

<APPENDIX> Data Book

Data Book Contents

Balance Sheet / Average Balance / Average Yield	4-5
Interest Yields and Spreads	6-7
Loans	8-11
Deposits	12-13
Accumulation Service	14-15
Securities	16-19
Changes in Borrower Classification	20-21
Balance of Loans / Risk-monitored Loans by Industry	22-23
Risk Management (Risk Capital allocation / Stress Test)	24
Apartment Loan	25-26
Cost Efficiency	27
Number of Employees / Offices	28
Shareholder Composition	29
Basic Data of Ibaraki Prefecture and Tochigi Prefecture	30-37
SDGs Information	38-44

Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	FY21			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,816.2	0.85	58,436	- 31.7	- 0.01	- 1,544
JPY	6,629.6	0.85	56,474	- 38.7	- 0.01	- 1,154
Foreign currency	186.5	1.05	1,962	+6.9	- 0.25	- 389
Securities	2,975.9	1.01	30,287	+235.9	- 0.06	+531
Domestic Bonds	1,901.4	0.32	6,095	+167.2	- 0.01	+325
Stocks	102.6	5.12	5,263	- 8.3	+0.76	+428
Foreign securities	595.2	1.52	9,095	+63.3	- 0.05	+688
Others	376.5	2.61	9,832	+13.7	- 0.35	- 911
Call loans	5.2	0.15	8	- 5.8	+0.00	- 8
JPY	0.5	0.13	0	+0.0	+0.01	+0
Foreign currency	4.7	0.15	7	- 5.8	+0.00	- 8
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.2	0.44	23	+0.0	+0.00	+0
Due from banks	1,110.3	0.30	3,349	+458.2	+0.20	+2,687
NCDs	-	-	-	-	-	-
Foreign exchange	6.4	0.25	16	+0.7	- 0.07	- 2
Others	6.4	5.03	325	+4.9	- 17.01	- 6
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,925.9	0.84	92,447	+662.3	- 0.03	+1,657

Liabilities

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

	FY21			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	9,785.2	0.00	623	+402.5	- 0.00	- 514
JPY	9,627.5	0.00	199	+420.5	+0.00	- 36
Foreign currency	157.6	0.26	424	- 18.0	- 0.24	- 478
NCDs	161.9	0.00	6	+9.8	+0.00	- 3
Call money	905.5	- 0.01	- 99	+173.5	- 0.00	- 42
JPY	841.0	- 0.02	- 240	+148.4	+0.01	- 3
Foreign currency	64.4	0.21	140	+25.1	- 0.23	- 38
Payables under repurchase agreements	133.9	- 0.09	- 127	+38.5	- 0.11	- 153
Payables under securities lending transactions	514.3	0.01	51	+204.3	+0.00	+20
Bills sold	-	-	-	-	-	-
Borrowed money	2,058.3	0.00	154	+530.4	- 0.03	- 507
Foreign exchange	0.3	0.00	0	+0.0	+0.00	+0
Corporate bonds	0	0.00	0	- 0.6	- 2.77	- 18
Others	5.5	19.62	1,097	-0.0	- 1.31	- 77
Interest rate sw aps	-	-	485	-	-	- 156
Interest-bearing liabilities	13,565.3	0.01	1,706	+1,358.5	- 0.00	- 1,298

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

	2018	2019	2020	2021	YoY
Individual customers	2,520.1	2,594.4	2,648.3	2,709.3	+2.3%
Corporate	2,794.7	2,854.0	2,943.1	2,952.5	+0.3%
Local	1,561.9	1,598.7	1,629.0	1,642.1	+0.8%
Tokyo	1,232.8	1,255.3	1,314.1	1,310.4	-0.2%
Public sector	695.8	638.9	601.3	532.9	-11.3%
Foreign currency	120.9	134.3	144.1	147.1	+2.0%
Total	6,131.5	6,221.6	6,336.9	6,341.8	+0.0%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	FY21			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,948.5	0.94	46,921	+196.8	- 0.04	- 249
Domestic	4,929.8	0.94	46,738	+200.5	- 0.04	- 166
Overseas	18.6	0.98	182	- 3.7	- 0.21	- 83
Trading account securities	2.2	0.35	8	- 0.2	- 0.05	- 2
Securities	1,275.7	1.44	18,431	+38.4	- 0.13	- 1,160
Domestic Bonds	686.5	0.61	4,252	+58.2	- 0.03	+126
Stocks	13.5	10.66	1,449	- 11.3	+5.76	+228
Foreign securities	343.8	2.60	8,957	+29.2	- 0.01	+725
Others	231.7	1.62	3,772	- 37.7	- 0.60	- 2,240
Call loans	0.0	0.81	0	- 38.4	+0.81	+2
Domestic	-	-	-	- 38.1	+0.00	+3
International	0.0	0.81	0	- 0.2	+0.45	- 0
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.2	0.87	46	+0.7	- 0.13	+0
Due from banks	1,488.6	0.22	3,285	+564.3	+0.12	+2,388
NCDs	-	-	-	-	-	-
Foreign exchange	7.3	0.00	0	- 0.2	- 0.00	+0
Others	3.2	0.76	24	+2.0	- 1.16	+1
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	7,731.2	0.88	68,718	+763.5	- 0.08	+980

Liabilities

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

	FY21			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,505.3	0.00	148	+344.2	- 0.00	- 313
Domestic	6,474.9	0.00	112	+343.7	- 0.00	- 256
Overseas	30.4	0.11	36	+0.5	- 0.19	- 57
NCDs	180.4	0.00	9	- 40.3	- 0.00	- 23
Call money	863.9	- 0.01	- 92	+536.5	- 0.01	- 110
Domestic	847.6	- 0.01	- 139	+533.9	0.00	- 83
International	16.3	0.28	47	+2.5	- 0.24	- 26
Payables under repurchase agreements	17.6	0.26	47	- 5.8	- 0.32	- 92
Payables under securities lending transactions	219.6	0.19	437	+51.6	- 0.04	+22
Bills sold	-	-	-	-	-	-
Borrowed money	1,479.6	0.00	3	+629.6	- 0.02	- 214
Foreign exchange	0.2	0.90	2	+0	+0.16	+0
Corporate bonds	-	-	-	-	-	-
Others	2.1	52.01	1,129	+0	- 1.92	- 12
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	9,269.1	0.01	1,685	+1,516.0	- 0.01	- 744

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

	2018	2019	2020	2021	YoY
Individual customers	2,043.6	2,137.4	2,193.5	2,269.6	+3.4%
Corporate	2,081.6	2,136.5	2,216.0	2,232.6	+0.7%
Local	1,583.1	1,629.6	1,699.8	1,723.0	+1.3%
Tokyo	498.4	506.8	516.2	509.5	-1.3%
Public sector	371.2	335.7	323.5	336.7	+4.0%
Foreign currency	17.0	18.0	15.9	12.0	-24.8%
Total	4,513.5	4,627.7	4,749.2	4,851.0	+2.1%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		FY17	FY18	FY19	FY20	FY21	YoY
Average yield on interest-earning assets	1	1.06	1.07	1.04	0.88	0.84	- 0.03
Average yield on loans and bills discounted	2	1.04	1.03	0.94	0.87	0.85	- 0.01
Average yield on securities		1.17	1.18	1.32	1.08	1.01	- 0.06
Average yield on interest-bearing liabilities		0.09	0.08	0.08	0.02	0.01	- 0.01
Average yield on deposits and NCDs	3	0.02	0.04	0.04	0.01	0.00	- 0.00
Expense ratio		0.78	0.74	0.71	0.64	0.60	- 0.03
Deposit and securities cost	4	0.81	0.79	0.76	0.65	0.61	- 0.04
Funding cost	5	0.80	0.73	0.66	0.52	0.45	- 0.07
Loan-deposit interest margins	2-3	1.02	0.99	0.90	0.86	0.85	- 0.01
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.18	0.21	0.24	+0.02
Total interest margins	1-5	0.26	0.33	0.37	0.35	0.38	+0.03

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.068	1.070	1.042	0.884	0.846	- 0.038
Average yield on loans and bills discounted	2	1.049	1.036	0.942	0.875	0.857	- 0.018
Average yield on securities		1.170	1.189	1.325	1.085	1.017	- 0.068
Average yield on deposits and NCDs	3	0.029	0.045	0.042	0.012	0.006	- 0.005
Funding cost	5	0.805	0.736	0.669	0.529	0.458	- 0.071
Loan-deposit interest margins	2-3	1.020	0.991	0.900	0.863	0.850	- 0.012
Total interest margins	1-5	0.263	0.334	0.373	0.355	0.387	+0.032

Domestic Account

(%)

		FY17	FY18	FY19	FY20	FY21	YoY
Average yield on interest-earning assets	1	0.97	0.96	0.93	0.82	0.78	- 0.03
Average yield on loans and bills discounted	2	1.02	0.99	0.89	0.86	0.85	- 0.01
Average yield on securities		0.96	1.01	1.16	0.96	0.89	- 0.07
Average yield on interest-bearing liabilities		0.01	0.00	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		0.78	0.75	0.71	0.64	0.60	- 0.03
Deposit and securities cost	4	0.79	0.75	0.72	0.64	0.60	- 0.03
Funding cost	5	0.74	0.67	0.60	0.51	0.45	- 0.06
Loan-deposit interest margins	2-3	1.02	0.98	0.89	0.86	0.84	- 0.01
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.17	0.21	0.24	+0.02
Total interest margins	1-5	0.22	0.28	0.33	0.30	0.32	+0.02

Average yield on interest-earning assets	1	0.973	0.960	0.934	0.821	0.784	- 0.037
Average yield on loans and bills discounted	2	1.029	0.991	0.898	0.864	0.851	- 0.012
Average yield on securities		0.964	1.011	1.161	0.966	0.890	- 0.076
Average yield on deposits and NCDs	3	0.006	0.004	0.004	0.002	0.002	- 0.000
Funding cost	5	0.745	0.673	0.601	0.516	0.456	- 0.060
Loan-deposit interest margins	2-3	1.023	0.987	0.894	0.861	0.849	- 0.011
Total interest margins	1-5	0.228	0.287	0.333	0.305	0.327	+0.022

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		FY17	FY18	FY19	FY20	FY21	YoY
Average yield on interest-earning assets	1	1.18	1.26	1.10	0.97	0.88	- 0.08
Average yield on loans and bills discounted	2	1.13	1.08	1.03	0.99	0.94	- 0.04
Average yield on securities		1.64	2.20	1.66	1.58	1.44	- 0.13
Average yield on interest-bearing liabilities		0.07	0.11	0.10	0.03	0.01	- 0.01
Average yield on deposits and NCDs	3	0.02	0.03	0.02	0.00	0.00	-0.00
Expense ratio		0.83	0.83	0.85	0.75	0.71	- 0.04
Deposit and securities cost	4	0.86	0.87	0.88	0.76	0.71	- 0.05
Funding cost	5	0.82	0.86	0.87	0.65	0.53	- 0.12
Loan-deposit interest margins	2-3	1.11	1.04	1.00	0.98	0.94	- 0.03
Difference between average yield on loans and deposits	2-4	0.27	0.20	0.15	0.22	0.23	+0.00
Total interest margins	1-5	0.36	0.39	0.23	0.31	0.35	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.188	1.263	1.104	0.972	0.888	- 0.084
Average yield on loans and bills discounted	2	1.137	1.080	1.036	0.992	0.948	- 0.044
Average yield on securities		1.646	2.206	1.660	1.583	1.444	- 0.139
Average yield on deposits and NCDs	3	0.023	0.039	0.028	0.007	0.002	- 0.005
Funding cost	5	0.826	0.868	0.873	0.656	0.531	- 0.125
Loan-deposit interest margins	2-3	1.114	1.041	1.008	0.985	0.946	- 0.039
Total interest margins	1-5	0.362	0.395	0.231	0.316	0.357	+0.041

Domestic Account

(%)

		FY17	FY18	FY19	FY20	FY21	YoY
Average yield on interest-earning assets	1	1.10	1.17	1.00	0.88	0.79	- 0.08
Average yield on loans and bills discounted	2	1.13	1.07	1.02	0.99	0.94	- 0.04
Average yield on securities		1.47	2.03	1.30	1.23	1.01	- 0.21
Average yield on interest-bearing liabilities		0.01	0.00	0.00	0.00	0.00	-0.00
Average yield on deposits and NCDs	3	0.01	0.01	0.00	0.00	0.00	-0.00
Expense ratio		0.83	0.83	0.85	0.75	0.70	- 0.04
Deposit and securities cost	4	0.84	0.84	0.86	0.75	0.70	- 0.05
Funding cost	5	0.77	0.78	0.80	0.64	0.52	- 0.12
Loan-deposit interest margins	2-3	1.12	1.06	1.01	0.98	0.94	- 0.03
Difference between average yield on loans and deposits	2-4	0.28	0.22	0.16	0.23	0.24	+0.00
Total interest margins	1-5	0.33	0.39	0.20	0.24	0.27	+0.03

Average yield on interest-earning assets	1	1.109	1.173	1.000	0.884	0.799	- 0.085
Average yield on loans and bills discounted	2	1.135	1.072	1.028	0.991	0.948	- 0.043
Average yield on securities		1.476	2.039	1.304	1.231	1.016	- 0.215
Average yield on deposits and NCDs	3	0.014	0.010	0.009	0.006	0.001	- 0.005
Funding cost	5	0.772	0.780	0.800	0.641	0.521	- 0.120
Loan-deposit interest margins	2-3	1.121	1.062	1.019	0.985	0.947	- 0.038
Total interest margins	1-5	0.337	0.393	0.200	0.243	0.278	+0.035

Loans 1 (Joyo)

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	6,610.7	100.0%	6,760.8	100.0%	6,873.3	100.0%	6,876.8	100.0%	6,793.1	100.0%	6,789.0	100.0%	- 87.8	- 1.2%	- 4.1
Normal (incl. borrowers w/o credit score)	6,138.6	92.8%	6,277.9	92.8%	6,341.8	92.2%	6,334.8	92.1%	6,229.5	91.7%	6,232.5	91.8%	- 102.2	- 1.6%	+2.9	+0.0%
Other borrowers requiring caution	377.0	5.7%	389.2	5.7%	433.9	6.3%	439.0	6.3%	455.0	6.6%	444.0	6.5%	+5.0	+1.1%	- 11.0	- 2.4%
Borrowers Requiring Monitoring	19.6	0.2%	18.0	0.2%	18.2	0.2%	19.7	0.2%	22.0	0.3%	20.9	0.3%	+1.2	+6.3%	- 1.0	- 4.6%
Potentially bankrupt or worse	75.3	1.1%	75.6	1.1%	79.2	1.1%	83.3	1.2%	86.5	1.2%	91.3	1.3%	+8.0	+9.6%	+4.8	+5.6%

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	6,183.2	100.0%	6,240.1	100.0%	6,328.1	100.0%	6,353.6	100.0%	6,290.9	100.0%	6,329.7	100.0%	- 23.9	- 0.3%	+38.8
Local	4,704.0	76.0%	4,727.0	75.8%	4,759.7	75.2%	4,778.1	75.2%	4,741.2	75.3%	4,770.7	75.3%	- 7.4	- 0.1%	+29.4	+0.6%
Ibaraki	3,467.5	56.0%	3,460.7	55.5%	3,467.9	54.8%	3,468.0	54.5%	3,420.5	54.3%	3,413.9	53.9%	- 54.1	- 1.5%	- 6.5	- 0.1%
Tochigi	283.3	4.5%	285.5	4.6%	285.2	4.5%	283.3	4.4%	281.8	4.4%	283.9	4.4%	+0.6	+0.2%	+2.1	+0.7%
Fukushima	314.0	5.0%	320.5	5.1%	321.8	5.0%	320.5	5.0%	320.8	5.0%	324.0	5.1%	+3.5	+1.1%	+3.2	+1.0%
Miyagi	112.6	1.8%	114.0	1.8%	112.9	1.7%	109.1	1.7%	108.8	1.7%	112.0	1.7%	+2.8	+2.6%	+3.1	+2.9%
Chiba	297.1	4.8%	306.6	4.9%	320.2	5.0%	335.5	5.2%	339.6	5.3%	354.9	5.6%	+19.4	+5.7%	+15.3	+4.5%
Saitama	229.5	3.7%	239.7	3.8%	251.5	3.9%	261.5	4.1%	269.5	4.2%	281.6	4.4%	+20.0	+7.6%	+12.0	+4.4%
Tokyo/Osaka	1,479.2	23.9%	1,513.1	24.2%	1,568.3	24.7%	1,575.4	24.7%	1,549.6	24.6%	1,558.9	24.6%	- 16.4	- 1.0%	+9.3	+0.6%

Number of SMEs

Number of SMEs	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	31,985	-457	31,370	-615	30,766	-604	30,323	-443	29,672	-651	29,353	-319

* Number of SMEs includes that of sole proprietors

Loans 2 (Joyo)

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

*Excluding loans to Ministry of Finance

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	6,183.2	100.0%	6,240.1	100.0%	6,328.1	100.0%	6,353.6	100.0%	6,290.9	100.0%	6,329.7	100.0%	- 23.8	-0.3%	+38.8	+0.6%
Individual	2,600.4	42.0%	2,624.6	42.0%	2,652.0	41.9%	2,687.7	42.3%	2,712.6	43.1%	2,740.2	43.2%	+52.4	+1.9%	+27.6	+1.0%
Corporate*	2,950.3	47.7%	3,002.6	48.1%	3,079.6	48.6%	3,103.0	48.8%	3,053.1	48.5%	3,091.3	48.8%	- 11.7	-0.3%	+38.1	+1.2%
Major companies	1,145.6	18.5%	1,165.1	18.6%	1,225.1	19.3%	1,220.6	19.2%	1,210.4	19.2%	1,206.9	19.0%	- 13.6	-1.1%	- 3.4	-0.2%
Medium sized companies	102.9	1.6%	98.2	1.5%	102.6	1.6%	100.1	1.5%	97.5	1.5%	99.9	1.5%	- 0.1	-0.1%	+2.4	+2.5%
SMEs	1,701.7	27.5%	1,739.1	27.8%	1,751.7	27.6%	1,782.2	28.0%	1,745.2	27.7%	1,784.3	28.1%	+2.1	+0.1%	+39.1	+2.2%
Public sector	632.4	10.2%	612.8	9.8%	596.5	9.4%	562.7	8.8%	525.1	8.3%	498.1	7.8%	- 64.6	-11.4%	- 26.9	-5.1%

**"Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	2,600.4	100.0%	2,624.6	100.0%	2,652.0	100.0%	2,687.7	100.0%	2,712.6	100.0%	2,740.2	100.0%	+52.4	+1.9%	+27.6	+1.0%
Housing related Loans*	2,391.0	91.9%	2,419.5	92.1%	2,449.1	92.3%	2,483.8	92.4%	2,509.2	92.5%	2,535.9	92.5%	+52.0	+2.0%	+26.6	+1.0%
Customer Loans	114.8	4.4%	116.0	4.4%	115.9	4.3%	121.6	4.5%	125.0	4.6%	128.6	4.6%	+6.9	+5.7%	+3.6	+2.8%
Loans to small Businesses	94.6	3.6%	89.1	3.3%	86.9	3.2%	82.2	3.0%	78.3	2.8%	75.7	2.7%	- 6.5	-7.9%	- 2.6	-3.3%

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

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

(¥bn)

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	2,950.3	100.0%	3,002.6	100.0%	3,079.6	100.0%	3,103.0	100.0%	3,053.1	100.0%	3,091.3	100.0%	- 11.7	-0.3%	+38.1	+1.2%
Local	1,560.8	52.9%	1,579.9	52.6%	1,602.2	52.0%	1,618.9	52.1%	1,594.2	52.2%	1,622.4	52.4%	+3.4	+0.2%	+28.1	+1.7%
Ibaraki	1,068.3	36.2%	1,078.4	35.9%	1,101.1	35.7%	1,121.8	36.1%	1,104.1	36.1%	1,114.6	36.0%	- 7.1	-0.6%	+10.5	+0.9%
Tochigi	116.1	3.9%	117.8	3.9%	115.4	3.7%	111.8	3.6%	110.0	3.6%	111.7	3.6%	- 0.0	-0.0%	+1.7	+1.5%
Fukushima	152.0	5.1%	156.0	5.1%	156.5	5.0%	154.4	4.9%	153.1	5.0%	155.0	5.0%	+0.5	+0.3%	+1.9	+1.2%
Miyagi	73.7	2.4%	75.9	2.5%	75.7	2.4%	72.7	2.3%	73.4	2.4%	77.8	2.5%	+5.0	+6.9%	+4.3	+5.9%
Chiba	99.2	3.3%	99.0	3.2%	99.1	3.2%	103.7	3.3%	100.6	3.2%	106.8	3.4%	+3.0	+2.9%	+6.1	+6.1%
Saitama	51.4	1.7%	52.6	1.7%	54.2	1.7%	54.2	1.7%	52.7	1.7%	56.2	1.8%	+1.9	+3.6%	+3.4	+6.5%
Tokyo/Osaka	1,389.4	47.0%	1,422.6	47.3%	1,477.3	47.9%	1,484.1	47.8%	1,458.9	47.7%	1,468.9	47.5%	- 15.1	-1.0%	+9.9	+0.6%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

(¥bn)

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	4,630.1	100.0%	4,730.2	100.0%	4,754.3	100.0%	4,955.4	100.0%	4,936.8	100.0%	5,139.1	100.0%	+183.7	+3.7%	+202.3	+4.1%
Normal (incl. borrow ers w/o credit score)	4,224.9	91.2%	4,321.9	91.4%	4,280.9	90.0%	4,456.3	89.9%	4,434.4	89.8%	4,625.8	90.0%	+169.4	+3.8%	+191.4	+4.3%
Other borrow ers requiring caution	311.5	6.7%	315.9	6.7%	382.3	8.0%	406.1	8.2%	402.9	8.2%	415.7	8.1%	+9.5	+2.4%	+12.8	+3.2%
Borrow ers Requiring Monitoring	27.2	0.6%	27.9	0.6%	27.5	0.6%	23.9	0.5%	26.7	0.5%	25.3	0.5%	+1.4	+6.1%	- 1.3	- 5.0%
Potentially bankrupt or worse	66.5	1.4%	64.3	1.4%	63.4	1.3%	68.9	1.4%	72.7	1.5%	72.1	1.4%	+3.1	+4.6%	- 0.6	- 0.9%

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

(¥bn)

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	4,617.0	100.0%	4,717.3	100.0%	4,741.8	100.0%	4,924.5	100.0%	4,850.1	100.0%	4,979.0	100.0%	+54.4	+1.1%	+128.8	+2.7%
Local	4,094.0	88.7%	4,170.7	88.4%	4,209.5	88.8%	4,384.2	89.0%	4,311.4	88.9%	4,435.5	89.1%	+51.3	+1.2%	+124.1	+2.9%
Tochigi	2,341.1	50.7%	2,401.3	50.9%	2,390.8	50.4%	2,560.4	52.0%	2,453.3	50.6%	2,555.6	51.3%	- 4.8	- 0.2%	+102.2	+4.2%
Gunma	597.5	12.9%	603.7	12.8%	616.4	13.0%	617.6	12.5%	629.5	13.0%	640.8	12.9%	+23.1	+3.7%	+11.2	+1.8%
Ibaraki	326.0	7.1%	327.7	6.9%	335.6	7.1%	333.4	6.8%	333.5	6.9%	334.3	6.7%	+0.9	+0.3%	+0.7	+0.2%
Saitama	794.0	17.2%	803.4	17.0%	830.3	17.5%	836.0	17.0%	858.9	17.7%	868.6	17.4%	+32.5	+3.9%	+9.6	+1.1%
Fukushima	35.2	0.8%	34.4	0.7%	36.2	0.8%	36.5	0.7%	35.9	0.7%	36.0	0.7%	- 0.5	- 1.4%	+0.1	+0.3%
Tokyo	523.0	11.3%	546.6	11.6%	532.3	11.2%	540.3	11.0%	538.7	11.1%	543.5	10.9%	+3.1	+0.6%	+4.7	+0.9%

Number of SMEs

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,472	-150	26,382	-90	26,499	+117	26,561	+62	26,238	-323	26,231	-7

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	4,617.0	100.0%	4,717.3	100.0%	4,741.8	100.0%	4,924.5	100.0%	4,850.1	100.0%	4,979.0	100.0%	+54.4	+1.1%	+128.8
Individual	2,146.7	46.4%	2,171.3	46.0%	2,195.8	46.3%	2,237.0	45.4%	2,276.4	46.9%	2,305.1	46.2%	+68.1	+3.0%	+28.6	+1.2%
Corporate	2,144.8	46.4%	2,178.6	46.1%	2,244.4	47.3%	2,266.5	46.0%	2,249.7	46.3%	2,256.0	45.3%	- 10.5	-0.4%	+6.3	+0.2%
Major companies	460.5	9.9%	470.2	9.9%	471.3	9.9%	467.6	9.4%	461.7	9.5%	467.3	9.3%	- 0.2	-0.0%	+5.6	+1.2%
Medium sized companies	107.5	2.3%	107.4	2.2%	112.9	2.3%	104.7	2.1%	106.6	2.1%	110.5	2.2%	+5.7	+5.5%	+3.8	+3.6%
SMEs	1,576.7	34.1%	1,601.0	33.9%	1,660.1	35.0%	1,694.2	34.4%	1,681.3	34.6%	1,678.1	33.7%	- 16.0	-0.9%	- 3.2	-0.1%
Public sector	325.4	7.0%	367.4	7.7%	301.5	6.3%	420.9	8.5%	323.9	6.6%	417.8	8.3%	- 3.0	-0.7%	+93.9	+28.9%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	2,146.7	100.0%	2,171.3	100.0%	2,195.8	100.0%	2,237.0	100.0%	2,276.4	100.0%	2,305.1	100.0%	+68.1	+3.0%	+28.6
Housing related Loans*	1,985.2	92.4%	2,011.9	92.6%	2,033.5	92.6%	2,081.5	93.0%	2,119.5	93.1%	2,147.9	93.1%	+66.4	+3.1%	+28.3	+1.3%
Customer Loans	70.2	3.2%	71.5	3.2%	69.4	3.1%	70.4	3.1%	71.9	3.1%	75.2	3.2%	+4.7	+6.7%	+3.3	+4.6%
Loans to small Businesses	91.2	4.2%	87.8	4.0%	92.8	4.2%	84.9	3.7%	84.9	3.7%	81.8	3.5%	- 3.0	-3.6%	- 3.0	-3.6%

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

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	2,144.8	100.0%	2,178.6	100.0%	2,244.4	100.0%	2,266.5	100.0%	2,249.7	100.0%	2,256.0	100.0%	- 10.5	-0.4%	+6.3
Local	1,622.8	75.6%	1,633.8	74.9%	1,714.5	76.3%	1,728.7	76.2%	1,713.7	75.3%	1,715.5	76.0%	- 13.2	-0.7%	+1.8	+0.1%
Tochigi	777.1	36.2%	791.5	36.3%	842.3	37.5%	861.5	38.0%	852.6	37.5%	849.6	37.6%	- 11.8	-1.3%	- 2.9	-0.3%
Gunma	269.1	12.5%	269.3	12.3%	276.3	12.3%	275.7	12.1%	272.4	11.9%	275.2	12.2%	- 0.4	-0.1%	+2.8	+1.0%
Ibaraki	141.9	6.6%	140.9	6.4%	145.5	6.4%	143.5	6.3%	137.9	6.0%	137.6	6.0%	- 5.9	-4.1%	- 0.3	-0.2%
Saitama	406.3	18.9%	404.1	18.5%	420.5	18.7%	417.5	18.4%	420.8	18.5%	423.0	18.7%	+5.4	+1.3%	+2.1	+0.5%
Fukushima	28.2	1.3%	27.8	1.2%	29.8	1.3%	30.4	1.3%	29.8	1.3%	29.9	1.3%	- 0.4	-1.3%	+0.1	+0.5%
Tokyo	522.0	24.3%	544.8	25.0%	529.8	23.6%	537.8	23.7%	536.0	23.5%	540.5	23.9%	+2.7	+0.5%	+4.4	+0.8%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	¥bn															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	8,689.5	100.0%	8,973.1	100.0%	9,394.2	100.0%	9,705.5	100.0%	9,722.1	100.0%	10,053.9	100.0%	+348.4	+3.5%	+331.8	+3.4%
Yen-denominated	8,487.5	97.6%	8,796.6	98.0%	9,206.0	97.9%	9,553.5	98.4%	9,553.7	98.2%	9,914.3	98.6%	+360.8	+3.7%	+360.5	+3.7%
Foreign currency	197.6	2.2%	165.0	1.8%	184.5	1.9%	152.0	1.5%	168.3	1.7%	139.6	1.3%	-12.3	-8.1%	-28.7	-17.0%
JOM deposit	4.3	0.0%	11.4	0.1%	3.7	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	+0.0	-	+0.0	-
NCDs	219.9		84.2		146.9		143.7		161.8		170.1		+26.4	+18.3%	+8.2	+5.1%

Yen-denominated Deposits by Customer Type

	¥bn															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	8,487.5	100.0%	8,796.6	100.0%	9,206.0	100.0%	9,553.5	100.0%	9,553.7	100.0%	9,914.3	100.0%	+360.8	+3.7%	+360.5	+3.7%
Individual	6,423.9	75.6%	6,566.1	74.6%	6,824.7	74.1%	6,984.3	73.1%	7,087.4	74.1%	7,231.0	72.9%	+246.6	+3.5%	+143.6	+2.0%
Corporate	1,769.1	20.8%	1,789.1	20.3%	1,978.0	21.4%	2,066.3	21.6%	2,050.5	21.4%	2,100.2	21.1%	+33.8	+1.6%	+49.6	+2.4%
Public	294.3	3.4%	441.3	5.0%	403.2	4.3%	502.7	5.2%	415.8	4.3%	583.0	5.8%	+80.3	+15.9%	+167.2	+40.2%

Individual Deposits by Liquidity Type

	¥bn															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	6,423.9	100.0%	6,566.1	100.0%	6,824.7	100.0%	6,984.3	100.0%	7,087.4	100.0%	7,231.0	100.0%	+246.7	+3.5%	+143.6	+2.0%
Current	4,325.9	67.3%	4,493.9	68.4%	4,761.8	69.7%	4,952.0	70.9%	5,076.3	71.6%	5,244.0	72.5%	+291.9	+5.8%	+167.6	+3.3%
Time deposits	2,098.0	32.6%	2,072.2	31.5%	2,062.9	30.2%	2,032.2	29.0%	2,011.0	28.3%	1,987.0	27.4%	-45.1	-2.2%	-24.0	-1.1%

Deposits (Ashikaga)

Deposits

	(¥bn)															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	5,668.4	100.0%	5,813.4	100.0%	6,196.9	100.0%	6,551.9	100.0%	6,482.8	100.0%	6,803.3	100.0%	+251.4	+3.8%	+320.5	+4.9%
Yen-denominated	5,622.8	99.1%	5,770.2	99.2%	6,171.7	99.5%	6,523.8	99.5%	6,451.2	99.5%	6,774.8	99.5%	+250.9	+3.8%	+323.5	+5.0%
Foreign currency	45.5	0.8%	43.2	0.7%	25.2	0.4%	28.1	0.4%	31.6	0.4%	28.5	0.4%	+0.4	+1.7%	-3.0	-9.5%
NCDs	273.8		265.9		215.8		196.7		183.2		189.6		-7.0	-3.6%	+6.3	+3.4%

Yen-denominated Deposits by Customer Type

	(¥bn)															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	5,622.8	100.0%	5,770.2	100.0%	6,171.7	100.0%	6,523.8	100.0%	6,451.2	100.0%	6,774.8	100.0%	+250.9	+3.8%	+323.5	+5.0%
Individual	3,934.4	69.9%	4,036.5	69.9%	4,202.4	68.0%	4,331.1	66.3%	4,409.2	68.3%	4,500.6	66.4%	+169.4	+3.9%	+91.3	+2.0%
Corporate	1,454.4	25.8%	1,455.4	25.2%	1,735.6	28.1%	1,738.5	26.6%	1,792.8	27.7%	1,758.4	25.9%	+19.9	+1.1%	-34.4	-1.9%
Public	233.9	4.1%	278.1	4.8%	233.6	3.7%	454.1	6.9%	249.0	3.8%	515.7	7.6%	+61.5	+13.5%	+266.6	+107.0%

Individual Deposits by Liquidity Type

	(¥bn)															
	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	3,934.4	100.0%	4,036.5	100.0%	4,202.4	100.0%	4,331.1	100.0%	4,409.2	100.0%	4,500.6	100.0%	+169.4	+3.9%	+91.3	+2.0%
Current	2,639.3	67.0%	2,760.0	68.3%	2,933.5	69.8%	3,101.6	71.6%	3,211.8	72.8%	3,321.5	73.8%	+219.8	+7.0%	+109.6	+3.4%
Time deposits	1,294.9	32.9%	1,276.5	31.6%	1,268.9	30.1%	1,229.5	28.3%	1,197.4	27.1%	1,179.0	26.1%	-50.4	-4.1%	-18.3	-1.5%

Accumulation Service (Joyo)

Number of Customers (by service)

	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Change from FYE20	Change ratio
Investment Trusts	35,314	35,154	36,660	37,787	41,120	44,427	+6,640	+17.5%
Annuities Insurance	36,932	38,124	39,449	40,740	41,554	42,593	+1,853	+4.5%
Foreign CurrencyDeposits	23,683	23,210	23,879	24,295	23,426	20,552	-3,743	-15.4%

Number of Contracts (by service)

	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Change from FYE20	Change ratio
Investment Trusts	66,220	63,477	65,116	66,119	70,540	74,989	+8,870	+13.4%
Annuities Insurance	54,359	56,006	58,071	59,998	61,223	62,981	+2,983	+4.9%
Foreign CurrencyDeposits	24,456	23,938	24,584	24,975	24,040	21,071	-3,904	-15.6%

Transaction Amount (by service)

	1H19	2H19	1H20	2H20	1H21	2H21	YoY Change	Change ratio
Investment Trusts	5,660	5,091	4,996	5,169	5,100	5,094	-75	-1.4%
Annuities Insurance	5,184	5,652	5,907	5,747	5,528	5,940	+193	+3.3%
Foreign Currency	1,249	1,113	1,102	1,129	1,066	925	-204	-18.0%
Total	12,093	11,856	12,005	12,045	11,694	11,959	-86	-0.7%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Change from FYE20	Change ratio	(Number)
Investment Trusts	37,365	41,590	45,347	49,676	53,200	56,436	+6,760	+13.6%	
Annuities Insurance	34,592	34,780	35,550	36,038	36,334	37,197	+1,159	+3.2%	
Foreign CurrencyDeposits	1,577	1,548	1,511	1,421	816	1,193	- 228	-16.0%	

Number of Contracts (by service)

	19-Sep	FYE19	20-Sep	FYE20	21-Sep	FYE21	Change from FYE20	Change ratio	(Number)
Investment Trusts	50,421	57,154	63,830	72,550	79,515	85,577	+13,027	+17.9%	
Annuities Insurance	46,493	47,003	48,172	49,055	49,629	50,604	+1,549	+3.1%	
Foreign CurrencyDeposits	1,612	1,581	1,543	1,452	1,366	1,218	- 234	-16.1%	

Transaction Amount (by service)

	1H19	2H19	1H20	2H20	1H21	2H21	YoY Change	Change ratio	(¥Million)
Investment Trusts	3,539	5,392	6,748	8,917	10,783	12,055	+3,137	+35.1%	
Annuities Insurance	-	-	-	-	-	-	-	-	
Foreign CurrencyDeposits	86	71	53	50	41	36	- 14	-28.3%	
Total	3,625	5,463	6,801	8,967	10,824	12,091	+3,123	+34.8%	

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE19	FYE20	FYE21	vs FYE20		FYE19	FYE20	FYE21	vs FYE20	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,746.7	1,822.0	2,002.5	+180.5	+9.9%	9.0	3.0	-16.3	-19.4	-0.5
JGB's	396.6	476.8	629.9	+153.1	+32.1%	2.5	-1.3	-13.4	-12.0	-
Local government bond	772.5	818.2	841.5	+23.3	+2.8%	3.4	3.0	-0.6	-3.6	-
Foreign bonds	505.3	595.5	597.9	+2.4	+0.4%	12.8	15.0	-12.8	-27.8	-1.0
o/w Foreign government bond	152.9	197.1	216.3	+19.1	+9.6%	10.5	8.2	-4.1	-12.3	-
o/w Ginnie Mae	55.5	76.5	72.0	-4.5	-5.9%	1.1	-0.1	-5.1	-4.9	-
Stocks	197.2	233.1	226.8	-6.3	-2.7%	85.1	127.5	123.6	-3.8	+5.2
Investment trusts & Others	388.1	373.9	439.9	+65.9	+17.6%	-8.3	26.1	27.4	+1.3	-3.1
o/w ETF	125.8	63.2	90.3	+27.0	+42.8%	-10.8	9.2	12.2	+2.9	-
o/w REIT	55.6	81.4	95.8	+14.4	+17.6%	2.7	12.7	16.3	+3.6	-
Total	2,837.4	3,024.6	3,267.3	+242.6	+8.0%	98.7	171.7	122.0	-49.7	+0.4

Securities Term-end Balance / Unrealized Gain (Losses)

Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE19	FYE20	FYE21	vs FYE20		FYE19	FYE20	vs FYE20	vs FYE20	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	600.3	679.1	734.1	+55.0	+8.1%	11.5	8.5	1.9	-6.5	+0.0
JGB's	176.4	170.5	173.9	+3.4	+2.0%	5.5	4.2	2.3	-1.9	-
Local government bond	171.1	208.9	224.0	+15.1	+7.2%	3.5	2.7	0.9	-1.8	-
Foreign bonds	326.3	364.0	369.3	+5.3	+1.5%	13.8	22.4	-0.1	-22.5	-0.5
Foreign government bond	87.9	113.0	86.4	-26.6	-23.5%	7.2	6.0	0.7	-5.3	-0.9
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	64.2	39.1	33.6	-5.5	-14.1%	20.8	25.0	21.0	-3.9	-0.1
Investment trusts & Others	266.7	219.1	271.5	+52.3	+23.9%	-10.6	8.5	6.7	-1.7	-1.5
ETF	19.9	19.3	37.5	+18.1	+93.8%	-3.7	1.6	2.5	+0.9	+0.5
REIT	29.7	29.0	39.5	+10.4	+35.9%	-0.7	3.1	4.1	+1.0	-0.2
Total	1,257.5	1,301.5	1,408.8	+107.2	+8.2%	35.6	64.5	29.7	-34.8	-2.3

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

Securities Portfolio (Joyo)

(¥bn)

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	1,798.7	66.2%	1,759.7	64.2%	1,601.4	62.1%	1,840.8	64.5%	1,894.5	64.5%	2,046.1	65.0%	+205.2	+11.1%	+151.5	+8.0%
Duration (year)	5.1	—	5.5	—	6.1	—	7.2	—	7.1	—	8.0	—	+0.8	—	+0.8	—
Fixed rate note	1,774.5	65.3%	1,748.8	63.8%	1,600.9	62.1%	1,840.4	64.5%	1,894.1	64.5%	2,045.7	65.0%	+205.3	+11.1%	+151.6	+8.0%
(Avg yield)	(0.42%)	—	(0.39%)	—	(0.32%)	—	(0.29%)	—	(0.29%)	—	(0.30%)	—	(+0.01%)	—	(+0.01%)	—
Floating rate note	24.3	0.9%	11.0	0.4%	0.4	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	-0.0	-13.5%	-0.0	-9.7%
(Avg yield)	(0.03%)	—	(0.00%)	—	(0.08%)	—	(0.59%)	—	(0.07%)	—	(0.52%)	—	(-0.07%)	—	(+0.45%)	—
Foreign currency denominated bonds	453.9	16.7%	470.5	17.2%	492.8	19.1%	558.5	19.6%	545.8	18.6%	583.5	18.5%	+24.9	+4.4%	+37.7	+6.9%
Duration (year)	4.9	—	4.9	—	4.5	—	4.8	—	4.5	—	4.4	—	-0.3	—	-0.0	—
(Avg yield Spread)	(0.80%)	—	(0.80%)	—	(1.20%)	—	(1.35%)	—	(1.40%)	—	(1.30%)	—	(-0.04%)	—	(-0.09%)	—
Fixed rate note	319.7	11.8%	340.3	12.4%	366.2	14.2%	430.9	15.1%	415.6	14.2%	449.5	14.2%	+18.5	+4.3%	+33.8	+8.1%
(Avg yield)	(1.72%)	—	(1.81%)	—	(1.74%)	—	(1.69%)	—	(1.68%)	—	(1.71%)	—	(+0.02%)	—	(+0.03%)	—
(Avg yield Spread)	(0.76%)	—	(0.95%)	—	(1.40%)	—	(1.54%)	—	(1.58%)	—	(1.55%)	—	(+0.01%)	—	(-0.03%)	—
Floating rate note	134.3	4.9%	130.2	4.8%	126.6	4.9%	127.5	4.5%	130.1	4.4%	134.0	4.2%	+6.4	+5.0%	+3.8	+2.9%
(Avg yield)	(3.49%)	—	(2.61%)	—	(1.63%)	—	(1.23%)	—	(1.09%)	—	(0.90%)	—	(-0.33%)	—	(-0.19%)	—
(Avg yield Spread)	(0.90%)	—	(0.40%)	—	(0.65%)	—	(0.77%)	—	(0.74%)	—	(0.47%)	—	(-0.29%)	—	(-0.27%)	—
Stock	105.1	3.9%	112.0	4.1%	109.4	4.2%	105.6	3.7%	100.9	3.4%	103.1	3.2%	-2.4	-2.3%	+2.2	+2.1%
Cet1 ratio	—	22.5%	—	23.8%	—	22.9%	—	22.5%	—	21.1%	—	21.0%	(-1.5%)	—	(-0.0%)	—
Investment trust and others*	360.7	13.3%	396.6	14.5%	375.0	14.5%	347.3	12.2%	393.8	13.4%	410.9	13.0%	+63.6	+18.3%	+17.1	+4.3%
Total	2,718.6	100.0%	2,739.0	100.0%	2,578.8	100.0%	2,852.3	100.0%	2,935.1	100.0%	3,143.8	100.0%	+291.4	+10.2%	+208.6	+7.1%
(Avg yield)	(1.41%)	—	(1.23%)	—	(1.04%)	—	(1.12%)	—	(1.00%)	—	(1.03%)	—	(-0.09%)	—	(+0.03%)	—
Unrealized gains/losses	171.3	—	98.7	—	149.6	—	171.7	—	193.6	—	122.0	—	-49.7	-28.9%	-71.6	-37.0%

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

Securities Portfolio (Ashikaga)

(¥bn)

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

	Sep-19		FYE19		Sep-20		FYE20		Sep-21		FYE21		vs FYE20		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	585.2	48.0%	591.7	48.4%	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	+62.5	+9.3%	+48.4	+7.1%
Duration (year)	4.7	-	4.8	-	5.3	-	5.4	-	5.7	-	5.8	-	+0.3	-	+0.1	-
(Avg yield Spread)	(0.74%)	-	(0.72%)	-	(0.66%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(-0.04%)	-	(-0.01%)	-
Fixed rate note	558.2	45.8%	573.7	47.0%	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	+62.5	+9.3%	+48.4	+7.1%
(Avg yield)	(0.77%)	-	(0.74%)	-	(0.67%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(-0.04%)	-	(-0.01%)	-
Floating rate note	26.9	2.2%	17.9	1.5%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	-	-	-	-
(Avg yield)	(0.15%)	-	(0.15%)	-	(0.16%)	-	(0.16%)	-	(0.00%)	-	(0.00%)	-	(-0.16%)	-	-	-
Foreign currency denominated bonds	301.9	24.8%	309.4	25.3%	306.2	25.1%	341.5	27.6%	338.0	26.8%	368.6	26.7%	+27.1	+7.9%	+30.6	+9.1%
Duration (year)	6.2	-	6.2	-	5.6	-	5.4	-	4.9	-	4.4	-	-1.0	-	-0.5	-
(Avg yield Spread)	(2.74%)	-	(2.67%)	-	(2.64%)	-	(2.63%)	-	(2.58%)	-	(2.61%)	-	(-0.02%)	-	(+0.03%)	-
Fixed rate note	283.5	23.3%	291.0	23.8%	289.3	23.7%	323.9	26.2%	320.2	25.4%	349.0	25.3%	+25.1	+7.7%	+28.8	+9.0%
(Avg yield)	(2.70%)	-	(2.63%)	-	(2.71%)	-	(2.71%)	-	(2.67%)	-	(2.70%)	-	(-0.01%)	-	(+0.03%)	-
Floating rate note	18.3	1.5%	18.4	1.5%	16.9	1.4%	17.6	1.4%	17.8	1.4%	19.5	1.4%	+1.9	+10.8%	+1.7	+9.6%
(Avg yield)	(3.30%)	-	(3.33%)	-	(1.52%)	-	(1.29%)	-	(0.98%)	-	(1.00%)	-	(-0.29%)	-	(+0.02%)	-
Stock	43.6	3.6%	43.3	3.5%	26.2	2.1%	14.1	1.1%	12.7	1.0%	12.6	0.9%	-1.5	-10.6%	-0.1	-0.8%
Cet1 ratio	14.1%	-	15.4%	-	9.4%	-	4.9%	-	4.4%	-	4.2%	-	(-0.7%)	-	(-0.1%)	-
Investment trust and others*	287.1	23.6%	277.1	22.7%	271.3	22.2%	210.3	17.0%	225.9	17.9%	264.5	19.2%	+54.2	+25.8%	+38.6	+17.1%
Total	1,218.0	100.0%	1,221.8	100.0%	1,220.2	100.0%	1,236.8	100.0%	1,261.4	100.0%	1,378.8	100.0%	+142.0	+11.5%	+117.4	+9.3%
(Avg yield)	(1.84%)	-	(1.66%)	-	(1.65%)	-	(1.58%)	-	(1.47%)	-	(1.44%)	-	(-0.14%)	-	(-0.03%)	-
Unrealized gains/losses	65.3	-	35.7	-	67.1	-	64.7	-	71.0	-	29.9	-	-34.8	-	-41.1	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE20						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20	FYE21
									-	-	-
									FYE20	FYE21	FYE21
FYE21	Normal borrowers	9,156	334	5	0	0	0	9,495	Upgraded	357	408
	Borrowers requiring caution	655	3,667	27	37	0	0	4,386	Unchanged	14,067	14,152
	Borrowers requiring monitoring	3	41	93	2	0	0	139	Downgraded	1,401	1,070
	Potentially bankrupt	13	207	21	1,131	3	0	1,375	Others	689	603
	Substantially bankrupt	2	25	3	64	89	0	183	Total	16,514	16,233
	Legally bankrupt	2	8	1	15	10	16	52			
	Others	365	204	4	30	0	0	603			
	Total	10,196	4,486	154	1,279	102	16	16,233			

Based on Borrowed Amount for Business

		FYE20						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20	FYE21
									-	-	-
									FYE20	FYE21	FYE21
FYE21	Normal borrowers	3,014,058	37,257	450	0	0	0	3,051,766	Upgraded	48,537	44,323
	Borrowers requiring caution	94,468	337,592	3,095	3,281	0	0	438,437	Unchanged	3,315,521	3,430,525
	Borrowers requiring monitoring	358	7,992	14,133	213	0	0	22,697	Downgraded	174,201	133,580
	Potentially bankrupt	2,343	19,289	955	62,441	25	0	85,054	Others	29,834	28,260
	Substantially bankrupt	175	2,004	349	3,366	2,084	0	7,979	Total	3,568,095	3,636,689
	Legally bankrupt	304	552	77	995	347	214	2,491			
	Others	21,845	5,545	223	647	0	0	28,260			
	Total	3,133,554	410,233	19,284	70,944	2,457	214	3,636,689			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE20						(number)			
FYE21		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20	
									-	-	
	Normal borrowers	187,390	848	4	46	2	0	188,290	FYE20	FYE21	
	Borrowers requiring caution	1,302	4,735	37	226	15	4	6,319	Upgraded	1,358	1,243
	Borrower requiring monitoring	35	59	260	3	0	0	357	Unchanged	191,604	193,453
	Potentially bankrupt	52	151	39	956	41	17	1,256	Downgraded	2,366	1,851
	Substantially bankrupt	123	36	1	33	99	0	292	Others	0	0
	Legally bankrupt	3	6	0	4	7	13	33	Total	195,328	196,547
	Total	188,905	5,835	341	1,268	164	34	196,547			

Based on Borrowed Amount for All

		FYE20						(¥mil)			
FYE21		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE19	FYE20	
									-	-	
	Normal borrowers	4,314,509	47,274	389	396	0	0	4,362,568	FYE20	FYE21	
	Borrowers requiring caution	93,529	312,376	3,189	3,530	244	73	412,941	Upgraded	48,926	56,345
	Borrower requiring monitoring	1,326	8,164	15,659	229	0	0	25,378	Unchanged	4,458,358	4,692,660
	Potentially bankrupt	1,450	9,663	3,383	48,842	751	270	64,359	Downgraded	156,754	124,001
	Substantially bankrupt	994	1,124	0	2,769	1,190	0	6,077	Others	0	0
	Legally bankrupt	35	133	0	1,307	124	84	1,683	Total	4,664,038	4,873,006
	Total	4,411,843	378,734	22,620	57,073	2,309	427	4,873,006			

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

Balance of Loans by Industry (non-consolidated)

Industry	FYE20		FYE21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	717,387	10.4%	685,868	10.1%	-31,519	-0.3%
Agriculture / Forestry	19,476	0.2%	17,255	0.2%	-2,220	-0.0%
Fishery	5,023	0.0%	4,570	0.0%	-453	-0.0%
Mining / Quarrying of stones / Gravel	10,263	0.1%	9,941	0.1%	-322	-0.0%
Construction	189,430	2.7%	186,500	2.7%	-2,930	-0.0%
Electric, gas and water	180,653	2.6%	200,017	2.9%	+19,364	+0.3%
Telecommunication	26,277	0.3%	23,661	0.3%	-2,616	-0.0%
Transport / Postal activities	193,891	2.8%	192,269	2.8%	-1,621	+0.0%
Wholesale / Retailing services	591,033	8.6%	599,607	8.8%	+8,573	+0.2%
Financial & Insurance services	252,554	3.6%	224,795	3.3%	-27,758	-0.3%
Real estate / Goods rental & leasing	1,192,317	17.3%	1,194,624	17.6%	+2,307	+0.2%
Medical, welfare and other services (*)	350,178	5.1%	336,198	4.9%	-13,979	-0.1%
Public sector	1,061,273	15.4%	934,397	13.8%	-126,876	-1.6%
Others (including individual loans)	2,066,401	30.1%	2,157,707	31.8%	+91,306	+1.7%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,856,163	100.0%	6,767,416	100.0%	-88,747	-

Status of Disclosed Claims under the Financial Revitalization Law and Risk-Monitored Loans (non-consolidated)

Industry	FYE20		FYE21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	24,218	25.0%	28,578	27.1%	+4,359	+2.1%
Agriculture / Forestry	849	0.8%	1,798	1.7%	+948	+0.8%
Fishery	24	0.0%	54	0.0%	+30	+0.0%
Mining / Quarrying of stones / Gravel	-	-	108	0.1%	+108	+0.1%
Construction	11,093	11.4%	13,031	12.3%	+1,938	+0.9%
Electric, gas and water	112	0.1%	61	0.0%	-51	-0.0%
Telecommunication	967	1.0%	614	0.5%	-353	-0.4%
Transport / Postal activities	2,875	2.9%	4,811	4.5%	+1,935	+1.5%
Wholesale / Retailing services	26,288	27.1%	25,997	24.6%	-291	-2.4%
Financial & Insurance services	318	0.3%	310	0.2%	-8	-0.0%
Real estate / Goods rental & leasing	7,943	8.2%	6,633	6.3%	-1,310	-1.9%
Medical, welfare and other services (*)	14,253	14.7%	15,876	15.0%	+1,622	+0.3%
Public sector	-	-	-	-	-	-
Others (including individual loans)	7,758	8.0%	7,406	7.0%	-352	-0.9%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	96,704	100.0%	105,281	100.0%	+8,576	-

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

Balance of Loans by Industry (non-consolidated)

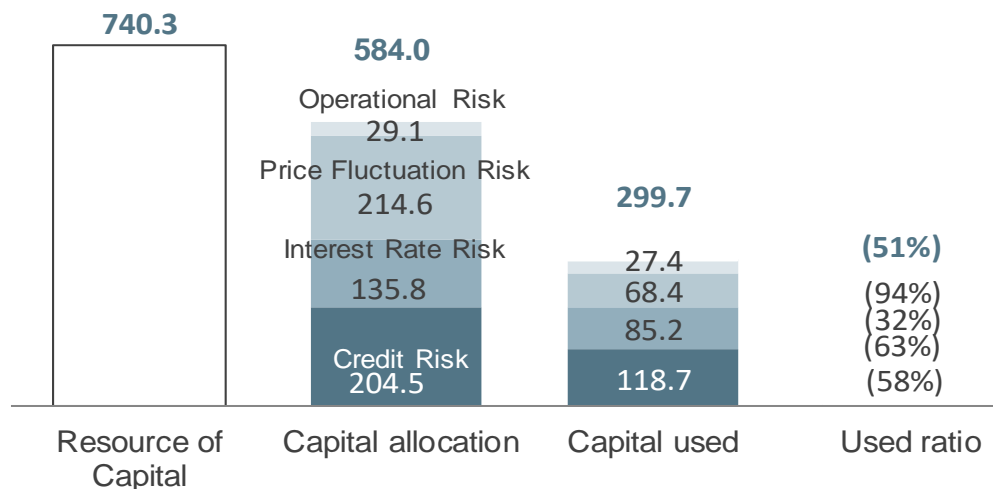
	FYE20		FYE21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	514,732	10.4%	498,094	9.7%	-16,638	-0.6%
Agriculture / Forestry	12,834	0.2%	12,397	0.2%	-436	-0.0%
Fishery	618	0.0%	595	0.0%	-22	-0.0%
Mining / Quarrying of stones / Gravel	2,170	0.0%	2,173	0.0%	+3	-0.0%
Construction	166,875	3.3%	166,894	3.2%	+19	-0.1%
Electric, gas and water	89,147	1.8%	87,750	1.7%	-1,396	-0.0%
Telecommunication	21,291	0.4%	17,490	0.3%	-3,800	-0.0%
Transport / Postal activities	142,239	2.8%	140,717	2.7%	-1,521	-0.1%
Wholesale / Retailing services	404,094	8.1%	391,445	7.6%	-12,649	-0.5%
Financial & Insurance services	174,842	3.5%	177,189	3.4%	+2,346	-0.0%
Real estate / Goods rental & leasing	594,833	12.0%	613,751	11.9%	+18,918	-0.0%
Medical, welfare and other services (*)	377,758	7.6%	376,193	7.3%	-1,564	-0.3%
Public sector	439,977	8.8%	566,925	11.0%	+126,947	+2.1%
Others (including individual loans)	2,002,187	40.5%	2,076,516	40.4%	+74,329	-0.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	4,943,603	100.0%	5,128,137	100.0%	+184,533	—

Status of Disclosed Claims under the Financial Revitalization Law and Risk-Monitored Loans (non-consolidated)

	FYE20		FYE21		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	20,902	25.0%	21,704	25.0%	+802	+0.0%
Agriculture / Forestry	781	0.9%	1,152	1.3%	+370	+0.3%
Fishery	27	0.0%	27	0.0%	-	-0.0%
Mining / Quarrying of stones / Gravel	-	-	7	0.0%	+7	+0.0%
Construction	6,886	8.2%	6,798	7.8%	-87	-0.4%
Electric, gas and water	582	0.6%	621	0.7%	+38	+0.0%
Telecommunication	211	0.2%	259	0.2%	+48	+0.0%
Transport / Postal activities	3,375	4.0%	4,439	5.1%	+1,063	+1.0%
Wholesale / Retailing services	19,588	23.4%	19,689	22.7%	+101	-0.7%
Financial & Insurance services	75	0.0%	76	0.0%	+1	-0.0%
Real estate / Goods rental & leasing	8,007	9.5%	7,708	8.8%	-298	-0.6%
Medical, welfare and other services (*)	14,326	17.1%	17,767	20.4%	+3,440	+3.3%
Public sector	-	-	-	—	—	—
Others (including individual loans)	8,788	10.5%	6,482	7.4%	-2,306	-3.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	83,554	100.0%	86,734	100.0%	+3,180	—

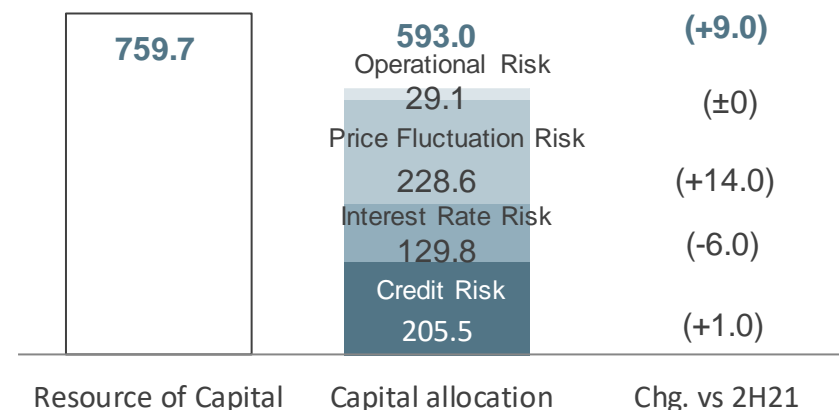
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Mar.31, 2022



Capital Allocation (planned for 1H22) (¥bn)

Decided capital allocation for 1H22, based on the market outlook, and financial results and forecast of subsidiaries.



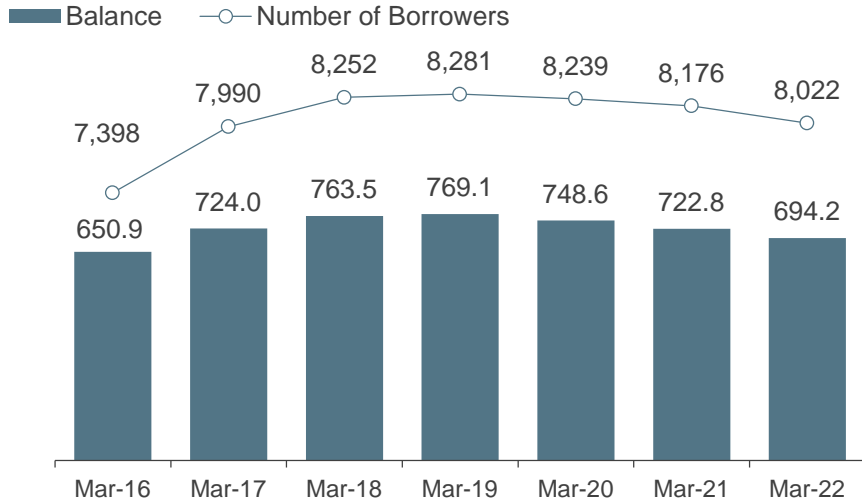
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

	Tail event scenario (Article 177)		Tailored event scenario (Article 178)	
	2022	2023	2022	2023
Parameter				
Real GDP	+0.20%	+1.20%	+3.19%	+0.78%
Nikkei Stock average	¥13,881	¥14,364	¥26,935	¥24,700
USD/Yen exchange rate	¥80.20	¥80.10	¥112.21	¥111.47
Capital ratio				
Domestic standard	8.78%	6.63%	10.65%	10.59%
CET1 ratio	8.88%	7.48%	12.52%	11.77%
Outline of scenario	We adopted 'downside financial stress scenario' in Financial System Report (October 2021) by BOJ.		We adopted Tailored event scenario to assume deceleration of Chinese economy.	

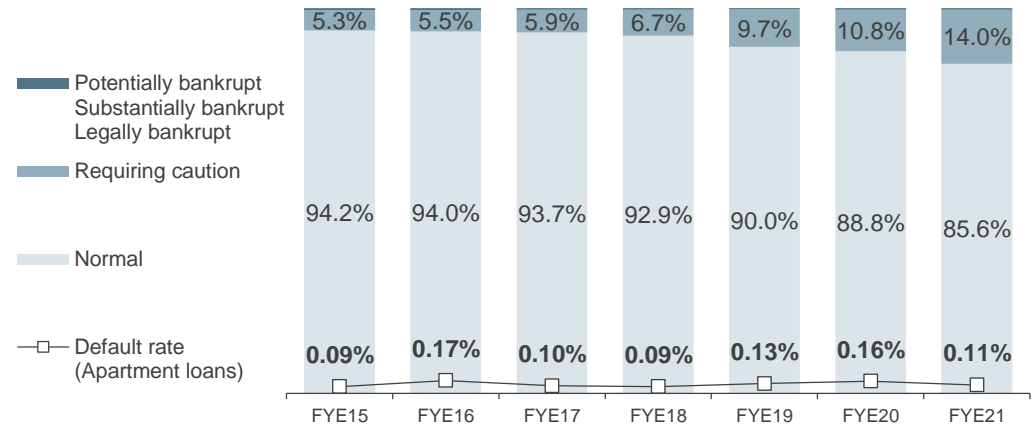
Apartment Loans (1) Portfolio

Joyo Bank

Number of Borrowers and Balance of Loans

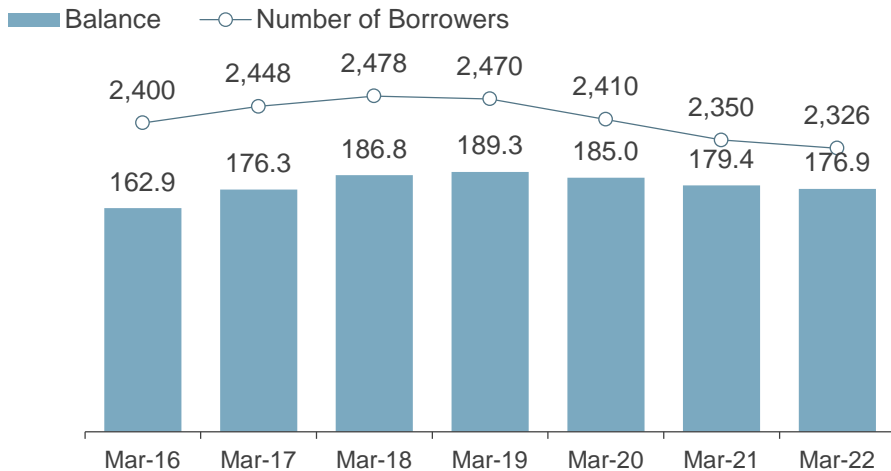


Borrower Rating Default Ratio

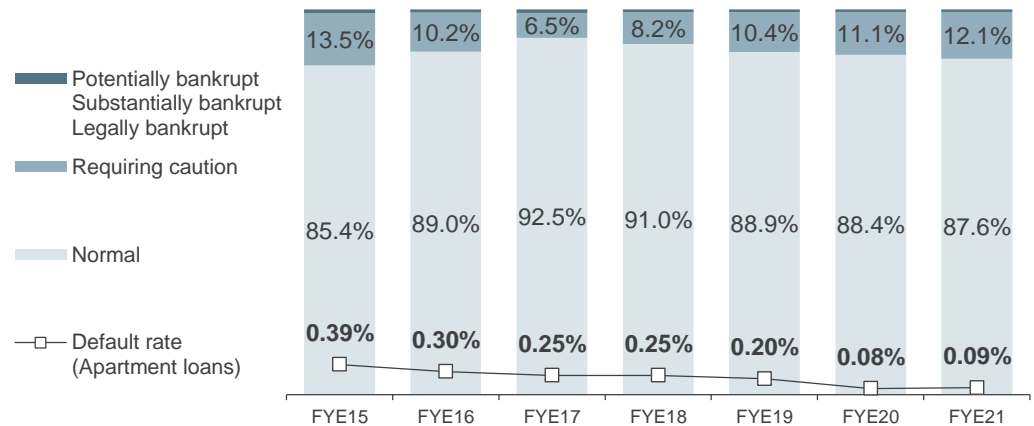


Ashikaga Bank

Number of Borrowers and Balance of Loans



Borrower Rating Default Ratio

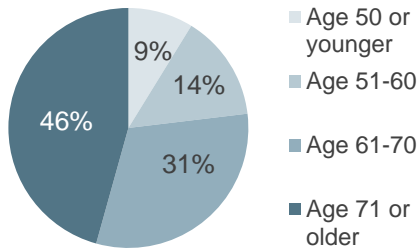


Apartment Loans (2) Monitoring Situations

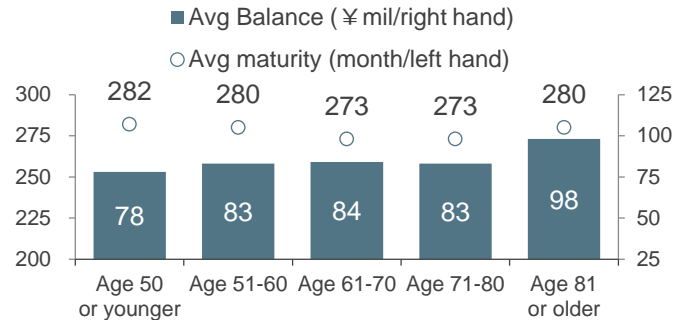
Source (Prefectural Average)
: Ministry of Internal Affairs and Communications
"Housing and Land Survey"

Joyo Bank

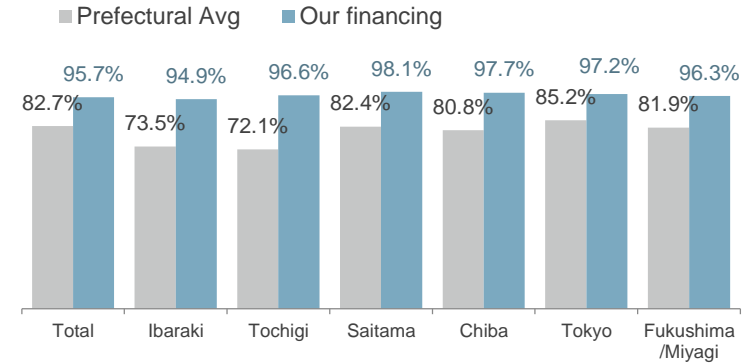
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

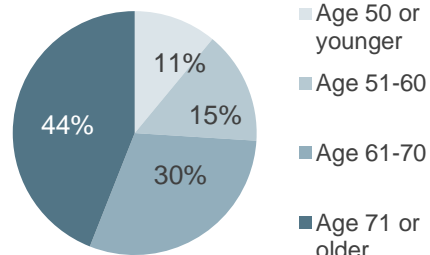


Occupancy Rate of Apartments by Area

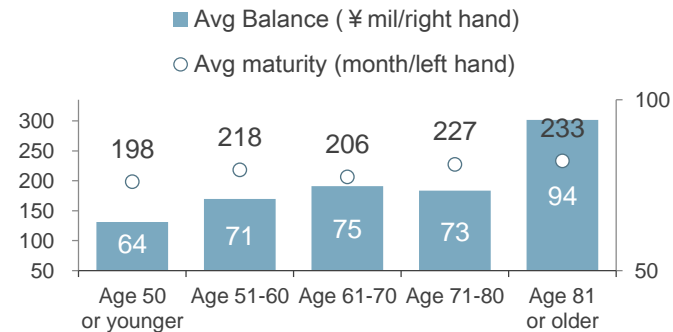


Ashikaga Bank

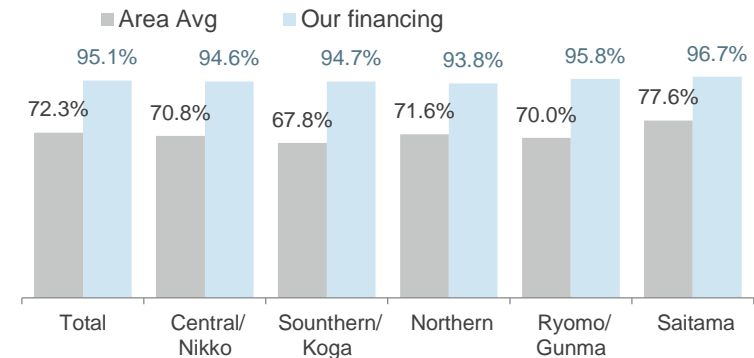
Composition by Age Group
(by number of borrowers)



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.31,2021, 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.30,2021 and who especially need attention.

Cost Efficiency

Joyo

(¥bn)

		FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	FY21	YoY
Total expenses		68.5	33.7	66.3	33.2	65.3	32.7	64.2	31.2	61.7	30.5	60.5	-1.1
Personnel expenses		34.7	16.9	33.6	17.0	33.8	16.8	33.5	16.7	33.2	16.3	32.7	-0.4
Non-Personnel expenses		29.5	14.3	28.7	13.8	27.7	13.6	26.8	12.3	24.7	12.0	24.1	-0.5
Depreciation	1	6.1	3.1	6.3	3.0	5.9	2.6	5.2	2.4	4.8	2.2	4.4	-0.3
Deposit insurance cost	2	3.2	1.4	2.9	1.3	2.7	1.3	2.7	1.3	2.7	1.3	2.7	+0.0
Others (Excluding 1 & 2)		20.1	9.8	19.5	9.5	18.9	9.5	18.9	8.5	17.1	8.3	16.8	-0.2
Tax		4.2	2.4	3.9	2.2	3.8	2.2	3.8	2.1	3.7	2.1	3.6	-0.1
OHR(Core gross business income bas		68.9%	63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	-3.8%

Ashikaga

(¥bn)

		FY16	1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	FY21	YoY
Total expenses		46.4	23.4	47.2	24.2	48.8	25.3	50.7	24.4	48.4	23.9	47.6	-0.8
Personnel expenses		25.7	13.0	26.1	13.4	26.8	13.7	27.6	13.4	26.6	12.8	25.4	-1.2
Non-Personnel expenses		17.5	8.5	17.8	8.8	18.4	9.8	19.9	9.2	18.6	9.4	19.2	+0.5
Depreciation	1	2.1	0.9	1.9	1.0	2.2	1.2	2.8	2.1	4.2	2.2	4.4	+0.2
Deposit insurance cost	2	2.1	0.9	1.9	0.9	1.8	0.9	1.8	0.9	1.8	0.9	1.8	+0.0
Others (Excluding 1 & 2)		13.3	6.6	14.0	6.9	14.4	7.7	15.2	6.2	12.6	6.2	12.9	+0.3
Tax		3.2	1.7	3.2	1.9	3.5	1.7	3.1	1.7	3.0	1.6	2.9	-0.1
OHR(Core gross business income basis)		56.4%	56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	-2.7%

Number of Employees / Offices

Joyo

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	YoY
Number of employees	3,281	3,437	3,332	3,419	3,320	3,391	3,319	3,354	3,267	3,303	3,213	-54
Number of offices	406	407	404	403	399	399	383	382	382	382	369	-13
Domestic	180	181	183	184	183	184	186	188	185	185	185	0
Overseas*	3	3	4	4	4	4	4	4	4	4	4	0
ATM spot	223	223	217	215	212	211	193	190	193	193	180	-13
Own ATM	856	849	844	837	802	793	770	753	720	726	709	-11

Ashikaga

	FYE16	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	YoY
Number of employees	2,810	2,900	2,826	2,925	2,857	2,926	2,831	2,805	2,698	2,716	2,619	-79
Number of offices	367	368	369	369	368	366	364	365	361	364	366	+5
Domestic	154	152	153	153	154	150	150	146	143	139	134	-9
Overseas*	1	1	2	2	2	2	2	2	2	2	2	0
ATM spot	212	215	214	214	212	214	212	217	216	223	230	+14
Own ATM	714	709	706	684	673	669	659	659	646	641	635	-11

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2021			Mar. 31, 2022			Chg (vs Mar. 31, 2021)		
	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%	54	392,348	33.2%	47	402,332	36.9%	-7	+9,984	+3.6%
Securities	41	22,878	1.9%	46	154,535	13.1%	46	76,245	7.0%	+0	-78,290	-6.1%
Corporate	1,124	338,826	28.7%	1,166	137,590	11.6%	1,166	135,157	12.4%	+0	-2,433	+0.7%
Foreign	475	242,387	20.5%	361	221,088	18.7%	360	204,679	18.7%	-1	-16,408	+0.0%
Individual & others	33,917	216,817	18.3%	54,952	254,000	21.5%	63,558	260,993	23.9%	+8,606	+6,992	+2.4%
Treasury stocks	1	4	0.0%	1	19,143	1.6%	1	9,299	0.8%	+0	-9,844	-0.7%
Total	35,633	1,179,055	100.0%	56,583	1,179,055	100.0%	65,181	1,089,055	100.0%	+8,598	-90,000	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar. 31, 2022)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2021)
The Master Trust Bank of Japan, Ltd. (Trust Account)	164,043	15.19%	+9.22%
Custody Bank of Japan, Ltd. (Trust Account)	60,240	5.57%	+1.72%
Nomura Securities Co., Ltd	46,574	4.31%	-4.89%
Nippon Life Insurance Company	27,590	2.55%	-0.41%
STATE STREET BANK AND TRUST COMPANY 505223	25,658	2.37%	+0.39%
Sompo Japan Insurance Inc.	22,660	2.09%	-0.34%
Sumitomo Life Insurance Company	21,659	2.00%	+0.13%
Dai-ici Life Insurance Company, Ltd.	15,958	1.47%	-0.24%
Meiji Yasuda Life Insurance Company	15,864	1.46%	+0.10%
STATE STREET BANK WEST CLIENT - TREATY 505234	12,324	1.14%	+0.14%

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 2016	97.9	—	-1.0	99.9	—	+0.3	95.4	—
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	97.9	—	-1.5	97.6	—	+1.2
FY 2020	90.0	—	-9.3	89.1	—	-9.0	84.9	—	-13.0
FY 2021	—	—	—	—	—	—	—	—	—
2019 4-6	104.1	+3.8	+7.2	102.1	+3.0	+2.8	103.1	+2.4	+7.4
7-9	100.1	-3.8	+1.0	99.1	-2.9	+1.3	103.0	-0.1	+1.7
10-12	95.9	-4.2	-6.7	95.9	-3.2	-6.4	103.3	+0.3	+3.2
2020 1-3	95.8	-0.1	-2.2	94.1	-1.9	-3.0	101.1	-2.1	+1.2
2020 4-6	86.9	-9.3	-17.2	84.5	-10.2	-17.1	95.4	-5.6	-7.6
7-9	86.5	-0.5	-14.5	86.2	+2.0	-14.4	90.2	-5.5	-11.4
10-12	89.8	+3.8	-5.4	90.7	+5.2	-3.7	87.0	-3.5	-16.1
2021 1-3	96.1	+7.0	-0.4	94.7	+4.4	-0.8	88.0	+1.1	-13.0
2021 4-6	104.5	+8.7	+20.0	101.7	+7.4	+20.3	85.9	-2.4	-10.0
7-9	97.9	-6.3	+13.2	94.5	-7.1	+9.5	91.7	+6.8	+1.7
10-12	96.6	-1.3	+7.6	93.6	-1.0	+3.3	94.2	+2.7	+8.3
2022 1-3	—	—	—	—	—	—	—	—	—
2022 1	99.8	+2.7	+4.2	94.5	+1.6	+1.5	94.6	+0.4	+6.8
2	97.9	-1.9	-0.6	95.2	+0.7	-1.8	94.6	+0.0	+4.1
3	—	—	—	—	—	—	—	—	—

Source Ibaraki Prefecture Government Statistics Division

* Seasonal adjustment X-12-ARIMA

* Carender year basis

	2015=100			2015=100			2015=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
FY 2016	98.8	-	-1.2	99.2	-	-0.8	92.1	-	+1.0
FY 2017	100.8	-	+2.0	100.6	-	+1.4	95.1	-	+3.3
FY 2018	97.9	-	-2.9	95.9	-	-4.7	94.7	-	-0.4
FY 2019	95.4	-	-2.5	93.5	-	-2.5	95.3	-	+0.6
FY 2020	89.1	-	-6.6	87.7	-	-6.2	100.5	-	+5.5
FY 2021	-	-	-	-	-	-	-	-	-
2019 4-6	97.6	+0.8	-0.6	96.2	+1.8	+0.0	107.7	+0.9	+10.9
7-9	96.8	-0.9	-0.4	95.3	-0.9	-0.4	104.5	-3.0	-2.7
10-12	91.1	-5.9	-7.1	88.8	-6.9	-7.0	103.4	-1.1	+2.3
2020 1-3	92.1	+1.1	-5.1	88.5	-0.3	-7.0	103.4	+0.0	-3.1
2020 4-6	86.4	-6.2	-10.9	85.1	-3.8	-10.9	95.4	-7.7	-11.4
7-9	88.3	+2.2	-9.0	88.3	+3.7	-7.6	108.8	+14.0	+4.1
10-12	90.0	+1.9	-1.0	89.2	+1.0	+0.7	109.0	+0.2	+5.4
2021 1-3	91.3	+1.4	-0.3	91.0	+2.1	+4.1	102.4	+1.9	+6.2
2021 4-6	95.0	+4.0	+10.1	96.5	+6.0	+13.5	117.6	+14.8	+10.2
7-9	90.7	-5.2	+3.3	90.1	-7.2	+1.9	117.7	+10.8	+9.0
10-12	91.6	+1.0	+2.6	89.8	-0.3	+0.9	129.9	+10.4	+19.1
2022 1-3	-	-	-	-	-	-	-	-	-
2022 1	94.5	+5.6	+6.4	91.3	+1.1	+7.3	133.1	+2.5	+22.1
2	90.6	-4.1	-0.5	89.2	-2.3	-2.5	139.6	+4.9	+28.7
3	-	-	-	-	-	-	-	-	-

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			
FY	2015	887.3	-3.1	444.2	375.2	67.9	1,322.9	-19.0	997.5	305.4	20.2
FY	2016	949.6	+7.0	396.7	471.3	81.6	1,212.3	-8.4	886.5	309.7	16.1
FY	2017	1,344.8	+41.6	406.6	830.1	108.1	1,503.6	+24.0	1,099.2	387.7	16.7
FY	2018	1,256.6	-6.6	435.6	701.3	119.7	1,616.8	+7.5	1,179.1	423.2	14.5
FY	2019	1,333.8	+6.1	444.7	783.4	105.7	1,548.9	-4.2	1,123.4	411.7	13.7
FY	2020	1,083.8	-18.7	279.2	719.1	85.6	1,094.2	-29.4	764.4	317.6	12.1
FY	2021	1,545.6	+42.6	603.1	822.1	120.4	1,865.3	+70.5	1,324.4	524.6	16.4
2019	4-6	328.8	+24.7	119.6	179.2	30.0	388.3	+19.0	294.3	90.6	3.5
	7-9	324.5	+1.3	107.2	189.6	27.8	396.1	-11.0	282.0	110.3	3.8
	10-12	351.2	-0.1	111.2	213.7	26.3	394.3	-15.1	288.2	102.7	3.3
2020	1-3	329.4	+2.5	106.8	200.9	21.6	369.1	-3.3	258.1	107.9	3.2
2020	4-6	159.2	-51.6	59.1	81.8	18.3	235.7	-39.4	143.0	90.3	2.4
	7-9	316.2	-2.6	58.5	239.4	18.3	244.2	-38.4	174.9	66.5	2.7
	10-12	312.5	-11.0	64.5	225.8	22.1	271.7	-31.1	194.3	74.1	3.3
2021	1-3	296.0	-10.1	97.1	171.9	26.9	342.4	-7.2	252.1	86.6	3.7
2021	4-6	350.6	+120.2	122.8	197.3	30.5	439.8	+86.5	307.2	129.5	3.1
	7-9	379.3	+20.0	153.4	197.0	29.0	435.3	+78.2	313.7	117.4	4.1
	10-12	418.8	+34.0	162.6	223.9	32.3	498.3	+83.4	352.1	141.7	4.5
2022	1-3	396.8	+34.0	164.3	203.9	28.6	492.0	+43.7	351.4	136.0	4.6
2022	1	138.3	+60.5	54.7	76.5	7.1	151.9	+49.3	115.0	35.6	1.3
	2	120.7	+55.5	54.2	57.4	9.1	143.8	+46.9	98.5	43.8	1.5
	3	137.8	+4.2	55.4	70.0	12.3	196.2	+37.4	137.9	56.6	1.8
Source		Yokohama Customs									

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
FY	2015				
FY	2016	117.6	-5.2	53.8	-8.0
FY	2017	149.1	+26.8	30.2	-43.9
FY	2018	164.7	+10.5	47.8	+58.2
FY	2019	125.2	-23.9	36.3	-24.1
FY	2020	163.7	+30.7	42.1	+16.0
FY	2021	186.3	+13.8	55.5	+31.8
2019	4-6	31.0	-27.7	5.7	-58.5
	7-9	32.6	-19.1	11.1	-8.9
	10-12	30.5	-36.4	11.9	-6.8
2020	1-3	31.2	-7.2	7.6	-16.3
2020	4-6	41.2	+32.9	14.1	+146.8
	7-9	43.3	+32.8	11.4	+2.8
	10-12	42.6	+39.9	9.2	-23.4
2021	1-3	36.6	+17.3	7.4	-1.8
2021	4-6	43.8	+6.3	12.3	-12.7
	7-9	40.0	-7.8	10.7	-5.5
	10-12	55.3	+29.8	16.9	+84.8
2022	1-3	47.2	+29.3	15.5	+108.5
2022	1	10.7	-15.5	6.0	+111.5
	2	13.4	+34.8	4.3	+27.3
	3	23.1	+66.0	5.1	+337.3
Source		Yokohama Customs			

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
FY 2015		371,125	-0.9	108,825	+7.5	165,666	+6.0	22,528	+2.7	1,993	-1.8	1,307	-0.4
FY 2016		400,070	+7.8	117,658	+8.1	181,346	+9.5	22,805	+1.2	2,014	+1.0	1,349	+3.2
FY 2017		339,846	-15.1	104,032	-11.6	156,276	-13.8	20,894	-8.4	1,919	-4.7	1,876	+39.1
FY 2018		331,270	-2.5	115,766	+11.3	122,411	-21.7	19,858	-5.0	1,886	-1.7	1,150	-38.7
FY 2019		361,360	+9.1	111,212	-3.9	136,021	+11.1	17,765	-10.5	1,726	-8.5	1,434	+24.6
FY 2020		387,697	+7.3	119,063	+7.1	134,413	-1.2	16,380	-7.8	1,601	-7.2	1,091	-23.9
FY 2021		368,367	-5.0	112,413	-5.6	121,622	-9.5	19,387	+18.4	1,833	+14.5	2,113	+93.7
2019	4-6	94,993	+22.9	16,879	-10.9	32,653	-1.9	4,954	-0.8	482	+2.0	468	+90.9
	7-9	105,188	+12.4	32,435	-1.2	50,700	+16.6	4,568	-14.0	446	-9.2	263	-8.3
	10-12	94,198	+0.2	31,719	-4.1	39,983	+23.5	4,292	-20.4	418	-19.4	380	+31.1
2020	1-3	66,981	+1.0	30,179	-2.5	12,685	-4.5	3,951	-5.0	380	-5.8	323	-1.8
	4-6	107,707	+13.4	21,665	+28.4	38,920	+19.2	4,097	-17.3	398	-17.4	289	-38.3
	7-9	132,329	+25.8	39,685	+22.4	48,562	-4.2	3,991	-12.6	383	-14.1	279	+6.3
2021	10-12	86,069	-8.6	38,405	+21.1	29,414	-26.4	4,300	+0.2	425	+1.7	203	-46.5
	1-3	61,593	-8.0	19,309	-36.0	17,517	+38.1	3,992	+1.0	395	+4.0	320	-1.1
	4-6	94,135	-12.6	18,442	-14.9	36,575	-6.0	4,856	+18.5	463	+16.1	318	+10.0
2021	7-9	120,991	-8.6	41,132	+3.6	43,949	-9.5	4,859	+21.7	456	+19.0	430	+54.1
	10-12	83,035	-3.5	32,767	-14.7	30,504	+3.7	4,627	+7.6	453	+6.6	616	+203.3
	1-3	70,205	+14.0	20,073	+4.0	10,595	-39.5	5,045	+26.4	462	+17.0	750	+134.5
2022	1	10,985	-14.0	1,962	+16.1	2,212	-42.9	1,975	+56.6	178	+44.1	299	+247.3
	2	11,412	-15.2	2,933	+17.3	4,101	+14.9	1,170	-6.9	113	-10.0	192	+27.0
	3	47,807	+35.2	15,179	+0.4	4,283	-57.5	1,900	+28.9	170	+17.4	259	+213.7
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
FY 2015		153,046	-0.8	53,230	+21.7	73,363	-5.3	13,122	-2.6	1,256	-3.2	1,044	+11.1
FY 2016		156,285	+2.1	54,436	+2.3	64,641	-11.9	14,602	+11.3	1,367	+8.9	929	-11.0
FY 2017		142,895	-8.6	56,857	+4.4	62,279	-3.7	13,380	-8.4	1,291	-5.6	1,051	+13.1
FY 2018		164,486	+15.1	62,668	+10.2	76,368	+22.6	12,736	-4.8	1,252	-3.0	1,007	-4.2
FY 2019		197,336	+20.0	66,631	+6.3	89,584	+17.3	12,251	-3.8	1,238	-1.1	840	-16.6
FY 2020		227,438	+15.3	89,700	+34.6	89,792	+0.2	10,651	-13.1	1,084	-12.4	790	-6.0
FY 2021		192,909	-15.2	69,679	-22.3	75,823	-15.6	11,433	+7.3	1,171	+8.0	714	-9.5
2019	4-6	50,933	-7.1	14,189	-11.7	20,362	-22.6	3,070	-4.3	322	+0.3	202	-13.5
	7-9	64,741	+28.8	21,833	+20.0	33,633	+27.9	3,165	-6.0	325	+0.9	254	-31.2
	10-12	50,447	+20.8	18,264	-15.0	23,828	+43.1	3,011	-11.9	298	-12.5	193	-10.1
2020	1-3	31,215	+77.1	12,345	+78.3	11,761	+65.7	3,005	+9.6	293	+9.3	191	+0.7
2020	4-6	91,760	+80.2	33,769	+138.0	36,001	+76.8	2,624	-14.5	269	-16.6	168	-16.7
	7-9	64,399	-0.5	23,763	+8.8	25,757	-23.4	2,707	-14.5	267	-17.8	241	-5.0
	10-12	45,720	-9.4	19,719	+8.0	19,997	-16.1	2,736	-9.1	284	-4.8	212	+9.6
2021	1-3	25,559	-18.1	12,449	+0.8	8,037	-31.7	2,584	-14.0	265	-9.7	168	-12.0
2021	4-6	80,905	-11.8	21,947	-35.0	29,496	-18.1	2,822	+7.5	282	+4.9	175	+3.9
	7-9	52,599	-18.3	23,693	-0.3	20,466	-20.5	2,717	+0.4	284	+6.2	127	-47.4
	10-12	39,135	-14.4	14,893	-24.5	18,809	-5.9	3,300	+20.6	337	+18.8	223	+5.1
2022	1-3	20,270	-20.7	9,146	-26.5	7,052	-12.3	2,594	+0.4	268	+1.3	190	+13.0
2022	1	5,043	-17.3	1,746	-45.7	2,428	+40.5	826	+19.4	84	+14.9	64	-33.7
	2	4,920	-5.0	1,991	-33.9	2,178	+6.9	814	+1.8	86	+5.9	82	+166.3
	3	10,307	-27.8	5,409	-13.0	2,446	-42.7	954	-12.6	98	-11.2	44	+7.9
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

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

Ibaraki Prefecture

		Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales			
		(Worker's Households with Two People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City)		Newly Registered Passenger Vehicles+		Newly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY		YoY		Index	YoY
	FY 2015	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
	FY 2016	325	-1.6	+2.4	-0.4	-2.8	+3.5	-0.8	—	97.8	-0.1	111,245	+2.9	77,359	+8.6
	FY 2017	335	+3.2	-2.1	+0.0	+2.0	+3.3	-2.6	+1.0	98.6	+0.8	112,310	+1.0	76,930	-0.6
	FY 2018	325	-3.1	+1.8	-0.1	+2.5	+4.9	-1.6	+1.1	99.5	+0.9	113,497	+1.1	78,025	+1.4
	FY 2019	301	-7.3	-0.1	-0.3	+7.4	+7.2	+1.8	+0.4	100.3	+0.8	109,312	-3.7	73,256	-6.1
	FY 2020	319	+5.8	+6.2	+1.1	+8.0	+7.5	+9.4	-3.2	99.9	-0.4	101,060	-7.5	66,311	-9.5
	FY 2021	299	-6.2	-	-	-	-	-	-	100.0	+0.1	89,428	-11.5	59,633	-10.1
2019	4-6	283	-17.3	+0.2	+0.2	+9.7	+3.9	-0.8	+0.7	100.0	+1.1	25,870	+2.4	17,611	+2.8
	7-9	320	+1.8	+0.1	-0.1	+19.4	+7.5	+6.6	-0.4	100.2	+0.7	29,747	+9.5	20,236	+8.4
	10-12	305	+1.7	-2.0	-1.5	-4.3	+5.1	-2.7	+1.3	100.6	+0.7	22,745	-15.3	14,807	-20.2
2020	1-3	296	-13.5	+1.4	+0.3	+4.3	+12.1	+5.0	+0.2	100.3	+0.6	30,950	-9.5	20,602	-12.9
2020	4-6	319	+12.5	+7.4	+0.5	+23.7	+13.4	+15.5	-4.6	100.1	+0.2	17,557	-32.1	11,904	-32.4
	7-9	302	-5.6	+6.8	+1.2	-7.6	+7.3	+7.3	-3.8	100.0	-0.2	25,194	-15.3	16,061	-20.6
	10-12	317	+3.9	+7.4	+3.0	+14.8	+8.5	+9.5	-2.9	99.5	-1.1	26,206	+15.2	17,389	+17.4
2021	1-3	336	+13.5	+3.1	-0.3	+6.2	+1.5	+5.0	-1.6	99.8	-0.5	32,103	+3.7	20,957	+1.7
2021	4-6	296	-7.0	-0.3	-1.0	-14.7	+1.1	-4.3	+2.7	99.4	-0.7	21,463	+22.2	14,078	+18.3
	7-9	264	-12.5	+0.5	-0.6	-8.2	+3.7	-6.3	+0.5	100.1	+0.0	20,922	-17.0	14,102	-12.2
	10-12	315	-0.7	+0.4	+0.0	-3.8	+4.0	-1.6	+0.6	100.0	+0.4	7,016	-73.2	4,709	-72.9
2022	1-3	319	-5.1	-	-	-	-	-	-	100.5	+0.7	8,665	-73.0	5,775	-72.4
2022	1	274	+0.8	+1.3	+1.1	+0.0	+6.2	+0.6	+2.1	100.0	+0.2	7,665	-16.8	5,204	-14.1
	2	267	-27.3	+2.1	+1.1	-1.7	+5.9	-0.5	+0.1	100.4	+0.6	7,646	-22.6	4,894	-23.1
	3	416	+12.8	-	-	-	-	-	-	101.2	+1.3	10,684	-17.9	7,227	-15.3
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)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Utsunomiya City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY							YoY				Index	YoY
	FY 2015	310	-13.8	+0.8	-0.4	+6.9	+8.6	-1.4	-	98.9	1.1	83,754	-7.6	55,574	-0.5
	FY 2016	302	-2.6	+1.4	-0.4	+0.0	+4.8	-0.4	-	98.6	-0.3	82,721	-1.2	56,970	+2.5
	FY 2017	333	+10.3	+0.9	-0.7	+4.6	+6.2	+0.2	+1.5	98.8	0.2	86,263	+4.3	58,103	+2.0
	FY 2018	345	+3.5	+0.5	-0.6	+8.6	+5.3	-0.3	+1.2	99.3	0.5	84,963	-1.5	56,505	-2.8
	FY 2019	338	-2.0	-0.8	-1.5	+15.0	+6.4	+0.3	+0.6	99.8	0.5	81,947	-3.5	53,458	-5.4
	FY 2020	304	-10.0	+0.1	-1.8	+20.2	+11.1	+7.3	-3.4	100.0	0.2	72,151	-12.0	46,618	-12.8
	FY 2021	-	-	+0.3	+0.0	+2.1	+1.4	-3.2	+0.3	99.5	-0.5	66,097	-8.4	42,677	-8.5
2019	4-6	311	-8.9	-0.4	-1.3	+18.0	+4.2	+0.5	+0.9	99.8	+0.8	18,888	+0.0	12,113	-4.8
	7-9	327	-3.5	-0.6	-1.0	+23.9	+8.6	+4.4	-1.1	99.6	+0.2	21,836	+5.4	14,364	+4.1
	10-12	367	+0.4	-2.4	-2.7	+3.6	+7.3	-3.5	+1.1	100.2	+0.5	18,569	-7.6	12,307	-8.2
2020	1-3	345	+3.8	-0.7	-1.4	+11.0	+14.0	+3.0	-0.2	100.2	+0.5	22,654	-10.4	14,674	-11.5
2020	4-6	284	-8.8	-3.1	-6.0	+36.6	+16.3	+12.4	-5.8	100.1	+0.3	12,429	-34.2	8,395	-30.7
	7-9	274	-16.5	+0.4	-2.3	+6.5	+7.2	+5.8	-4.3	100.2	+0.7	18,443	-15.5	11,745	-18.2
	10-12	330	-10.2	+3.4	+2.2	+29.9	+7.3	+7.8	-3.2	99.5	-0.8	18,551	-0.1	12,105	-1.6
2021	1-3	329	-4.7	+0.2	-1.3	+30.5	+0.8	+5.0	-2.6	99.8	-0.4	22,728	+0.3	14,373	-2.1
2021	4-6	318	+11.9	+4.2	+3.1	-6.5	-2.5	-6.5	+2.6	99.2	-0.9	15,007	+20.7	9,648	+14.9
	7-9	298	+8.8	-0.8	-0.9	-8.4	+2.5	-6.3	+0.7	99.5	-0.7	15,013	-18.6	10,054	-14.4
	10-12	329	-0.1	-1.8	-0.7	-4.2	+4.7	-3.4	+0.5	99.5	+0.1	15,391	-17.0	10,168	-16.0
2022	1-3	-	-	-	-	-	-	-	-	100.4	+0.6	20,686	-9.0	12,807	-10.9
2022	1	384	+2.8	+0.9	+2.1	-2.1	+3.1	-1.1	+2.5	99.9	0.2	6,282	-2.0	3,868	-6.6
	2	295	+17.9	-1.9	-0.5	+8.6	+6.7	-3.4	+0.6	100.3	0.5	6,350	-7.8	3,563	-17.4
	3	-	-	-	-	-	-	-	-	101.0	1.1	8,054	-14.6	5,376	-9.2
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 2020=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2020=100				Overtime Work Index 2020=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			
FY2015		98.7	+2.5	100.2	+1.0	96.2	+0.6	98.5	+0.5	105.7	134.8	1.63	1.16	8,478	-5.2
FY2016		100.4	+1.7	101.0	+0.8	97.0	+0.9	99.5	+1.0	108.9	131.1	1.84	1.28	7,934	-6.4
FY2017		100.6	+0.2	99.0	-1.9	100.7	+3.8	102.3	+2.8	120.6	133.2	2.14	1.50	7,277	-8.3
FY2018		101.2	+0.6	102.1	+3.1	100.3	-0.4	100.9	-1.3	112.4	127.4	2.22	1.62	7,001	-3.8
FY2019		100.9	-0.3	101.9	-0.2	101.1	+0.7	100.7	-0.3	108.0	123.2	2.23	1.58	7,444	+6.3
FY2020		99.8	-1.1	99.9	-1.9	100.2	-0.9	100.3	-0.3	95.5	99.2	2.00	1.27	9,184	+23.4
FY2021		-	-	-	-	-	-	-	-	-	-	2.24	1.38	8,386	-8.7
2019	4-6	101.1	-0.0	103.2	+1.7	105.7	-2.9	105.7	-4.2	102.2	123.0	1.98	1.47	6,976	+3.1
	7-9	101.2	-0.7	101.9	-0.5	94.4	+2.6	94.1	+1.6	105.3	122.3	2.32	1.57	7,593	+0.3
	10-12	100.9	-0.7	101.3	-0.8	118.1	+1.6	117.1	+0.6	111.6	132.3	2.66	1.69	7,632	+7.9
2020	1-3	100.5	+0.3	101.0	-1.3	86.0	+2.3	85.8	+1.6	113.0	115.1	2.10	1.62	7,576	+15.0
2020	4-6	100.3	-0.8	102.1	-1.1	107.1	+1.3	107.0	+1.2	93.0	90.6	1.72	1.24	8,445	+21.1
	7-9	100.1	-1.1	100.1	-1.7	91.5	-3.1	91.4	-2.8	92.7	89.1	1.98	1.19	10,966	+44.4
	10-12	99.2	-1.7	96.9	-4.4	115.4	-2.3	116.1	-0.8	101.3	105.1	2.34	1.28	9,390	+23.0
2021	1-3	99.6	-0.9	100.5	-0.6	86.7	+0.7	86.8	+1.2	95.1	111.8	2.08	1.39	7,936	+4.8
2021	4-6	100.7	+0.4	101.3	-0.8	106.5	-0.5	107.2	+0.1	101.0	114.9	1.90	1.23	8,263	-2.2
	7-9	100.0	-0.1	99.6	-0.6	94.1	+2.8	94.1	+3.0	92.4	108.4	2.24	1.35	9,277	-15.4
	10-12	99.8	+0.6	99.5	+2.8	115.5	+0.1	115.5	-0.5	99.7	115.6	2.64	1.43	8,485	-9.6
2022	1-3	-	-	-	-	-	-	-	-	-	-	2.34	1.51	7,518	-5.3
2022	1	100.2	+0.4	99.0	-1.3	85.7	-1.5	85.7	-1.6	97.2	112.9	2.59	1.55	7,820	-4.6
	2	100.1	+0.6	99.6	-1.3	82.8	-0.6	82.4	-1.3	98.1	126.4	2.24	1.52	7,426	-4.0
	3	-	-	-	-	-	-	-	-	-	-	2.19	1.47	7,308	-7.2
Source		Ibaraki Prefecture Government Statistics Division										Ibaraki Labour Burea			

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

Tochigi Prefecture

		Employment Indexes of Regular Workers 2020=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2020=100				Overtime Work Index 2020=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			
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
FY2021		101.0	+1.0	95.1	-4.9	100.3	+0.3	100.8	+0.8	106.5	134.0	2.02	1.08	6,272	-14.2
2019	4-6	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
	7-9	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
	10-12	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	1-3	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	4-6	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
	7-9	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
	10-12	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	1-3	100.5	—	95.0	—	85.2	—	85.4	—	102.7	127.2	1.80	1.09	6,299	+12.1
2021	4-6	100.9	—	95.2	—	102.4	—	103.3	—	105.9	130.8	1.76	0.97	6,254	-7.7
	7-9	101.2	—	95.5	—	97.3	—	97.8	—	106.2	134.7	2.05	1.05	6,886	-19.8
	10-12	101.4	—	94.7	—	116.5	—	117.0	—	111.1	143.2	2.25	1.11	6,244	-17.6
	1-3	—	—	—	—	—	—	—	—	—	—	2.10	1.19	5,706	-9.4
2022	1	101.8	+0.8	96.4	+0.5	92.8	+10.2	92.9	+9.9	111.5	137.5	2.03	1.18	5,899	-9.2
	2	101.5	+1.0	96.5	+2.0	88.7	+6.6	88.4	+5.9	114.6	155.4	2.23	1.21	5,620	-9.0
	3	-	—	—	—	—	—	—	—	—	—	2.05	1.18	5,598	-10.1

SDGs Information

Business activities with consideration for the environment

Loans for solar power generation(Joyo Bank+Ashikagabank)

FY	Number of contracts	Contract amount
FY2021	116	¥16.5billion
FY2020	179	¥33.9billion
FY2019	213	¥34.3billion
FY2018	292	¥46.2billion

Environment-friendly private placement bonds(Ashikaga Bank)

FY	Number of contracts	Contract amount
FY2021	6	¥0.6billion
FY2020	24	¥2.0billion
FY2019	27	¥2.8billion
FY2018	39	¥3.8billion

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
FY2021	Joyo Bank	105
	Ashikaga Bank	78
FY2020	Joyo Bank	105
	Ashikaga Bank	60
FY2019	Joyo Bank	105
	Ashikaga Bank	57
FY2018	Joyo Bank	104
	Ashikaga Bank	48

Energy Consumption (Joyo Bank + Ashikaga Bank)

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

Item (unit)	FY2018	FY2019	FY2020	
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0270 (-0.0003)	0.0266 (-0.0002)	0.0269 (+0.0005)	
Direct Energy Consumption	Kerosence (KL)	8	6	2
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	123	94	142
	LPG (t)	75	62	43
	City Gas (thousand legislation meter)	105	104	104
Indirect Energy Consumption	Electric Power(MWH)	37,463	36,748	36,478
	Steam (Gj)	1,666	1,801	1,921
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)	366,149	363,500	358,170	
Total energy consumption (KL)	9,903	9,677	9,629	

SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2018	FY2019	FY2020
Direct Energy Consumption (Scope 1)	Kerosene	20	14	4
	Light Oil	0	0	0
	Heavy Oil	335	255	386
	LPG	224	188	127
	City Gas	236	232	231
	Subtotal	815	688	748
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	17,611	17,208	16,644
	Electric power (Adjusted Emissions Factor)	17,802	16,711	16,502
	Steam	95	103	109
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	17,706	17,311	16,753
	Subtotal (Adjusted Emissions Factor)	17,897	16,814	16,161
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	18,521	17,999	17,501
	Total (Adjusted Emissions Factor)	18,712	17,502	16,909

SDGs Information

Supporting children to be independent

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

FY	Number of lessons conducted	Number of lessons participants
FY2021(*1)	38	about 750
FY2020	31	about 500
FY2019	125	about 2,400
FY2018	140	about 2,500
FY2017	90	about 2,800
FY2016	87	about 2,060

(*1) In addition to face-to-face learning, we provided video contents corresponding to compulsory financial educations in high school.

Subsidy to non profit organizations

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

Number of issue	Amount	Donation
1,060	¥90.4billion	¥178million

(end of Mar. 2022, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust^(*2) (Joyo Bank)

FY	Number of grants made	Grants made amount
FY2021	87 organizations	¥9.4million
Cumulative total	1,571 organizations	¥169million

(*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 sessions
FY2021	The 6th Mirai kyoso Juku(*4)	Postponed due to COVID-19 pandemic	
	The 23th New Leader Yosei Dojo		
	The 1st Ikusei Juku for next-generation executives	4 sessions	15 people
FY2020	Postponed due to 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

(*4) Follow-up seminar for alumni was held on website.

SDGs Information

Promoting Women's Activities(Joyo Bank)

Female recruitment ratio

	FY2020
career-track position *1	25.0%
general position *2	95.5%
contract employee	30.0%
part-time employee	82.5%

Female employees ratio

	FY2020
career-track position *1	33.0%
general position *2	99.2%
engineering staff *3	0.0%
contract employee	18.3%
part-time employee	98.6%

Percentage of continuous employees in 10 years after recruitment

	FY2020	
	men	women
career-track position *1	72.6%	45.5%
general position *2	—	39.3%

(*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

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

Competition magnification of recruitment for men and women

	FY2020	
	men	women
career-track position *1	6.9 times	10.1 times
general position *2	15.0 times	3.9 times

Average years of continuous services

	FY2020	
	men	women
career-track position *1	21.8 years	19.1 years
general position *2	1.3 years	5.1 years
engineering staff *3	18.4 years	-
contract employee	8.2 years	21.4 years
part-time employee	5.4	14.4 years

Childcare leave taking ratio for men and women

	FY2020	
	men	women
career-track position *1	85.5%	97.1%
general position *2	-	131.6%
part-time employee	-	150.0%
contract employee	-	-

SDGs Information

Promoting Women's Activities(Joyo Bank)

	FY2020
career-track position *1	4.7 hours
general position *2	1.1 hours
engineering staff *3	18.7 hours
contract employee	0.8 hours
part-time employee	0.1 hours

Female employees ratio in position equivalent to assistant manager

FY2020	
	51.0 % (299 people) All of assistant manager level 586 people

Female employees ratio in managerial position

FY2020	
	11.5 % (143 people) All of manager level 1,240 people

Female ratio in the Board of Directors

FY2020	
	9.1%(1 people) All of director level 11 people

(*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

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

	FY2020
career-track position *1	61.6%
general position *2	77.2%
engineering staff *3	56.5%
contract employee	81.6%
part-time employee	89.0%

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

	FY2020	
	men	women
Position : general position *2 → career-track position *1	0 people	59 people
Form of employment : part-time → regular (full-time)	0 people	5 people
Form of employment : temporary → regular (full-time)	0 people	0 people

Midcareer recruitment for men and women

	FY2020	
	men	women
Midcareer recruitment	3 people	2 people

Certification

As of March 31,2022	<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)

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

■ Female recruitment ratio

	FY2020
career-track position *1・area-specified career-track position *2	49.3%
general position *3	100.0%
expert staff *4	-

■ Female employees ratio

	FY2020
career-track position *1	10.1%
area-specified career-track position *2	71.2%
general position *3	88.3%
expert staff *4	26.2%
contract employee・part-time employee	83.1%

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

	FY2020	
	men	women
career-track position *1*2	57.1%	61.6%
area-specified career-track position *3	100%	51.7%

(*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

	FY2020	
	men	women
career-track position *1・area-specified career-track position *2	8.6 times	8.1 times
general position *3	—	1.1 times

■ Average years of continuous services

	FY2020	
	men	women
career-track position *1	17.0 years	8.1 years
area-specified career-track position *2	25.4 years	19.8 years
general position *3	23.5 years	11.9 years
expert staff *4	9.8 years	8.0 years

■ Childcare leave taking ratio for men and women

	FY2020	
	men	women
career-track position *1	5.1%	100.0%
area-specified career-track position *2	20.0%	100.0%
general position *3	0.0%	100.0%
expert staff *4	0.0%	100.0%

SDGs Information

Promoting Women's Activities(Ashikaga Bank)

General employer action plan based on the act on promotion of women's participation and advancement in the workplace

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

	FY2020
career-track position *1	20.7 hours
area-specified career-track position *2	20.1 hours
general position *3	11.8 hours
expert staff *4	24.9 hours

■ Female employees ratio in position equivalent to assistant manager

FY2020	
	71.0% (443 people) (All of assistant manager level 624people)

■ Female employees ratio in managerial position

FY2020	
	18.7% (247 people) (All of manager level 1,318people)

■ Female ratio in the Board of Directors

FY2020	
	0% (All of director level 12 people)

■ Ratio of employees taking annual paid leave

	FY2020
career-track position *1	48.5%
area-specified career-track position *2	54.2%
general position *3	63.0%
expert staff *4	59.3%

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

	FY2020	
	men	women
Position : area-specified career-track position *2 → career-track position *1	1 people	0 people
Form of employment : part-time → regular (full-time)	0 people	14 people

■ Midcareer recruitment for men and women

	FY2020	
	men	women
Midcareer recruitment	3 people	3 people

■ Certification

As of March 31,2022	<ul style="list-style-type: none"> • "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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