

# <APPENDIX> Data Book



# Data Book Contents

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# Balance Sheet / Average Balance / Average Yield (Joyo)

## Assets

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

	FY22			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,002.0	0.88	62,210	+185.8	+0.03	+3,774
JPY	6,810.5	0.82	56,238	+180.9	- 0.02	- 235
Foreign currency	191.5	3.11	5,972	+4.9	+2.06	+4,010
Securities	2,758.0	1.27	35,217	- 217.8	+0.25	+4,930
Domestic Bonds	1,799.2	0.32	5,773	- 102.1	+0.00	- 322
Stocks	101.0	5.95	6,020	- 1.6	+0.83	+757
Foreign securities	457.7	2.65	12,169	- 137.5	+1.13	+3,074
Others	400.0	2.81	11,253	+23.4	+0.20	+1,421
Call loans	13.6	2.44	334	+8.3	+2.29	+325
JPY	1.0	0.16	1	+0.4	+0.02	+0
Foreign currency	12.6	2.62	332	+7.9	+2.47	+325
Bills purchased	-	-	-	-	-	-
Monetary claims bought	4.7	0.43	20	- 0.4	- 0.01	- 2
Due from banks	626.9	0.44	2,760	- 483.3	+0.13	- 589
NCDs	-	-	-	-	-	-
Foreign exchange	6.0	0.82	50	- 0.3	+0.56	+33
Others	20.1	1.39	281	+13.6	- 3.63	- 44
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,431.7	0.96	100,874	- 494.1	+0.12	+8,427

## Liabilities

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

	FY22			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,104.1	0.02	2,225	+318.9	+0.00	+1,602
JPY	9,982.9	0.00	310	+355.3	- 0.00	+110
Foreign currency	121.2	1.58	1,915	- 36.4	+1.04	+1,491
NCDs	207.9	0.00	5	+45.9	- 0.00	- 0
Call money	571.3	0.28	1,635	- 334.2	+0.30	+1,735
JPY	498.8	- 0.03	- 167	- 342.2	+0.02	+72
Foreign currency	72.5	2.48	1,803	+8.0	+2.05	+1,662
Payables under repurchase agreements	64.9	1.59	1,036	- 69.0	+1.78	+1,164
Payables under securities lending transactions	324.9	0.01	49	- 189.3	- 0.00	- 2
Bills sold	-	-	-	-	-	-
Borrowed money	1,798.3	0.08	1,592	- 260.0	+0.07	+1,437
Foreign exchange	0.5	0.00	0	+0.1	±0.00	±0
Corporate bonds	-	-	-	-	-	-
Others	10.0	55.39	5,577	+4.4	+16.23	+4,479
Interest rate sw aps	-	-	4,069	-	-	+3,584
Interest-bearing liabilities	13,082.2	0.09	12,122	- 483.0	+0.06	+10,416

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

	FY19	FY20	FY21	FY22	YoY
Individual customers	2,594.4	2,648.3	2,709.3	2,756.1	+1.7%
Corporate	2,854.0	2,943.1	2,952.5	3,041.2	+3.0%
Local	1,598.7	1,629.0	1,642.1	1,675.9	+2.0%
Tokyo	1,255.3	1,314.1	1,310.4	1,365.3	+4.1%
Public sector	638.9	601.3	532.9	490.9	-7.8%
Foreign currency	134.3	144.1	147.1	147.0	+0.0%
Total	6,221.6	6,336.9	6,341.8	6,435.2	+1.4%

# Balance Sheet / Average Balance / Average Yield (Ashikaga)

## Assets

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

	FY22			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,146.9	0.90	46,759	+198.3	-0.03	-16.2
Domestic	5,125.1	0.90	46,273	+195.3	-0.04	-46.5
Overseas	21.7	2.23	485	+3.0	+1.25	+30.2
Trading account securities	1.5	0.37	5	-0.7	+0.02	-0.2
Securities	1,426.1	1.63	23,328	+150.3	+0.19	+489.6
Domestic Bonds	784.9	0.61	4,851	+98.4	-0.00	+59.8
Stocks	12.6	11.60	1,466	-0.9	+0.93	+1.7
Foreign securities	383.1	3.20	12,267	+39.2	+0.59	+330.9
Others	245.4	1.93	4,742	+13.6	+0.30	+97.0
Call loans	1.8	3.49	63	+1.8	+2.68	+6.3
Domestic	-	-	-	-	-	-
International	1.8	3.49	63	+1.8	+2.68	+6.3
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.5	0.87	48	+0.2	+0.00	+0.2
Due from banks	984.2	0.20	2,054	-504.4	-0.01	-123.0
NCDs	5.8	0.04	2	+5.8	+0.04	+0.2
Foreign exchange	6.3	0.00	0	-1.0	-0.00	-0.0
Others	13.4	0.17	23	+10.2	-0.58	-0.1
Interest rate swaps	-	-	-	-	-	-
Interest-earning assets	7,591.8	0.95	72,286	-139.3	+0.06	+356.7

## Liabilities

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

	FY22			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,682.8	0.00	298	+177.5	-0.00	+149
Domestic	6,658.5	0.00	84	+183.6	-0.00	-27
Overseas	24.2	0.88	214	-6.1	+0.76	+177
NCDs	199.3	0.00	8	+18.9	-0.00	-1
Call money	447.1	0.05	248	-416.7	+0.06	+340
Domestic	434.6	-0.01	-81	-412.9	-0.00	+58
International	12.5	2.62	329	-3.7	+2.34	+282
Payables under repurchase agreements	66.5	3.84	2,555	+48.8	+3.57	+2,507
Payables under securities lending transactions	157.1	2.10	3,312	-62.4	+1.90	+2,875
Bills sold	-	-	-	-	-	-
Borrowed money	1,018.5	0.00	0	-461.1	-0.00	-3
Foreign exchange	0.2	1.75	5	+0.0	+0.85	+3
Corporate bonds	-	-	-	-	-	-
Others	8.0	45.07	3,644	+5.9	-6.94	+2,515
Interest rate swaps	-	-	-	-	-	-
Interest-bearing liabilities	8,579.9	0.11	10,073	-689.1	+0.09	+8,387

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

	FY19	FY20	FY21	FY22	YoY
Individual customers	2,137.4	2,193.5	2,269.6	2,321.0	+2.2%
Corporate	2,136.5	2,216.0	2,232.6	2,267.5	+1.5%
Local	1,629.6	1,699.8	1,723.0	1,730.8	+0.4%
Tokyo	506.8	516.2	509.5	536.6	+5.3%
Public sector	335.7	323.5	336.7	343.5	+2.0%
Foreign currency	18.0	15.9	12.0	12.3	+2.7%
Total	4,627.7	4,749.2	4,851.0	4,944.4	+1.9%

# Interest Yields and Spreads (Joyo)

## Total Account

		FY18	FY19	FY20	FY21	FY22	YoY
Average yield on interest-earning assets	1	1.07	1.04	0.88	0.84	0.96	+0.12
Average yield on loans and bills discounted	2	1.03	0.94	0.87	0.85	0.88	+0.03
Average yield on securities		1.18	1.32	1.08	1.01	1.27	+0.25
Average yield on interest-bearing liabilities		0.08	0.08	0.02	0.01	0.09	+0.08
Average yield on deposits and NCDs	3	0.04	0.04	0.01	0.00	0.02	+0.01
Expense ratio		0.74	0.71	0.64	0.60	0.55	-0.04
Deposit and securities cost	4	0.79	0.76	0.65	0.61	0.57	-0.03
Funding cost	5	0.73	0.66	0.52	0.45	0.53	+0.07
Loan-deposit interest margins	2-3	0.99	0.90	0.86	0.85	0.86	+0.01
Difference between average yield on loans and deposits	2-4	0.24	0.18	0.21	0.24	0.30	+0.06
Total interest margins	1-5	0.33	0.37	0.35	0.38	0.43	+0.04

## Domestic Account

		FY18	FY19	FY20	FY21	FY22	YoY
Average yield on interest-earning assets	1	0.96	0.93	0.82	0.78	0.81	+0.03
Average yield on loans and bills discounted	2	0.99	0.89	0.86	0.85	0.82	-0.02
Average yield on securities		1.01	1.16	0.96	0.89	1.00	+0.11
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		0.75	0.71	0.64	0.60	0.55	-0.05
Deposit and securities cost	4	0.75	0.72	0.64	0.60	0.55	-0.05
Funding cost	5	0.67	0.60	0.51	0.45	0.44	-0.00
Loan-deposit interest margins	2-3	0.98	0.89	0.86	0.84	0.82	-0.02
Difference between average yield on loans and deposits	2-4	0.24	0.17	0.21	0.24	0.26	+0.02
Total interest margins	1-5	0.28	0.33	0.30	0.32	0.37	+0.04

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.070	1.042	0.884	0.846	0.966	+0.120
Average yield on loans and bills discounted	2	1.036	0.942	0.875	0.857	0.888	+0.031
Average yield on securities		1.189	1.325	1.085	1.017	1.276	+0.259
Average yield on deposits and NCDs	3	0.045	0.042	0.012	0.006	0.021	+0.015
Funding cost	5	0.736	0.669	0.529	0.458	0.532	+0.074
Loan-deposit interest margins	2-3	0.991	0.900	0.863	0.850	0.866	+0.015
Total interest margins	1-5	0.334	0.373	0.355	0.387	0.434	+0.046

Average yield on interest-earning assets	1	0.960	0.934	0.821	0.784	0.819	+0.034
Average yield on loans and bills discounted	2	0.991	0.898	0.864	0.851	0.825	-0.026
Average yield on securities		1.011	1.161	0.966	0.890	1.001	+0.111
Average yield on deposits and NCDs	3	0.004	0.004	0.002	0.002	0.003	+0.000
Funding cost	5	0.673	0.601	0.516	0.456	0.446	-0.009
Loan-deposit interest margins	2-3	0.987	0.894	0.861	0.849	0.822	-0.027
Total interest margins	1-5	0.287	0.333	0.305	0.327	0.372	+0.044

# Interest Yields and Spreads (Ashikaga)

## Total Account

		FY18	FY19	FY20	FY21	FY22	YoY
Average yield on interest-earning assets	1	1.26	1.10	0.97	0.88	0.95	+0.06
Average yield on loans and bills discounted	2	1.08	1.03	0.99	0.94	0.91	-0.04
Average yield on securities		2.20	1.66	1.58	1.44	1.64	+0.19
Average yield on interest-bearing liabilities		0.11	0.10	0.03	0.01	0.12	+0.10
Average yield on deposits and NCDs	3	0.03	0.02	0.00	0.00	0.00	+0.00
Expense ratio		0.83	0.85	0.75	0.71	0.66	-0.05
Deposit and securities cost	4	0.87	0.88	0.76	0.71	0.67	-0.05
Funding cost	5	0.86	0.87	0.65	0.53	0.65	+0.12
Loan-deposit interest margins	2-3	1.04	1.00	0.98	0.94	0.90	-0.04
Difference between average yield on loans and deposits	2-4	0.20	0.15	0.22	0.23	0.24	+0.01
Total interest margins	1-5	0.39	0.23	0.31	0.35	0.30	-0.05

## Domestic Account

		FY18	FY19	FY20	FY21	FY22	YoY
Average yield on interest-earning assets	1	1.17	1.00	0.88	0.79	0.81	+0.01
Average yield on loans and bills discounted	2	1.07	1.02	0.99	0.94	0.90	-0.05
Average yield on securities		2.03	1.30	1.23	1.01	1.06	+0.04
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.00	0.01	+0.01
Average yield on deposits and NCDs	3	0.01	0.00	0.00	0.00	0.00	+0.00
Expense ratio		0.83	0.85	0.75	0.70	0.65	-0.05
Deposit and securities cost	4	0.84	0.86	0.75	0.70	0.66	-0.05
Funding cost	5	0.78	0.80	0.64	0.52	0.55	+0.03
Loan-deposit interest margins	2-3	1.06	1.01	0.98	0.94	0.90	-0.05
Difference between average yield on loans and deposits	2-4	0.22	0.16	0.23	0.24	0.25	+0.00
Total interest margins	1-5	0.39	0.20	0.24	0.27	0.27	-0.01

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.263	1.104	0.972	0.888	0.952	+0.064
Average yield on loans and bills discounted	2	1.080	1.036	0.992	0.948	0.908	-0.040
Average yield on securities		2.206	1.660	1.583	1.444	1.635	+0.191
Average yield on deposits and NCDs	3	0.039	0.028	0.007	0.002	0.004	+0.002
Funding cost	5	0.868	0.873	0.656	0.531	0.649	+0.118
Loan-deposit interest margins	2-3	1.041	1.008	0.985	0.946	0.904	-0.042
Total interest margins	1-5	0.395	0.231	0.316	0.357	0.303	-0.054

Average yield on interest-earning assets	1	1.173	1.000	0.884	0.799	0.812	+0.013
Average yield on loans and bills discounted	2	1.072	1.028	0.991	0.948	0.902	-0.046
Average yield on securities		2.039	1.304	1.231	1.016	1.060	+0.044
Average yield on deposits and NCDs	3	0.010	0.009	0.006	0.001	0.001	+0.000
Funding cost	5	0.780	0.800	0.641	0.521	0.546	+0.025
Loan-deposit interest margins	2-3	1.062	1.019	0.985	0.947	0.901	-0.046
Total interest margins	1-5	0.393	0.200	0.243	0.278	0.266	-0.012

# Loans 1 (Joyo)

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	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%	7,238.5	100.0%	+449.5	+6.6%	+240.7
Normal (incl. borrowers w/o credit score)	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%	6,718.3	92.8%	+485.8	+7.7%	+250.2	+3.8%
Other borrowers requiring caution	433.9	6.3%	439.0	6.3%	455.0	6.6%	444.0	6.5%	422.4	6.0%	410.1	5.6%	-33.9	-7.6%	-12.3	-2.9%
Borrowers Requiring Monitoring	18.2	0.2%	19.7	0.2%	22.0	0.3%	20.9	0.3%	18.4	0.2%	20.3	0.2%	-0.6	-3.0%	+1.8	+10.1%
Potentially bankrupt or worse	79.2	1.1%	83.3	1.2%	86.5	1.2%	91.3	1.3%	88.6	1.2%	89.5	1.2%	-1.8	-1.9%	+0.9	+1.0%

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,648.5	100.0%	+318.8	+5.0%	+270.0
Local	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%	4,922.5	74.0%	+151.8	+3.1%	+154.0	+3.2%
Ibaraki	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%	3,502.4	52.6%	+88.4	+2.5%	+108.8	+3.2%
Tochigi	285.2	4.5%	283.3	4.4%	281.8	4.4%	283.9	4.4%	283.5	4.4%	289.1	4.3%	+5.1	+1.8%	+5.5	+1.9%
Fukushima	321.8	5.0%	320.5	5.0%	320.8	5.0%	324.0	5.1%	327.0	5.1%	330.1	4.9%	+6.0	+1.8%	+3.0	+0.9%
Miyagi	112.9	1.7%	109.1	1.7%	108.8	1.7%	112.0	1.7%	112.2	1.7%	116.3	1.7%	+4.3	+3.8%	+4.1	+3.7%
Chiba	320.2	5.0%	335.5	5.2%	339.6	5.3%	354.9	5.6%	360.3	5.6%	379.6	5.7%	+24.6	+6.9%	+19.3	+5.3%
Saitama	251.5	3.9%	261.5	4.1%	269.5	4.2%	281.6	4.4%	291.7	4.5%	304.7	4.5%	+23.1	+8.2%	+13.0	+4.4%
Tokyo/Osaka	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%	1,725.9	25.9%	+166.9	+10.7%	+116.0	+7.2%

## Number of SMEs

Number of SMEs	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
		30,766	-604	30,323	-443	29,672	-651	29,353	-319	29,010	-343	28,881



# Loans 2 (Joyo)

## Breakdown by Borrower Type (Yen- and foreign currency-denominated) \*Excluding loans to Ministry of Finance

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,648.4	100.0%	+318.6	+5.0%	+269.9	+4.2%
Individual	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%	2,786.4	41.9%	+46.1	+1.6%	+26.9	+0.9%
Corporate*	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%	3,313.1	49.8%	+221.8	+7.1%	+161.7	+5.1%
Major companies	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%	1,338.7	20.1%	+131.8	+10.9%	+92.4	+7.4%
Medium sized companies	102.6	1.6%	100.1	1.5%	97.5	1.5%	99.9	1.5%	97.3	1.5%	92.0	1.3%	-7.9	-7.9%	-5.3	-5.5%
SMEs	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%	1,882.3	28.3%	+97.9	+5.4%	+74.6	+4.1%
Public sector	596.5	9.4%	562.7	8.8%	525.1	8.3%	498.1	7.8%	467.6	7.3%	548.8	8.2%	+50.7	+10.1%	+81.2	+17.3%

\*"Corporate" includes loans to financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,786.4	100.0%	+46.1	+1.6%	+26.9	+0.9%
Housing related Loans*	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%	2,578.4	92.5%	+42.5	+1.6%	+24.4	+0.9%
Customer Loans	115.9	4.3%	121.6	4.5%	125.0	4.6%	128.6	4.6%	131.2	4.7%	135.3	4.8%	+6.6	+5.1%	+4.0	+3.1%
Loans to small Businesses	86.9	3.2%	82.2	3.0%	78.3	2.8%	75.7	2.7%	74.2	2.6%	72.6	2.6%	-3.1	-4.1%	-1.6	-2.2%

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

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

(¥bn)

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,313.1	100.0%	+221.8	+7.1%	+161.7	+5.1%
Local	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%	1,709.9	51.6%	+87.5	+5.3%	+78.8	+4.8%
Ibaraki	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%	1,171.5	35.3%	+56.8	+5.1%	+55.9	+5.0%
Tochigi	115.4	3.7%	111.8	3.6%	110.0	3.6%	111.7	3.6%	111.3	3.5%	116.5	3.5%	+4.7	+4.2%	+5.1	+4.6%
Fukushima	156.5	5.0%	154.4	4.9%	153.1	5.0%	155.0	5.0%	157.9	5.0%	159.9	4.8%	+4.9	+3.1%	+2.0	+1.2%
Miyagi	75.7	2.4%	72.7	2.3%	73.4	2.4%	77.8	2.5%	79.2	2.5%	83.9	2.5%	+6.0	+7.8%	+4.7	+5.9%
Chiba	99.1	3.2%	103.7	3.3%	100.6	3.2%	106.8	3.4%	106.6	3.3%	114.0	3.4%	+7.2	+6.8%	+7.3	+6.9%
Saitama	54.2	1.7%	54.2	1.7%	52.7	1.7%	56.2	1.8%	60.3	1.9%	63.8	1.9%	+7.6	+13.6%	+3.5	+5.8%
Tokyo/Osaka	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%	1,603.1	48.3%	+134.2	+9.1%	+82.9	+5.4%

# Loans 1 (Ashikaga)

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,376.7	100.0%	+237.6	+4.6%	+164.8	+3.2%
Normal (incl. borrowers w/o credit score)	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%	4,892.8	91.0%	+267.0	+5.8%	+181.5	+3.9%
Other borrowers requiring caution	382.3	8.0%	406.1	8.2%	402.9	8.2%	415.7	8.1%	400.9	7.7%	378.8	7.0%	-36.9	-8.9%	-22.1	-5.5%
Borrowers Requiring Monitoring	27.5	0.6%	23.9	0.5%	26.7	0.5%	25.3	0.5%	25.4	0.5%	30.3	0.6%	+4.9	+19.7%	+4.8	+19.1%
Potentially bankrupt or worse	63.4	1.3%	68.9	1.4%	72.7	1.5%	72.1	1.4%	74.2	1.4%	74.6	1.4%	+2.5	+3.5%	+0.4	+0.6%

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,171.6	100.0%	+192.6	+3.9%	+225.4	+4.6%
Local	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%	4,536.0	87.7%	+100.4	+2.3%	+161.5	+3.7%
Tochigi	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%	2,614.5	50.6%	+58.9	+2.3%	+129.7	+5.2%
Gunma	616.4	13.0%	617.6	12.5%	629.5	13.0%	640.8	12.9%	647.4	13.1%	659.2	12.7%	+18.4	+2.9%	+11.7	+1.8%
Ibaraki	335.6	7.1%	333.4	6.8%	333.5	6.9%	334.3	6.7%	334.5	6.8%	335.8	6.5%	+1.4	+0.4%	+1.2	+0.4%
Saitama	830.3	17.5%	836.0	17.0%	858.9	17.7%	868.6	17.4%	873.4	17.7%	890.3	17.2%	+21.6	+2.5%	+16.9	+1.9%
Fukushima	36.2	0.8%	36.5	0.7%	35.9	0.7%	36.0	0.7%	34.0	0.7%	35.9	0.7%	-0.1	-0.3%	+1.8	+5.5%
Tokyo	532.3	11.2%	540.3	11.0%	538.7	11.1%	543.5	10.9%	571.7	11.6%	635.6	12.3%	+92.1	+17.0%	+63.8	+11.2%

## Number of SMEs

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,499	+117	26,561	+62	26,238	-323	26,231	-7	26,153	-78	26,240	+87

\* Number of SMEs includes that of sole proprietors

# Loans 2 (Ashikaga)

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	5,171.6	100.0%	+192.6	+3.8%	+225.4
Individual	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%	2,350.3	45.4%	+45.1	+1.9%	+24.3	+1.0%
Corporate	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%	2,381.6	46.0%	+125.6	+5.5%	+96.3	+4.2%
Major companies	471.3	9.9%	467.6	9.4%	461.7	9.5%	467.3	9.3%	484.5	9.7%	551.6	10.6%	+84.2	+18.0%	+67.1	+13.8%
Medium sized companies	112.9	2.3%	104.7	2.1%	106.6	2.1%	110.5	2.2%	108.0	2.1%	81.5	1.5%	-29.0	-26.2%	-26.4	-24.4%
SMEs	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%	1,748.4	33.8%	+70.3	+4.1%	+55.6	+3.2%
Public sector	301.5	6.3%	420.9	8.5%	323.9	6.6%	417.8	8.3%	334.9	6.7%	439.6	8.5%	+21.8	+5.2%	+104.7	+31.2%

\*\*Corporate" includes financial institutions

## Individual Loans (Yen-denominated)

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,350.3	100.0%	+45.1	+1.9%	+24.3
Housing related Loans*	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%	2,190.1	93.1%	+42.1	+1.9%	+20.9	+0.9%
Customer Loans	69.4	3.1%	70.4	3.1%	71.9	3.1%	75.2	3.2%	76.5	3.2%	82.5	3.5%	+7.3	+9.7%	+5.9	+7.8%
Loans to small Businesses	92.8	4.2%	84.9	3.7%	84.9	3.7%	81.8	3.5%	80.2	3.4%	77.6	3.3%	-4.2	-5.1%	-2.5	-3.2%

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

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,381.6	100.0%	+125.6	+5.5%	+96.3
Local	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%	1,749.3	73.4%	+33.7	+1.9%	+32.5	+1.8%
Tochigi	842.3	37.5%	861.5	38.0%	852.6	37.5%	849.6	37.6%	854.5	37.3%	872.6	36.6%	+23.0	+2.7%	+18.0	+2.1%
Gunma	276.3	12.3%	275.7	12.1%	272.4	11.9%	275.2	12.2%	276.1	12.0%	280.6	11.7%	+5.4	+1.9%	+4.5	+1.6%
Ibaraki	145.5	6.4%	143.5	6.3%	137.9	6.0%	137.6	6.0%	135.9	5.9%	135.5	5.6%	-2.0	-1.5%	-0.4	-0.2%
Saitama	420.5	18.7%	417.5	18.4%	420.8	18.5%	423.0	18.7%	421.9	18.4%	430.1	18.0%	+7.1	+1.6%	+8.2	+1.9%
Fukushima	29.8	1.3%	30.4	1.3%	29.8	1.3%	29.9	1.3%	28.2	1.2%	30.2	1.2%	+0.2	+0.9%	+2.0	+7.2%
Tokyo	529.8	23.6%	537.8	23.7%	536.0	23.5%	540.5	23.9%	568.5	24.8%	632.3	26.5%	+91.8	+16.9%	+63.7	+11.2%

\*\*Corporate" includes financial institutions

# Deposits (Joyo)

## Deposits

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	10,251.2	100.0%	+197.3	+1.9%	+188.7
Yen-denominated	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%	10,175.1	99.2%	+260.8	+2.6%	+251.9	+2.5%
Foreign currency	184.5	1.9%	152.0	1.5%	168.3	1.7%	139.6	1.3%	139.2	1.3%	76.1	0.7%	-63.5	-45.4%	-63.1	-45.3%
JOM deposit	3.7	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	±0.0	-	±0.0	-
NCDs	146.9		143.7		161.8		170.1		216.2		202.7		+32.6	+19.1%	-13.4	-6.2%

## Yen-denominated Deposits by Customer Type

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	10,175.1	100.0%	+260.8	+2.6%	+251.9
Individual	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%	7,386.1	72.5%	+155.0	+2.1%	+69.7	+0.9%
Corporate	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%	2,176.4	21.3%	+76.2	+3.6%	+65.9	+3.1%
Public	403.2	4.3%	502.7	5.2%	415.8	4.3%	583.0	5.8%	496.2	5.0%	612.5	6.0%	+29.4	+5.0%	+116.2	+23.4%

## Individual Deposits by Liquidity Type

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	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%	7,386.1	100.0%	+155.0	+2.1%	+69.7
Current	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%	5,449.8	73.7%	+205.8	+3.9%	+100.9	+1.8%
Time deposits	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%	1,936.3	26.2%	-50.7	-2.5%	-31.1	-1.5%

# Deposits (Ashikaga)

## Deposits

	(#bn)															
	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,911.8	100.0%	+108.5	+1.5%	+247.8	+3.7%
Yen-denominated	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%	6,891.5	99.7%	+116.7	+1.7%	+248.6	+3.7%
Foreign currency	25.2	0.4%	28.1	0.4%	31.6	0.4%	28.5	0.4%	21.2	0.3%	20.3	0.2%	-8.1	-28.6%	-0.8	-3.9%
NCDs	215.8		196.7		183.2		189.6		212.3		209.5		+19.8	+10.4%	-2.7	-1.3%

## Yen-denominated Deposits by Customer Type

	(#bn)															
	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,891.5	100.0%	+116.7	+1.7%	+248.6	+3.7%
Individual	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%	4,615.3	66.9%	+114.6	+2.5%	+50.1	+1.0%
Corporate	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%	1,770.4	25.6%	+11.9	+0.6%	-24.5	-1.3%
Public	233.6	3.7%	454.1	6.9%	249.0	3.8%	515.7	7.6%	282.7	4.2%	505.7	7.3%	-9.9	-1.9%	+223.0	+78.8%

## Individual Deposits by Liquidity Type

	(#bn)															
	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,615.3	100.0%	+114.6	+2.5%	+50.1	+1.0%
Current	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%	3,475.8	75.3%	+154.3	+4.6%	+73.2	+2.1%
Time deposits	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%	1,139.4	24.6%	-39.6	-3.3%	-23.0	-1.9%

# Accumulation Service (Joyo)

## Number of Customers (by service)

	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY Change	Change ratio
Investment Trusts	36,660	37,787	41,120	44,427	46,900	47,832	+3,405	+7.6%
Annuities Insurance	39,449	40,740	41,554	42,593	44,393	46,575	+3,982	+9.3%
Foreign Currency Deposits	23,879	24,295	23,426	20,552	16,899	15,671	-4,881	-23.7%

## Number of Contracts (by service)

	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY Change	Change ratio
Investment Trusts	65,116	66,119	70,540	74,989	77,557	77,130	+2,141	+2.8%
Annuities Insurance	58,071	59,998	61,223	62,981	65,760	69,109	+6,128	+9.7%
Foreign Currency Deposits	24,584	24,975	24,040	21,071	17,342	16,094	-4,977	-23.6%

## Transaction Amount (by service)

	1H20	2H20	1H21	2H21	1H22	2H22	YoY Change	Change ratio
Investment Trusts	4,996	5,169	5,100	5,094	5,275	5,240	+146	+2.8%
Annuities Insurance	5,907	5,747	5,528	5,940	5,545	5,564	-376	-6.3%
Foreign Currency Deposits	1,102	1,129	1,066	925	703	609	-316	-34.1%
Total	12,005	12,045	11,694	11,959	11,523	11,413	-546	-4.5%

# Accumulation Service (Ashikaga)

## Number of Customers (by service)

(Number)

	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY Change	Change ratio
Investment Trusts	45,347	49,676	53,200	56,436	58,952	60,920	+4,484	+7.9%
Annuities Insurance	35,550	36,038	36,334	37,197	37,158	37,087	- 110	-0.3%
Foreign Currency Deposits	1,511	1,421	816	1,193	1,044	985	- 208	-17.4%

## Number of Contracts (by service)

(Number)

	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY Change	Change ratio
Investment Trusts	63,830	72,550	79,515	85,577	89,865	92,826	+7,249	+8.5%
Annuities Insurance	48,172	49,055	49,629	50,604	51,284	51,441	+837	+1.7%
Foreign Currency Deposits	1,543	1,452	1,366	1,218	1,062	1,003	- 215	-17.7%

## Transaction Amount (by service)

(¥Million)

	1H20	2H20	1H21	2H21	1H22	2H22	YoY Change	Change ratio
Investment Trusts	6,748	8,917	10,783	12,055	13,246	13,967	+1,911	+15.9%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	53	50	41	36	30	25	- 11	-30.6%
Total	6,801	8,967	10,824	12,091	13,276	13,992	+1,900	+15.7%

# Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE20	FYE21	FYE22	vs FYE21		FYE20	FYE21	FYE22	vs FYE21	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,822.0	2,002.5	1,438.8	-563.7	-28.1%	3.0	-16.3	-19.2	-2.9	-36.1
JGB's	476.8	629.9	168.9	-461.0	-73.1%	-1.3	-13.4	-7.1	+6.2	-
Local government bond	818.2	841.5	805.3	-36.2	-4.3%	3.0	-0.6	-5.1	-4.5	-
Foreign bonds	595.5	597.9	319.1	-278.8	-46.6%	15.0	-12.8	-5.7	+7.0	-36.6
o/w Foreign government bond	197.1	216.3	31.6	-184.7	-85.3%	8.2	-4.1	0.1	+4.3	-
o/w Ginnie Mae	76.5	72.0	38.2	-33.8	-46.9%	-0.1	-5.1	-1.8	+3.2	-
Stocks	233.1	226.8	183.8	-42.9	-18.9%	127.5	123.6	91.5	-32.1	+38.9
Investment trusts & Others	373.9	439.9	401.3	-38.6	-8.7%	26.1	27.4	-15.2	-42.7	+10.2
o/w ETF	63.2	90.3	39.8	-50.4	-55.8%	9.2	12.2	2.0	-10.2	-
o/w REIT	81.4	95.8	79.7	-16.0	-16.7%	12.7	16.3	-1.2	-17.6	-
<b>Total</b>	<b>3,024.6</b>	<b>3,267.3</b>	<b>2,343.1</b>	<b>-924.1</b>	<b>-28.2%</b>	<b>171.7</b>	<b>122.0</b>	<b>51.2</b>	<b>-70.7</b>	<b>-23.6</b>

\* includes ¥5.0bn 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	FYE22	vs FYE21		FYE20	FYE21	FYE22	vs FYE21	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	679.1	734.1	758.0	+23.8	+3.2%	8.5	1.9	-10.1	-12.1	+0.0
JGB's	170.5	173.9	221.1	+47.1	+27.1%	4.2	2.3	-3.1	-5.4	-
Local government bond	208.9	224.0	218.4	-5.6	-2.5%	2.7	0.9	-1.5	-2.4	-
Foreign bonds	364.0	369.3	303.7	-65.6	-17.8%	22.4	-0.1	-8.0	-7.9	-12.1
Foreign government bond	113.0	86.4	27.1	-59.2	-68.5%	6.0	0.7	-0.2	-0.9	-3.2
Ginnie Mae	-	-	49.4	+49.4	-	-	-	-0.1	-0.1	-
Stocks	39.1	33.6	34.4	+0.7	+2.1%	25.0	21.0	22.1	+1.0	+1.5
Investment trusts & Others	219.1	271.5	216.5	-55.0	-20.3%	8.5	6.7	-11.8	-18.5	-0.7
ETF	19.3	37.5	20.7	-16.8	-44.8%	1.6	2.5	2.5	-0.0	-0.2
REIT	29.0	39.5	41.4	+1.9	+4.8%	3.1	4.1	-0.7	-4.9	+0.2
Total	1,301.5	1,408.8	1,312.7	-96.0	-6.8%	64.5	29.7	-7.8	-37.6	-11.4

\* includes ¥2.1bn of gains on cancellation of investment trusts

# Securities Portfolio (Joyo)

(¥bn)

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,481.2	64.6%	-564.8	-27.6%	-308.3	-17.2%
Duration (year)	6.1	—	7.2	—	7.1	—	8.0	—	7.0	—	5.8	—	-2.2	—	-1.1	—
Fixed rate note	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%	1,480.9	64.6%	-564.8	-27.6%	-308.2	-17.2%
(Avg yield)	(0.32%)	—	(0.29%)	—	(0.29%)	—	(0.30%)	—	(0.32%)	—	(0.27%)	—	(-0.03%)	—	(-0.05%)	—
Floating rate note	0.4	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.2	0.0%	-0.0	-12.2%	-0.0	-5.7%
(Avg yield)	(0.08%)	—	(0.59%)	—	(0.07%)	—	(0.52%)	—	(0.63%)	—	(0.72%)	—	(+0.20%)	—	(+0.09%)	—
Foreign currency denominated bonds	492.8	19.1%	558.5	19.6%	545.8	18.6%	583.5	18.5%	436.4	15.7%	301.6	13.1%	-281.8	-48.3%	-134.7	-30.8%
Duration (year)	4.5	—	4.8	—	4.5	—	4.4	—	2.9	—	2.8	—	-1.6	—	-0.1	—
(Avg yield Spread)	(1.20%)	—	(1.35%)	—	(1.40%)	—	(1.30%)	—	(0.99%)	—	(0.48%)	—	(-0.82%)	—	(-0.51%)	—
Fixed rate note	366.2	14.2%	430.9	15.1%	415.6	14.2%	449.5	14.2%	256.0	9.2%	116.8	5.0%	-332.7	-74.0%	-139.2	-54.3%
(Avg yield)	(1.74%)	—	(1.69%)	—	(1.68%)	—	(1.71%)	—	(1.99%)	—	(3.32%)	—	(+1.61%)	—	(+1.33%)	—
(Avg yield Spread)	(1.40%)	—	(1.54%)	—	(1.58%)	—	(1.55%)	—	(1.25%)	—	(-0.16%)	—	(-1.72%)	—	(-1.42%)	—
Floating rate note	126.6	4.9%	127.5	4.5%	130.1	4.4%	134.0	4.2%	180.3	6.5%	184.8	8.0%	+50.8	+37.9%	+4.4	+2.4%
(Avg yield)	(1.63%)	—	(1.23%)	—	(1.09%)	—	(0.90%)	—	(1.94%)	—	(4.85%)	—	(+3.95%)	—	(+2.91%)	—
(Avg yield Spread)	(0.65%)	—	(0.77%)	—	(0.74%)	—	(0.47%)	—	(0.44%)	—	(0.98%)	—	(+0.51%)	—	(+0.54%)	—
Stock	109.4	4.2%	105.6	3.7%	100.9	3.4%	103.1	3.2%	100.3	3.6%	92.3	4.0%	-10.8	-10.5%	-7.9	-7.9%
Cet1 ratio	—	22.9%	—	22.5%	—	21.1%	—	21.0%	—	19.9%	—	18.0%	(-2.99%)	—	(-1.90%)	—
Investment trust and others*	375.0	14.5%	347.3	12.2%	393.8	13.4%	410.9	13.0%	446.4	16.1%	416.1	18.1%	+5.2	+1.2%	-30.2	-6.7%
Total	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%	2,291.4	100.0%	-852.3	-27.1%	-481.2	-17.3%
(Avg yield)	(1.04%)	—	(1.12%)	—	(1.00%)	—	(1.03%)	—	(1.12%)	—	(1.46%)	—	(+0.43%)	—	(+0.34%)	—
Unrealized gains/losses	149.6	—	171.7	—	193.6	—	122.0	—	35.7	—	51.2	—	-70.7	-57.9%	+15.5	+43.4%

# Securities Portfolio (Ashikaga)

(¥bn)

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

	Sep-20		FYE20		Sep-21		FYE21		Sep-22		FYE22		vs FYE21		vs Sep-21	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	+36.0	+4.9%	-37.2	-4.6%
Duration (year)	5.3	-	5.4	-	5.7	-	5.8	-	4.9	-	4.8	-	-1.0	-	-0.1	-
(Avg yield Spread)	(0.66%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(-0.00%)	-	(+0.01%)	-
Fixed rate note	616.3	50.5%	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	+36.0	+4.9%	-37.2	-4.6%
(Avg yield)	(0.67%)	-	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(-0.00%)	-	(+0.01%)	-
Floating rate note	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	-	-	-	-
(Avg yield)	(0.16%)	-	(0.16%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(+0.00%)	-	(+0.00%)	-
Foreign currency denominated bonds	306.2	25.1%	341.5	27.6%	338.0	26.8%	368.6	26.7%	413.2	30.0%	310.8	23.5%	-57.8	-15.7%	-102.4	-24.8%
Duration (year)	5.6	-	5.4	-	4.9	-	4.4	-	4.0	-	4.2	-	-0.2	-	+0.2	-
(Avg yield Spread)	(2.64%)	-	(2.63%)	-	(2.58%)	-	(2.61%)	-	(2.95%)	-	(3.21%)	-	(+0.60%)	-	(+0.26%)	-
Fixed rate note	289.3	23.7%	323.9	26.2%	320.2	25.4%	349.0	25.3%	391.6	28.4%	290.9	22.0%	-58.1	-16.6%	-100.7	-25.7%
(Avg yield)	(2.71%)	-	(2.71%)	-	(2.67%)	-	(2.70%)	-	(2.98%)	-	(3.18%)	-	(+0.48%)	-	(+0.20%)	-
Floating rate note	16.9	1.4%	17.6	1.4%	17.8	1.4%	19.5	1.4%	21.6	1.6%	19.9	1.5%	+0.4	+2.1%	-1.7	-7.9%
(Avg yield)	(1.52%)	-	(1.29%)	-	(0.98%)	-	(1.00%)	-	(2.41%)	-	(3.73%)	-	(+2.73%)	-	(+1.32%)	-
Stock	26.2	2.1%	14.1	1.1%	12.7	1.0%	12.6	0.9%	12.2	0.9%	12.2	0.9%	-0.4	-3.2%	+0.0	+0.0%
Cet1 ratio	9.4%	-	4.9%	-	4.4%	-	4.2%	-	4.0%	-	3.9%	-	(-0.28%)	-	(-0.05%)	-
Investment trust and others*	271.3	22.2%	210.3	17.0%	225.9	17.9%	264.5	19.2%	247.0	17.9%	227.9	17.3%	-36.6	-13.8%	-19.1	-7.7%
Total	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%	1,320.2	100.0%	-58.6	-4.3%	-158.8	-10.7%
(Avg yield)	(1.65%)	-	(1.58%)	-	(1.47%)	-	(1.44%)	-	(1.65%)	-	(1.64%)	-	(+0.19%)	-	(-0.02%)	-
Unrealized gains/losses	67.1	-	64.7	-	71.0	-	29.9	-	-29.4	-	-7.5	-	-37.4	-	+21.9	-

# Change in Borrower Classification (Joyo)

## Based on Number of Borrowers for Business

		FYE21						(number)			
FYE22		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20	FYE21	
									- FYE21	- FYE22	
	Normal borrowers	9,286	433	2	1	0	0	9,722	Upgraded	408	518
	Borrowers requiring caution	435	3,660	26	48	0	0	4,169	Unchanged	14,152	14,279
	Borrower requiring monitoring	3	32	95	8	0	0	138	Downgraded	1,070	794
	Potentially bankrupt	9	158	13	1,163	0	0	1,343	Others	603	510
	Substantially bankrupt	1	24	0	69	66	0	160	Total	16,233	16,101
	Legally bankrupt	1	10	1	27	11	9	59			
	Others	311	164	3	31	1	0	510			
	<b>Total</b>	<b>10,046</b>	<b>4,481</b>	<b>140</b>	<b>1,347</b>	<b>78</b>	<b>9</b>	<b>16,101</b>			

## Based on Borrowed Amount for Business

		FYE21						(¥mil)			
FYE22		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE20	FYE21	
									- FYE21	- FYE22	
	Normal borrowers	2,994,832	55,387	490	11	0	0	3,050,722	Upgraded	44,323	64,428
	Borrowers requiring caution	59,438	335,753	4,426	3,577	0	0	403,197	Unchanged	3,430,525	3,412,693
	Borrower requiring monitoring	645	5,860	14,620	533	0	0	21,659	Downgraded	133,580	98,299
	Potentially bankrupt	6,562	11,284	1,175	65,941	0	0	84,963	Others	28,260	24,929
	Substantially bankrupt	55	1,427	0	5,349	1,468	0	8,301	Total	3,636,689	3,600,350
	Legally bankrupt	47	860	20	4,562	1,009	77	6,577			
	Others	19,643	4,901	9	364	10	0	24,929			
	<b>Total</b>	<b>3,081,226</b>	<b>415,475</b>	<b>20,743</b>	<b>80,340</b>	<b>2,488</b>	<b>77</b>	<b>3,600,350</b>			

# Change in Borrower Classification (Ashikaga)

## Based on Number of Borrowers for All

		FYE21									
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	(number)		
									FYE20 -		
									FYE21 -		
									FYE22 -		
FYE22	Normal borrowers	189,791	573	5	7	1	0	190,377	Upgraded	1,243	753
	Borrowers requiring caution	896	5,217	20	103	6	2	6,244	Unchanged	193,453	196,377
	Borrower requiring monitoring	24	88	269	4	0	0	385	Downgraded	1,851	1,541
	Potentially bankrupt	96	138	33	976	25	7	1,275	Others	0	0
	Substantially bankrupt	171	25	6	33	117	0	352	Total	196,547	198,671
	Legally bankrupt	11	2	0	11	7	7	38			
	Total	190,989	6,043	333	1,134	156	16	198,671			

## Based on Borrowed Amount for All

		FYE21									
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	(¥mil)		
									FYE20 -		
									FYE21 -		
									FYE22 -		
FYE22	Normal borrowers	4,557,572	48,417	617	23	0	0	4,606,629	Upgraded	56,345	53,664
	Borrowers requiring caution	57,894	315,681	1,960	1,591	87	33	377,246	Unchanged	4,692,660	4,947,988
	Borrower requiring monitoring	789	11,711	17,434	436	0	0	30,370	Downgraded	124,001	87,216
	Potentially bankrupt	1,794	9,801	2,089	53,729	382	118	67,913	Others	0	0
	Substantially bankrupt	1,213	462	97	835	3,489	0	6,096	Total	4,873,006	5,088,868
	Legally bankrupt	150	24	0	253	104	83	614			
	Total	4,619,412	386,096	22,197	56,867	4,062	234	5,088,868			

## 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		FYE22		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	685,868	10.1%	752,580	10.4%	+66,712	+0.2%
Agriculture / Forestry	17,255	0.2%	17,949	0.2%	+693	-0.0%
Fishery	4,570	0.0%	6,336	0.0%	+1,766	+0.0%
Mining / Quarrying of stones / Gravel	9,941	0.1%	11,564	0.1%	+1,623	+0.0%
Construction	186,500	2.7%	203,373	2.8%	+16,873	+0.0%
Electric, gas and water	200,017	2.9%	219,589	3.0%	+19,571	+0.0%
Telecommunication	23,661	0.3%	18,571	0.2%	-5,089	-0.0%
Transport / Postal activities	192,269	2.8%	184,784	2.5%	-7,485	-0.2%
Wholesale / Retailing services	599,607	8.8%	640,253	8.8%	+40,645	+0.0%
Financial & Insurance services	224,795	3.3%	257,040	3.5%	+32,244	+0.2%
Real estate / Goods rental & leasing	1,194,624	17.6%	1,219,337	16.8%	+24,713	-0.7%
Medical, welfare and other services (*)	336,198	4.9%	335,139	4.6%	-1,058	-0.3%
Public sector	934,397	13.8%	1,119,987	15.5%	+185,590	+1.6%
Others (including individual loans)	2,157,707	31.8%	2,236,470	30.9%	+78,762	-0.9%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>6,767,416</b>	<b>100.0%</b>	<b>7,222,981</b>	<b>100.0%</b>	<b>+455,564</b>	<b>-</b>

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

Industry	FYE21		FYE22		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	28,578	27.1%	25,492	24.9%	-3,086	-2.1%
Agriculture / Forestry	1,798	1.7%	1,781	1.7%	-16	+0.0%
Fishery	54	0.0%	54	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	108	0.1%	108	0.1%	+0	+0.0%
Construction	13,031	12.3%	12,243	11.9%	-788	-0.3%
Electric, gas and water	61	0.0%	4,702	4.6%	+4,641	+4.5%
Telecommunication	614	0.5%	773	0.7%	+159	+0.1%
Transport / Postal activities	4,811	4.5%	4,751	4.6%	-59	+0.0%
Wholesale / Retailing services	25,997	24.6%	23,385	22.8%	-2,611	-1.8%
Financial & Insurance services	310	0.2%	60	0.0%	-250	-0.2%
Real estate / Goods rental & leasing	6,633	6.3%	6,269	6.1%	-363	-0.1%
Other services	15,876	15.0%	15,579	15.2%	-297	+0.1%
Public sector	-	-	-	-	-	-
Others (including individual loans)	7,406	7.0%	6,965	6.8%	-440	-0.2%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>105,281</b>	<b>100.0%</b>	<b>102,168</b>	<b>100.0%</b>	<b>-3,113</b>	<b>-</b>

## Balance of Loans /

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

### Balance of Loans by Industry (non-consolidated)

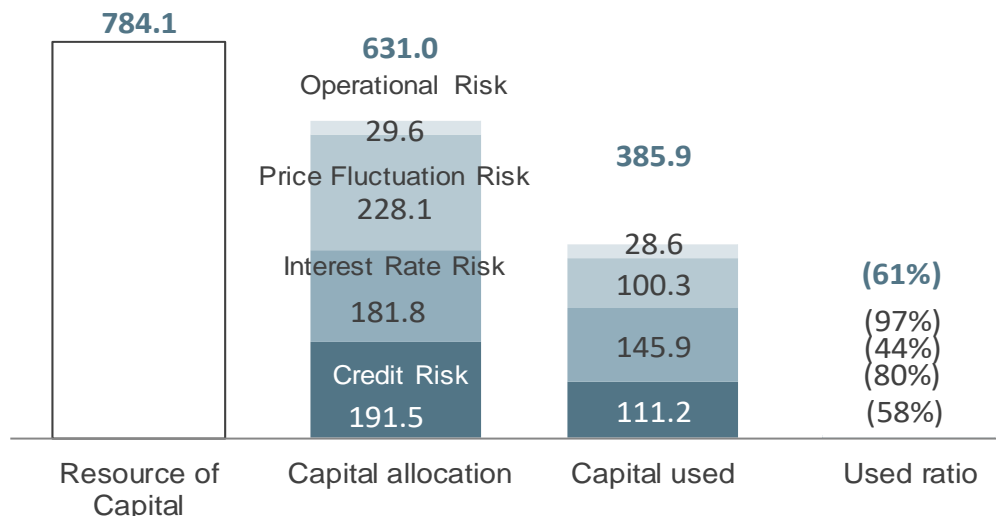
	FYE21		FYE22		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	498,094	9.7%	500,439	9.3%	+2,344	-0.3%
Agriculture / Forestry	12,397	0.2%	13,175	0.2%	+778	+0.0%
Fishery	595	0.0%	551	0.0%	-44	-0.0%
Mining / Quarrying of stones / Gravel	2,173	0.0%	2,152	0.0%	-21	-0.0%
Construction	166,894	3.2%	177,064	3.3%	+10,170	+0.0%
Electric, gas and water	87,750	1.7%	97,433	1.8%	+9,682	+0.1%
Telecommunication	17,490	0.3%	17,168	0.3%	-322	-0.0%
Transport / Postal activities	140,717	2.7%	135,475	2.5%	-5,242	-0.2%
Wholesale / Retailing services	391,445	7.6%	420,240	7.8%	+28,795	+0.1%
Financial & Insurance services	177,189	3.4%	219,246	4.0%	+42,057	+0.6%
Real estate / Goods rental & leasing	613,751	11.9%	647,753	12.0%	+34,001	+0.1%
Medical, welfare and other services (*)	376,193	7.3%	369,936	6.8%	-6,256	-0.4%
Public sector	566,925	11.0%	633,517	11.8%	+66,591	+0.7%
Others (including individual loans)	2,076,516	40.4%	2,131,381	39.7%	+54,864	-0.7%

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

	FYE21		FYE22		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	21,704	25.0%	24,914	26.4%	+3,209	+1.4%
Agriculture / Forestry	1,152	1.3%	1,277	1.3%	+124	+0.0%
Fishery	27	0.0%	27	0.0%	-	-0.0%
Mining / Quarrying of stones / Gravel	7	0.0%	6	0.0%	-0	-0.0%
Construction	6,798	7.8%	7,263	7.7%	+464	-0.1%
Electric, gas and water	621	0.7%	240	0.2%	-380	-0.4%
Telecommunication	259	0.2%	335	0.3%	+76	+0.0%
Transport / Postal activities	4,439	5.1%	6,021	6.3%	+1,582	+1.2%
Wholesale / Retailing services	19,689	22.7%	20,820	22.0%	+1,131	-0.6%
Financial & Insurance services	76	0.0%	72	0.0%	-4	-0.0%
Real estate / Goods rental & leasing	7,708	8.8%	7,670	8.1%	-38	-0.7%
Other services	17,767	20.4%	19,485	20.6%	+1,717	+0.1%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,482	7.4%	6,119	6.4%	-363	-0.9%

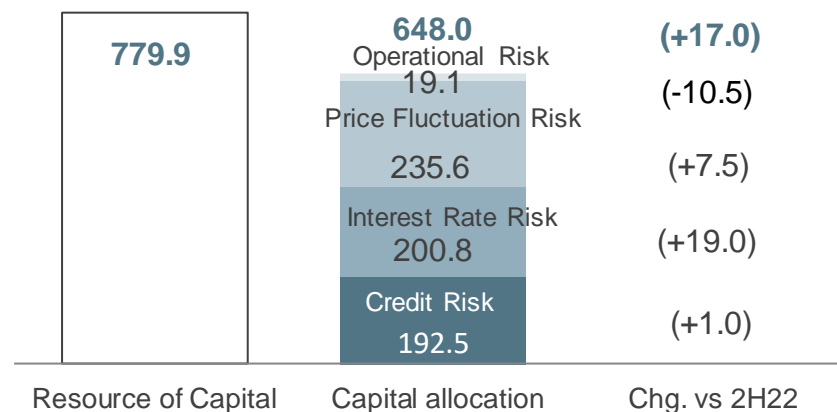
# Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

## Capital Allocation/ Capital Used as of Mar31, 2023



## Capital Allocation (planned for 1H23)

(¥bn)  
Decided capital allocation for 1H23, based on the market outlook, and financial results and forecast of subsidiaries.



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

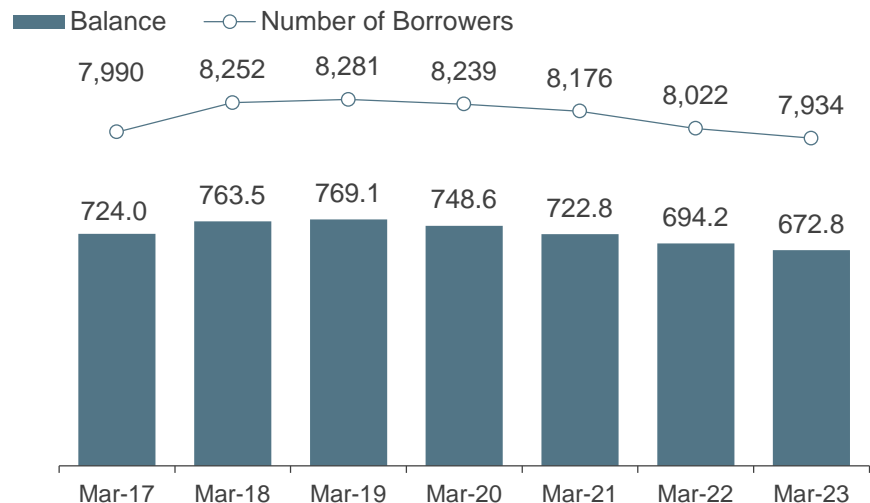
	Tail event scenario (Article 177)		Tailored event scenario (Article 178)		
	2023	2024	2023	2024	2025
Parameter					
Real GDP	-0.60%	+2.50%	+1.02%	-1.79%	-0.66%
Nikkei Stock average	¥11,244	¥11,615	¥24,447	¥22,446	¥20,753
USD/Yen exchange rate	¥101.00	¥100.80	¥128.55	¥124.90	¥119.17
Capital ratio					
Domestic standard	8.54%	7.76%	10.56%	10.28%	9.93%
CET1 ratio	8.10%	7.79%	10.04%	9.61%	9.19%
Outline of scenario	We adopted 'downside financial stress scenario' in Financial System Report (October 2022) by BOJ.		We adopted Tailored event scenario to assume global stagflation.		



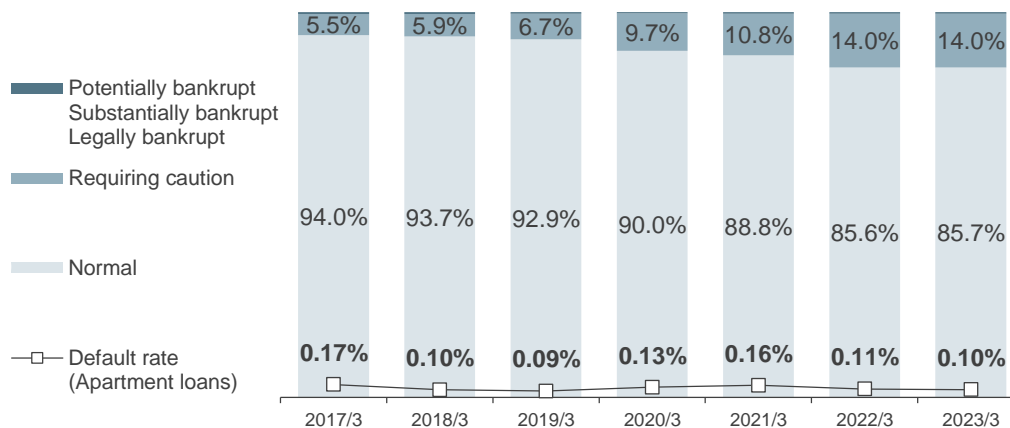
# Apartment Loans (1) Portfolio

## Joyo Bank

Number of Borrowers and Balance of Loans (¥bn)

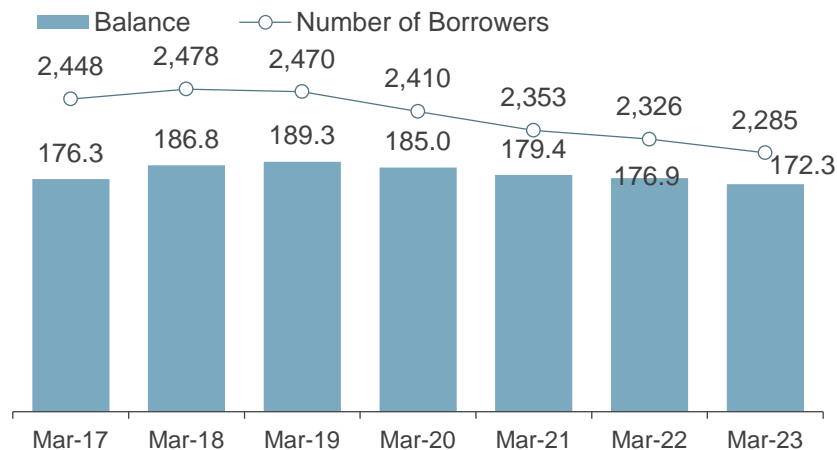


Borrower Rating and Default Ratios

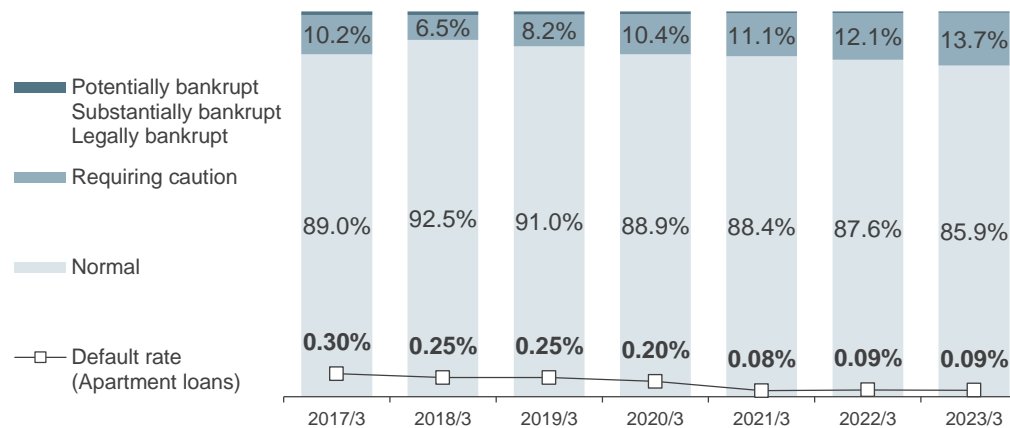


## Ashikaga Bank

Number of Borrowers and Balance of Loans (¥bn)



Borrower Rating and Default Ratios

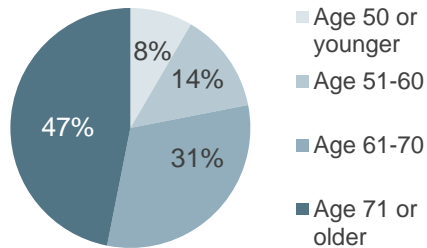


# Apartment Loans (2) Monitoring Situations

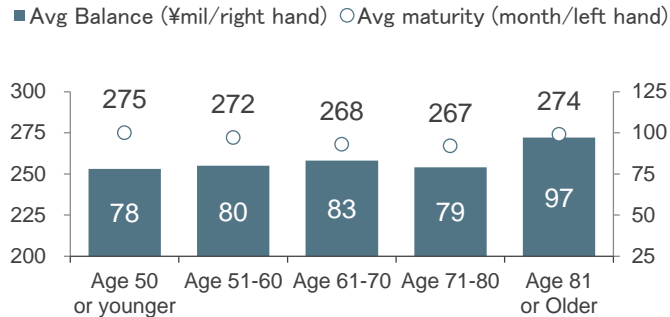
Source (Prefectural Average)  
: Ministry of Internal Affairs and Communications  
"Housing and Land Survey"

## Joyo Bank

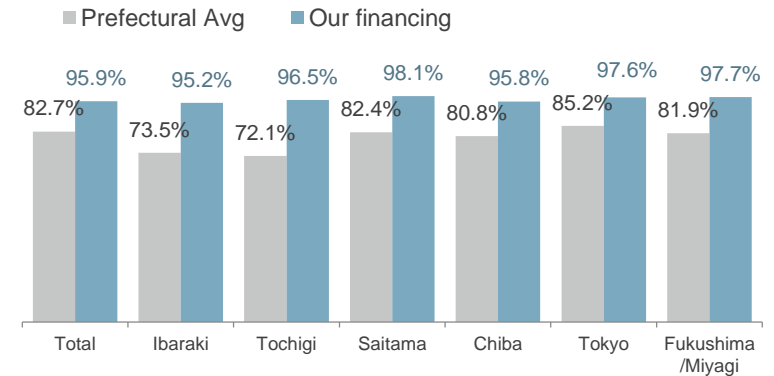
Composition by Age Group  
(by number of borrowers)



Avg. Balance and Maturity by Age Group

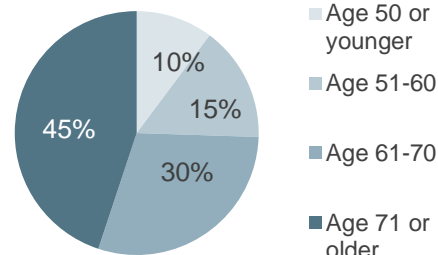


Occupancy Rate of Apartments by Area

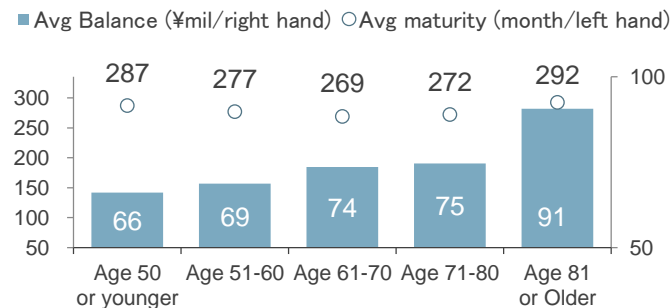


## Ashikaga Bank

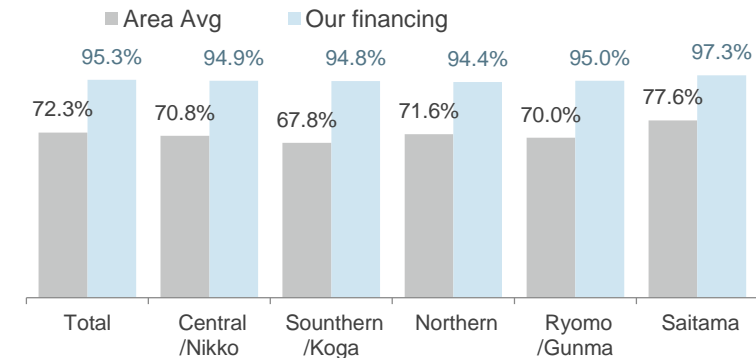
Composition by Age Group  
(by number of borrowers)



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.30,2022 and who especially need attention.

# Cost Efficiency

## Joyo

(¥bn)

		FY17	1H18	FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	YoY
Total expenses		66.3	33.2	65.3	32.7	64.2	31.2	61.7	30.5	60.5	29.1	57.6	-2.8
Personnel expenses		33.6	17.0	33.8	16.8	33.5	16.7	33.2	16.3	32.7	16.2	32.2	-0.4
Non-Personnel expenses		28.7	13.8	27.7	13.6	26.8	12.3	24.7	12.0	24.1	10.9	22.0	-2.1
Depreciation	1	6.3	3.0	5.9	2.6	5.2	2.4	4.8	2.2	4.4	2.1	4.1	-0.3
Deposit insurance cost	2	2.9	1.3	2.7	1.3	2.7	1.3	2.7	1.3	2.7	0.7	1.4	-1.3
Others (Excluding 1 & 2)		19.5	9.5	18.9	9.5	18.9	8.5	17.1	8.3	16.8	8.1	16.4	-0.4
Tax		3.9	2.2	3.8	2.2	3.8	2.1	3.7	2.1	3.6	2.0	3.3	-0.2
OHR(Core gross business income basis)		63.5%	59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	47.6%	-6.5%

## Ashikaga

(¥bn)

		FY17	1H18	FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	YoY
Total expenses		47.2	24.2	48.8	25.3	50.7	24.4	48.4	23.9	47.6	23.0	45.6	-1.9
Personnel expenses		26.1	13.4	26.8	13.7	27.6	13.4	26.6	12.8	25.4	12.5	24.9	-0.4
Non-Personnel expenses		17.8	8.8	18.4	9.8	19.9	9.2	18.6	9.4	19.2	8.9	18.0	-1.2
Depreciation	1	1.9	1.0	2.2	1.2	2.8	2.1	4.2	2.2	4.4	2.1	4.2	-0.1
Deposit insurance cost	2	1.9	0.9	1.8	0.9	1.8	0.9	1.8	0.9	1.8	0.4	0.9	-0.9
Others (Excluding 1 & 2)		14.0	6.9	14.4	7.7	15.2	6.2	12.6	6.2	12.9	6.3	12.8	-0.1
Tax		3.2	1.9	3.5	1.7	3.1	1.7	3.0	1.6	2.9	1.5	2.6	-0.2
OHR(Core gross business income basis)		56.9%	50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	57.7%	-0.1%

# Number of Employees / Offices

## Joyo

	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY
												(number)
Number of employees	3,332	3,419	3,320	3,391	3,319	3,354	3,267	3,303	3,213	3,185	3,089	-124
Number of offices	404	403	399	399	383	382	382	382	369	373	369	±0
Domestic	183	184	183	184	186	188	185	185	185	184	184	-1
Overseas*	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	217	215	212	211	193	190	193	193	180	185	181	+1
Own ATM	844	837	802	793	770	753	720	726	709	708	706	-3

\*All overseas offices are representative office.

## Ashikaga

	FYE17	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	YoY
												(number)
Number of employees	2,826	2,925	2,857	2,926	2,831	2,805	2,698	2,716	2,619	2,594	2,497	-122
Number of offices	369	369	368	366	364	365	361	364	366	351	332	-34
Domestic	153	153	154	150	150	146	143	139	134	134	134	±0
Overseas*	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	214	214	212	214	212	217	216	223	230	215	196	-34
Own ATM	706	684	673	669	659	659	646	641	635	622	605	-30

\*All overseas offices are representative office.

# Shareholder Composition

## ● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2022			Mar. 31, 2023			Chg (vs Mar. 31, 2022)		
	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	Stock (Thousands)	%	Number of Share-holders	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%	47	369,871	33.9%	±0	-32,461	-2.9%
Securities	41	22,878	1.9%	46	76,245	7.0%	44	45,145	4.1%	-2	-31,099	-2.8%
Corporate	1,124	338,826	28.7%	1,166	135,157	12.4%	1,154	134,803	12.3%	-12	-354	-0.0%
Foreign	475	242,387	20.5%	360	204,679	18.7%	362	261,725	24.0%	+2	+57,045	+5.2%
Individual & others	33,917	216,817	18.3%	63,558	260,993	23.9%	64,699	252,540	23.1%	+1,141	-8,452	-0.7%
Treasury stocks	1	4	0.0%	1	9,299	0.8%	1	24,621	2.2%	±0	+15,322	+1.4%
Total	35,633	1,179,055	100.0%	65,181	1,089,055	100.0%	66,310	1,089,055	100.0%	+1,129	±0	-

## ● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar.31,2023)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2022)
The Master Trust Bank of Japan, Ltd. (Trust Account)	144,051	13.53%	-1.65%
Custody Bank of Japan, Ltd. (Trust Account)	70,702	6.64%	+1.06%
STATE STREET BANK AND TRUST COMPANY 505223	37,692	3.54%	+1.16%
Nomura Securities Co., Ltd	28,608	2.68%	-1.62%
Nippon Life Insurance Company	27,590	2.59%	+0.03%
Sompo Japan Insurance Inc.	22,660	2.12%	+0.03%
Sumitomo Life Insurance Company	21,659	2.03%	+0.02%
JP MORGAN CHASE BANK 380055	18,420	1.73%	+1.57%
THE BANK OF NEW YORK MELLON 140044	16,955	1.59%	+1.00%
Meiji Yasuda Life Insurance Company	15,864	1.49%	+0.02%

Shareholding ratio is calculated using the total number of shares excluding treasury stock.  
Such figures less than second decimal place are disregarded.

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

## Ibaraki Prefecture

	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 2017	101.1	—	+3.3	100.2	—	+0.3	96.0	—
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
FY 2022	—	—	—	—	—	—	—	—	—
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	100.6	+3.5	+2.0	95.5	+1.8	+0.8	92.8	+3.0	+1.3
10-12	100.2	-0.4	+1.3	94.5	-1.0	-1.2	98.3	+5.9	+4.7
2023 1-3	—	—	—	—	—	—	—	—	—
2023 1	95.3	-4.0	-2.3	90.6	-2.2	-2.9	97.7	-0.6	+4.2
2	97.6	+2.4	+1.4	93.4	+3.1	+0.8	100.3	+2.7	+6.6
3	—	—	—	—	—	—	—	—	—
Source	Ibaraki Prefecture Government Statistics Division								

\* Seasonal adjustment X-12-ARIMA

\* Calendar year basis

## Tochigi Prefecture

	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 2017	100.8	-	+2.0	100.6	-	+1.4	95.1	-
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
FY 2022	92.9	-	+0.6	93.4	-	+1.5	140.9	-	+17.6
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	94.4	+3.8	+4.2	94.1	+1.1	+4.6	156.0	+16.9	+32.6
10-12	95.3	+0.9	+2.8	95.9	+1.9	+5.1	149.7	-4.0	+17.6
2023 1-3	-	-	-	-	-	-	-	-	-
2023 1	91.5	-7.1	-2.6	93.3	-3.2	+1.2	136.8	-8.6	+4.0
2	94.2	+3.0	+5.0	97.1	+4.1	+9.3	138.6	+1.3	-0.5
3	-	-	-	-	-	-	-	-	-
Source	Tochigi Prefecture Government Statistics Division								

\* Seasonal adjustment X-12-ARIMA

\* Calendar 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				Amount
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	1,874.4	+71.3	1,333.1	525.0	16.4	
FY	2022	2,085.6	+34.9	640.8	1,330.9	113.9	2,676.9	+42.8	1,782.3	870.2	24.5	
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	437.5	+79.1	315.9	117.5	4.1	
	10-12	418.8	+34.0	162.6	223.9	32.3	500.2	+84.1	353.8	141.8	4.5	
2022	1-3	396.8	+34.0	164.3	203.9	28.6	495.4	+44.7	354.7	136.1	4.6	
2022	4-6	434.8	+24.0	161.9	244.6	28.3	527.8	+19.6	362.2	161.1	4.5	
	7-9	527.5	+39.1	156.0	344.0	27.5	745.2	+70.3	514.4	224.5	6.3	
	10-12	594.9	+42.0	151.0	412.5	31.3	761.9	+52.3	498.1	257.1	6.7	
2023	1-3	528.4	+33.2	171.8	329.9	26.8	642.1	+29.6	407.6	227.5	7.0	
2023	1	167.8	+21.3	52.4	105.8	9.6	238.5	+56.8	145.2	90.9	2.3	
	2	143.2	+18.6	55.4	79.6	8.2	185.6	+28.1	120.0	63.3	2.3	
	3	217.5	+57.9	64.0	144.5	9.0	218.0	+9.9	142.3	73.3	2.4	
Source		Yokohama Customs										

## Tochigi Prefecture

		Export		Import		(¥bn/%)
		Amount	Chg YoY	Amount	Chg YoY	
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	
FY	2022	197.0	+5.8	89.9	+62.2	
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	
	10-12	52.1	-5.7	27.1	+60.0	
2023	1-3	45.1	-4.6	31.1	+101.3	
2023	1	11.5	+7.3	7.3	+21.4	
	2	14.2	+5.9	11.3	+161.3	
	3	19.4	-16.2	12.5	+144.9	
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 <sup>2</sup>	YoY	Km <sup>2</sup>	YoY
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
FY 2022		414,920	+12.6	108,373	-3.6	126,985	+4.4	17,498	-9.7	1,625	-11.4	1,497	-29.2
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	4,868	+0.2	456	+0.0	360	-16.4
	10-12	79,290	-4.5	30,177	-7.9	27,880	-8.6	4,084	-11.7	379	-16.3	286	-53.5
2023	1-3	78,909	+12.4	24,365	+21.4	16,439	+55.2	4,241	-15.9	380	-17.7	513	-31.5
2023	1	13,144	+19.6	2,513	+28.1	5,357	+142.2	1,181	-40.2	106	-40.4	228	-23.7
	2	14,860	+30.2	4,192	+42.9	4,581	+11.7	1,322	+13.0	120	+6.4	59	-69.2
	3	50,905	+6.5	17,660	+16.3	6,501	+51.8	1,738	-8.5	153	-10.1	227	-12.6
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 <sup>2</sup>	YoY	Km <sup>2</sup>	YoY
	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	227,544	+15.3	89,704	+34.6	89,798	+0.2	10,651	-13.1	1,084	-12.4	790	-6.0
	FY 2021	192,915	-15.2	69,683	-22.3	75,829	-15.6	11,433	+7.3	1,171	+8.0	714	-9.5
	FY 2022	184,981	-4.1	69,294	-0.6	69,041	-9.0	10,712	-6.3	1,051	-10.3	841	+17.7
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	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
	10-12	41,670	+6.5	17,107	+14.9	17,286	-8.1	2,698	-18.2	265	-21.3	240	+8.0
2023	1-3	22,344	+10.2	9,909	+8.3	7,970	+13.0	2,522	-2.8	246	-8.1	131	-30.8
2023	1	5,027	-0.3	1,591	-8.9	2,847	+17.3	772	-6.5	78	-7.0	39	-39.5
	2	4,956	+0.7	1,827	-8.2	2,721	+24.9	924	+13.5	90	+4.5	55	-32.3
	3	12,361	+19.9	6,491	+20.0	2,402	-1.8	826	-13.4	78	-20.0	37	-15.6
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	YoY	Number	YoY
	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	-7.3	+3.6	-3.1	+1.3	100.0	+0.1	89,428	-11.5	59,633	-10.1
	FY 2022	339	+13.4	+0.6	+0.4	-4.9	+5.3	-1.4	+4.0	103.4	+3.4	93,364	+4.4	60,142	+0.9
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	21,048	-19.7	14,128	-18.8
2022	1-3	319	-5.1	+1.7	+1.2	-1.6	+5.7	-0.1	+1.4	100.5	+0.7	25,995	-19.0	17,325	-17.3
2022	4-6	346	+16.8	+0.8	+0.0	-0.8	+3.6	-1.3	+3.1	101.7	+2.2	18,444	-14.1	11,824	-16.0
	7-9	325	+23.0	-0.1	-0.2	-5.3	+4.6	-1.6	+3.6	102.8	+2.8	21,771	+4.1	13,947	-1.1
	10-12	387	+22.8	+1.3	+1.6	-6.4	+7.7	-0.7	+5.4	104.1	+4.2	23,221	+10.3	14,547	+3.0
2023	1-3	297	-6.9	+0.5	+0.2	-6.7	+5.3	-2.2	+4.1	104.9	+4.4	29,928	+15.1	19,824	+14.4
2023	1	310	+13.2	+0.9	+1.1	-11.2	+6.8	-2.4	+3.4	105.3	+5.3	8,779	+14.5	5,546	+6.6
	2	267	-0.2	+0.0	-0.4	-6.8	+4.3	-2.0	+4.6	104.7	+4.3	9,224	+20.6	6,043	+23.5
	3	315	-24.4	+0.5	-0.1	-1.7	+4.8	-2.3	+4.4	104.8	+3.5	11,925	+11.6	8,235	+13.9
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)		New ly Registered Passenger Vehicles+ Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
	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
	FY 2022	-	-	+0.4	-0.2	-2.3	+5.2	-0.9	+3.7	101.9	2.4	68,984	+4.4	44,473	+4.2
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	-9.0	+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	-4.5	+4.9	-0.3	+3.7	101.4	+2.2	13,480	-10.2	8,497	-11.9
	7-9	320	+7.5	+0.2	-1.0	+7.9	+4.9	-1.6	+3.8	102.2	+2.7	15,674	+4.4	10,037	-0.2
	10-12	356	+8.0	+2.0	△0.0	-1.7	+6.2	+0.5	+5.2	103.5	+4.0	17,173	+11.6	10,712	+5.4
2023	1-3	-	-	-	-	-	-	-	-	103.8	+3.4	22,657	+9.5	15,227	+18.9
2023	1	350	-8.8	+2.8	+0.8	-3.2	+6.1	-1.4	+3.4	103.9	+4.0	6,468	+3.0	4,192	+8.4
	2	361	+22.6	+2.5	-0.4	-17.1	+4.1	-1.3	+4.5	103.7	+3.4	7,082	+11.5	4,679	+31.3
	3	-	-	+2.0	-0.6	-22.5	+11.8	-2.9	+4.1	103.9	+2.9	9,107	+13.1	6,356	+18.2
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		
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio		Number	YoY
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	98.6	115.2	2.24	1.38	8,386	-8.7
FY2022		100.9	+0.8	99.8	-0.1	100.0	-0.2	96.5	-3.8	97.6	116.5	2.34	1.49	7,744	-7.7
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	85.0	-2.0	84.4	-2.7	101.2	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	100.5	+0.5	100.2	+0.7	92.8	-1.3	89.9	-4.4	97.2	117.1	2.41	1.47	8,528	-8.1
	10-12	101.1	+1.3	99.3	-0.2	115.1	-0.3	110.0	-4.8	102.2	123.3	2.82	1.56	7,839	-7.6
2023	1-3	—	—	—	—	—	—	—	—	—	—	2.27	1.60	7,202	-4.2
2023	1	100.7	+0.5	98.8	-0.2	84.1	-1.9	79.3	-7.5	90.7	100.0	2.58	1.67	7,373	-5.7
	2	100.4	+0.3	98.5	-1.1	82.8	-0.1	78.6	-4.7	88.0	107.9	2.24	1.63	7,072	-4.8
	3	—	—	—	—	—	—	—	—	—	—	1.99	1.51	7,160	-2.0
Source		Ibaraki Prefecture Government Statistics Division										Ibaraki Labour Bureau			

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

## Tochigi Prefecture

		Employment Indexes of Regular Workers 2015=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2015=100				Overtime Work Index 2015=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
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		100.0	-	100.0	-	100.0	-	100.0	-	100.0	100.0	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
FY2022		102.2	+1.2	97.2	+2.2	105.9	+5.6	103.6	+2.8	118.3	149.5	2.20	1.19	5,983	-4.6
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
		102.4	+1.2	97.3	+1.9	101.5	+4.4	99.1	+1.3	117.7	146.7	2.30	1.17	6,671	-3.1
		102.1	+0.8	97.3	+2.8	121.1	+3.9	116.5	-0.5	123.6	156.6	2.59	1.27	6,012	-3.7
2023	1-3	-	-	-	-	-	-	-	-	-	-	2.19	1.27	5,569	-2.4
2023	1	102.3	+0.5	99.4	+3.1	89.2	-3.9	85.4	-8.1	110.4	135.7	2.14	1.29	5,701	-3.4
	2	102.3	+0.8	100.1	+3.7	86.3	-2.7	82.8	-6.3	113.5	143.8	2.21	1.28	5,477	-2.5
	3	-	-	-	-	-	-	-	-	-	-	2.22	1.23	5,530	-1.2

# SDGs Information

## Business activities with consideration for the environment

### Loans for solar power generation(Joyo Bank+Ashikaga Bank)

Fiscal Year	Number of contracts	Contract amount
FY2022	117	¥32.0billion
FY2021	116	¥16.5billion
FY2020	179	¥33.9billion
FY2019	213	¥34.3billion

### Environment-friendly private placement bonds(Ashikaga Bank)

FY	Number of contracts	Contract amount
FY2022	11	¥1.9billion
FY2021	6	¥0.6billion
FY2020	24	¥2.0billion
FY2019	27	¥2.8billion

## 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
FY2022	Joyo Bank	118
	Ashikaga Bank	109
FY2021	Joyo Bank	105
	Ashikaga Bank	78
FY2020	Joyo Bank	105
	Ashikaga Bank	60
FY2019	Joyo Bank	105
	Ashikaga Bank	57

\* cumulative total

### Energy Consumption (Joyo Bank + Ashikaga Bank)

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

Item(unit)	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 + Ashikaga Bank)

FY	Number of lessons conducted	Number of participants
FY2022	70	about 3,300
FY2021	38	about 750
FY2020	31	about 500
FY2019	125	about 2,400

## Subsidy to non profit organizations

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

Number of issue	Amount	Donation
1,318	¥113.5billion	¥224million

(end of Mar. 2023, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust <sup>(\*)</sup> (Joyo Bank)

FY	Number of grants made	Grants made amount
FY2022	98 organizations	¥10.0million
Cumulative total	1,669 organizations	¥179million

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

(\*) From 1992

## Fostering next-generation

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

FY	Contents	Number of sessions	Number of participants
FY2022	The 6th Mirai kyoso Juku	8 sessions	26 people
	The 24th New Leader Yosei Dojo	5 sessions	18 people
FY2021	Postponed due to COVID-19 pandemic		
FY2020	Postponed due to COVID-19 pandemic		
FY2019	The 5th Mirai kyoso Juku	8 sessions	31 people
	The 21th New Leader Yosei Dojo	1 sessions	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 sessions	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 sessions	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 sessions	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%

### Female employees ratio

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

### 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%

(\*1) Employee engaged in banking business in general and aiming to develop his/her career to managerial position.

(\*2) Employee engaged in wide range of banking business and aiming to be expert of his/her duties.

(\*3) Employee with necessary skills as engineer

### Competition magnification of recruitment for men and women

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

### 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

### Childcare leave taking ratio for men and women

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

# 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 per month by form of employment ■ Ratio of employees taking annual paid leave

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

	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 ■ Change of position/form of employment for men and women

<b>FY2021</b>	53.8 % ( 320 people ) All of assistant manager level 595 people
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	FY2021	
	men	women
Position : general position *2 → career-track position *1	1 person	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

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

<b>FY2021</b>	8.3%( 1 person ) 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 person

### ■ Certification

As of March 31,2023	<ul style="list-style-type: none"> <li>•"Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)</li> <li>•"Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)</li> </ul>
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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 <sup>*1</sup> / A course <sup>*2</sup>	44.3%

### ■Female employees ratio

	FY2021
career-track position <sup>*3</sup>	10.1%
area-specified career-track position <sup>*4</sup>	71.7%
general position <sup>*5</sup>	88.1%
expert staff <sup>*6</sup>	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 <sup>*3</sup>	51.8%	50.0%
area-specified career-track position <sup>*4</sup>	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

### ■Competition magnification of recruitment for men and women

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

### ■Average years of continuous services

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

### ■Childcare leave taking ratio for men and women

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

### ■ 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

### ■ Female employees ratio in position equivalent to assistant manager

FY2021	69.6% (426 people) (All of assistant manager level 612people)
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### ■ Change of position/form of employment for men and women

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

### ■ Female employees ratio in managerial position

FY2021	20.1% (258 people) (All of manager level 1,284people)
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### ■ Reemployment/Midcareer recruitment for men and women

	FY2021	
	men	women
Midcareer recruitment	7 people	1 person

### ■ Female ratio in the Board of Directors

FY2021	0% (All of director level 12 people)
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### ■ Certification

As of March 31,2023	<ul style="list-style-type: none"> <li>• "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)</li> <li>• "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)</li> </ul>
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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

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