,194	Upgraded	1,129	774
	Borrowers requiring caution	1,225	5,636	23	83	3	0	6,970	Unchanged	215,670	219,195
	Borrower requiring monitoring	15	36	318	4	0	0	373	Dow ngraded	1,508	1,725
	Potentially bankrupt	71	62	19	1,489	19	8	1,668	Others	0	0
	Substantially bankrupt	183	32	2	41	165	0	423	Total	218,307	221,694
	Legally bankrupt	7	6	0	2	24	27	66			
	Total	213,061	6,402	365	1,620	211	35	221,694			

Based on Borrowed Amount for All

		FYE18								(¥mil)	
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE17 - Sep-18	FYE18 - Sep-19	
Sep-19	Normal borrowers	4,068,042	30,589	225	0	0	0	4,098,856	Upgraded	44,931	34,115
	Borrowers requiring caution	58,952	247,025	1,073	1,394	24	0	308,468	Unchanged	4,283,538	4,390,912
	Borrower requiring monitoring	1,797	4,135	20,883	424	0	0	27,239	Dow ngraded	57,467	76,052
	Potentially bankrupt	1,411	3,215	1,138	51,706	242	144	57,856	Others	0	0
	Substantially bankrupt	1,240	433	216	777	2,399	0	5,065	Total	4,385,936	4,501,079
	Legally bankrupt	1,050	758	0	10	920	857	3,595			
	Total	4,132,492	286,155	23,535	54,311	3,585	1,001	4,501,079			

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE18		Sep-19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	683,657	10.3%	675,968	10.2%	-7,688	-0.1%
Agriculture / Forestry	19,863	0.3%	19,799	0.3%	-64	+0.0%
Fishery	3,789	0.0%	3,524	0.0%	-265	+0.0%
Mining / Quarrying of stones / Gravel	8,841	0.1%	10,577	0.1%	+1,736	+0.0%
Construction	180,410	2.7%	170,676	2.5%	-9,733	-0.1%
Electric, gas and water	127,461	1.9%	138,998	2.1%	+11,537	+0.1%
Telecommunication	26,113	0.3%	25,010	0.3%	-1,103	+0.0%
Transport / Postal activities	162,029	2.4%	160,680	2.4%	-1,348	+0.0%
Wholesale / Retailing services	626,539	9.5%	623,520	9.4%	-3,019	+0.0%
Financial & Insurance services	233,703	3.5%	230,516	3.4%	-3,187	+0.0%
Real estate / Goods rental & leasing	1,230,288	18.6%	1,228,618	18.6%	-1,670	+0.0%
Medical, welfare and other services (*)	385,292	5.8%	360,928	5.4%	-24,363	-0.3%
Public sector	1,043,446	15.8%	1,036,724	15.7%	-6,721	+0.0%
Others (including individual loans)	1,863,293	28.2%	1,907,475	28.9%	+44,182	+0.6%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,594,731	100.0%	6,593,020	100.0%	-1,711	-

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE18		Sep-19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,064	20.1%	17,323	19.5%	-741	-0.5%
Agriculture / Forestry	138	0.1%	150	0.1%	+12	+0.0%
Fishery	24	0.0%	24	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	494	0.5%	461	0.5%	-33	+0.0%
Construction	7,683	8.5%	7,503	8.4%	-180	+0.0%
Electric, gas and water	6	-	2,342	2.6%	+2,335	+2.6%
Telecommunication	1,076	1.2%	1,015	1.1%	-61	+0.0%
Transport / Postal activities	2,686	3.0%	2,932	3.3%	+246	+0.3%
Wholesale / Retailing services	23,698	26.4%	22,700	25.6%	-997	-0.8%
Financial & Insurance services	353	0.3%	327	0.3%	-25	+0.0%
Real estate / Goods rental & leasing	10,673	11.9%	9,595	10.8%	-1,077	-1.0%
Medical, welfare and other services (*)	15,181	16.9%	15,355	17.3%	+173	+0.4%
Public sector	-	-	-	-	-	-
Others (including individual loans)	9,419	10.5%	8,677	9.8%	-741	-0.7%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	89,500	100.0%	88,410	100.0%	-1,090	-

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

Balance of Loans by Industry (non-consolidated)

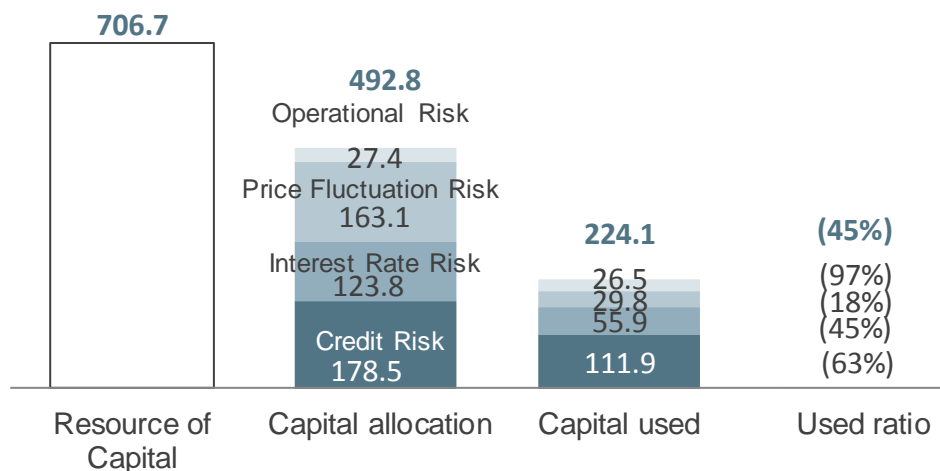
Industry	FYE18		Sep-19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	503,216	10.8%	499,620	10.8%	-3,596	+0.0%
Agriculture / Forestry	14,452	0.3%	12,897	0.2%	-1,555	-0.0%
Fishery	595	0.0%	553	0.0%	-42	-0.0%
Mining / Quarrying of stones / Gravel	2,322	0.0%	2,344	0.0%	+22	+0.0%
Construction	154,078	3.3%	148,263	3.2%	-5,815	-0.0%
Electric, gas and water	66,863	1.4%	72,224	1.5%	+5,361	+0.1%
Telecommunication	19,244	0.4%	20,479	0.4%	+1,235	+0.0%
Transport / Postal activities	127,836	2.7%	128,616	2.7%	+780	+0.0%
Wholesale / Retailing services	414,658	8.9%	410,562	8.8%	-4,096	-0.0%
Financial & Insurance services	170,507	3.6%	161,613	3.5%	-8,894	-0.1%
Real estate / Goods rental & leasing	590,528	12.6%	594,723	12.8%	+4,195	+0.2%
Medical, welfare and other services (*)	351,212	7.5%	342,467	7.4%	-8,745	-0.1%
Public sector	387,547	8.3%	325,450	7.0%	-62,097	-1.2%
Others (including individual loans)	1,853,958	39.8%	1,897,267	41.0%	+43,309	+1.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,657,025	100.0%	4,617,083	100.0%	-39,942	—

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE18		Sep-19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	20,655	25.3%	21,173	25.3%	+518	-0.0%
Agriculture / Forestry	522	0.6%	572	0.6%	+50	+0.0%
Fishery	—	—	27	0.0%	—	—
Mining / Quarrying of stones / Gravel	—	—	—	—	—	—
Construction	6,070	7.4%	5,971	7.1%	-99	-0.3%
Electric, gas and water	8	0.0%	3	0.0%	-5	-0.0%
Telecommunication	314	0.3%	292	0.3%	-22	-0.0%
Transport / Postal activities	2,356	2.8%	2,574	3.0%	+218	+0.1%
Wholesale / Retailing services	18,237	22.3%	19,684	23.5%	+1,447	+1.1%
Financial & Insurance services	92	0.1%	91	0.1%	-1	-0.0%
Real estate / Goods rental & leasing	7,015	8.6%	7,283	8.7%	+268	+0.1%
Medical, welfare and other services (*)	13,519	16.6%	13,171	15.7%	-348	-0.8%
Public sector	—	—	—	—	—	—
Others (including individual loans)	12,640	15.5%	12,722	15.2%	+82	-0.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	81,433	100.0%	83,568	100.0%	+2,135	—

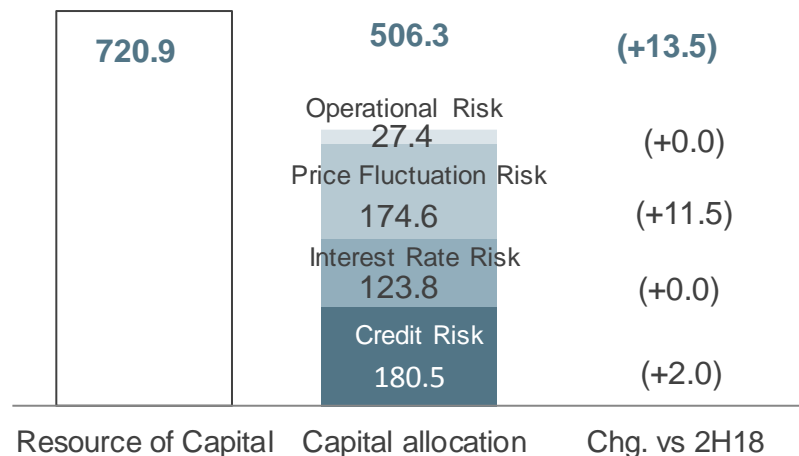
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Sep.30, 2019



Capital Allocation (planned for 2H19)

Decided capital allocation for 2H19, based on the market outlook, and financial results and forecast of subsidiaries. (¥bn)



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

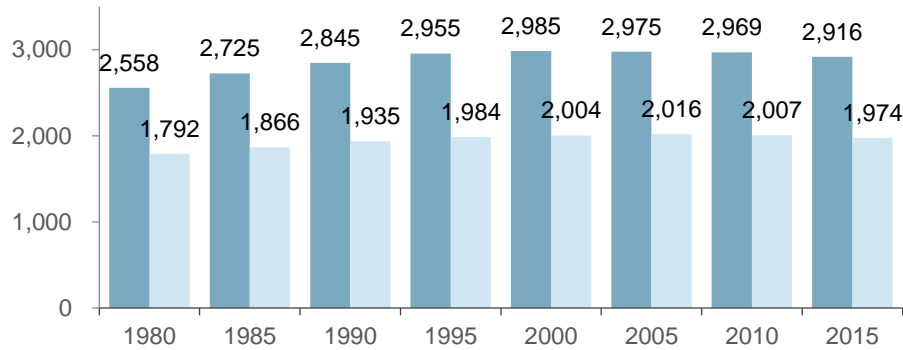
	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	FY19	FY20	FY19	FY20
Parameter				
Real GDP	-4.0%	-0.3%	0.9%	0.4%
Nikkei Stock average	13,309円	9,109円	20,466円	19,863円
Yen exchange rate	93.64円	84.45円	109.66円	108.05円
Capital ratio				
Domestic standard	8.30%	6.09%	9.11%	8.60%
CET1 ratio	7.70%	6.22%	9.79%	9.56%
Outline of scenario	Equity price declines that are similar to those at time of the Lehman shock on the financial markets, appreciation of the yen against the dollar, decline in interest rates on government bonds. Overseas economic slowdown		Under global recession caused by risk aversion to US trade policy and decrease of demand in China, Yen appreciation and lower stock price actualize.	

Apartment Loans (1)

Population

(thousand)

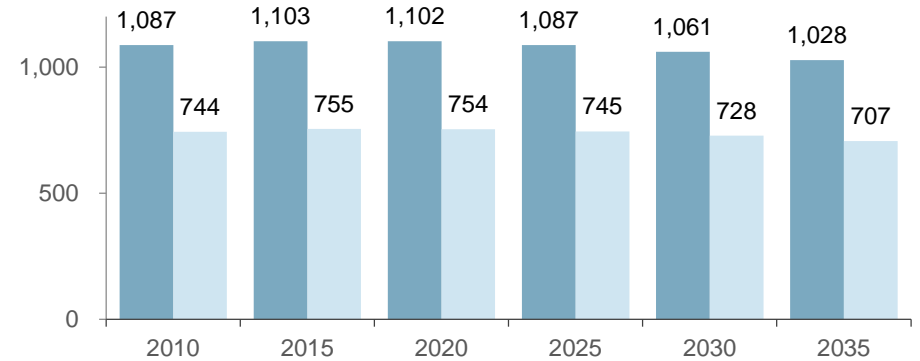
■ Ibaraki
■ Tochigi



Projection of Number of Households

(thousand)

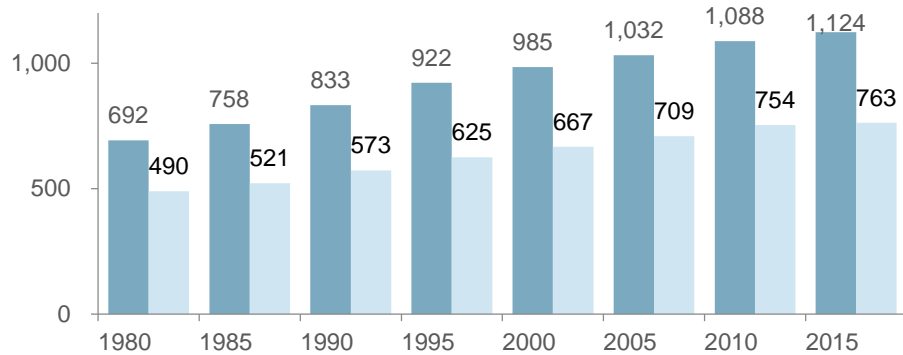
■ Ibaraki
■ Tochigi



Number of Households

(thousand)

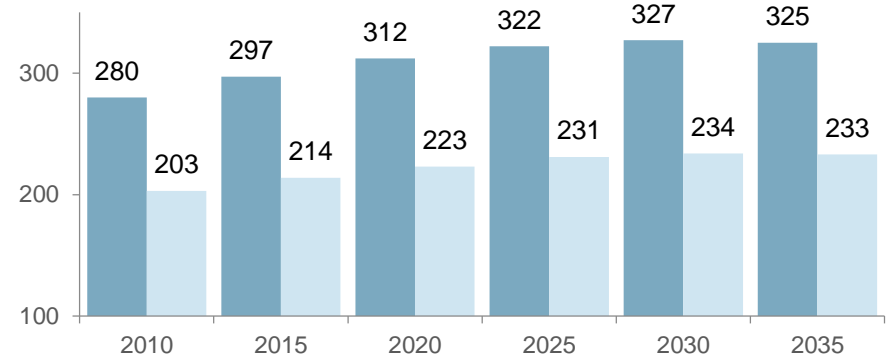
■ Ibaraki
■ Tochigi



Projection of Number of Single-person Households

(thousand)

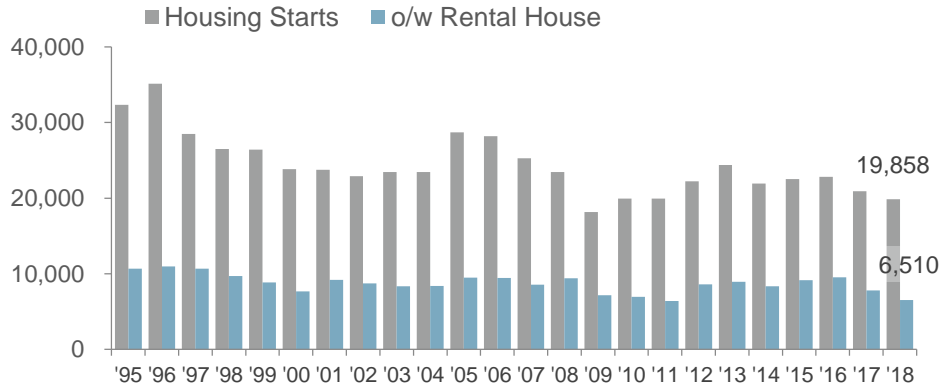
■ Ibaraki
■ Tochigi



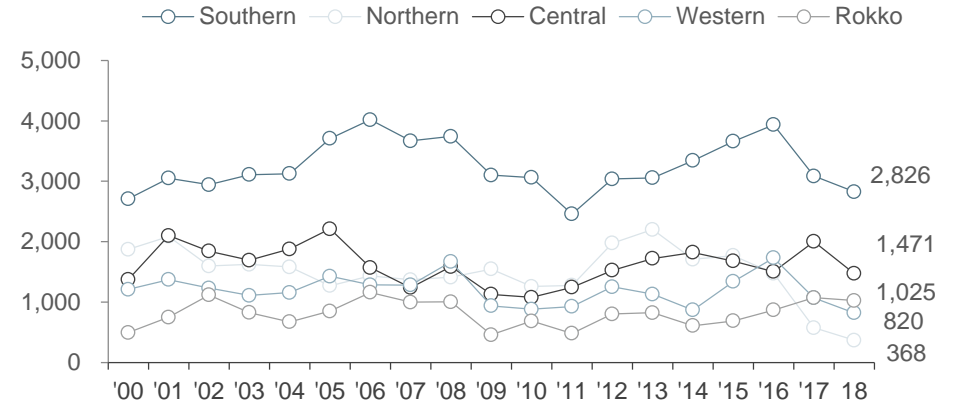
Apartment Loans (2)

Source : Statistics of Housing Starts (Ibaraki / Tochigi)

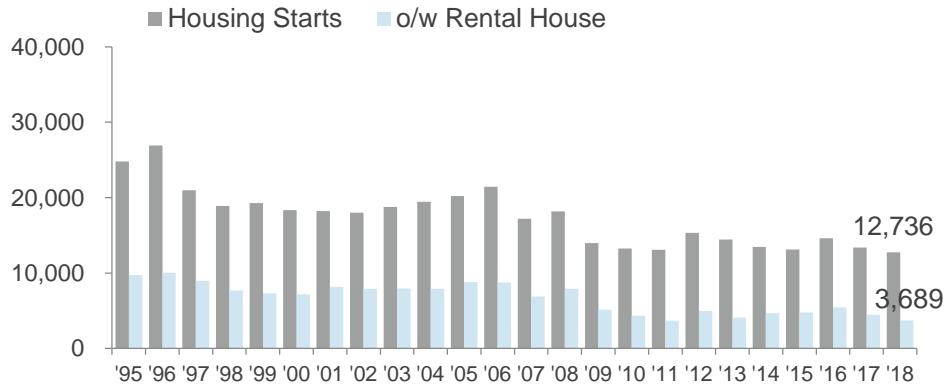
Housing Starts in Ibaraki



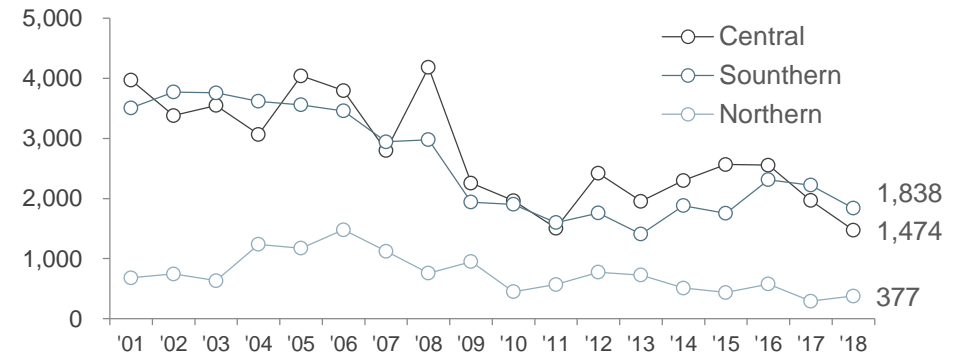
Rental Housing Starts in Ibaraki



Housing Starts in Tochigi



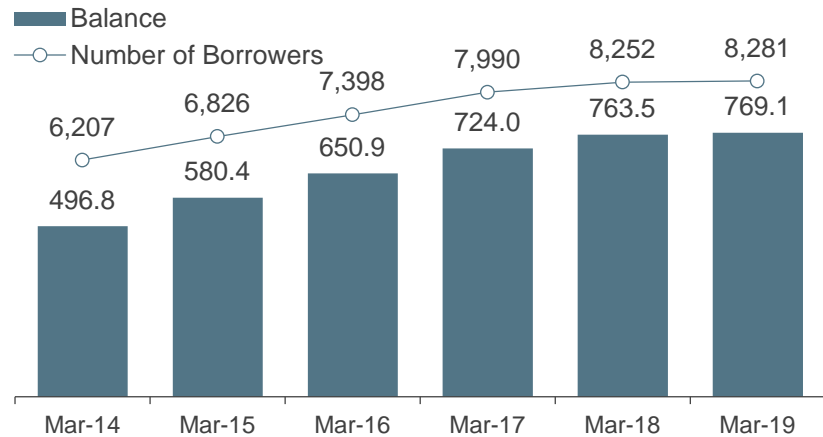
Rental Housing Starts in Tochigi



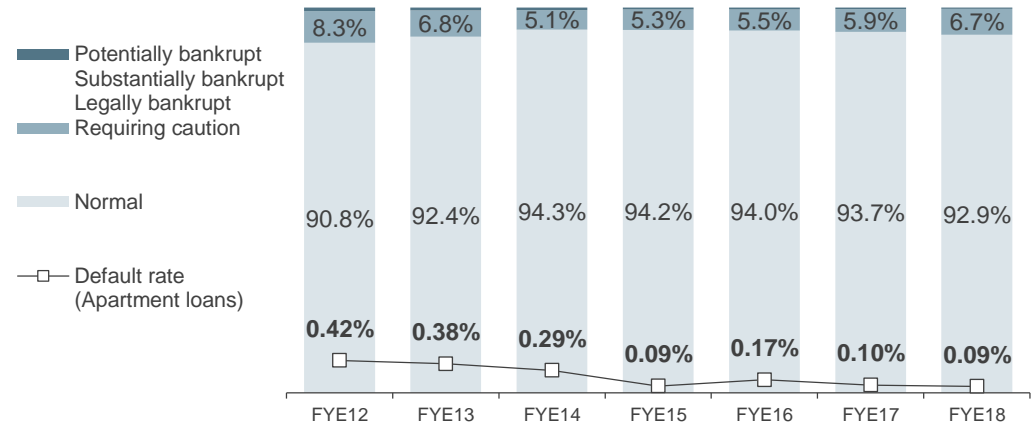
Apartment Loans (3) Portfolio

Joyo Bank

Number of Borrowers and Balance of Loans (¥bn)

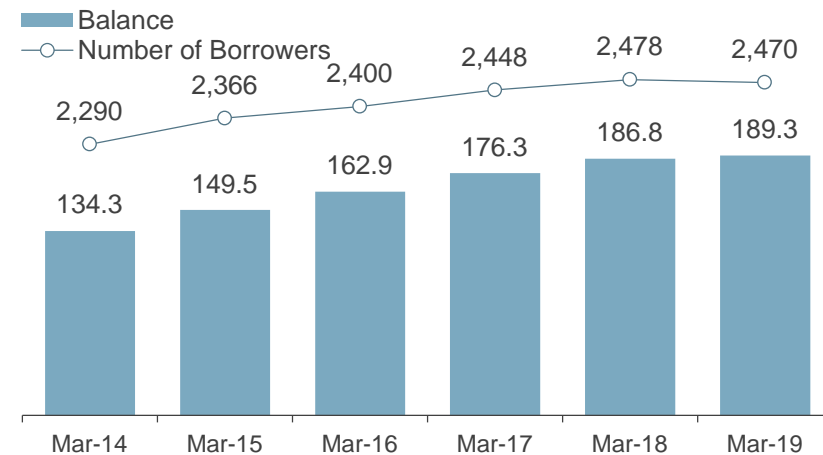


(¥bn) Borrower Rating Default Ratio

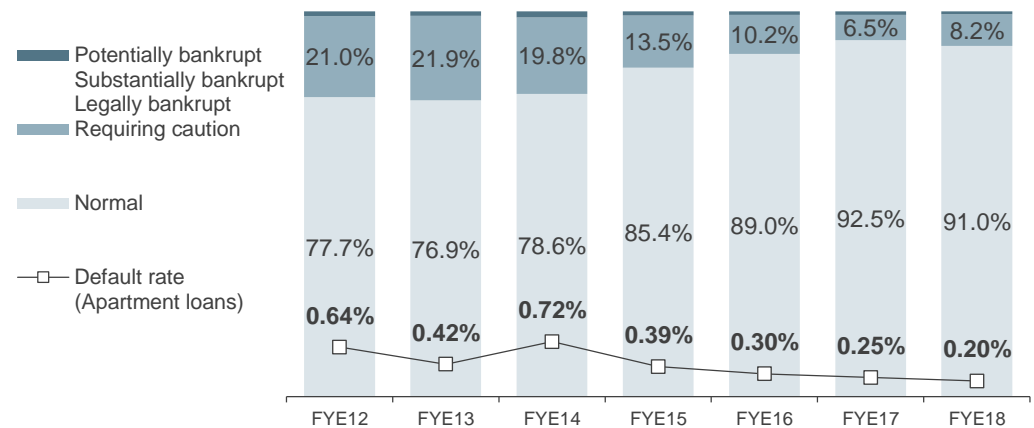


Ashikaga Bank

Number of Borrowers and Balance of Loans (¥bn)



(¥bn) Borrower Rating Default Ratio

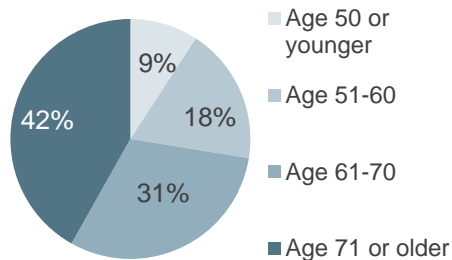


Apartment Loans (4) Monitoring

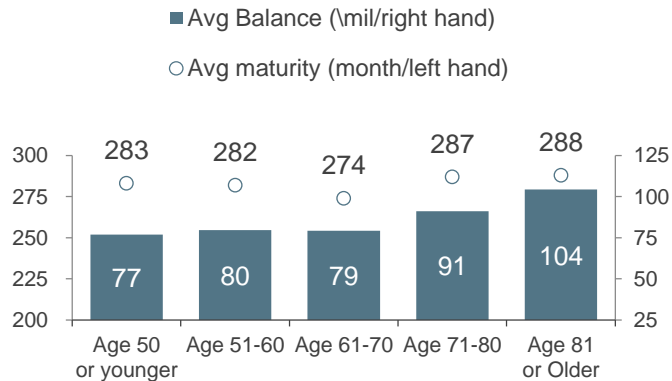
Source (Prefectural Average) :
Ministry of Internal Affairs and Communications
"Housing and Land Survey"

Joyo Bank

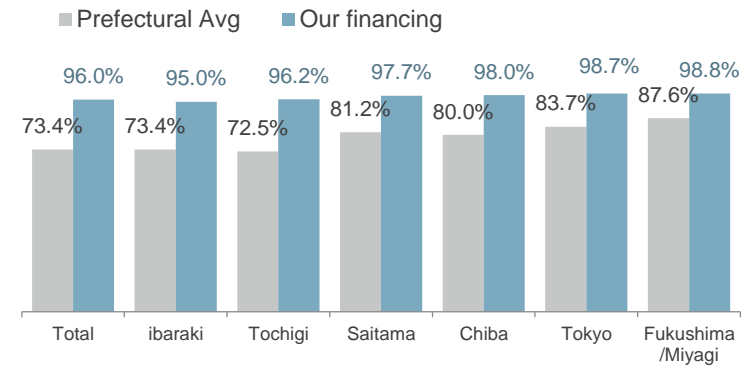
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

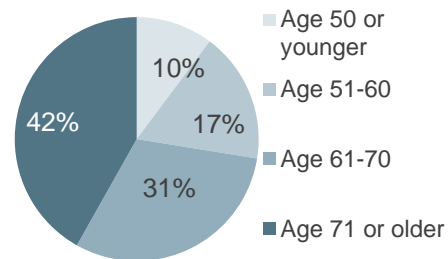


Occupancy Rate of Apartments by Area

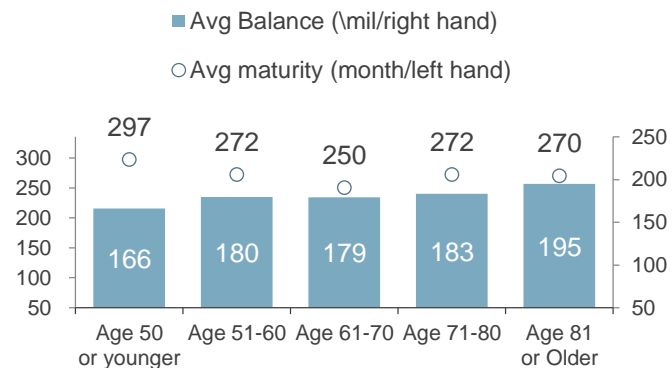


Ashikaga Bank

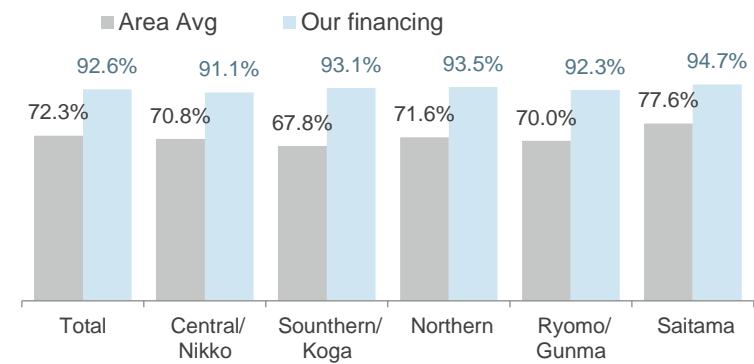
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group



Occupancy Rate of Apartments by Area



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

Joyo: Borrowers whose borrowing amount is ¥100 million or more as of Mar.31,2019 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.

Cost Efficiency

Joyo

(¥bn)

		1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	YoY
Total expenses		36.0	69.8	35.0	68.2	35.0	68.5	33.7	66.3	33.2	65.3	32.7	-0.4
Personnel expenses		17.2	34.5	17.5	34.9	17.7	34.7	16.9	33.6	17.0	33.8	16.8	-0.1
Non-Personnel expenses		16.4	31.8	15.0	29.5	14.5	29.5	14.3	28.7	13.8	27.7	13.6	-0.2
Depreciation	1	2.8	5.8	3.0	6.0	3.0	6.1	3.1	6.3	3.0	5.9	2.6	-0.3
Deposit insurance cost	2	3.0	5.1	1.5	3.1	1.6	3.2	1.4	2.9	1.3	2.7	1.3	-0.0
Others (Excluding 1 & 2)		10.6	20.8	10.3	20.4	9.9	20.1	9.8	19.5	9.5	18.9	9.5	-0.0
Tax		2.4	3.4	2.5	3.7	2.7	4.2	2.4	3.9	2.2	3.8	2.2	+0.0
OHR(Core gross business income basis)		67.1%	65.6%	64.7%	65.7%	69.3%	68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	-2.2%

Ashikaga

(¥bn)

		1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	YoY
Total expenses		24.4	48.0	23.6	47.0	23.3	46.4	23.4	47.2	24.2	48.8	25.3	+1.1
Personnel expenses		13.0	26.0	12.7	25.3	12.7	25.7	13.0	26.1	13.4	26.8	13.7	+0.3
Non-Personnel expenses		9.8	19.6	9.3	18.8	8.7	17.5	8.5	17.8	8.8	18.4	9.8	+0.9
Depreciation	1	1.6	3.4	1.7	3.5	1.1	2.1	0.9	1.9	1.0	2.2	1.2	+0.1
Deposit insurance cost	2	1.9	3.3	1.0	2.0	1.0	2.1	0.9	1.9	0.9	1.8	0.9	+0.0
Others (Excluding 1 & 2)		6.3	12.9	6.6	13.3	6.6	13.3	6.6	14.0	6.9	14.4	7.7	+0.7
Tax		1.4	2.3	1.5	2.8	1.8	3.2	1.7	3.2	1.9	3.5	1.7	-0.2
OHR(Core gross business income basis)		59.5%	59.6%	53.2%	55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	+13.1%

Number of Employees / Offices

Joyo

	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	YoY
Number of employees	3,365	3,282	3,390	3,289	3,384	3,281	3,437	3,332	3,419	3,320	3,391	+71
Number of offices	417	418	419	419	420	406	407	404	403	399	399	+0
Domestic	178	178	179	179	179	180	181	183	184	183	184	+1
Overseas [*]	2	3	3	3	3	3	3	4	4	4	4	+0
ATMspot	237	237	237	237	238	223	223	217	215	212	211	-1
Own ATM	878	877	879	867	868	856	849	844	837	802	793	-9

*All overseas offices are representative office.

Ashikaga

	1H14	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	YoY
Number of employees	2,955	2,869	2,878	2,817	2,880	2,810	2,900	2,826	2,925	2,857	2,926	+69
Number of offices	353	354	358	358	364	367	368	369	369	368	366	-2
Domestic	153	153	153	152	154	154	152	153	153	154	150	-4
Overseas [*]	—	—	1	1	1	1	1	2	2	2	2	+0
ATMspot	200	201	204	205	209	212	215	214	214	212	214	+2
Own ATM	702	704	707	709	709	714	709	706	684	673	669	-4

*All overseas offices are representative office.

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2019			Sep. 30, 2019			Chg (vs Mar. 31, 2019)		
	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%	63	411,555	34.9%	66	403,235	34.1%	+3	-8,320	-0.7%
Securities	41	22,878	1.9%	42	23,359	1.9%	45	22,926	1.9%	+3	-432	-0.0%
Corporate	1,124	338,826	28.7%	1,088	266,456	22.5%	1,079	266,385	22.5%	-9	-70	-0.0%
Foreign	475	242,387	20.5%	510	251,457	21.3%	494	257,478	21.8%	-16	+6,021	+0.5%
Individual & others	33,917	216,817	18.3%	37,374	219,906	18.6%	36,560	222,872	18.9%	-814	+2,966	+0.2%
Treasury stocks	1	4	0.0%	1	5,971	0.5%	1	5,807	0.4%	+0	-163	-0.0%
Total	35,633	1,179,055	100.0%	39,081	1,179,055	100.0%	38,248	1,179,055	100.0%	-833	-	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep. 30, 2019)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2019)
Nomura Financial Partners Co., Ltd.	122,900	10.47%	-0.00%
The Master Trust Bank of Japan, Ltd. (Trust Account)	54,714	4.66%	+0.28%
Japan Trustee Services Bank, Ltd. (Trust Account)	47,314	4.03%	-0.28%
Nippon Life Insurance Company	34,487	2.93%	+0.00%
Sompo Japan Nipponkoa Insurance Inc.	30,215	2.57%	-0.23%
Japan Trustee Services Bank, Ltd. (Trust Account9)	26,981	2.29%	+0.22%
STATE STREET BANK AND TRUST COMPANY 505223	24,156	2.05%	+0.03%
Sumitomo Life Insurance Company	21,659	1.84%	+0.00%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	20,519	1.74%	+0.03%
Dai-ici Life Insurance Company, Ltd.	19,948	1.70%	-0.00%

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

Such 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 2014	101.1	-	+1.3	101.3	-	+1.7	94.3	-
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	99.6	-	-1.5	99.3	-	-0.9	96.3	-	+0.3
2017 Apr-Jun	103.0	+4.6	+7.9	101.9	+3.5	+4.0	98.3	-2.0	-3.4
Jul-Sep	100.6	-2.3	+2.0	99.8	-2.1	-1.8	93.6	-4.8	-6.2
Oct-Dec	101.2	+0.6	+2.3	101.7	+1.9	+0.2	93.7	+0.1	-3.8
2018 Jan-Mar	100.0	-1.2	+1.3	98.4	-3.2	-0.9	99.8	+6.5	+0.6
2018 Apr-Jun	97.3	-2.7	-6.4	99.0	+0.6	-3.5	96.0	-3.8	-2.3
Jul-Sep	99.9	+2.7	-0.8	98.2	-0.8	-1.9	100.1	+4.3	+7.4
Oct-Dec	102.2	+2.3	+2.5	102.0	+3.9	+2.1	100.4	+0.3	+7.0
2019 Jan-Mar	105.1	+5.5	+7.2	102.9	+4.4	+2.9	103.0	+2.9	+7.3
2019 Apr-Jun	105.1	+5.5	+7.2	102.9	+4.4	+2.9	103.0	+2.9	+7.3
2019 Jan	101.0	+0.2	+2.0	101.0	+0.3	+2.7	101.3	+0.9	+5.4
Feb	99.8	-1.2	-1.9	99.0	-2.0	-0.1	100.2	-1.1	+0.8
Mar	98.0	-1.8	-3.1	95.8	-3.2	-3.5	100.1	-0.1	+0.3
Apr	100.9	+3.0	+2.7	100.9	+5.3	-0.4	100.5	+0.4	+2.4
May	107.9	+6.9	+11.0	104.0	+3.1	+5.1	103.2	+2.7	+6.1
Jun	106.6	-1.2	+8.5	103.7	-0.3	+4.2	103.0	-0.2	+7.3
Jul	101.9	-4.4	+5.1	100.0	-3.6	+4.4	104.3	+1.3	+5.9
Aug	99.5	-2.4	-2.9	97.3	-2.7	-4.4	104.8	+0.5	+6.6

Source Ibaraki Prefecture Government Statistics Division

* Seasonal adjustment X-12-ARIMA

* Carender year basis

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 2014	100.0	-	-5.5	99.9	-	-6.0	85.2	-
FY 2015	99.8	-	-0.2	99.6	-	-0.3	106.6	-	+25.1
FY 2016	99.6	-	-0.2	100.1	-	+0.5	90.6	-	-15.0
FY 2017	100.1	-	+0.5	99.3	-	-0.8	93.9	-	+3.6
FY 2018	97.4	-	-2.8	95.1	-	-4.2	99.0	-	+5.4
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	98.0	-3.8	-2.8	96.6	-2.1	-5.0	101.4	+6.6	+3.6
2018 Apr-Jun	97.6	-0.3	-3.3	95.8	-0.8	-6.5	97.1	-4.2	+3.3
Jul-Sep	98.0	+0.4	-2.6	96.3	+0.5	-3.6	107.4	+10.6	+14.5
Oct-Dec	97.6	-0.4	-2.8	94.6	-1.7	-3.6	101.1	-5.9	-0.4
2019 Jan-Mar	96.2	-1.4	-2.5	93.8	-0.8	-3.3	106.9	+5.7	+5.4
2019 Apr-Jun	98.4	+2.3	-0.5	97.8	+4.2	+0.1	107.4	+0.5	+10.6
2019 Jan	95.4	-1.8	+0.6	94.0	-0.8	-0.7	103.6	+2.5	+2.6
Feb	98.3	+3.0	-1.5	93.7	-0.3	-2.8	99.8	-3.7	-3.3
Mar	94.9	-3.5	-5.8	93.8	+0.1	-5.9	106.9	+7.1	+5.4
Apr	96.4	+1.6	-2.6	98.3	+4.8	+1.1	103.6	-3.1	+1.5
May	100.4	+4.1	+0.9	99.2	+0.9	+0.2	103.3	-0.3	-1.4
Jun	98.3	-2.1	+0.1	95.8	-3.4	-0.9	107.4	+4.0	+10.6
Jul	98.2	-0.1	+2.2	94.6	-1.3	+2.3	134.3	+25.0	+8.5
Aug	96.4	-1.8	-5.8	97.1	+2.6	-4.8	108.8	-19.0	+3.9

Source Tochigi Prefecture Government Statistics Division

* Seasonal adjustment X-12-ARIMA

* Carender year basis

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

Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

(¥bn/%)

		Export					Import				
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
		Amount	Chg YoY				Amount	Chg YoY			
FY2013		962.0	+13.4	517.3	390.1	54.6	2,158.6	+17.7	1,770.9	376.7	11.0
FY2014		915.5	-4.8	449.6	398.3	67.7	1,631.8	-24.4	1,284.3	329.0	18.5
FY2015		887.4	-3.0	444.3	375.2	67.9	1,322.1	-18.9	996.5	305.4	20.2
FY2016		950.1	+7.0	397.2	471.3	81.6	1,211.0	-8.4	885.2	309.7	16.1
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
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	Apr-Jun	328.8	+24.6	119.6	179.2	30.0	388.3	+19.0	294.3	90.6	3.5
	Jan-Mar	324.5	+1.3	107.2	189.6	27.8	396.1	-10.9	282.0	110.3	3.8
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
	Apr	109.1	+11.3	36.7	61.9	10.5	130.8	-6.5	102.2	27.3	1.3
	May	97.5	+26.2	46.3	42.8	8.3	134.8	+39.1	100.4	33.5	0.9
	Jun	122.2	+38.0	36.6	74.4	11.2	122.8	+37.2	91.7	29.8	1.3
	Jul	108.9	+14.7	35.8	64.2	9.0	129.2	-9.2	95.1	33.1	1.0
	Aug	104.1	-5.0	35.4	59.3	9.4	124.7	-20.3	90.6	32.6	1.5
	Sep	111.4	-3.5	36.0	66.1	9.4	142.2	-2.4	96.3	44.6	1.3

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
FY2018		164.7	+10.5	47.8	+58.1
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	Apr-Jun	31.0	-27.7	5.7	-58.5
	Jul-Sep	32.6	-19.1	11.1	-8.9
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
	Apr	11.8	-22.1	1.6	-69.6
	May	8.4	-32.3	2.2	-39.6
	Jun	10.8	-29.4	1.9	-60.7
	Jul	10.8	-20.9	4.0	+7.2
	Aug	11.2	-1.4	2.8	-28.0
	Sep	10.6	-30.6	4.3	-5.6

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
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
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	Apr-Jun	94,993	+22.9	16,879	-10.9	32,653	-1.9	4,954	-0.8	482	+2.0	468	+90.9
	Jul-Sep	105,188	+12.4	32,435	-1.2	50,700	+16.6	4,568	-14.0	446	-9.2	263	-8.3
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
	Aug	33,475	+61.6	5,887	-27.9	5,289	-11.0	1,551	-4.7	150	-1.2	159	+65.1
	Sep	22,617	-4.4	2,987	-15.8	8,680	+45.9	1,430	-14.1	146	-8.3	76	+8.4
	Jun	38,900	+18.1	8,006	+10.8	18,684	-12.7	1,973	+15.9	186	+15.2	233	+195.8
	Jul	33,844	+20.5	8,476	+0.2	15,739	+12.0	1,698	-5.7	165	-4.8	76	-27.1
	Aug	34,980	+30.5	9,684	-5.5	19,866	+68.7	1,467	-19.5	141	-14.2	71	-30.4
	Sep	36,364	-6.1	14,275	+1.2	15,094	-14.5	1,403	-17.0	141	-8.9	116	+44.2
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
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
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	Apr-Jun	50,933	-7.1	14,189	-11.7	20,362	-22.6	3,070	-4.3	322	+0.3	202	-13.5
	Jul-Sep	64,741	+28.8	21,833	+20.0	33,633	+27.9	3,165	-6.0	325	+0.9	254	-31.2
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
	Apr	17,340	-36.1	6,914	-35.7	5,818	-36.4	1,127	+9.3	114	+14.3	90	+48.5
	May	16,319	-6.2	4,278	+89.8	5,886	-46.0	836	-18.2	89	-16.8	45	-54.5
	Jun	17,274	+65.7	2,997	-1.7	8,658	+38.2	1,107	-4.2	119	+4.0	68	-9.9
	Jul	20,926	+34.2	9,819	+119.9	7,824	-14.0	1,149	-7.9	121	+3.4	86	+4.0
	Aug	28,292	+130.1	5,548	-2.7	18,862	+304.4	1,054	+0.6	109	+6.0	75	-60.9
	Sep	15,523	-31.4	6,466	-19.5	6,947	-44.6	962	-10.3	96	-7.1	93	-1.8
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

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

Ibaraki Prefecture

		Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales			
		(Worker's Households with Two People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY		YoY		Index	YoY
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	Δ 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
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	Apr-Jun	283	-17.3	+0.2	+0.2	+9.7	+3.7	-0.8	+0.7	102.0	+1.2	25,870	+2.4	17,611	+2.8
	Jul-Sep	320	+1.8	-	-	-	-	-	-	102.2	+0.8	29,747	+9.5	20,236	+8.4
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
	Apr	313	-20.7	-0.9	-0.8	+6.3	+4.1	-2.8	+1.0	102.1	+1.3	8,080	+1.7	5,288	+3.8
	May	272	-20.0	+1.1	+1.0	+18.0	+4.7	+0.8	+1.2	102.0	+1.1	8,323	+3.8	5,503	-0.4
	Jun	265	-9.6	+0.4	+0.6	+5.3	+2.3	-0.4	-0.2	101.8	+1.0	9,467	+1.7	6,820	+4.7
	Jul	283	-8.7	-5.6	-5.2	-12.9	+0.4	-6.9	-3.7	102.1	+1.2	9,753	+5.2	6,644	+5.1
	Aug	323	+0.5	+1.9	+1.1	+28.7	+6.2	+6.5	+2.1	102.4	+0.8	8,532	+16.1	5,688	+11.6
	Sep	354	+13.4	+4.7	+4.2	+57.9	+15.3	+22.5	+0.4	102.2	+0.2	11,462	+8.8	7,904	+9.1
Source		Ministry of Internal Affairs and Communications				Kanto Bureau of Economy, Trade and Industry				Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)			

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

Tochigi 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) (Utsunomiya City)				Electric Appliances		Home Improvement Stores	Convenience Stores	(Utsunomiya City)		New ly Registered Passenger Vehicles+ Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
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
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	332	-4.6	+0.2	-0.9	+15.9	+5.5	-0.4	+1.5	100.7	+0.4	25,273	-5.0	16,583	-5.0
2019	Apr-Jun	311	-8.9	-0.4	-1.3	+18.0	+3.5	+0.5	+0.9	100.9	+0.8	18,888	+0.0	12,113	-4.8
	Jul-Sep	-	-	-	-	-	-	-	-	100.7	+0.2	21,836	+5.4	14,364	+4.1
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
	Apr	378	+28.9	-1.5	-2.4	+20.6	+4.1	-0.5	+1.1	101.0	+0.9	6,277	+8.3	3,708	-3.5
	May	292	-16.5	+0.1	-0.7	+21.8	+3.9	+0.8	+1.8	100.9	+0.7	5,963	-1.9	3,930	-4.2
	Jun	263	-31.0	+0.1	-0.7	+12.2	+2.5	+1.1	-0.1	100.9	+0.9	6,648	-5.1	4,475	-6.3
	Jul	342	+11.4	-5.2	-6.1	-7.5	+1.5	-7.6	-3.9	100.5	+0.4	7,032	+0.4	4,779	+1.3
	Aug	322	-19.3	+0.2	+0.1	+24.9	+6.6	+4.6	+1.8	100.9	+0.1	5,944	+1.3	3,761	-4.0
	Sep	-	-	-	-	-	-	-	-	100.6	+0.1	8,860	+12.8	5,824	+12.7
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			
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		101.6	+0.6	100.7	+3.1	104.5	-0.4	102.8	-1.3	102.8	91.9	2.22	1.62	7,001	-3.8
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	100.6	-0.2	101.0	+2.7	87.6	-3.3	86.0	-3.7	94.1	88.7	2.24	1.74	6,591	+2.0
2019	Apr-Jun	101.5	-0.0	101.8	+1.7	110.2	-2.9	107.9	-4.0	93.5	88.7	1.98	1.47	6,976	+3.1
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	99.4	-0.5	101.0	+2.7	91.2	-2.3	89.6	-2.7	96.6	86.6	1.99	1.67	6,452	+4.1
	Apr	101.4	+0.2	101.9	+2.4	87.1	-3.2	85.6	-4.0	104.2	97.9	1.67	1.48	6,468	+10.7
	May	101.5	-0.1	101.9	+1.8	89.3	+1.6	87.3	+0.5	88.1	82.5	2.05	1.45	7,275	-1.2
	Jun	101.7	-0.2	101.6	+1.0	154.1	-5.2	150.8	-6.4	88.1	85.6	2.22	1.49	7,184	+1.3
	Jul	101.8	-0.4	100.7	-0.7	118.3	+3.3	115.4	+1.9	100.8	92.3	2.25	1.53	7,635	+0.8
	Aug	101.6	-1.0	100.5	-0.5	89.0	+1.4	86.5	+0.3	91.5	82.0	2.52	1.59	7,646	-2.5

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			
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
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	Apr-Jun	104.1	+0.9	103.0	+4.4	102.7	+2.4	100.3	+1.2	90.8	92.7	1.91	1.34	5,362	+6.5
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	101.9	+0.4	97.3	+0.2	83.1	-3.1	81.3	-4.0	94.1	95.5	1.99	1.46	4,776	-0.4
	Apr	103.9	+0.9	102.6	+3.8	83.3	-0.4	81.3	-1.6	95.0	99.4	1.69	1.23	5,121	+10.1
	May	104.1	+0.8	103.2	+4.8	81.3	-3.3	79.4	-4.2	87.4	87.0	2.07	1.24	5,508	+5.6
	Jun	104.3	+1.0	103.2	+4.5	143.5	+7.7	140.1	+6.4	89.9	91.6	2.01	1.99	5,458	+4.2
	Jul	104.6	+1.1	103.4	+3.5	115.8	+0.2	113.6	-0.5	95.8	96.8	2.10	1.13	5,911	+6.6
	Aug	104.3	+1.0	103.2	+3.4	87.9	+4.5	85.9	+4.2	86.6	81.8	2.07	1.62	5,825	+2.3
	Sep	-	-	-	-	-	-	-	-	-	-	-	2.05	1.88	5,774

SDGs Information

Policy for Approach to Environmental Issues

Loans for solar power generation(Joyo Bank+Ashikagabank)

FY	Number of contracts	Contract amount
FY2018	288	¥42.9billion
FY2017	377	¥34.9billion
FY2016	513	¥26.7billion

Environment-friendly private placement bonds(Ashikaga Ba

FY	Number of issues	Issue amount
FY2018	39	¥3.8billion
FY2017	51	¥6.0billion
FY2016	52	¥4.4billion

Establishment of environment-friendly branches

Status of establishment of environment-friendly branch offices

Make branches more environmentally-friendly by installing solar power generation systems and switching the interior lighting of the branches to LED

FY		Number of branch offices
FY2018	Joyo Bank	104
	Ashikaga Bank	48
FY2017	Joyo Bank	102
	Ashikaga Bank	36
FY2016	Joyo Bank	61
	Ashikaga Bank	29

* cumulative total

Energy Consumption (Joyo Bank + Ashikaga Bank)

Target of reduction of energy consumption(per 1square meter);1%reduction compared with the previous year

Item(unit)	FY2016	FY2017	FY2018	
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters) (compared with target)	0.0286 (-0.0003)	0.0276 (-0.0008)	0.0270 (-0.0003)	
Direct Energy Consumption	Kerosence (KL)	9	10	8
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	129	125	123
	LPG (t)	81	91	75
	City Gas (thousand legislation meter)	110	104	105
Indirect Energy Consumption	Electric Power(MWH)	40,068	38,473	37,463
	Steam (Gj)	1,903	1,808	1,666
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)	370,646	369,110	366,149	
Total energy consumption (KL)	10,615	10,190	9,903	

SDGs Information

Initiative for reducing greenhouse gas emissions

Status of greenhouse gas emissions

■ CO2 emissions (Tons of CO2)(Joyo Bank + Ashikaga Bank)

Items		FY2016	FY2017	FY2018
Direct Energy Consumption (Scope 1)	Kerosene	23	24	20
	Light Oil	0	0	0
	Heavy Oil	349	337	335
	LPG	243	273	224
	City Gas	250	235	236
	Subtotal	865	869	815
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	19,260	18,492	17,611
	Electric power (Adjusted Emissions Factor)	17,973	18,394	17,802
	Steam	108	103	95
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	19,368	18,595	17,706
	Subtotal (Adjusted Emissions Factor)	18,081	18,497	17,897
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	20,233	19,464	18,521
	Total (Adjusted Emissions Factor)	18,946	19,366	18,712

SDGs Information

Supporting children to be independent (Financial education)

■ Number of lessons conducted, participants (Joyo Bank + Ashikagabank)

FY	Number of lessons conducted	Number of lessons participants
FY2018	140	about 2,500
FY2017	90	about 2,800
FY2016	87	about 2,060

Fostering next-generation

■ "Mirai Kyoso Juku" , "New Leader Development Dojo"

FY	Contents	Number of sessions conducted	Number of sessions participants
FY2018	The 4th Mirai kyoso Juku	7 sessions	30 people
	The 20th New Leader Yosei Dojo	1 session	25 people
	The 6th ashigin Keiei Juku	4 sessions	14 people
FY2017	The third Mirai Kyoso Juku	7 sessions	30 people
	The 19th New Leader Yosei Dojo	1 session	15 people
	The 5th Ashigin Keiei Juku	4 sessions	15 people
FY2016	The second Mirai Kyoso Juku	10 sessions	30 people
	The New Leader Yosei Dojo	1 session	11 people
	The 4th Ashigin Keiei Juku	3 sessions	14 people

Subsidy to nonprofit organizations

■ Private placement bonds of customers with donation and other services

Number of issue	Amount	Donation
478	¥40.8billion	¥78million

(end of March 2019, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust (*)

FY	Number of grants made	Grants made amount
FY2018	116 organizations	¥10million
Cumulative total	294 organizations	¥140million

(*)Joyo Bank has established "Eco-Ibaraki"Environmental Conservation Trust in 1992.

SDGs Information

Promoting Women's Activities(Joyo Bank)

Female recruitment ratio

	FY2018
career-track position *1	16.4%
general position *2	100.0%
contract employee	1.4%
part-time employee	88.5%

Female employees ratio

	FY2018
career-track position *1	30.4%
general position *2	99.9%
engineering staff *3	0.0%
contract employee	14.4%
part-time employee	98.7%

Percentage of continuous employees in 10 years after recruitment for men and women

	FY2018	
	men	women
career-track position *1	82.3%	50.0%
general position *2	—	45.6%

Competition magnification of recruitment for men and women

	FY2018	
	men	women
career-track position *1	13.8 times	21.4 times
general position *2	—	5.4 times

Average years of continuous services

	FY2018	
	men	women
career-track position *1	21.3 years	20.2 years
general position *2	2.4 years	4.5 years
engineering staff *3	16.4 years	-
contract employee	8.4 years	20.8 years
part-time employee	-	14.3 years

Childcare leave taking ratio for men and women

	FY2018	
	men	women
career-track position *1	82.3%	100.0%
general position *2	-	100.0%
part-time employee	-	100.0%
contract employee	0.0%	-

Childcare leave taking ratio for men (%) = [Number of male employees taking childcare leave]÷[Number of male employees whom spouse gave birth] × 100

SDGs Information

Promoting Women's Activities(Joyo Bank)

■ Average over time working hours in month by form of employment

	FY2018
career-track position *1	3.5 hours
general position *2	0.8 hours
engineering staff *3	21.8 hours
contract employee	1.2 hours
part-time employee	0 hours

■ Female employees ratio in position equivalent to assistant manager

FY2018	46.2 % (277 people)
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■ Female employees ratio in managerial position

FY2018	10.3 % (124 people)
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■ Female ratio in the Board of Directors

FY2018	0%
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(*1) Employee engaged in banking business in general and aiming to develop his/her career to managerial position.

(*2) Employee engaged in wide range of banking business and aiming to be expert of his/her duties.

(*3) Employee with necessary skills as engineer

■ Ratio of employees taking annual paid leave

	FY2018
career-track position *1	57.2%
general position *2	75.1%
engineering staff *3	68.0%
contract employee	76.9%
part-time employee	89.6%

Ratio of employees taking annual paid leave (%) = [Number of days of paid leave taken] ÷ [Numbers of days of paid leave granted] × 100

■ Change of position/from of employment for men and women

	FY2018	
	men	women
Position : general position *2 → career-track position *1	0 people	60 people
Form of employment : part-time → regular (full-time)	0 people	5 people
Form of employment : temporary → regular (full-time)	0 people	1 people

■ Reemployment/Midcareer recruitmet for men and women

	FY2018	
	men	women
Midcareer recruitment	2 people	2 people

■ Certification

As of March 31, 2019	<ul style="list-style-type: none"> • "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children) • "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)
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SDGs Information

Promoting Women's Activities(Ashikaga Bank)

Female recruitment ratio

	FY2018
career-track position *1・area-specified career-track position *2	30.0%
general position *3	100.0%
expert staff *4	50.0%

Female employees ratio

	FY2018
career-track position *1	10.5%
area-specified career-track position *2	70.6%
general position *3	86.1%
expert staff *4	21.6%
contract employee・part-time employee	86.1%

Percentage of continuous employees in 10 years after recruitment for men and women

	FY2018	
	men	women
career-track position *1	80.6%	62.5%
area-specified career-track position *2	-	55.5%

(*1) Employee engaged in all banking business

(*2) Employee engaged in all banking business in areas within commuting distance from residence

(*3) Employees engaged in general business as clerk mainly, in areas within commuting distance from residence

(*4) Employee with specialized knowledge as staff in head office

Competition magnification of recruitment for men and women

	FY2018	
	men	women
career-track position *1・area-specified career-track position *2	6.0 times	10. times
general position *3	—	1.4 times

Average years of continuous services

	FY2018	
	men	women
career-track position *1	17.2 years	7.5 years
area-specified career-track position *2	26.1 years	19.5 years
general position *3	22.0 years	11.4 years
expert staff *4	7.8 years	7.2 years

Childcare leave taking ratio for men and women

	FY2018	
	men	women
career-track position *1	1.6%	-
area-specified career-track position *2	-	100.0%
general position *3	-	100.0%
expert staff *4	-	100.0%

Childcare leave taking ratio for men (%) = [Number of male employees taking childcare leave]÷[Number of male employees whom spouse gave birth] × 100

SDGs Information

Promoting Women's Activities(Ashikaga Bank)

■ Average over time working hours in month by form of employment

	FY2018
career-track position *1	16.8 hours
area-specified career-track position *2	11.4 hours
general position *3	5.2 hours
ezpert staff *4	30.2 hours

■ Ratio of employees taking annual paid leave

	FY2018
career-track position *1	50.9%
area-specified career-track position *2	55.9%
general position *3	64.8%
ezpert staff *4	62.2%

Ratio of employees taking annual paid leave (%) = [Number of days of paid leave taken] ÷ [Numbers of days of paid leave granted] × 100

■ Female employees ratio in position equivalent to assistant manager

FY2018	71.0% (474 people)
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■ Change of position/from of employment for men and women

	FY2018	
	men	women
Position : area-specified career-track position *2 → career-track position *1	1 people	3 people
Form of employment : part-time → regular (full-time)	0 people	6 people

■ Female employees ratio in managerial position

FY2018	14.5% (205 people)
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■ Reemployment/Midcareer recruitmet for men and women

	2018年度	
	men	women
Midcareer recruitment	3 people	7 people

■ Female ratio in the Board of Directors

FY2018	0%
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■ Certification

As of March 31,2019	・“Kurumin” (certified under the Act on Measures to Support Raising Next-Generation Children)
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(*1) Employee engaged in all banking business

(*2) Employee engaged in all banking business in areas within commuting distance from residence

(*3) Employees engaged in general business as clerk mainly, in areas within commuting distance from residence

(*4) Employee with specialized knowledge as staff in head office

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