

<APPENDIX> Data Book

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Balance Sheet / Average Balance / Average Yield (Joyo)

Assets

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

	1H22			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	6,877.7	0.87	30,031	+37.9	+0.01	+674
JPY	6,685.7	0.83	27,956	+33.6	- 0.01	- 428
Foreign currency	192.0	2.15	2,075	+4.2	+1.12	+1,102
Securities	3,007.9	1.12	16,908	+100.0	+0.11	+2,289
Domestic Bonds	1,955.0	0.34	3,363	+97.3	+0.02	+421
Stocks	103.0	6.46	3,338	- 0.1	+1.07	+554
Foreign securities	548.1	1.86	5,115	- 40.1	+0.37	+730
Others	401.6	2.52	5,090	+43.0	+0.02	+583
Call loans	10.0	0.94	47	+4.2	+0.79	+43
JPY	1.0	0.16	0	+0.5	+0.04	+0
Foreign currency	9.0	1.02	46	+3.7	+0.87	+42
Bills purchased	-	-	-	-	-	-
Monetary claims bought	4.6	0.44	10	- 0.5	+0.00	- 1
Due from banks	1,009.7	0.30	1,559	- 100.7	+0.17	+802
NCDs	-	-	-	-	-	-
Foreign exchange	7.7	0.48	18	+1.9	+0.17	+9
Others	22.5	1.25	142	+17.0	- 4.54	- 18
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,940.4	0.88	48,718	+59.9	+0.06	+3,799

Liabilities

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

	1H22			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,115.8	0.01	890	+363.5	+0.01	+611
JPY	9,972.2	0.00	172	+376.6	+0.00	+85
Foreign currency	143.6	0.99	717	- 13.1	+0.75	+526
NCDs	207.9	0.00	2	+39.2	- 0.00	- 0
Call money	687.4	0.13	476	- 245.8	+0.15	+532
JPY	603.8	- 0.02	- 84	- 259.2	±0.00	+39
Foreign currency	83.5	1.34	561	+13.4	+1.14	+492
Payables under repurchase agreements	89.2	0.49	220	- 39.3	+0.60	+295
Payables under securities lending transactions	540.1	0.01	29	+59.4	+0.00	+5
Bills sold	-	-	-	-	-	-
Borrowed money	2,095.9	0.04	433	+60.4	+0.03	+365
Foreign exchange	0.5	0.00	-	+0.1	±0.00	±0
Corporate bonds	-	-	-	-	-	-
Others	10.4	29.05	1,518	+5.8	+7.51	+1,025
Interest rate sw aps	-	-	1,031	-	-	+840
Interest-bearing liabilities	13,747.4	0.05	3,572	+243.4	+0.04	+2,835

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

	1H18	1H19	1H20	1H21	YoY
Individual customers	2,580.7	2,630.3	2,695.7	2,744.3	+1.8%
Corporate	2,838.0	2,931.0	2,956.4	2,973.4	+0.5%
Local	1,593.9	1,619.8	1,642.4	1,645.8	+0.2%
Tokyo	1,244.1	1,311.2	1,314.0	1,327.6	+1.0%
Public sector	650.2	609.5	545.5	486.4	-10.8%
Foreign currency	125.3	144.7	147.8	148.5	+0.4%
Total	6,194.2	6,315.6	6,345.4	6,352.6	+0.1%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	1H22			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,054.9	0.91	23,266	+157.0	- 0.04	- 27.5
Domestic	5,033.2	0.91	23,086	+154.4	- 0.04	- 36.3
Overseas	21.6	1.66	180	+2.5	+0.69	+8.8
Trading account securities	1.6	0.39	3	- 0.6	+0.01	- 0.1
Securities	1,440.5	1.65	11,944	+199.8	+0.17	+275.7
Domestic Bonds	783.2	0.61	2,403	+109.8	- 0.01	+28.8
Stocks	12.7	13.63	871	- 1.4	+2.18	+5.5
Foreign securities	392.2	2.94	5,786	+56.3	+0.36	+144.8
Others	252.2	2.27	2,883	+35.0	+0.51	+96.5
Call loans	0.5	2.13	5	+0.5	+1.32	+0.5
Domestic	-	-	-	-	-	-
International	0.5	2.13	5	+0.5	+1.32	+0.5
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.4	0.87	23	- 0.0	+0.02	+0.0
Due from banks	1,582.3	0.17	1,349	+141.0	+0.04	+44.9
NCDs	1.6	0.04	0	+1.6	-	+0.0
Foreign exchange	6.8	0.00	0	- 0.3	-	- 0.0
Others	12.9	0.09	6	+10.5	- 0.39	+0.0
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	8,107.0	0.90	36,600	+509.6	+0.01	+293.6

Liabilities

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

	1H22			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,677.7	0.00	108	+205.2	+0.00	+27
Domestic	6,652.3	0.00	43	+209.1	- 0.00	- 21
Overseas	25.4	0.50	64	- 3.8	+0.40	+49
NCDs	213.5	0.00	4	+16.0	- 0.00	- 0
Call money	834.1	0.02	98	+56.9	+0.03	+134
Domestic	817.9	- 0.01	- 71	+63.4	+0.00	- 4
International	16.1	2.09	170	- 6.4	+1.82	+139
Payables under repurchase agreements	27.4	1.87	258	+7.0	+1.63	+233
Payables under securities lending transactions	226.3	1.34	1,528	+6.7	+1.17	+1,341
Bills sold	-	-	-	-	-	-
Borrowed money	1,609.8	0.00	0	+183.6	- 0.00	- 2
Foreign exchange	0.3	3.44	5	-	+2.73	+4
Corporate bonds	-	-	-	-	-	-
Others	4.0	48.03	966	+2.0	- 4.40	+448
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	9,591.0	0.06	2,970	+477.3	+0.04	+2,186

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

	1H19	1H20	1H21	1H22	YoY
Individual customers	2,119.9	2,175.1	2,251.8	2,310.3	+2.6%
Corporate	2,126.1	2,203.3	2,231.6	2,230.6	+0.0%
Local	1,622.2	1,674.0	1,723.5	1,719.5	-0.2%
Tokyo	503.8	529.3	508.0	511.1	+0.6%
Public sector	343.1	322.4	337.2	343.6	+1.9%
Foreign currency	18.6	16.9	12.6	12.7	+0.3%
Total	4,607.8	4,718.0	4,833.3	4,897.4	+1.3%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		1H18	1H19	1H20	1H21	1H22	YoY
Average yield on interest-earning assets	1	1.09	1.07	0.89	0.82	0.88	+0.06
Average yield on loans and bills discounted	2	1.04	0.94	0.88	0.85	0.87	+0.01
Average yield on securities		1.25	1.41	1.04	1.00	1.12	+0.11
Average yield on interest-bearing liabilities		0.07	0.08	0.03	0.01	0.05	+0.04
Average yield on deposits and NCDs	3	0.04	0.04	0.01	0.00	0.01	+0.01
Expense ratio		0.76	0.73	0.65	0.61	0.56	- 0.05
Deposit and securities cost	4	0.80	0.78	0.67	0.61	0.58	- 0.03
Funding cost	5	0.75	0.68	0.57	0.46	0.47	+0.01
Loan-deposit interest margins	2-3	1.00	0.90	0.87	0.85	0.85	+0.00
Difference between average yield on loans and deposits	2-4	0.24	0.16	0.21	0.24	0.29	+0.05
Total interest margins	1-5	0.34	0.39	0.32	0.36	0.41	+0.05

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.096	1.072	0.898	0.823	0.888	+0.064
Average yield on loans and bills discounted	2	1.046	0.947	0.881	0.856	0.870	+0.014
Average yield on securities		1.257	1.415	1.043	1.002	1.121	+0.118
Average yield on deposits and NCDs	3	0.040	0.040	0.010	0.005	0.017	+0.011
Funding cost	5	0.753	0.680	0.570	0.461	0.474	+0.013
Loan-deposit interest margins	2-3	1.006	0.907	0.871	0.850	0.853	+0.003
Total interest margins	1-5	0.343	0.392	0.328	0.361	0.413	+0.051

Domestic Account

(%)

		1H18	1H19	1H20	1H21	1H22	YoY
Average yield on interest-earning assets	1	0.99	0.95	0.82	0.76	0.79	+0.02
Average yield on loans and bills discounted	2	1.00	0.90	0.86	0.85	0.83	- 0.01
Average yield on securities		1.11	1.25	0.90	0.87	0.95	+0.07
Average yield on interest-bearing liabilities		0.00	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		0.76	0.73	0.65	0.61	0.55	- 0.05
Deposit and securities cost	4	0.76	0.73	0.65	0.61	0.56	- 0.04
Funding cost	5	0.69	0.61	0.55	0.46	0.43	- 0.02
Loan-deposit interest margins	2-3	1.00	0.89	0.86	0.84	0.83	- 0.01
Difference between average yield on loans and deposits	2-4	0.24	0.17	0.21	0.24	0.27	+0.03
Total interest margins	1-5	0.30	0.34	0.27	0.30	0.35	+0.05

Average yield on interest-earning assets	1	0.996	0.957	0.820	0.763	0.791	+0.027
Average yield on loans and bills discounted	2	1.005	0.900	0.864	0.851	0.834	- 0.017
Average yield on securities		1.110	1.250	0.903	0.879	0.956	+0.076
Average yield on deposits and NCDs	3	0.005	0.004	0.000	0.001	0.003	+0.001
Funding cost	5	0.698	0.610	0.550	0.461	0.433	- 0.027
Loan-deposit interest margins	2-3	1.000	0.896	0.864	0.849	0.830	- 0.018
Total interest margins	1-5	0.298	0.347	0.270	0.302	0.357	+0.055

Interest Yields and Spreads (Ashikaga)

Total Account

(%)

		1H18	1H19	1H20	1H21	1H22	YoY
Average yield on interest-earning assets	1	1.38	1.14	1.04	0.88	0.90	+0.01
Average yield on loans and bills discounted	2	1.09	1.04	0.99	0.95	0.91	- 0.04
Average yield on securities		2.72	1.83	1.65	1.47	1.65	+0.17
Average yield on interest-bearing liabilities		0.10	0.10	0.04	0.01	0.06	+0.04
Average yield on deposits and NCDs	3	0.03	0.03	0.01	0.00	0.00	+0.00
Expense ratio		0.82	0.85	0.77	0.71	0.66	- 0.04
Deposit and securities cost	4	0.86	0.88	0.78	0.71	0.67	- 0.04
Funding cost	5	0.85	0.88	0.74	0.54	0.54	+0.00
Loan-deposit interest margins	2-3	1.05	1.01	0.98	0.95	0.91	- 0.04
Difference between average yield on loans and deposits	2-4	0.22	0.15	0.21	0.24	0.24	+0.00
Total interest margins	1-5	0.53	0.26	0.30	0.34	0.35	+0.01

Domestic Account

(%)

		1H18	1H19	1H20	1H21	1H22	YoY
Average yield on interest-earning assets	1	1.30	1.04	0.95	0.79	0.78	- 0.01
Average yield on loans and bills discounted	2	1.08	1.03	0.99	0.95	0.91	- 0.04
Average yield on securities		2.67	1.56	1.33	1.06	1.17	+0.10
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	0.00	0.00	0.00	0.00	- 0.00
Expense ratio		0.83	0.84	0.76	0.70	0.65	- 0.04
Deposit and securities cost	4	0.84	0.85	0.77	0.70	0.66	- 0.04
Funding cost	5	0.77	0.80	0.72	0.53	0.49	- 0.04
Loan-deposit interest margins	2-3	1.07	1.02	0.98	0.95	0.91	- 0.04
Difference between average yield on loans and deposits	2-4	0.24	0.17	0.22	0.24	0.25	+0.00
Total interest margins	1-5	0.53	0.24	0.22	0.26	0.29	+0.02

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.389	1.142	1.048	0.883	0.900	+0.017
Average yield on loans and bills discounted	2	1.091	1.042	0.997	0.958	0.918	- 0.040
Average yield on securities		2.726	1.839	1.654	1.476	1.653	+0.177
Average yield on deposits and NCDs	3	0.038	0.031	0.010	0.002	0.003	+0.001
Funding cost	5	0.856	0.882	0.747	0.540	0.541	+0.001
Loan-deposit interest margins	2-3	1.053	1.011	0.987	0.956	0.915	- 0.041
Total interest margins	1-5	0.533	0.260	0.301	0.343	0.359	+0.016

Average yield on interest-earning assets	1	1.304	1.044	0.955	0.797	0.782	- 0.015
Average yield on loans and bills discounted	2	1.084	1.033	0.995	0.958	0.914	- 0.044
Average yield on securities		2.675	1.564	1.330	1.068	1.171	+0.103
Average yield on deposits and NCDs	3	0.011	0.009	0.008	0.002	0.001	- 0.001
Funding cost	5	0.774	0.803	0.728	0.532	0.490	- 0.042
Loan-deposit interest margins	2-3	1.073	1.024	0.987	0.956	0.913	- 0.043
Total interest margins	1-5	0.530	0.241	0.227	0.265	0.292	+0.027

Loans 1 (Joyo)

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	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%	6,997.7	100.0%	+204.5	+3.0%	+208.7
Normal (incl. borrowers w/o credit score)	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%	6,468.1	92.4%	+238.5	+3.8%	+235.6	+3.7%
Other borrowers requiring caution	389.2	5.7%	433.9	6.3%	439.0	6.3%	455.0	6.6%	444.0	6.5%	422.4	6.0%	- 32.5	- 7.1%	- 21.5	- 4.8%
Borrowers Requiring Monitoring	18.0	0.2%	18.2	0.2%	19.7	0.2%	22.0	0.3%	20.9	0.3%	18.4	0.2%	- 3.5	- 16.0%	- 2.5	- 11.9%
Potentially bankrupt or worse	75.6	1.1%	79.2	1.1%	83.3	1.2%	86.5	1.2%	91.3	1.3%	88.6	1.2%	+2.1	+2.4%	- 2.7	- 3.0%

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,378.5	100.0%	+87.6	+1.3%	+48.8
Local	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%	4,768.5	74.7%	+27.2	+0.5%	- 2.2	- 0.0%
Ibaraki	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%	3,393.5	53.2%	- 26.9	- 0.7%	- 20.3	- 0.5%
Tochigi	285.5	4.6%	285.2	4.5%	283.3	4.4%	281.8	4.4%	283.9	4.4%	283.5	4.4%	+1.6	+0.5%	- 0.4	- 0.1%
Fukushima	320.5	5.1%	321.8	5.0%	320.5	5.0%	320.8	5.0%	324.0	5.1%	327.0	5.1%	+6.2	+1.9%	+2.9	+0.9%
Miyagi	114.0	1.8%	112.9	1.7%	109.1	1.7%	108.8	1.7%	112.0	1.7%	112.2	1.7%	+3.3	+3.0%	+0.1	+0.1%
Chiba	306.6	4.9%	320.2	5.0%	335.5	5.2%	339.6	5.3%	354.9	5.6%	360.3	5.6%	+20.7	+6.0%	+5.3	+1.5%
Saitama	239.7	3.8%	251.5	3.9%	261.5	4.1%	269.5	4.2%	281.6	4.4%	291.7	4.5%	+22.2	+8.2%	+10.1	+3.5%
Tokyo/Osaka	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%	1,609.9	25.2%	+60.3	+3.8%	+50.9	+3.2%

Number of SMEs

Number of SMEs	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	31,370	-615	30,766	-604	30,323	-443	29,672	-651	29,353	-319	29,010	-343

* Number of SMEs includes that of sole proprietors

Loans 2 (Joyo)

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-21		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	*Excluding loans to Ministry of Finance															
Loans	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%	6,378.5	100.0%	+87.6	+1.3%	+48.7	+0.7%
Individual	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%	2,759.4	43.2%	+46.8	+1.7%	+19.2	+0.7%
Corporate	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%	3,151.4	49.4%	+98.2	+3.2%	+60.0	+1.9%
Major companies	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%	1,246.3	19.5%	+35.9	+2.9%	+39.3	+3.2%
Medium sized companies	98.2	1.5%	102.6	1.6%	100.1	1.5%	97.5	1.5%	99.9	1.5%	97.3	1.5%	- 0.1	-0.1%	- 2.6	-2.6%
SMEs	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%	1,807.6	28.3%	+62.4	+3.5%	+23.2	+1.3%
Public sector	612.8	9.8%	596.5	9.4%	562.7	8.8%	525.1	8.3%	498.1	7.8%	467.6	7.3%	- 57.4	-10.9%	- 30.4	-6.1%

**Corporate* includes loans to financial institutions

Individual Loans (Yen-denominated)

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-21		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	*Excluding loans to Ministry of Finance															
Individual Loans	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%	2,759.4	100.0%	+46.8	+1.7%	+19.2	+0.7%
Housing related Loans*	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%	2,553.9	92.5%	+44.7	+1.7%	+18.0	+0.7%
Customer Loans	116.0	4.4%	115.9	4.3%	121.6	4.5%	125.0	4.6%	128.6	4.6%	131.2	4.7%	+6.2	+4.9%	+2.5	+2.0%
Loans to small Businesses	89.1	3.3%	86.9	3.2%	82.2	3.0%	78.3	2.8%	75.7	2.7%	74.2	2.6%	- 4.1	-5.2%	- 1.4	-1.9%

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

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-21		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	*Excluding loans to Ministry of Finance															
Corporate Loans*	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%	3,151.4	100.0%	+98.2	+3.2%	+60.0	+1.9%
Local	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%	1,631.1	51.7%	+36.9	+2.3%	+8.7	+0.5%
Ibaraki	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%	1,115.5	35.3%	+11.3	+1.0%	+0.8	+0.0%
Tochigi	117.8	3.9%	115.4	3.7%	111.8	3.6%	110.0	3.6%	111.7	3.6%	111.3	3.5%	+1.3	+1.1%	- 0.4	-0.3%
Fukushima	156.0	5.1%	156.5	5.0%	154.4	4.9%	153.1	5.0%	155.0	5.0%	157.9	5.0%	+4.7	+3.1%	+2.8	+1.8%
Miyagi	75.9	2.5%	75.7	2.4%	72.7	2.3%	73.4	2.4%	77.8	2.5%	79.2	2.5%	+5.7	+7.8%	+1.3	+1.7%
Chiba	99.0	3.2%	99.1	3.2%	103.7	3.3%	100.6	3.2%	106.8	3.4%	106.6	3.3%	+6.0	+6.0%	- 0.1	-0.1%
Saitama	52.6	1.7%	54.2	1.7%	54.2	1.7%	52.7	1.7%	56.2	1.8%	60.3	1.9%	+7.6	+14.4%	+4.1	+7.4%
Tokyo/Osaka	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%	1,520.2	48.2%	+61.3	+4.2%	+51.3	+3.4%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

	(¥bn)															
	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-21		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,211.9	100.0%	+275.1	+5.6%	+72.7	+1.4%
Normal (incl. borrow ers w/o credit score)	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%	4,711.2	90.4%	+276.8	+6.2%	+85.4	+1.8%
Other borrow ers requiring caution	315.9	6.7%	382.3	8.0%	406.1	8.2%	402.9	8.2%	415.7	8.1%	400.9	7.7%	- 1.9	- 0.5%	- 14.7	- 3.6%
Borrow ers Requiring Monitoring	27.9	0.6%	27.5	0.6%	23.9	0.5%	26.7	0.5%	25.3	0.5%	25.4	0.5%	- 1.2	- 4.6%	+0.1	+0.4%
Potentially bankrupt or worse	64.3	1.4%	63.4	1.3%	68.9	1.4%	72.7	1.5%	72.1	1.4%	74.2	1.4%	+1.4	+2.0%	+2.0	+2.9%

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

	(¥bn)															
	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-21		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	4,946.2	100.0%	+96.0	+2.0%	- 32.8	- 0.7%
Local	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%	4,374.4	88.4%	+63.0	+1.5%	- 61.0	- 1.4%
Tochigi	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%	2,484.8	50.2%	+31.5	+1.3%	- 70.7	- 2.8%
Gunma	603.7	12.8%	616.4	13.0%	617.6	12.5%	629.5	13.0%	640.8	12.9%	647.4	13.1%	+17.9	+2.9%	+6.6	+1.0%
Ibaraki	327.7	6.9%	335.6	7.1%	333.4	6.8%	333.5	6.9%	334.3	6.7%	334.5	6.8%	+0.9	+0.3%	+0.1	+0.1%
Saitama	803.4	17.0%	830.3	17.5%	836.0	17.0%	858.9	17.7%	868.6	17.4%	873.4	17.7%	+14.4	+1.7%	+4.7	+0.5%
Fukushima	34.4	0.7%	36.2	0.8%	36.5	0.7%	35.9	0.7%	36.0	0.7%	34.0	0.7%	- 1.8	- 5.2%	- 1.9	- 5.5%
Tokyo	546.6	11.6%	532.3	11.2%	540.3	11.0%	538.7	11.1%	543.5	10.9%	571.7	11.6%	+33.0	+6.1%	+28.2	+5.2%

Number of SMEs

	FYE19		Sep-20		FYE20		21-Sep		FYE21		Sep-21	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,382	-90	26,499	+117	26,561	+62	26,238	-323	26,231	-7	26,153	-78

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	4,946.2	100.0%	+96.0	+1.9%	- 32.8
Individual	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%	2,325.9	47.0%	+49.5	+2.1%	+20.8	+0.9%
Corporate	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%	2,285.3	46.2%	+35.5	+1.5%	+29.2	+1.2%
Major companies	470.2	9.9%	471.3	9.9%	467.6	9.4%	461.7	9.5%	467.3	9.3%	484.5	9.7%	+22.8	+4.9%	+17.1	+3.6%
Medium sized companies	107.4	2.2%	112.9	2.3%	104.7	2.1%	106.6	2.1%	110.5	2.2%	108.0	2.1%	+1.3	+1.2%	- 2.5	-2.3%
SMEs	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%	1,692.8	34.2%	+11.4	+0.6%	+14.6	+0.8%
Public sector	367.4	7.7%	301.5	6.3%	420.9	8.5%	323.9	6.6%	417.8	8.3%	334.9	6.7%	+10.9	+3.3%	- 82.9	-19.8%

**Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,325.9	100.0%	+49.5	+2.1%	+20.8
Housing related Loans*	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%	2,169.1	93.2%	+49.5	+2.3%	+21.1	+0.9%
Customer Loans	71.5	3.2%	69.4	3.1%	70.4	3.1%	71.9	3.1%	75.2	3.2%	76.5	3.2%	+4.6	+6.5%	+1.3	+1.7%
Loans to small Businesses	87.8	4.0%	92.8	4.2%	84.9	3.7%	84.9	3.7%	81.8	3.5%	80.2	3.4%	- 4.7	-5.5%	- 1.6	-2.0%

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

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,285.3	100.0%	+35.5	+1.5%	+29.2
Local	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%	1,716.7	75.1%	+3.0	+0.1%	+1.2	+0.0%
Tochigi	791.5	36.3%	842.3	37.5%	861.5	38.0%	852.6	37.5%	849.6	37.6%	854.5	37.3%	+1.9	+0.2%	+4.9	+0.5%
Gunma	269.3	12.3%	276.3	12.3%	275.7	12.1%	272.4	11.9%	275.2	12.2%	276.1	12.0%	+3.6	+1.3%	+0.8	+0.3%
Ibaraki	140.9	6.4%	145.5	6.4%	143.5	6.3%	137.9	6.0%	137.6	6.0%	135.9	5.9%	- 2.0	-1.4%	- 1.6	-1.2%
Saitama	404.1	18.5%	420.5	18.7%	417.5	18.4%	420.8	18.5%	423.0	18.7%	421.9	18.4%	+1.0	+0.2%	- 1.0	-0.2%
Fukushima	27.8	1.2%	29.8	1.3%	30.4	1.3%	29.8	1.3%	29.9	1.3%	28.2	1.2%	- 1.6	-5.3%	- 1.7	-5.9%
Tokyo	544.8	25.0%	529.8	23.6%	537.8	23.7%	536.0	23.5%	540.5	23.9%	568.5	24.8%	+32.5	+6.0%	+28.0	+5.1%

**Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	10,062.5	100.0%	+340.3	+3.5%	+8.5
Yen-denominated	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%	9,923.2	98.6%	+369.4	+3.8%	+8.8	+0.0%
Foreign currency	165.0	1.8%	184.5	1.9%	152.0	1.5%	168.3	1.7%	139.6	1.3%	139.2	1.3%	-29.0	-17.2%	-0.3	-0.2%
JOM deposit	11.4	0.1%	3.7	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	±0.0	-	±0.0	-
NCDs	84.2		146.9		143.7		161.8		170.1		216.2		+54.3	+33.6%	+46.0	+27.1%

Yen-denominated Deposits by Customer Type

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	9,923.2	100.0%	+369.4	+3.8%	+8.8
Individual	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%	7,316.4	73.7%	+228.9	+3.2%	+85.3	+1.1%
Corporate	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%	2,110.5	21.2%	+59.9	+2.9%	+10.3	+0.4%
Public	441.3	5.0%	403.2	4.3%	502.7	5.2%	415.8	4.3%	583.0	5.8%	496.2	5.0%	+80.4	+19.3%	-86.8	-14.8%

Individual Deposits by Liquidity Type

	FYE18		Sep-19		FYE19		Sep-20		FYE20		Sep-21		vs Sep-20		vs FYE20	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	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%	7,316.4	100.0%	+229.0	+3.2%	+85.3
Current	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%	5,348.9	73.1%	+272.5	+5.3%	+104.9	+2.0%
Time deposits	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%	1,967.5	26.8%	-43.5	-2.1%	-19.5	-0.9%

Deposits (Ashikaga)

Deposits

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	6,664.0	100.0%	+181.2	+2.7%	-139.3
Yen-denominated	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%	6,642.8	99.6%	+191.6	+2.9%	-131.9	-1.9%
Foreign currency	43.2	0.7%	25.2	0.4%	28.1	0.4%	31.6	0.4%	28.5	0.4%	21.2	0.3%	-10.3	-32.8%	-7.3	-25.7%
NCDs	2,659		2,158		1,967		1,832		1,896		2,123		+29.0	+15.8%	+22.6	+11.9%

Yen-denominated Deposits by Customer Type

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	6,642.8	100.0%	+191.6	+2.9%	-131.9
Individual	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%	4,565.1	68.7%	+155.8	+3.5%	+64.5	+1.4%
Corporate	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%	1,794.9	27.0%	+2.0	+0.1%	+36.4	+2.0%
Public	278.1	4.8%	233.6	3.7%	454.1	6.9%	249.0	3.8%	515.7	7.6%	282.7	4.2%	+33.7	+13.5%	-232.9	-45.1%

Individual Deposits by Liquidity Type

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	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%	4,565.1	100.0%	+155.8	+3.5%	+64.5
Current	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%	3,402.6	74.5%	+190.7	+5.9%	+81.1	+2.4%
Time deposits	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%	1,162.4	25.4%	-34.9	-2.9%	-16.6	-1.4%

Accumulation Service (Joyo)

Number of Customers (by service)

(Number)

	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	YoY Change	Change ratio
Investment Trusts	35,154	36,660	37,787	41,120	44,427	46,900	+5,780	+14.0%
Annuities Insurance	38,124	39,449	40,740	41,554	42,593	44,393	+2,839	+6.8%
Foreign Currency Deposits	23,210	23,879	24,295	23,426	20,552	16,899	-6,527	-27.8%

Number of Contracts (by service)

(Number)

	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	YoY Change	Change ratio
Investment Trusts	63,477	65,116	66,119	70,540	74,989	77,557	+7,017	+9.9%
Annuities Insurance	56,006	58,071	59,998	61,223	62,981	65,760	+4,537	+7.4%
Foreign Currency Deposits	23,938	24,584	24,975	24,040	21,071	17,342	-6,698	-27.8%

Transaction Amount (by service)

(¥Million)

	2H18	1H19	2H19	1H20	2H20	1H21	YoY Change	Change ratio
Investment Trusts	5,091	4,996	5,169	5,100	5,094	5,275	+175	+3.4%
Annuities Insurance	5,652	5,907	5,747	5,528	5,940	5,545	+17	+0.3%
Foreign Currency Deposits	1,113	1,102	1,129	1,066	925	703	-363	-34.0%
Total	11,856	12,005	12,045	11,694	11,959	11,523	-171	-1.4%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	YoY Change	Change ratio
Investment Trusts	41,590	45,347	49,676	53,200	56,436	58,952	+5,752	+10.8%
Annuities Insurance	34,780	35,550	36,038	36,334	37,197	37,158	+824	+2.3%
Foreign Currency Deposits	1,548	1,511	1,421	816	1,193	1,044	+228	+27.9%

Number of Contracts (by service)

	FYE19	20-Sep	FYE20	21-Sep	FYE21	22-Sep	YoY Change	Change ratio
Investment Trusts	57,154	63,830	72,550	79,515	85,577	89,865	+10,350	+13.0%
Annuities Insurance	47,003	48,172	49,055	49,629	50,604	51,284	+1,655	+3.3%
Foreign Currency Deposits	1,581	1,543	1,452	1,366	1,218	1,062	- 304	-22.3%

Transaction Amount (by service)

	2H19	1H20	2H20	1H21	2H21	1H22	YoY Change	Change ratio
Investment Trusts	5,392	6,748	8,917	10,783	12,055	13,246	+2,463	+22.8%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	71	53	50	41	36	30	- 11	-27.8%
Total	5,463	6,801	8,967	10,824	12,091	13,276	+2,452	+22.7%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE20	FYE21	Sep-22	vs FYE21		FYE20	FYE21	Sep-22	vs FYE21	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,822.0	2,002.5	1,732.1	-270.3	-13.5%	3.0	-16.3	-30.1	-13.8	-12.6
JGB's	476.8	629.9	377.0	-252.9	-40.1%	-1.3	-13.4	-21.4	-8.0	-
Local government bond	818.2	841.5	881.9	+40.3	+4.7%	3.0	-0.6	-3.6	-3.0	-
Foreign bonds	595.5	597.9	440.2	-157.7	-26.3%	15.0	-12.8	-23.3	-10.5	-23.5
o/w Foreign government bond	197.1	216.3	61.6	-154.6	-71.4%	8.2	-4.1	-4.5	-0.4	-
o/w Ginnie Mae	76.5	72.0	36.6	-35.3	-49.1%	-0.1	-5.1	-4.4	+0.6	-
Stocks	233.1	226.8	201.9	-24.9	-10.9%	127.5	123.6	101.6	-22.0	21.9
Investment trusts & Others	373.9	439.9	435.1	-4.8	-1.0%	26.1	27.4	-12.2	-39.7	3.5
o/w ETF	63.2	90.3	71.5	-18.7	-20.7%	9.2	12.2	2.1	-10.1	-
o/w REIT	81.4	95.8	94.1	-1.6	-1.7%	12.7	16.3	4.8	-11.5	-
Total	3,024.6	3,267.3	2,809.4	-457.8	-14.0%	171.7	122.0	35.7	-86.2	-10.6

* includes ¥1.4bn of gains on cancellation of investment trusts

Securities Term-end Balance / Unrealized Gain (Losses)

Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE20	FYE21 1	Sep-22 2	vs FYE21 2-1	change ratio	FYE20	FYE21 3	Sep-22 4	vs FYE21 4-3	
Domestic bonds	679.1	734.1	798.2	+64.0	+8.7%	8.5	1.9	-7.2	-9.2	+0.0
JGB's	170.5	173.9	246.6	+72.6	+41.7%	4.2	2.3	-2.8	-5.1	-
Local government bond	208.9	224.0	221.3	-2.7	-1.2%	2.7	0.9	-0.6	-1.5	-
Foreign bonds	364.0	369.3	386.7	+17.3	+4.7%	22.4	-0.1	-27.4	-27.3	+3.1
Foreign government bond	113.0	86.4	52.2	-34.1	-39.5%	6.0	0.7	-2.0	-2.8	+2.5
Ginnie Mae	-	-	-	-	-	-	-	-	-	-
Stocks	39.1	33.6	33.9	+0.2	+0.6%	25.0	21.0	21.7	+0.6	+1.1
Investment trusts & Others	219.1	271.5	230.5	-40.9	-15.1%	8.5	6.7	-16.8	-23.6	+1.3
ETF	19.3	37.5	16.0	-21.5	-57.3%	1.6	2.5	0.8	-1.7	-0.2
REIT	29.0	39.5	41.7	+2.2	+5.6%	3.1	4.1	2.7	-1.3	+0.2
Total	1,301.5	1,408.8	1,449.5	+40.7	+2.9%	64.5	29.7	-29.8	-59.5	-0.7

* includes ¥1.4bn of gains on cancellation of investment trusts

Securities Portfolio (Joyo)

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,789.5	64.5%	-104.9	-5.5%	-256.5	-12.5%
Duration (year)	5.5	—	6.1	—	7.2	—	7.1	—	8.0	—	7.0	—	-0.1	—	-1.0	—
Fixed rate note	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%	1,789.2	64.5%	-104.8	-5.5%	-256.5	-12.5%
(Avg yield)	(0.39%)	—	(0.32%)	—	(0.29%)	—	(0.29%)	—	(0.30%)	—	(0.32%)	—	(+0.03%)	—	(+0.02%)	—
Floating rate note	11.0	0.4%	0.4	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	-0.0	-15.9%	-0.0	-6.8%
(Avg yield)	(0.00%)	—	(0.08%)	—	(0.59%)	—	(0.07%)	—	(0.52%)	—	(0.63%)	—	(+0.56%)	—	(+0.11%)	—
Foreign currency denominated bonds	470.5	17.2%	492.8	19.1%	558.5	19.6%	545.8	18.6%	583.5	18.5%	436.4	15.7%	-109.4	-20.0%	-147.1	-25.2%
Duration (year)	4.9	—	4.5	—	4.8	—	4.5	—	4.4	—	2.9	—	△ 1.6	—	△ 1.5	—
(Avg yield Spread)	(0.80%)	—	(1.20%)	—	(1.35%)	—	(1.40%)	—	(1.30%)	—	(0.99%)	—	(-0.40%)	—	(-0.31%)	—
Fixed rate note	340.3	12.4%	366.2	14.2%	430.9	15.1%	415.6	14.2%	449.5	14.2%	256.0	9.2%	-159.6	-38.4%	-193.5	-43.0%
(Avg yield)	(1.81%)	—	(1.74%)	—	(1.69%)	—	(1.68%)	—	(1.71%)	—	(1.99%)	—	(+0.31%)	—	(+0.28%)	—
(Avg yield Spread)	(0.95%)	—	(1.40%)	—	(1.54%)	—	(1.58%)	—	(1.55%)	—	(1.25%)	—	(-0.33%)	—	(-0.30%)	—
Floating rate note	130.2	4.8%	126.6	4.9%	127.5	4.5%	130.1	4.4%	134.0	4.2%	180.3	6.5%	+50.2	+38.6%	+46.3	+34.6%
(Avg yield)	(2.61%)	—	(1.63%)	—	(1.23%)	—	(1.09%)	—	(0.90%)	—	(1.94%)	—	(+0.85%)	—	(+1.04%)	—
(Avg yield Spread)	(0.40%)	—	(0.65%)	—	(0.77%)	—	(0.74%)	—	(0.47%)	—	(0.44%)	—	(-0.30%)	—	(-0.03%)	—
Stock	112.0	4.1%	109.4	4.2%	105.6	3.7%	100.9	3.4%	103.1	3.2%	100.3	3.6%	-0.6	-0.6%	-2.8	-2.7%
Cet1 ratio	—	23.8%	—	22.9%	—	22.5%	—	21.1%	—	21.0%	—	19.9%	(-1.11%)	—	(-1.08%)	—
Investment trust and others*	396.6	14.5%	375.0	14.5%	347.3	12.2%	393.8	13.4%	410.9	13.0%	446.4	16.1%	+52.6	+13.3%	+35.4	+8.6%
Total	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%	2,772.7	100.0%	-162.3	-5.5%	-371.0	-11.8%
(Avg yield)	(1.23%)	—	(1.04%)	—	(1.12%)	—	(1.00%)	—	(1.03%)	—	(1.12%)	—	(+0.12%)	—	(+0.09%)	—
Unrealized gains/losses	98.7	—	149.6	—	171.7	—	193.6	—	122.0	—	35.7	—	-157.9	-81.5%	-86.2	-70.7%

Securities Portfolio (Ashikaga)

(¥bn)

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

	FYE19		Sep-20		FYE20		Sep-21		FYE21		Sep-22		vs Sep-21		vs FYE21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	591.7	48.4%	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	+121.6	+17.8%	+73.2	+10.0%
Duration (year)	4.8	-	5.3	-	5.4	-	5.7	-	5.8	-	4.9	-	-0.7	-	-0.9	-
(Avg yield Spread)	(0.72%)	-	(0.66%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(-0.01%)	-	(-0.01%)	-
Fixed rate note	573.7	47.0%	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	+121.6	+17.8%	+73.2	+10.0%
(Avg yield)	(0.74%)	-	(0.67%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(-0.01%)	-	(-0.01%)	-
Floating rate note	17.9	1.5%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	-	-	-	-
(Avg yield)	(0.15%)	-	(0.16%)	-	(0.16%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(+0.00%)	-	(+0.00%)	-
Foreign currency denominated bonds	309.4	25.3%	306.2	25.1%	341.5	27.6%	338.0	26.8%	368.6	26.7%	413.2	30.0%	+75.2	+22.2%	+44.6	+12.1%
Duration (year)	6.2	-	5.6	-	5.4	-	4.9	-	4.4	-	4.0	-	-1.0	-	-0.4	-
(Avg yield Spread)	(2.67%)	-	(2.64%)	-	(2.63%)	-	(2.58%)	-	(2.61%)	-	(2.95%)	-	(+0.37%)	-	(+0.34%)	-
Fixed rate note	291.0	23.8%	289.3	23.7%	323.9	26.2%	320.2	25.4%	349.0	25.3%	391.6	28.4%	+71.4	+22.3%	+42.6	+12.2%
(Avg yield)	(2.63%)	-	(2.71%)	-	(2.71%)	-	(2.67%)	-	(2.70%)	-	(2.98%)	-	(+0.31%)	-	(+0.28%)	-
Floating rate note	18.4	1.5%	16.9	1.4%	17.6	1.4%	17.8	1.4%	19.5	1.4%	21.6	1.6%	+3.8	+21.3%	+2.1	+10.8%
(Avg yield)	(3.33%)	-	(1.52%)	-	(1.29%)	-	(0.98%)	-	(1.00%)	-	(2.41%)	-	(+1.43%)	-	(+1.41%)	-
Stock	43.3	3.5%	26.2	2.1%	14.1	1.1%	12.7	1.0%	12.6	0.9%	12.2	0.9%	-0.5	-3.9%	-0.4	-3.2%
Cet1 ratio	15.4%	-	9.4%	-	4.9%	-	4.4%	-	4.2%	-	4.0%	-	(-0.39%)	-	(-0.24%)	-
Investment trust and others*	277.1	22.7%	271.3	22.2%	210.3	17.0%	225.9	17.9%	264.5	19.2%	247.0	17.9%	+21.1	+9.3%	-17.5	-6.6%
Total	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%	1,479.0	107.3%	+217.6	+17.3%	+100.2	+7.3%
(Avg yield)	(1.66%)	-	(1.65%)	-	(1.58%)	-	(1.47%)	-	(1.44%)	-	(1.65%)	-	(+0.18%)	-	(+0.21%)	-
Unrealized gains/losses	35.7	-	67.1	-	64.7	-	71.0	-	29.9	-	-29.4	-	-100.4	-	-59.3	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

		FYE21						(number)			
Sep-22		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20 - Sep-21	FYE21 - Sep-22	
		Normal borrowers	9,656	231	2	0	0	0	9,889	Upgraded	199
	Borrowers requiring caution	260	4,137	15	23	0	0	4,435	Unchanged	15,081	15,264
	Borrower requiring monitoring	3	11	113	3	0	0	130	Downgraded	674	455
	Potentially bankrupt	2	106	8	1,277	0	0	1,393	Others	492	376
	Substantially bankrupt	0	6	0	38	72	0	116	Total	16,446	16,369
	Legally bankrupt	1	2	0	12	6	9	30			
	Others	222	126	2	25	1	0	376			
	Total	10,144	4,619	140	1,378	79	9	16,369			

Based on Borrowed Amount for Business

		FYE21						(¥mil)			
Sep-22		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20 - Sep-21	FYE21 - Sep-22	
		Normal borrowers	3,046,042	33,599	490	0	0	0	3,080,132	Upgraded	21,825
	Borrowers requiring caution	30,280	373,726	2,028	1,636	0	0	407,672	Unchanged	3,505,502	3,511,821
	Borrower requiring monitoring	645	658	17,320	312	0	0	18,935	Downgraded	84,352	47,360
	Potentially bankrupt	175	7,667	898	72,499	0	0	81,241	Others	23,894	17,572
	Substantially bankrupt	0	283	0	3,185	2,155	0	5,625	Total	3,635,574	3,614,823
	Legally bankrupt	47	142	0	3,042	332	77	3,642			
	Others	14,054	3,385	5	125	1	0	17,572			
	Total	3,091,246	419,463	20,743	80,802	2,489	77	3,614,823			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

		FYE21						(number)		
	Sep-22	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20 - Sep-21	FYE21 - Sep-22
		Normal borrowers	196,121	322	3	3	0	0	196,449	Upgraded
Borrowers requiring caution	515	5,782	12	75	5	1	6,390	Unchanged	200,779	203,463
Borrower requiring monitoring	15	38	307	2	0	0	362	Downgraded	1,097	886
Potentially bankrupt	29	70	17	1,089	5	3	1,213	Others	0	0
Substantially bankrupt	134	16	0	25	147	0	322	Total	202,797	204,780
Legally bankrupt	4	4	1	1	17	17	44			
Total	196,818	6,232	340	1,195	174	21	204,780			

Based on Borrowed Amount for All

		FYE21						(¥mil)		
	Sep-22	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20 - Sep-21	FYE21 - Sep-22
		Normal borrowers	4,547,939	26,941	485	16	0	0	4,575,381	Upgraded
Borrowers requiring caution	34,391	363,087	1,409	1,157	67	10	400,121	Unchanged	4,683,178	4,997,846
Borrower requiring monitoring	378	3,582	21,407	122	0	0	25,489	Downgraded	75,972	47,022
Potentially bankrupt	335	4,869	1,328	59,991	77	49	66,649	Others	0	0
Substantially bankrupt	759	191	0	478	4,071	0	5,499	Total	4,795,624	5,075,201
Legally bankrupt	78	236	10	47	340	1,351	2,062			
Total	4,583,880	398,906	24,639	61,811	4,555	1,410	5,075,201			

Balance of Loans / Disclosed Claims under the Financial Revitalization law and Risk-monitored Loans by Industry (Joyo)

Balance of Loans by Industry (non-consolidated)

Industry	FYE21		Sep-22		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	685,868	10.1%	712,947	10.2%	+27,079	+0.0%
Agriculture / Forestry	17,255	0.2%	17,801	0.2%	+545	+0.0%
Fishery	4,570	0.0%	4,539	0.0%	-30	-0.0%
Mining / Quarrying of stones / Gravel	9,941	0.1%	9,546	0.1%	-394	-0.0%
Construction	186,500	2.7%	190,043	2.7%	+3,543	-0.0%
Electric, gas and water	200,017	2.9%	197,316	2.8%	-2,701	-0.1%
Telecommunication	23,661	0.3%	20,890	0.2%	-2,771	-0.0%
Transport / Postal activities	192,269	2.8%	180,324	2.5%	-11,945	-0.2%
Wholesale / Retailing services	599,607	8.8%	625,092	8.9%	+25,484	+0.1%
Financial & Insurance services	224,795	3.3%	223,874	3.2%	-921	-0.1%
Real estate / Goods rental & leasing	1,194,624	17.6%	1,203,256	17.2%	+8,631	-0.4%
Medical, welfare and other services (*)	336,198	4.9%	329,136	4.7%	-7,062	-0.2%
Public sector	934,397	13.8%	1,062,763	15.2%	+128,366	+1.4%
Others (including individual loans)	2,157,707	31.8%	2,198,206	31.5%	+40,498	-0.3%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	6,767,416	100.0%	6,975,739	100.0%	+208,322	-

Disclosed Claims under the Financial Revitalization law and Risk-monitored Loans by Industry (non-consolidated)

Industry	FYE21		Sep-22		Ch
	Balance		Balance		Balance
	¥mil	%	¥mil	%	¥mil
Manufacturing	28,578	27.1%	26,325	26.1%	-2,252
Agriculture / Forestry	1,798	1.7%	1,759	1.7%	-38
Fishery	54	0.0%	54	0.0%	+0
Mining / Quarrying of stones / Gravel	108	0.1%	108	0.1%	+0
Construction	13,031	12.3%	12,260	12.1%	-771
Electric, gas and water	61	0.0%	101	0.1%	+39
Telecommunication	614	0.5%	674	0.6%	+60
Transport / Postal activities	4,811	4.5%	4,613	4.5%	-197
Wholesale / Retailing services	25,997	24.6%	25,427	25.2%	-569
Financial & Insurance services	310	0.2%	288	0.2%	-21
Real estate / Goods rental & leasing	6,633	6.3%	6,075	6.0%	-558
Medical, welfare and other services (*)	15,876	15.0%	15,663	15.5%	-212
Public sector	-	-	-	-	-
Others (including individual loans)	7,406	7.0%	7,153	7.1%	-252
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	105,281	100.0%	100,506	100.0%	-4,775

Balance of Loans /

Disclosed Claims under the Financial Revitalization law and Risk-monitored Loans by Industry (Ashikaga)

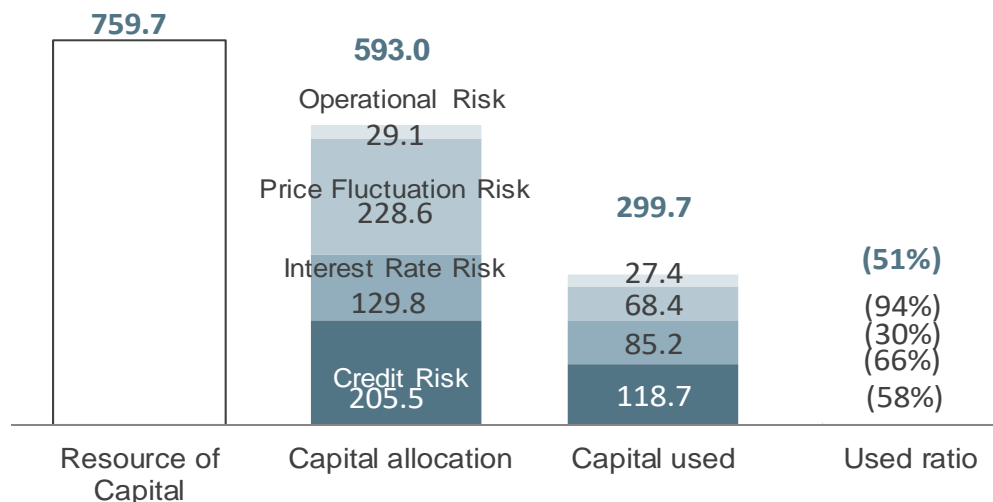
Balance of Loans by Industry (non-consolidated)

Disclosed Claims under the Financial Revitalization law and Risk-monitored Loans by Industry (non-consolidated)

	FYE21		Sep-22		Chg			FYE21		Sep-22		Chg		
	Balance		Balance		Balance			Balance		Balance		Balance		
	¥mil	%	¥mil	%	¥mil	%		¥mil	%	¥mil	%	¥mil	%	
Corporate loans	Manufacturing	498,094	9.7%	499,785	9.6%	+1,691	-0.1%	Manufacturing	21,704	25.0%	23,003	25.5%	+1,298	+0.5%
	Agriculture / Forestry	12,397	0.2%	12,741	0.2%	+343	+0.0%	Agriculture / Forestry	1,152	1.3%	1,220	1.3%	+68	+0.0%
	Fishery	595	0.0%	523	0.0%	-72	-0.0%	Fishery	27	0.0%	27	0.0%	-	-0.0%
	Mining / Quarrying of stones / Gravel	2,173	0.0%	2,154	0.0%	-19	-0.0%	Mining / Quarrying of stones / Gravel	7	0.0%	7	0.0%	-0	-0.0%
	Construction	166,894	3.2%	170,696	3.2%	+3,802	+0.0%	Construction	6,798	7.8%	7,042	7.8%	+243	-0.0%
	Electric, gas and water	87,750	1.7%	93,089	1.7%	+5,339	+0.0%	Electric, gas and water	621	0.7%	585	0.6%	-35	-0.0%
	Telecommunication	17,490	0.3%	17,266	0.3%	-223	-0.0%	Telecommunication	259	0.2%	301	0.3%	+41	+0.0%
	Transport / Postal activities	140,717	2.7%	138,712	2.6%	-2,005	-0.0%	Transport / Postal activities	4,439	5.1%	4,676	5.1%	+237	+0.0%
	Wholesale / Retailing services	391,445	7.6%	404,131	7.7%	+12,685	+0.1%	Wholesale / Retailing services	19,689	22.7%	21,396	23.7%	+1,706	+1.0%
	Financial & Insurance services	177,189	3.4%	181,740	3.4%	+4,550	+0.0%	Financial & Insurance services	76	0.0%	72	0.0%	-3	-0.0%
	Real estate / Goods rental & leasing	613,751	11.9%	624,931	12.0%	+11,179	+0.0%	Real estate / Goods rental & leasing	7,708	8.8%	7,618	8.4%	-89	-0.4%
Medical, welfare and other services (*)	376,193	7.3%	362,427	6.9%	-13,765	-0.0%	Medical, welfare and other services (*)	17,767	20.4%	18,137	20.1%	+369	-0.3%	
Public sector	566,925	11.0%	588,794	11.3%	+21,869	+0.2%	Public sector	-	-	-	-	-	-	
Others (including individual loans)	2,076,516	40.4%	2,103,114	40.4%	+26,597	-0.0%	Others (including individual loans)	6,482	7.4%	5,845	6.4%	-637	-0.9%	
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	5,128,137	100.0%	5,200,110	100.0%	+71,972	-	Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	86,734	100.0%	89,934	100.0%	+3,199	-	

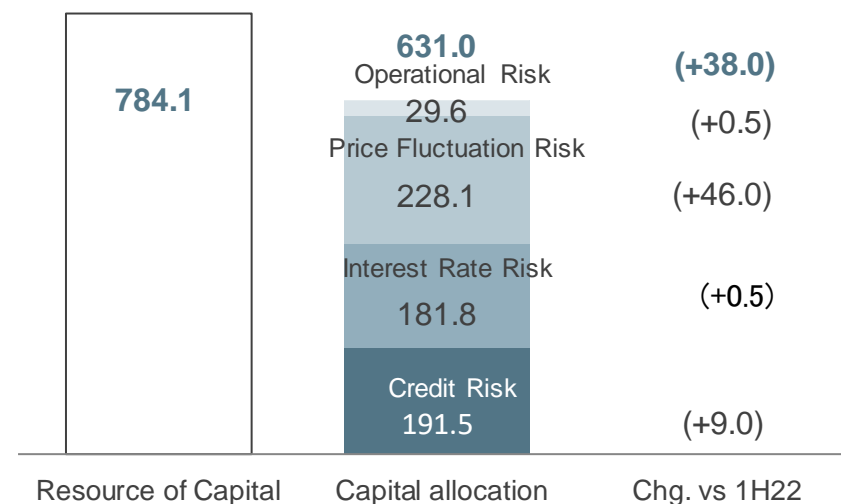
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Sep.30, 2022



Capital Allocation (planned for 2H22) (¥bn)

Decided capital allocation for 2H22, based on the market outlook, and financial results and forecast of subsidiaries.



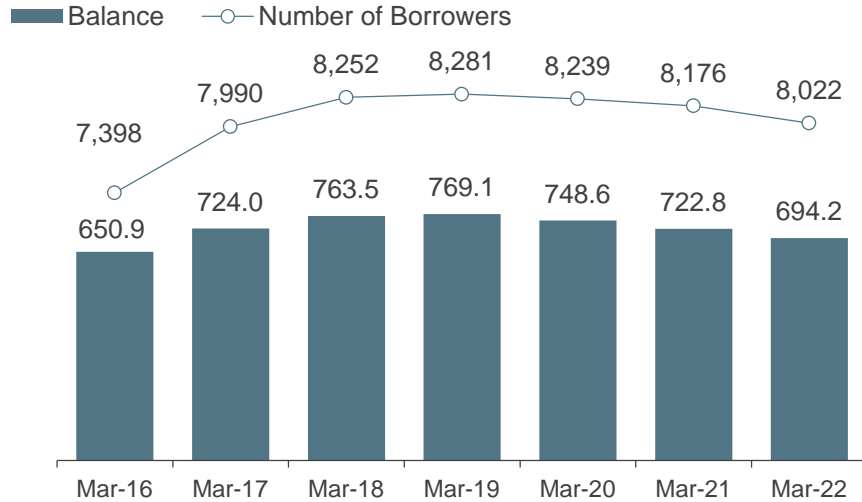
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

	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.	

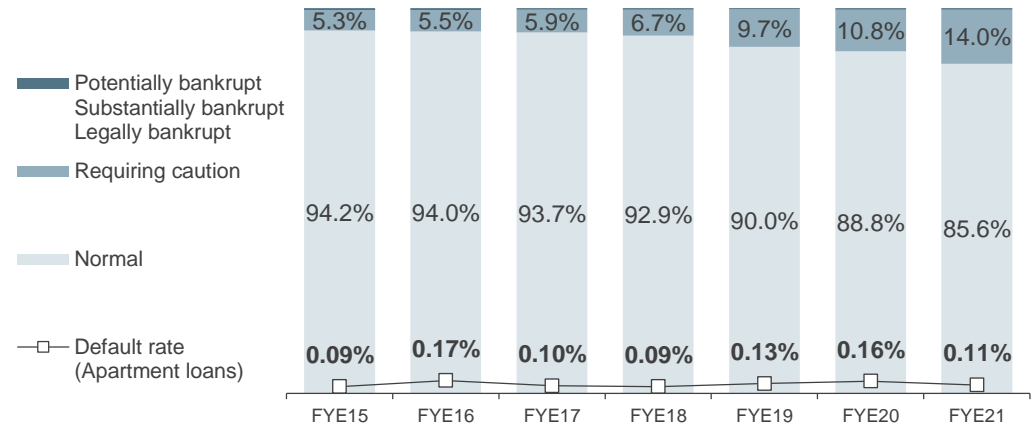
Apartment Loans (1) Portfolio

Joyo Bank

Number of Borrowers and Balance of Loan (¥bn)

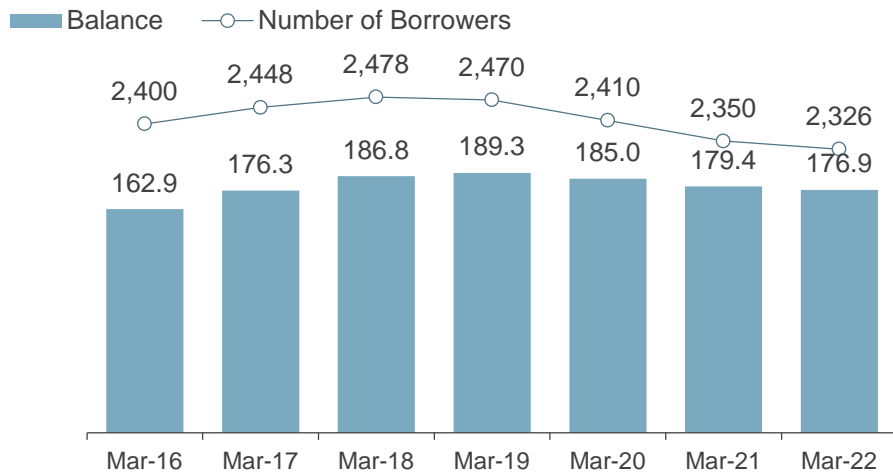


Borrower Rating and Default Ratios

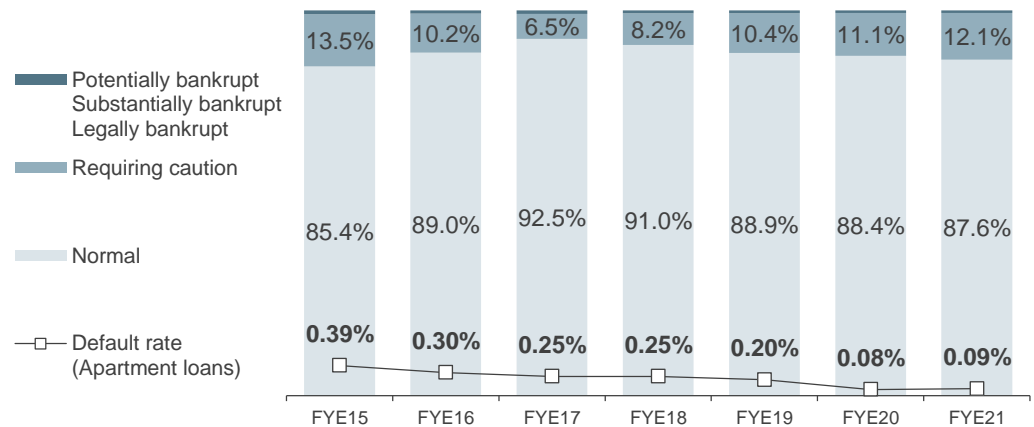


Ashikaga Bank

Number of Borrowers and Balance of Loan (¥bn)



Borrower Rating and Default Ratios

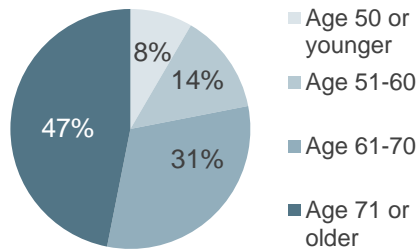


Apartment Loans (2) Monitoring Situations

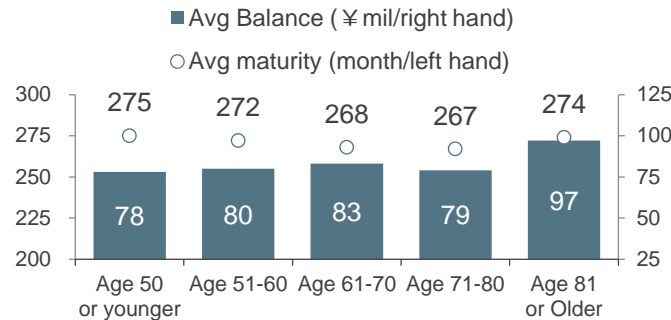
Source (Prefectural Average)
: Ministry of Internal Affairs and Communications
"Housing and Land Survey"

Joyo Bank

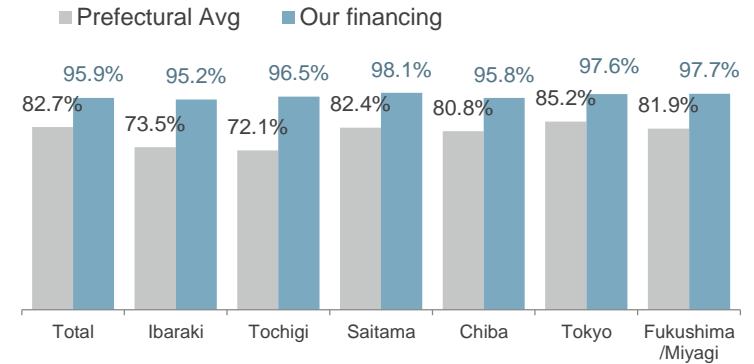
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

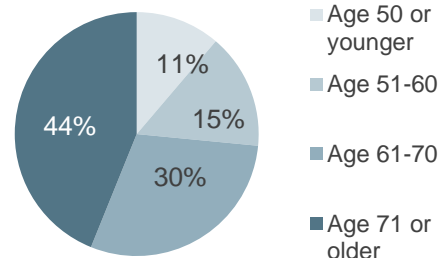


Occupancy Rate of Apartments by Area

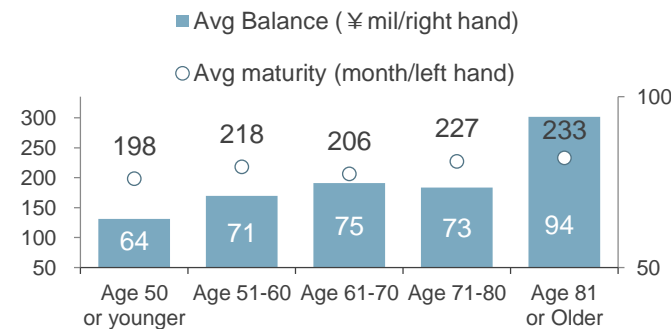


Ashikaga Bank

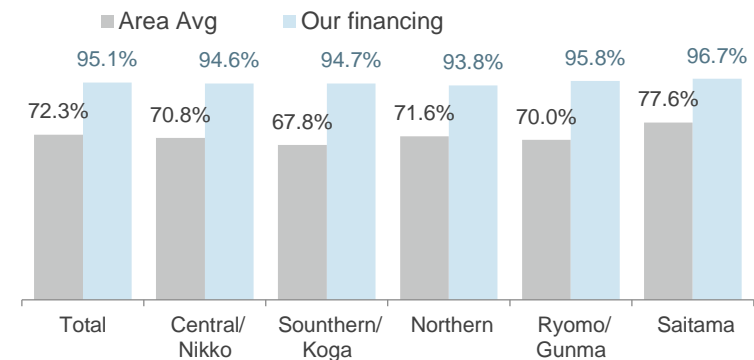
Composition by Age Group
(by number of borrowers)



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.31,2022 , 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)

		1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	FY21	1H22	YoY
Total expenses		33.7	66.3	33.2	65.3	32.7	64.2	31.2	61.7	30.5	60.5	29.1	-1.3
Personnel expenses		16.9	33.6	17.0	33.8	16.8	33.5	16.7	33.2	16.3	32.7	16.2	-0.1
Non-Personnel expenses		14.3	28.7	13.8	27.7	13.6	26.8	12.3	24.7	12.0	24.1	10.9	-1.0
Depreciation	1	3.1	6.3	3.0	5.9	2.6	5.2	2.4	4.8	2.2	4.4	2.1	-0.1
Deposit insurance cost	2	1.4	2.9	1.3	2.7	1.3	2.7	1.3	2.7	1.3	2.7	0.7	-0.6
Others (Excluding 1 & 2)		9.8	19.5	9.5	18.9	9.5	18.9	8.5	17.1	8.3	16.8	8.1	-0.2
Tax		2.4	3.9	2.2	3.8	2.2	3.8	2.1	3.7	2.1	3.6	2.0	-0.1
OHR(Core gross business income basis)		63.7%	63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	-11.4%

Ashikaga

(¥bn)

		1H17	FY17	1H18	FY18	1H19	FY19	1H19	FY20	1H21	FY21	1H22	YoY
Total expenses		23.4	47.2	24.2	48.8	25.3	50.7	24.4	48.4	23.9	47.6	23.0	-0.8
Personnel expenses		13.0	26.1	13.4	26.8	13.7	27.6	13.4	26.6	12.8	25.4	12.5	-0.3
Non-Personnel expenses		8.5	17.8	8.8	18.4	9.8	19.9	9.2	18.6	9.4	19.2	8.9	-0.4
Depreciation	1	0.9	1.9	1.0	2.2	1.2	2.8	2.1	4.2	2.2	4.4	2.1	-0.0
Deposit insurance cost	2	0.9	1.9	0.9	1.8	0.9	1.8	0.9	1.8	0.9	1.8	0.4	-0.4
Others (Excluding 1 & 2)		6.6	14.0	6.9	14.4	7.7	15.2	6.2	12.6	6.2	12.9	6.3	+0.0
Tax		1.7	3.2	1.9	3.5	1.7	3.1	1.7	3.0	1.6	2.9	1.5	-0.0
OHR(Core gross business income basis)		56.3%	56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	-3.7%

Number of Employees / Offices

Joyo

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-21	YoY
Number of employees	3,437	3,332	3,419	3,320	3,391	3,319	3,354	3,267	3,303	3,213	3,185	-118
Number of offices	407	404	403	399	399	383	382	382	382	369	373	-9
Domestic	181	183	184	183	184	186	188	185	185	185	184	-1
Overseas [*]	3	4	4	4	4	4	4	4	4	4	4	+0
ATM spot	223	217	215	212	211	193	190	193	193	180	185	-8
Own ATM	849	844	837	802	793	770	753	720	726	709	708	-18

*All are representative offices.

Ashikaga

	Sep-17	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	YoY
Number of employees	2,900	2,826	2,925	2,857	2,926	2,831	2,805	2,698	2,716	2,619	2,594	-122
Number of offices	368	369	369	368	366	364	365	361	364	366	351	-13
Domestic	152	153	153	154	150	150	146	143	139	134	134	-5
Overseas [*]	1	2	2	2	2	2	2	2	2	2	2	+0
ATM spot	215	214	214	212	214	212	217	216	223	230	215	-8
Own ATM	709	706	684	673	669	659	659	646	641	635	622	-19

*All are representative offices.

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct. 1, 2016			Mar. 31, 2022			Sep. 30, 2022			Chg (vs Mar. 31, 2022)		
	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%	47	402,332	36.9%	53	380,977	34.9%	+6	-21,355	-1.9%
Securities	41	22,878	1.9%	46	76,245	7.0%	36	77,306	7.0%	-10	+1,061	±0.0%
Corporate	1,124	338,826	28.7%	1,166	135,157	12.4%	1,163	135,865	12.4%	-3	+707	±0.0%
Foreign	475	242,387	20.5%	360	204,679	18.7%	363	226,975	20.8%	+3	+22,295	+2.0%
Individual & others	33,917	216,817	18.3%	63,558	260,993	23.9%	64,292	258,977	23.7%	+734	-2,015	-0.1%
Treasury stocks	1	4	0.0%	1	9,299	0.8%	1	8,604	0.7%	±0	-694	-0.0%
Total	35,633	1,179,055	100.0%	65,181	1,089,055	100.0%	65,911	1,089,055	100.0%	+730	±0	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep. 30, 2022)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2021)
The Master Trust Bank of Japan, Ltd. (Trust Account)	140,097	12.96%	-2.22%
Custody Bank of Japan, Ltd. (Trust Account)	75,370	6.97%	+1.39%
Nomura Securities Co., Ltd	46,911	4.34%	+0.02%
Nippon Life Insurance Company	27,590	2.55%	-0.00%
STATE STREET BANK AND TRUST COMPANY 505223	26,864	2.48%	+0.11%
Sompo Japan Insurance Inc.	22,660	2.09%	-0.00%
Sumitomo Life Insurance Company	21,659	2.00%	-0.00%
Meiji Yasuda Life Insurance Company	15,864	1.46%	-0.00%
JP MORGAN CHASE BANK 385781	13,523	1.25%	+0.15%
JP Morgan Securities Japan Co., Ltd.	13,196	1.22%	+0.63%

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	84.8	—	-13.1
FY 2021	99.2	—	+10.2	95.6	—	+7.3	94.5	—	+11.4
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	95.5	+6.3	-0.4	94.0	+3.6	-0.8	87.6	+0.7	-13.1
2021 4-6	101.7	+6.5	+19.8	100.0	+6.4	+20.1	86.7	-1.0	-10.1
7-9	98.6	-3.0	+13.2	95.0	-5.0	+9.4	91.6	+5.7	+1.7
10-12	98.5	-0.1	+7.5	94.9	-0.1	+3.2	93.9	+2.5	+8.3
2022 1-3	98.1	-0.4	+2.7	93.3	-1.7	-0.9	97.6	+3.9	+11.4
2022 4-6	97.2	-0.9	-4.6	93.8	+0.5	-6.4	90.1	-7.7	+3.9
7-9	—	—	—	—	—	—	—	—	—
2022 1	99.6	+0.5	+4.6	94.5	+0.1	+1.5	93.7	-0.2	+7.1
2	95.9	-3.7	-0.5	93.1	-1.5	-1.8	94.1	+0.4	+4.4
3	98.7	+2.9	+4.0	92.2	-1.0	-2.0	97.6	+3.7	+11.4
4	96.4	-2.3	-5.7	94.3	+2.3	-8.5	95.6	-2.0	+10.2
5	96.6	+0.2	-2.9	93.1	-1.3	-2.7	91.7	-4.1	+4.9
6	98.5	+2.0	-4.9	94.0	+1.0	-7.3	90.1	-1.7	+3.9
7	99.0	+0.5	-3.2	93.6	-0.4	-4.9	91.5	+1.6	+4.3
8	100.4	+1.4	+4.4	95.3	+1.8	+2.4	92.3	+0.9	+2.0
9	—	—	—	—	—	—	—	—	—

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 2016	98.8	-	-1.2	99.2	-	-0.8	92.1	-
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	88.7	-	-7.0	87.9	-	-5.9	100.4	-	+5.4
FY 2021	92.4	—	+4.1	92.0	—	+4.7	119.8	—	+19.3
2020 4-6	86.3	-5.5	-11.6	85.2	-4.1	-11.3	99.3	-5.7	-8.7
7-9	87.8	+1.7	-9.5	88.3	+3.7	-7.2	106.6	+7.4	+2.7
10-12	89.3	+1.6	-1.4	89.0	+0.7	+0.7	109.0	+2.3	+5.4
2021 1-3	90.8	+1.8	-0.0	91.1	+2.4	+2.6	108.8	-0.2	+4.2
2021 4-6	95.5	+5.1	+11.0	96.0	+5.3	+14.0	109.1	+0.3	+6.9
7-9	90.9	-4.8	+3.2	90.1	-6.1	+1.8	117.6	+7.8	+10.4
10-12	91.8	+1.0	+2.6	90.5	+0.5	+1.0	127.2	+8.2	+19.3
2022 1-3	91.7	-0.1	+0.6	91.2	+0.8	-0.3	140.4	+10.4	+29.0
2022 4-6	90.9	-0.8	-4.9	93.0	+2.0	-3.3	133.4	-5.0	+22.3
7-9	-	-	-	-	-	-	-	-	-
2022 1	94.7	+4.9	+6.4	93.1	+3.6	+7.3	131.5	+3.4	+21.1
2	90.6	-4.3	-0.5	89.5	-3.9	-2.6	139.4	+6.0	+27.8
3	89.8	-0.9	-2.9	91.0	+1.7	-3.9	140.4	+0.7	+29.0
4	89.5	-0.3	-8.7	91.7	+0.8	-6.6	129.5	-7.8	+16.3
5	91.0	+1.7	+0.6	95.6	+4.3	+3.6	132.9	+2.6	+24.5
6	92.3	+1.4	-5.8	91.8	-4.0	-5.9	133.4	+0.4	+22.3
7	95.2	+3.1	+2.9	98.8	+7.6	+5.4	127.0	-4.8	+20.6
8	91.6	-3.8	+3.5	91.4	-7.5	+4.3	134.8	+6.1	+19.4
9	-	-	-	-	-	-	-	-	-

Source Tochigi Prefecture Government Statistics Division

* Seasonal adjustment X-12-ARIMA

* Carender year basis

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

Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

		Export					Import					(¥bn/%)
		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	1,865.5	+70.5	1,324.6	524.6	16.4	
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	270.8	-31.3	193.5	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	492.2	+43.7	351.6	136.0	4.6	
2022	4-6	434.8	+24.0	161.9	244.6	28.3	525.3	+19.4	359.9	160.9	4.5	
	7-9	527.5	+39.1	156.0	344.0	27.5	750.3	+72.4	519.7	224.3	6.3	
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	196.5	+37.6	138.1	56.6	1.8	
	4	132.1	+23.0	46.6	76.3	9.1	214.2	+47.7	161.9	50.9	1.4	
	5	134.7	+30.8	56.3	69.7	8.7	146.7	-1.5	88.3	57.0	1.4	
	6	168.0	+19.8	59.0	98.6	10.5	164.4	+12.7	109.7	52.9	1.7	
	7	163.8	+16.7	43.8	110.9	9.1	211.7	+52.2	144.5	65.2	2.1	
	8	176.5	+42.9	57.2	110.1	9.1	262.3	+73.3	179.8	80.6	2.0	
	9	187.2	+62.2	55.0	123.0	9.3	276.2	+90.7	195.5	78.5	2.2	
Source		Yokohama Customs										

Tochigi Prefecture

		Export		Import		(¥bn/%)
		Amount	Chg YoY	Amount	Chg YoY	
FY	2015	124.1	+8.3	58.5	+59.7	
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	
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	4-6	53.0	+20.9	8.1	-34.5	
	7-9	46.9	+17.3	23.7	+120.3	
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	
	4	16.3	-1.5	1.4	-76.0	
	5	20.7	+97.1	1.7	-67.2	
	6	16.0	-4.8	4.9	+330.5	
	7	14.9	+23.1	8.0	+454.8	
	8	15.0	-5.5	8.5	+76.4	
	9	17.0	+41.6	7.2	+59.8	
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					
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km ²	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
2020	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
	10-12	86,069	-8.6	38,405	+21.1	29,414	-26.4	4,300	+0.2	425	+1.7	203	-46.5
2021	1-3	61,593	-8.0	19,309	-36.0	17,517	+38.1	3,992	+1.0	395	+4.0	320	-1.1
2021	4-6	94,135	-12.6	18,442	-14.9	36,575	-6.0	4,856	+18.5	463	+16.1	318	+10.0
	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
2022	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	4-6	101,496	+7.8	18,127	-1.7	36,203	-1.0	4,305	-11.3	409	-11.5	338	+6.2
	7-9	155,226	+28.3	35,705	-13.2	46,463	+5.7	3,194	-34.3	299	-34.6	276	-35.9
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
	4	26,687	+50.3	5,961	-20.3	3,042	-29.5	1,360	-26.6	137	-20.0	103	+28.7
	5	32,155	-14.3	4,876	+16.9	11,069	-23.1	1,313	-2.5	125	-6.9	147	-19.7
	6	42,654	+9.7	7,290	+7.4	22,092	+23.7	1,632	-1.4	147	-6.1	87	+59.9
	7	38,148	-15.3	7,756	-40.2	18,627	-3.0	1,498	-6.3	140	-5.8	213	+125.0
	8	36,994	+12.9	13,786	+9.3	12,082	+24.8	1,696	+13.1	158	+11.1	63	-46.9
	9	80,084	+85.4	14,162	-8.9	15,754	+4.6	1,674	-4.9	158	-4.2	84	-61.5
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					
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km ²	YoY	Km ²	YoY
FY 2016		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
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	4-6	58,298	-27.9	19,286	-12.1	20,873	-29.2	2,698	-4.4	262	-7.1	195	+11.3
	7-9	62,662	+19.1	22,987	-3.0	22,905	+11.9	2,794	+2.8	277	-2.4	274	+116.3
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
	4	14,810	-39.5	7,810	-22.4	4,682	-44.0	899	+21.7	82	+7.4	77	+32.5
	5	17,051	-27.5	5,838	-7.6	7,410	-42.6	918	+4.4	91	+8.5	75	+68.4
	6	26,437	-19.6	5,638	+1.5	8,781	+7.0	881	-26.8	88	-27.0	43	-40.9
	7	17,880	+6.9	5,458	-19.7	7,489	+3.7	910	-12.7	91	-15.3	88	+117.9
	8	19,091	-5.2	9,658	+13.0	7,598	+4.8	749	-14.6	76	-18.1	84	+90.8
	9	25,691	+63.2	7,871	-5.7	7,818	+30.3	1,135	+42.2	109	+32.3	103	+141.0
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)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles		
	¥Thousand	YoY							YoY		YoY		Index	YoY	Number
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	+0.6	-0.1	-7.1	+3.6	-3.1	+1.3	100.0	+0.1	89,428	-11.5	59,633	-10.1	
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	+1.7	+1.2	-1.0	+5.7	-0.1	+1.4	100.5	+0.7	8,665	-73.0	5,775	-72.4
2022	4-6	346	+16.8	+0.8	+0.0	-0.4	+3.6	-1.3	+3.1	101.7	+2.2	6,148	-71.4	3,941	-72.0
	7-9	325	+23.0	-	-	-	-	-	-	102.8	+2.8	7,257	-65.3	4,649	-67.0
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	+1.8	+1.2	-1.6	+4.8	-0.3	+1.8	101.2	+1.3	10,684	-17.9	7,227	-15.3
	4	342	+23.8	+1.4	+0.6	-0.3	+4.6	-2.7	+2.4	101.5	+2.5	6,039	-19.4	3,801	-20.8
	5	369	-6.3	+0.8	+0.1	-8.2	+3.5	-3.1	+2.6	101.8	+2.2	5,466	-16.8	3,496	-18.8
	6	327	+22.6	+0.1	-0.7	+7.5	+2.7	+2.3	+4.3	101.7	+1.9	6,939	-6.3	4,527	-9.0
	7	314	+22.6	+2.0	+2.1	-10.2	+6.2	-0.8	+4.7	102.5	+2.6	7,298	-4.1	4,713	-11.5
	8	345	+24.8	-1.6	-1.8	-8.5	+3.2	-0.9	+4.8	102.9	+2.8	5,848	-12.2	3,798	-14.5
	9	317	+21.7	-	-	-	-	-	-	103.1	+3.0	8,625	+29.7	5,436	+25.5
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 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		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	318	+4.5	+0.3	+0.0	+2.1	+1.4	-3.2	+0.3	99.5	-0.5	66,097	-8.4	42,677	-8.5
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	326	-0.9	-0.3	+0.5	-4.4	+4.7	-2.3	+1.9	100.4	+0.6	20,686	-9.0	12,807	-10.9
2022	4-6	319	+0.5	-0.5	-0.4	-2.5	+4.9	-0.3	+3.7	101.4	+2.2	13,480	-10.2	8,497	-11.9
	7-9	-	-	-	-	-	-	-	-	102.2	+2.7	15,674	+4.4	10,037	-0.2
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	+6.8	-3.4	+0.6	100.3	0.5	6,350	-7.8	3,563	-17.4
	3	298	-17.6	+0.1	-0.1	-14.6	+4.4	-2.5	+2.7	101.0	1.1	8,054	-14.6	5,376	-9.2
	4	370	+25.6	-0.2	+0.3	-1.6	+7.3	-2.8	+3.1	101.3	2.5	4,594	-6.8	2,783	-9.6
	5	301	-15.0	-0.2	-0.2	-12.9	+4.2	-1.6	+3.3	101.7	2.6	4,115	-14.0	2,611	-14.7
	6	287	-5.6	-1.0	-1.2	+8.2	+3.4	+4.0	+4.8	101.2	1.7	4,771	-9.8	3,103	-11.6
	7	306	+2.6	+0.6	-0.1	+11.7	+6.8	-0.4	+4.8	101.7	2.3	5,211	-11.5	3,342	-17.5
	8	308	+1.6	-0.4	-1.2	+2.0	+4.4	-1.2	+4.5	102.3	2.9	4,402	-6.3	2,896	-6.8
	9	-	-	-	-	-	-	-	-	102.7	3.0	6,061	+36.8	3,799	+31.1
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		100.1	+0.3	99.9	+0.0	100.3	+0.1	100.3	-0.0	98.5	115.2	2.24	1.38	8,386	-8.7
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	100.1	+0.5	99.2	-1.3	84.9	-2.0	84.4	-2.8	100.9	121.9	2.34	1.51	7,518	-5.3
2022	4-6	101.3	+0.6	100.5	-0.8	103.3	-3.1	101.4	-5.4	99.1	117.4	2.08	1.35	7,405	-10.4
	7-9	-	-	-	-	-	-	-	-	-	-	2.41	1.47	8,528	-8.1
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	99.9	+0.4	99.0	-1.2	86.3	-3.8	85.1	-5.2	107.4	126.4	2.19	1.47	7,308	-7.2
	4	101.0	+0.5	99.8	-1.8	85.7	-1.4	84.3	-4.2	105.6	128.6	1.82	1.35	6,714	-12.4
	5	101.5	+0.7	100.7	-0.5	85.2	+0.4	83.5	-2.1	94.4	108.6	1.88	1.31	7,465	-7.8
	6	101.3	+0.6	101.0	-0.2	138.9	-6.0	136.3	-8.0	97.2	115.0	2.55	1.39	8,037	-10.9
	7	101.0	+1.0	100.5	+2.0	110.9	-0.3	107.8	-3.2	100.0	120.7	2.62	1.46	8,272	-11.5
	8	99.6	-0.6	100.2	+0.3	84.1	-1.8	81.4	-4.9	90.7	114.3	2.22	1.49	8,911	-5.4
	9	-	-	-	-	-	-	-	-	-	-	2.39	1.46	8,400	-7.4
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 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		Manufacturing		Nominal		Real		All Industries	Manufacturing	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
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	-3.5	109.8	-2.6	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	101.6	+1.1	96.4	+1.5	91.5	+7.4	91.1	+6.6	116.7	149.4	2.10	1.19	5,706	-9.4
2022	4-6	102.8	+1.9	97.8	+2.8	109.4	+6.9	107.6	+4.2	115.3	145.2	1.89	1.08	5,681	-9.2
	7-9	—	—	—	—	—	—	—	—	—	—	2.30	1.17	6,671	-3.1
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	101.4	+1.4	96.3	+2.0	93.0	+5.6	91.9	+4.1	124.0	155.4	2.05	1.18	5,598	-10.1
	4	102.6	+1.5	97.5	+2.3	90.6	+5.3	89.2	+2.4	121.9	154.5	1.59	1.10	5,383	-12.2
	5	102.7	+1.7	97.8	+2.6	88.6	+4.6	86.8	+1.4	109.4	133.9	1.82	1.06	5,404	-6.4
	6	103.1	+2.5	98.2	+3.5	149.1	+9.3	146.9	+7.1	114.6	147.3	2.26	1.09	6,256	-8.8
	7	102.4	+1.3	97.5	+1.9	124.4	+3.8	122.0	+1.1	119.8	151.8	2.29	1.14	6,484	-7.1
	8	102.2	+0.9	97.4	+2.1	91.7	+5.3	89.4	+2.1	112.5	141.1	2.17	1.17	6,885	-0.8
	9	-	—	—	—	—	—	—	—	—	—	2.43	1.20	6,644	-1.4

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 with the previous year

Item(unit)	FY2019	FY2020	FY2021	
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0266 (-0.0002)	0.0269 (+0.0005)	0.0267 (+0.0001)	
Direct Energy Consumption	Kerosence (KL)	6	2	0
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	94	142	140
	LPG (t)	62	43	27
	City Gas (thousand legislation meter)	104	104	107
Indirect Energy Consumption	Electric Power(MWH)	36,748	36,478	34,733
	Steam (Gj)	1,801	1,921	2,050
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)	363,500	358,170	343,826	
Total energy consumption (KL)	9,677	9,629	9,168	

SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2019	FY2020	FY2021
Direct Energy Consumption (Scope 1)	Kerosene	14	4	0
	Light Oil	0	0	1
	Heavy Oil	255	386	380
	Petrol	2,273	1,844	1,874
	LPG	188	127	80
	City Gas	232	231	237
	Subtotal	2,961	2,592	2,572
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	17,208	16,644	15,525
	Electric power (Adjusted Emissions Factor)	16,711	16,502	15,276
	Steam	103	109	117
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	17,311	16,753	15,642
	Subtotal (Adjusted Emissions Factor)	16,814	16,161	15,398
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	20,272	19,344	18,214
	Total (Adjusted Emissions Factor)	19,775	18,753	17,970

SDGs Information

Supporting children to be independent

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

FY	Number of lessons conducted	Number of participants
FY2021	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

Subsidy to non profit organizations

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

Number of issue	Amount	Donation
1,167	¥99.2billion	¥197million

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

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

FY	Number of grants made	Amount of grants made
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 participants
FY2021	The 6th Mirai kyoso Juku	Postponed due to COVID-19 pandemic	
	The 23th New Leader Yosei Dojo		
	The 1st Next-generation executives Juku	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

SDGs Information

Promoting Women's Activities(Joyo Bank)

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

Female recruitment ratio

	FY2021
career-track position *1	21.4%
general position *2	100.0%
contract employee	0.0%
part-time employee	78.3%

Competitive ratio for recruitment

	FY2021	
	men	women
career-track position *1	4.5 times	5.0 times
general position *2	-	2.4 times

Female employees ratio

	FY2021
career-track position *1	45.0%
engineering staff *3	0.0%
contract employee	18.9%
part-time employee	98.5%

Average years of continuous services

	FY2021	
	men	women
career-track position *1	20.8 years	13.8 years
engineering staff *3	16.7 years	—
contract employee	7.6 years	21.7 years
part-time employee	5.1 years	14.8 years

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

	FY2021	
	men	women
career-track position *1	68.4%	56.5%
general position *2	—	33.8%

Childcare leave taking ratio for men and women

	FY2021	
	men	women
career-track position *1	91.1%	97.5%
part-time employee	—	—
contract employee	—	—

(*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

SDGs Information

Promoting Women's Activities(Joyo 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 / month by form of employment

	FY2021
career-track position *1	3.7 hours
engineering staff *3	19.9 hours
contract employee	0.8 hours
part-time employee	0.0 hours

■ Ratio of employees taking annual paid leave

	FY2021
career-track position *1	64.3%
engineering staff *3	62.3%
contract employee	77.1%
part-time employee	95.1%

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

■ Female employees ratio in position equivalent to assistant manager

FY2021	53.8 % (320 people) All of assistant manager level 595 people
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■ Change of position/from of employment for men and women

	FY2021	
	men	women
Position : general position *2 → career-track position *1	1 people	68 people
Form of employment : part-time → regular (full-time)	0 people	3 people
Form of employment : temporary → regular (full-time)	0 people	0 people

■ Female employees ratio in managerial position

FY2021	13.6 % (170 people) All of manager level 1,251 people
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■ Female ratio in the Board of Directors

FY2021	8.3%(1 people) All of director level 12 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

■ Reemployment/Midcareer recruitment for men and women

	FY2021	
	men	women
Midcareer recruitment	2 people	1 people

■ Certification

As of September 30,2022	<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

	FY2021
F course/ A course	44.3%

Female employees ratio

	FY2021
career-track position *3	10.1%
area-specified career-track position *4	71.7%
general position *5	88.1%
expert staff *6	27.6%
contract employee・part-time employee	81.4%

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

	FY2021	
	men	women
career-track position *3	51.8%	50.0%
area-specified career-track position *4	100%	58.9%

(*1) Employee engaged in all banking business

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

(*3) Employee engaged in all banking business

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

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

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

Competitive ratio for recruitment

	FY2021	
	men	women
F course/ A course*2 (University graduate)	9.1 times	14.0 times
A course*2 (High school graduate)	1.0 times	1.1 times

Average years of continuous services

	FY2021	
	men	women
career-track position *3	17.0 years	8.2 years
area-specified career-track position *4	25.0 years	19.2 years
general position *5	22.8 years	12.1 years
expert staff *6	10.6 years	9.0 years

Childcare leave taking ratio for men and women

	FY2021	
	men	women
career-track position *3	41.7%	100.0%
area-specified career-track position *4	100.0%	100.0%
general position *5	0.0%	100.0%
expert staff *6	0.0%	-

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 / month by form of employment

	FY2021
career-track position *3	17.9 hours
area-specified career-track position *4	16.3 hours
general position *5	8.3 hours
expert staff *6	21.5 hours

■ Female employees ratio in position equivalent to assistant manager

FY2021	69.6% (426 people) (All of assistant manager level 612people)
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■ Female employees ratio in managerial position

FY2021	20.1% (258 people) (All of manager level 1,284people)
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■ Female ratio in the Board of Directors

FY2021	0% (All of director level 12 people)
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(*1) Employee engaged in all banking business

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

(*3) Employee engaged in all banking business

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

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

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

■ Ratio of employees taking annual paid leave

	FY2021
career-track position *3	49.5%
area-specified career-track position *4	54.9%
general position *5	61.9%
expert staff *6	56.9%

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

	FY2021	
	men	women
Position : area-specified career-track position *4 → career-track position *3	4 people	1 people
Form of employment : part-time → regular (full-time)	0 people	7 people

■ Reemployment/Midcareer recruitment for men and women

	FY2021	
	men	women
Midcareer recruitment	7 people	1 people

■ Certification

As of September 30,2022	<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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