

# <APPENDIX> Data Book



# Data Book Contents

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

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

## Assets

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

	1H23			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,243.2	0.93	33,923	+365.5	+0.06	+3,892
JPY	7,050.6	0.82	29,024	+364.9	- 0.01	+1,068
Foreign currency	192.5	5.07	4,898	+0.5	+2.91	+2,823
Securities	2,302.1	1.60	18,510	- 705.8	+0.48	+1,602
Domestic Bonds	1,425.8	0.30	2,176	- 529.2	- 0.03	- 1,186
Stocks	93.6	5.85	2,748	- 9.3	- 0.61	- 590
Foreign securities	399.3	4.66	9,336	- 148.8	+2.80	+4,220
Others	383.2	2.21	4,249	- 18.4	- 0.31	- 841
Call loans	50.3	0.71	179	+40.2	- 0.22	+132
JPY	42.7	0.02	4	+41.7	- 0.13	+3
Foreign currency	7.5	4.63	175	- 1.5	+3.61	+128
Bills purchased	-	-	-	-	-	-
Monetary claims bought	3.7	0.41	7	- 0.9	- 0.02	- 2
Due from banks	189.1	1.24	1,185	- 820.5	+0.94	- 373
NCDs	-	-	-	-	-	-
Foreign exchange	4.2	1.18	25	- 3.4	+0.70	+6
Others	17.8	1.46	131	- 4.6	+0.20	- 11
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	9,810.7	1.09	53,963	- 1,129.7	+0.20	+5,245

## Liabilities

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

	1H23			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,305.1	0.02	1,509	+189.2	+0.01	+618
JPY	10,222.6	0.00	121	+250.4	- 0.00	- 51
Foreign currency	82.4	3.35	1,387	- 61.1	+2.35	+670
NCDs	234.2	0.00	2	+26.3	- 0.00	±0
Call money	281.8	0.87	1,242	- 405.5	+0.74	+766
JPY	234.3	- 0.04	- 56	- 369.4	- 0.01	+28
Foreign currency	47.4	5.45	1,299	- 36.0	+4.11	+737
Payables under repurchase agreements	79.9	5.35	2,147	- 9.3	+4.86	+1,927
Payables under securities lending transactions	2.5	1.98	25	- 537.5	+1.97	- 4
Bills sold	-	-	-	-	-	-
Borrowed money	1,540.2	0.20	1,603	- 555.6	+0.16	+1,170
Foreign exchange	0.5	0.01	-	+0.0	+0.01	±0
Corporate bonds	-	-	-	-	-	-
Others	6.5	171.09	5,581	- 3.9	+142.03	+4,062
Interest rate sw aps	-	-	4,348	-	-	+3,316
Interest-bearing liabilities	12,451.0	0.19	12,114	- 1,296.3	+0.14	+8,541

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

	1H20	1H21	1H22	1H23	YoY
Individual customers	2,630.3	2,695.7	2,744.3	2,785.8	+1.5%
Corporate	2,931.0	2,956.4	2,973.4	3,228.5	+8.5%
Local	1,619.8	1,642.4	1,645.8	1,745.3	+6.0%
Tokyo	1,311.2	1,314.0	1,327.6	1,483.2	+11.7%
Public sector	609.5	545.5	486.4	560.4	+15.2%
Foreign currency	144.7	147.8	148.5	148.5	+0.0%

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

## Assets

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

	1H23			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,344.2	0.88	23,682	+289.2	- 0.03	+41.5
Domestic	5,323.2	0.87	23,349	+289.9	- 0.03	+26.3
Overseas	20.9	3.16	332	- 0.6	+1.50	+15.1
Trading account securities	1.1	0.43	2	- 0.5	+0.03	-
Securities	1,278.6	1.81	11,612	- 161.9	+0.15	- 33.2
Domestic Bonds	706.2	0.63	2,231	- 77.0	+0.01	- 17.2
Stocks	12.1	13.93	849	- 0.5	+0.29	- 2.1
Foreign securities	340.5	3.75	6,404	- 51.7	+0.80	+61.7
Others	219.6	1.93	2,127	- 32.5	- 0.34	- 75.6
Call loans	1.2	5.26	31	+0.6	+3.13	+2.6
Domestic	-	-	-	-	-	-
International	1.2	5.26	31	+0.6	+3.13	+2.6
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.0	1.00	25	- 0.4	+0.12	+0.1
Due from banks	359.0	0.36	659	- 1,223.2	+0.19	- 68.9
NCDs	10.0	0.04	2	+8.3	-	+0.1
Foreign exchange	7.0	-	0	+0.2	-	-
Others	16.6	0.23	19	+3.6	+0.13	+1.3
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	7,022.9	1.02	36,035	- 1,084.0	+0.12	- 56.4

## Liabilities

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

	1H23			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,804.0	0.00	175	+126.2	+0.00	+66
Domestic	6,785.1	0.00	39	+132.8	- 0.00	- 4
Overseas	18.9	1.43	136	- 6.5	+0.92	+71
NCDs	221.2	0.00	4	+7.7	- 0.00	-
Call money	26.3	1.98	262	- 807.7	+1.95	+163
Domestic	16.4	- 0.05	- 4	- 801.4	- 0.04	+66
International	9.9	5.37	266	- 6.2	+3.27	+96
Payables under repurchase agreements	57.2	5.44	1,560	+29.7	+3.56	+1,301
Payables under securities lending transactions	105.0	5.40	2,847	- 121.2	+4.05	+1,318
Bills sold	-	-	-	-	-	-
Borrowed money	416.2	0.00	0	- 1,193.6	+0.00	-
Foreign exchange	0.3	-	0	+0	- 3.44	- 5
Corporate bonds	-	-	-	-	-	-
Others	4.6	100.44	2,366	+0.6	+52.40	+1,399
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	7,632.2	0.18	7,216	- 1,958.7	+0.12	+4,245

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

	1H20	1H21	1H22	1H23	YoY
Individual customers	2,175.1	2,251.8	2,310.3	2,355.7	+1.9%
Corporate	2,203.3	2,231.6	2,230.6	2,370.9	+6.2%
Local	1,674.0	1,723.5	1,719.5	1,755.7	+2.1%
Tokyo	529.3	508.0	511.1	615.1	+20.3%
Public sector	322.4	337.2	343.6	351.4	+2.2%
Foreign currency	16.9	12.6	12.7	10.5	-16.8%
Total	4,718.0	4,833.3	4,897.4	5,088.6	+3.9%

# Interest Yields and Spreads (Joyo)

## Total Account

(%)

		1H19	1H20	1H21	1H22	1H23	YoY
Average yield on interest-earning assets	1	1.07	0.89	0.82	0.88	1.09	+0.20
Average yield on loans and bills discounted	2	0.94	0.88	0.85	0.87	0.93	+0.06
Average yield on securities		1.41	1.04	1.00	1.12	1.60	+0.48
Average yield on interest-bearing liabilities		0.08	0.03	0.01	0.05	0.19	+0.14
Average yield on deposits and NCDs	3	0.04	0.01	0.00	0.01	0.02	+0.01
Expense ratio		0.73	0.65	0.61	0.56	0.55	- 0.00
Deposit and securities cost	4	0.78	0.67	0.61	0.58	0.58	+0.00
Funding cost	5	0.68	0.57	0.46	0.47	0.66	+0.19
Loan-deposit interest margins	2-3	0.90	0.87	0.85	0.85	0.90	+0.05
Difference between average yield on loans and deposits	2-4	0.16	0.21	0.24	0.29	0.34	+0.05
Total interest margins	1-5	0.39	0.32	0.36	0.41	0.43	+0.01

## Domestic Account

(%)

		1H19	1H20	1H21	1H22	1H23	YoY
Average yield on interest-earning assets	1	0.95	0.82	0.76	0.79	0.82	+0.03
Average yield on loans and bills discounted	2	0.90	0.86	0.85	0.83	0.82	- 0.01
Average yield on securities		1.25	0.90	0.87	0.95	0.96	+0.00
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		0.73	0.65	0.61	0.55	0.55	- 0.00
Deposit and securities cost	4	0.73	0.65	0.61	0.56	0.55	- 0.00
Funding cost	5	0.61	0.55	0.46	0.43	0.47	+0.04
Loan-deposit interest margins	2-3	0.89	0.86	0.84	0.83	0.81	- 0.01
Difference between average yield on loans and deposits	2-4	0.17	0.21	0.24	0.27	0.26	- 0.00
Total interest margins	1-5	0.34	0.27	0.30	0.35	0.35	- 0.00

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.072	0.898	0.823	0.888	1.097	+0.208
Average yield on loans and bills discounted	2	0.947	0.881	0.856	0.870	0.934	+0.063
Average yield on securities		1.415	1.043	1.002	1.121	1.603	+0.482
Average yield on deposits and NCDs	3	0.040	0.010	0.005	0.017	0.028	+0.011
Funding cost	5	0.680	0.570	0.461	0.474	0.666	+0.191
Loan-deposit interest margins	2-3	0.907	0.871	0.850	0.853	0.905	+0.051
Total interest margins	1-5	0.392	0.328	0.361	0.413	0.430	+0.017

Average yield on interest-earning assets	1	0.957	0.820	0.763	0.791	0.827	+0.035
Average yield on loans and bills discounted	2	0.900	0.864	0.851	0.834	0.821	- 0.012
Average yield on securities		1.250	0.903	0.879	0.956	0.961	+0.005
Average yield on deposits and NCDs	3	0.004	0.000	0.001	0.003	0.002	- 0.001
Funding cost	5	0.610	0.550	0.461	0.433	0.475	+0.042
Loan-deposit interest margins	2-3	0.896	0.864	0.849	0.830	0.818	- 0.011
Total interest margins	1-5	0.347	0.270	0.302	0.357	0.351	- 0.006

# Interest Yields and Spreads (Ashikaga)

## Total Account

(%)

		1H19	1H20	1H21	1H22	1H23	YoY
Average yield on interest-earning assets	1	1.14	1.04	0.88	0.90	1.02	+0.12
Average yield on loans and bills discounted	2	1.04	0.99	0.95	0.91	0.88	- 0.04
Average yield on securities		1.83	1.65	1.47	1.65	1.81	+0.16
Average yield on interest-bearing liabilities		0.10	0.04	0.01	0.06	0.19	+0.13
Average yield on deposits and NCDs	3	0.03	0.01	0.00	0.00	0.01	+0.00
Expense ratio		0.85	0.77	0.71	0.66	0.66	- 0.01
Deposit and securities cost	4	0.88	0.78	0.71	0.67	0.66	- 0.01
Funding cost	5	0.88	0.74	0.54	0.54	0.79	+0.25
Loan-deposit interest margins	2-3	1.01	0.98	0.95	0.91	0.88	- 0.04
Difference between average yield on loans and deposits	2-4	0.15	0.21	0.24	0.24	0.22	- 0.03
Total interest margins	1-5	0.26	0.30	0.34	0.35	0.23	- 0.13

## Domestic Account

(%)

		1H19	1H20	1H21	1H22	1H23	YoY
Average yield on interest-earning assets	1	1.04	0.95	0.79	0.78	0.86	+0.08
Average yield on loans and bills discounted	2	1.03	0.99	0.95	0.91	0.87	- 0.04
Average yield on securities		1.56	1.33	1.06	1.17	1.11	- 0.06
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		0.84	0.76	0.70	0.65	0.65	- 0.01
Deposit and securities cost	4	0.85	0.77	0.70	0.66	0.65	- 0.01
Funding cost	5	0.80	0.72	0.53	0.49	0.61	+0.12
Loan-deposit interest margins	2-3	1.02	0.98	0.95	0.49	0.87	- 0.04
Difference between average yield on loans and deposits	2-4	0.17	0.22	0.24	0.49	0.23	- 0.03
Total interest margins	1-5	0.24	0.22	0.26	0.49	0.24	- 0.05

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.142	1.048	0.883	0.900	1.023	+0.123
Average yield on loans and bills discounted	2	1.042	0.997	0.958	0.918	0.883	- 0.035
Average yield on securities		1.839	1.654	1.476	1.653	1.811	+0.158
Average yield on deposits and NCDs	3	0.031	0.010	0.002	0.003	0.005	+0.002
Funding cost	5	0.882	0.747	0.540	0.541	0.792	+0.251
Loan-deposit interest margins	2-3	1.011	0.987	0.956	0.915	0.878	- 0.037
Total interest margins	1-5	0.260	0.301	0.343	0.359	0.231	- 0.128

Average yield on interest-earning assets	1	1.044	0.955	0.797	0.782	0.857	+0.075
Average yield on loans and bills discounted	2	1.033	0.995	0.958	0.914	0.874	- 0.040
Average yield on securities		1.564	1.330	1.068	1.171	1.107	- 0.064
Average yield on deposits and NCDs	3	0.009	0.008	0.002	0.001	0.649	+0.648
Funding cost	5	0.803	0.728	0.532	0.490	0.613	+0.123
Loan-deposit interest margins	2-3	1.024	0.987	0.956	0.913	0.873	- 0.040
Total interest margins	1-5	0.241	0.227	0.265	0.292	0.244	- 0.048

# Loans 1 (Joyo)

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Yen-denominated loans	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%	7,313.8	100.0%	+316.1	+4.5%	+75.3
Normal (incl. borrowers w/o credit score)	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%	6,833.1	93.4%	+364.9	+5.6%	+114.7	+1.7%
Other borrowers requiring caution	439.0	6.3%	455.0	6.6%	444.0	6.5%	422.4	6.0%	410.1	5.6%	376.0	5.1%	- 46.4	- 10.9%	- 34.1	- 8.3%
Borrowers Requiring Monitoring	19.7	0.2%	22.0	0.3%	20.9	0.3%	18.4	0.2%	20.3	0.2%	16.6	0.2%	- 1.8	- 9.9%	- 3.7	- 18.2%
Potentially bankrupt or worse	83.3	1.2%	86.5	1.2%	91.3	1.3%	88.6	1.2%	89.5	1.2%	88.0	1.2%	- 0.5	- 0.6%	- 1.5	- 1.7%

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	6,797.4	100.0%	+418.9	+6.5%	+148.8
Local	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%	4,993.7	73.4%	+225.2	+4.7%	+71.2	+1.4%
Ibaraki	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%	3,552.6	52.2%	+159.0	+4.6%	+50.1	+1.4%
Tochigi	283.3	4.4%	281.8	4.4%	283.9	4.4%	283.5	4.4%	289.1	4.3%	288.4	4.2%	+4.9	+1.7%	- 0.6	- 0.2%
Fukushima	320.5	5.0%	320.8	5.0%	324.0	5.1%	327.0	5.1%	330.1	4.9%	334.3	4.9%	+7.2	+2.2%	+4.1	+1.2%
Miyagi	109.1	1.7%	108.8	1.7%	112.0	1.7%	112.2	1.7%	116.3	1.7%	119.1	1.7%	+6.9	+6.1%	+2.7	+2.3%
Chiba	335.5	5.2%	339.6	5.3%	354.9	5.6%	360.3	5.6%	379.6	5.7%	385.0	5.6%	+24.7	+6.8%	+5.4	+1.4%
Saitama	261.5	4.1%	269.5	4.2%	281.6	4.4%	291.7	4.5%	304.7	4.5%	314.2	4.6%	+22.4	+7.6%	+9.4	+3.0%
Tokyo/Osaka	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%	1,803.6	26.5%	+193.6	+12.0%	+77.6	+4.4%

## Number of SMEs

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	30,323	-443	29,672	-651	29,353	-319	29,010	-343	28,881	-129	28,562	-319

\* Number of SMEs includes that of sole proprietors



# Loans 2 (Joyo)

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

\*Excluding loans to Ministry of Finance

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,797.4	100.0%	+418.9	+6.5%	+149.0	+2.2%
Individual	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%	2,798.2	41.1%	+38.7	+1.4%	+11.8	+0.4%
Corporate	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%	3,442.8	50.6%	+291.3	+9.2%	+129.6	+3.9%
Major companies	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%	1,397.7	20.5%	+151.3	+12.1%	+58.9	+4.4%
Medium sized companies	100.1	1.5%	97.5	1.5%	99.9	1.5%	97.3	1.5%	92.0	1.3%	90.9	1.3%	- 6.4	-6.6%	- 1.0	-1.1%
SMEs	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%	1,954.0	28.7%	+146.4	+8.1%	+71.7	+3.8%
Public sector	562.7	8.8%	525.1	8.3%	498.1	7.8%	467.6	7.3%	548.8	8.2%	556.4	8.1%	+88.8	+19.0%	+7.6	+1.3%

\*\*Corporate" includes loans to financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,798.2	100.0%	+38.7	+1.4%	+11.8	+0.4%
Housing related Loans*	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%	2,584.6	92.3%	+30.6	+1.2%	+6.1	+0.2%
Customer Loans	121.6	4.5%	125.0	4.6%	128.6	4.6%	131.2	4.7%	135.3	4.8%	140.1	5.0%	+8.9	+6.8%	+4.8	+3.5%
Loans to small Businesses	82.2	3.0%	78.3	2.8%	75.7	2.7%	74.2	2.6%	72.6	2.6%	73.4	2.6%	- 0.8	-1.1%	+0.7	+1.0%

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

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

(¥bn)

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,442.8	100.0%	+291.3	+9.2%	+129.6	+3.9%
Local	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%	1,767.2	51.3%	+136.1	+8.3%	+57.3	+3.3%
Ibaraki	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%	1,215.3	35.3%	+99.8	+8.9%	+43.8	+3.7%
Tochigi	111.8	3.6%	110.0	3.6%	111.7	3.6%	111.3	3.5%	116.5	3.5%	117.0	3.3%	+5.6	+5.0%	+0.4	+0.3%
Fukushima	154.4	4.9%	153.1	5.0%	155.0	5.0%	157.9	5.0%	159.9	4.8%	163.8	4.7%	+5.9	+3.7%	+3.8	+2.4%
Miyagi	72.7	2.3%	73.4	2.4%	77.8	2.5%	79.2	2.5%	83.9	2.5%	87.8	2.5%	+8.6	+10.8%	+3.9	+4.6%
Chiba	103.7	3.3%	100.6	3.2%	106.8	3.4%	106.6	3.3%	114.0	3.4%	115.5	3.3%	+8.8	+8.3%	+1.5	+1.3%
Saitama	54.2	1.7%	52.7	1.7%	56.2	1.8%	60.3	1.9%	63.8	1.9%	67.6	1.9%	+7.2	+12.0%	+3.7	+5.8%
Tokyo/Osaka	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%	1,675.5	48.6%	+155.2	+10.2%	+72.3	+4.5%

# Loans 1 (Ashikaga)

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Overall Lending	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%	5,426.9	100.0%	+214.9	+4.1%	+50.1
Normal (incl. borrow ers w/o credit score)	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%	4,961.0	91.4%	+249.7	+5.3%	+68.1	+1.4%
Other borrow ers requiring caution	406.1	8.2%	402.9	8.2%	415.7	8.1%	400.9	7.7%	378.8	7.0%	359.2	6.6%	- 41.7	- 10.4%	- 19.6	- 5.2%
Borrow ers Requiring Monitoring	23.9	0.5%	26.7	0.5%	25.3	0.5%	25.4	0.5%	30.3	0.6%	31.1	0.6%	+5.6	+22.1%	+0.7	+2.5%
Potentially bankrupt or worse	68.9	1.4%	72.7	1.5%	72.1	1.4%	74.2	1.4%	74.6	1.4%	75.5	1.4%	+1.3	+1.8%	+0.8	+1.1%

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	5,134.6	100.0%	+188.4	+3.8%	- 37.0
Local	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%	4,465.7	87.0%	+91.2	+2.1%	- 70.2	- 1.5%
Tochigi	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%	2,511.7	48.9%	+26.9	+1.1%	- 102.8	- 3.9%
Gunma	617.6	12.5%	629.5	13.0%	640.8	12.9%	647.4	13.1%	659.2	12.7%	667.5	13.0%	+20.0	+3.1%	+8.2	+1.3%
Ibaraki	333.4	6.8%	333.5	6.9%	334.3	6.7%	334.5	6.8%	335.8	6.5%	339.2	6.6%	+4.6	+1.4%	+3.4	+1.0%
Saitama	836.0	17.0%	858.9	17.7%	868.6	17.4%	873.4	17.7%	890.3	17.2%	910.5	17.7%	+37.0	+4.2%	+20.1	+2.3%
Fukushima	36.5	0.7%	35.9	0.7%	36.0	0.7%	34.0	0.7%	35.9	0.7%	36.6	0.7%	+2.5	+7.4%	+0.6	+1.8%
Tokyo	540.3	11.0%	538.7	11.1%	543.5	10.9%	571.7	11.6%	635.6	12.3%	668.9	13.0%	+97.1	+17.0%	+33.2	+5.2%

## Number of SMEs

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	Number of SMEs	26,561	+62	26,238	-323	26,231	-7	26,153	-78	26,240	+87	26,089

\* Number of SMEs includes that of sole proprietors

# Loans 2 (Ashikaga)

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	5,134.6	100.0%	+188.4	+3.8%	- 37.0
Individual	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%	2,372.0	46.1%	+46.0	+1.9%	+21.7	+0.9%
Corporate	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%	2,425.2	47.2%	+139.9	+6.1%	+43.5	+1.8%
Major companies	467.6	9.4%	461.7	9.5%	467.3	9.3%	484.5	9.7%	551.6	10.6%	587.4	11.4%	+102.9	+21.2%	+35.8	+6.4%
Medium sized companies	104.7	2.1%	106.6	2.1%	110.5	2.2%	108.0	2.1%	81.5	1.5%	76.6	1.4%	- 31.3	-29.0%	- 4.8	-5.9%
SMEs	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%	1,761.0	34.2%	+68.2	+4.0%	+12.5	+0.7%
Public sector	420.9	8.5%	323.9	6.6%	417.8	8.3%	334.9	6.7%	439.6	8.5%	337.3	6.5%	+2.4	+0.7%	- 102.3	-23.2%

\*\*Corporate" includes financial institutions

## Individual Loans (Yen-denominated)

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual Loans	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%	2,372.0	100.0%	+46.0	+1.9%	+21.7
Housing related Loans*	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%	2,206.6	93.0%	+37.4	+1.7%	+16.5	+0.7%
Customer Loans	70.4	3.1%	71.9	3.1%	75.2	3.2%	76.5	3.2%	82.5	3.5%	89.9	3.7%	+13.3	+17.3%	+7.3	+8.8%
Loans to small Businesses	84.9	3.7%	84.9	3.7%	81.8	3.5%	80.2	3.4%	77.6	3.3%	75.5	3.1%	- 4.6	-5.8%	- 2.1	-2.7%

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

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Loans	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%	2,425.2	100.0%	+139.9	+6.1%	+43.5
Local	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%	1,759.6	72.5%	+42.8	+2.4%	+10.3	+0.5%
Tochigi	861.5	38.0%	852.6	37.5%	849.6	37.6%	854.5	37.3%	872.6	36.6%	867.2	35.7%	+12.6	+1.4%	- 5.4	-0.6%
Gunma	275.7	12.1%	272.4	11.9%	275.2	12.2%	276.1	12.0%	280.6	11.7%	281.7	11.6%	+5.6	+2.0%	+1.0	+0.3%
Ibaraki	143.5	6.3%	137.9	6.0%	137.6	6.0%	135.9	5.9%	135.5	5.6%	137.0	5.6%	+1.1	+0.8%	+1.5	+1.1%
Saitama	417.5	18.4%	420.8	18.5%	423.0	18.7%	421.9	18.4%	430.1	18.0%	442.5	18.2%	+20.6	+4.8%	+12.3	+2.8%
Fukushima	30.4	1.3%	29.8	1.3%	29.9	1.3%	28.2	1.2%	30.2	1.2%	31.0	1.2%	+2.8	+10.0%	+0.7	+2.5%
Tokyo	537.8	23.7%	536.0	23.5%	540.5	23.9%	568.5	24.8%	632.3	26.5%	665.5	27.4%	+97.0	+17.0%	+33.2	+5.2%

\*\*Corporate" includes financial institutions

# Deposits (Joyo)

## Deposits

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,293.0	100.0%	+230.5	+2.2%	+41.7	+0.4%
Yen-denominated	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%	10,192.7	99.0%	+269.5	+2.7%	+17.6	+0.1%
Foreign currency	152.0	1.5%	168.3	1.7%	139.6	1.3%	139.2	1.3%	76.1	0.7%	99.0	0.9%	-40.1	-28.8%	+22.9	+30.1%
JOM deposit	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	1.1	0.0%	+1.1	-	+1.1	-
NCDs	143.7		161.8		170.1		216.2		202.7		248.0		+31.8	+14.7%	+45.3	+22.3%

## Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,192.7	100.0%	+269.5	+2.7%	+17.6	+0.1%
Individual	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%	7,449.0	73.0%	+132.6	+1.8%	+62.9	+0.8%
Corporate	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%	2,225.8	21.8%	+115.2	+5.4%	+49.3	+2.2%
Public	502.7	5.2%	415.8	4.3%	583.0	5.8%	496.2	5.0%	612.5	6.0%	517.8	5.0%	+21.6	+4.3%	-94.6	-15.4%

## Individual Deposits by Liquidity Type

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vsFYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	7,449.0	100.0%	+132.6	+1.8%	+62.9	+0.8%
Current	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%	5,536.9	74.3%	+188.0	+3.5%	+87.0	+1.5%
Time deposits	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%	1,912.1	25.6%	-55.3	-2.8%	-24.1	-1.2%

# Deposits (Ashikaga)

## Deposits

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,826.6	100.0%	+162.6	+2.4%	-85.2	-1.2%
Yen-denominated	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%	6,809.3	99.7%	+166.5	+2.5%	-82.1	-1.1%
Foreign currency	28.1	0.4%	31.6	0.4%	28.5	0.4%	21.2	0.3%	20.3	0.2%	17.2	0.2%	-3.9	-18.4%	-3.0	-15.1%
NCDs	196.7		183.2		189.6		212.3		209.5		221.0		+8.7	+4.1%	+11.5	+5.5%

## Yen-denominated Deposits by Customer Type

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,809.3	100.0%	+166.5	+2.5%	-82.1	-1.1%
Individual	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%	4,663.4	68.4%	+98.2	+2.1%	+48.1	+1.0%
Corporate	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%	1,851.1	27.1%	+56.2	+3.1%	+80.7	+4.5%
Public	454.1	6.9%	249.0	3.8%	515.7	7.6%	282.7	4.2%	505.7	7.3%	294.7	4.3%	+12.0	+4.2%	-210.9	-41.7%

## Individual Deposits by Liquidity Type

	(¥bn)															
	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,663.4	100.0%	+98.2	+2.1%	+48.1	+1.0%
Current	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%	3,546.8	76.0%	+144.1	+4.2%	+70.9	+2.0%
Time deposits	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%	1,116.5	23.9%	-45.8	-3.9%	-22.8	-2.0%

# Accumulation Service (Joyo)

## Number of Customers (by service)

	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY Change	Change ratio
Investment Trusts	37,787	41,120	44,427	46,900	47,832	50,288	+3,388	+7.2%
Annuities Insurance	40,740	41,554	42,593	44,393	46,575	47,117	+2,724	+6.1%
Foreign Currency Deposits	24,295	23,426	20,552	16,899	15,671	14,710	-2,189	-12.9%

## Number of Contracts (by service)

	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY Change	Change ratio
Investment Trusts	66,119	70,540	74,989	77,557	77,130	79,218	+1,661	+2.1%
Annuities Insurance	59,998	61,223	62,981	65,760	69,109	69,496	+3,736	+5.6%
Foreign Currency Deposits	24,975	24,040	21,071	17,342	16,094	15,110	-2,232	-12.8%

## Transaction Amount (by service)

	2H20	1H21	2H21	1H22	2H22	1H23	YoY Change	Change ratio
Investment Trusts	5,169	5,100	5,094	5,275	5,240	5,138	-137	-2.5%
Annuities Insurance	5,747	5,528	5,940	5,545	5,564	5,335	-210	-3.7%
Foreign Currency	1,129	1,066	925	703	609	531	-172	-24.4%
Total	12,045	11,694	11,959	11,523	11,413	11,004	-519	-4.5%

# Accumulation Service (Ashikaga)

## Number of Customers (by service)

(Number)

	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY Change	Change ratio
Investment Trusts	49,676	53,200	56,436	58,952	60,920	62,548	+3,596	+6.1%
Annuities Insurance	36,038	36,334	37,197	37,158	37,087	36,760	- 398	-1.1%
Foreign CurrencyDeposits	1,421	816	1,193	1,044	985	949	- 95	-9.1%

## Number of Contracts (by service)

(Number)

	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY Change	Change ratio
Investment Trusts	72,550	79,515	85,577	89,865	92,826	95,352	+5,487	+6.1%
Annuities Insurance	49,055	49,629	50,604	51,284	51,441	51,132	- 152	-0.3%
Foreign CurrencyDeposits	1,452	1,366	1,218	1,062	1,003	933	- 129	-12.1%

## Transaction Amount (by service)

(¥Million)

	2H20	1H21	2H21	1H22	2H22	1H23	YoY Change	Change ratio
Investment Trusts	8,917	10,783	12,055	13,246	13,967	14,080	+834	+6.3%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign CurrencyDeposits	50	41	36	30	25	22	- 7	-25.0%
Total	8,967	10,824	12,091	13,276	13,992	14,102	+826	+6.3%

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

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE21	FYE22	Sep-23	vs FYE22		FYE21	FYE22	Sep-23	vs FYE22	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	2,002.5	1,438.8	1,375.7	-63.0	-4.3%	-16.3	-19.2	-30.2	-11.0	-6.4
JGB's	629.9	168.9	114.3	-54.6	-32.3%	-13.4	-7.1	-4.8	+2.2	-
Local government bond	841.5	805.3	779.0	-26.2	-3.2%	-0.6	-5.1	-11.7	-6.5	-
Foreign bonds	597.9	319.1	383.9	+64.8	+20.3%	-12.8	-5.7	-12.1	-6.4	-3.3
o/w Foreign government bond	216.3	31.6	44.6	+13.0	+41.3%	-4.1	0.1	-5.2	-5.4	-
o/w Ginnie Mae	72.0	38.2	51.8	+13.6	+35.6%	-5.1	-1.8	-2.9	-1.0	-
Stocks	226.8	183.8	210.9	+27.0	+14.7%	123.6	91.5	109.8	+18.2	7.5
Investment trusts & Others	439.9	401.3	386.0	-15.3	-3.8%	27.4	-15.2	-14.4	+0.8	-2.8
o/w ETF	90.3	39.8	45.1	+5.3	+13.3%	12.2	2.0	5.1	+3.1	-
o/w REIT	95.8	79.7	77.4	-2.2	-2.8%	16.3	-1.2	1.0	+2.3	-
<b>Total</b>	<b>3,267.3</b>	<b>2,343.1</b>	<b>2,356.6</b>	<b>+13.5</b>	<b>+0.5%</b>	<b>122.0</b>	<b>51.2</b>	<b>52.9</b>	<b>+1.7</b>	<b>-5.1</b>

\* includes ¥1.5bn 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)
	FYE21	FYE22	Sep-23	vs FYE22	change ratio	FYE21	FYE22	Sep-23	vs FYE22	
		1	2	2-1		3	4	4-3		
Domestic bonds	734.1	758.0	683.1	-74.9	-9.9%	1.9	-10.1	-15.6	-5.4	-3.3
JGB's	173.9	221.1	152.9	-68.2	-30.8%	2.3	-3.1	-2.3	+0.7	-3.3
Local government bond	224.0	218.4	214.5	-3.8	-1.7%	0.9	-1.5	-3.3	-1.8	+0.0
Foreign bonds	369.3	303.7	344.2	+40.4	+13.3%	-0.1	-8.0	-20.5	-12.5	-2.2
Foreign government bond	86.4	27.1	37.0	+9.8	+36.2%	0.7	-0.2	-1.4	-1.1	-0.8
Ginnie Mae	-	49.4	82.3	+32.8	-	-	-0.1	-2.8	-2.7	+0.0
Stocks	33.6	34.4	39.9	+5.5	+16.0%	21.0	22.1	28.7	+6.5	+0.4
Investment trusts & Others	271.5	216.5	209.0	-7.5	-3.5%	6.7	-11.8	-9.3	+2.4	+0.7
ETF	37.5	20.7	21.7	+0.9	+4.3%	2.5	2.5	6.5	+3.9	+0.5
REIT	39.5	41.4	43.4	+1.9	+4.6%	4.1	-0.7	0.3	+1.1	+0.0
Total	1,408.8	1,312.7	1,276.3	-36.3	-2.8%	29.7	-7.8	-16.8	-8.9	-4.3

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

# Securities Portfolio (Joyo)

(¥bn)

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,433.3	62.2%	-356.1	-19.9%	-47.8	-3.2%
Duration (year)	7.2	—	7.1	—	8.0	—	7.0	—	5.8	—	5.2	—	-1.8	—	-0.6	—
Fixed rate note	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%	1,433.1	62.2%	-356.1	-19.9%	-47.8	-3.2%
(Avg yield)	(0.29%)	—	(0.29%)	—	(0.30%)	—	(0.32%)	—	(0.27%)	—	(0.27%)	—	(-0.05%)	—	(+0.00%)	—
Floating rate note	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.2	0.0%	0.2	0.0%	-0.0	-15.0%	-0.0	-9.8%
(Avg yield)	(0.59%)	—	(0.07%)	—	(0.52%)	—	(0.63%)	—	(0.72%)	—	(0.64%)	—	(+0.01%)	—	(-0.07%)	—
Foreign currency denominated bonds	558.5	19.6%	545.8	18.6%	583.5	18.5%	436.4	15.7%	301.6	13.1%	368.7	16.0%	-67.6	-15.5%	+67.0	+22.2%
Duration (year)	4.8	—	4.5	—	4.4	—	2.9	—	2.8	—	3.1	—	+0.2	—	+0.3	—
(Avg yield Spread)	(1.35%)	—	(1.40%)	—	(1.30%)	—	(0.99%)	—	(0.48%)	—	(0.08%)	—	(-0.91%)	—	(-0.40%)	—
Fixed rate note	430.9	15.1%	415.6	14.2%	449.5	14.2%	256.0	9.2%	116.8	5.0%	146.2	6.3%	-109.7	-42.8%	+29.4	+25.2%
(Avg yield)	(1.69%)	—	(1.68%)	—	(1.71%)	—	(1.99%)	—	(3.32%)	—	(3.91%)	—	(+1.92%)	—	(+0.59%)	—
(Avg yield Spread)	(1.54%)	—	(1.58%)	—	(1.55%)	—	(1.25%)	—	(Δ0.16%)	—	(Δ1.22%)	—	(-2.47%)	—	(-1.05%)	—
Floating rate note	127.5	4.5%	130.1	4.4%	134.0	4.2%	180.3	6.5%	184.8	8.0%	222.4	9.6%	+42.0	+23.3%	+37.5	+20.3%
(Avg yield)	(1.23%)	—	(1.09%)	—	(0.90%)	—	(1.94%)	—	(4.85%)	—	(6.22%)	—	(+4.28%)	—	(+1.37%)	—
(Avg yield Spread)	(0.77%)	—	(0.74%)	—	(0.47%)	—	(0.44%)	—	(0.98%)	—	(1.01%)	—	(+0.57%)	—	(+0.02%)	—
Stock	105.6	3.7%	100.9	3.4%	103.1	3.2%	100.3	3.6%	92.3	4.0%	101.1	4.3%	+0.8	+0.8%	+8.8	+9.5%
Cet1 ratio	—	22.5%	—	21.1%	—	21.0%	—	19.9%	—	18.0%	—	19.8%	(-0.05%)	—	(+1.85%)	—
Investment trust and others*	347.3	12.2%	393.8	13.4%	410.9	13.0%	446.4	16.1%	416.1	18.1%	400.0	17.3%	-46.3	-10.3%	-16.1	-3.8%
Total	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%	2,303.3	100.0%	-469.3	-16.9%	+11.9	+0.5%
(Avg yield)	(1.12%)	—	(1.00%)	—	(1.03%)	—	(1.12%)	—	(1.46%)	—	(1.60%)	—	(+0.48%)	—	(+0.14%)	—
Unrealized gains/losses	171.7	—	193.6	—	122.0	—	35.7	—	51.2	—	52.9	—	+17.2	+48.2%	+1.7	+3.3%

# Securities Portfolio (Ashikaga)

(¥bn)

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

	FYE20		Sep-21		FYE21		Sep-22		FYE22		Sep-23		vs Sep-22		vs FYE22	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	53.0%	-106.6	-13.2%	-69.4	-9.0%
Duration (year)	5.4	-	5.7	-	5.8	-	4.9	-	4.8	-	5.4	-	+0.5	-	+0.6	-
(Avg yield Spread)	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(+0.02%)	-	(+0.01%)	-
Fixed rate note	670.6	54.2%	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	53.0%	-106.6	-13.2%	-69.4	-9.0%
(Avg yield)	(0.66%)	-	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(+0.02%)	-	(+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%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(+0.00%)	-	(+0.00%)	-
Foreign currency denominated bonds	341.5	27.6%	338.0	26.8%	368.6	26.7%	413.2	30.0%	310.8	23.5%	363.8	27.6%	-49.4	-12.0%	+53.0	+17.1%
Duration (year)	5.4	-	4.9	-	4.4	-	4.0	-	4.2	-	4.1	-	+0.1	-	-0.2	-
(Avg yield Spread)	(2.63%)	-	(2.58%)	-	(2.61%)	-	(2.95%)	-	(3.21%)	-	(3.76%)	-	(+0.81%)	-	(+0.55%)	-
Fixed rate note	323.9	26.2%	320.2	25.4%	349.0	25.3%	391.6	28.4%	290.9	22.0%	310.0	23.5%	-81.6	-20.8%	+19.1	+6.6%
(Avg yield)	(2.71%)	-	(2.67%)	-	(2.70%)	-	(2.98%)	-	(3.18%)	-	(3.61%)	-	(+0.64%)	-	(+0.43%)	-
Floating rate note	17.6	1.4%	17.8	1.4%	19.5	1.4%	21.6	1.6%	19.9	1.5%	53.8	4.1%	+32.2	+149.1%	+33.9	+170.4%
(Avg yield)	(1.29%)	-	(0.98%)	-	(1.00%)	-	(2.41%)	-	(3.73%)	-	(5.09%)	-	(+2.68%)	-	(+1.37%)	-
Stock	14.1	1.1%	12.7	1.0%	12.6	0.9%	12.2	0.9%	12.2	0.9%	11.2	0.8%	-1.0	-8.2%	-1.0	-8.2%
Cet1 ratio	4.9%	-	4.4%	-	4.2%	-	4.0%	-	3.9%	-	3.6%	-	(-0.4%)	-	(-0.4%)	-
Investment trust and others*	210.3	17.0%	225.9	17.9%	264.5	19.2%	247.0	17.9%	227.9	17.3%	217.8	16.5%	-29.2	-11.8%	-10.1	-4.4%
Total	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%	1,292.7	97.9%	-186.3	-12.6%	-27.5	-2.1%
(Avg yield)	(1.58%)	-	(1.47%)	-	(1.44%)	-	(1.65%)	-	(1.64%)	-	(1.81%)	-	(+0.16%)	-	(+0.18%)	-
Unrealized gains/losses	64.7	-	71.0	-	29.9	-	△ 29.4	-	△ 7.5	-	△ 16.3	-	+13.1	-	-8.8	-

# Change in Borrower Classification (Joyo)

## Based on Number of Borrowers for Business

		FYE22						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE21	FYE22	
									-	-	
									Sep-22	Sep-23	
Sep-23	Normal borrowers	9,887	327	2	1	0	0	10,217	Upgraded	274	360
	Borrowers requiring caution	236	3,605	9	19	0	0	3,869	Unchanged	15,264	14,934
	Borrower requiring monitoring	1	14	115	2	0	0	132	Downgraded	455	422
	Potentially bankrupt	1	72	12	1,239	0	0	1,324	Others	376	618
	Substantially bankrupt	0	9	0	53	75	0	137	Total	16,369	16,334
	Legally bankrupt	1	3	0	11	9	13	37			
	Others	353	240	4	21	0	0	618			
	<b>Total</b>	<b>10,479</b>	<b>4,270</b>	<b>142</b>	<b>1,346</b>	<b>84</b>	<b>13</b>	<b>16,334</b>			

## Based on Borrowed Amount for Business

		FYE22						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE21	FYE22	
									-	-	
									Sep-22	Sep-23	
Sep-23	Normal borrowers	3,272,898	44,133	1,715	76	0	0	3,318,823	Upgraded	38,067	49,196
	Borrowers requiring caution	34,288	324,946	1,054	2,126	0	0	362,415	Unchanged	3,511,821	3,689,202
	Borrower requiring monitoring	69	1,456	15,072	90	0	0	16,688	Downgraded	47,360	47,801
	Potentially bankrupt	65	4,894	1,971	74,168	0	0	81,100	Others	17,572	36,321
	Substantially bankrupt	0	483	0	2,855	1,695	0	5,033	Total	3,614,823	3,822,520
	Legally bankrupt	801	143	0	541	230	420	2,137			
	Others	27,437	8,434	333	115	0	0	36,321			
	<b>Total</b>	<b>3,335,561</b>	<b>384,492</b>	<b>20,146</b>	<b>79,974</b>	<b>1,925</b>	<b>420</b>	<b>3,822,520</b>			

# Change in Borrower Classification (Ashikaga)

## Based on Number of Borrowers for All

		FYE22						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE21 - Sep-22	FYE22 - Sep-23	
Sep-23	Normal borrowers	200,279	349	3	7	1	0	200,639	Upgraded	1,243	462
	Borrowers requiring caution	558	5,639	16	56	1	0	6,270	Unchanged	193,453	207,564
	Borrower requiring monitoring	20	42	329	3	0	0	394	Downgraded	1,851	933
	Potentially bankrupt	49	83	23	1,132	13	13	1,313	Others	0	0
	Substantially bankrupt	71	41	0	28	172	0	312	Total	196,547	208,959
	Legally bankrupt	4	3	1	1	9	13	31			
	Total	200,981	6,157	372	1,227	196	26	208,959			

## Based on Borrowed Amount for All

		FYE22						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE21 - Sep-22	FYE22 - Sep-23	
Sep-23	Normal borrowers	4,796,574	31,744	785	171	0	0	4,829,274	Upgraded	56,345	36,628
	Borrowers requiring caution	33,394	321,647	1,933	1,021	2	0	357,997	Unchanged	4,692,660	5,208,135
	Borrower requiring monitoring	219	5,312	25,182	413	0	0	31,126	Downgraded	124,001	49,129
	Potentially bankrupt	784	4,359	1,839	60,326	332	227	67,867	Others	0	0
	Substantially bankrupt	835	736	0	1,293	4,283	0	7,147	Total	4,873,006	5,293,892
	Legally bankrupt	68	109	4	1	176	123	481			
	Total	4,831,874	363,907	29,743	63,225	4,793	350	5,293,892			

## 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	FYE22		Sep-23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	752,580	10.4%	766,223	10.4%	+13,643	+0.0%
Agriculture / Forestry	17,949	0.2%	17,535	0.2%	-414	-0.0%
Fishery	6,336	0.0%	5,617	0.0%	-719	-0.0%
Mining / Quarrying of stones / Gravel	11,564	0.1%	12,541	0.1%	+976	+0.0%
Construction	203,373	2.8%	208,892	2.8%	+5,518	+0.0%
Electric, gas and water	219,589	3.0%	227,426	3.1%	+7,836	+0.0%
Telecommunication	18,571	0.2%	20,002	0.2%	+1,430	+0.0%
Transport / Postal activities	184,784	2.5%	191,767	2.6%	+6,982	+0.0%
Wholesale / Retailing services	640,253	8.8%	653,663	8.9%	+13,410	+0.0%
Financial & Insurance services	257,040	3.5%	301,392	4.1%	+44,352	+0.5%
Real estate / Goods rental & leasing	1,219,337	16.8%	1,241,713	17.0%	+22,375	+0.1%
Medical, welfare and other services (*)	335,139	4.6%	340,218	4.6%	+5,078	+0.0%
Public sector	1,119,987	15.5%	1,052,011	14.4%	-67,976	-1.0%
Others (including individual loans)	2,236,470	30.9%	2,259,174	30.9%	+22,703	-0.0%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>7,222,981</b>	<b>100.0%</b>	<b>7,298,180</b>	<b>100.0%</b>	<b>+75,199</b>	<b>-</b>

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

Industry	FYE22		Sep-23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	25,492	24.9%	22,896	23.0%	-2,595	-1.9%
Agriculture / Forestry	1,781	1.7%	3,156	3.1%	+1,374	+1.4%
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	12,243	11.9%	12,154	12.2%	-88	+0.2%
Electric, gas and water	4,702	4.6%	4,516	4.5%	-186	-0.0%
Telecommunication	773	0.7%	650	0.6%	-123	-0.1%
Transport / Postal activities	4,751	4.6%	4,702	4.7%	-49	+0.0%
Wholesale / Retailing services	23,385	22.8%	23,304	23.4%	-81	+0.5%
Financial & Insurance services	60	0.0%	60	0.0%	-0	+0.0%
Real estate / Goods rental & leasing	6,269	6.1%	5,926	5.9%	-343	-0.1%
Medical, welfare and other services (*)	15,579	15.2%	15,267	15.3%	-312	+0.1%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,965	6.8%	6,556	6.5%	-408	-0.2%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>102,168</b>	<b>100.0%</b>	<b>99,353</b>	<b>100.0%</b>	<b>-2,814</b>	<b>-</b>

## Balance of Loans /

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

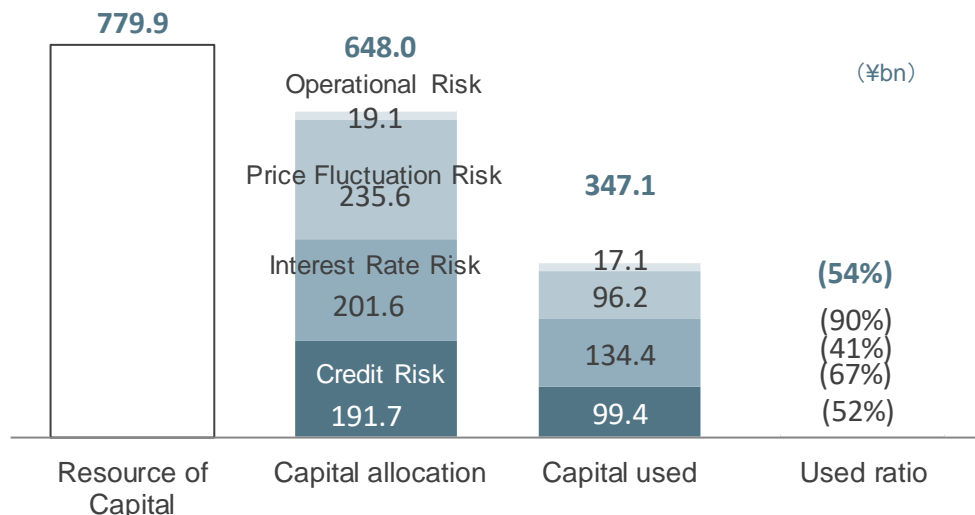
### Balance of Loans by Industry (non-consolidated)

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

	FYE22		Sep-23		Chg			FYE22		Sep-23		Chg		
	Balance		Balance		Balance			Balance		Balance		Balance		
	¥mil	%	¥mil	%	¥mil	%		¥mil	%	¥mil	%	¥mil	%	
Corporate loans	Manufacturing	500,439	9.3%	511,836	9.4%	+11,397	+0.1%	Manufacturing	24,914	26.4%	24,553	25.4%	-361	-1.0%
	Agriculture / Forestry	13,175	0.2%	12,924	0.2%	-251	-0.0%	Agriculture / Forestry	1,277	1.3%	1,004	1.0%	-272	-0.3%
	Fishery	551	0.0%	486	0.0%	-65	-0.0%	Fishery	27	0.0%	27	0.0%	-	-0.0%
	Mining / Quarrying of stones / Gravel	2,152	0.0%	3,615	0.0%	+1,462	+0.0%	Mining / Quarrying of stones / Gravel	6	0.0%	6	0.0%	+0	-0.0%
	Construction	177,064	3.3%	177,723	3.2%	+658	-0.0%	Construction	7,263	7.7%	7,633	7.8%	+370	+0.2%
	Electric, gas and water	97,433	1.8%	102,343	1.8%	+4,910	+0.1%	Electric, gas and water	240	0.2%	237	0.2%	-3	-0.0%
	Telecommunication	17,168	0.3%	18,429	0.3%	+1,261	+0.0%	Telecommunication	335	0.3%	399	0.4%	+63	+0.1%
	Transport / Postal activities	135,475	2.5%	135,487	2.5%	+12	-0.0%	Transport / Postal activities	6,021	6.3%	6,433	6.6%	+411	+0.3%
	Wholesale / Retailing services	420,240	7.8%	418,564	7.7%	-1,676	-0.1%	Wholesale / Retailing services	20,820	22.0%	21,740	22.4%	+919	+0.4%
	Financial & Insurance services	219,246	4.0%	228,663	4.2%	+9,417	+0.1%	Financial & Insurance services	72	0.0%	27	0.0%	-44	-0.0%
	Real estate / Goods rental & leasing	647,753	12.0%	668,777	12.3%	+21,023	+0.3%	Real estate / Goods rental & leasing	7,670	8.1%	7,457	7.7%	-212	-0.4%
Medical, welfare and other services (*)	369,936	6.8%	363,925	6.7%	-6,010	-0.2%	Medical, welfare and other services (*)	19,485	20.6%	20,892	21.6%	+1,407	+0.9%	
Public sector	633,517	11.8%	617,736	11.4%	-15,780	-0.4%	Public sector	-	-	-	-	-	-	
Others (including individual loans)	2,131,381	39.7%	2,154,537	39.7%	+23,155	+0.1%	Others (including individual loans)	6,119	6.4%	6,243	6.4%	+124	-0.0%	
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>5,365,536</b>	<b>100.0%</b>	<b>5,415,053</b>	<b>100.0%</b>	<b>+49,516</b>	<b>-</b>	<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	<b>94,254</b>	<b>100.0%</b>	<b>96,656</b>	<b>100.0%</b>	<b>+2,402</b>	<b>-</b>	

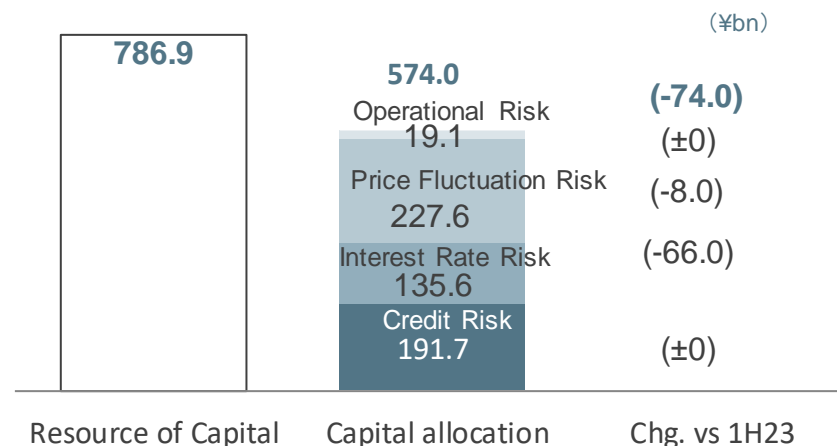
# Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

## Capital Allocation/ Capital Used as of Sep30, 2023



## Capital Allocation (planned for 2H23)

Decided capital allocation for 1H19, based on the market outlook, and financial results and forecast of subsidiaries.



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

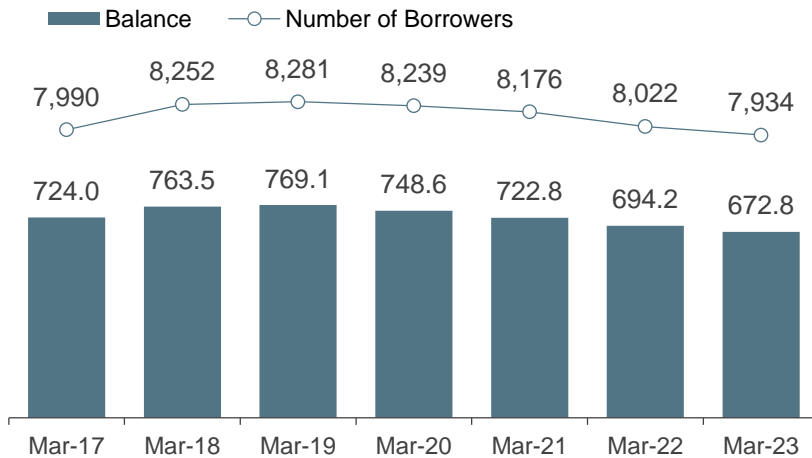
	Tail event scenario (Article 177)		Tailored event scenario (Article 178)		
	2023	2024	2023	2024	2025
Parameter					
Real GDP	-3.60%	3.10%	0.92%	0.19%	0.04%
Nikkei Stock average	¥15,760	¥14,741	¥28,286	¥26,709	¥25,602
USD/Yen exchange rate	¥97.60	¥94.90	¥131.78	¥131.22	¥128.33
Capital ratio					
Domestic standard	11.20%	10.11%	12.90%	13.09%	12.86%
CET1 ratio	10.64%	10.16%	12.50%	12.26%	11.93%
Outline of scenario	We adopted 'downside financial scenario' in Financial System Report (April 2023) by BOJ.		We adopted Tailored event scenario to assume escalation of the situation in Ukraine		



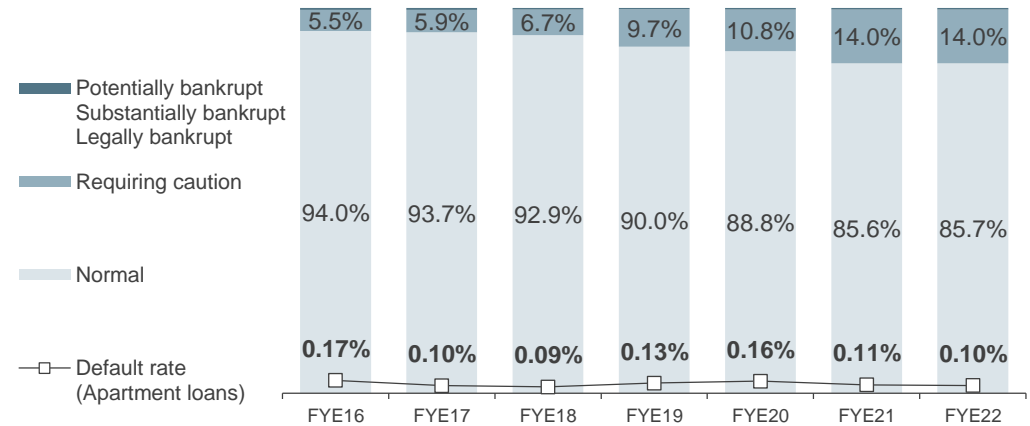
# Apartment Loans (1) Portfolio

## Joyo Bank

Number of Borrowers and Balance of Loans (¥bn)

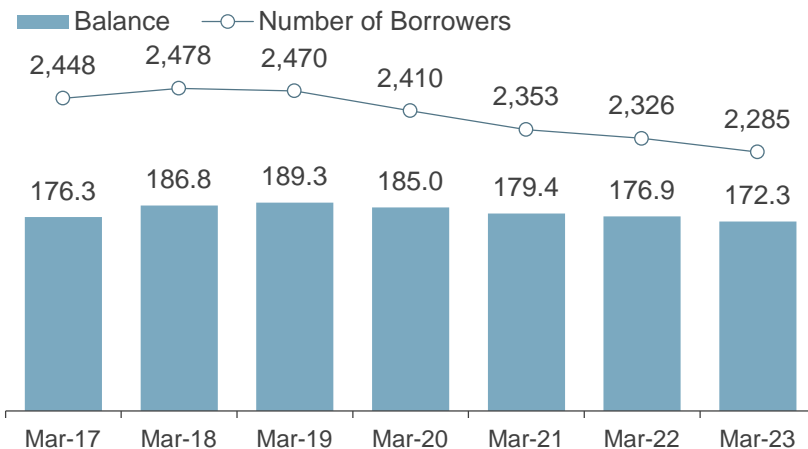


Borrower Rating and Default Ratios

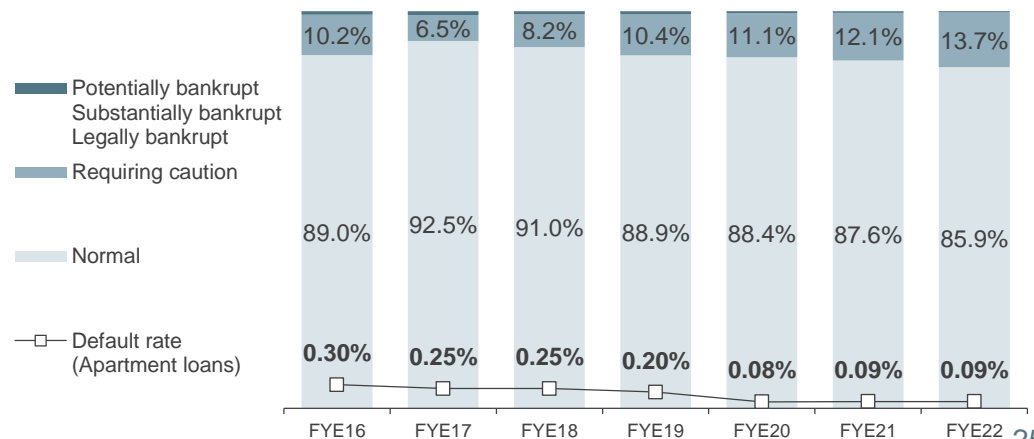


## Ashikaga Bank

Number of Borrowers and Balance of Loans (¥bn)



Borrower Rating and Default Ratios

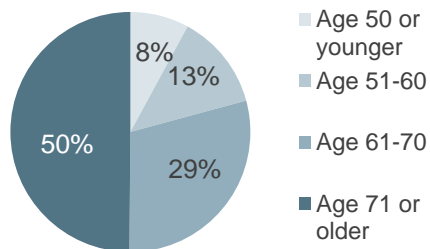


# Apartment Loans (2) Monitoring Situations

## Joyo Bank

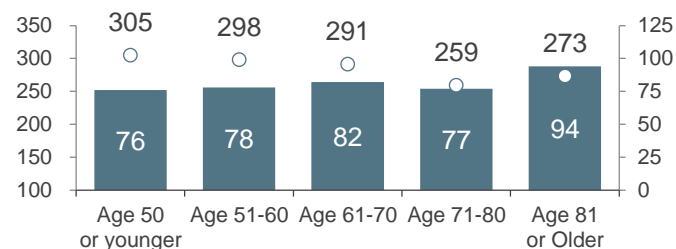
Source (Prefectural Average)  
: Ministry of Internal Affairs and Communications  
"Housing and Land Survey"

Composition by Age Group  
(by number of borrowers)

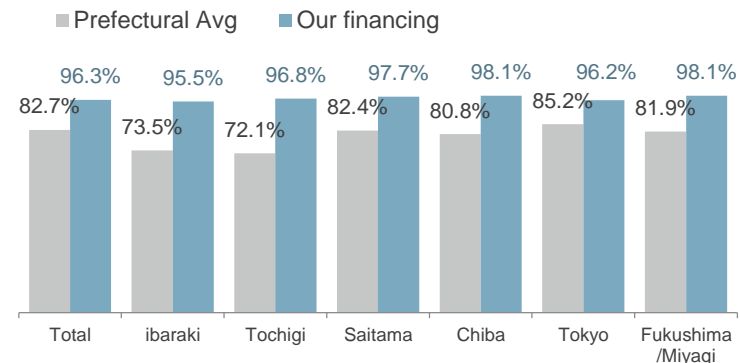


Avg. Balance and Maturity by Age Group

■ Avg Balance (mil/right hand) ○ Avg maturity (month/left hand)

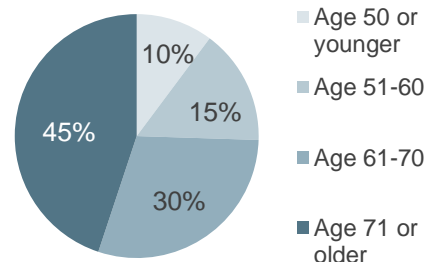


Occupancy Rate of Apartments by Area



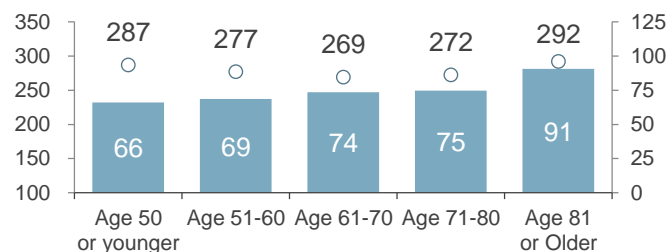
## Ashikaga Bank

Composition by Age Group  
(by number of borrowers)

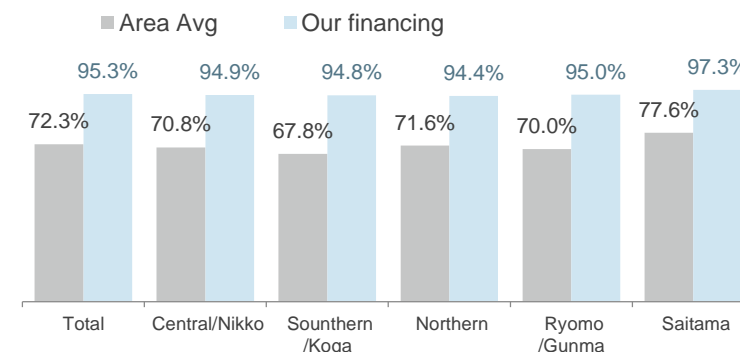


Avg. Balance and Maturity by Age Group

■ Avg Balance (mil/right hand) ○ Avg maturity (month/left hand)



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.31,2023, 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)

		1H18	FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	YoY
Total expenses		33.2	65.3	32.7	64.2	31.2	61.7	30.5	60.5	29.1	57.6	29.5	+0.3
Personnel expenses		17.0	33.8	16.8	33.5	16.7	33.2	16.3	32.7	16.2	32.2	16.2	-0.0
Non-Personnel expenses		13.8	27.7	13.6	26.8	12.3	24.7	12.0	24.1	10.9	22.0	11.3	+0.4
Depreciation	1	3.0	5.9	2.6	5.2	2.4	4.8	2.2	4.4	2.1	4.1	2.0	-0.0
Deposit insurance cost	2	1.3	2.7	1.3	2.7	1.3	2.7	1.3	2.7	0.7	1.4	0.7	+0.0
Others (Excluding 1 & 2)		9.5	18.9	9.5	18.9	8.5	17.1	8.3	16.8	8.1	16.4	8.5	+0.4
Tax		2.2	3.8	2.2	3.8	2.1	3.7	2.1	3.6	2.0	3.3	1.9	-0.0
OHR(Core gross business income basis)		59.6%	60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	47.6%	55.2%	+11.1%

## Ashikaga

(¥bn)

		1H18	FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	YoY
Total expenses		24.2	48.8	25.3	50.7	24.4	48.4	23.9	47.6	23.0	45.6	23.1	+0.0
Personnel expenses		13.4	26.8	13.7	27.6	13.4	26.6	12.8	25.4	12.5	24.9	12.4	+0.0
Non-Personnel expenses		8.8	18.4	9.8	19.9	9.2	18.6	9.4	19.2	8.9	18.0	9.1	+0.1
Depreciation	1	1.0	2.2	1.2	2.8	2.1	4.2	2.2	4.4	2.1	4.2	2.1	+0.0
Deposit insurance cost	2	0.9	1.8	0.9	1.8	0.9	1.8	0.9	1.8	0.4	0.9	0.4	+0.0
Others (Excluding 1 & 2)		6.9	14.4	7.7	15.2	6.2	12.6	6.2	12.9	6.3	12.8	6.5	+0.1
Tax		1.9	3.5	1.7	3.1	1.7	3.0	1.6	2.9	1.5	2.6	1.5	+0.0
OHR(Core gross business income basis)		50.6%	55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	57.7%	55.5%	+0.1%

# Number of Employees / Offices

## Joyo

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY
Number of employees	3,419	3,320	3,391	3,319	3,354	3,267	3,303	3,213	3,185	3,089	3,122	-63
Number of offices	403	399	399	383	382	382	382	369	373	369	369	-4
Domestic	184	183	184	186	188	185	185	185	184	184	183	-1
Overseas*	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	215	212	211	193	190	193	193	180	185	181	182	-3
Own ATM	837	802	793	770	753	720	726	709	708	706	705	-3

\*All overseas offices are representative office.

## Ashikaga

	Sep-18	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	YoY
Number of employees	2,925	2,857	2,926	2,831	2,805	2,698	2,716	2,619	2,594	2,497	2,501	-93
Number of offices	369	368	366	364	365	361	364	366	351	332	331	-20
Domestic	153	154	150	150	146	143	139	134	134	134	134	±0
Overseas*	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	214	212	214	212	217	216	223	230	215	196	195	-20
Own ATM	684	673	669	659	659	646	641	635	622	605	600	-22

\*All overseas offices are representative office.

# Shareholder Composition

## ● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2023			Sep. 30, 2023			Chg (vs Mar. 31, 2023)		
	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	369,871	33.9%	49	361,110	33.1%	+2	-8,761	-0.8%
Securities	41	22,878	1.9%	44	45,145	4.1%	42	22,441	2.0%	-2	-22,703	-2.0%
Corporate	1,124	338,826	28.7%	1,154	134,803	12.3%	1,133	131,630	12.0%	-21	-3,172	-0.2%
Foreign	475	242,387	20.5%	362	261,725	24.0%	361	277,842	25.5%	-1	+16,117	+1.4%
Individual & others	33,917	216,817	18.3%	64,699	252,540	23.1%	62,537	245,137	22.5%	-2,162	-7,402	-0.6%
Treasury stocks	1	4	0.0%	1	24,621	2.2%	1	50,544	4.6%	±0	+25,923	+2.3%
Total	35,633	1,179,055	100.0%	66,310	1,089,055	100.0%	64,126	1,089,055	100.0%	-2,184	±0	-

## ● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep.30,2023)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2022)
The Master Trust Bank of Japan, Ltd. (Trust Account)	143,723	13.83%	+0.30%
Custody Bank of Japan, Ltd. (Trust Account)	65,549	6.31%	-0.33%
STATE STREET BANK AND TRUST COMPANY 505223	39,046	3.75%	+0.21%
Nippon Life Insurance Company	27,590	2.65%	+0.06%
Sompo Japan Insurance Inc.	22,660	2.18%	+0.05%
Sumitomo Life Insurance Company	21,659	2.08%	+0.05%
JP MORGAN CHASE BANK 380055	18,120	1.74%	+0.01%
THE BANK OF NEW YORK MELLON 140044	17,408	1.67%	+0.08%
Meiji Yasuda Life Insurance Company	15,864	1.52%	+0.03%
JP MORGAN CHASE BANK 385781	13,416	1.29%	+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

	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 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	94.4	—	+11.3
FY 2022	98.6	—	-0.6	93.9	—	-1.8	97.0	—	+2.8
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	97.9	-0.6	+2.8	93.5	-1.5	-0.9	96.8	+3.1	+11.3
2022 4-6	97.4	-0.5	-4.7	93.9	+0.4	-6.5	90.6	-6.4	+3.7
7-9	100.7	+3.4	+2.1	95.1	+1.3	+0.6	93.5	+3.2	+1.3
10-12	100.1	-0.6	+1.3	94.3	-0.8	-1.1	97.4	+4.2	+4.6
2023 1-3	96.2	-3.9	-1.4	92.6	-1.8	-0.3	99.5	+2.2	+2.8
2023 4-6	101.8	+5.8	+4.4	97.0	+4.8	+3.4	98.6	-0.9	+8.8
7-9	—	—	—	—	—	—	—	—	—
2023 1	95.0	-4.3	-2.4	90.5	-2.6	-3.0	97.1	-0.3	+4.2
2	98.1	+3.3	+1.4	93.5	+3.3	+0.8	99.7	+2.7	+6.5
3	95.4	-2.8	-2.8	93.9	+0.4	+0.9	99.5	-0.2	+2.8
4	100.9	+5.8	+2.3	94.1	+0.2	-1.2	100.2	+0.7	+5.4
5	99.8	-1.1	+4.4	96.6	+2.7	+5.4	97.2	-3.0	+5.4
6	104.7	+4.9	+6.6	100.2	+3.7	+6.2	98.6	+1.4	+8.8
7	101.8	-2.8	+2.6	95.7	-4.5	+2.2	101.1	+2.5	+8.8
8	98.5	-3.2	-2.2	94.7	-1.0	-0.6	97.9	-3.2	+4.7
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 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
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	-0.4	+0.4	91.2	+0.5	-0.4	140.4	+10.4	+29.3
2022 4-6	91.4	-0.0	-4.9	93.6	+2.9	-2.5	136.3	-2.9	+22.7
7-9	94.4	+3.4	+4.3	94.7	+1.1	+4.7	154.9	+13.6	+33.1
10-12	95.2	+0.8	+2.9	95.7	+1.1	+5.1	150.2	-3.0	+17.6
2023 1-3	91.6	-3.7	+1.3	94.4	-1.4	+4.4	144.4	-3.9	+4.8
2023 4-6	94.7	+3.3	+4.0	98.5	+4.4	+5.5	147.0	+1.8	+7.8
7-9	-	-	-	-	-	-	-	-	-
2023 1	89.5	-8.1	-2.3	91.4	-4.9	+1.6	135.3	-9.9	+3.6
2	94.2	+5.3	+5.3	97.9	+7.1	+9.3	135.6	+0.2	-0.8
3	91.2	-3.2	+0.9	93.8	-4.2	+2.7	144.4	+6.5	+4.8
4	93.4	+2.4	+3.1	95.0	+1.3	+2.7	148.9	+3.1	+13.9
5	96.2	+3.0	+6.9	100.8	+6.1	+7.8	150.3	+0.9	+11.4
6	94.5	-1.8	+2.3	99.7	-1.1	+6.2	147.0	-2.2	+7.8
7	87.9	-7.0	-7.0	93.9	-5.8	-3.0	137.7	-6.3	+5.2
8	90.6	+3.1	-2.2	93.3	-0.6	+0.2	141.3	+2.6	+2.6
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 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	2,677.0	+42.8	1,782.3	870.2	24.5		
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	4-6	550.0	+26.5	155.5	370.2	24.3	517.4	-2.0	365.8	143.9	7.7		
	7-9	650.3	+23.3	165.6	463.0	21.7	627.4	-15.8	427.2	192.6	7.6		
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		
	4	179.1	+35.6	50.1	119.5	9.4	187.5	-13.6	134.8	50.3	2.4		
	5	160.1	+18.8	57.9	95.1	7.0	130.5	-11.4	86.5	41.1	2.9		
	6	210.9	+25.5	47.4	155.5	7.9	199.5	+22.1	144.4	52.5	2.5		
	7	214.8	+31.1	51.4	155.0	8.4	205.7	-1.6	144.8	58.2	2.7		
	8	209.4	+18.7	59.0	144.5	6.0	209.7	-19.5	128.4	78.9	2.4		
	9	226.0	+20.7	55.3	163.5	7.3	212.0	-23.1	154.0	55.5	2.5		
	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	
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	4-6	42.4	-19.9	10.6	+31.1	
	7-9	44.9	-4.2	9.2	-61.2	
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	
	4	16.0	-2.0	7.1	+394.7	
	5	12.4	-40.2	1.8	+6.3	
	6	14.1	-12.0	1.7	-66.5	
	7	16.7	+12.3	1.5	-81.0	
	8	14.7	-1.9	1.8	-78.4	
	9	13.5	-20.6	5.8	-19.0	
	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
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	4-6	109,407	+7.8	22,797	+25.8	30,567	-15.6	4,027	-6.5	369	-9.9	270	-20.1
	7-9	123,602	-20.4	40,701	+14.0	55,809	+20.1	4,161	-14.5	377	-17.4	384	+6.8
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
	4	21,744	-18.5	5,301	-11.1	2,569	-15.5	1,315	-3.3	121	-11.9	89	-13.8
	5	38,262	+19.0	2,966	-39.2	8,756	-20.9	1,416	+7.8	129	+3.2	64	-56.8
	6	49,401	+15.8	14,530	+99.3	19,242	-12.9	1,296	-20.6	119	-19.2	117	+34.1
	7	33,912	-11.1	8,660	+11.7	19,857	+6.6	1,351	-9.8	126	-9.9	140	-34.2
	8	37,384	+1.1	12,849	-6.8	15,352	+27.1	1,196	-29.5	108	-31.9	163	+159.5
	9	52,307	-34.7	19,192	+35.5	20,600	+30.8	1,614	-3.6	143	-9.5	81	-2.8
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					



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

## Tochigi Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture		Municipalities		Total		Floor Space		Km <sup>2</sup>	YoY		
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	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
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	4-6	65,661	+12.6	22,890	+18.7	25,407	+21.7	2,686	-0.4	260	-0.7	203	+4.0
	7-9	52,587	-16.1	20,605	-10.4	24,338	+6.3	2,418	-13.5	232	-16.3	172	-37.2
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
	4	24,702	+66.8	10,918	+39.8	8,585	+83.4	804	-10.6	80	-2.4	90	+17.7
	5	21,021	+23.3	7,154	+22.5	6,705	-9.5	1,054	+14.8	100	+9.6	29	-60.9
	6	19,938	-24.6	4,818	-14.5	10,117	+15.2	828	-6.0	80	-9.7	83	+93.9
	7	15,250	-14.7	4,264	-21.9	9,139	+22.0	713	-21.6	73	-20.6	84	-4.8
	8	19,135	+0.2	7,838	-18.8	8,702	+14.5	770	+2.8	78	+1.7	27	-67.2
	9	18,202	-29.2	8,503	+8.0	6,497	-16.9	935	-17.6	82	-25.1	61	-40.6
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+			
										YoY		YoY		Index	YoY
		¥Thousand	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
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	4-6	315	-9.0	+2.4	+1.2	-14.1	+7.7	-1.9	+3.1	105.4	+3.7	7,665	-58.4	5,166	-56.3
	7-9	345	+6.0	+3.2	+2.2	-1.0	+7.7	+1.6	+3.7	105.9	+3.1	8,020	-63.2	5,400	-61.3
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
	4	304	-10.9	+2.8	+1.6	-9.1	+7.7	+0.9	+4.5	105.4	+3.8	7,411	+22.7	5,010	+31.8
	5	282	-23.6	+2.0	+0.6	-14.1	+7.9	-2.7	+3.4	105.3	+3.5	7,229	+32.3	4,791	+37.0
	6	358	+9.4	+2.5	+1.5	-18.4	+7.5	-4.0	+1.3	105.5	+3.8	8,355	+20.4	5,696	+25.8
	7	402	+28.3	+3.3	+2.4	+3.7	+8.8	+5.7	+3.9	105.5	+3.0	7,857	+7.7	5,486	+16.4
	8	289	-16.1	+3.8	+2.7	-2.2	+5.7	-0.8	+4.1	106.0	+3.0	6,945	+18.8	4,697	+23.7
	9	343	+8.1	+2.4	+1.4	-5.3	+8.7	-0.5	+2.9	106.2	+2.9	9,258	+7.3	6,017	+10.7
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				Index	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	344	+8.2	+0.4	-0.2	-2.3	+5.2	-0.9	+3.7	101.9	2.4	68,984	+4.4	44,473	+4.2
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	380	+16.6	+2.4	-0.1	-14.1	+7.3	-1.9	+4.0	103.8	+3.4	22,657	+9.5	15,227	+18.9
2023	4-6	394	+23.5	+3.8	+1.6	-19.5	+7.9	-1.8	+3.0	104.6	+3.2	16,867	+25.1	11,416	+34.4
	7-9	313	-2.3	+5.4	+3.4	-13.6	+8.1	+0.6	+3.2	105.3	+3.0	17,844	+13.8	12,043	+20.0
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	427	+43.2	+2.0	-0.6	-22.5	+11.8	-2.9	+4.1	103.9	+2.9	9,107	+13.1	6,356	+18.2
	4	541	+46.4	+5.3	+2.6	-18.3	+6.9	+2.3	+4.2	104.8	+3.4	5,407	+17.7	3,656	+31.4
	5	339	+12.4	+3.5	+1.3	-19.7	+8.1	-2.3	+3.4	104.5	+2.7	5,363	+30.3	3,585	+37.3
	6	304	+5.8	+2.8	+0.9	-20.3	+8.7	-5.4	+1.3	104.5	+3.2	6,097	+27.8	4,175	+34.5
	7	327	+6.8	+6.2	+4.0	-8.3	+8.7	+4.4	+3.5	105.0	+3.3	5,938	+14.0	4,142	+23.9
	8	307	-0.6	+5.5	+3.6	-13.7	+6.0	-1.5	+4.0	105.4	+3.0	5,076	+15.3	3,411	+17.8
	9	304	-11.9	+4.4	+2.5	-19.3	+9.7	-1.4	+2.0	105.6	+2.7	6,830	+12.7	4,490	+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	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
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		100.8	+0.7	99.7	-0.2	99.0	-1.2	95.4	-4.9	97.2	115.7	2.34	1.49	7,744	-7.7
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	100.4	+0.4	98.8	-0.4	85.0	-0.0	80.5	-4.7	90.4	105.0	2.27	1.60	7,202	-4.2
2023	4-6	100.5	-0.7	99.7	-0.8	107.7	+4.3	101.4	+0.1	90.4	101.7	1.94	1.28	7,857	+6.1
	7-9	—	—	—	—	—	—	—	—	—	—	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	100.2	+0.3	99.2	+0.2	88.0	+2.0	83.5	-1.9	92.6	107.1	1.99	1.51	7,160	-2.0
	4	100.3	-0.7	99.5	-0.3	86.3	+0.7	81.3	-3.6	93.5	104.3	1.60	1.32	6,960	+3.7
	5	100.6	-0.9	99.2	-1.5	89.7	+5.3	84.5	+1.2	88.0	99.3	1.92	1.24	8,086	+8.3
	6	100.7	-0.6	100.4	-0.6	147.1	+5.9	138.5	+1.6	89.8	101.4	2.29	1.28	8,524	+6.1
	7	100.6	-0.4	100.1	-0.4	112.3	+1.3	105.7	-1.9	93.5	99.3	2.42	1.35	9,051	+9.4
	8	100.3	+0.7	99.5	-0.7	85.1	+1.2	79.7	-2.1	87.0	92.9	2.23	1.36	9,447	+6.0
	9	—	—	—	—	—	—	—	—	—	—	2.21	1.38	8,850	+5.4
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 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			
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
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
2022	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	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
	10-12	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	102.3	+0.7	99.8	+3.5	88.6	-3.1	84.9	-6.8	113.5	140.8	2.19	1.27	5,569	-2.4
2023	4-6	103.2	+0.4	101.1	+3.3	108.1	-1.2	102.5	-4.8	114.6	136.9	1.93	1.13	5,804	+2.2
	7-9	-	-	-	-	-	-	-	-	-	-	2.23	1.14	6,712	+0.6
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	102.3	+0.9	99.9	+3.7	90.4	-2.8	86.5	-5.9	116.7	142.9	2.22	1.23	5,530	-1.2
	4	103.2	+0.6	101.4	+4.0	88.6	-2.2	83.9	-5.9	115.6	141.1	1.62	1.16	5,355	-0.5
	5	103.0	+0.3	100.9	+3.2	88.0	-0.7	83.6	-3.7	111.5	130.4	1.88	1.11	5,742	+6.3
	6	103.3	+0.2	101.0	+2.9	147.6	-1.0	140.0	-4.7	116.7	139.3	2.29	1.12	6,315	+0.9
	7	103.6	+1.2	99.7	+2.3	121.3	-2.5	114.4	-6.2	107.3	140.2	2.29	1.13	6,702	+3.4
	8	103.8	+1.6	100.4	+3.1	88.6	-3.4	83.3	-6.8	101.0	128.6	2.10	1.14	6,895	+0.1
	9	-	-	-	-	-	-	-	-	-	-	2.31	1.15	6,538	-1.6

# SDGs Information

## Business activities with consideration for the environment

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

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)	FY2020	FY2021	FY2022	
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0269 (+0.0005)	0.0267 (+0.0001)	0.0250 (-0.0014)	
Direct Energy Consumption	Kerosence (KL)	2	0	0
	Light Oil (KL)	0	0	0
	Heavy Oil (KL)	142	140	116
	LPG (t)	43	27	35
	City Gas (thousand legislation meter)	104	107	120
Indirect Energy Consumption	Electric Power(MWH)	36,478	34,733	32,005
	Steam (Gj)	1,921	2,050	2,074
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)	358,170	343,826	338,909	
Total energy consumption (KL)	9,629	9,168	8,477	

# SDGs Information

## Initiative for reducing greenhouse gas emissions

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

Items		FY2020	FY2021	FY2022
Direct Energy Consumption (Scope 1)	Kerosene	4	0	0
	Light Oil	0	1	0
	Heavy Oil	386	380	313
	Petrol	1,844	1,874	1,912
	LPG	127	80	104
	City Gas	231	237	268
	Subtotal	2,592	2,572	2,598
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	16,644	15,525	14,675
	Electric power (Adjusted Emissions Factor)	16,502	15,276	11,442
	Steam	109	117	118
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	16,753	15,642	14,793
	Subtotal (Adjusted Emissions Factor)	16,161	15,398	11,560
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	19,344	18,214	17,390
	Total (Adjusted Emissions Factor)	18,753	17,970	14,158

# SDGs Information

## Supporting children to be independent

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

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
1,400	¥120.5billion	¥239million

(end of Sep. 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

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

(\*)2) From 1992

## Fostering next-generation

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

FY	Contents	Number of sessions	Number of sessions
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)

### Female recruitment ratio

	FY2022
clerk staff	56.9%
contract employee	0.0%
part-time employee	90.7%

### Female employees ratio

	FY2022
clerk staff	45.4%
engineering staff	0.0%
contract employee	18.2%
part-time employee	99.9%
temporary employee	100.0%

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

	FY2022	
	men	women
clerk staff	59.9%	34.1%

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

### Competition magnification of recruitment for men and women

	FY2022	
	men	women
clerk staff	7.1 times	5.2 times

### Average years of continuous services

	FY2022	
	men	women
clerk staff	20.9 years	14.3 years
engineering staff	17.7 years	—
contract employee	8.0 years	19.5 years
part-time employee	—	15.4 years

### Childcare leave taking ratio for men and women

	FY2022	
	men	women
clerk staff	130.2%	98.8%
part-time employee	—	50.0%

# 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

	FY2022
clerk staff	4.0 hours
engineering staff	29.6 hours
contract employee	1.4 hours
Eldery staff	0.7 hours
part-time employee	0.0 hours

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

<b>FY2022</b>	58.7 % ( 338 people ) All of assistant manager level 576 people
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### ■ Female employees ratio in managerial position

<b>FY2022</b>	16.5 % (212 people ) All of manager level 1,288 people
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### ■ Female ratio in the Board of Directors

<b>FY2022</b>	8.3%( 1 person ) All of director level 12 people
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### ■ Wage disparity between men and women

	FY2022
all employee	40.1%
o/w regular employee	54.5%
o/w non-regular employee	41.9%

With regard to regular or non-regular workers, the reason for the disparity in personnel composition and age distribution is the high ratio of men in upper-level positions. There is no wage disparity between men and women in the same course, position, or occupation. We will continue to actively promote the appointment of women.

### ■ Ratio of employees taking annual paid leave

	FY2022
clerk staff	69.0%
engineering staff	74.5%
contract employee	78.7%
Eldery staff	81.2%
part-time employee	100.0%

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

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

	FY2022	
	men	women
Form of employment : contract → regular (full-time)	1 person	0 people
Form of employment : part-time → regular (full-time)	0 people	2 people
Form of employment : temporary → regular (full-time)	0 people	0 people

### ■ Reemployment/Midcareer recruitment for men and women

	FY2022	
	men	women
Reemployment	1 people	3 person
Midcareer recruitment	4 people	5 person

### ■ Certification

As of September 30,2023	<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

	FY2022
F course (*1) / A course (*2)	50.0%

### ■ Female employees ratio

	FY2022
F course(*1)	10.4%
A course(*2)	77.5%
contract employee・part-time employee	78.7%

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

	FY2022	
	men	women
F course(*1)/ A course(*2)	51.1%	50.7%

(\*1) Employee engaged in all banking business

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

	FY2022	
	men	women
F course*1/ A course*2 (University graduate)	8.9 times	8.1 times
A course*2 (High school graduate)	1.0 times	1.1 times

### ■ Average years of continuous services

	FY2022	
	men	women
F course(*1)	16.6 years	8.8 years
A course(*2)	24.4 years	15.4 years

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

	FY2022	
	men	women
F course(*1)	128.3%	100.0%
A course(*2)	150.0%	100.0%

# SDGs Information

## Promoting Women's Activities(Ashikaga Bank)

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

	FY2022
F course(*1)	10.0 hours
A course(*2)	4.1 hours

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

FY2022	68.5% (408people) (All of assistant manager level 596people)
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### ■ Female employees ratio in managerial position

FY2022	22.3% (280 people) (All of manager level 1,258people)
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### ■ Female ratio in the Board of Directors

FY2022	8.3% ( 1 person ) All of director level 12 people
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### ■ Wage disparity between men and women

	FY2022
All employee	41.2%
o/w Regular employee	55.0%
o/w Non-regular employee	31.2%

With regard to regular or non-regular workers, the reason for the disparity in personnel composition and age distribution is the high ratio of men in upper-level positions. There is no wage disparity between men and women in the same course, position, or occupation. We will continue to actively promote the appointment of women.

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

### ■ Ratio of employees taking annual paid leave

	FY2022
F course(*1)	59.8%
A course(*2)	70.1%

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

	FY2022	
	men	women
Occupational change A course(*2) → F course(*1)	14 people	17 people
Form of employment : part-time → regular (full-time)	0 people	8 people

### ■ Reemployment/Midcareer recruitment for men and women

	FY2022	
	men	women
Midcareer recruitment	8 people	2 people

### ■ Certification

As of September 30,2023	<ul style="list-style-type: none"> <li>• "Platinum Kurumin"・" Kurumin Plus" (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

## Inquiries

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