

<APPENDIX> Data Book

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Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	1H20			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,830.2	0.88	30,199	+136.7	- 0.06	- 1,583
JPY	6,651.6	0.86	28,815	+109.9	- 0.04	- 702
Foreign currency	178.6	1.54	1,384	+26.7	- 1.43	- 880
Securities	2,685.3	1.04	14,054	- 96.5	- 0.37	- 5,694
Domestic Bonds	1,694.1	0.34	2,951	- 109.8	- 0.08	- 1,007
Stocks	112.2	4.90	2,759	+0.9	- 0.64	- 332
Foreign securities	507.8	1.64	4,191	+30.2	- 0.57	- 1,107
Others	371.1	2.23	4,151	- 17.9	- 1.56	- 3,246
Call loans	14.0	0.14	10	+8.7	- 1.99	- 45
JPY	0.5	0.13	0	- 0.1	+0.01	- 0
Foreign currency	13.5	0.14	9	+8.9	- 2.29	- 45
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.3	0.44	11	- 0.9	+0.04	- 1
Due from banks	354.2	0.10	180	+175.8	- 0.12	- 22
NCDs	-	-	-	-	-	-
Foreign exchange	6.2	0.35	11	+2.9	- 0.78	- 7
Others	1.1	22.87	134	+0.3	- 14.85	- 18
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,896.5	0.89	44,602	+227.1	- 0.18	- 7,374

Liabilities

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

	1H20			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	9,293.8	0.01	739	+576.2	- 0.03	- 1,308
JPY	9,122.4	0.00	140	+602.1	+0.00	- 27
Foreign currency	171.4	0.69	598	- 25.8	- 1.21	- 1,281
NCDs	151.4	0.00	5	- 16.9	- 0.01	- 5
Call money	496.0	- 0.02	- 30	- 258.3	- 0.08	- 271
JPY	474.8	- 0.05	- 111	- 233.8	+0.02	+130
Foreign currency	21.2	0.75	80	- 24.4	- 1.35	- 401
Payables under repurchase agreements	76.6	0.07	29	+13.3	- 0.57	- 175
Payables under securities lending transactions	251.3	0.01	12	- 124.3	+0.00	- 6
Bills sold	-	-	-	-	-	-
Borrowed money	1,217.7	0.08	537	+403.9	- 0.12	- 296
Foreign exchange	0.3	0.00	0	-0.0	- 0.04	- 0
Corporate bonds	1.3	2.77	18	- 3.6	+0.11	- 47
Others	5.4	26.31	722	- 0.1	- 22.73	- 659
Interest rate sw aps	-	-	409	-	-	- 754
Interest-bearing liabilities	11,494.3	0.03	2,035	+590.0	- 0.05	- 2,771

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

	1H17	1H18	1H19	1H20	YoY
Individual customers	2,407.7	2,499.8	2,580.7	2,630.3	+1.9%
Corporate	2,712.6	2,759.5	2,838.0	2,931.0	+3.0%
Local	1,500.1	1,538.8	1,593.9	1,619.8	+1.6%
Tokyo	1,212.5	1,220.7	1,244.1	1,311.2	+4.8%
Public sector	761.7	708.2	650.2	609.5	-6.3%
Foreign currency	114.6	116.9	125.3	144.7	+21.3%
Total	5,996.6	6,084.4	6,194.2	6,315.6	+2.0%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	1H20			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,718.0	0.99	23,599	+110.1	- 0.04	- 481
Domestic	4,694.6	0.99	23,437	+110.6	- 0.03	- 323
Overseas	23.3	1.38	161	- 0.4	- 1.30	- 158
Trading account securities	2.4	0.41	5	- 0.4	- 0.05	- 1
Securities	1,240.1	1.65	10,288	- 8.4	- 0.18	- 1,227
Domestic Bonds	618.5	0.66	2,055	+30.0	- 0.08	- 160
Stocks	34.9	4.21	739	- 9.0	+1.27	+88
Foreign securities	310.6	2.62	4,088	+2.1	- 0.05	- 51
Others	276.1	2.45	3,404	- 31.4	- 0.46	- 1,104
Call loans	76.4	-	- 3	+74.5	- 0.73	- 10
Domestic	76.0	-	- 3	+74.7	-	- 3
International	0.3	0.24	-	- 0.2	- 1.98	- 6
Bills purchased	-	-	-	-	-	-
Monetary claims bought	4.2	1.09	23	- 1.6	+0.13	- 5
Due from banks	447.6	0.09	213	+67.1	-	+34
NCDs	-	-	-	-	-	-
Foreign exchange	7.1	-	-	+1.9	- 0.13	- 3
Others	1.2	3.21	20	+0.7	- 0.10	+12
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,497.4	1.04	34,148	+244.0	- 0.09	- 1,683

Liabilities

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

	1H20			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,040.3	0.01	315	+390.8	- 0.02	- 587
Domestic	6,008.4	-	241	+425.7	-	- 31
Overseas	31.8	0.46	73	- 34.9	- 1.41	- 556
NCDs	249.7	0.01	20	- 36.7	-	- 6
Call money	70.5	0.04	15	- 8.1	- 0.28	- 115
Domestic	67.4	- 0.03	- 13	- 0.8	+0.02	+7
International	3.0	1.89	28	- 7.2	- 1.03	- 122
Payables under securities lending transactions	86.8	0.32	141	- 135.8	- 0.41	- 683
Bills sold	-	-	-	-	-	-
Borrowed money	445.9	0.09	208	+212.9	+0.02	+133
Foreign exchange	0.2	0.97	1	-	-	+1
Corporate bonds	-	-	-	-	-	-
Others	1.7	77.62	668	- 4.2	+52.86	- 76
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	6,917.2	0.04	1,458	+370.0	- 0.06	- 2,183

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

	1H17	1H18	1H19	1H20	YoY
Individual customers	1,901.6	2,017.0	2,119.9	2,175.1	+2.6%
Corporate	1,946.7	2,050.3	2,126.1	2,203.3	+3.6%
Local	1,486.3	1,563.5	1,622.2	1,674.0	+3.1%
Tokyo	460.3	486.7	503.8	529.3	+5.0%
Public sector	427.9	383.1	343.1	322.4	-6.0%
Foreign currency	15.4	16.0	18.6	16.9	-8.9%
Total	4,291.7	4,466.5	4,607.8	4,718.0	+2.3%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		1H16	1H17	1H18	1H19	1H20	YoY
Average yield on interest-earning assets	1	1.06	1.07	1.09	1.07	0.89	- 0.17
Average yield on loans and bills discounted	2	1.07	1.05	1.04	0.94	0.88	- 0.06
Average yield on securities		1.10	1.19	1.25	1.41	1.04	- 0.37
Average yield on interest-bearing liabilities		0.08	0.08	0.07	0.08	0.03	- 0.05
Average yield on deposits and NCDs	3	0.02	0.02	0.04	0.04	0.01	- 0.03
Expense ratio		0.85	0.80	0.76	0.73	0.65	- 0.08
Deposit and securities cost	4	0.88	0.82	0.80	0.78	0.67	- 0.11
Funding cost	5	0.87	0.81	0.75	0.68	0.57	- 0.11
Loan-deposit interest margins	2-3	1.05	1.03	1.00	0.90	0.87	- 0.03
Difference betw een average yield on loans and deposits	2-4	0.19	0.23	0.24	0.16	0.21	+0.04
Total interest margins	1-5	0.19	0.26	0.34	0.39	0.32	- 0.06

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.063	1.078	1.096	1.072	0.898	- 0.173
Average yield on loans and bills discounted	2	1.075	1.053	1.046	0.947	0.881	- 0.065
Average yield on securities		1.108	1.198	1.257	1.415	1.043	- 0.372
Average yield on deposits and NCDs	3	0.026	0.023	0.040	0.040	0.010	- 0.030
Funding cost	5	0.878	0.818	0.753	0.680	0.570	- 0.110
Loan-deposit interest margins	2-3	1.049	1.030	1.006	0.907	0.871	- 0.035
Total interest margins	1-5	0.185	0.260	0.343	0.392	0.328	- 0.063

Domestic Account

(%)

		1H16	1H17	1H18	1H19	1H20	YoY
Average yield on interest-earning assets	1	0.99	0.98	0.99	0.95	0.82	- 0.13
Average yield on loans and bills discounted	2	1.07	1.03	1.00	0.90	0.86	- 0.03
Average yield on securities		0.96	1.02	1.11	1.25	0.90	- 0.34
Average yield on interest-bearing liabilities		0.03	0.01	0.00	0.00	0.00	+0.00
Average yield on deposits and NCDs	3	0.01	0.00	0.00	0.00	0.00	+0.00
Expense ratio		0.85	0.80	0.76	0.73	0.65	- 0.08
Deposit and securities cost	4	0.86	0.80	0.76	0.73	0.65	- 0.08
Funding cost	5	0.84	0.76	0.69	0.61	0.55	- 0.05
Loan-deposit interest margins	2-3	1.06	1.03	1.00	0.89	0.86	- 0.03
Difference betw een average yield on loans and deposits	2-4	0.21	0.23	0.24	0.17	0.21	+0.04
Total interest margins	1-5	0.15	0.22	0.30	0.34	0.27	- 0.07

Average yield on interest-earning assets	1	0.997	0.989	0.996	0.957	0.820	- 0.130
Average yield on loans and bills discounted	2	1.071	1.034	1.005	0.900	0.864	- 0.035
Average yield on securities		0.965	1.021	1.110	1.250	0.903	- 0.347
Average yield on deposits and NCDs	3	0.010	0.006	0.005	0.004	0.000	+0.000
Funding cost	5	0.846	0.762	0.698	0.610	0.550	- 0.059
Loan-deposit interest margins	2-3	1.061	1.028	1.000	0.896	0.864	- 0.035
Total interest margins	1-5	0.151	0.227	0.298	0.347	0.270	- 0.070

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		1H16	1H17	1H18	1H19	1H20	YoY
Average yield on interest-earning assets	1	1.22	1.19	1.38	1.14	1.04	- 0.10
Average yield on loans and bills discounted	2	1.21	1.14	1.09	1.04	0.99	- 0.05
Average yield on securities		1.62	1.66	2.72	1.83	1.65	- 0.18
Average yield on interest-bearing liabilities		0.04	0.06	0.10	0.10	0.04	- 0.06
Average yield on deposits and NCDs	3	0.02	0.01	0.03	0.03	0.01	- 0.02
Expense ratio		0.84	0.83	0.82	0.85	0.77	- 0.08
Deposit and securities cost	4	0.86	0.85	0.86	0.88	0.78	- 0.10
Funding cost	5	0.83	0.82	0.85	0.88	0.74	- 0.14
Loan-deposit interest margins	2-3	1.19	1.13	1.05	1.01	0.98	- 0.03
Difference between average yield on loans and deposits	2-4	0.34	0.29	0.22	0.15	0.21	+0.06
Total interest margins	1-5	0.39	0.37	0.53	0.26	0.30	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.229	1.199	1.389	1.142	1.048	- 0.094
Average yield on loans and bills discounted	2	1.215	1.149	1.091	1.042	0.997	- 0.045
Average yield on securities		1.626	1.666	2.726	1.839	1.654	- 0.185
Average yield on deposits and NCDs	3	0.024	0.018	0.038	0.031	0.010	- 0.021
Funding cost	5	0.830	0.820	0.856	0.882	0.747	- 0.135
Loan-deposit interest margins	2-3	1.191	1.131	1.053	1.011	0.987	- 0.024
Total interest margins	1-5	0.399	0.379	0.533	0.260	0.301	+0.041

Domestic Account

(%)

		1H16	1H17	1H18	1H19	1H20	YoY
Average yield on interest-earning assets	1	1.18	1.12	1.30	1.04	0.95	- 0.09
Average yield on loans and bills discounted	2	1.21	1.14	1.08	1.03	0.99	- 0.04
Average yield on securities		1.60	1.52	2.67	1.56	1.33	- 0.23
Average yield on interest-bearing liabilities		0.02	0.01	0.01	0.00	0.00	-0.00
Average yield on deposits and NCDs	3	0.02	0.01	0.01	0.00	0.00	-0.00
Expense ratio		0.83	0.82	0.83	0.84	0.76	- 0.08
Deposit and securities cost	4	0.85	0.84	0.84	0.85	0.77	- 0.08
Funding cost	5	0.80	0.77	0.77	0.80	0.72	- 0.08
Loan-deposit interest margins	2-3	1.19	1.13	1.07	1.02	0.98	- 0.04
Difference between average yield on loans and deposits	2-4	0.35	0.30	0.24	0.17	0.22	+0.05
Total interest margins	1-5	0.38	0.35	0.53	0.24	0.22	- 0.02

Average yield on interest-earning assets	1	1.184	1.121	1.304	1.044	0.955	- 0.089
Average yield on loans and bills discounted	2	1.216	1.147	1.084	1.033	0.995	- 0.038
Average yield on securities		1.604	1.527	2.675	1.564	1.330	- 0.234
Average yield on deposits and NCDs	3	0.023	0.015	0.011	0.009	0.008	- 0.001
Funding cost	5	0.804	0.770	0.774	0.803	0.728	- 0.075
Loan-deposit interest margins	2-3	1.193	1.132	1.073	1.024	0.987	- 0.037
Total interest margins	1-5	0.380	0.351	0.530	0.241	0.227	- 0.014

Loans 1 (Joyo)

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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	6,114.2	100.0%	6,182.4	100.0%	6,643.2	100.0%	6,610.7	100.0%	6,760.8	100.0%	6,873.3	100.0%	+262.6	+3.9%	+112.5
Normal (incl. borrowers w/o credit score)	5,680.1	92.9%	5,751.9	93.0%	6,193.0	93.2%	6,138.6	92.8%	6,277.9	92.8%	6,341.8	92.2%	+203.2	+3.3%	+63.9	+2.0%
Other borrowers requiring caution	334.2	5.5%	333.6	5.4%	354.1	5.3%	377.0	5.7%	389.2	5.7%	433.9	6.3%	+56.9	+15.0%	+44.7	+22.9%
Borrowers Requiring Monitoring	27.7	0.5%	26.8	0.4%	23.6	0.4%	19.6	0.2%	18.0	0.2%	18.2	0.2%	- 1.4	- 7.3%	+0.2	+2.5%
Potentially bankrupt or worse	71.9	1.2%	69.8	1.1%	72.3	1.1%	75.3	1.1%	75.6	1.1%	79.2	1.1%	+3.9	+5.2%	+3.6	+9.5%

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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,328.1	100.0%	+144.9	+2.3%	+87.9
Local	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%	4,759.7	75.2%	+55.7	+1.1%	+32.7	+1.3%
Ibaraki	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%	3,467.9	54.8%	+0.4	+0.0%	+7.2	+0.4%
Tochigi	278.2	4.5%	282.3	4.6%	283.0	4.5%	283.3	4.5%	285.5	4.6%	285.2	4.5%	+1.9	+0.6%	- 0.2	- 0.1%
Fukushima	309.5	5.1%	310.5	5.0%	315.2	5.0%	314.0	5.0%	320.5	5.1%	321.8	5.0%	+7.8	+2.4%	+1.3	+0.8%
Miyagi	110.8	1.8%	110.8	1.8%	113.4	1.8%	112.6	1.8%	114.0	1.8%	112.9	1.7%	+0.3	+0.3%	- 1.0	- 1.7%
Chiba	262.3	4.3%	272.7	4.4%	288.9	4.6%	297.1	4.8%	306.6	4.9%	320.2	5.0%	+23.1	+7.8%	+13.6	+8.8%
Saitama	197.4	3.2%	208.6	3.4%	222.7	3.5%	229.5	3.7%	239.7	3.8%	251.5	3.9%	+22.0	+9.5%	+11.8	+9.8%
Tokyo/Osaka	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%	1,568.3	24.7%	+89.1	+6.0%	+55.2	+7.2%

Number of SMEs

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	Number of SMEs	33,001	-270	32,688	-313	32,442	-246	31,985	-457	31,370	-615	30,766

* 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)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,328.1	100.0%	+144.9	+2.3%	+88.0	+2.8%
Individual	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%	2,652.0	41.9%	+51.5	+1.9%	+27.3	+2.0%
Corporate	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%	3,079.6	48.6%	+129.2	+4.3%	+76.9	+5.1%
Major companies	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%	1,225.1	19.3%	+79.5	+6.9%	+59.9	+10.2%
Medium sized companies	103.4	1.7%	104.0	1.6%	107.8	1.7%	102.9	1.6%	98.2	1.5%	102.6	1.6%	- 0.2	-0.2%	+4.4	+8.9%
SMEs	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%	1,751.7	27.6%	+49.9	+2.9%	+12.5	+1.4%
Public sector	718.6	11.8%	689.9	11.2%	650.7	10.5%	632.4	10.2%	612.8	9.8%	596.5	9.4%	- 35.9	-5.6%	- 16.2	-5.2%

**"Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,652.0	100.0%	+51.5	+1.9%	+27.3	+2.0%
Housing related Loans*	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%	2,449.1	92.3%	+58.0	+2.4%	+29.6	+2.4%
Customer Loans	108.5	4.3%	108.5	4.2%	111.4	4.3%	114.8	4.4%	116.0	4.4%	115.9	4.3%	+1.1	+0.9%	- 0.1	-0.2%
Loans to small Businesses	101.4	4.0%	101.5	4.0%	97.8	3.8%	94.6	3.6%	89.1	3.3%	86.9	3.2%	- 7.6	-8.0%	- 2.1	-4.7%

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

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

(¥bn)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,079.6	100.0%	+129.2	+4.3%	+76.9	+5.1%
Local	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%	1,602.2	52.0%	+41.4	+2.6%	+22.3	+2.8%
Ibaraki	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%	1,101.1	35.7%	+32.8	+3.0%	+22.7	+4.2%
Tochigi	115.2	4.0%	117.5	4.0%	116.5	3.9%	116.1	3.9%	117.8	3.9%	115.4	3.7%	- 0.7	-0.6%	- 2.3	-4.0%
Fukushima	153.5	5.3%	151.6	5.1%	155.0	5.2%	152.0	5.1%	156.0	5.1%	156.5	5.0%	+4.5	+2.9%	+0.4	+0.5%
Miyagi	71.3	2.4%	71.3	2.4%	74.0	2.4%	73.7	2.4%	75.9	2.5%	75.7	2.4%	+2.0	+2.7%	- 0.1	-0.4%
Chiba	93.5	3.2%	97.5	3.3%	102.0	3.4%	99.2	3.3%	99.0	3.2%	99.1	3.2%	- 0.1	-0.1%	+0.1	+0.2%
Saitama	50.2	1.7%	51.6	1.7%	53.5	1.7%	51.4	1.7%	52.6	1.7%	54.2	1.7%	+2.8	+5.6%	+1.5	+5.9%
Tokyo/Osaka	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%	1,477.3	47.9%	+87.8	+6.3%	+54.6	+7.6%

Loans 1 (Ashikaga)

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

(¥bn)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	4,754.3	100.0%	+124.1	+2.7%	+24.1	+0.5%
Normal (incl. borrow ers w/o credit score)	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%	4,280.9	90.0%	+56.0	+1.3%	- 41.0	- 0.9%
Other borrow ers requiring caution	291.0	6.4%	290.1	6.4%	303.5	6.5%	311.5	6.7%	315.9	6.7%	382.3	8.0%	+70.8	+22.8%	+66.4	+21.0%
Borrow ers Requiring Monitoring	35.9	0.8%	28.9	0.6%	25.2	0.5%	27.2	0.6%	27.9	0.6%	27.5	0.6%	+0.3	+1.2%	- 0.3	- 1.3%
Potentially bankrupt or worse	73.9	1.6%	70.7	1.6%	66.8	1.4%	66.5	1.4%	64.3	1.4%	63.4	1.3%	- 3.1	- 4.7%	- 0.9	- 1.5%

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

(¥bn)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	4,741.8	100.0%	+124.7	+2.7%	+24.4	+0.5%
Local	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%	4,209.5	88.8%	+115.5	+2.8%	+38.8	+0.9%
Tochigi	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%	2,390.8	50.4%	+49.7	+2.1%	- 10.4	- 0.4%
Gunma	557.4	12.3%	568.9	12.6%	591.1	12.7%	597.5	12.9%	603.7	12.8%	616.4	13.0%	+18.8	+3.2%	+12.7	+2.1%
Ibaraki	291.9	6.5%	308.2	6.8%	318.8	6.8%	326.0	7.1%	327.7	6.9%	335.6	7.1%	+9.6	+2.9%	+7.8	+2.4%
Saitama	736.7	16.3%	757.7	16.7%	777.9	16.7%	794.0	17.2%	803.4	17.0%	830.3	17.5%	+36.2	+4.6%	+26.8	+3.3%
Fukushima	37.2	0.8%	35.4	0.8%	37.4	0.8%	35.2	0.8%	34.4	0.7%	36.2	0.8%	+1.0	+2.9%	+1.8	+5.2%
Tokyo	484.1	10.7%	519.6	11.5%	532.2	11.4%	523.0	11.3%	546.6	11.6%	532.3	11.2%	+9.2	+1.8%	- 14.3	- 2.6%

Number of SMEs

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,639	-177	26,677	+38	26,622	-55	26,472	-150	26,382	-90	26,499	+117

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vsFYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,741.8	100.0%	+124.7	+2.7%	+24.4
Individual	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%	2,195.8	46.3%	+49.0	+2.2%	+24.5	+1.1%
Corporate	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%	2,244.4	47.3%	+99.5	+4.6%	+65.7	+3.0%
Major companies	450.3	9.9%	458.6	10.1%	474.5	10.1%	460.5	9.9%	470.2	9.9%	471.3	9.9%	+10.7	+2.3%	+1.1	+0.2%
Medium sized companies	118.9	2.6%	117.2	2.5%	118.4	2.5%	107.5	2.3%	107.4	2.2%	112.9	2.3%	+5.4	+5.0%	+5.5	+5.1%
SMEs	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%	1,660.1	35.0%	+83.3	+5.2%	+59.0	+3.6%
Public sector	434.9	9.6%	361.3	7.9%	387.5	8.3%	325.4	7.0%	367.4	7.7%	301.5	6.3%	- 23.8	-7.3%	- 65.8	-17.9%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vsFYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,195.8	100.0%	+49.0	+2.2%	+24.5
Housing related Loans*	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%	2,033.5	92.6%	+48.2	+2.4%	+21.5	+1.0%
Customer Loans	63.9	3.2%	65.4	3.1%	67.1	3.1%	70.2	3.2%	71.5	3.2%	69.4	3.1%	- 0.8	-1.2%	- 2.0	-2.9%
Loans to small Businesses	93.5	4.7%	91.8	4.4%	92.4	4.3%	91.2	4.2%	87.8	4.0%	92.8	4.2%	+1.6	+1.8%	+5.0	+5.7%

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

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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vsFYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,244.4	100.0%	+99.5	+4.6%	+65.7
Local	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%	1,714.5	76.3%	+91.7	+5.6%	+80.7	+4.9%
Tochigi	777.7	37.3%	767.1	36.2%	784.8	36.2%	777.1	36.2%	791.5	36.3%	842.3	37.5%	+65.2	+8.3%	+50.8	+6.4%
Gunma	266.6	12.8%	265.8	12.5%	274.1	12.6%	269.1	12.5%	269.3	12.3%	276.3	12.3%	+7.1	+2.6%	+6.9	+2.5%
Ibaraki	131.0	6.2%	137.7	6.4%	140.5	6.4%	141.9	6.6%	140.9	6.4%	145.5	6.4%	+3.6	+2.5%	+4.5	+3.2%
Saitama	394.5	18.9%	401.6	18.9%	404.4	18.6%	406.3	18.9%	404.1	18.5%	420.5	18.7%	+14.1	+3.4%	+16.3	+4.0%
Fukushima	29.9	1.4%	28.3	1.3%	30.2	1.3%	28.2	1.3%	27.8	1.2%	29.8	1.3%	+1.5	+5.5%	+2.0	+7.2%
Tokyo	482.0	23.1%	518.2	24.4%	530.5	24.5%	522.0	24.3%	544.8	25.0%	529.8	23.6%	+7.7	+1.4%	- 15.0	-2.7%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	9,394.2	100.0%	+704.7	+8.1%	+421.1	+9.3%
Yen-denominated	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%	9,206.0	97.9%	+718.4	+8.4%	+409.3	+9.2%
Foreign currency	194.9	2.2%	211.6	2.4%	206.6	2.4%	197.6	2.2%	165.0	1.8%	184.5	1.9%	-13.1	-6.6%	+19.4	+23.5%
JOM deposit	4.2	0.0%	13.5	0.1%	16.0	0.2%	4.3	0.0%	11.4	0.1%	3.7	0.0%	-0.6	-14.2%	-7.7	-134.7%
NCDs	67.2		165.9		85.1		219.9		84.2		146.9		-72.9	-33.1%	+62.7	+148.4%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	9,206.0	100.0%	+718.4	+8.4%	+409.3	+9.2%
Individual	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%	6,824.7	74.1%	+400.7	+6.2%	+258.6	+7.8%
Corporate	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%	1,978.0	21.4%	+208.8	+11.8%	+188.8	+21.0%
Public	452.1	5.4%	365.3	4.3%	441.0	5.1%	294.3	3.4%	441.3	5.0%	403.2	4.3%	+108.8	+36.9%	-38.1	-17.2%

Individual Deposits by Liquidity Type

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	6,824.7	100.0%	+400.7	+6.2%	+258.6	+7.8%
Current	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%	4,761.8	69.7%	+435.8	+10.0%	+267.9	+11.8%
Time deposits	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%	2,062.9	30.2%	-35.0	-1.6%	-9.2	-0.8%

Deposits (Ashikaga)

Deposits

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,196.9	100.0%	+528.5	+9.3%	+383.4	+6.5%
Yen-denominated	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%	6,171.7	99.5%	+548.9	+9.7%	+401.5	+6.9%
Foreign currency	76.0	1.3%	86.8	1.5%	83.3	1.4%	45.5	0.8%	43.2	0.7%	25.2	0.4%	-20.3	-44.6%	-18.0	-41.6%
NCDs	279.4		297.9		263.0		273.8		265.9		215.8		-58.0	-21.1%	-50.0	-18.8%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,171.7	100.0%	+548.9	+9.7%	+401.5	+6.9%
Individual	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%	4,202.4	68.0%	+267.9	+6.8%	+165.8	+4.1%
Corporate	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%	1,735.6	28.1%	+280.7	+19.2%	+280.1	+19.2%
Public	308.7	5.6%	228.0	4.1%	297.0	5.2%	233.9	4.1%	278.1	4.8%	233.6	3.7%	+0.2	+0.1%	-44.5	-16.0%

Individual Deposits by Liquidity Type

	(¥bn)															
	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,202.4	100.0%	+267.9	+6.8%	+165.8	+4.1%
Current	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%	2,933.5	69.8%	+294.1	+11.1%	+173.4	+6.2%
Time deposits	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%	1,268.9	30.1%	-26.1	-2.0%	-7.6	-0.5%

Accumulation Service (Joyo)

Number of Customers (by service)

	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	YoY	Change ratio
Investment Trusts	40,540	39,177	39,023	37,253	35,314	36,660	-593	-1.5%
Annuities Insurance	29,664	31,296	32,791	34,999	36,932	39,449	+4,450	+12.7%
Foreign CurrencyDeposits	18,939	24,041	24,853	24,823	23,683	24,584	-239	-0.9%

Number of Contracts (by service)

	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	YoY	Change ratio
Investment Trusts	80,579	78,672	71,605	66,220	63,477	65,116	-1,104	-1.6%
Annuities Insurance	44,523	47,382	51,314	54,359	56,006	58,071	+3,712	+6.8%
Foreign CurrencyDeposits	24,833	25,671	25,618	24,456	23,938	24,584	+128	+0.5%

Transaction Amount (by service)

	2H17	1H18	2H18	1H19	2H19	1H20	YoY	Change ratio
Investment Trusts	10,523	9,977	6,674	5,660	5,091	4,996	-664	-11.7%
Annuities Insurance	4,293	4,470	4,835	5,184	5,652	5,907	+723	+13.9%
Foreign Currency	1,104	1,252	1,286	1,249	1,113	1,102	-147	-11.7%
Total	15,920	15,699	12,795	12,093	11,856	12,005	-88	-0.7%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	(Number)							
	FYE17	18-Sep	FYE18	19-Sep	FYE19	20-Sep	YoY	Change ratio
Investment Trusts	30,094	30,547	32,587	37,365	41,590	45,347	+3,757	+9.0%
Annuities Insurance	31,944	33,623	34,280	34,592	34,780	35,550	+770	+2.2%
Foreign CurrencyDeposits	1,469	1,436	1,497	1,577	1,548	1,511	- 37	-2.4%

Number of Contracts (by service)

	(Number)							
	FYE17	18-Sep	FYE18	19-Sep	FYE19	20-Sep	YoY	Change ratio
Investment Trusts	39,147	40,011	42,909	50,421	57,154	63,830	+6,676	+11.7%
Annuities Insurance	42,209	44,968	45,750	46,493	47,003	48,172	+1,169	+2.5%
Foreign CurrencyDeposits	1,494	1,461	1,522	1,612	1,581	1,543	- 38	-2.4%

Transaction Amount (by service)

	(¥Million)							
	2H17	1H18	2H18	1H19	2H19	1H20	YoY	Change ratio
Investment Trusts	3,503	2,574	2,543	3,539	5,392	6,748	+3,209	+90.7%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign CurrencyDeposits	77	79	81	86	71	53	- 33	-38.4%
Total	3,580	2,653	2,624	3,625	5,463	6,801	+3,176	+87.6%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE18	FYE19	Sep-20	vs FYE19		FYE18	FYE19	Sep-20	vs FYE19	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,812.4	1,746.7	1,585.0	-161.6	-9.2%	19.3	9.0	6.5	-2.4	-0.0
JGB's	489.7	396.6	264.9	-131.7	-33.2%	7.0	2.5	0.4	-2.0	-
Local government bond	750.5	772.5	789.2	+16.6	+2.1%	5.3	3.4	3.4	-0.0	-
Foreign bonds	513.2	505.3	540.1	+34.7	+6.8%	10.4	12.8	24.3	+11.5	+0.0
o/w Foreign government bond	180.2	152.9	159.7	+6.8	+4.4%	8.5	10.5	12.8	+2.3	-
o/w Ginnie Mae	23.0	55.5	80.5	+24.9	+44.9%	-0.2	1.1	2.2	+1.0	-
Stocks	243.4	197.2	216.8	+19.6	+9.9%	128.0	85.1	107.3	+22.1	+5.5
Investment trusts & Others	456.7	388.1	386.3	-1.7	-0.4%	12.6	-8.3	11.3	+19.6	+0.6
o/w ETF	165.8	125.8	117.9	-7.9	-6.2%	0.4	-10.8	0.6	+11.5	-
o/w REIT	67.2	55.6	63.5	+7.8	+14.0%	12.6	2.7	5.2	+2.5	-
Total	3,025.9	2,837.4	2,728.3	-109.0	-3.8%	170.5	98.7	149.6	+50.8	+6.2

* includes ¥0.5bn 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)
	FYE18	FYE19	Sep-20	vs FYE19		FYE18	FYE19	Sep-20	vs FYE19	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	610.9	600.3	625.9	+25.6	+4.3%	15.7	11.5	10.6	-0.9	+0.0
JGB's	205.4	176.4	164.7	-11.7	-6.6%	6.9	5.5	5.1	-0.4	-
Local government bond	188.2	171.1	195.3	+24.2	+14.1%	4.9	3.5	3.2	-0.2	-
Foreign bonds	316.3	326.3	337.4	+11.1	+3.4%	2.8	13.8	30.2	+16.4	+0.1
Foreign government bond	84.0	87.9	90.4	+2.5	+2.8%	3.1	7.2	8.4	+1.1	+0.1
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	72.4	64.2	49.5	-14.6	-22.7%	28.4	20.8	23.3	+2.4	+1.0
Investment trusts & Others	338.7	266.7	274.3	+7.6	+2.8%	-2.3	-10.6	2.8	+13.4	+0.3
ETF	21.8	19.9	16.8	-3.0	-	-1.1	-3.7	-1.7	+1.9	+0.2
REIT	18.9	29.7	30.1	+0.3	+1.0%	1.9	-0.7	0.2	+1.0	+0.0
Total	1,338.4	1,257.5	1,287.4	+29.8	+2.4%	44.6	35.6	67.0	+31.4	+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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,601.4	62.1%	-197.2	-10.9%	-158.2	-8.9%
Duration (year)	3.8	—	3.7	—	4.4	—	5.1	—	5.5	—	6.1	—	+1.0	—	+0.6	—
Fixed rate note	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%	1,600.9	62.1%	-173.4	-9.7%	-147.7	-8.4%
(Avg yield)	(0.52%)	—	(0.46%)	—	(0.45%)	—	(0.42%)	—	(0.39%)	—	(0.32%)	—	(-0.10%)	—	(-0.07%)	—
Floating rate note	86.4	3.3%	78.3	2.8%	32.4	1.1%	24.3	0.9%	11.0	0.4%	0.4	0.0%	-23.8	-98.1%	-10.5	-95.9%
(Avg yield)	(0.07%)	—	(0.07%)	—	(0.08%)	—	(0.03%)	—	(0.00%)	—	(0.08%)	—	(+0.05%)	—	(+0.08%)	—
Foreign currency denominated bonds	359.3	13.7%	418.7	15.1%	474.8	16.6%	453.9	16.7%	470.5	17.2%	492.8	19.1%	+38.9	+8.5%	+22.3	+4.7%
Duration (year)	4.8	—	5.3	—	5.2	—	4.9	—	4.9	—	4.5	—	△ 0.3	—	△ 0.3	—
(Avg yield Spread)	(0.92%)	—	(0.94%)	—	(0.83%)	—	(0.80%)	—	(0.80%)	—	(1.20%)	—	(+0.40%)	—	(+0.40%)	—
Fixed rate note	296.1	11.3%	303.5	11.0%	339.1	11.9%	319.7	11.8%	340.3	12.4%	366.2	14.2%	+46.5	+14.5%	+25.9	+7.6%
(Avg yield)	(2.24%)	—	(1.89%)	—	(1.79%)	—	(1.72%)	—	(1.81%)	—	(1.74%)	—	(+0.01%)	—	(-0.07%)	—
(Avg yield Spread)	(0.88%)	—	(0.97%)	—	(0.78%)	—	(0.76%)	—	(0.95%)	—	(1.40%)	—	(+0.64%)	—	(+0.45%)	—
Floating rate note	63.2	2.4%	115.1	4.2%	135.7	4.8%	134.3	4.9%	130.2	4.8%	126.6	4.9%	-7.6	-5.7%	-3.5	-2.7%
(Avg yield)	(2.67%)	—	(3.12%)	—	(3.55%)	—	(3.49%)	—	(2.61%)	—	(1.63%)	—	(-1.86%)	—	(-0.98%)	—
(Avg yield Spread)	(1.08%)	—	(0.88%)	—	(0.95%)	—	(0.90%)	—	(0.40%)	—	(0.65%)	—	(-0.24%)	—	(+0.25%)	—
Stock	118.4	4.5%	115.4	4.2%	115.3	4.0%	105.1	3.9%	112.0	4.1%	109.4	4.2%	+4.3	+4.1%	-2.5	-2.2%
Cet1 ratio	-	27.1%	-	25.5%	-	25.4%	-	22.5%	-	23.8%	-	22.9%	(0.4%)	—	(-0.80%)	—
Investment trust and others*	405.3	15.4%	427.2	15.4%	445.2	15.6%	360.7	13.3%	396.6	14.5%	375.0	14.5%	+14.3	+3.9%	-21.5	-5.4%
Total	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%	2,578.8	100.0%	-139.7	-5.1%	-160.1	-5.8%
(Avg yield)	(1.14%)	—	(1.25%)	—	(1.12%)	—	(1.41%)	—	(1.23%)	—	(1.04%)	—	(-0.37%)	—	(-0.19%)	—
Unrealized gains/losses	176.3	—	176.2	—	170.5	—	171.3	—	98.7	—	149.6	—	-21.6	-12.6%	+50.9	+51.5%

*"Investment trust and others" include trust beneficial rights of ¥0.1bn

Securities Portfolio (Ashikaga)

(¥bn)

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

	FYE17		Sep-18		FYE18		Sep-19		FYE19		Sep-20		vs Sep-19		vs FYE19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	631.1	46.8%	602.4	46.0%	602.1	46.5%	585.2	48.0%	591.7	48.6%	616.3	50.5%	+31.1	+5.3%	+24.6	+4.2%
Duration (year)	5.3	-	5.0	-	4.8	-	4.7	-	4.8	-	5.3	-	+0.5	-	+0.5	-
(Avg yield Spread)	(0.78%)	-	(0.81%)	-	(0.75%)	-	(0.74%)	-	(0.72%)	-	(0.66%)	-	(-0.08%)	-	(-0.06%)	-
Fixed rate note	596.2	44.2%	573.5	43.8%	574.2	44.4%	558.2	45.8%	573.7	47.1%	616.3	50.5%	+58.1	+10.4%	+42.6	+7.4%
(Avg yield)	(0.82%)	-	(0.84%)	-	(0.78%)	-	(0.77%)	-	(0.74%)	-	(0.67%)	-	(-0.10%)	-	(-0.07%)	-
Floating rate note	34.9	2.6%	28.9	2.2%	27.9	2.2%	26.9	2.2%	17.9	1.5%	0.0	0.0%	-26.9	-100.0%	-17.9	-100.0%
(Avg yield)	(0.22%)	-	(0.17%)	-	(0.16%)	-	(0.15%)	-	(0.15%)	-	(0.16%)	-	(+0.01%)	-	(+0.01%)	-
Foreign currency denominated bonds	214.2	15.9%	302.6	23.1%	306.5	23.7%	301.9	24.8%	309.4	25.4%	306.2	25.1%	+4.3	+1.4%	-3.2	-1.0%
Duration (year)	6.7	-	6.7	-	6.5	-	6.2	-	6.2	-	5.6	-	-0.7	-	-0.7	-
(Avg yield Spread)	(2.72%)	-	(2.94%)	-	(2.68%)	-	(2.74%)	-	(2.67%)	-	(2.64%)	-	(-0.10%)	-	(-0.03%)	-
Fixed rate note	205.2	15.2%	280.0	21.4%	286.6	22.2%	283.5	23.3%	291.0	23.8%	289.3	23.7%	+5.8	+2.0%	-1.7	-0.6%
(Avg yield)	(2.77%)	-	(2.93%)	-	(2.67%)	-	(2.70%)	-	(2.63%)	-	(2.71%)	-	(+0.01%)	-	(+0.08%)	-
Floating rate note	8.9	0.7%	22.6	1.7%	19.8	1.5%	18.3	1.5%	18.4	1.5%	16.9	1.4%	-1.4	-7.7%	-1.5	-8.2%
(Avg yield)	(2.04%)	-	(2.96%)	-	(2.86%)	-	(3.30%)	-	(3.33%)	-	(1.52%)	-	(-1.78%)	-	(-1.81%)	-
Stock	45.9	3.4%	45.6	3.5%	43.9	3.4%	43.6	3.6%	43.3	3.5%	26.2	2.1%	-17.4	-39.9%	-17.1	-39.5%
Cet1 ratio	15.7%	-	14.9%	-	14.3%	-	14.1%	-	15.4%	-	9.4%	-	(-4.7%)	-	(-6.0%)	-
Investment trust and others*	458.6	34.0%	358.6	27.4%	340.9	26.4%	287.1	23.6%	277.1	22.7%	271.3	22.2%	-15.8	-5.5%	-5.8	-2.1%
Total	1,349.8	100.0%	1,309.3	100.0%	1,293.6	100.0%	1,218.0	100.0%	1,221.8	100.0%	1,220.2	100.0%	+2.2	+0.2%	-1.6	-0.1%
(Avg yield)	(1.64%)	-	(2.73%)	-	(2.20%)	-	(1.84%)	-	(1.66%)	-	(1.65%)	-	(-0.19%)	-	(-0.01%)	-
Unrealized gains/losses	41.0	-	31.0	-	44.8	-	65.3	-	35.7	-	67.1	-	+1.8	-	+31.4	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE19						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total			
									FYE18	FYE19	
									-	-	
									Sep-19	Sep-20	
Sep-20	Normal borrowers	9,999	158	1	0	0	0	10,158	Upgraded	206	192
	Borrowers requiring caution	538	3,899	15	17	0	0	4,469	Unchanged	15,683	15,277
	Borrower requiring monitoring	12	28	122	1	0	0	163	Downgraded	743	816
	Potentially bankrupt	2	150	10	1,121	0	0	1,283	Others	471	496
	Substantially bankrupt	1	10	1	42	121	0	175	Total	17,103	16,781
	Legally bankrupt	0	4	0	8	10	15	37			
	Borrowers w/o credit score	331	127	7	31	0	0	496			
Total		10,883	4,376	156	1,220	131	15	16,781			

Based on Borrowed Amount for Business

		FYE19						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total			
									FYE18	FYE19	
									-	-	
									Sep-19	Sep-20	
Sep-20	Normal borrowers	3,021,777	24,895	181	0	0	0	3,046,854	Upgraded	27,173	28,912
	Borrowers requiring caution	89,903	316,694	2,466	1,319	0	0	410,383	Unchanged	3,462,698	3,413,618
	Borrower requiring monitoring	1,621	2,551	14,397	50	0	0	18,620	Downgraded	86,678	111,329
	Potentially bankrupt	95	10,730	697	58,331	0	0	69,854	Others	21,094	27,846
	Substantially bankrupt	78	571	26	2,834	1,806	0	5,316	Total	3,597,643	3,581,707
	Legally bankrupt	0	462	0	1,300	455	611	2,831			
	Borrowers w/o credit score	24,192	3,329	81	242	0	0	27,846			
Total		3,137,668	359,235	17,850	64,078	2,262	611	3,581,707			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE19							(number)		
Sep-20		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE18	FYE19	
									Sep-19	Sep-20	
	Normal borrowers	193,245	719	7	74	10	0	194,055	Upgraded	774	1,076
	Borrowers requiring caution	1,229	4,225	24	190	8	2	5,678	Unchanged	219,195	199,245
	Borrower requiring monitoring	32	44	328	1	0	0	405	Downgraded	1,725	1,593
	Potentially bankrupt	42	64	12	1,250	27	13	1,408	Others	0	0
	Substantially bankrupt	115	11	2	18	176	1	323	Total	221,694	201,914
	Legally bankrupt	2	1	1	5	15	21	45			
	Total	194,665	5,064	374	1,538	236	37	201,914			

Based on Borrowed Amount for All

		FYE19							(#mil)		
Sep-20		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE18	FYE19	
									Sep-19	Sep-20	
	Normal borrowers	4,127,129	25,022	30	222	19	0	4,152,422	Upgraded	34,115	33,074
	Borrowers requiring caution	91,255	281,745	3,621	3,453	53	18	380,145	Unchanged	4,390,912	4,483,501
	Borrower requiring monitoring	2,526	4,753	20,201	78	0	0	27,558	Downgraded	76,052	106,949
	Potentially bankrupt	420	3,589	2,232	51,662	333	205	58,441	Others	0	0
	Substantially bankrupt	529	104	10	748	2,416	20	3,827	Total	4,501,079	4,623,524
	Legally bankrupt	19	0	13	287	464	348	1,131			
	Total	4,221,878	315,213	26,107	56,450	3,285	591	4,623,524			

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE19		Sep-20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	684,815	10.1%	733,806	10.7%	+48,991	+0.5%
Agriculture / Forestry	20,506	0.3%	19,854	0.2%	-651	-0.0%
Fishery	4,757	0.0%	4,629	0.0%	-127	-0.0%
Mining / Quarrying of stones / Gravel	10,625	0.1%	10,475	0.1%	-150	-0.0%
Construction	177,709	2.6%	180,454	2.6%	+2,744	+0.0%
Electric, gas and water	154,974	2.2%	166,942	2.4%	+11,968	+0.1%
Telecommunication	25,003	0.3%	24,614	0.3%	-388	-0.0%
Transport / Postal activities	165,979	2.4%	185,087	2.6%	+19,108	+0.2%
Wholesale / Retailing services	620,641	9.1%	610,196	8.8%	-10,445	-0.2%
Financial & Insurance services	228,642	3.3%	225,683	3.2%	-2,959	-0.0%
Real estate / Goods rental & leasing	1,210,121	17.9%	1,208,078	17.6%	-2,042	-0.2%
Medical, welfare and other services (*)	364,456	5.3%	366,383	5.3%	+1,926	-0.0%
Public sector	1,126,280	16.6%	1,118,204	16.3%	-8,076	-0.3%
Others (including individual loans)	1,965,469	29.0%	2,001,907	29.1%	+36,438	+0.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,759,983	100.0%	6,856,319	100.0%	+96,335	0.0%

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE19		Sep-20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,744	21.3%	21,453	23.3%	+2,708	+2.0%
Agriculture / Forestry	328	0.3%	544	0.5%	+215	+0.2%
Fishery	24	0.0%	24	0.0%	+0	-0.0%
Mining / Quarrying of stones / Gravel	454	0.5%	416	0.4%	-37	-0.0%
Construction	6,953	7.9%	8,282	9.0%	+1,329	+1.0%
Electric, gas and water	2,262	2.5%	2,231	2.4%	-31	-0.1%
Telecommunication	1,003	1.1%	1,010	1.1%	+7	-0.0%
Transport / Postal activities	2,519	2.8%	2,847	3.1%	+328	+0.2%
Wholesale / Retailing services	23,279	26.5%	24,995	27.2%	+1,716	+0.6%
Financial & Insurance services	313	0.3%	334	0.3%	+21	+0.0%
Real estate / Goods rental & leasing	8,699	9.9%	7,807	8.5%	-892	-1.4%
Medical, welfare and other services (*)	14,823	16.9%	13,790	15.0%	-1,032	-1.8%
Public sector	-	-	0	0	+0	+0.0%
Others (including individual loans)	8,204	9.3%	7,946	8.6%	-257	-0.6%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	87,611	100.0%	91,686	100.0%	+4,074	+0.0%

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

Balance of Loans by Industry (non-consolidated)

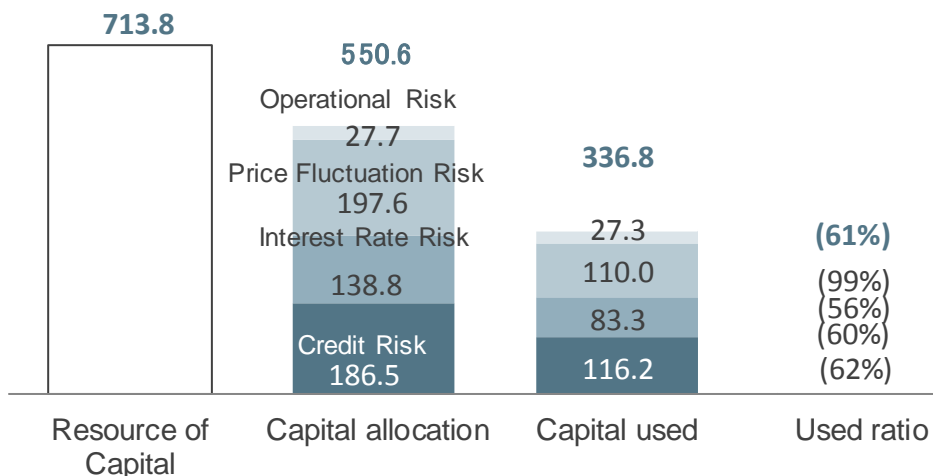
	FYE19		Sep-20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	495,260	10.4%	514,727	10.8%	+19,467	+0.3%
Agriculture / Forestry	13,173	0.2%	13,377	0.2%	+204	+0.0%
Fishery	599	0.0%	608	0.0%	+9	+0.0%
Mining / Quarrying of stones / Gravel	1,601	0.0%	2,175	0.0%	+574	+0.0%
Construction	153,646	3.2%	159,168	3.3%	+5,522	+0.0%
Electric, gas and water	78,200	1.6%	81,877	1.7%	+3,677	+0.0%
Telecommunication	20,793	0.4%	20,854	0.4%	+61	-0.0%
Transport / Postal activities	130,721	2.7%	141,149	2.9%	+10,428	+0.2%
Wholesale / Retailing services	403,654	8.5%	414,354	8.7%	+10,700	+0.1%
Financial & Insurance services	169,349	3.5%	163,850	3.4%	-5,499	-0.1%
Real estate / Goods rental & leasing	601,214	12.7%	599,368	12.6%	-1,846	-0.1%
Medical, welfare and other services (*)	349,058	7.3%	369,949	7.8%	+20,891	+0.4%
Public sector	367,405	7.7%	301,595	6.3%	-65,810	-1.4%
Others (including individual loans)	1,932,714	40.9%	1,958,803	41.3%	+26,089	+0.3%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,717,392	100.0%	4,741,860	100.0%	+24,468	—

Risk-Monitored Loans by Industry (non-consolidated)

	FYE19		Sep-20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	17,771	22.3%	19,672	24.2%	+1,901	+1.9%
Agriculture / Forestry	514	0.6%	798	0.9%	+284	+0.3%
Fishery	27	0.0%	27	0.0%	—	-0.0%
Mining / Quarrying of stones / Gravel	—	—	-	—	—	—
Construction	6,285	7.8%	6,642	8.1%	+357	+0.2%
Electric, gas and water	2	0.0%	252	0.3%	+250	+0.3%
Telecommunication	286	0.3%	237	0.2%	-49	-0.0%
Transport / Postal activities	2,766	3.4%	3,123	3.8%	+357	+0.3%
Wholesale / Retailing services	18,274	22.9%	19,123	23.5%	+849	+0.6%
Financial & Insurance services	89	0.1%	81	0.0%	-8	-0.0%
Real estate / Goods rental & leasing	7,321	9.1%	7,448	9.1%	+127	-0.0%
Medical, welfare and other services (*)	13,944	17.5%	14,105	17.3%	+161	-0.1%
Public sector	—	—	-	—	—	—
Others (including individual loans)	12,339	15.4%	9,566	11.7%	-2,773	-3.6%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	79,623	100.0%	81,078	100.0%	+1,455	—

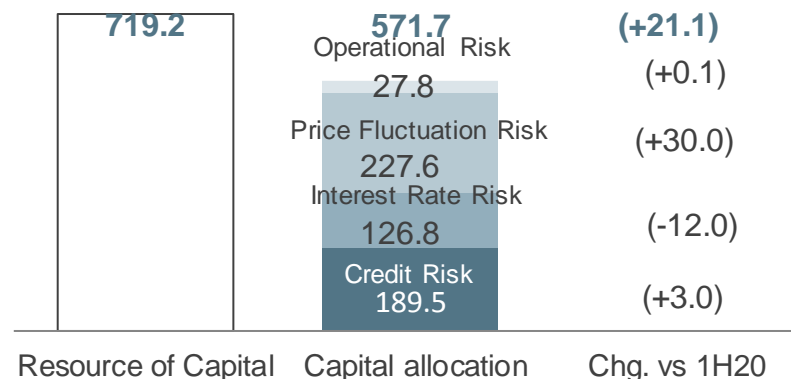
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Sep.30, 2020



Capital Allocation (planned for 2H19)

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



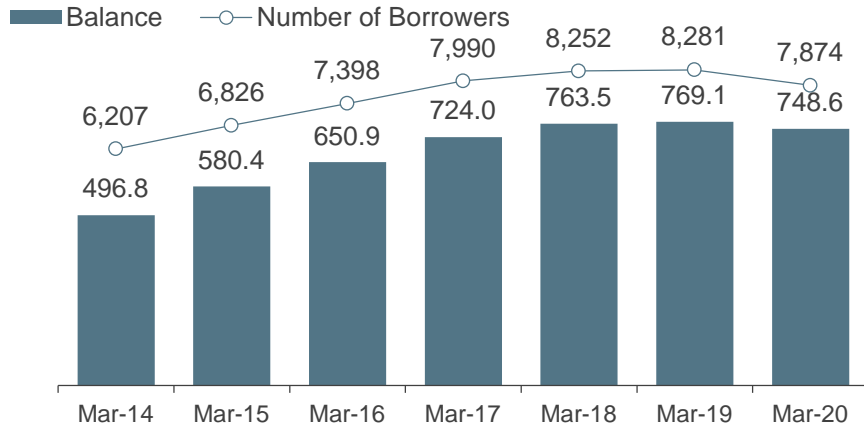
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	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.	

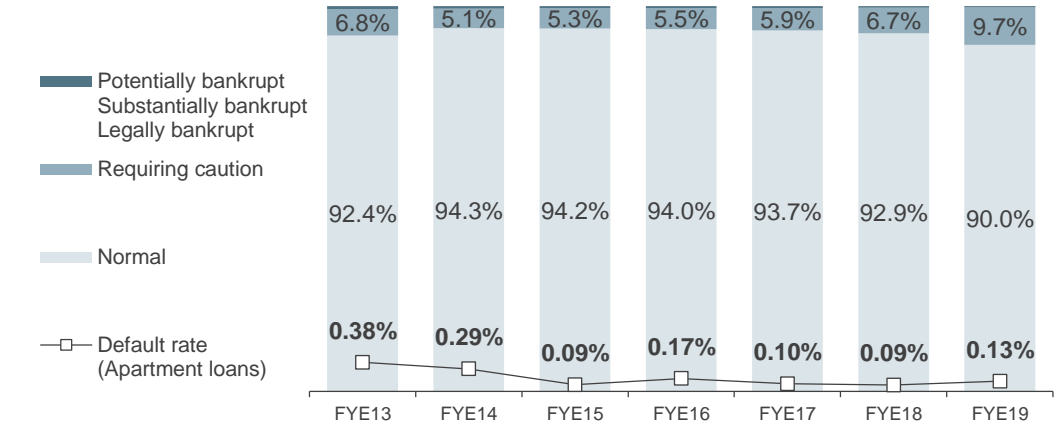
Apartment Loans (1) Portfolio

Joyo Bank

Number of Borrowers and Balance of Loans

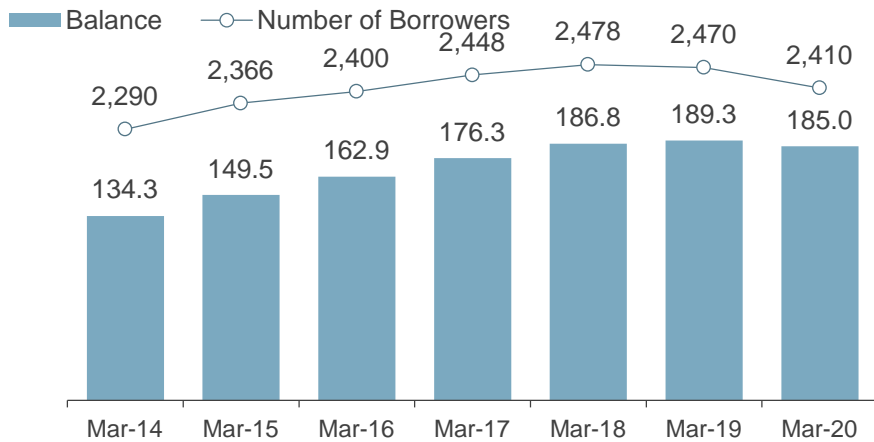


Borrower Rating Default Ratio

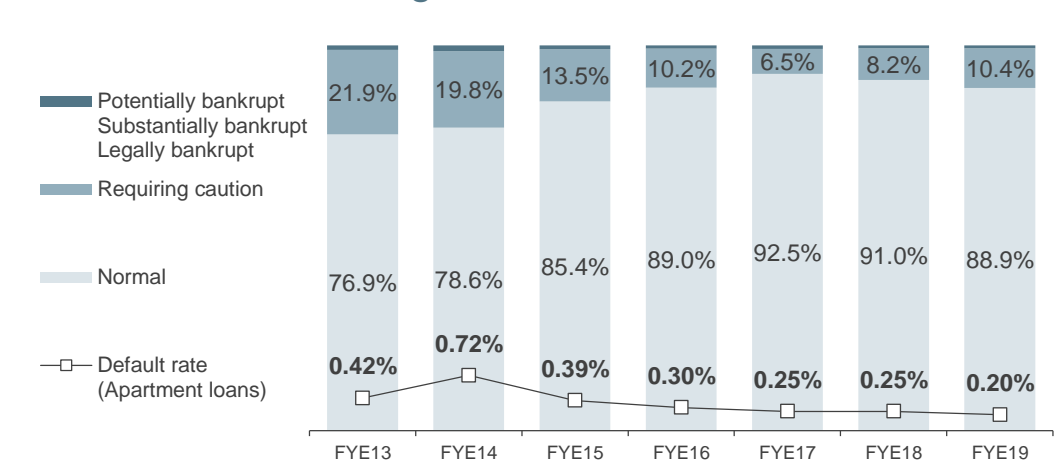


Ashikaga Bank

Number of Borrowers and Balance of Loans



Borrower Rating Default Ratio

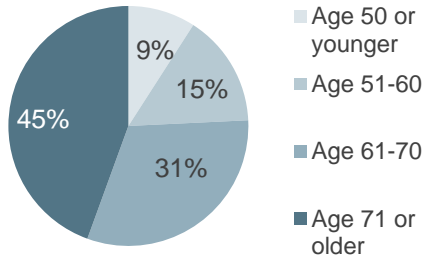


Apartment Loans (2) Monitoring

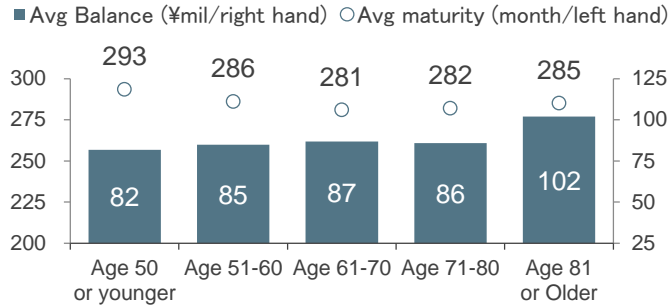
Source (Prefectural Average)
: Ministry of Internal Affairs and Communications "Housing and Land Survey"

Joyo Bank

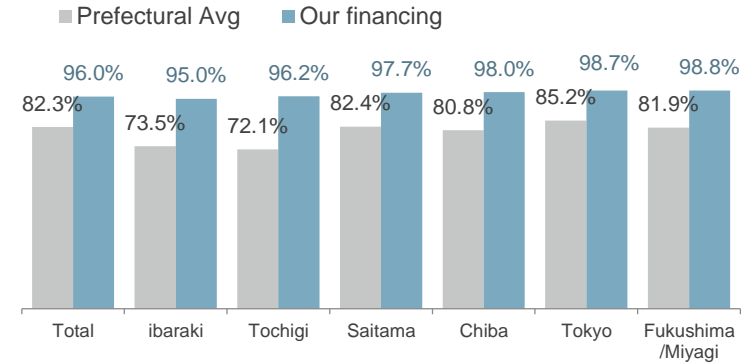
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

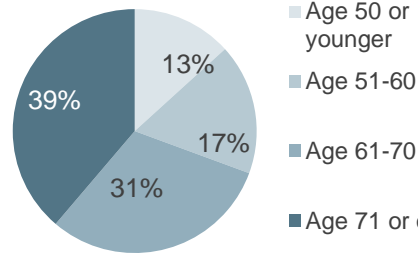


Occupancy Rate of Apartments by Area

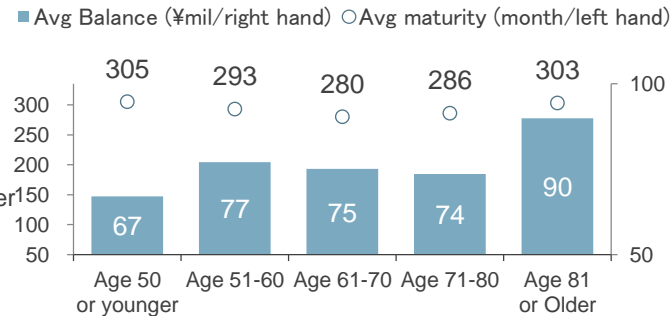


Ashikaga Bank

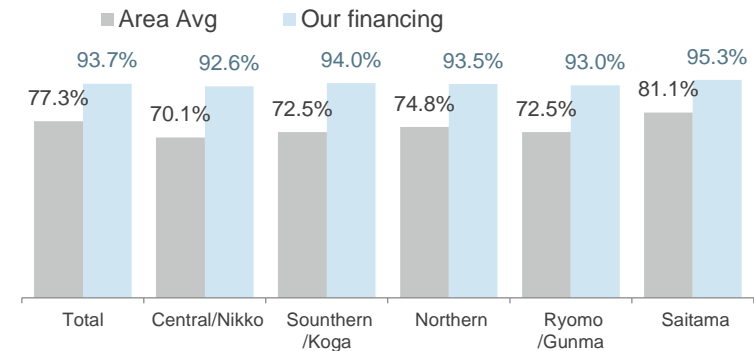
Composition by Age Group
(by number of borrowers)



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.31,2020, and whose borrowing amount is ¥50 million or more and 15 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)

		1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H20	YoY
Total expenses		35.0	68.2	35.0	68.5	33.7	66.3	33.2	65.3	32.7	64.2	31.2	-1.4
Personnel expenses		17.5	34.9	17.7	34.7	16.9	33.6	17.0	33.8	16.8	33.5	16.7	-0.1
Non-Personnel expenses		15.0	29.5	14.5	29.5	14.3	28.7	13.8	27.7	13.6	26.8	12.3	-1.2
Depreciation	1	3.0	6.0	3.0	6.1	3.1	6.3	3.0	5.9	2.6	5.2	2.4	-0.2
Deposit insurance cost	2	1.5	3.1	1.6	3.2	1.4	2.9	1.3	2.7	1.3	2.7	1.3	-0.0
Others (Excluding 1 & 2)		10.3	20.4	9.9	20.1	9.8	19.5	9.5	18.9	9.5	18.9	8.5	-0.9
Tax		2.5	3.7	2.7	4.2	2.4	3.9	2.2	3.8	2.2	3.8	2.1	-0.1
OHR(Core gross business income basis)		64.7%	65.7%	69.3%	68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	+3.1%

Ashikaga

(¥bn)

		1H15	FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H20	YoY
Total expenses		23.6	47.0	23.3	46.4	23.4	47.2	24.2	48.8	25.3	50.7	24.4	-0.9
Personnel expenses		12.7	25.3	12.7	25.7	13.0	26.1	13.4	26.8	13.7	27.6	13.4	-0.3
Non-Personnel expenses		9.3	18.8	8.7	17.5	8.5	17.8	8.8	18.4	9.8	19.9	9.2	-0.6
Depreciation	1	1.7	3.5	1.1	2.1	0.9	1.9	1.0	2.2	1.2	2.8	2.1	+0.9
Deposit insurance cost	2	1.0	2.0	1.0	2.1	0.9	1.9	0.9	1.8	0.9	1.8	0.9	+0.0
Others (Excluding 1 & 2)		6.6	13.3	6.6	13.3	6.6	14.0	6.9	14.4	7.7	15.2	6.2	-1.5
Tax		1.5	2.8	1.8	3.2	1.7	3.2	1.9	3.5	1.7	3.1	1.7	-0.0
OHR(Core gross business income basis)		53.2%	55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	-2.3%

Number of Employees / Offices

Joyo

	(number)													
	Sep-15	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	YoY	Change from FYE19	
Number of employees	3,390	3,289	3,384	3,281	3,437	3,332	3,419	3,320	3,391	3,319	3,354	-37	+35	
Number of offices	419	419	420	406	407	404	403	399	399	383	382	-17	-1	
Domestic	179	179	179	180	181	183	184	183	184	186	188	+4	+2	
Overseas*	3	3	3	3	3	4	4	4	4	4	4	+0	+0	
ATM spot	237	237	238	223	223	217	215	212	211	193	190	-21	-3	
Own ATM	879	867	868	856	849	844	837	802	793	770	753	-40	-17	

*All overseas offices are representative office.

Ashikaga

	(number)													
	Sep-15	FYE15	Sep-16	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	YoY	Change from FYE19	
Number of employees	2,878	2,817	2,880	2,810	2,900	2,826	2,925	2,857	2,926	2,831	2,805	-121	-26	
Number of offices	358	358	364	367	368	369	369	368	366	364	365	-1	+1	
Domestic	153	152	154	154	152	153	153	154	150	150	146	-4	-4	
Overseas*	1	1	1	1	1	2	2	2	2	2	2	+0	+0	
ATM spot	204	205	209	212	215	214	214	212	214	212	217	+3	+5	
Own ATM	707	709	709	714	709	706	684	673	669	659	659	-10	+0	

*All overseas offices are representative office.

Shareholder Composition

Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2020			Sep. 30, 2020			Chg (vs Mar. 31, 2020)		
	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%	64	402,391	34.1%	56	401,191	34.0%	-8	-1,199	-0.1%
Securities	41	22,878	1.9%	40	134,377	11.3%	46	130,171	11.0%	+6	-4,206	-0.3%
Corporate	1,124	338,826	28.7%	1,098	139,680	11.8%	1,081	135,896	11.5%	-17	-3,784	-0.3%
Foreign	475	242,387	20.5%	506	243,942	20.6%	517	261,915	22.2%	+11	+17,973	+1.5%
Individual & others	33,917	216,817	18.3%	41,042	238,569	20.2%	38,457	230,397	19.5%	-2,585	-8,172	-0.6%
Treasury stocks	1	4	0.0%	1	19,745	1.6%	1	19,134	1.6%	+0	-610	-0.0%
Total	35,633	1,179,055	100.0%	42,754	1,179,055	100.0%	40,161	1,179,055	100.0%	-2,593	+0	+0.0%

Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep. 30, 2020)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2020)
Nomura Securities Co., Ltd.	107,657	9.28%	+0.01%
The Master Trust Bank of Japan, Ltd. (Trust Account)	73,721	6.35%	+0.90%
Custody Bank of Japan, Ltd. (Trust Account)	46,827	4.03%	-0.02%
Nippon Life Insurance Company	34,487	2.97%	-0.00%
Sompo Japan Insurance Inc.	28,325	2.44%	-0.00%
STATE STREET BANK AND TRUST COMPANY 505223	24,536	2.11%	+0.00%
Sumitomo Life Insurance Company	21,659	1.86%	-0.00%
Custody Bank of Japan, Ltd. (Trust Account 5)	21,339	1.83%	+0.04%
The Dai-ichi Life Insurance Company, Ltd.	19,948	1.71%	-0.00%
Custody Bank of Japan, Ltd. (Trust Account 9)	17,965	1.54%	-1.10%

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 2015	98.9	—	-2.2	99.6	—	-1.7	96.6	—
FY 2016	97.9	—	-1.0	99.9	—	+0.3	95.4	—	-1.2
FY 2017	101.1	—	+3.3	100.2	—	+0.3	96.0	—	+0.6
FY 2018	99.7	—	-1.4	99.4	—	-0.8	96.4	—	+0.4
FY 2019	99.2	—	-0.5	98.0	—	-1.4	97.4	—	+1.0
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	100.3	-1.9	-1.1	99.1	-2.8	-0.3	100.7	+0.3	+0.4
2019 Apr-Jun	104.1	+3.8	+7.2	102.1	+3.0	+2.8	103.1	+2.4	+7.4
Jul-Sep	100.1	-3.8	+1.0	99.1	-2.9	+1.3	103.0	-0.1	+1.7
Oct-Dec	95.9	-4.2	-6.7	95.9	-3.2	-6.4	103.3	+0.3	+3.2
2020 Jan-Mar	96.9	+1.0	-2.3	95.5	-0.4	-2.7	101.8	-1.5	+1.0
2020 Apr-Jun	85.8	-11.5	-17.0	83.8	-12.3	-17.2	95.4	-6.3	-7.5
2020 Jan	97.8	+1.9	-2.3	95.3	-1.1	-4.3	105.5	+2.1	+4.3
Feb	98.6	+0.8	-1.4	100.3	+5.2	+0.9	102.4	-2.9	+2.0
Mar	94.3	-4.4	-3.2	90.9	-9.4	-4.3	101.8	-0.6	+1.0
Apr	91.6	-2.9	-9.1	89.3	-1.8	-10.7	97.7	-4.0	-3.1
May	82.5	-9.9	-24.6	78.6	-12.0	-25.1	98.0	+0.3	-4.8
Jun	83.4	+1.1	-17.5	83.4	+6.1	-16.1	95.4	-2.7	-7.5
Jul	82.7	-0.8	-19.0	83.9	+0.6	-17.0	89.4	-6.3	-14.0
Aug	87.3	+5.6	-13.4	85.6	+2.0	-13.8	88.2	-1.3	-15.4
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 2015	99.9	-	-0.2	99.3	-	-0.8	106.6	-
FY 2016	99.5	-	-0.4	100.0	-	+0.7	90.6	-	-15.0
FY 2017	100.1	-	+0.6	99.4	-	-0.6	93.9	-	+3.6
FY 2018	97.4	-	-2.6	95.3	-	-4.1	99.5	-	+6.0
FY 2019	94.2	-	-3.3	91.9	-	-3.6	96.4	-	-3.1
2018 Apr-Jun	97.6	-0.3	-3.3	95.8	-0.8	-6.5	97.1	-4.2	-7.7
Jul-Sep	98.0	+0.4	-2.6	96.3	+0.5	-3.6	107.4	+10.6	+21.1
Oct-Dec	97.6	-0.4	-2.8	94.6	-1.7	-3.6	101.1	-5.9	+6.3
2019 Jan-Mar	96.9	-0.7	-1.8	94.6	-0.0	-2.6	106.7	+5.5	+5.2
2019 Apr-Jun	97.6	+0.8	-0.6	96.2	+1.8	+0.0	107.7	+0.9	+10.9
Jul-Sep	96.8	-0.9	-0.4	95.3	-0.9	-0.4	104.5	-3.0	-2.7
Oct-Dec	91.1	-5.9	-7.1	88.8	-6.9	-7.0	103.4	-1.1	+2.3
2020 Jan-Mar	92.1	+1.1	-5.1	88.5	-0.3	-7.0	103.4	+0.0	-3.1
2020 Apr-Jun	86.4	-6.2	-10.9	85.1	-3.8	-10.9	95.4	-7.7	-11.4
2020 Jan	94.4	+4.4	-2.3	90.5	-0.1	-4.7	102.2	-1.2	-2.3
Feb	89.9	-4.8	-9.2	88.4	-2.3	-7.4	98.9	-3.2	-2.8
Mar	92.0	+2.3	-3.7	86.6	-2.0	-8.5	103.4	+4.6	-3.1
Apr	89.5	-2.7	-7.1	86.8	+0.2	-10.8	106.9	+3.4	+2.1
May	85.0	-5.0	-16.1	83.8	-3.5	-14.4	101.3	-5.2	-3.0
Jun	84.8	-0.2	-9.6	84.8	+1.2	-7.7	95.4	-5.8	-11.5
Jul	88.6	+4.5	-9.9	87.9	+3.7	-8.0	99.1	+3.9	-22.5
Aug	88.2	-0.5	-8.8	85.3	-3.0	-10.7	104.1	+5.0	-3.9
Source	Tochigi Prefecture Government Statistics Division								

* Carender year basis

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

Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

		Export					Import					(¥bn/%)
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba	
		Amount	Chg YoY				Amount	Chg YoY				
FY2014		915.5	-4.8	449.6	398.3	67.7	1,631.8	-24.4	1,284.3	329.0	18.5	
FY2015		887.3	-3.1	444.2	375.2	67.9	1,322.9	-19.0	997.5	30.5	20.2	
FY2016		949.6	+7.0	396.7	471.3	81.6	1,212.3	-8.4	886.5	309.7	16.1	
FY2017		1,344.8	+41.6	406.6	830.1	108.1	1,503.6	+24.0	1,099.2	387.7	16.7	
FY2018		1,256.6	-6.6	435.6	701.3	119.7	1,616.8	+7.5	1,179.1	423.2	14.5	
FY2019		1,333.8	+6.1	444.7	783.4	105.7	1,547.5	-4.3	1,122.1	411.6	13.7	
2018	Apr-Jun	263.8	-17.0	82.4	154.6	26.7	326.3	-8.1	222.0	100.8	3.6	
	Jul-Sep	320.3	-1.8	110.5	182.4	27.3	444.9	+33.7	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	-8.6	283.2	93.9	3.4	
2019	Apr-Jun	328.8	+24.7	119.6	179.2	30.0	388.8	+19.2	294.6	90.7	3.5	
	Jul-Sep	324.5	+1.4	107.1	189.6	27.8	396.4	-10.8	282.3	110.4	3.8	
	Oct-Dec	351.2	-0.1	111.2	213.7	26.3	394.5	-15.1	288.4	102.8	3.3	
2020	Jan-Mar	329.4	+2.5	106.8	200.9	21.6	367.8	-3.7	256.8	107.8	3.2	
2020	Apr-Jun	159.2	-51.6	59.1	81.8	18.3	235.4	-39.4	142.6	90.3	2.4	
	Jul-Sep	316.2	-2.6	58.5	239.4	18.3	244.1	-38.4	174.6	66.8	2.7	
2020	Jan	85.9	-18.2	31.8	48.4	5.7	145.7	+12.8	103.1	41.6	1.0	
	Feb	119.3	+18.2	36.2	76.1	7.0	104.5	-9.4	79.4	24.1	1.0	
	Mar	124.1	+7.6	38.8	76.5	8.8	117.6	-14.4	74.3	42.1	1.2	
	Apr	67.6	-38.0	24.3	35.4	7.9	109.7	-16.3	70.9	38.0	0.8	
	May	36.9	-62.1	19.2	13.0	4.8	64.0	-52.5	36.1	27.3	0.7	
	Jun	54.6	-55.3	15.6	33.4	5.6	61.7	-49.8	35.7	25.1	0.9	
	Jul	109.4	+0.4	18.3	84.7	6.4	74.0	-42.8	49.8	23.3	0.9	
	Aug	88.5	-15.0	20.1	62.8	5.7	84.3	-32.6	60.3	23.0	1.0	
	Sep	118.2	+6.1	20.0	92.0	6.2	85.8	-39.5	64.5	20.5	0.8	

Tochigi Prefecture

		Export		Import		(¥bn/%)
		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	+58.2	
FY2019		125.3	-23.9	36.3	-24.1	
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	+59.1	
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	-16.4	
2020	Apr-Jun	41.2	+32.9	14.1	+146.8	
	Jul-Sep	43.3	+32.8	11.4	+2.8	
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	+77.5	
	Apr	17.4	+46.9	9.8	+511.3	
	May	11.2	+32.7	2.5	+13.7	
	Jun	12.7	+17.8	1.8	-4.3	
	Jul	10.2	-5.4	5.7	+44.8	
	Aug	15.0	+34.0	0.9	-69.6	
	Sep	18.1	+70.5	4.8	+11.4	

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
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	Apr-Jun	107,707	+13.4	21,665	+28.4	38,920	+19.2	4,097	-17.3	398	-17.4	289	-38.3
	Jul-Sep	132,329	+25.8	39,685	+22.4	48,562	-4.2	3,991	-12.6	383	-14.1	279	+6.3
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
	Apr	21,775	-35.0	9,154	+55.5	9,443	+78.5	1,412	-9.0	135	-9.7	163	+2.8
	May	50,250	+122.2	4,998	+67.4	11,527	+32.8	1,118	-21.8	110	-25.0	44	-42.0
	Jun	35,681	-8.3	7,512	-6.2	17,950	-3.9	1,567	-20.6	153	-17.7	82	-65.0
	Jul	43,273	+27.9	11,947	+41.0	17,771	+12.9	1,301	-23.4	123	-25.5	119	+56.0
	Aug	42,982	+22.9	10,617	+9.6	11,197	-43.6	1,299	-11.5	125	-11.0	56	-21.1
	Sep	46,073	+26.7	17,121	+19.9	19,595	+29.8	1,391	-0.9	135	-3.9	104	-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
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
	Oct-Dec	50,447	+20.8	18,264	-15.0	23,828	+43.1	3,011	-11.9	298	-12.5	193	-10.1
2020	Jan-Mar	31,215	+77.1	12,345	+78.3	11,761	+65.7	3,005	+9.6	293	+9.3	191	+0.7
2020	Apr-Jun	91,760	+80.2	33,769	+138.0	36,001	+76.8	2,624	-14.5	269	-16.6	168	-16.7
	Jul-Sep	64,399	-0.5	23,763	+8.8	25,757	-23.4	2,707	-14.5	267	-17.8	241	-5.0
2020	Jan	6,955	+60.1	3,212	+96.2	2,568	+10.1	1,028	+13.0	100	+12.0	48	-49.7
	Feb	12,251	+95.2	3,142	+54.1	4,828	+92.4	754	-16.6	76	-11.8	43	-21.7
	Mar	12,009	+71.4	5,991	+84.6	4,365	+93.7	1,223	+31.8	117	+26.2	100	+150.3
	Apr	45,191	+160.6	20,117	+191.0	21,493	+269.4	692	-38.6	75	-33.7	52	-42.3
	May	17,148	+5.1	6,122	+43.1	5,032	-14.5	1,010	+20.8	103	+15.1	74	+65.9
	Jun	29,421	+70.3	7,530	+151.3	9,476	+9.4	922	-16.7	91	-23.9	42	-37.2
	Jul	20,977	+0.2	6,915	-29.6	8,358	+6.8	846	-26.4	87	-28.4	84	-2.5
	Aug	22,086	-21.9	7,559	+36.2	8,504	-54.9	902	-14.4	88	-19.6	108	+43.8
	Sep	21,336	+37.4	9,289	+43.7	8,895	+28.0	959	-0.3	93	-2.4	49	-46.8
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) 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
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	+1.4	+0.2	+4.3	+12.1	+5.0	+0.2	102.2	+0.6	30,950	-9.5	20,602	-12.9
2020	Apr-Jun	319	+12.5	+7.4	+0.5	+23.7	+13.4	+15.5	-4.6	102.0	+0.0	17,557	-32.1	11,904	-32.4
	Jul-Sep	302	-5.6	+6.8	+1.2	-7.6	+7.3	+7.3	-3.8	102.1	-0.1	25,194	-15.3	16,061	-20.6
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
	Apr	294	-5.9	+4.9	-4.0	+6.4	+16.3	+9.7	-7.4	101.7	-0.3	5,985	-25.9	4,012	-24.1
	May	353	+29.7	+9.0	+1.0	+22.8	+9.1	+13.5	-5.9	102.2	+0.2	4,485	-46.1	3,272	-40.5
	Jun	309	+16.4	+8.3	+4.3	+39.4	+14.8	+24.3	-0.5	102.1	+0.4	7,087	-25.1	4,620	-32.3
	Jul	264	-6.5	+8.6	+3.7	+6.1	+9.9	+16.9	-5.8	102.2	+0.1	8,395	-13.9	5,230	-21.3
	Aug	288	-10.9	+10.7	+4.5	+7.1	+11.2	+18.1	-3.9	102.0	-0.4	6,738	-21.0	4,124	-27.5
	Sep	354	-0.0	+0.9	-4.7	-31.3	+1.0	-11.0	-1.5	102.1	+0.0	10,061	-12.2	6,707	-15.1
Source	Ministry of Internal Affairs and Communications		Kanto Bureau of Economy, Trade and Industry							Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibarakii Branch)			

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

Tochigi Prefecture

		Household consumption Expenditure		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)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Utsunomiya City) 2015=100		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	+0.4	96,146	+8.2	60,793	+2.9
FY2014		360	+5.5	+1.3	+0.1	-	-	-	-	98.9	+3.3	90,622	-5.7	55,867	-8.1
FY2015		310	-13.8	+0.8	-0.4	+6.9	+8.6	-1.4	-	100.0	+1.1	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
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	+4.2	+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	+8.6	+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	+7.3	-3.5	+1.1	101.3	+0.5	18,569	-7.6	12,307	-8.2
2020	Jan-Mar	345	+3.8	-0.7	-1.5	+11.0	+14.0	+3.0	-0.2	101.1	+0.4	22,654	-10.4	14,674	-11.5
2020	Apr-Jun	284	-8.8	-3.1	-6.0	+36.6	+16.3	+12.4	-5.8	101.2	+0.3	12,429	-34.2	8,395	-30.7
	Jul-Sep	-	-	-	-	-	-	-	-	101.4	+0.8	18,443	-15.5	11,745	-18.2
2020	Jan	331	-5.3	-0.4	-0.9	+13.1	+6.8	-1.6	+0.5	101.3	+0.6	6,216	-13.7	3,996	-12.4
	Feb	333	-8.9	+4.1	+4.7	+21.6	+18.4	+9.8	+3.9	101.1	+0.3	7,385	-9.3	4,849	-9.4
	Mar	371	+31.3	-5.2	-7.2	+1.7	+17.0	+1.4	-4.6	101.0	+0.3	9,053	-8.7	5,829	-12.6
	Apr	273	-27.7	-6.3	-10.8	+19.6	+19.2	+4.7	-8.6	101.2	+0.2	3,852	-38.6	2,509	-32.3
	May	300	+2.8	-6.0	-9.4	+34.2	+14.8	+12.2	-7.1	101.1	+0.2	3,293	-44.8	2,444	-37.8
	Jun	278	+5.6	+3.2	+2.1	+55.2	+15.0	+20.9	-1.6	101.3	+0.4	5,284	-20.5	3,442	-23.1
	Jul	268	-21.7	+2.0	-0.2	+27.5	+11.0	+10.8	-6.7	101.4	+1.0	6,265	-10.9	3,969	-16.9
	Aug	290	-10.2	+4.9	+1.4	+20.3	+9.4	+15.1	-4.6	101.7	+0.8	4,862	-18.2	3,026	-19.5
	Sep	-	-	-5.7	-8.2	-20.2	+1.8	-8.1	-1.4	101.2	+0.6	7,316	-17.4	4,750	-18.4
Source		Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Tochigi Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Tochigi Branch)			

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

Ibaraki Prefecture

		Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
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		101.3	-0.3	100.5	-0.2	105.3	+0.8	102.6	-0.2	98.8	88.8	2.23	1.58	7,444	+6.3
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	100.9	+0.3	99.6	-1.4	89.7	+2.3	87.4	+1.6	103.4	83.0	2.10	1.62	7,576	+15.0
2020	Apr-Jun	100.7	-0.8	100.7	-1.1	111.6	+1.3	109.0	+1.0	85.0	65.3	1.72	1.24	8,445	+21.1
	Jul-Sep	-	-	-	-	-	-	-	-	-	-	1.98	1.19	10,966	+44.4
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	100.1	+0.7	99.5	-1.5	91.7	+0.5	89.6	+0.0	105.9	90.2	1.89	1.51	7,477	+15.9
	Apr	101.0	-0.4	100.8	-1.1	91.5	+5.1	89.7	+4.8	96.6	79.9	1.50	1.31	7,063	+9.2
	May	100.4	-1.1	100.7	-1.2	89.2	-0.1	86.9	-0.5	78.0	60.3	2.00	1.23	8,090	+11.2
	Jun	100.8	-0.9	100.6	-1.0	154.1	+0.0	150.3	-0.3	80.5	55.7	1.66	1.19	10,183	+41.7
	Jul	101.2	-0.6	100.6	-0.1	112.1	-5.2	109.3	-5.3	81.4	60.3	1.91	1.20	10,998	+44.0
	Aug	100.9	-0.7	99.9	-0.6	86.9	-2.4	84.9	-1.8	79.7	59.3	2.05	1.18	10,973	+43.5
	Sep	-	-	-	-	-	-	-	-	-	-	1.99	1.19	10,926	+45.7

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		103.7	+0.6	101.8	+3.1	99.2	+1.5	96.9	+0.8	92.5	91.3	2.02	1.36	5,672	+10.7
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	102.4	+0.3	97.6	+0.7	82.5	-1.4	80.7	-2.0	90.8	93.1	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	102.3	-0.1	103.7	+6.2	85.0	+3.0	82.7	+2.4	93.6	85.3	1.81	1.31	5,621	+16.5
2020	Apr-Jun	104.0	-0.1	108.5	+5.3	101.2	-1.4	98.5	-1.8	74.5	64.0	1.53	1.01	6,774	+26.3
	Jul-Sep	-	-	-	-	-	-	-	-	-	-	1.66	0.93	8,588	+47.1
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	101.9	+0.0	103.2	+6.1	85.9	+3.4	83.7	+3.0	93.3	86.4	1.72	1.20	5,632	+17.9
	Apr	104.4	+0.5	108.5	+5.8	83.6	+0.4	81.3	+0.0	84.9	77.9	1.35	1.09	5,867	+14.6
	May	103.4	-0.7	108.6	+5.2	83.4	+2.6	81.2	+2.3	65.5	55.8	1.65	0.99	6,376	+15.8
	Jun	104.1	-0.2	108.4	+5.0	136.7	-4.7	133.0	-5.1	73.1	58.4	1.58	0.95	8,080	+48.0
	Jul	104.3	-0.3	108.1	+4.5	109.6	-5.4	106.4	-6.3	74.8	59.1	1.54	0.94	8,589	+45.3
	Aug	104.4	+0.1	108.1	+4.7	87.0	-1.0	84.2	-2.0	70.6	59.1	1.66	0.92	8,634	+48.2
	Sep	-	-	-	-	-	-	-	-	-	-	1.77	0.92	8,542	+47.9

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 Bank)

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)		FY2017	FY2018	FY2019
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters) (compared with target)		0.0276 (-0.0008)	0.0270 (-0.0003)	0.0266 (-0.0002)
Direct Energy Consumption	Kerosence (KL)	10	8	6
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	125	123	94
	LPG (t)	91	75	62
	City Gas (thousand legislation meter)	104	105	104
Indirect Energy Consumption	Electric Power(MWH)	38,473	37,463	36,748
	Steam (Gj)	1,808	1,666	1,801
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)		369,110	366,149	363,500
Total energy consumption (KL)		10,190	9,903	9,677

SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2017	FY2018	FY2019
Direct Energy Consumption (Scope 1)	Kerosene	24	20	14
	Light Oil	0	0	0
	Heavy Oil	337	335	255
	LPG	273	224	188
	City Gas	235	236	232
	Subtotal	869	815	688
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	18,492	17,611	17,208
	Electric power (Adjusted Emissions Factor)	18,394	17,802	16,711
	Steam	103	95	103
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	18,595	17,706	17,311
	Subtotal (Adjusted Emissions Factor)	18,497	17,897	16,814
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	19,464	18,521	17,999
	Total (Adjusted Emissions Factor)	19,366	18,712	17,502

SDGs Information

Supporting children to be independent (Financial education) Fostering next-generation

■ 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

Subsidy to nonprofit organizations

■ Private placement bonds of customers with donation and other services
(cumulative total)

Number of issue	Amount	Donation
714	¥61.1billion	¥122million

(end of September 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.

■ "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

SDGs Information

Promoting Women's Activities(Joyo Bank)

■ Female recruitment ratio

	FY2019
career-track position *1	19.7%
general position *2	100.0%
contract employee	18.8%
part-time employee	96.8%

■ Female employees ratio

	FY2019
career-track position *1	32.0%
general position *2	99.8%
engineering staff *3	0.0%
contract employee	15.7%
part-time employee	98.6%

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

	FY2019	
	men	women
career-track position *1	77.1%	48.8%
general position *2	—	46.0%

■ Competition magnification of recruitment for men and women

	FY2019	
	men	women
career-track position *1	5.9 times	13.9 times
general position *2	—	3.2 times

■ Average years of continuous services

	FY2019	
	men	women
career-track position *1	21.5 years	19.5 years
general position *2	3.4 years	4.9 years
engineering staff *3	17.4 years	-
contract employee	8.6 years	21.2 years
part-time employee	-	14.2 years

■ Childcare leave taking ratio for men and women

	FY2019	
	men	women
career-track position *1	108.1%	101.2%
general position *2	-	87.2%
part-time employee	-	83.3%
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

	FY2019
career-track position *1	2.2 hours
general position *2	0.2 hours
engineering staff *3	24.4 hours
contract employee	1.1 hours
part-time employee	0.0 hours

■ Female employees ratio in position equivalent to assistant manager

FY2019	49.4 % (295 people) All of assistant manager level 597 people
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■ Female employees ratio in managerial position

FY2019	10.7 % (132 people) All of manager level 1,239 people
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■ Female ratio in the Board of Directors

FY2019	0% All of director level 15 people
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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

	FY2019
career-track position *1	61.9%
general position *2	77.1%
engineering staff *3	57.0%
contract employee	78.2%
part-time employee	91.2%

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

	FY2019	
	men	women
Position : general position *2 → career-track position *1	0 people	67 people
Form of employment : part-time → regular (full-time)	0 people	3 people
Form of employment : temporary → regular (full-time)	0 people	1 people

■ Reemployment/Midcareer recruitment for men and women

	FY2019	
	men	women
Midcareer recruitment	3 people	1 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

	FY2019
career-track position *1・area-specified career-track position *2	41.5%
general position *3	100.0%
expert staff *4	-

■ Female employees ratio

	FY2019
career-track position *1	9.7%
area-specified career-track position *2	70.0%
general position *3	88.2%
expert staff *4	25.0%
contract employee・part-time employee	86.0%

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

	FY2019	
	men	women
career-track position *1	69.2%	60.7%
area-specified career-track position *2	-	54.9%

(*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

	FY2019	
	men	women
career-track position *1・area-specified career-track position *2	5.4 times	8.3 times
general position *3	-	1.1 times

■ Average years of continuous services

	FY2019	
	men	women
career-track position *1	17.3 years	8.1 years
area-specified career-track position *2	26.2 years	19.8 years
general position *3	21.0 years	11.2 years
expert staff *4	8.7 years	7.0 years

■ Childcare leave taking ratio for men and women

	FY2019	
	men	women
career-track position *1	4.5%	100.0%
area-specified career-track position *2	-	100.0%
general position *3	-	100.0%
expert staff *4	-	100.0%

SDGs Information

Promoting Women's Activities(Ashikaga Bank)

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

	FY2019
career-track position *1	21.8 hours
area-specified career-track position *2	22.7 hours
general position *3	17.7 hours
expert staff *4	35.6 hours

■ Female employees ratio in position equivalent to assistant manager

FY2019	71.5% (457 people) All of assistant manager level 639 people
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■ Female employees ratio in managerial position

FY2019	16.9% (237 people) All of manager level 1,399 people
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■ Female ratio in the Board of Directors

FY2019	0% All of director level 13 people
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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

■ Ratio of employees taking annual paid leave

	FY2019
career-track position *1	70.2%
area-specified career-track position *2	74.8%
general position *3	67.7%
expert staff *4	64.5%

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

	FY2019	
	men	women
Position : area-specified career-track position *2 → career-track position *1	0 people	1 people
Form of employment : part-time → regular (full-time)	0 people	6 people

■ Reemployment/Midcareer recruitment for men and women

	FY2019	
	men	women
Midcareer recruitment	0 people	10 people

■ Certification

As of March 31,2020	• "Kurumin" (certified under the Act on Measures to Support Raising Next-Generation Children)
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