

<APPENDIX> Data Book

FY2020



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Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	FY20			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,847.9	0.87	59,980	+135.9	- 0.07	- 3,284
JPY	6,668.3	0.86	57,628	+119.4	- 0.03	- 1,231
Foreign currency	179.6	1.30	2,351	+16.4	- 1.39	- 2,052
Securities	2,739.9	1.08	29,756	- 37.4	- 0.24	- 7,046
Domestic Bonds	1,734.2	0.32	5,770	- 63.2	- 0.08	- 1,825
Stocks	111.0	4.35	4,834	+1.4	- 0.69	- 691
Foreign securities	531.9	1.58	8,407	+40.8	- 0.50	- 1,835
Others	362.7	2.96	10,743	- 16.4	- 0.58	- 2,694
Call loans	11.1	0.14	16	+5.4	- 1.60	- 83
JPY	0.5	0.12	0	-0.0	+0.00	- 0
Foreign currency	10.6	0.14	15	+5.4	- 1.78	- 83
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.2	0.44	23	- 0.9	+0.04	- 2
Due from banks	652.0	0.10	662	+478.8	- 0.08	+336
NCDs	-	-	-	-	-	-
Foreign exchange	5.6	0.33	19	+2.1	- 0.62	- 14
Others	1.5	22.04	332	+0.4	- 9.09	- 9
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,263.5	0.88	90,789	+584.3	- 0.16	- 10,103

Liabilities

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

	FY20			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	9,382.6	0.01	1,138	+639.2	- 0.03	- 2,622
JPY	9,206.9	0.00	235	+662.0	+0.00	- 92
Foreign currency	175.6	0.51	902	- 22.7	- 1.21	- 2,530
NCDs	152.0	0.00	10	- 38.8	- 0.01	- 13
Call money	732.0	- 0.01	- 57	+21.9	- 0.09	- 681
JPY	692.6	- 0.04	- 237	+36.9	+0.02	+115
Foreign currency	39.3	0.45	179	- 14.9	- 1.34	- 796
Payables under repurchase agreements	95.4	0.02	25	+32.0	- 0.57	- 352
Payables under securities lending transactions	310.0	0.01	31	- 70.9	+0.00	- 7
Bills sold	-	-	-	-	-	-
Borrowed money	1,527.9	0.04	662	+687.3	- 0.14	- 888
Foreign exchange	0.3	0.00	-	- 0.1	- 0.02	- 0
Corporate bonds	0.6	2.77	18	- 4.3	+0.13	- 113
Others	5.6	20.94	1,175	+0.0	- 26.58	- 1,449
Interest rate sw aps	-	-	641	-	-	- 1,509
Interest-bearing liabilities	12,206.7	0.02	3,004	+1,266.5	- 0.06	- 6,127

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

	FY17	FY18	FY19	FY20	YoY
Individual customers	2,433.5	2,520.1	2,594.4	2,648.3	+2.1%
Corporate	2,734.5	2,794.7	2,854.0	2,943.1	+3.1%
Local	1,515.0	1,561.9	1,598.7	1,629.0	+1.9%
Tokyo	1,219.5	1,232.8	1,255.3	1,314.1	+4.7%
Public sector	746.9	695.8	638.9	601.3	-5.9%
Foreign currency	111.7	120.9	134.3	144.1	+7.3%
Total	6,026.6	6,131.5	6,221.6	6,336.9	+1.9%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	FY20			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,751.7	0.99	47,171	+123.9	- 0.04	- 773
Domestic	4,729.3	0.99	46,905	+125.0	- 0.03	- 457
Overseas	22.3	1.19	266	- 1.0	- 1.29	- 315
Trading account securities	2.5	0.40	10	- 0.2	- 0.04	- 2
Securities	1,237.3	1.58	19,592	- 2.3	- 0.07	- 990
Domestic Bonds	628.3	0.65	4,126	+40.1	- 0.09	- 268
Stocks	24.9	4.90	1,220	- 18.8	+2.29	+78
Foreign securities	314.6	2.61	8,232	+3.5	- 0.10	- 234
Others	269.4	2.23	6,012	- 27.1	+0.01	- 566
Call loans	38.4	△ 0.00	- 2	+36.7	- 0.81	- 16
Domestic	38.1	△ 0.00	- 3	+37.1	- 0.00	- 3
International	0.2	0.35	0	- 0.4	- 1.56	- 12
Bills purchased	-	-	-	-	-	-
Monetary claims bought	4.5	1.00	45	- 1.2	+0.01	- 11
Due from banks	924.3	0.09	896	+555.7	+0.00	+539
NCDs	-	-	-	-	-	-
Foreign exchange	7.6	0.00	0	+2.9	- 0.06	- 2
Others	1.2	1.92	23	+0.9	- 14.44	- 20
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	6,967.7	0.97	67,737	+716.4	- 0.13	- 1,278

Liabilities

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

	FY20			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,161.0	0.00	462	+495.6	- 0.02	- 1,143
Domestic	6,131.1	0.00	368	+529.2	-0.00	- 149
Overseas	29.8	0.31	93	- 33.6	- 1.39	- 993
NCDs	220.8	0.01	32	- 54.8	-0.00	- 18
Call money	327.3	0.00	18	+239.3	- 0.37	- 314
Domestic	313.6	- 0.01	- 55	+241.4	+0.02	- 22
International	13.7	0.53	73	- 2.0	- 1.78	- 292
Payables under repurchase agreements	23.5	0.59	140	- 43.3	- 1.86	- 1,507
Payables under securities lending transactions	167.9	0.24	414	- 61.8	- 0.33	- 911
Bills sold	-	-	-	-	-	-
Borrowed money	849.9	0.02	218	+598.1	- 0.02	+82
Foreign exchange	0.2	0.73	1	- 0.0	+0.29	+0
Corporate bonds	-	-	-	-	-	-
Others	2.1	53.94	1,142	+1.7	- 393.21	- 526
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	7,753.0	0.03	2,430	+1,174.7	- 0.07	- 4,339

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

	FY17	FY18	FY19	FY20	YoY
Individual customers	1,931.0	2,043.6	2,137.4	2,193.5	+4.5%
Corporate	1,979.3	2,081.6	2,136.5	2,216.0	+2.6%
Local	1,527.6	1,583.1	1,629.6	1,699.8	+2.9%
Tokyo	451.7	498.4	506.8	516.2	+1.6%
Public sector	415.3	371.2	335.7	323.5	-9.5%
Foreign currency	13.5	17.0	18.0	15.9	+5.4%
Total	4,339.4	4,513.5	4,627.7	4,749.2	+2.5%

Interest Yields and Spreads (Joyo)

Total Account

		FY16	FY17	FY18	FY19	FY20	YoY
Average yield on interest-earning assets	1	1.06	1.06	1.07	1.04	0.88	- 0.15
Average yield on loans and bills discounted	2	1.06	1.04	1.03	0.94	0.87	- 0.06
Average yield on securities		1.13	1.17	1.18	1.32	1.08	- 0.23
Average yield on interest-bearing liabilities		0.08	0.09	0.08	0.08	0.02	- 0.05
Average yield on deposits and NCDs	3	0.02	0.02	0.04	0.04	0.01	- 0.02
Expense ratio		0.83	0.78	0.74	0.71	0.64	- 0.06
Deposit and securities cost	4	0.86	0.81	0.79	0.76	0.65	- 0.10
Funding cost	5	0.86	0.80	0.73	0.66	0.52	- 0.13
Loan-deposit interest margins	2-3	1.04	1.02	0.99	0.90	0.86	- 0.03
Difference between average yield on loans and deposits	2-4	0.20	0.23	0.24	0.18	0.21	+0.03
Total interest margins	1-5	0.20	0.26	0.33	0.37	0.35	- 0.02

Domestic Account

		FY16	FY17	FY18	FY19	FY20	YoY
Average yield on interest-earning assets	1	0.99	0.97	0.96	0.93	0.82	- 0.10
Average yield on loans and bills discounted	2	1.06	1.02	0.99	0.89	0.86	- 0.02
Average yield on securities		0.96	0.96	1.01	1.16	0.96	- 0.19
Average yield on interest-bearing liabilities		0.02	0.01	0.00	0.00	0.00	+0.00
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.00	+0.00
Expense ratio		0.83	0.78	0.75	0.71	0.64	- 0.06
Deposit and securities cost	4	0.84	0.79	0.75	0.72	0.64	- 0.07
Funding cost	5	0.82	0.74	0.67	0.60	0.51	- 0.08
Loan-deposit interest margins	2-3	1.05	1.02	0.98	0.89	0.86	- 0.02
Difference between average yield on loans and deposits	2-4	0.22	0.23	0.24	0.17	0.21	+0.04
Total interest margins	1-5	0.17	0.22	0.28	0.33	0.30	- 0.02

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.069	1.068	1.070	1.042	0.884	- 0.155
Average yield on loans and bills discounted	2	1.069	1.049	1.036	0.942	0.875	- 0.064
Average yield on securities		1.137	1.170	1.189	1.325	1.085	- 0.234
Average yield on deposits and NCDs	3	0.026	0.029	0.045	0.042	0.012	- 0.027
Funding cost	5	0.865	0.805	0.736	0.669	0.529	- 0.130
Loan-deposit interest margins	2-3	1.043	1.020	0.991	0.900	0.863	- 0.036
Total interest margins	1-5	0.204	0.263	0.334	0.373	0.355	- 0.024

Average yield on interest-earning assets	1	0.993	0.973	0.960	0.934	0.821	- 0.108
Average yield on loans and bills discounted	2	1.062	1.029	0.991	0.898	0.864	- 0.025
Average yield on securities		0.965	0.964	1.011	1.161	0.966	- 0.193
Average yield on deposits and NCDs	3	0.009	0.006	0.004	0.004	0.002	+0.002
Funding cost	5	0.821	0.745	0.673	0.601	0.516	- 0.083
Loan-deposit interest margins	2-3	1.053	1.023	0.987	0.894	0.861	- 0.028
Total interest margins	1-5	0.172	0.228	0.287	0.333	0.305	- 0.024

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		FY16	FY17	FY18	FY19	FY20	YoY
Average yield on interest-earning assets	1	1.20	1.18	1.26	1.10	0.97	- 0.13
Average yield on loans and bills discounted	2	1.20	1.13	1.08	1.03	0.99	- 0.04
Average yield on securities		1.52	1.64	2.20	1.66	1.58	- 0.07
Average yield on interest-bearing liabilities		0.05	0.07	0.11	0.10	0.03	- 0.07
Average yield on deposits and NCDs	3	0.02	0.02	0.03	0.02	0.00	- 0.02
Expense ratio		0.84	0.83	0.83	0.85	0.75	- 0.09
Deposit and securities cost	4	0.86	0.86	0.87	0.88	0.76	- 0.11
Funding cost	5	0.82	0.82	0.86	0.87	0.65	- 0.21
Loan-deposit interest margins	2-3	1.18	1.11	1.04	1.00	0.98	- 0.02
Difference between average yield on loans and deposits	2-4	0.33	0.27	0.20	0.15	0.22	+0.07
Total interest margins	1-5	0.37	0.36	0.39	0.23	0.31	+0.08

Domestic Account

(%)

		FY16	FY17	FY18	FY19	FY20	YoY
Average yield on interest-earning assets	1	1.14	1.10	1.17	1.00	0.88	- 0.11
Average yield on loans and bills discounted	2	1.20	1.13	1.07	1.02	0.99	- 0.03
Average yield on securities		1.43	1.47	2.03	1.30	1.23	- 0.07
Average yield on interest-bearing liabilities		0.02	0.01	0.00	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	0.83	0.83	0.85	0.75	- 0.10
Deposit and securities cost	4	0.85	0.84	0.84	0.86	0.75	- 0.10
Funding cost	5	0.78	0.77	0.78	0.80	0.64	- 0.15
Loan-deposit interest margins	2-3	1.18	1.12	1.06	1.01	0.98	- 0.03
Difference between average yield on loans and deposits	2-4	0.34	0.28	0.22	0.16	0.23	+0.06
Total interest margins	1-5	0.35	0.33	0.39	0.20	0.24	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.203	1.188	1.263	1.104	0.972	- 0.132
Average yield on loans and bills discounted	2	1.201	1.137	1.080	1.036	0.992	- 0.044
Average yield on securities		1.526	1.646	2.206	1.660	1.583	- 0.077
Average yield on deposits and NCDs	3	0.021	0.023	0.039	0.028	0.007	- 0.021
Funding cost	5	0.824	0.826	0.868	0.873	0.656	- 0.217
Loan-deposit interest margins	2-3	1.180	1.114	1.041	1.008	0.985	- 0.023
Total interest margins	1-5	0.379	0.362	0.395	0.231	0.316	+0.085

Average yield on interest-earning assets	1	1.144	1.109	1.173	1.000	0.884	- 0.116
Average yield on loans and bills discounted	2	1.201	1.135	1.072	1.028	0.991	- 0.037
Average yield on securities		1.438	1.476	2.039	1.304	1.231	- 0.073
Average yield on deposits and NCDs	3	0.020	0.014	0.010	0.009	0.006	- 0.003
Funding cost	5	0.788	0.772	0.780	0.800	0.641	- 0.159
Loan-deposit interest margins	2-3	1.181	1.121	1.062	1.019	0.985	- 0.034
Total interest margins	1-5	0.356	0.337	0.393	0.200	0.243	+0.043

Loans 1 (Joyo)

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

	(¥bn)															
	Sep-18		FYE18		Sep-19		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Yen-denominated loans	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%	6,876.8	100.0%	+116.0	+1.7%	+3.4	+0.0%
Normal (incl. borrowers w/o credit score)	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%	6,334.8	92.1%	+56.8	+0.9%	- 7.0	- 0.1%
Other borrowers requiring caution	333.6	5.4%	354.1	5.3%	377.0	5.7%	389.2	5.7%	433.9	6.3%	439.0	6.3%	+49.7	+12.7%	+5.0	+1.1%
Borrowers Requiring Monitoring	26.8	0.4%	23.6	0.4%	19.6	0.2%	18.0	0.2%	18.2	0.2%	19.7	0.2%	+1.7	+9.5%	+1.4	+8.1%
Potentially bankrupt or worse	69.8	1.1%	72.3	1.1%	75.3	1.1%	75.6	1.1%	79.2	1.1%	83.3	1.2%	+7.6	+10.1%	+4.0	+5.1%

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

	(¥bn)															
	Sep-18		FYE18		Sep-19		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,353.6	100.0%	+113.4	+1.8%	+25.5	+0.4%
Local	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%	4,778.1	75.2%	+51.1	+1.0%	+18.4	+0.3%
Ibaraki	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%	3,468.0	54.5%	+7.3	+0.2%	+0.1	+0.0%
Tochigi	282.3	4.6%	283.0	4.5%	283.3	4.5%	285.5	4.6%	285.2	4.5%	283.3	4.4%	- 2.1	- 0.7%	- 1.9	- 0.6%
Fukushima	310.5	5.0%	315.2	5.0%	314.0	5.0%	320.5	5.1%	321.8	5.0%	320.5	5.0%	+0.0	+0.0%	- 1.3	- 0.4%
Miyagi	110.8	1.8%	113.4	1.8%	112.6	1.8%	114.0	1.8%	112.9	1.7%	109.1	1.7%	- 4.8	- 4.2%	- 3.8	- 3.3%
Chiba	272.7	4.4%	288.9	4.6%	297.1	4.8%	306.6	4.9%	320.2	5.0%	335.5	5.2%	+28.9	+9.4%	+15.2	+4.7%
Saitama	208.6	3.4%	222.7	3.5%	229.5	3.7%	239.7	3.8%	251.5	3.9%	261.5	4.1%	+21.9	+9.1%	+10.0	+4.0%
Tokyo/Osaka	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%	1,575.4	24.7%	+62.3	+4.1%	+7.0	+0.4%

Number of SMEs

	Sep-18		FYE18		Sep-19		FYE19		Sep-20		FYE20	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	32,688	-313	32,442	-246	31,985	-457	31,370	-615	30,766	-604	30,323	-443

* 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

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,353.6	100.0%	+113.4	+1.8%	+25.4	+0.4%
Individual	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%	2,687.7	42.3%	+63.1	+2.4%	+35.7	+1.3%
Corporate*	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%	3,103.0	48.8%	+100.4	+3.3%	+23.4	+0.7%
Major companies	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%	1,220.6	19.2%	+55.4	+4.7%	- 4.4	-0.3%
Medium sized companies	104.0	1.6%	107.8	1.7%	102.9	1.6%	98.2	1.5%	102.6	1.6%	100.1	1.5%	+1.8	+1.8%	- 2.5	-2.5%
SMEs	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%	1,782.2	28.0%	+43.0	+2.4%	+30.5	+1.7%
Public sector	689.9	11.2%	650.7	10.5%	632.4	10.2%	612.8	9.8%	596.5	9.4%	562.7	8.8%	- 50.0	-8.1%	- 33.7	-5.6%

**Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,687.7	100.0%	+63.1	+2.4%	+35.7	+1.3%
Housing related Loans*	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%	2,483.8	92.4%	+64.3	+2.6%	+34.6	+1.4%
Customer Loans	108.5	4.2%	111.4	4.3%	114.8	4.4%	116.0	4.4%	115.9	4.3%	121.6	4.5%	+5.5	+4.8%	+5.7	+4.9%
Loans to small Businesses	101.5	4.0%	97.8	3.8%	94.6	3.6%	89.1	3.3%	86.9	3.2%	82.2	3.0%	- 6.7	-7.6%	- 4.6	-5.3%

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

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

(¥bn)

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,103.0	100.0%	+100.4	+3.3%	+23.4	+0.7%
Local	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%	1,618.9	52.1%	+38.9	+2.4%	+16.6	+1.0%
Ibaraki	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%	1,121.8	36.1%	+43.3	+4.0%	+20.6	+1.8%
Tochigi	117.5	4.0%	116.5	3.9%	116.1	3.9%	117.8	3.9%	115.4	3.7%	111.8	3.6%	- 5.9	-5.0%	- 3.5	-3.1%
Fukushima	151.6	5.1%	155.0	5.2%	152.0	5.1%	156.0	5.1%	156.5	5.0%	154.4	4.9%	- 1.6	-1.0%	- 2.0	-1.2%
Miyagi	71.3	2.4%	74.0	2.4%	73.7	2.4%	75.9	2.5%	75.7	2.4%	72.7	2.3%	- 3.1	-4.1%	- 2.9	-3.8%
Chiba	97.5	3.3%	102.0	3.4%	99.2	3.3%	99.0	3.2%	99.1	3.2%	103.7	3.3%	+4.7	+4.7%	+4.6	+4.6%
Saitama	51.6	1.7%	53.5	1.7%	51.4	1.7%	52.6	1.7%	54.2	1.7%	54.2	1.7%	+1.5	+2.9%	+0.0	+0.0%
Tokyo/Osaka	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%	1,484.1	47.8%	+61.4	+4.3%	+6.8	+0.4%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

(¥bn)

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	4,955.4	100.0%	+225.2	+4.8%	+201.0	+4.2%
Normal (incl. borrow ers w/o credit score)	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%	4,456.3	89.9%	+134.3	+3.1%	+175.4	+4.1%
Other borrow ers requiring caution	290.1	6.4%	303.5	6.5%	311.5	6.7%	315.9	6.7%	382.3	8.0%	406.1	8.2%	+90.2	+28.6%	+23.7	+6.2%
Borrow ers Requiring Monitoring	28.9	0.6%	25.2	0.5%	27.2	0.6%	27.9	0.6%	27.5	0.6%	23.9	0.5%	- 4.0	- 14.4%	- 3.6	- 13.2%
Potentially bankrupt or worse	70.7	1.6%	66.8	1.4%	66.5	1.4%	64.3	1.4%	63.4	1.3%	68.9	1.4%	+4.5	+7.1%	+5.5	+8.8%

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

(¥bn)

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	4,924.5	100.0%	+207.1	+4.4%	+182.7	+3.9%
Local	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%	4,384.2	89.0%	+213.4	+5.1%	+174.6	+4.1%
Tochigi	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%	2,560.4	52.0%	+159.1	+6.6%	+169.6	+7.1%
Gunma	568.9	12.6%	591.1	12.7%	597.5	12.9%	603.7	12.8%	616.4	13.0%	617.6	12.5%	+13.9	+2.3%	+1.2	+0.2%
Ibaraki	308.2	6.8%	318.8	6.8%	326.0	7.1%	327.7	6.9%	335.6	7.1%	333.4	6.8%	+5.6	+1.7%	- 2.2	- 0.7%
Saitama	757.7	16.7%	777.9	16.7%	794.0	17.2%	803.4	17.0%	830.3	17.5%	836.0	17.0%	+32.5	+4.1%	+5.6	+0.7%
Fukushima	35.4	0.8%	37.4	0.8%	35.2	0.8%	34.4	0.7%	36.2	0.8%	36.5	0.7%	+2.1	+6.2%	+0.3	+0.9%
Tokyo	519.6	11.5%	532.2	11.4%	523.0	11.3%	546.6	11.6%	532.3	11.2%	540.3	11.0%	- 6.3	- 1.2%	+8.0	+1.5%

Number of SMEs

	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,677	+38	26,622	-55	26,472	-150	26,382	-90	26,499	+117	26,561	+62

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	18-Sep		FYE18		19-Sep		FYE19		20-Sep		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,924.5	100.0%	+207.1	+4.3%	+182.7
Individual	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%	2,237.0	45.4%	+65.7	+3.0%	+41.1	+1.8%
Corporate	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%	2,266.5	46.0%	+87.9	+4.0%	+22.1	+0.9%
Major companies	458.6	10.1%	474.5	10.1%	460.5	9.9%	470.2	9.9%	471.3	9.9%	467.6	9.4%	- 2.6	-0.5%	- 3.7	-0.7%
Medium sized companies	117.2	2.5%	118.4	2.5%	107.5	2.3%	107.4	2.2%	112.9	2.3%	104.7	2.1%	- 2.6	-2.4%	- 8.1	-7.2%
SMEs	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%	1,694.2	34.4%	+93.1	+5.8%	+34.0	+2.0%
Public sector	361.3	7.9%	387.5	8.3%	325.4	7.0%	367.4	7.7%	301.5	6.3%	420.9	8.5%	+53.5	+14.5%	+119.3	+39.5%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	18-Sep		FYE18		19-Sep		FYE19		20-Sep		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,237.0	100.0%	+65.7	+3.0%	+41.1
Housing related Loans*	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%	2,081.5	93.0%	+69.6	+3.4%	+48.0	+2.3%
Customer Loans	65.4	3.1%	67.1	3.1%	70.2	3.2%	71.5	3.2%	69.4	3.1%	70.4	3.1%	- 1.0	-1.4%	+1.0	+1.5%
Loans to small Businesses	91.8	4.4%	92.4	4.3%	91.2	4.2%	87.8	4.0%	92.8	4.2%	84.9	3.7%	- 2.8	-3.2%	- 7.9	-8.5%

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

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

	18-Sep		FYE18		19-Sep		FYE19		20-Sep		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,266.5	100.0%	+87.9	+4.0%	+22.1
Local	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%	1,728.7	76.2%	+94.9	+5.8%	+14.1	+0.8%
Tochigi	767.1	36.2%	784.8	36.2%	777.1	36.2%	791.5	36.3%	842.3	37.5%	861.5	38.0%	+69.9	+8.8%	+19.1	+2.2%
Gunma	265.8	12.5%	274.1	12.6%	269.1	12.5%	269.3	12.3%	276.3	12.3%	275.7	12.1%	+6.3	+2.3%	- 0.5	-0.2%
Ibaraki	137.7	6.4%	140.5	6.4%	141.9	6.6%	140.9	6.4%	145.5	6.4%	143.5	6.3%	+2.5	+1.8%	- 1.9	-1.3%
Saitama	401.6	18.9%	404.4	18.6%	406.3	18.9%	404.1	18.5%	420.5	18.7%	417.5	18.4%	+13.4	+3.3%	- 2.9	-0.7%
Fukushima	28.3	1.3%	30.2	1.3%	28.2	1.3%	27.8	1.2%	29.8	1.3%	30.4	1.3%	+2.5	+9.2%	+0.5	+1.8%
Tokyo	518.2	24.4%	530.5	24.5%	522.0	24.3%	544.8	25.0%	529.8	23.6%	537.8	23.7%	- 6.9	-1.2%	+8.0	+1.5%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	9,705.5	100.0%	+732.4	+8.1%	+311.3	+3.3%
Yen-denominated	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%	9,553.5	98.4%	+756.8	+8.6%	+347.5	+3.7%
Foreign currency	211.6	2.4%	206.6	2.4%	197.6	2.2%	165.0	1.8%	184.5	1.9%	152.0	1.5%	- 13.0	-7.8%	-32.4	-17.6%
JOM deposit	13.5	0.1%	16.0	0.2%	4.3	0.0%	11.4	0.1%	3.7	0.0%	0.0	0.0%	- 11.4	-100.0%	-3.7	-100.0%
NCDs	165.9		85.1		219.9		84.2		146.9		143.7		+59.4	+70.5%	- 3.2	-2.2%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	9,553.5	100.0%	+756.8	+8.6%	+347.5	+3.7%
Individual	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%	6,984.3	73.1%	+418.2	+6.3%	+159.5	+2.3%
Corporate	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%	2,066.3	21.6%	+277.2	+15.4%	+88.3	+4.4%
Public	365.3	4.3%	441.0	5.1%	294.3	3.4%	441.3	5.0%	403.2	4.3%	502.7	5.2%	+61.3	+13.9%	+99.5	+24.6%

Individual Deposits by Liquidity Type

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	6,984.3	100.0%	+418.2	+6.3%	+159.5	+2.3%
Current	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%	4,952.0	70.9%	+458.1	+10.1%	+190.2	+3.9%
Time deposits	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%	2,032.2	29.0%	-39.9	-1.9%	-30.6	-1.4%

Deposits (Ashikaga)

Deposits

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,551.9	100.0%	+738.4	+12.7%	+354.9	+5.7%
Yen-denominated	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%	6,523.8	99.5%	+753.6	+13.0%	+352.1	+5.7%
Foreign currency	86.8	1.5%	83.3	1.4%	45.5	0.8%	43.2	0.7%	25.2	0.4%	28.0	0.4%	-15.1	-35.0%	+2.8	+11.3%
NCDs	2,979		2,630		2,738		2,659		2,158		1,967		-69.1	-26.0%	-19.0	-8.8%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,523.8	100.0%	+753.6	+13.0%	+352.1	+5.7%
Individual	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%	4,331.1	66.3%	+294.5	+7.2%	+128.7	+3.0%
Corporate	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%	1,738.5	26.6%	+283.0	+19.4%	+2.9	+0.1%
Public	228.0	4.1%	297.0	5.2%	233.9	4.1%	278.1	4.8%	233.6	3.7%	454.1	6.9%	+175.9	+63.2%	+220.4	+94.3%

Individual Deposits by Liquidity Type

	(¥bn)															
	18-Sep		FYE18		19-Sep		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-19	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,331.1	100.0%	+294.5	+7.2%	+128.7	+3.0%
Current	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%	3,101.6	71.6%	+341.6	+12.3%	+168.1	+5.7%
Time deposits	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%	1,229.5	28.3%	-47.0	-3.6%	-39.4	-3.1%

Accumulation Service (Joyo)

Number of Customers (by service)

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Change from FYE19	Change ratio
Investment Trusts	39,177	39,023	37,253	35,314	36,660	37,787	+2,473	+7.0%
Annuities Insurance	31,296	32,791	34,999	36,932	39,449	40,740	+3,808	+10.3%
Foreign CurrencyDeposits	24,041	24,853	24,823	23,683	24,584	24,295	+612	+2.5%

Number of Contracts (by service)

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Change from FYE19	Change ratio
Investment Trusts	78,672	71,605	66,220	63,477	65,116	66,119	+2,642	+4.1%
Annuities Insurance	47,382	51,314	54,359	56,006	58,071	59,998	+3,992	+7.1%
Foreign CurrencyDeposits	25,671	25,618	24,456	23,938	24,584	24,975	+1,037	+4.3%

Transaction Amount (by service)

	1H18	2H18	1H19	2H19	1H20	2H20	YoY Change	Change ratio
Investment Trusts	9,977	6,674	5,660	5,091	4,996	5,169	+78	+1.5%
Annuities Insurance	4,470	4,835	5,184	5,652	5,907	5,747	+95	+1.6%
Foreign Currency	1,252	1,286	1,249	1,113	1,102	1,129	+16	+1.4%
Total	15,699	12,795	12,093	11,856	12,005	12,045	+189	+1.5%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Change from FYE19	Change ratio	(Number)
Investment Trusts	30,547	32,587	37,365	41,590	45,347	49,676	+8,086	+19.4%	
Annuities Insurance	33,623	34,280	34,592	34,780	35,550	36,038	+1,258	+3.6%	
Foreign Currency Deposits	1,436	1,497	1,577	1,548	1,151	1,421	- 127	-8.2%	

Number of Contracts (by service)

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Change from FYE19	Change ratio	(Number)
Investment Trusts	40,011	42,909	50,421	57,154	63,830	72,550	+15,396	+26.9%	
Annuities Insurance	44,968	45,750	46,493	47,003	48,172	49,055	+2,052	+4.4%	
Foreign Currency Deposits	1,461	1,522	1,612	1,581	1,543	1,452	- 129	-8.2%	

Transaction Amount (by service)

	1H18	2H18	1H19	2H19	1H20	2H20	YoY Change	Change ratio	(¥Million)
Investment Trusts	2,574	2,543	3,539	5,392	6,748	8,917	+3,525	+65.4%	
Annuities Insurance	-	-	-	-	-	-	-	-	
Foreign Currency Deposits	79	81	86	71	53	50	- 21	-29.6%	
Total	2,653	2,624	3,625	5,463	6,801	8,967	+3,504	+64.1%	

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE18	FYE19	FYE20	vs FYE19		FYE18	FYE19	FYE20	vs FYE19	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,812.4	1,746.7	1,822.0	+75.3	+4.3%	19.3	9.0	3.0	-5.9	-1.9
JGB's	489.7	396.6	476.8	+80.1	+20.2%	7.0	2.5	-1.3	-3.8	-
Local government bond	750.5	772.5	818.2	+45.6	+5.9%	5.3	3.4	3.0	-0.4	-
Foreign bonds	513.2	505.3	595.5	+90.1	+17.8%	10.4	12.8	15.0	+2.2	-1.0
o/w Foreign government bond	180.2	152.9	197.1	+44.2	+28.9%	8.5	10.5	8.2	-2.2	-
o/w Ginnie Mae	23.0	55.5	76.5	+21.0	+37.7%	-0.2	1.1	-0.1	-1.3	-
Stocks	243.4	197.2	233.1	+35.9	+18.2%	128.0	85.1	127.5	+42.3	+12.0
Investment trusts & Others	456.7	388.1	373.9	-14.1	-3.6%	12.6	-8.3	26.1	+34.4	+1.0
o/w ETF	165.8	125.8	63.2	-62.6	-49.7%	0.4	-10.8	9.2	+20.1	-
o/w REIT	67.2	55.6	81.4	+25.7	+46.2%	12.6	2.7	12.7	+10.0	-
Total	3,025.9	2,837.4	3,024.6	+187.2	+6.5%,	170.5	98.7	171.7	+73.0	+10.1

* includes ¥4.9bn 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	FYE20	vs FYE19		FYE18	FYE19	FYE20	vs FYE19	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	610.9	600.3	679.1	+78.8	+13.1%	15.7	11.5	8.5	-3.0	-0.0
JGB's	205.4	176.4	170.5	-5.9	-3.3%	6.9	5.5	4.2	-1.3	-
Local government bond	188.2	171.1	208.9	+37.7	+22.0%	4.9	3.5	2.7	-0.8	-0.0
Foreign bonds	316.3	326.3	364.0	+37.7	+11.6%	2.8	13.8	22.4	+8.6	-0.5
Foreign government bond	84.0	87.9	113.0	+25.1	+28.6%	3.1	7.2	6.0	-1.2	-0.5
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	72.4	64.2	39.1	-25.0	-38.9%	28.4	20.8	25.0	+4.1	+1.5
Investment trusts & Others	338.7	266.7	219.1	-47.5	-17.8%	-2.3	-10.6	8.5	+19.1	-0.4
ETF	21.8	19.9	19.3	-0.5	-	-1.1	-3.7	1.6	+5.3	+0.2
REIT	18.9	29.7	29.0	-0.7	-2.4%	1.9	-0.7	3.1	+3.8	-0.0
Total	1,338.4	1,257.5	1,301.5	+43.9	+3.5%	44.6	35.6	64.5	+28.8	+0.4

* includes 1.9bn of gains on cancellation of private offering investment trusts

Securities Portfolio (Joyo)

(¥bn)

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

	Sep-18		FYE18		Sep-19		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,818.9	63.8%	+59.2	+3.3%	+217.5	+13.5%
Duration (year)	3.7	—	4.4	—	5.1	—	5.5	—	6.1	—	7.2	—	+1.7	—	+1.0	—
Fixed rate note	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%	1,818.5	63.8%	+69.8	+3.9%	+217.5	+13.5%
(Avg yield)	(0.46%)	—	(0.45%)	—	(0.42%)	—	(0.39%)	—	(0.32%)	—	(0.29%)	—	(-0.10%)	—	(-0.03%)	—
Floating rate note	78.3	2.8%	32.4	1.1%	24.3	0.9%	11.0	0.4%	0.4	0.0%	0.3	0.0%	-10.5	-96.4%	+0.0	-10.7%
(Avg yield)	(0.07%)	—	(0.08%)	—	(0.03%)	—	(0.00%)	—	(0.08%)	—	(0.59%)	—	(+0.59%)	—	(+0.51%)	—
Foreign currency denominated bonds	418.7	15.1%	474.8	16.6%	453.9	16.7%	470.5	17.2%	492.8	19.1%	580.4	20.4%	+109.9	+23.3%	+87.5	+17.7%
Duration (year)	5.3	—	5.2	—	4.9	—	4.9	—	4.5	—	4.8	—	+0.0	—	+0.2	—
(Avg yield Spread)	(0.94%)	—	(0.83%)	—	(0.80%)	—	(0.80%)	—	(1.20%)	—	(1.35%)	—	(+0.55%)	—	(+0.14%)	—
Fixed rate note	303.5	11.0%	339.1	11.9%	319.7	11.8%	340.3	12.4%	366.2	14.2%	452.8	15.9%	+112.5	+33.0%	+86.6	+23.6%
(Avg yield)	(1.89%)	—	(1.79%)	—	(1.72%)	—	(1.81%)	—	(1.74%)	—	(1.69%)	—	(-0.12%)	—	(-0.05%)	—
(Avg yield Spread)	(0.97%)	—	(0.78%)	—	(0.76%)	—	(0.95%)	—	(1.40%)	—	(1.54%)	—	(+0.59%)	—	(+0.13%)	—
Floating rate note	115.1	4.2%	135.7	4.8%	134.3	4.9%	130.2	4.8%	126.6	4.9%	127.5	4.5%	-2.6	-2.0%	+0.9	+0.7%
(Avg yield)	(3.12%)	—	(3.55%)	—	(3.49%)	—	(2.61%)	—	(1.63%)	—	(1.23%)	—	(-1.38%)	—	(-0.40%)	—
(Avg yield Spread)	(0.88%)	—	(0.95%)	—	(0.90%)	—	(0.40%)	—	(0.65%)	—	(0.77%)	—	(+0.37%)	—	(+0.11%)	—
Stock	115.4	4.2%	115.3	4.0%	105.1	3.9%	112.0	4.1%	109.4	4.2%	105.6	3.7%	-6.3	-5.7%	-3.8	-3.5%
Cet1 ratio	-	25.5%	-	25.4%	-	22.5%	-	23.8%	—	22.9%	—	22.7%	(-1.1%)	—	(-0.2%)	—
Investment trust and others*	427.2	15.4%	445.2	15.6%	360.7	13.3%	396.6	14.5%	375.0	14.5%	347.3	12.2%	-49.2	-12.4%	-27.7	-7.4%
Total	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%	2,852.3	100.0%	+113.3	+4.1%	+273.4	+10.6%
(Avg yield)	(1.25%)	—	(1.12%)	—	(1.41%)	—	(1.23%)	—	(1.04%)	—	(1.12%)	—	(-0.11%)	—	(+0.08%)	—
Unrealized gains/losses	176.2	—	170.5	—	171.3	—	98.7	—	149.6	—	171.7	—	+73.0	+73.9%	+22.0	+14.7%

Securities Portfolio (Ashikaga)

(¥bn)

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

	Sep-18		FYE18		Sep-19		FYE19		Sep-20		FYE20		vs FYE19		vs Sep-20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	602.4	46.0%	602.1	46.5%	585.2	48.0%	591.7	48.4%	616.3	50.5%	670.6	54.2%	+78.9	+13.3%	+54.3	+8.8%
Duration (year)	5.0	-	4.8	-	4.7	-	4.8	-	5.3	-	5.4	-	+0.7	-	+0.2	-
(Avg yield Spread)	(0.81%)	-	(0.75%)	-	(0.74%)	-	(0.72%)	-	(0.66%)	-	(0.66%)	-	(-0.06%)	-	(-0.00%)	-
Fixed rate note	573.5	43.8%	574.2	44.4%	558.2	45.8%	573.7	47.0%	616.3	50.5%	670.6	54.2%	+96.9	+16.9%	+54.3	+8.8%
(Avg yield)	(0.84%)	-	(0.78%)	-	(0.77%)	-	(0.74%)	-	(0.67%)	-	(0.66%)	-	(-0.08%)	-	(-0.01%)	-
Floating rate note	28.9	2.2%	27.9	2.2%	26.9	2.2%	17.9	1.5%	0.0	0.0%	0.0	0.0%	-17.9	-100.0%	+0.0	+0.0%
(Avg yield)	(0.17%)	-	(0.16%)	-	(0.15%)	-	(0.15%)	-	(0.16%)	-	(0.16%)	-	(+0.01%)	-	(+0.00%)	-
Foreign currency denominated bonds	302.6	23.1%	306.5	23.7%	301.9	24.8%	309.4	25.3%	306.2	25.1%	341.5	27.6%	+32.1	+10.4%	+35.3	+11.5%
Duration (year)	6.7	-	6.5	-	6.2	-	6.2	-	5.6	-	5.4	-	-0.8	-	-0.2	-
(Avg yield Spread)	(2.94%)	-	(2.68%)	-	(2.74%)	-	(2.67%)	-	(2.64%)	-	(2.63%)	-	(-0.04%)	-	(-0.01%)	-
Fixed rate note	280.0	21.4%	286.6	22.2%	283.5	23.3%	291.0	23.8%	289.3	23.7%	323.9	26.2%	+32.9	+11.3%	+34.6	+12.0%
(Avg yield)	(2.93%)	-	(2.67%)	-	(2.70%)	-	(2.63%)	-	(2.71%)	-	(2.71%)	-	(+0.08%)	-	(-0.00%)	-
Floating rate note	22.6	1.7%	19.8	1.5%	18.3	1.5%	18.4	1.5%	16.9	1.4%	17.6	1.4%	-0.8	-4.3%	+0.7	+4.1%
(Avg yield)	(2.96%)	-	(2.86%)	-	(3.30%)	-	(3.33%)	-	(1.52%)	-	(1.29%)	-	(-2.04%)	-	(-0.23%)	-
Stock	45.6	3.5%	43.9	3.4%	43.6	3.6%	43.3	3.5%	26.2	2.1%	14.1	1.1%	-29.2	-67.4%	-12.1	-46.2%
Cet1 ratio	14.9%	-	14.3%	-	14.1%	-	15.4%	-	9.4%	-	4.9%	-	(-10.42%)	-	(-4.42%)	-
Investment trust and others*	358.6	27.4%	340.9	26.4%	287.1	23.6%	277.1	22.7%	271.3	22.2%	210.3	17.0%	-66.8	-24.1%	-61.0	-22.5%
Total	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%	1,236.8	100.0%	+15.0	+1.2%	+16.6	+1.4%
(Avg yield)	(2.73%)	-	(2.20%)	-	(1.84%)	-	(1.66%)	-	(1.65%)	-	(1.58%)	-	(-0.08%)	-	(-0.07%)	-
Unrealized gains/losses	31.0	-	44.8	-	65.3	-	35.7	-	67.1	-	64.7	-	+29.0	-	-2.4	-

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	
									-	-	
									FYE19	FYE20	
FYE20	Normal borrowers	9,370	293	1	0	0	0	9,664	Upgraded	356	357
	Borrowers requiring caution	930	3,445	27	33	0	0	4,435	Unchanged	14,500	14,067
	Borrower requiring monitoring	20	35	94	3	0	0	152	Downgraded	1,374	1,401
	Potentially bankrupt	14	248	22	1,026	0	0	1,310	Others	600	689
	Substantially bankrupt	5	21	1	63	117	0	207	Total	16,830	16,514
	Legally bankrupt	2	14	0	13	13	15	57			
	Others	442	206	6	35	0	0	689			
	Total	10,783	4,262	151	1,173	130	15	16,514			

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	
									-	-	
									FYE19	FYE20	
FYE20	Normal borrowers	2,961,567	41,895	181	0	0	0	3,003,645	Upgraded	42,654	48,537
	Borrowers requiring caution	131,228	288,221	3,541	2,780	0	0	425,771	Unchanged	3,352,654	3,315,522
	Borrower requiring monitoring	5,120	3,525	11,882	137	0	0	20,665	Downgraded	159,381	174,202
	Potentially bankrupt	2,876	18,338	2,008	51,459	0	0	74,682	Others	24,967	29,834
	Substantially bankrupt	372	1,028	26	6,547	1,779	0	9,753	Total	3,579,656	3,568,096
	Legally bankrupt	241	1,214	0	1,197	477	611	3,742			
	Others	23,925	5,741	69	97	0	0	29,834			
	Total	3,125,331	359,964	17,710	62,220	2,257	611	3,568,095			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE19							(number)		
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE18	FYE19	
									-	-	
									FYE19	FYE20	
FYE20	Normal borrowers	186,263	870	10	79	9	0	187,231	Upgraded	2,304	1,358
	Borrowers requiring caution	1,858	3,843	36	272	11	3	6,023	Unchanged	187,632	191,604
	Borrower requiring monitoring	35	48	275	2	1	0	361	Downgraded	2,017	2,366
	Potentially bankrupt	62	126	38	1,087	50	13	1,376	Others	0	0
	Substantially bankrupt	133	12	2	20	123	2	292	Total	191,953	195,328
	Legally bankrupt	5	3	0	5	19	13	45			
Total		188,356	4,902	361	1,465	213	31	195,328			

Based on Borrowed Amount for All

		FYE19							(¥mil)		
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE18	FYE19	
									-	-	
									FYE19	FYE20	
FYE20	Normal borrowers	4,132,931	37,371	183	346	22	0	4,170,853	Upgraded	60,924	48,926
	Borrowers requiring caution	131,755	258,740	5,067	4,685	87	38	400,372	Unchanged	4,287,597	4,458,358
	Borrower requiring monitoring	1,838	5,529	16,343	158	4	0	23,872	Downgraded	120,593	156,754
	Potentially bankrupt	2,939	7,420	5,058	48,581	718	204	64,920	Others	0	0
	Substantially bankrupt	1,033	132	24	384	1,623	43	3,239	Total	4,469,114	4,664,038
	Legally bankrupt	81	49	0	60	452	140	782			
Total		4,270,577	309,241	26,675	54,214	2,906	425	4,664,038			

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE19		FYE20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	684,815	10.1%	717,387	10.4%	+32,571	+0.3%
Agriculture / Forestry	20,506	0.3%	19,476	0.2%	-1,030	-0.0%
Fishery	4,757	0.0%	5,023	0.0%	+266	+0.0%
Mining / Quarrying of stones / Gravel	10,625	0.1%	10,263	0.1%	-361	-0.0%
Construction	177,709	2.6%	189,430	2.7%	+11,720	+0.1%
Electric, gas and water	154,974	2.2%	180,653	2.6%	+25,679	+0.3%
Telecommunication	25,003	0.3%	26,277	0.3%	+1,274	+0.0%
Transport / Postal activities	165,979	2.4%	193,891	2.8%	+27,912	+0.3%
Wholesale / Retailing services	620,641	9.1%	591,033	8.6%	-29,608	-0.5%
Financial & Insurance services	228,642	3.3%	252,554	3.6%	+23,911	+0.3%
Real estate / Goods rental & leasing	1,210,121	17.9%	1,192,317	17.3%	-17,803	-0.5%
Medical, welfare and other services (*)	364,456	5.3%	350,178	5.1%	-14,278	-0.2%
Public sector	1,126,280	16.6%	1,061,273	15.4%	-65,006	-1.1%
Others (including individual loans)	1,965,469	29.0%	2,066,401	30.1%	+100,931	+1.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,759,983	100.0%	6,856,163	100.0%	+96,180	-

Risk-Monitored Loans by Industry (non-consolidated)

Industry	FYE19		FYE20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	18,744	21.3%	23,648	24.7%	+4,903	+3.3%
Agriculture / Forestry	328	0.3%	846	0.8%	+518	+0.5%
Fishery	24	0.0%	24	0.0%	+0	-0.0%
Mining / Quarrying of stones / Gravel	454	0.5%	0	0.0%	-454	-0.5%
Construction	6,953	7.9%	10,984	11.4%	+4,031	+3.5%
Electric, gas and water	2,262	2.5%	112	0.1%	-2,149	-2.4%
Telecommunication	1,003	1.1%	966	1.0%	-36	-0.1%
Transport / Postal activities	2,519	2.8%	2,869	2.9%	+350	+0.1%
Wholesale / Retailing services	23,279	26.5%	26,044	27.2%	+2,765	+0.6%
Financial & Insurance services	313	0.3%	318	0.3%	+5	-0.0%
Real estate / Goods rental & leasing	8,699	9.9%	7,936	8.2%	-762	-1.6%
Medical, welfare and other services (*)	14,823	16.9%	14,229	14.8%	-594	-2.0%
Public sector	-	-	-	-	-	-
Others (including individual loans)	8,204	9.3%	7,755	8.1%	-449	-1.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	87,611	100.0%	95,739	100.0%	+8,128	-

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

Balance of Loans by Industry (non-consolidated)

	FYE19		FYE20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	495,260	10.4%	514,732	10.4%	+19,472	-0.0%
Agriculture / Forestry	13,173	0.2%	12,834	0.2%	-339	-0.0%
Fishery	599	0.0%	618	0.0%	+19	-0.0%
Mining / Quarrying of stones / Gravel	1,601	0.0%	2,170	0.0%	+569	+0.0%
Construction	153,646	3.2%	166,875	3.3%	+13,229	+0.1%
Electric, gas and water	78,200	1.6%	89,147	1.8%	+10,947	+0.1%
Telecommunication	20,793	0.4%	21,291	0.4%	+498	-0.0%
Transport / Postal activities	130,721	2.7%	142,239	2.8%	+11,518	+0.1%
Wholesale / Retailing services	403,654	8.5%	404,094	8.1%	+440	-0.3%
Financial & Insurance services	169,349	3.5%	174,842	3.5%	+5,493	-0.0%
Real estate / Goods rental & leasing	601,214	12.7%	594,833	12.0%	-6,381	-0.7%
Medical, welfare and other services (*)	349,058	7.3%	377,758	7.6%	+28,700	+0.2%
Public sector	367,405	7.7%	439,977	8.8%	+72,572	+1.1%
Others (including individual loans)	1,932,714	40.9%	2,002,187	40.5%	+69,473	-0.4%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,717,392	100.0%	4,943,603	100.0%	+226,211	—

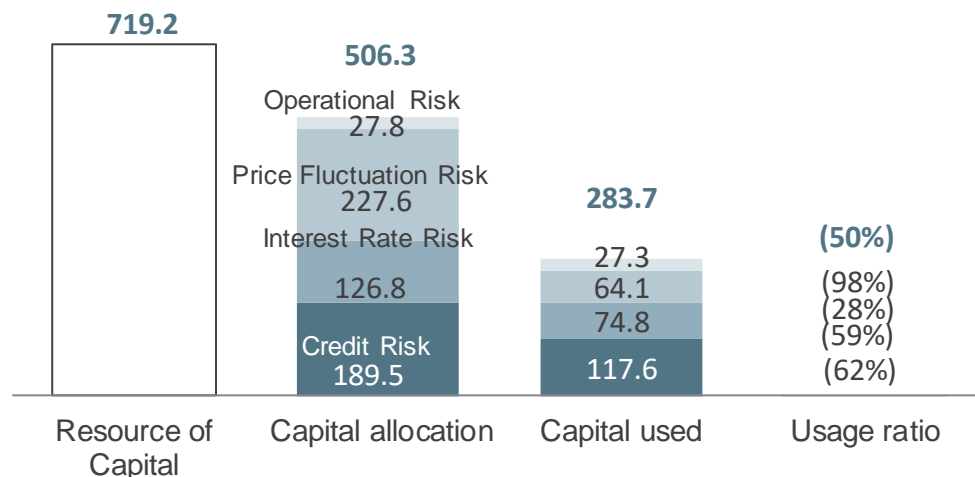
Risk-Monitored Loans by Industry (non-consolidated)

	FYE19		FYE20		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	17,771	22.3%	20,783	24.9%	+3,012	+2.6%
Agriculture / Forestry	514	0.6%	776	0.9%	+262	+0.2%
Fishery	27	0.0%	27	0.0%	+0	-0.0%
Mining / Quarrying of stones / Gravel	—	—	-	—	—	—
Construction	6,285	7.8%	6,885	8.2%	+600	+0.3%
Electric, gas and water	2	0.0%	582	0.6%	+580	+0.6%
Telecommunication	286	0.3%	210	0.2%	-76	-0.1%
Transport / Postal activities	2,766	3.4%	3,375	4.0%	+609	+0.5%
Wholesale / Retailing services	18,274	22.9%	19,538	23.4%	+1,264	+0.5%
Financial & Insurance services	89	0.1%	75	0.0%	-14	-0.0%
Real estate / Goods rental & leasing	7,321	9.1%	7,944	9.5%	+623	+0.3%
Medical, welfare and other services (*)	13,944	17.5%	14,323	17.1%	+379	-0.3%
Public sector	—	—	-	—	—	—
Others (including individual loans)	12,339	15.4%	8,788	10.5%	-3,551	-4.9%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	79,623	100.0%	83,311	100.0%	+3,688	—

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

Capital Allocation/ Capital Used as of Mar.31, 2021

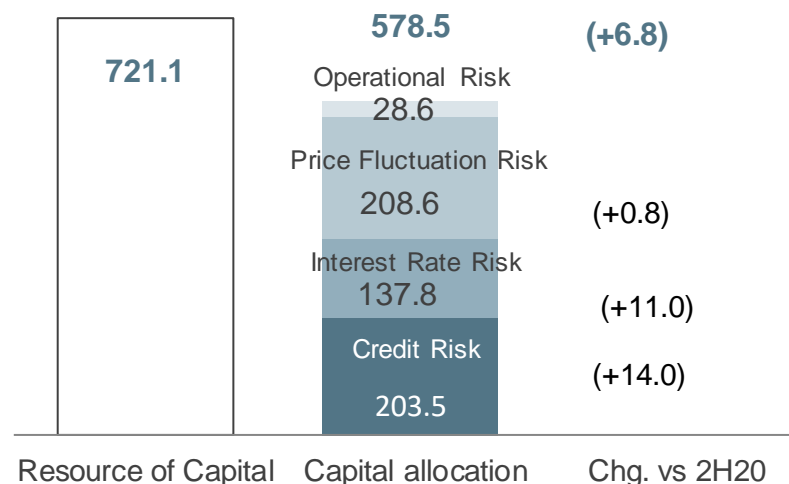
(¥bn)



Capital Allocation (planned for 1H21)

Decided capital allocation for 1H21, based on the market outlook, and financial results and forecast of subsidiaries.

(¥bn)



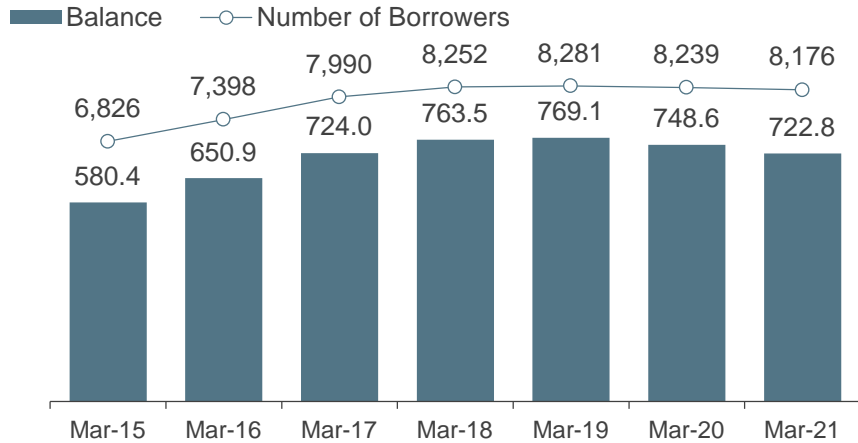
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	2021	2022	2021	2022
Parameter				
Real GDP	+2.70%	+1.20%	+2.53%	-2.43%
Nikkei Stock average	¥13,643	¥14,161	¥25,592	¥20,580
USD/Yen exchange rate	¥84.14	¥84.14	¥104.03	¥102.14
Capital ratio				
Domestic standard	8.58%	6.56%	9.90%	8.49%
CET1 ratio	8.01%	6.82%	11.34%	8.97%
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 domestic or overseas interest rates. Overseas economic slowdown.		During sluggish domestic demand and great uncertainty due to COVID-19, credit uneasiness are prolonged.	

Apartment Loans (1) Portfolio

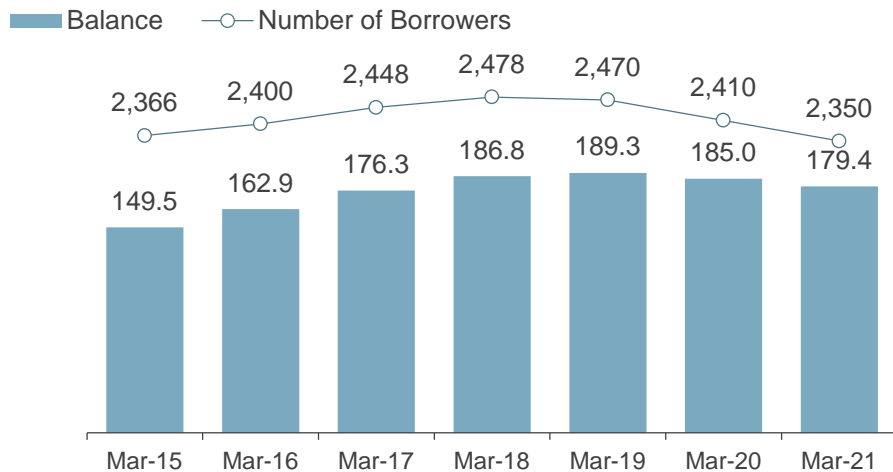
Joyo Bank

Number of Borrowers and Balance of Loans



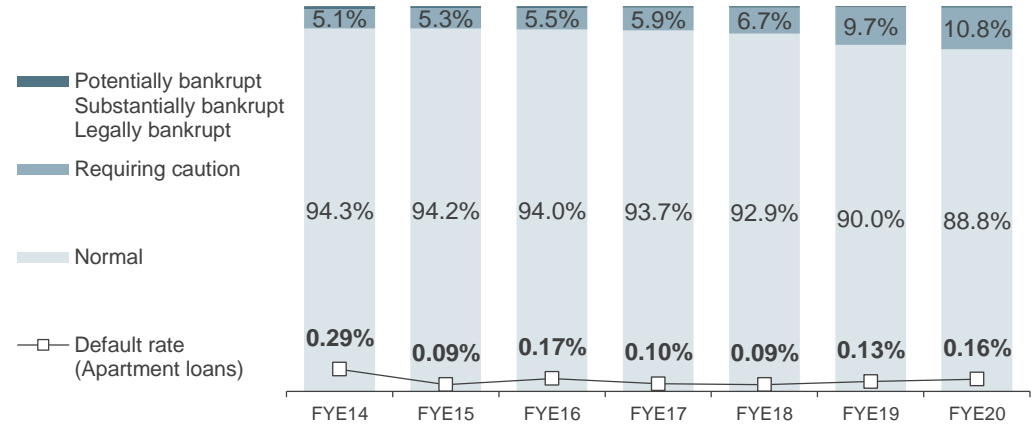
Ashikaga Bank

Number of Borrowers and Balance of Loans



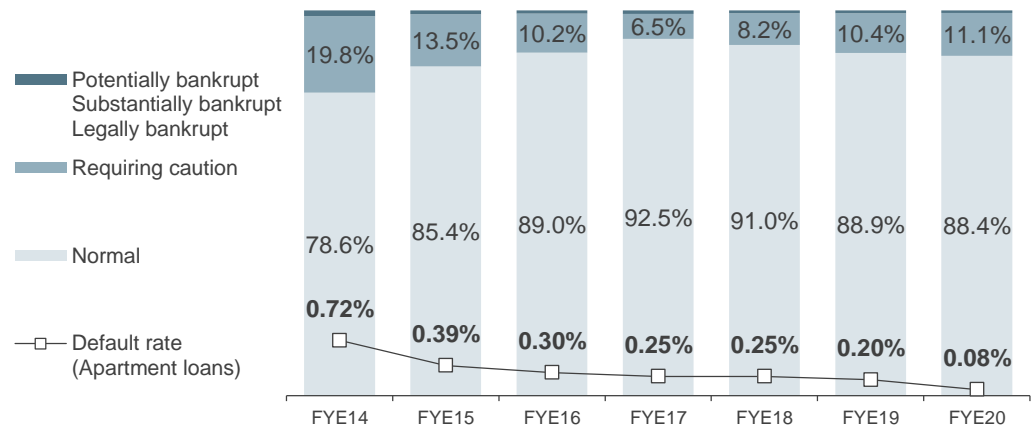
(¥bn)

Borrower Rating Default Ratio



(¥bn)

Borrower Rating Default Ratio

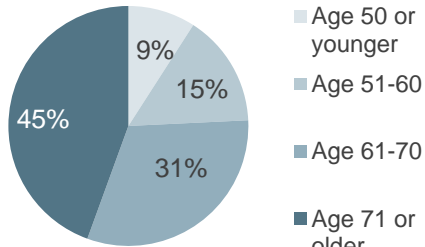


Apartment Loans (2) Monitoring

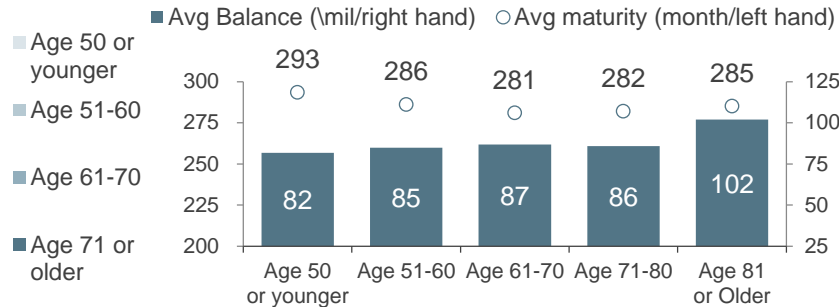
Source (Prefectural Average)
: Ministry of Internal Affairs and Communications "Housing and Land Survey"

Joyo Bank

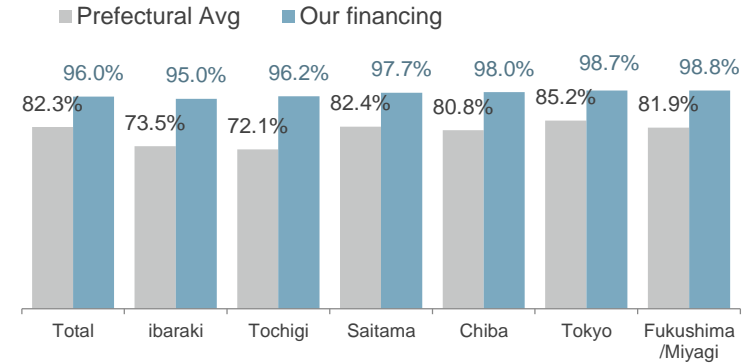
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

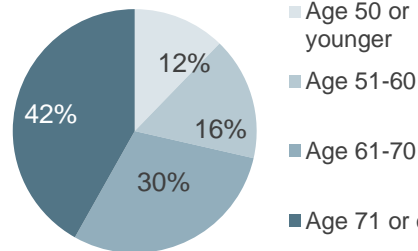


Occupancy Rate of Apartments by Area

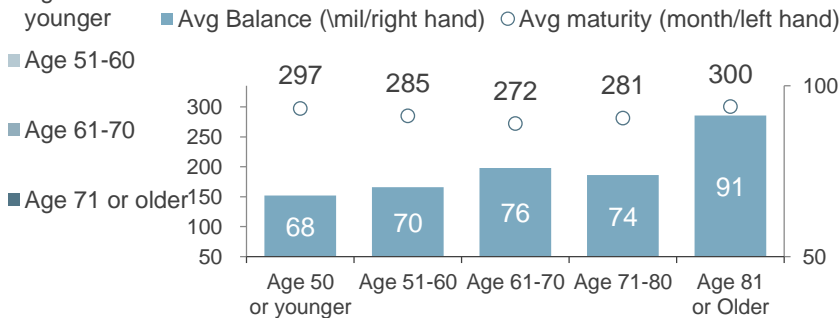


Ashikaga Bank

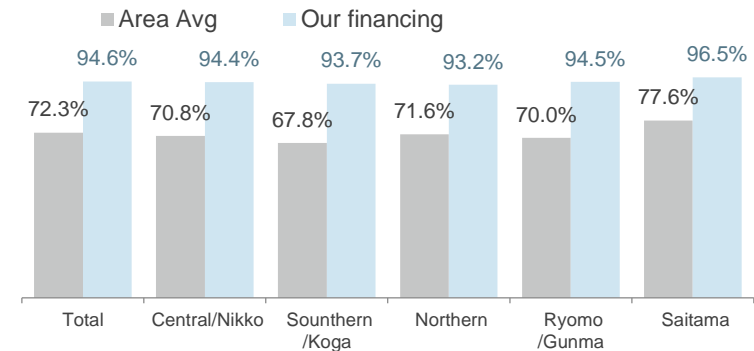
Composition by Age Group
(by number of borrowers)



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.30,2020 and who especially need attention.

Cost Efficiency

Joyo

(¥bn)

		FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	YoY
Total expenses		68.2	35.0	68.5	33.7	66.3	33.2	65.3	32.7	64.2	31.2	61.7	-2.5
Personnel expenses		34.9	17.7	34.7	16.9	33.6	17.0	33.8	16.8	33.5	16.7	33.2	-0.3
Non-Personnel expenses		29.5	14.5	29.5	14.3	28.7	13.8	27.7	13.6	26.8	12.3	24.7	-2.0
Depreciation	1	6.0	3.0	6.1	3.1	6.3	3.0	5.9	2.6	5.2	2.4	4.8	-0.4
Deposit insurance cost	2	3.1	1.6	3.2	1.4	2.9	1.3	2.7	1.3	2.7	1.3	2.7	-0.0
Others (Excluding 1 & 2)		20.4	9.9	20.1	9.8	19.5	9.5	18.9	9.5	18.9	8.5	17.1	-1.6
Tax		3.7	2.7	4.2	2.4	3.9	2.2	3.8	2.2	3.8	2.1	3.7	-0.1
OHR(Core gross business income basis)		65.7%	69.3%	68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	+0.3%

Ashikaga

(¥bn)

		FY15	1H16	FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	YoY
Total expenses		47.0	23.3	46.4	23.4	47.2	24.2	48.8	25.3	50.7	24.4	48.4	-2.3
Personnel expenses		25.3	12.7	25.7	13.0	26.1	13.4	26.8	13.7	27.6	13.4	26.6	-1.0
Non-Personnel expenses		18.8	8.7	17.5	8.5	17.8	8.8	18.4	9.8	19.9	9.2	18.6	-1.2
Depreciation	1	3.5	1.1	2.1	0.9	1.9	1.0	2.2	1.2	2.8	2.1	4.2	+1.3
Deposit insurance cost	2	2.0	1.0	2.1	0.9	1.9	0.9	1.8	0.9	1.8	0.9	1.8	+0.0
Others (Excluding 1 & 2)		13.3	6.6	13.3	6.6	14.0	6.9	14.4	7.7	15.2	6.2	12.6	-2.5
Tax		2.8	1.8	3.2	1.7	3.2	1.9	3.5	1.7	3.1	1.7	3.0	-0.0
OHR(Core gross business income basis)		55.7%	54.8%	56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	-5.2%

Number of Employees / Offices

Joyo

	16/3	16/9	17/3	17/9	18/3	18/9	19/3	19/9	20/3	20/9	21/3	YoY
Number of employees	3,289	3,384	3,281	3,437	3,332	3,419	3,320	3,391	3,319	3,354	3,267	-52
Number of offices	419	420	406	407	404	403	399	399	383	382	382	-1
Domestic	179	179	180	181	183	184	183	184	186	188	185	-1
Overseas*	3	3	3	3	4	4	4	4	4	4	4	+0
ATM spot	237	238	223	223	217	215	212	211	193	190	193	+0
Own ATM	867	868	856	849	844	837	802	793	770	753	720	-50

*All overseas offices are representative office.

Ashikaga

	16/3	16/9	17/3	17/9	18/3	18/9	19/3	19/9	20/3	20/9	21/3	YoY
Number of employees	2,817	2,880	2,810	2,900	2,826	2,925	2,857	2,926	2,831	2,805	2,698	-133
Number of offices	358	364	367	368	369	369	368	366	364	365	361	-3
Domestic	152	154	154	152	153	153	154	150	150	146	143	-7
Overseas*	1	1	1	1	2	2	2	2	2	2	2	+0
ATM spot	205	209	212	215	214	214	212	214	212	217	216	+4
Own ATM	709	709	714	709	706	684	673	669	659	659	646	-13

*All overseas offices are representative office.

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2020			Mar. 31, 2021			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%	54	392,348	33.2%	-10	-10,043	-0.8%
Securities	41	22,878	1.9%	40	134,377	11.3%	46	154,535	13.1%	+6	+20,157	+1.7%
Corporate	1,124	338,826	28.7%	1,098	139,680	11.8%	1,166	137,590	11.6%	+68	-2,090	-0.1%
Foreign	475	242,387	20.5%	506	243,942	20.6%	361	221,088	18.7%	-145	-22,853	-1.9%
Individual & others	33,917	216,817	18.3%	41,042	238,569	20.2%	54,952	254,000	21.5%	+13,910	+15,431	+1.3%
Treasury stocks	1	4	0.0%	1	19,745	1.6%	1	19,143	1.6%	+0	-601	-0.0%
Total	35,633	1,179,055	100.0%	42,754	1,179,055	100.0%	56,583	1,179,055	100.0%	+13,829	+0	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar. 31, 2021)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 30,2020)
Nomura Securities Co., Ltd.	106,816	9.20%	-0.05%
The Master Trust Bank of Japan, Ltd. (Trust Account)	69,164	5.96%	+0.50%
Custody Bank of Japan, Ltd.(Trust Account)	44,677	3.85%	-0.21%
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	23,026	1.98%	-0.12%
Sumitomo Life Insurance Company	21,659	1.86%	-0.00%
The Dai-ici Life Insurance Company, Ltd.	19,948	1.71%	-0.07%
Custody Bank of Japan, Ltd.(Trust Account9)	19,118	1.64%	-0.07%
MUFG Bank, Ltd	17,780	1.53%	-1.12%

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
FY 2020	—	—	—	—	—	—	—	—	—
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
Jul-Sep	85.7	+0.1	+14.5	85.1	+1.6	+14.5	91.3	+4.3	+11.4
Oct-Dec	90.5	+5.6	+5.5	92.0	+8.1	+3.7	86.7	+5.0	+16.0
2021 Jan-Mar	—	—	—	—	—	—	—	—	—
2021 Jan	97.5	+8.6	+5.0	95.3	+3.5	+4.2	89.3	+3.0	+15.4
Feb	100.1	+2.7	+0.7	97.6	+2.4	+4.3	91.3	+2.2	+10.9
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 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
FY 2019	-	-	-	-	-	-	-	-	-
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
Jul-Sep	88.3	+2.2	-9.0	88.3	+3.7	-7.6	108.8	+14.0	+4.1
Oct-Dec	90.0	+1.9	-1.0	89.2	+1.0	+0.7	109.0	+0.2	+5.4
2021 Jan-Mar	—	—	—	—	—	—	—	—	—
2021 Jan	89.8	-3.3	-7.3	86.4	-6.9	-6.2	109.6	+0.6	+7.2
Feb	90.9	+1.2	+2.0	91.2	+5.6	+4.8	107.7	-1.7	+8.9
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			
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	-3.1	444.3	375.2	67.9	1,322.1	-19.0	996.5	305.4	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	1,548.8	-4.3	1,123.4	411.7	13.7
FY2020		1,083.8	-18.7	279.2	719.1	85.6	1,089.9	-29.6	760.2	317.6	12.1
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	388.3	+19.0	294.3	90.6	3.5
	Jul-Sep	324.5	+1.3	107.2	189.6	27.8	396.1	-11.0	282.0	110.3	3.8
	Oct-Dec	351.2	-0.1	111.2	213.7	26.3	394.3	-15.1	288.2	102.7	3.3
2020	Jan-Mar	329.4	+2.5	106.8	200.9	21.6	369.1	-3.3	258.1	107.9	3.2
2020	Apr-Jun	159.2	-51.6	59.1	81.8	18.3	235.7	-39.4	143.0	90.3	2.4
	Jan-Mar	316.2	-2.6	58.5	239.4	18.3	244.2	-38.4	174.9	66.5	2.7
	Oct-Dec	312.5	-11.0	64.5	225.8	22.1	270.8	-31.3	193.5	74.1	3.3
2021	Jan-Mar	296.0	-10.1	97.1	171.9	26.9	339.2	-8.1	248.8	86.7	3.7
2021	Jan	86.2	+0.3	24.2	55.0	7.0	100.9	-31.2	64.7	34.6	1.5
	Feb	77.6	-34.9	27.5	41.8	8.3	97.4	-7.0	75.4	20.9	1.1
	Mar	132.2	+6.5	45.5	75.2	11.6	140.9	+19.7	108.7	31.2	1.0

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
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	125.2	-23.9	36.3	-24.1	
FY2020	163.7	+30.7	42.1	+16.0	
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	7.6	-16.3
2020	Apr-Jun	41.2	+32.9	14.1	+146.8
	Jul-Sep	43.3	+32.8	11.4	+2.8
	Oct-Dec	42.6	+39.9	9.2	-23.4
2021	Jan-Mar	36.6	+17.3	7.4	-1.8
2021	Jan	12.7	+12.8	2.9	+11.6
	Feb	10.0	+4.1	3.4	+169.3
	Mar	13.9	+34.5	1.2	-68.7

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
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
FY2020		387,697	+7.3	119,063	+7.1	134,413	-1.2	16,380	-7.8	1,601	-7.2	1,091	-23.9
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
	Oct-Dec	86,069	-8.6	38,405	+21.1	29,414	-26.4	4,300	+0.2	425	+1.7	203	-46.5
2021	Jan-Mar	61,593	-8.0	19,309	-36.0	17,517	+38.1	3,992	+1.0	395	+4.0	320	-1.1
2021	Jan	12,779	-26.2	1,690	-69.5	3,874	-8.6	1,261	+7.5	124	+9.4	86	-28.9
	Feb	13,451	+3.3	2,499	-53.1	3,567	-21.4	1,257	-4.0	126	+3.5	151	+83.5
	Mar	35,362	-3.5	15,119	-21.7	10,076	+157.8	1,474	+0.3	145	+0.1	83	-31.1
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
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
FY2020		227,438	+15.3	89,700	+34.6	89,792	+0.2	10,651	-13.1	1,084	-12.4	790	-6.0
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
	Oct-Dec	45,720	-9.4	19,719	+8.0	19,997	-16.1	2,736	-9.1	284	-4.8	212	+9.6
2021	Jan-Mar	25,559	-18.1	12,449	+0.8	8,037	-31.7	2,584	-14.0	265	-9.7	168	-12.0
2021	Jan	6,096	-12.4	3,217	+0.2	1,728	-32.7	692	-32.7	73	-26.8	96	+101.7
	Feb	5,179	-57.7	3,014	-4.1	2,038	-57.8	800	+6.1	81	+6.4	31	-28.5
	Mar	14,284	+18.9	6,218	+3.8	4,271	-2.2	1,092	-10.7	110	-5.6	41	-59.0
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)		New ly Registered Passenger Vehicles+ Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY		YoY		Index	YoY
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	-0.1	-0.3	+7.4	+7.2	+1.8	+0.4	102.3	+0.8	109,312	-3.7	73,256	-6.1
FY2018		-	-	-	-	-	-	-	-	101.9	-0.4	101,060	-7.5	66,311	-9.5
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	+5.5	-1.9	+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	+3.9	-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	+7.5	+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	+5.1	-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
	Oct-Dec	304	-0.5	+7.4	+3.0	+14.8	+8.5	+9.5	-2.9	101.5	-1.1	26,206	+15.2	17,389	+17.4
2021	Jan-Mar	-	-	-	-	-	-	-	-	101.9	-0.3	32,103	+3.7	20,957	+1.7
2021	Jan	272	-11.2	+5.9	+2.1	+13.0	+7.8	+13.2	-1.8	101.8	-0.5	9,212	+6.8	6,060	+6.2
	Feb	368	+40.7	+1.6	-2.0	+2.7	-3.0	+2.6	-4.8	101.9	-0.3	9,878	-0.6	6,363	-2.9
	Mar	-	-	+1.8	-0.8	+2.3	-0.2	+0.7	+1.8	102.1	+0.0	13,013	+5.1	8,534	+2.3
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
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
FY2020		-	-	+0.1	-1.8	+20.2	+11.1	+7.3	-3.4	101.1	+0.2	72,151	-12.0	46,618	-12.8
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	-1.4	+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	274	-16.5	+0.4	-2.3	+6.5	+7.2	+5.8	-4.3	101.4	+0.8	18,443	-15.5	11,745	-18.2
	Oct-Dec	330	-10.2	+3.4	+2.2	+29.9	+7.3	+7.8	-3.2	100.6	-0.8	18,551	-0.1	12,105	-1.6
2021	Jan-Mar	-	-	-	-	-	-	-	-	100.8	-0.3	22,728	+0.3	14,373	-2.1
2021	Jan	374	+12.9	-1.8	-3.7	+22.6	+9.2	+9.5	-3.3	100.7	-0.6	6,407	+3.1	4,142	+3.7
	Feb	250	-24.8	-0.9	-3.4	+15.4	-3.1	+2.7	-5.9	100.8	-0.4	6,888	-6.7	4,311	-11.1
	Mar	-	-	-	-	-	-	-	-	100.9	-0.1	9,433	+4.2	5,920	+1.6
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			
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
FY2020		-	-	-	-	-	-	-	-	-	-	2.00	1.27	9,184	+23.4
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	100.5	-1.1	98.7	-1.8	95.3	-3.1	93.0	-2.9	84.8	64.3	1.98	1.19	10,966	+44.4
	Oct-Dec	99.6	-1.7	95.5	-4.4	120.2	-2.2	118.2	-0.9	92.7	75.8	2.34	1.28	9,390	+23.0
2021	Jan-Mar	-	-	-	-	-	-	-	-	-	-	2.08	1.39	7,936	+4.8
2021	Jan	100.3	-1.2	98.9	-0.8	90.7	-0.2	88.7	+0.2	83.9	75.3	2.42	1.42	8,199	+2.6
	Feb	100.0	-1.1	99.5	-0.2	86.8	+0.5	84.8	+0.8	86.4	85.1	2.02	1.40	7,736	+6.6
	Mar	-	-	-	-	-	-	-	-	-	-	1.80	1.35	7,874	+5.3

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			
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	+3.2	99.2	+1.5	96.9	+0.8	92.5	91.3	2.02	1.36	5,672	+10.7
FY2020		103.9	+0.2	106.8	+4.9	97.8	-1.4	95.2	-1.8	81.0	73.0	1.74	1.01	7,309	+28.9
2018	Apr-Jun	103.2	+2.6	98.7	+3.9	100.3	-2.9	99.1	-3.5	91.3	103.5	1.89	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	2.37	1.52	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	1.92	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	1.37	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	2.36	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	104.4	+0.1	108.0	+4.6	93.0	-2.8	90.3	-3.7	74.2	61.7	1.66	0.93	8,588	+47.1
	Oct-Dec	105.1	+1.0	107.0	+3.6	111.9	+10.5	109.8	+11.4	81.5	81.0	2.11	1.01	7,574	+29.1
2021	Jan-Mar	-	-	-	-	-	-	-	-	-	-	1.80	1.09	6,299	+12.1
2021	Jan	105.0	+2.0	102.4	-1.6	82.3	-4.7	80.5	-4.2	79.8	85.7	1.88	1.12	6,495	+11.9
	Feb	104.4	+2.2	101.1	-2.5	81.3	-1.6	79.5	-1.1	81.5	93.5	1.84	1.12	6,174	+13.8
	Mar	-	-	-	-	-	-	-	-	-	-	1.68	1.04	6,227	+10.6

SDGs Information

Environmental business activities

Loans for solar power generation(Joyo Bank+Ashikagabank)

FY	Number of contracts	Contract amount
FY2020	174	¥27.3billion
FY2019	208	¥27.8billion
FY2018	288	¥42.9billion
FY2017	377	¥34.9billion

Environment-friendly private placement bonds(Ashikaga Bank)

FY	Number of contracts	Contract amount
FY2020	24	¥2.0billion
FY2019	27	¥2.8billion
FY2018	39	¥3.8billion
FY2017	51	¥6.0billion

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
FY2020	Joyo Bank	105
	Ashikaga Bank	60
FY2019	Joyo Bank	105
	Ashikaga Bank	57
FY2018	Joyo Bank	104
	Ashikaga Bank	48
FY2017	Joyo Bank	102
	Ashikaga Bank	36

* cumulative total

Energy Consumption (Joyo Bank + Ashikaga Bank)

Target of reduction of energy consumption(per 1 square 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)	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)

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

FY	Number of lessons conducted	Number of 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
813	¥68.6billion	¥138million

(end of March 2021, Joyo Bank + Ashikaga Bank)

FY	Number of grants made	Grants made amount
FY2020	94 organizations	¥9.9million
Cumulative total	1,484 organizations	¥159million

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

(*2) From 1992

Fostering next-generation

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

FY	Contents	Number of sessions	Number of participants
FY2020	Postponed due to the COVID-19 pandemic.		
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

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

(*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

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%

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

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

■Female employees ratio in position equivalent to assistant manager

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

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

FY2019	0% (All of 13 people)
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■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%
ezpert 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 31,2021	• "Kurumin" (certified under the Act on Measures to Support Raising Next-Generation Children)
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