

<APPENDIX> Data Book

FY2019



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Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	FY19			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,712.0	0.94	63,264	+527.1	- 0.09	- 818
JPY	6,548.9	0.89	58,860	+504.5	- 0.10	- 1,064
Foreign currency	163.1	2.69	4,404	+22.6	- 0.26	+246
Securities	2,777.4	1.32	36,802	- 2.1	+0.14	+3,728
Domestic Bonds	1,797.5	0.41	7,594	+33.8	- 0.04	- 584
Stocks	109.5	5.04	5,525	- 7.9	+0.30	- 46
Foreign securities	491.1	2.08	10,242	+19.8	+0.02	+520
Others	379.2	3.54	13,438	- 47.8	+1.30	+3,837
Call loans	5.7	1.74	99	- 1.9	- 0.07	- 39
JPY	0.5	0.12	0	- 1.0	+0.02	- 1
Foreign currency	5.1	1.92	98	- 0.8	- 0.36	- 38
Bills purchased	-	-	-	-	-	-
Monetary claims bought	6.2	0.40	25	- 0.9	+0.01	- 2
Due from banks	173.1	0.18	325	- 8.3	- 0.05	- 94
NCDs	-	-	-	-	-	-
Foreign exchange	3.5	0.95	33	0	- 0.19	- 5
Others	1.0	31.13	342	- 0.2	+8.58	+47
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,679.2	1.04	100,893	+513.6	- 0.03	+2,815

Liabilities

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

	FY19			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,743.4	0.04	3,760	+205.5	-	- 133
JPY	8,544.9	0.00	327	+223.2	-	- 64
Foreign currency	198.4	1.72	3,433	- 17.6	+0.10	- 68
NCDs	190.8	0.01	23	+27.4	-	- 1
Call money	710.0	0.08	623	+223.1	+0.03	+340
JPY	655.7	- 0.06	- 352	+225.5	+0.02	- 30
Foreign currency	54.2	1.79	976	- 2.4	+0.73	+370
Payables under repurchase agreements	63.3	0.59	378	+16.1	+0.56	+361
Payables under securities lending transactions	380.9	0.01	38	+284.3	- 0.10	- 76
Bills sold	-	-	-	-	-	-
Borrowed money	840.6	0.18	1,550	+225.4	- 0.05	+100
Foreign exchange	0.4	0.02	-	+0.0	+0.02	-
Corporate bonds	5.0	2.64	132	-	-	-
Others	5.5	47.52	2,625	+2.4	- 23.92	+405
Interest rate sw aps	-	-	2,150	-	-	+205
Interest-bearing liabilities	10,940.2	0.08	9,132	+984.5	-	+997

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

	FY16	FY17	FY18	FY19	YoY
Individual customers	2,299.9	2,433.5	2,520.1	2,594.4	+2.9%
Corporate	2,741.1	2,734.5	2,794.7	2,854.0	+2.1%
Local	1,484.2	1,515.0	1,561.9	1,598.7	+2.3%
Tokyo	1,256.9	1,219.5	1,232.8	1,255.3	+1.8%
Public sector	817.1	746.9	695.8	638.9	-8.1%
Foreign currency	100.9	111.7	120.9	134.3	+11.0%
Total	5,958.9	6,026.6	6,131.5	6,221.6	+1.4%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	FY19			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,627.7	1.03	47,945	+288.3	- 0.10	- 1,434
Domestic	4,604.3	1.02	47,363	+282.3	- 0.10	- 1,697
Overseas	23.4	2.48	581	+5.9	+0.65	+263
Trading account securities	2.7	0.45	12	- 0.8	- 0.01	- 4
Securities	1,239.6	1.66	20,583	- 134.8	+0.01	- 2,054
Domestic Bonds	588.1	0.74	4,395	- 63.4	+0.00	- 800
Stocks	43.7	2.60	1,141	- 3.6	+0.11	- 40
Foreign securities	311.1	2.72	8,467	+70.6	+0.26	+2,571
Others	296.6	2.21	6,579	- 138.5	- 0.16	- 3,785
Call loans	1.7	0.80	13	- 0.7	- 0.74	- 23
Domestic	0.9	-	-	+0.9	-	-
International	0.7	1.91	13	- 1.7	+0.36	- 23
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.8	0.99	57	- 1.0	-	- 5
Due from banks	368.6	0.09	356	- 1.4	-	- 4
NCDs	-	-	-	-	-	-
Foreign exchange	4.7	0.06	3	- 2.5	-	- 1
Others	0.2	16.36	43	+0.2	-	+23
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,251.3	1.10	69,016	+146.9	- 0.08	- 3,504

Liabilities

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

	FY19			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,665.3	0.02	1,605	+120.7	- 0.01	- 597
Domestic	5,601.8	-	518	+141.9	-	- 40
Overseas	63.5	1.71	1,087	- 21.1	- 0.22	- 556
NCDs	275.6	0.01	51	- 9.3	-	- 16
Call money	87.9	0.37	332	- 61.8	- 0.34	- 748
Domestic	72.1	- 0.04	- 33	- 36.7	-	+16
International	15.7	2.31	366	- 25.1	- 0.44	- 764
Payables under securities lending transactions	229.8	0.57	1,325	- 51.6	- 0.24	- 982
Bills sold	-	-	-	-	-	-
Borrowed money	251.8	0.05	135	+21.8	-	-
Foreign exchange	0.2	0.43	1	-	-	+1
Corporate bonds	-	-	-	-	-	-
Others	0.3	447.15	1,668	- 6.0	+421.66	+34
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,578.3	0.10	6,769	+70.6	- 0.01	- 941

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

	FY16	FY17	FY18	FY19	YoY
Individual customers	1,826.5	1,931.0	2,043.6	2,137.4	+4.5%
Corporate	1,956.9	1,979.3	2,081.6	2,136.5	+2.6%
Local	1,465.9	1,527.6	1,583.1	1,629.6	+2.9%
Tokyo	490.9	451.7	498.4	506.8	+1.6%
Public sector	456.4	415.3	371.2	335.7	-9.5%
Foreign currency	5.7	13.5	17.0	18.0	+5.4%
Total	4,245.6	4,339.4	4,513.5	4,627.7	+2.5%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		FY15	FY16	FY17	FY18	FY19	YoY
Average yield on interest-earning assets	1	1.11	1.06	1.06	1.07	1.04	- 0.02
Average yield on loans and bills discounted	2	1.14	1.06	1.04	1.03	0.94	- 0.09
Average yield on securities		1.13	1.13	1.17	1.18	1.32	+0.13
Average yield on interest-bearing liabilities		0.07	0.08	0.09	0.08	0.08	-
Average yield on deposits and NCDs	3	0.03	0.02	0.02	0.04	0.04	- 0.00
Expense ratio		0.86	0.83	0.78	0.74	0.71	- 0.03
Deposit and securities cost	4	0.89	0.86	0.81	0.79	0.76	- 0.03
Funding cost	5	0.89	0.86	0.80	0.73	0.66	- 0.06
Loan-deposit interest margins	2-3	1.11	1.04	1.02	0.99	0.90	- 0.09
Difference betw een average yield on loans and deposits	2-4	0.25	0.20	0.23	0.24	0.18	- 0.06
Total interest margins	1-5	0.22	0.20	0.26	0.33	0.37	+0.03

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.119	1.069	1.068	1.070	1.042	- 0.028
Average yield on loans and bills discounted	2	1.143	1.069	1.049	1.036	0.942	- 0.094
Average yield on securities		1.136	1.137	1.170	1.189	1.325	+0.136
Average yield on deposits and NCDs	3	0.033	0.026	0.029	0.045	0.042	- 0.003
Funding cost	5	0.890	0.865	0.805	0.736	0.669	- 0.067
Loan-deposit interest margins	2-3	1.110	1.043	1.020	0.991	0.900	- 0.091
Total interest margins	1-5	0.229	0.204	0.263	0.334	0.373	+0.039

Domestic Account

(%)

		FY15	FY16	FY17	FY18	FY19	YoY
Average yield on interest-earning assets	1	1.06	0.99	0.97	0.96	0.93	- 0.02
Average yield on loans and bills discounted	2	1.14	1.06	1.02	0.99	0.89	- 0.09
Average yield on securities		1.01	0.96	0.96	1.01	1.16	+0.15
Average yield on interest-bearing liabilities		0.04	0.02	0.01	0.00	0.00	-
Average yield on deposits and NCDs	3	0.02	0.00	0.00	0.00	0.00	-
Expense ratio		0.85	0.83	0.78	0.75	0.71	- 0.04
Deposit and securities cost	4	0.88	0.84	0.79	0.75	0.72	- 0.03
Funding cost	5	0.87	0.82	0.74	0.67	0.60	- 0.07
Loan-deposit interest margins	2-3	1.12	1.05	1.02	0.98	0.89	- 0.09
Difference betw een average yield on loans and deposits	2-4	0.26	0.22	0.23	0.24	0.17	- 0.07
Total interest margins	1-5	0.18	0.17	0.22	0.28	0.33	+0.04

Average yield on interest-earning assets	1	1.061	0.993	0.973	0.960	0.934	- 0.026
Average yield on loans and bills discounted	2	1.147	1.062	1.029	0.991	0.898	- 0.093
Average yield on securities		1.018	0.965	0.964	1.011	1.161	+0.150
Average yield on deposits and NCDs	3	0.027	0.009	0.006	0.004	0.004	+0.000
Funding cost	5	0.879	0.821	0.745	0.673	0.601	- 0.072
Loan-deposit interest margins	2-3	1.120	1.053	1.023	0.987	0.894	- 0.093
Total interest margins	1-5	0.182	0.172	0.228	0.287	0.333	+0.046

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		FY15	FY16	FY17	FY18	FY19	YoY
Average yield on interest-earning assets	1	1.22	1.20	1.18	1.26	1.10	- 0.15
Average yield on loans and bills discounted	2	1.28	1.20	1.13	1.08	1.03	- 0.04
Average yield on securities		1.47	1.52	1.64	2.20	1.66	- 0.54
Average yield on interest-bearing liabilities		0.06	0.05	0.07	0.11	0.10	- 0.01
Average yield on deposits and NCDs	3	0.04	0.02	0.02	0.03	0.02	- 0.01
Expense ratio		0.87	0.84	0.83	0.83	0.85	+0.01
Deposit and securities cost	4	0.91	0.86	0.86	0.87	0.88	+0.00
Funding cost	5	0.88	0.82	0.82	0.86	0.87	+0.00
Loan-deposit interest margins	2-3	1.24	1.18	1.11	1.04	1.00	- 0.03
Difference between average yield on loans and deposits	2-4	0.37	0.33	0.27	0.20	0.15	- 0.05
Total interest margins	1-5	0.33	0.37	0.36	0.39	0.23	- 0.16

Domestic Account

(%)

		FY15	FY16	FY17	FY18	FY19	YoY
Average yield on interest-earning assets	1	1.18	1.14	1.10	1.17	1.00	- 0.17
Average yield on loans and bills discounted	2	1.28	1.20	1.13	1.07	1.02	- 0.04
Average yield on securities		1.47	1.43	1.47	2.03	1.30	- 0.73
Average yield on interest-bearing liabilities		0.04	0.02	0.01	0.00	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		0.86	0.83	0.83	0.83	0.85	+0.01
Deposit and securities cost	4	0.90	0.85	0.84	0.84	0.86	+0.01
Funding cost	5	0.86	0.78	0.77	0.78	0.80	+0.02
Loan-deposit interest margins	2-3	1.24	1.18	1.12	1.06	1.01	- 0.04
Difference between average yield on loans and deposits	2-4	0.38	0.34	0.28	0.22	0.16	- 0.05
Total interest margins	1-5	0.31	0.35	0.33	0.39	0.20	- 0.19

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.224	1.203	1.188	1.263	1.104	- 0.159
Average yield on loans and bills discounted	2	1.287	1.201	1.137	1.080	1.036	- 0.044
Average yield on securities		1.474	1.526	1.646	2.206	1.660	- 0.546
Average yield on deposits and NCDs	3	0.042	0.021	0.023	0.039	0.028	- 0.011
Funding cost	5	0.885	0.824	0.826	0.868	0.873	+0.005
Loan-deposit interest margins	2-3	1.245	1.180	1.114	1.041	1.008	- 0.033
Total interest margins	1-5	0.339	0.379	0.362	0.395	0.231	- 0.164

Average yield on interest-earning assets	1	1.184	1.144	1.109	1.173	1.000	- 0.173
Average yield on loans and bills discounted	2	1.288	1.201	1.135	1.072	1.028	- 0.044
Average yield on securities		1.474	1.438	1.476	2.039	1.304	- 0.735
Average yield on deposits and NCDs	3	0.042	0.020	0.014	0.010	0.009	- 0.001
Funding cost	5	0.866	0.788	0.772	0.780	0.800	+0.020
Loan-deposit interest margins	2-3	1.246	1.181	1.121	1.062	1.019	- 0.043
Total interest margins	1-5	0.318	0.356	0.337	0.393	0.200	- 0.193

Loans 1 (Joyo)

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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	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%	6,613.0	100.0%	+145.2	+2.2%	+156.6
Normal (incl. borrowers w/o credit score)	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%	6,131.6	92.7%	+112.7	+1.8%	+145.7	+2.4%
Other borrowers requiring caution	328.6	5.5%	333.4	5.6%	333.1	5.5%	353.4	5.4%	376.0	5.8%	388.4	5.8%	+35.0	+9.9%	+12.4	+3.2%
Borrowers Requiring Monitoring	30.5	0.5%	27.7	0.4%	26.8	0.4%	23.5	0.3%	19.6	0.3%	17.9	0.2%	- 5.6	- 23.8%	- 1.7	- 8.6%
Potentially bankrupt or worse	78.4	1.3%	71.8	1.2%	69.4	1.2%	71.9	1.1%	74.8	1.1%	75.0	1.1%	+3.1	+4.3%	+0.2	+0.2%

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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,240.1	100.0%	+44.8	+0.7%	+56.9
Local	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%	4,727.0	75.8%	- 1.8	+0.0%	+23.0	+0.4%
Ibaraki	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%	3,460.7	55.5%	- 44.9	- 1.2%	- 6.8	- 0.1%
Tochigi	271.8	4.5%	278.2	4.5%	282.3	4.6%	283.0	4.5%	283.3	4.5%	285.5	4.6%	+2.5	+0.8%	+2.2	+0.7%
Fukushima	300.4	5.0%	309.5	5.1%	310.5	5.0%	315.2	5.0%	314.0	5.0%	320.5	5.1%	+5.3	+1.6%	+6.5	+2.0%
Miyagi	110.0	1.8%	110.8	1.8%	110.8	1.8%	113.4	1.8%	112.6	1.8%	114.0	1.8%	+0.6	+0.5%	+1.4	+1.2%
Chiba	248.3	4.1%	262.3	4.3%	272.7	4.4%	288.9	4.6%	297.1	4.8%	306.6	4.9%	+17.7	+6.1%	+9.5	+3.1%
Saitama	181.4	3.0%	197.4	3.2%	208.6	3.4%	222.7	3.5%	229.5	3.7%	239.7	3.8%	+17.0	+7.6%	+10.2	+4.4%
Tokyo/Osaka	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%	1,513.1	24.2%	+46.6	+3.1%	+33.9	+2.2%

Number of SMEs

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	33,271	-189	33,001	-270	32,688	-313	32,442	-246	31,985	-457	31,370	-615

* 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

(¥bn)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,240.1	100.0%	+44.8	+0.7%	+56.9	+0.9%
Individual	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%	2,624.6	42.0%	+54.4	+2.1%	+24.2	+0.9%
Corporate	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%	3,002.6	48.1%	+28.3	+0.9%	+52.3	+1.7%
Major companies	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%	1,165.1	18.6%	+6.0	+0.5%	+19.5	+1.7%
Medium sized companies	102.7	1.7%	103.4	1.7%	104.0	1.6%	107.8	1.7%	102.9	1.6%	98.2	1.5%	- 9.6	-8.9%	- 4.7	-4.5%
SMEs	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%	1,739.1	27.8%	+31.9	+1.8%	+37.4	+2.1%
Public sector	743.4	12.3%	718.6	11.8%	689.9	11.2%	650.7	10.5%	632.4	10.2%	612.8	9.8%	- 37.9	-5.8%	- 19.6	-3.0%

**Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,624.6	100.0%	+54.4	+2.1%	+24.2	+0.9%
Housing related Loans*	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%	2,419.5	92.1%	+58.5	+2.4%	+28.5	+1.1%
Customer Loans	103.8	4.2%	108.5	4.3%	108.5	4.2%	111.4	4.3%	114.8	4.4%	116.0	4.4%	+4.6	+4.1%	+1.2	+1.0%
Loans to small Businesses	108.0	4.4%	101.4	4.0%	101.5	4.0%	97.8	3.8%	94.6	3.6%	89.1	3.3%	- 8.7	-8.8%	- 5.5	-5.8%

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

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

(¥bn)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,002.6	100.0%	+28.3	+0.9%	+52.3	+1.7%
Local	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%	1,579.9	52.6%	- 16.1	-1.0%	+19.1	+1.2%
Ibaraki	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%	1,078.4	35.9%	- 16.4	-1.4%	+10.1	+0.9%
Tochigi	111.9	3.9%	115.2	4.0%	117.5	4.0%	116.5	3.9%	116.1	3.9%	117.8	3.9%	+1.3	+1.1%	+1.7	+1.4%
Fukushima	150.0	5.3%	153.5	5.3%	151.6	5.1%	155.0	5.2%	152.0	5.1%	156.0	5.1%	+1.0	+0.6%	+4.0	+2.6%
Miyagi	70.9	2.5%	71.3	2.4%	71.3	2.4%	74.0	2.4%	73.7	2.4%	75.9	2.5%	+1.9	+2.5%	+2.2	+2.9%
Chiba	87.0	3.0%	93.5	3.2%	97.5	3.3%	102.0	3.4%	99.2	3.3%	99.0	3.2%	- 3.0	-2.9%	- 0.2	-0.2%
/Saitama	47.5	1.6%	50.2	1.7%	51.6	1.7%	53.5	1.7%	51.4	1.7%	52.6	1.7%	- 0.9	-1.6%	+1.2	+2.3%
Tokyo/Osaka	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%	1,422.6	47.3%	+44.3	+3.2%	+33.2	+2.3%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

(¥bn)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	4,730.2	100.0%	+87.6	+1.9%	- 40.1	- 0.9%
Normal (incl. borrow ers w/o credit score)	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%	4,321.9	91.4%	+72.2	+1.7%	- 49.6	- 1.2%
Other borrow ers requiring caution	311.3	7.1%	291.0	6.4%	290.1	6.4%	303.5	6.5%	311.5	6.7%	315.9	6.7%	+21.3	+7.4%	+7.9	+2.6%
Borrow ers Requiring Monitoring	34.4	0.8%	35.9	0.8%	28.9	0.6%	25.2	0.5%	27.2	0.6%	27.9	0.6%	- 1.6	- 5.8%	+1.9	+7.9%
Potentially bankrupt or worse	74.1	1.7%	73.9	1.6%	70.7	1.6%	66.8	1.4%	66.5	1.4%	64.3	1.4%	- 4.2	- 6.0%	- 0.3	- 0.5%

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

(¥bn)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	4,717.3	100.0%	+88.2	+1.9%	- 39.9	- 0.9%
Local	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%	4,170.7	88.4%	+84.8	+2.1%	- 30.7	- 0.7%
Tochigi	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%	2,401.3	50.9%	+2.4	+0.1%	- 58.2	- 2.4%
Gunma	532.6	12.2%	557.4	12.3%	568.9	12.6%	591.1	12.7%	597.5	12.9%	603.7	12.8%	+28.5	+5.0%	+6.4	+1.1%
Ibaraki	277.8	6.4%	291.9	6.5%	308.2	6.8%	318.8	6.8%	326.0	7.1%	327.7	6.9%	+17.7	+5.8%	+7.1	+2.2%
Saitama	693.2	15.9%	736.7	16.3%	757.7	16.7%	777.9	16.7%	794.0	17.2%	803.4	17.0%	+36.2	+4.8%	+16.1	+2.1%
Fukushima	35.7	0.8%	37.2	0.8%	35.4	0.8%	37.4	0.8%	35.2	0.8%	34.4	0.7%	- 0.2	- 0.6%	- 2.2	- 6.0%
Tokyo	467.4	10.7%	484.1	10.7%	519.6	11.5%	532.2	11.4%	523.0	11.3%	546.6	11.6%	+3.4	+0.7%	- 9.1	- 1.7%

Number of SMEs

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,816	-104	26,639	-177	26,677	+38	26,622	-55	26,472	-150	26,382	-90

Loans 2 (Ashikaga)

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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,717.3	100.0%	+60.3	+1.2%	+100.3
Individual	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%	2,171.3	46.0%	+66.6	+3.1%	+24.5	+1.1%
Corporate	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%	2,178.6	46.1%	+13.8	+0.6%	+33.8	+1.5%
Major companies	456.4	10.4%	450.3	9.9%	458.6	10.1%	474.5	10.1%	460.5	9.9%	470.2	9.9%	- 4.3	-0.9%	+9.6	+2.0%
Medium sized companies	111.8	2.5%	118.9	2.6%	117.2	2.5%	118.4	2.5%	107.5	2.3%	107.4	2.2%	- 11.0	-9.3%	+0.0	+0.0%
SMEs	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%	1,601.0	33.9%	+29.2	+1.8%	+24.2	+1.5%
Public sector	409.4	9.3%	434.9	9.6%	361.3	7.9%	387.5	8.3%	325.4	7.0%	367.4	7.7%	- 20.1	-5.1%	+41.9	+12.8%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,171.3	100.0%	+66.6	+3.1%	+24.5
Housing related Loans*	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%	2,011.9	92.6%	+66.8	+3.4%	+26.6	+1.3%
Customer Loans	60.9	3.1%	63.9	3.2%	65.4	3.1%	67.1	3.1%	70.2	3.2%	71.5	3.2%	+3.7	+5.6%	+1.2	+1.7%
Loans to small Businesses	92.7	4.8%	93.5	4.7%	91.8	4.4%	92.4	4.3%	91.2	4.2%	87.8	4.0%	- 3.9	-4.3%	- 3.3	-3.7%

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

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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,178.6	100.0%	+13.8	+0.6%	+33.8
Local	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%	1,633.8	74.9%	- 0.4	+0.0%	+11.0	+0.6%
Tochigi	769.9	38.1%	777.7	37.3%	767.1	36.2%	784.8	36.2%	777.1	36.2%	791.5	36.3%	+6.6	+0.8%	+14.3	+1.8%
Gunma	255.4	12.6%	266.6	12.8%	265.8	12.5%	274.1	12.6%	269.1	12.5%	269.3	12.3%	- 4.7	-1.7%	+0.2	+0.0%
Ibaraki	127.1	6.3%	131.0	6.2%	137.7	6.4%	140.5	6.4%	141.9	6.6%	140.9	6.4%	+0.4	+0.3%	- 0.9	-0.6%
Saitama	371.5	18.4%	394.5	18.9%	401.6	18.9%	404.4	18.6%	406.3	18.9%	404.1	18.5%	- 0.2	+0.0%	- 2.2	-0.5%
Fukushima	28.3	1.4%	29.9	1.4%	28.3	1.3%	30.2	1.3%	28.2	1.3%	27.8	1.2%	- 2.4	-8.0%	- 0.4	-1.5%
Tokyo	465.0	23.0%	482.0	23.1%	518.2	24.4%	530.5	24.5%	522.0	24.3%	544.8	25.0%	+14.2	+2.6%	+22.7	+4.3%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	8,973.1	100.0%	+244.0	+2.7%	+283.6
Yen-denominated	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%	8,796.6	98.0%	+290.2	+3.4%	+309.1	+3.6%
Foreign currency	161.2	1.9%	194.9	2.2%	211.6	2.4%	206.6	2.4%	197.6	2.2%	165.0	1.8%	- 41.6	-20.1%	-32.6	-16.4%
JOM deposit	1.1	0.0%	4.2	0.0%	13.5	0.1%	16.0	0.2%	4.3	0.0%	11.4	0.1%	- 4.6	-28.7%	+7.1	+165.1%
NCDs	111.9		67.2		165.9		85.1		219.9		84.2		- 0.9	-1.0%	- 135.7	-61.7%

Yen-denominated Deposits by Customer Type

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	8,796.6	100.0%	+290.2	+3.4%	+309.1
Individual	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%	6,566.1	74.6%	+197.8	+3.1%	+142.2	+2.2%
Corporate	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%	1,789.1	20.3%	+92.1	+5.4%	+20.0	+1.1%
Public	339.6	4.2%	452.1	5.4%	365.3	4.3%	441.0	5.1%	294.3	3.4%	441.3	5.0%	+0.3	+0.0%	+147.0	+49.9%

Individual Deposits by Liquidity Type

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	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%	6,566.1	100.0%	+197.8	+3.1%	+142.2
Current	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%	4,493.9	68.4%	+246.7	+5.8%	+168.0	+3.8%
Time deposits	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%	2,072.2	31.5%	-48.8	-2.2%	-25.8	-1.2%

Deposits (Ashikaga)

Deposits

	(¥bn)															
	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	5,813.4	100.0%	+104.2	+1.8%	+145.0	+2.5%
Yen-denominated	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%	5,770.2	99.2%	+144.3	+2.5%	+147.4	+2.6%
Foreign currency	64.3	1.1%	76.0	1.3%	86.8	1.5%	83.3	1.4%	45.5	0.8%	43.2	0.7%	-40.0	-48.1%	-2.3	-5.1%
NCDs	2,704		2,794		2,979		2,630		2,738		2,659		+2.8	+1.0%	-7.9	-2.8%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	5,770.2	100.0%	+144.3	+2.5%	+147.4	+2.6%
Individual	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%	4,036.5	69.9%	+128.8	+3.2%	+102.0	+2.5%
Corporate	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%	1,455.4	25.2%	+34.3	+2.4%	+1.0	+0.0%
Public	223.6	4.2%	308.7	5.6%	228.0	4.1%	297.0	5.2%	233.9	4.1%	278.1	4.8%	-18.8	-6.3%	+44.2	+18.9%

Individual Deposits by Liquidity Type

	(¥bn)															
	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,036.5	100.0%	+128.8	+3.2%	+102.0	+2.5%
Current	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%	2,760.0	68.3%	+156.4	+6.0%	+120.6	+4.5%
Time deposits	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%	1,276.5	31.6%	-27.6	-2.1%	-18.5	-1.4%

Accumulation Service (Joyo)

Number of Customers (by service)

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Change from FYE18	Change ratio
Investment Trusts	40,540	39,177	39,023	37,253	35,314	35,154	-2,099	-5.6%
Annuities Insurance	29,664	31,296	32,791	34,999	36,932	38,124	+3,125	+8.9%
Foreign Currency Deposits	18,939	24,041	24,853	24,823	23,683	23,210	-1,613	-6.5%

Number of Contracts (by service)

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Change from FYE18	Change ratio
Investment Trusts	92,530	80,579	78,672	71,605	66,220	63,477	-8,128	-11.4%
Annuities Insurance	42,217	44,523	47,382	51,314	54,359	56,006	+4,692	+9.1%
Foreign Currency Deposits	19,743	24,833	25,671	25,618	24,456	23,938	-1,680	-6.6%

Transaction Amount (by service)

	1H17	2H17	1H18	2H18	1H19	2H19	Change from 2H18	Change ratio
Investment Trusts	9,419	10,523	9,977	6,674	5,660	5,091	-1,583	-23.7%
Annuities Insurance	3,692	4,293	4,470	4,835	5,184	5,652	+817	+16.9%
Foreign Currency Deposits	693	1,104	1,252	1,286	1,249	1,113	-173	-13.5%
Total	13,804	15,920	15,699	12,795	12,093	11,856	-939	-7.3%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Change from FYE18	Change ratio
Investment Trusts	28,005	30,094	30,547	32,587	37,365	41,590	+4,225	+11.3%
Annuities Insurance	31,296	31,944	33,623	34,280	34,592	34,780	+188	+0.5%
Foreign Currency Deposits	1,483	1,469	1,436	1,497	1,577	1,548	- 29	-1.8%

Number of Contracts (by service)

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Change from FYE18	Change ratio
Investment Trusts	35,933	39,147	40,011	42,909	50,421	57,154	+6,733	+13.4%
Annuities Insurance	40,885	42,209	44,968	45,750	46,493	47,003	+510	+1.1%
Foreign Currency Deposits	1,507	1,494	1,461	1,522	1,612	1,581	- 31	-1.9%

Transaction Amount (by service)

	1H17	2H17	1H18	2H18	1H19	2H19	Change from 2H18	Change ratio
Investment Trusts	2,932	3,503	2,574	2,543	3,539	5,392	+2,849	+112.0%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	73	77	79	81	86	71	- 10	-12.3%
Total	3,005	3,580	2,653	2,624	3,625	5,463	+2,839	+108.2%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE17	FYE18	FYE19	vs FYE18		FYE17	FYE18	FYE19	vs FYE18	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,725.4	1,812.4	1,746.7	-65.7	-3.6%	17.9	19.3	9.0	-10.3	-0.5
JGB's	608.8	489.7	396.6	-93.0	-19.0%	8.3	7.0	2.5	-4.5	-
Local government bond	599.7	750.5	772.5	+21.9	+2.9%	2.3	5.3	3.4	-1.9	-
Foreign bonds	393.7	513.2	505.3	-7.8	-1.5%	-3.4	10.4	12.8	+2.4	+2.7
o/w Foreign government bond	146.4	180.2	152.9	-27.3	-15.1%	-0.5	8.5	10.5	+1.9	-
o/w Ginnie Mae	23.4	23.0	55.5	+32.4	+140.7%	-0.6	-0.2	1.1	+1.3	-
Stocks	263.2	243.4	197.2	-46.2	-18.9%	144.8	128.0	85.1	-42.8	5.8
Investment trusts & Others	420.1	456.7	388.1	-68.6	-15.0%	17.0	12.6	-8.3	-20.9	-3.1
o/w ETF	195.5	165.8	125.8	-39.9	-24.1%	13.6	0.4	-10.8	-11.3	-
o/w REIT	50.8	67.2	55.6	-11.5	-17.1%	6.3	12.6	2.7	-9.9	-
Total	2,802.5	3,025.9	2,837.4	-188.4	-6.2%	176.3	170.5	98.7	-71.8	4.8

* includes ¥5.2bn 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	FYE19	vs FYE18		FYE17	FYE18	FYE19	vs FYE18	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	634.3	610.9	600.3	-10.6	-1.7%	17.3	15.7	11.5	-4.1	-0.0
JGB's	228.5	205.4	176.4	-28.9	-14.1%	8.6	6.9	5.5	-1.3	+0.0
Local government bond	195.4	188.2	171.1	-17.0	-9.0%	5.5	4.9	3.5	-1.3	-0.0
Foreign bonds	222.7	316.3	326.3	+9.9	+3.1%	-5.3	2.8	13.8	+10.9	+0.0
Foreign government bond	26.1	84.0	87.9	+3.8	+4.5%	0.0	3.1	7.2	+4.1	+0.0
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	80.3	72.4	64.2	-8.1	-11.2%	34.4	28.4	20.8	-7.5	+2.2
Investment trusts & Others	453.5	338.7	266.7	-72.0	-21.3%	-5.2	-2.3	-10.6	-8.2	-1.4
ETF	14.0	21.8	19.9	-1.8	-	-0.8	-1.1	-3.7	-2.5	+0.3
REIT	16.0	18.9	29.7	+10.8	+57.1%	0.1	1.9	-0.7	-2.7	+0.0
Total	1,391.0	1,338.4	1,257.5	-80.8	-6.0%	41.0	44.6	35.6	-9.0	+0.8

* 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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,759.7	64.2%	-61.5	-3.4%	-39.0	-2.1%
Duration (year)	3.5	—	3.8	—	3.7	—	4.4	—	5.1	—	5.5	—	+1.1	-	+0.4	-
Fixed rate note	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%	1,748.7	63.8%	-40.1	-2.3%	-25.8	-1.4%
(Avg yield)	(0.55%)	—	(0.52%)	—	(0.46%)	—	(0.45%)	—	(0.42%)	—	(0.39%)	—	(-0.06%)	-	(-0.03%)	-
Floating rate note	81.9	3.3%	86.4	3.3%	78.3	2.8%	32.4	1.1%	24.3	0.9%	11.0	0.4%	-21.4	-27.4%	-13.4	-41.2%
(Avg yield)	(0.06%)	—	(0.07%)	—	(0.07%)	—	(0.08%)	—	(0.03%)	—	(0.00%)	—	(-0.08%)	-	(-0.06%)	-
Foreign currency denominated bonds	431.7	17.2%	359.3	13.7%	418.7	15.1%	474.8	16.6%	453.9	16.7%	470.5	17.2%	-4.3	-1.0%	+16.6	+3.5%
Duration (year)	4.4	—	4.8	—	5.3	—	5.2	—	4.9	—	4.9	—	Δ 0.3	-	Δ 0.0	-
(Avg yield Spread)	(0.89%)	—	(0.92%)	—	(0.94%)	—	(0.83%)	—	(0.80%)	—	(0.80%)	—	(-0.03%)	-	(-0.00%)	-
Fixed rate note	380.6	15.2%	296.1	11.3%	303.5	11.0%	339.1	11.9%	319.7	11.8%	340.3	12.4%	+1.2	+0.4%	+20.6	+6.1%
(Avg yield)	(2.09%)	—	(2.24%)	—	(1.89%)	—	(1.79%)	—	(1.72%)	—	(1.81%)	—	(+0.02%)	-	(+0.09%)	-
(Avg yield Spread)	(0.88%)	—	(0.88%)	—	(0.97%)	—	(0.78%)	—	(0.76%)	—	(0.95%)	—	(+0.17%)	-	(+0.19%)	-
Floating rate note	51.1	2.0%	63.2	2.4%	115.1	4.2%	135.7	4.8%	134.3	4.9%	130.2	4.8%	-5.5	-4.8%	-4.1	-3.0%
(Avg yield)	(2.39%)	—	(2.67%)	—	(3.12%)	—	(3.55%)	—	(3.49%)	—	(2.61%)	—	(-0.94%)	-	(-0.88%)	-
(Avg yield Spread)	(0.93%)	—	(1.08%)	—	(0.88%)	—	(0.95%)	—	(0.90%)	—	(0.40%)	—	(-0.48%)	-	(-0.50%)	-
Stock	123.9	4.9%	118.4	4.5%	115.4	4.2%	115.3	4.0%	105.1	3.9%	112.0	4.1%	-3.3	-2.9%	+6.9	+6.0%
Cet1 ratio	-	28.3%	-	27.1%	-	25.5%	-	25.4%	-	22.5%	-	23.8%	(-1.6%)	-	(1.3%)	-
Investment trust and others*	327.0	13.0%	405.3	15.4%	427.2	15.4%	445.2	15.6%	360.7	13.3%	396.6	14.5%	-48.6	-11.4%	+35.9	+8.1%
Total	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%	2,739.0	100.0%	-117.6	-4.2%	+20.4	+0.7%
(Avg yield)	(1.19%)	—	(1.14%)	—	(1.25%)	—	(1.12%)	—	(1.41%)	—	(1.23%)	—	(+0.11%)	-	(-0.18%)	-
Unrealized gains/losses	184.2	—	176.3	—	176.2	—	170.5	—	171.3	—	98.7	—	-71.8	-40.7%	-72.6	-42.6%

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

Securities Portfolio (Ashikaga)

(¥bn)

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

	Sep-17		FYE17		Sep-18		FYE18		Sep-19		FYE19		vs FYE18		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	671.6	48.3%	631.1	46.8%	602.4	46.0%	602.1	46.5%	585.2	48.0%	591.7	48.6%	-10.4	-1.7%	+6.5	+1.1%
Duration (year)	5.3	-	5.3	-	5.0	-	4.8	-	4.7	-	4.8	-	+0.0	-	+0.0	-
(Avg yield Spread)	(0.77%)	-	(0.78%)	-	(0.81%)	-	(0.75%)	-	(0.74%)	-	(0.72%)	-	(-0.03%)	-	(-0.02%)	-
Fixed rate note	620.7	44.7%	596.2	44.2%	573.5	43.8%	574.2	44.4%	558.2	45.8%	573.7	47.1%	-0.5	-0.1%	+15.5	+2.8%
(Avg yield)	(0.81%)	-	(0.82%)	-	(0.84%)	-	(0.78%)	-	(0.77%)	-	(0.74%)	-	(-0.04%)	-	(-0.03%)	-
Floating rate note	50.9	3.7%	34.9	2.6%	28.9	2.2%	27.9	2.2%	26.9	2.2%	17.9	1.5%	-10.0	-35.8%	-9.0	-33.5%
(Avg yield)	(0.25%)	-	(0.22%)	-	(0.17%)	-	(0.16%)	-	(0.15%)	-	(0.15%)	-	(-0.01%)	-	(+0.00%)	-
Foreign currency denominated bonds	218.0	15.7%	214.2	15.9%	302.6	23.1%	306.5	23.7%	301.9	24.8%	309.4	25.4%	+2.9	+0.9%	+7.5	+2.5%
Duration (year)	5.9	-	6.7	-	6.7	-	6.5	-	6.2	-	5.8	-	-0.6	-	-0.4	-
(Avg yield Spread)	(2.71%)	-	(2.72%)	-	(2.94%)	-	(2.68%)	-	(2.74%)	-	(2.67%)	-	(-0.01%)	-	(-0.07%)	-
Fixed rate note	199.0	14.3%	205.2	15.2%	280.0	21.4%	286.6	22.2%	283.5	23.3%	291.0	23.9%	+4.4	+1.5%	+7.5	+2.6%
(Avg yield)	(2.78%)	-	(2.77%)	-	(2.93%)	-	(2.67%)	-	(2.70%)	-	(2.63%)	-	(-0.04%)	-	(-0.07%)	-
Floating rate note	18.9	1.4%	8.9	0.7%	22.6	1.7%	19.8	1.5%	18.3	1.5%	18.4	1.5%	-1.4	-7.1%	+0.1	+0.5%
(Avg yield)	(1.98%)	-	(2.04%)	-	(2.96%)	-	(2.86%)	-	(3.30%)	-	(3.33%)	-	(+0.47%)	-	(+0.03%)	-
Stock	47.0	3.4%	45.9	3.4%	45.6	3.5%	43.9	3.4%	43.6	3.6%	43.3	3.6%	-0.6	-1.4%	-0.3	-0.7%
Cet1 ratio	16.0%	-	15.7%	-	14.9%	-	14.3%	-	14.1%	-	14.0%	-	(-0.35%)	-	(-0.10%)	-
Investment trust and others*	453.2	32.6%	458.6	34.0%	358.6	27.4%	340.9	26.4%	287.1	23.6%	277.1	22.8%	-63.8	-18.7%	-10.0	-3.5%
Total	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%	1,221.8	100.3%	-71.8	-5.6%	+3.8	+0.3%
(Avg yield)	(1.66%)	-	(1.64%)	-	(2.73%)	-	(2.20%)	-	(1.84%)	-	(1.66%)	-	(-0.54%)	-	(-0.18%)	-
Unrealized gains/losses	50.4	-	41.0	-	31.0	-	44.8	-	65.3	-	35.7	-	-9.1	-	-29.6	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE18						(number)
FYE19		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
		Normal borrowers	9,988	273	10	0	0	0
	Borrowers requiring caution	874	3,288	35	32	0	0	4,229
	Borrower requiring monitoring	13	22	110	3	0	0	148
	Potentially bankrupt	19	193	29	970	3	0	1,214
	Substantially bankrupt	9	44	10	100	120	0	283
	Legally bankrupt	14	11	1	23	12	24	85
	Others	394	173	3	30	0	0	600
	Total	11,311	4,004	198	1,158	135	24	16,830

	(number)	
	FYE17 -	FYE18 -
	FYE18	FYE19
Upgraded	430	356
Unchanged	14,839	14,500
Downgraded	942	1,374
Others	693	600
Total	16,904	16,830

Based on Borrowed Amount for Business

		FYE18						(¥mil)
FYE19		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
		Normal borrowers	3,033,970	33,125	2,216	0	0	0
	Borrowers requiring caution	117,833	256,154	4,234	1,965	0	0	380,185
	Borrower requiring monitoring	1,827	3,071	13,337	1,034	0	0	19,268
	Potentially bankrupt	6,128	12,569	2,320	46,996	80	0	68,092
	Substantially bankrupt	757	2,189	476	5,790	1,615	0	10,827
	Legally bankrupt	2,998	514	43	2,513	355	583	7,006
	Others	19,817	4,397	29	724	0	0	24,967
	Total	3,183,329	312,018	22,654	59,022	2,051	583	3,579,656

	(¥mil)	
	FYE17 -	FYE18 -
	FYE18	FYE19
Upgraded	49,519	42,654
Unchanged	3,280,968	3,352,654
Downgraded	101,261	159,381
Others	25,436	24,967
Total	3,457,184	3,579,656

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE18						(number)		
FYE19		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE17	FYE18
									-	-
	Normal borrowers	182,186	2,093	4	6	0	0	184,289	FYE18	FYE19
	Borrowers requiring caution	1,361	3,683	32	104	3	0	5,183	Upgraded	2,304
	Borrower requiring monitoring	50	59	288	7	0	0	404	Unchanged	187,632
	Potentially bankrupt	82	96	23	1,350	45	10	1,606	Downgraded	2,017
	Substantially bankrupt	240	40	5	22	114	0	421	Others	0
	Legally bankrupt	11	7	0	6	15	11	50	Total	211,289
	Total	183,930	5,978	352	1,495	177	21	191,953		191,953

Based on Borrowed Amount for All

		FYE18						(¥mil)		
FYE19		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE17	FYE18
									-	-
	Normal borrowers	4,010,478	55,301	235	89	0	0	4,066,103	FYE18	FYE19
	Borrowers requiring caution	97,346	210,045	1,319	2,379	23	0	311,112	Upgraded	60,924
	Borrower requiring monitoring	2,621	5,428	18,926	656	0	0	27,631	Unchanged	4,287,597
	Potentially bankrupt	3,134	4,931	2,905	46,889	745	177	58,781	Downgraded	120,593
	Substantially bankrupt	1,707	1,053	113	299	1,259	0	4,431	Others	0
	Legally bankrupt	447	158	115	245	91	0	1,056	Total	4,363,105
	Total	4,115,733	276,916	23,613	50,557	2,118	177	4,469,114		4,469,114

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE18		FYE19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	683,657	10.3%	684,815	10.1%	+1,157	-0.2%
Agriculture / Forestry	19,863	0.3%	20,506	0.3%	+642	+0.0%
Fishery	3,789	0.0%	4,757	0.0%	+967	+0.0%
Mining / Quarrying of stones / Gravel	8,841	0.1%	10,625	0.1%	+1,783	+0.0%
Construction	180,410	2.7%	177,709	2.6%	-2,700	-0.1%
Electric, gas and water	127,461	1.9%	154,974	2.2%	+27,513	+0.3%
Telecommunication	26,113	0.3%	25,003	0.3%	-1,110	+0.0%
Transport / Postal activities	162,029	2.4%	165,979	2.4%	+3,949	+0.0%
Wholesale / Retailing services	626,539	9.5%	620,641	9.1%	-5,897	-0.3%
Financial & Insurance services	233,703	3.5%	228,642	3.3%	-5,060	-0.1%
Real estate / Goods rental & leasing	1,230,288	18.6%	1,210,121	17.9%	-20,167	-0.7%
Medical, welfare and other services (*)	385,292	5.8%	364,456	5.3%	-20,835	-0.4%
Public sector	1,043,446	15.8%	1,126,280	16.6%	+82,834	+0.8%
Others (including individual loans)	1,863,293	28.2%	1,965,469	29.0%	+102,175	+0.8%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,594,731	100.0%	6,759,983	100.0%	+165,251	-

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE18		FYE19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,064	20.1%	18,744	21.3%	+679	+1.2%
Agriculture / Forestry	138	0.1%	328	0.3%	+190	+0.2%
Fishery	24	0.0%	24	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	494	0.5%	454	0.5%	-40	-0.0%
Construction	7,683	8.5%	6,953	7.9%	-730	-0.6%
Electric, gas and water	6	-	2,262	2.5%	+2,256	+2.5%
Telecommunication	1,076	1.2%	1,003	1.1%	-73	-0.1%
Transport / Postal activities	2,686	3.0%	2,519	2.8%	-166	-0.1%
Wholesale / Retailing services	23,698	26.4%	23,279	26.5%	-419	+0.0%
Financial & Insurance services	353	0.3%	313	0.3%	-39	+0.0%
Real estate / Goods rental & leasing	10,673	11.9%	8,699	9.9%	-1,974	-2.0%
Medical, welfare and other services (*)	15,181	16.9%	14,823	16.9%	-358	+0.0%
Public sector	-	-	-	-	-	-
Others (including individual loans)	9,419	10.5%	8,204	9.3%	-1,214	-1.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	89,500	100.0%	87,611	100.0%	-1,889	-

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

Balance of Loans by Industry (non-consolidated)

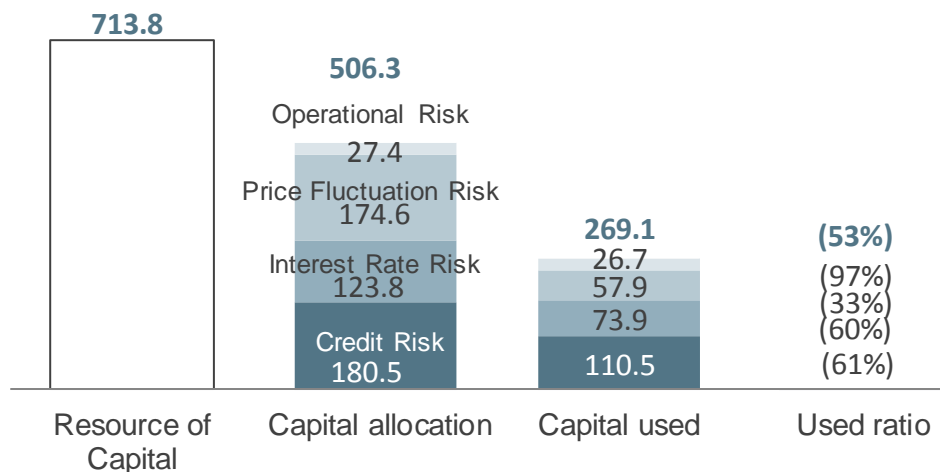
	FYE18		FYE19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	503,216	10.8%	495,260	10.4%	-7,956	-0.3%
Agriculture / Forestry	14,452	0.3%	13,173	0.2%	-1,279	△0.0%
Fishery	595	0.0%	599	0.0%	+4	△0.0%
Mining / Quarrying of stones / Gravel	2,322	0.0%	1,601	0.0%	-721	△0.0%
Construction	154,078	3.3%	153,646	3.2%	-432	△0.0%
Electric, gas and water	66,863	1.4%	78,200	1.6%	+11,337	+0.2%
Telecommunication	19,244	0.4%	20,793	0.4%	+1,549	+0.0%
Transport / Postal activities	127,836	2.7%	130,721	2.7%	+2,885	+0.0%
Wholesale / Retailing services	414,658	8.9%	403,654	8.5%	-11,004	-0.3%
Financial & Insurance services	170,507	3.6%	169,349	3.5%	-1,158	△0.0%
Real estate / Goods rental & leasing	590,528	12.6%	601,214	12.7%	+10,686	+0.0%
Medical, welfare and other services (*)	351,212	7.5%	349,058	7.3%	-2,154	-0.1%
Public sector	387,547	8.3%	367,405	7.7%	-20,142	-0.5%
Others (including individual loans)	1,853,958	39.8%	1,932,714	40.9%	+78,756	+1.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,657,025	100.0%	4,717,392	100.0%	+60,367	—

Risk-Monitored Loans by Industry (non-consolidated)

	FYE18		FYE19		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	20,655	25.3%	17,771	22.3%	-2,884	-3.0%
Agriculture / Forestry	522	0.6%	514	0.6%	-8	+0.0%
Fishery	—	—	27	0.0%	—	—
Mining / Quarrying of stones / Gravel	—	—	—	—	—	—
Construction	6,070	7.4%	6,285	7.8%	+215	+0.4%
Electric, gas and water	8	0.0%	2	0.0%	-6	△0.0%
Telecommunication	314	0.3%	286	0.3%	-28	△0.0%
Transport / Postal activities	2,356	2.8%	2,766	3.4%	+410	+0.5%
Wholesale / Retailing services	18,237	22.3%	18,274	22.9%	+37	+0.5%
Financial & Insurance services	92	0.1%	89	0.1%	-3	△0.0%
Real estate / Goods rental & leasing	7,015	8.6%	7,321	9.1%	+306	+0.5%
Medical, welfare and other services (*)	13,519	16.6%	13,944	17.5%	+425	+0.9%
Public sector	—	—	—	—	—	—
Others (including individual loans)	12,640	15.5%	12,339	15.4%	-301	△0.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	81,433	100.0%	79,623	100.0%	-1,810	—

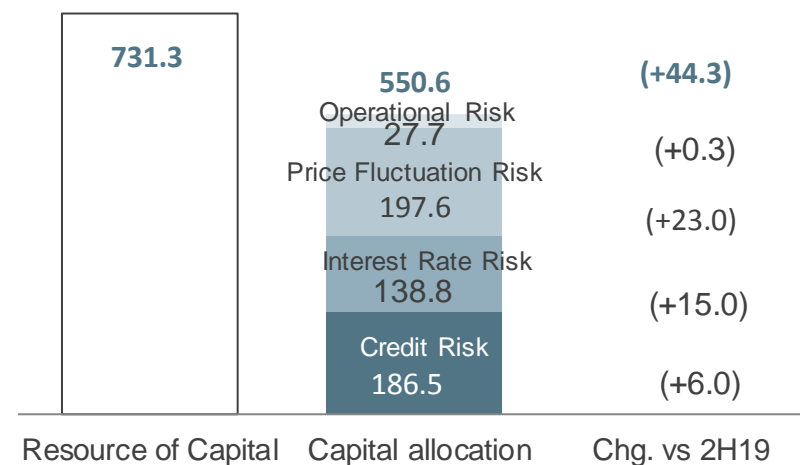
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Mar.31, 2020



Capital Allocation (planned for 1H20) (¥ bn)

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



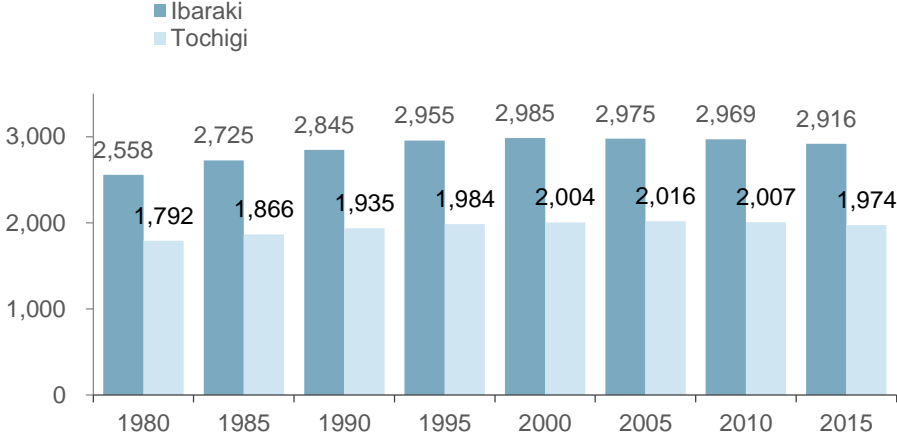
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

		FY20	FY21	FY20	FY21
Parameter	Real GDP	-4.3%	-0.6%	+0.0%	0.3%
	Nikkei Stock average	¥13,525	¥9,257	¥17,622	¥14,629
	Yen exchange rate	¥92.95	¥83.82	¥100.73	¥104.76
Capital ratio	Domestic standard	8.41%	6.17%	9.22%	7.96%
	CET1 ratio	7.78%	6.18%	9.64%	8.50%
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		Inflation due to raising import tariff and decrease of employment on the back of trade war cause reduction of consumption, and uncertain economic futures continues.		

Apartment Loans (1)

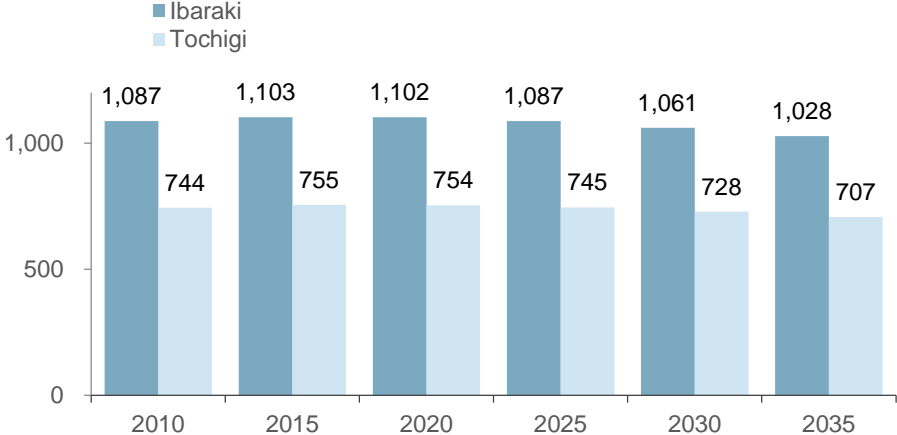
Population

(thousand)



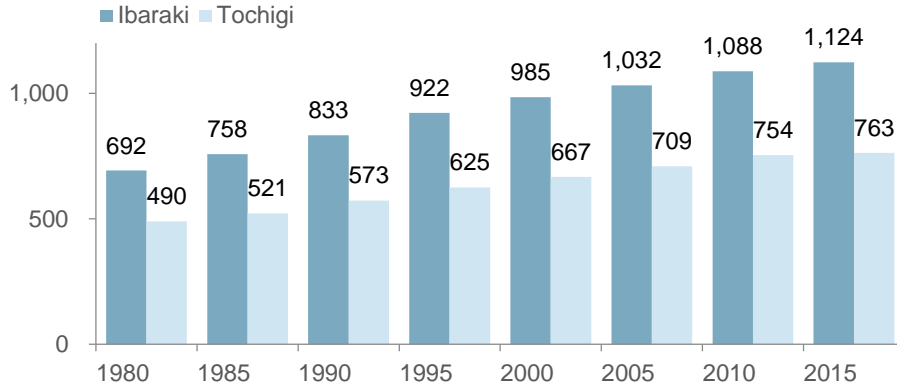
Projection of Number of Households

(thousand)



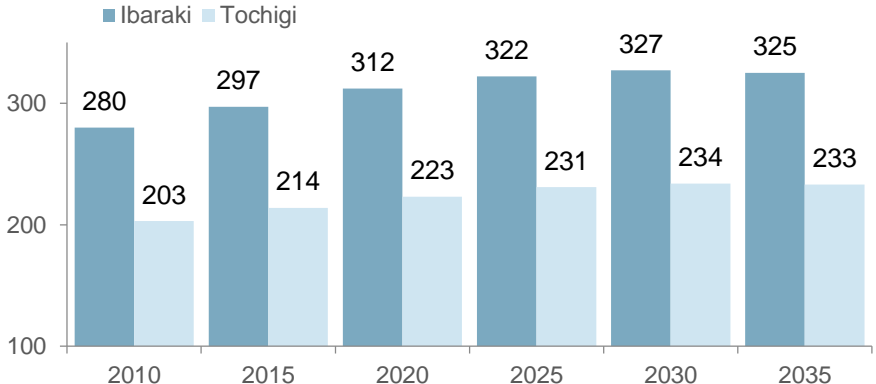
Number of Households

(thousand)



Projection of Number of Single-person Households

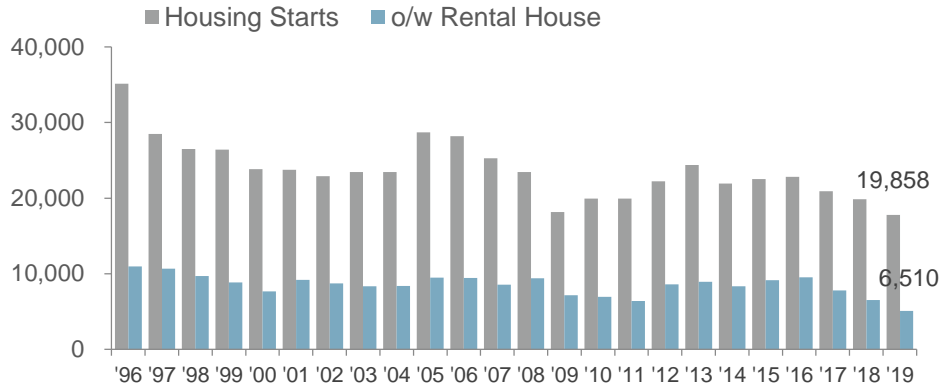
(thousand)



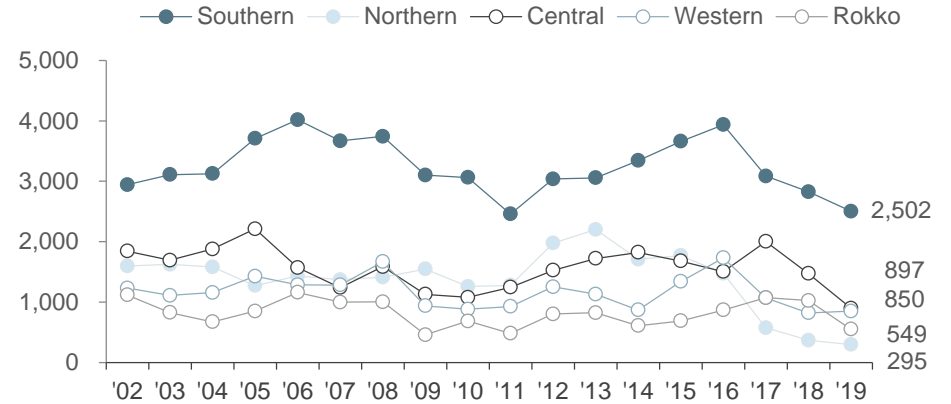
Apartment Loans (2)

Source : Statistics of Housing Starts (Ibaraki / Tochigi)

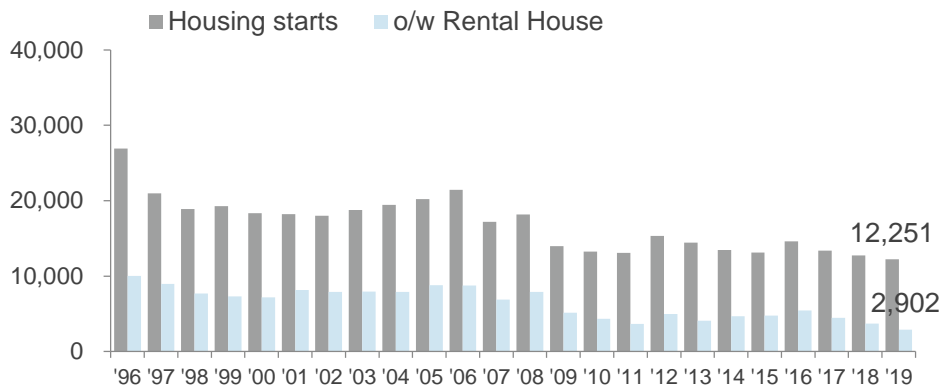
Housing Starts in Ibaraki



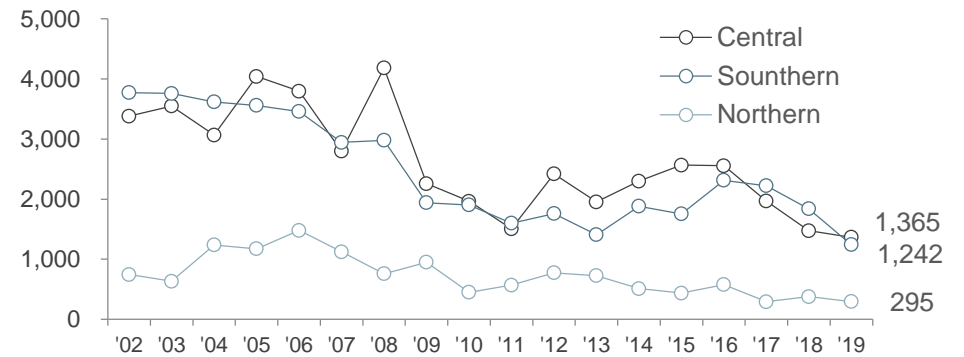
Rental Housing Starts in Ibaraki



Housing Starts in Tochigi



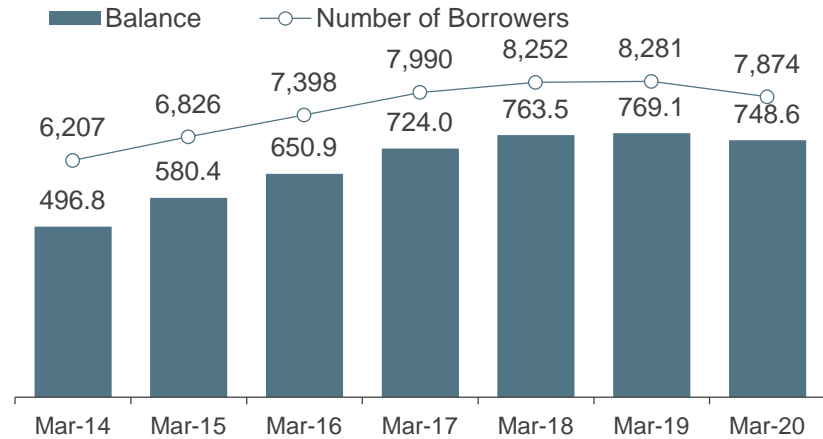
Rental Housing Starts in Tochigi



Apartment Loans (4) Portfolio

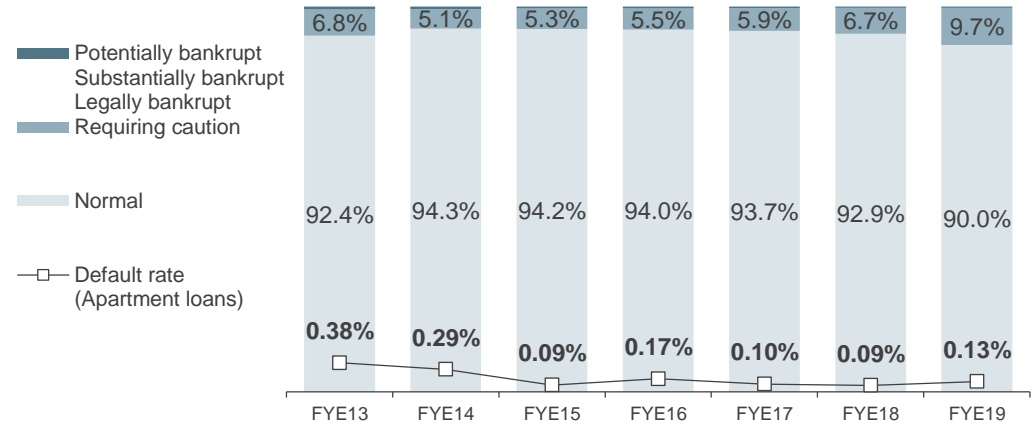
Joyo Bank

Number of Borrowers and Balance of Loans



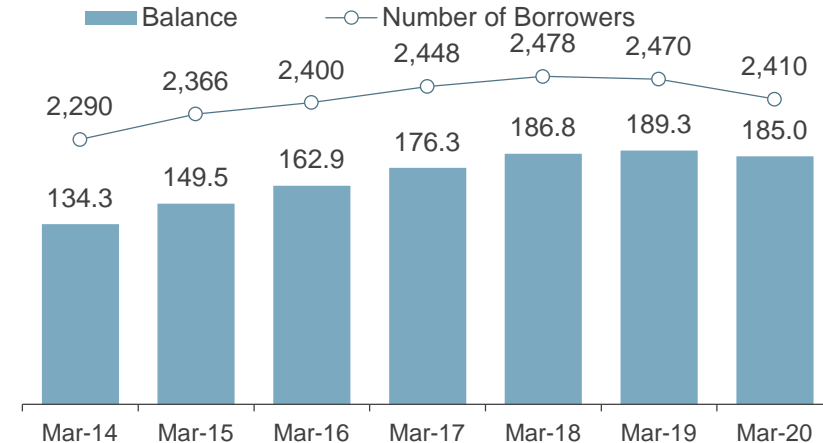
(¥bn)

Borrower Rating Default Ratio



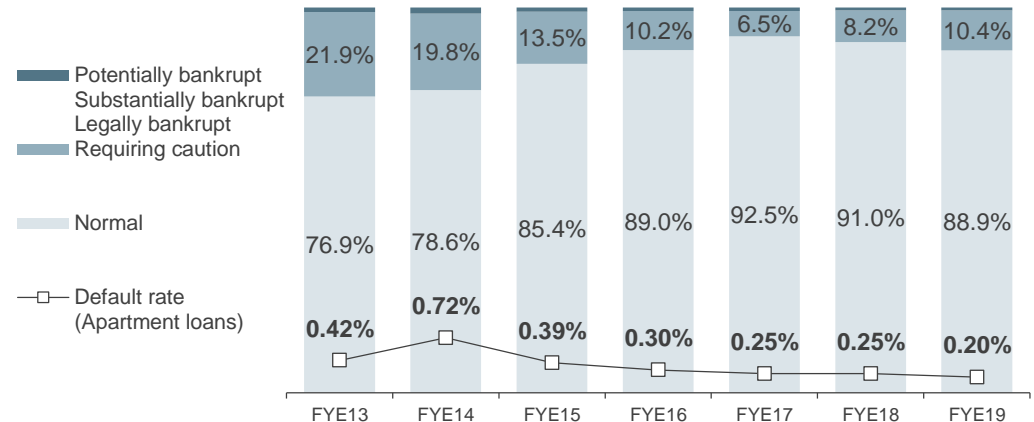
Ashikaga Bank

Number of Borrowers and Balance of Loans



(¥bn)

Borrower Rating Default Ratio

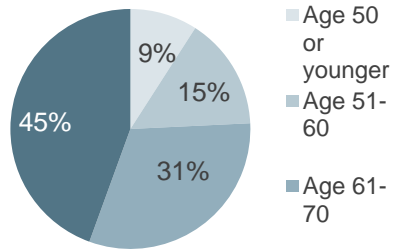


Apartment Loans (3)

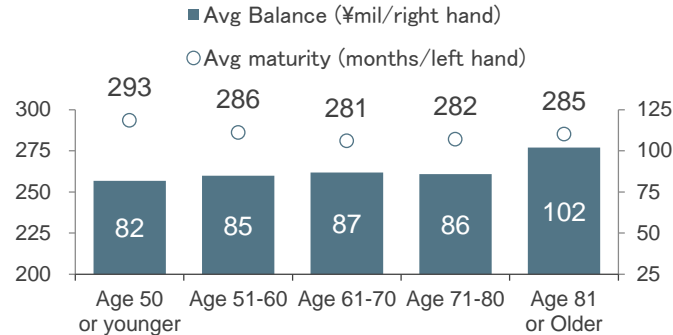
Source (Prefectural Average) : Ministry of Internal Affairs and Communications "Housing and Land Survey"

Joyo Bank

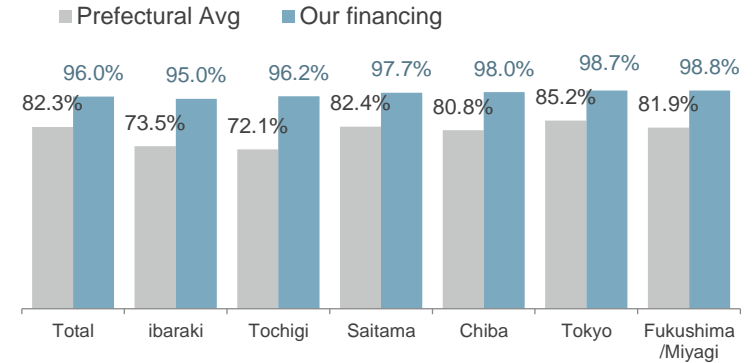
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

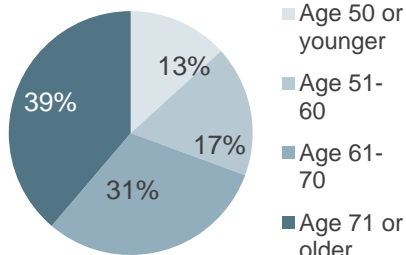


Occupancy Rate of Apartments by Area

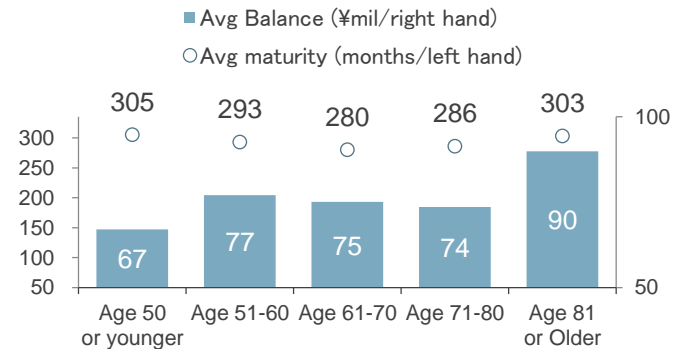


Ashikaga Bank

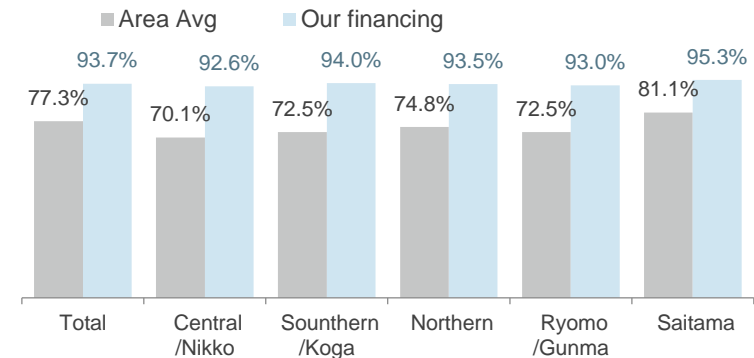
Composition by Age Group
(by number of borrowers)



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 whose borrowing amount is ¥50 million or more and 10 years after lending.

Ashikaga: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2019 and who especially need attention.

Cost Efficiency

Joyo

(¥bn)

		FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	YoY
Total expenses		69.8	35.0	68.2	35.0	68.5	33.7	66.3	33.2	65.3	32.7	64.2	-1.0
Personnel expenses		34.5	17.5	34.9	17.7	34.7	16.9	33.6	17.0	33.8	16.8	33.5	-0.2
Non-Personnel expenses		31.8	15.0	29.5	14.5	29.5	14.3	28.7	13.8	27.7	13.6	26.8	-0.8
Depreciation	1	5.8	3.0	6.0	3.0	6.1	3.1	6.3	3.0	5.9	2.6	5.2	-0.7
Deposit insurance cost	2	5.1	1.5	3.1	1.6	3.2	1.4	2.9	1.3	2.7	1.3	2.7	+0.0
Others (Excluding 1 & 2)		20.8	10.3	20.4	9.9	20.1	9.8	19.5	9.5	18.9	9.5	18.9	+0.0
Tax		3.4	2.5	3.7	2.7	4.2	2.4	3.9	2.2	3.8	2.2	3.8	+0.0
OHR(Core gross business income basis)		65.6%	64.7%	65.7%	69.3%	68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	-2.4%

Ashikaga

(¥bn)

		FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	YoY
Total expenses		48.0	23.6	47.0	23.3	46.4	23.4	47.2	24.2	48.8	25.3	50.7	+1.9
Personnel expenses		26.0	12.7	25.3	12.7	25.7	13.0	26.1	13.4	26.8	13.7	27.6	+0.8
Non-Personnel expenses		19.6	9.3	18.8	8.7	17.5	8.5	17.8	8.8	18.4	9.8	19.9	+1.5
Depreciation	1	3.4	1.7	3.5	1.1	2.1	0.9	1.9	1.0	2.2	1.2	2.8	+0.6
Deposit insurance cost	2	3.3	1.0	2.0	1.0	2.1	0.9	1.9	0.9	1.8	0.9	1.8	+0.0
Others (Excluding 1 & 2)		12.9	6.6	13.3	6.6	13.3	6.6	14.0	6.9	14.4	7.7	15.2	+0.8
Tax		2.3	1.5	2.8	1.8	3.2	1.7	3.2	1.9	3.5	1.7	3.1	-0.4
OHR(Core gross business income basis)		59.6%	53.2%	55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	+10.0%

Number of Employees / Offices

Joyo

(number)

	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	YoY
Number of employees	3,282	3,390	3,289	3,384	3,281	3,437	3,332	3,419	3,320	3,391	3,319	-1
Number of offices	418	419	419	420	406	407	404	403	399	399	383	-16
Domestic	178	179	179	179	180	181	183	184	183	184	186	+3
Overseas*	3	3	3	3	3	3	4	4	4	4	4	+0
ATM spot	237	237	237	238	223	223	217	215	212	211	193	-19
Own ATM	877	879	867	868	856	849	844	837	802	793	770	-32

*All overseas offices are representative offices.

Ashikaga

(number)

	FY14	1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	YoY
Number of employees	2,869	2,878	2,817	2,880	2,810	2,900	2,826	2,925	2,857	2,926	2,831	-26
Number of offices	354	358	358	364	367	368	369	369	368	366	364	-4
Domestic	153	153	152	154	154	152	153	153	154	150	150	-4
Overseas*	—	1	1	1	1	1	2	2	2	2	2	+0
ATM spot	201	204	205	209	212	215	214	214	212	214	212	+0
Own ATM	704	707	709	709	714	709	706	684	673	669	659	-14

*All overseas offices are representative offices.

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 30, 2019			Mar. 31, 2020			Chg (vs Mar. 31, 2019)		
	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%
Public sector	3	348	0.0%	3	348	0.0%	3	348	0.0%	+0	+0	+0.0%
Financial & insurance	72	357,792	30.3%	63	411,555	34.9%	64	402,391	34.1%	+1	-9,164	-0.7%
Securities	41	22,878	1.9%	42	23,359	1.9%	40	134,377	11.3%	-2	+111,018	+9.4%
Corporate	1,124	338,826	28.7%	1,088	266,456	22.5%	1,098	139,680	11.8%	+10	-126,775	-10.7%
Foreign	475	242,387	20.5%	510	251,457	21.3%	506	243,942	20.6%	-4	-7,515	-0.6%
Individual & others	33,917	216,817	18.3%	37,374	219,906	18.6%	41,042	238,569	20.2%	+3,668	+18,663	+1.5%
Treasury stocks	1	4	0.0%	1	5,971	0.5%	1	19,745	1.6%	+0	+13,773	+1.1%
Total	35,633	1,179,055	100.0%	39,081	1,179,055	100.0%	42,754	1,179,055	100.0%	+3,673	+0	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar. 31, 2020)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 30,2019)
Nomura Securities Co., Ltd.	107,419	9.26%	+9.18%
The Master Trust Bank of Japan, Ltd. (Trust Account)	63,224	5.45%	+1.07%
Japan Trustee Services Bank, Ltd. (Trust Account)	47,103	4.06%	-0.25%
Nippon Life Insurance Company	34,487	2.97%	+0.03%
Japan Trustee Services Bank, Ltd. (Trust Account9)	30,788	2.65%	-0.12%
Sompo Japan Nipponkoa Insurance Inc.	28,325	2.44%	-0.36%
STATE STREET BANK AND TRUST COMPANY 505223	24,465	2.11%	+0.08%
Sumitomo Life Insurance Company	21,659	1.86%	+0.02%
Japan Trustee Services Bank, Ltd. (Trust Account 5)	20,842	1.79%	+0.08%
Dai-ici Life Insurance Company, Ltd.	19,948	1.72%	+0.02%

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	96.0	-	+0.6
FY 2018	99.6	-	-1.5	99.3	-	-0.9	96.3	-	+0.3
FY 2019	-	-	-	-	-	-	-	-	-
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	99.6	-2.5	-1.2	98.6	-3.3	-0.5	100.1	-0.3	+0.3
2019 Apr-Jun	105.1	+5.5	+7.2	102.9	+4.4	+2.9	103.0	+2.9	+7.3
Jul-Sep	100.5	-4.4	+1.1	99.3	-3.5	+1.4	101.6	-1.4	+1.5
Oct-Dec	95.6	-4.9	-6.6	95.9	-3.4	-6.3	103.5	+1.9	+3.1
2020 Jan-Mar	-	-	-	-	-	-	-	-	-
2020 Jan	98.7	+3.6	-2.3	96.6	-0.1	-4.4	105.7	+2.1	+4.4
Feb	98.6	-0.1	-1.4	100.4	+3.9	+0.9	102.2	-3.3	+2.1
Mar	-	-	-	-	-	-	-	-	-

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
FY 2019	-	-	-	-	-	-	-	-	-
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
Jul-Sep	97.6	+115.7	-0.1	96.5	-1.3	+0.1	104.0	-3.2	-3.1
Oct-Dec	90.9	+103.6	-6.9	88.2	-8.7	-6.8	102.1	-1.8	+1.0
2020 Jan-Mar	-	-	-	-	-	-	-	-	-
2020 Jan	94.1	+5.3	-1.4	90.5	+0.7	-3.7	101.6	-0.5	-2.0
Feb	89.9	-4.5	-10.1	89.9	-0.7	-8.5	97.2	-4.3	-2.6
Mar	-	-	-	-	-	-	-	-	-

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
FY2019		1,333.9	+6.1	444.8	783.4	105.7	1,546.9	-4.2	1,121.7	411.5	13.7
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	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
	Oct-Dec	351.2	+0.0	111.2	213.7	26.3	394.3	-15.0	288.2	102.7	3.3
2020	Jan-Mar	329.4	+2.5	106.8	200.9	21.6	368.2	-3.2	257.2	107.8	3.1
2020	Jan	85.9	-18.2	31.8	48.4	5.7	145.8	+13.2	103.1	41.6	1.0
	Feb	119.3	+18.2	36.2	76.1	7.0	104.5	-9.2	79.4	24.1	1.0
	Mar	124.1	+7.6	38.8	76.5	8.8	117.9	-13.7	74.6	42.1	1.2

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
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	
FY2019	125.3	-23.9	36.3	-24.1	
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
	Oct-Dec	30.5	-36.4	11.9	-6.8
2020	Jan-Mar	31.2	-7.2	7.5	-16.3
2020	Jan	11.2	+5.6	2.6	-31.8
	Feb	9.6	-11.6	1.3	-60.4
	Mar	10.4	-14.4	3.7	+78.3

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
FY2019		361,360	+9.1	111,212	-3.9	136,021	+11.1	17,765	-10.5	1,726	-8.5	1,434	+24.6
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
	Oct-Dec	94,198	+0.2	31,719	-4.1	39,983	+23.5	4,292	-20.4	418	-19.4	380	+31.1
2020	Jan-Mar	66,981	+1.0	30,179	-2.5	12,685	-4.5	3,951	-5.0	380	-5.8	323	-1.8
2020	Jan	17,328	+63.4	5,539	+57.9	4,238	+9.7	1,173	-14.2	113	-13.2	121	+42.3
	Feb	13,023	-39.0	5,331	-22.5	4,538	+0.2	1,309	-0.9	122	-7.7	82	-26.0
	Mar	36,630	+6.5	19,309	-6.1	3,909	-20.0	1,469	+0.0	145	+2.7	120	-9.7
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		145,117	+10.2	44,543	+7.2	68,872	+8.6	14,418	-5.9	1,482	-2.3	971	+42.1
FY2014		154,210	+6.3	43,742	-1.8	77,490	+12.5	13,479	-6.5	1,297	-12.5	940	-3.2
FY2015		153,046	-0.8	53,230	+21.7	73,363	-5.3	13,122	-2.6	1,256	-3.2	1,044	+11.1
FY2016		156,285	+2.1	54,436	+2.3	64,641	-11.9	14,602	+11.3	1,367	+8.9	929	-11.0
FY2017		142,895	-8.6	56,857	+4.4	62,279	-3.7	13,380	-8.4	1,291	-5.6	1,051	+13.1
FY2018		164,486	+15.1	62,668	+10.2	76,368	+22.6	12,736	-4.8	1,252	-3.0	1,007	-4.2
FY2019		197,336	+20.0	66,631	+6.3	89,584	+17.3	12,251	-3.8	1,238	-1.1	840	-16.6
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	321,247	+0.2	308	-24.1
	Jul-Sep	50,267	+22.5	18,198	+27.4	26,296	+37.5	3,367	+13.8	322,469	+9.2	215	+72.0
	Oct-Dec	41,768	+15.2	21,488	+41.0	16,653	-8.8	3,419	-7.0	340,146	-4.8	258	-16.7
2019	Jan-Mar	17,627	+14.9	6,922	+15.3	7,096	+51.8	2,742	-18.2	268,338	-15.5	189,667	-30.0
2019	Apr-Jun	50,933	-7.1	14,189	-11.7	20,362	-22.6	3,070	-4.3	322,170	+0.3	202,204	-13.5
	Jul-Sep	64,741	+28.8	21,833	+20.0	33,633	+27.9	3,165	-6.0	325,254	+0.9	253,917	-31.2
	Oct-Dec	50,447	+20.8	18,264	-15.0	23,828	+43.1	3,011	-11.9	297,699	-12.5	193,272	-10.1
2020	Jan-Mar	31,215	+77.1	12,345	+78.3	11,761	+65.7	3,005	+9.6	293,224	+9.3	190,903	+0.7
2020	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	92,597	-17.1	40,059	-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)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City) 2015=100		New ly Registered Passenger Vehicles+ Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	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	△ 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
FY2019		301	-7.3	-	-	-	-	-	-	102.3	+0.8	109,312	-3.7	73,256	-6.1
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	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	+0.1	-0.1	+19.4	+7.1	+6.6	-0.4	102.2	+0.8	29,747	+9.5	20,236	+8.4
	Oct-Dec	305	+1.7	-2.0	-1.5	-4.3	+3.9	-2.7	+1.3	102.6	+0.7	22,745	-15.3	14,807	-20.2
2020	Jan-Mar	296	-13.5	-	-	-	-	-	-	102.2	+0.6	30,950	-9.5	20,602	-12.9
2020	Jan	306	-6.4	-1.9	-1.3	+2.2	+4.0	-3.6	+0.9	102.3	+0.7	8,628	-16.0	5,705	-21.3
	Feb	261	-24.5	+4.7	+3.8	+14.1	+18.5	+12.9	+4.3	102.2	+0.5	9,937	-8.4	6,556	-11.3
	Mar	321	-9.5	+1.9	-1.4	-0.9	+13.2	+6.8	-4.1	102.1	+0.6	12,385	-5.4	8,341	-7.6
Source	Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry						Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)			

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

Tochigi Prefecture

		Household consumption Expenditure		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)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly 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		345	+3.5	+0.5	-0.6	+8.6	+5.3	-0.3	+1.2	100.4	+0.5	84,963	-1.5	56,505	-2.8
FY2019		338	-2.0	-0.8	-1.5	+15.0	+6.4	+0.3	+0.6	100.9	+0.5	81,947	-3.5	53,458	-5.4
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	327	-3.5	-0.6	-1.0	+23.9	+13.1	+4.4	-1.1	100.7	+0.2	21,836	+5.4	14,364	+4.1
	Oct-Dec	367	+0.4	-2.4	-2.7	+3.6	+21.6	-3.5	+1.1	101.3	+0.5	18,569	-7.6	12,307	-8.2
2020	Jan-Mar	345	+3.8	-	-	-	-	-	-	101.1	+0.4	22,654	-10.4	14,674	-11.5
2020	Jan	350	-5.3	-0.4	-0.9	+13.1	+5.3	-1.6	+0.5	101.3	+0.6	6,216	-13.7	3,996	-12.4
	Feb	355	-8.9	+4.1	+4.7	+21.6	+5.3	+9.8	+3.9	101.1	+0.3	7,385	-9.3	4,849	-9.4
	Mar	282	+31.3	-	-	-	-	-	-	101.0	+0.3	9,053	-8.7	5,829	-12.6
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
FY2019		-	-	-	-	-	-	-	-	-	-	2.23	1.58	7,444	+6.3
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
	Jul-Sep	101.6	-0.7	100.5	-0.5	98.3	+2.6	95.8	+1.6	96.3	88.2	2.32	1.57	7,593	+0.3
	Oct-Dec	101.3	-0.7	99.9	-0.8	123.0	+1.6	119.3	+0.6	102.0	95.4	2.66	1.69	7,632	+7.9
2020	Jan-Mar	-	-	-	-	-	-	-	-	-	-	2.10	1.62	7,576	+15.0
2020	Jan	101.5	-0.1	99.7	-1.4	90.9	+4.1	88.5	+3.3	103.4	75.3	2.22	1.71	7,992	+18.5
	Feb	101.1	+0.4	99.7	-1.2	86.4	+2.4	84.1	+1.6	100.8	83.5	2.18	1.63	7,259	+10.4
	Mar	-	-	-	-	-	-	-	-	-	-	1.89	1.51	7,477	+15.9

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

Tochigi Prefecture

		Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
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
FY2019		-	-	-	-	-	-	-	-	-	-	2.02	1.36	5,672	+10.6
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
	Jul-Sep	104.3	+1.0	103.2	+3.7	95.7	+1.9	93.7	+1.5	91.9	88.5	2.07	1.36	5,837	+5.2
	Oct-Dec	104.0	+0.1	103.2	+3.8	116.0	+2.8	112.7	+1.8	96.4	90.9	2.35	1.44	5,867	+15.2
2020	Jan-Mar	-	-	-	-	-	-	-	-	-	-	1.81	1.31	5,621	+16.5
2020	Jan	102.9	+0.0	104.1	+6.6	86.4	+2.5	84.0	+1.7	89.1	79.9	1.69	1.38	5,803	+18.7
	Feb	102.2	-0.3	103.7	+5.9	82.6	+3.1	80.4	+2.7	98.3	89.6	2.03	1.36	5,427	+13.0
	Mar	-	-	-	-	-	-	-	-	-	-	1.72	1.20	5,632	+17.9

SDGs Information

Policy for Approach to Environmental Issues

Loans for solar power generation(Joyo Bank+Ashikagabank)

FY	Number of contracts	Contract amount
FY2019	208	¥27.8billion
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
FY2019	27	¥2.8billion
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
FY2019	Joyo Bank	105
	Ashikaga Bank	57
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 Fostering next-generation (Financial education)

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

FY	Number of lessons conducted	Number of lessons participants
FY2019	125	about 2,400
FY2018	140	about 2,500
FY2017	90	about 2,800
FY2016	87	about 2,060

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

FY	Contents	Number of sessions conducted	Number of sessions participants
FY2019	The 5th Mirai kyoso Juku	8 sessions	31 people
	The 21th New Leader Yosei Dojo	1 session	19 people
	The 7th ashigin Keiei Juku	4 sessions	8 people
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 18th 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
(cumulative total)

Number of issue	Amount	Donation
622	¥52.7billion	¥103million

(end of March 2020, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust (*)

FY	Number of grants made	Grants made amount
FY2019	97 organizations	¥9.6million
Cumulative total	1,391 organizations	¥150million

(*)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 recruitment for men and women

	FY2018	
	men	women
Midcareer recruitment	2 people	2 people

■Certification

As of March 31,2020	<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

	FY2018	
	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 31,2020	• "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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