

# <APPENDIX> Data Book



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

## Assets

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

	FY23			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,287.5	0.94	68,545	+285.5	+0.05	+6,335
JPY	7,097.7	0.82	58,642	+287.2	+0.00	+2,404
Foreign currency	189.8	5.21	9,903	- 1.6	+2.09	+3,931
Securities	2,376.5	1.66	39,626	- 381.5	+0.39	+4,409
Domestic Bonds	1,476.2	0.31	4,647	- 322.9	- 0.00	- 1,125
Stocks	99.0	5.26	5,213	- 1.9	- 0.69	- 806
Foreign securities	421.1	4.90	20,636	- 36.6	+2.24	+8,466
Others	380.0	2.40	9,128	- 19.9	- 0.41	- 2,125
Call loans	65.7	0.51	340	+52.1	- 1.92	+6
JPY	59.2	0.02	14	+58.2	- 0.13	+13
Foreign currency	6.5	4.97	325	- 6.1	+2.34	- 6
Bills purchased	-	-	-	-	-	-
Monetary claims bought	3.1	0.43	13	- 1.5	+0.00	- 6
Due from banks	254.7	0.97	2,493	- 372.1	+0.53	- 267
NCDs	-	-	-	-	-	-
Foreign exchange	3.9	1.00	39	- 2.1	+0.18	- 10
Others	16.0	1.76	283	- 4.1	+0.37	+2
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	10,007.8	1.11	111,343	- 423.8	+0.14	+10,469

## Liabilities

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

	FY23			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,316.0	0.03	3,693	+211.9	+0.01	+1,467
JPY	10,225.0	0.00	235	+242.1	- 0.00	- 74
Foreign currency	90.9	3.80	3,457	- 30.2	+2.22	+1,542
NCDs	236.4	0.00	5	+28.5	- 0.00	±0
Call money	357.7	0.71	2,548	- 213.5	+0.42	+912
JPY	311.2	- 0.02	- 84	- 187.6	±0.00	+83
Foreign currency	46.5	5.65	2,633	- 25.9	+3.16	+829
Payables under repurchase agreements	88.2	5.50	4,856	+23.3	+3.90	+3,820
Payables under securities lending transactions	1.2	1.99	25	- 323.6	+1.97	- 23
Bills sold	-	-	-	-	-	-
Borrowed money	1,533.6	0.17	2,756	- 264.6	+0.09	+1,164
Foreign exchange	0.5	0.00	-	+0.0	±0.00	±0
Corporate bonds	-	-	-	-	-	-
Others	8.4	151.31	12,753	- 1.6	+95.91	+7,175
Interest rate sw aps	-	-	9,944	-	-	+5,874
Interest-bearing liabilities	12,542.4	0.21	26,639	- 539.7	+0.11	+14,516

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

	FY20	FY21	FY22	FY23	YoY
Individual customers	2,648.3	2,709.3	2,756.1	2,795.5	+1.4%
Corporate	2,943.1	2,952.5	3,041.2	3,299.4	+8.4%
Local	1,629.0	1,642.1	1,675.9	1,781.0	+6.2%
Tokyo	1,314.1	1,310.4	1,365.3	1,518.4	+11.2%
Public sector	601.3	532.9	490.9	569.6	+16.0%
Foreign currency	144.1	147.1	147.0	145.5	-0.9%
Total	6,336.9	6,341.8	6,435.2	6,810.0	+5.8%

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

## Assets

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)						
	FY23			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,368.7	0.88	47,769	+221.7	- 0.01	+100.9
Domestic	5,348.4	0.88	47,123	+223.2	- 0.02	+85.0
Overseas	20.2	3.17	645	- 1.4	+0.94	+15.9
Trading account securities	1.1	0.39	4	- 0.4	+0.01	- 0.1
Securities	1,294.1	1.87	24,275	- 131.9	+0.23	+94.7
Domestic Bonds	703.5	0.64	4,544	- 81.3	+0.02	- 30.6
Stocks	11.8	13.07	1,547	- 0.8	+1.47	+8.0
Foreign securities	356.8	3.98	14,213	- 26.3	+0.78	+194.5
Others	221.9	1.78	3,970	- 23.4	- 0.14	- 77.2
Call loans	1.2	5.33	65	- 0.5	+1.83	+0.2
Domestic	-	-	-	-	-	-
International	1.2	5.33	65	- 0.5	+1.83	+0.2
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.2	0.96	50	- 0.2	+0.08	+0.2
Due from banks	389.7	0.34	1,362	- 594.4	+0.14	- 69.1
NCDs	10.0	0.04	4	+4.1	+0.00	+0.1
Foreign exchange	6.6	0.00	0	+0.3	△0.00	- 0
Others	17.6	0.15	27	+4.1	- 0.02	+0.3
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	7,094.6	1.03	73,560	- 497.1	+0.08	+127.3

## Liabilities

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)						
	FY23			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,815.5	0.00	376	+132.7	+0.00	+77
Domestic	6,797.6	0.00	86	+139.0	+0.00	+2
Overseas	17.9	1.61	289	- 6.3	+0.73	+75
NCDs	206.9	0.00	8	+7.6	△ 0.00	- 0
Call money	60.5	0.69	418	- 386.6	+0.63	+170
Domestic	52.8	△0.00	- 1	- 381.8	+0.01	+79
International	7.6	5.46	420	- 4.8	+2.83	+90
Payables under repurchase agreements	67.8	5.63	3,820	+1.3	+1.78	+1,265
Payables under securities lending transactions	96.3	5.45	5,255	- 60.8	+3.34	+1,942
Bills sold	-	-	-	-	-	-
Borrowed money	412.1	0.00	0	- 606.3	+0.00	+0
Foreign exchange	0.3	0.00	0	+0.0	- 1.75	- 5
Corporate bonds	-	-	-	-	-	-
Others	4.3	138.16	6,023	- 3.7	+93.09	+2,378
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	7,664.1	0.20	15,903	- 915.8	+0.09	+5,829

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

	FY20	FY21	FY22	FY23	YoY
Individual customers	2,193.5	2,269.6	2,321.0	2,366.9	+1.9%
Corporate	2,216.0	2,232.6	2,267.5	2,407.2	+6.1%
Local	1,699.8	1,723.0	1,730.8	1,771.9	+2.3%
Tokyo	516.2	509.5	536.6	635.2	+18.3%
Public sector	323.5	336.7	343.5	345.9	+0.7%
Foreign currency	15.9	12.0	12.3	9.9	-19.5%
Total	4,749.2	4,851.0	4,944.4	5,130.1	+3.7%

# Interest Yields and Spreads (Joyo)

## Total Account

(%)

		FY19	FY20	FY21	FY22	FY23	YoY
Average yield on interest-earning assets	1	1.04	0.88	0.84	0.96	1.11	+0.14
Average yield on loans and bills discounted	2	0.94	0.87	0.85	0.88	0.94	+0.05
Average yield on securities		1.32	1.08	1.01	1.27	1.66	+0.39
Average yield on interest-bearing liabilities		0.08	0.02	0.01	0.09	0.21	+0.11
Average yield on deposits and NCDs	3	0.04	0.01	0.00	0.02	0.03	+0.01
Expense ratio		0.71	0.64	0.60	0.55	0.55	- 0.00
Deposit and securities cost	4	0.76	0.65	0.61	0.57	0.58	+0.00
Funding cost	5	0.66	0.52	0.45	0.53	0.67	+0.14
Loan-deposit interest margins	2-3	0.90	0.86	0.85	0.86	0.90	+0.03
Difference between average yield on loans and deposits	2-4	0.18	0.21	0.24	0.30	0.35	+0.04
Total interest margins	1-5	0.37	0.35	0.38	0.43	0.43	- 0.00

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.042	0.884	0.846	0.966	1.112	+0.145
Average yield on loans and bills discounted	2	0.942	0.875	0.857	0.888	0.940	+0.052
Average yield on securities		1.325	1.085	1.017	1.276	1.667	+0.390
Average yield on deposits and NCDs	3	0.042	0.012	0.006	0.021	0.035	+0.013
Funding cost	5	0.669	0.529	0.458	0.532	0.678	+0.145
Loan-deposit interest margins	2-3	0.900	0.863	0.850	0.866	0.905	+0.038
Total interest margins	1-5	0.373	0.355	0.387	0.434	0.434	- 0.000

## Domestic Account

(%)

		FY19	FY20	FY21	FY22	FY23	YoY
Average yield on interest-earning assets	1	0.93	0.82	0.78	0.81	0.82	+0.00
Average yield on loans and bills discounted	2	0.89	0.86	0.85	0.82	0.82	+0.00
Average yield on securities		1.16	0.96	0.89	1.00	0.97	- 0.03
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		0.71	0.64	0.60	0.55	0.54	- 0.00
Deposit and securities cost	4	0.72	0.64	0.60	0.55	0.54	- 0.00
Funding cost	5	0.60	0.51	0.45	0.44	0.47	+0.02
Loan-deposit interest margins	2-3	0.89	0.86	0.84	0.82	0.82	+0.00
Difference between average yield on loans and deposits	2-4	0.17	0.21	0.24	0.26	0.27	+0.00
Total interest margins	1-5	0.33	0.30	0.32	0.37	0.35	- 0.01

Average yield on interest-earning assets	1	0.934	0.821	0.784	0.819	0.826	+0.007
Average yield on loans and bills discounted	2	0.898	0.864	0.851	0.825	0.826	+0.000
Average yield on securities		1.161	0.966	0.890	1.001	0.971	- 0.030
Average yield on deposits and NCDs	3	0.004	0.002	0.002	0.003	0.002	- 0.000
Funding cost	5	0.601	0.516	0.456	0.446	0.472	+0.025
Loan-deposit interest margins	2-3	0.894	0.861	0.849	0.822	0.823	+0.001
Total interest margins	1-5	0.333	0.305	0.327	0.372	0.354	- 0.018

# Interest Yields and Spreads (Ashikaga)

## Total Account

(%)

		FY19	FY20	FY21	FY22	FY23	YoY
Average yield on interest-earning assets	1	1.10	0.97	0.88	0.95	1.03	+0.08
Average yield on loans and bills discounted	2	1.03	0.99	0.94	0.90	0.88	- 0.01
Average yield on securities		1.66	1.58	1.44	1.63	1.87	+0.24
Average yield on interest-bearing liabilities		0.10	0.03	0.01	0.11	0.20	+0.09
Average yield on deposits and NCDs	3	0.02	0.00	0.00	0.00	0.00	+0.00
Expense ratio		0.85	0.75	0.71	0.66	0.66	+0.00
Deposit and securities cost	4	0.88	0.76	0.71	0.66	0.66	+0.00
Funding cost	5	0.87	0.65	0.53	0.64	0.81	+0.16
Loan-deposit interest margins	2-3	1.00	0.98	0.94	0.90	0.88	- 0.02
Difference between average yield on loans and deposits	2-4	0.15	0.22	0.23	0.24	0.22	- 0.02
Total interest margins	1-5	0.23	0.31	0.35	0.30	0.22	- 0.08

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.104	0.972	0.888	0.952	1.036	+0.084
Average yield on loans and bills discounted	2	1.036	0.992	0.948	0.908	0.889	- 0.019
Average yield on securities		1.660	1.583	1.444	1.635	1.875	+0.240
Average yield on deposits and NCDs	3	0.028	0.007	0.002	0.004	0.005	+0.001
Funding cost	5	0.873	0.656	0.531	0.649	0.816	+0.167
Loan-deposit interest margins	2-3	1.008	0.985	0.946	0.904	0.884	- 0.020
Total interest margins	1-5	0.231	0.316	0.357	0.303	0.220	- 0.083

## Domestic Account

(%)

		FY19	FY20	FY21	FY22	FY23	YoY
Average yield on interest-earning assets	1	1.00	0.88	0.79	0.81	0.85	+0.03
Average yield on loans and bills discounted	2	1.02	0.99	0.94	0.90	0.88	- 0.02
Average yield on securities		1.30	1.23	1.01	1.06	1.07	+0.01
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		0.85	0.75	0.70	0.65	0.65	+0.00
Deposit and securities cost	4	0.86	0.75	0.70	0.65	0.65	+0.00
Funding cost	5	0.80	0.64	0.52	0.54	0.61	+0.07
Loan-deposit interest margins	2-3	1.01	0.98	0.94	0.90	0.88	- 0.02
Difference between average yield on loans and deposits	2-4	0.16	0.23	0.24	0.24	0.22	- 0.02
Total interest margins	1-5	0.20	0.24	0.27	0.26	0.23	- 0.03

Average yield on interest-earning assets	1	1.000	0.884	0.799	0.812	0.852	+0.040
Average yield on loans and bills discounted	2	1.028	0.991	0.948	0.902	0.881	- 0.021
Average yield on securities		1.304	1.231	1.016	1.060	1.073	+0.013
Average yield on deposits and NCDs	3	0.009	0.006	0.001	0.001	0.001	+0.000
Funding cost	5	0.800	0.641	0.521	0.546	0.616	+0.070
Loan-deposit interest margins	2-3	1.019	0.985	0.947	0.901	0.880	- 0.021
Total interest margins	1-5	0.200	0.243	0.278	0.266	0.236	- 0.030

# Loans 1 (Joyo)

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
		%		%		%		%		%		%		%		%	
Yen-denominated loans	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%	7,315.1	100.0%	+76.6	+1.0%	+1.3	+0.0%	
Normal (incl. borrowers w/o credit score)	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%	6,821.6	93.2%	+103.2	+1.5%	- 11.4	- 0.1%	
Other borrowers requiring caution	455.0	6.6%	444.0	6.5%	422.4	6.0%	410.1	5.6%	376.0	5.1%	391.3	5.3%	- 18.8	- 4.5%	+15.2	+4.0%	
Borrowers Requiring Monitoring	22.0	0.3%	20.9	0.3%	18.4	0.2%	20.3	0.2%	16.6	0.2%	14.6	0.2%	- 5.7	- 28.0%	- 1.9	- 12.0%	
Potentially bankrupt or worse	86.5	1.2%	91.3	1.3%	88.6	1.2%	89.5	1.2%	88.0	1.2%	87.5	1.1%	- 2.0	- 2.2%	- 0.4	- 0.5%	

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
		%		%		%		%		%		%		%		%	
Loans	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%	6,981.6	100.0%	+333.0	+5.0%	+184.2	+2.7%	
Local	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%	5,067.6	72.5%	+145.1	+2.9%	+73.8	+1.4%	
Ibaraki	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%	3,602.6	51.6%	+100.1	+2.8%	+50.0	+1.4%	
Tochigi	281.8	4.4%	283.9	4.4%	283.5	4.4%	289.1	4.3%	288.4	4.2%	290.8	4.1%	+1.7	+0.5%	+2.4	+0.8%	
Fukushima	320.8	5.0%	324.0	5.1%	327.0	5.1%	330.1	4.9%	334.3	4.9%	339.0	4.8%	+8.9	+2.7%	+4.7	+1.4%	
Miyagi	108.8	1.7%	112.0	1.7%	112.2	1.7%	116.3	1.7%	119.1	1.7%	120.8	1.7%	+4.4	+3.8%	+1.7	+1.4%	
Chiba	339.6	5.3%	354.9	5.6%	360.3	5.6%	379.6	5.7%	385.0	5.6%	390.7	5.5%	+11.1	+2.9%	+5.7	+1.4%	
Saitama	269.5	4.2%	281.6	4.4%	291.7	4.5%	304.7	4.5%	314.2	4.6%	323.4	4.6%	+18.6	+6.1%	+9.2	+2.9%	
Tokyo/Osaka	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%	1,913.9	27.4%	+187.9	+10.8%	+110.3	+6.1%	

## Number of SMEs

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23	
	Number		Number		Number		Number		Number		Number	
		YoY		YoY		YoY		YoY		YoY		YoY
Number of SMEs	29,672	-651	29,353	-319	29,010	-343	28,881	-129	28,562	-319	28,339	-223

\* Number of SMEs includes that of sole proprietors



# Loans 2 (Joyo)

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

\*Excluding loans to Ministry of Finance

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	6,981.6	100.0%	+333.1	+5.0%	+184.1	+2.7%
Individual	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%	2,823.7	40.4%	+37.3	+1.3%	+25.5	+0.9%
Corporate	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%	3,566.2	51.0%	+253.0	+7.6%	+123.4	+3.5%
Major companies	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%	1,475.8	21.1%	+137.0	+10.2%	+78.0	+5.5%
Medium sized companies	97.5	1.5%	99.9	1.5%	97.3	1.5%	92.0	1.3%	90.9	1.3%	92.6	1.3%	+0.6	+0.6%	+1.7	+1.8%
SMEs	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%	1,997.7	28.6%	+115.4	+6.1%	+43.6	+2.2%
Public sector	525.1	8.3%	498.1	7.8%	467.6	7.3%	548.8	8.2%	556.4	8.1%	591.5	8.4%	+42.7	+7.7%	+35.1	+6.3%

\*\*Corporate" includes loans to financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,823.7	100.0%	+37.3	+1.3%	+25.5	+0.9%
Housing related Loans*	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%	2,603.5	92.2%	+25.1	+0.9%	+18.9	+0.7%
Customer Loans	125.0	4.6%	128.6	4.6%	131.2	4.7%	135.3	4.8%	140.1	5.0%	146.4	5.1%	+11.1	+8.2%	+6.3	+4.5%
Loans to small Businesses	78.3	2.8%	75.7	2.7%	74.2	2.6%	72.6	2.6%	73.4	2.6%	73.6	2.6%	+1.0	+1.4%	+0.2	+0.3%

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

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

(¥bn)

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,566.2	100.0%	+253.0	+7.6%	+123.4	+3.5%
Local	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%	1,806.0	50.6%	+96.0	+5.6%	+38.7	+2.1%
Ibaraki	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%	1,244.2	34.8%	+72.7	+6.2%	+28.9	+2.3%
Tochigi	110.0	3.6%	111.7	3.6%	111.3	3.5%	116.5	3.5%	117.0	3.3%	120.4	3.3%	+3.9	+3.3%	+3.4	+2.9%
Fukushima	153.1	5.0%	155.0	5.0%	157.9	5.0%	159.9	4.8%	163.8	4.7%	167.4	4.6%	+7.4	+4.6%	+3.6	+2.2%
Miyagi	73.4	2.4%	77.8	2.5%	79.2	2.5%	83.9	2.5%	87.8	2.5%	90.6	2.5%	+6.6	+7.9%	+2.7	+3.1%
Chiba	100.6	3.2%	106.8	3.4%	106.6	3.3%	114.0	3.4%	115.5	3.3%	113.7	3.1%	- 0.3	-0.3%	- 1.8	-1.6%
Saitama	52.7	1.7%	56.2	1.8%	60.3	1.9%	63.8	1.9%	67.6	1.9%	69.4	1.9%	+5.5	+8.7%	+1.8	+2.7%
Tokyo/Osaka	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%	1,760.2	49.3%	+157.0	+9.7%	+84.7	+5.0%

\*Includes loans to financial institutions

# Loans 1 (Ashikaga)

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

Breakdown by Self-Assessment Classification of Borrowers (Yen- and foreign currency- denominated)														(¥bn)		
	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,516.7	100.0%	+140.0	+2.6%	+89.8	+1.7%
Normal (incl. borrow ers w/o credit score)	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%	5,057.7	91.7%	+164.9	+3.4%	+96.7	+2.0%
Other borrow ers requiring caution	402.9	8.2%	415.7	8.1%	400.9	7.7%	378.8	7.0%	359.2	6.6%	352.2	6.4%	- 26.5	- 7.0%	- 6.9	- 1.9%
Borrow ers Requiring Monitoring	26.7	0.5%	25.3	0.5%	25.4	0.5%	30.3	0.6%	31.1	0.6%	28.9	0.5%	- 1.4	- 4.7%	- 2.1	- 7.0%
Potentially bankrupt or worse	72.7	1.5%	72.1	1.4%	74.2	1.4%	74.6	1.4%	75.5	1.4%	77.7	1.4%	+3.0	+4.1%	+2.2	+2.9%

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

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,361.8	100.0%	+190.1	+3.7%	+227.1	+4.4%
Local	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%	4,611.0	86.0%	+75.0	+1.7%	+145.3	+3.3%
Tochigi	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%	2,632.6	49.1%	+18.1	+0.7%	+120.9	+4.8%
Gunma	629.5	13.0%	640.8	12.9%	647.4	13.1%	659.2	12.7%	667.5	13.0%	670.6	12.5%	+11.3	+1.7%	+3.0	+0.5%
Ibaraki	333.5	6.9%	334.3	6.7%	334.5	6.8%	335.8	6.5%	339.2	6.6%	340.3	6.3%	+4.4	+1.3%	+1.0	+0.3%
Saitama	858.9	17.7%	868.6	17.4%	873.4	17.7%	890.3	17.2%	910.5	17.7%	930.1	17.3%	+39.8	+4.5%	+19.6	+2.2%
Fukushima	35.9	0.7%	36.0	0.7%	34.0	0.7%	35.9	0.7%	36.6	0.7%	37.2	0.7%	+1.2	+3.6%	+0.6	+1.7%
Tokyo	538.7	11.1%	543.5	10.9%	571.7	11.6%	635.6	12.3%	668.9	13.0%	750.7	14.0%	+115.1	+18.1%	+81.8	+12.2%

## Number of SMEs

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23	
Number of SMEs	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
	26,238	-323	26,231	-7	26,153	-78	26,240	+87	26,089	-151	25,861	-228

\* Number of SMEs includes that of sole proprietors

# Loans 2 (Ashikaga)

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,361.8	100.0%	+190.1	+3.6%	+227.1	+4.4%
Individual	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%	2,390.5	44.5%	+40.1	+1.7%	+18.4	+0.7%
Corporate	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%	2,533.2	47.2%	+151.5	+6.3%	+107.9	+4.4%
Major companies	461.7	9.5%	467.3	9.3%	484.5	9.7%	551.6	10.6%	587.4	11.4%	664.7	12.3%	+113.0	+20.4%	+77.2	+13.1%
Medium sized companies	106.6	2.1%	110.5	2.2%	108.0	2.1%	81.5	1.5%	76.6	1.4%	76.7	1.4%	- 4.7	-5.8%	+0.0	+0.0%
SMEs	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%	1,791.7	33.4%	+43.2	+2.4%	+30.6	+1.7%
Public sector	323.9	6.6%	417.8	8.3%	334.9	6.7%	439.6	8.5%	337.3	6.5%	438.0	8.1%	- 1.5	-0.3%	+100.7	+29.8%

\*\*Corporate" includes financial institutions

## Individual Loans (Yen-denominated)

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,390.5	100.0%	+40.1	+1.7%	+18.4	+0.7%
Housing related Loans*	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%	2,217.9	92.7%	+27.8	+1.2%	+11.3	+0.5%
Customer Loans	71.9	3.1%	75.2	3.2%	76.5	3.2%	82.5	3.5%	89.9	3.7%	98.8	4.1%	+16.3	+19.7%	+8.9	+10.0%
Loans to small Businesses	84.9	3.7%	81.8	3.5%	80.2	3.4%	77.6	3.3%	75.5	3.1%	73.6	3.0%	- 3.9	-5.1%	- 1.8	-2.4%

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

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	2,533.2	100.0%	+151.5	+6.3%	+107.9	+4.4%
Local	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%	1,785.9	70.5%	+36.5	+2.0%	+26.2	+1.4%
Tochigi	852.6	37.5%	849.6	37.6%	854.5	37.3%	872.6	36.6%	867.2	35.7%	883.6	34.8%	+10.9	+1.2%	+16.4	+1.8%
Gunma	272.4	11.9%	275.2	12.2%	276.1	12.0%	280.6	11.7%	281.7	11.6%	281.3	11.1%	+0.6	+0.2%	- 0.4	-0.1%
Ibaraki	137.9	6.0%	137.6	6.0%	135.9	5.9%	135.5	5.6%	137.0	5.6%	136.3	5.3%	+0.8	+0.6%	- 0.6	-0.5%
Saitama	420.8	18.5%	423.0	18.7%	421.9	18.4%	430.1	18.0%	442.5	18.2%	452.8	17.8%	+22.6	+5.2%	+10.2	+2.3%
Fukushima	29.8	1.3%	29.9	1.3%	28.2	1.2%	30.2	1.2%	31.0	1.2%	31.7	1.2%	+1.5	+4.9%	+0.7	+2.3%
Tokyo	536.0	23.5%	540.5	23.9%	568.5	24.8%	632.3	26.5%	665.5	27.4%	747.2	29.4%	+114.9	+18.1%	+81.7	+12.2%

\*\*Corporate" includes financial institutions

# Deposits (Joyo)

## Deposits

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
	%		%		%		%		%		%		%		%		
Total	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%	10,619.5	100.0%	+368.2	+3.5%	+326.4	+3.1%	
Yen-denominated	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%	10,533.9	99.1%	+358.8	+3.5%	+341.1	+3.3%	
Foreign currency	168.3	1.7%	139.6	1.3%	139.2	1.3%	76.1	0.7%	99.0	0.9%	84.7	0.7%	+8.6	+11.3%	-14.3	-14.4%	
JOM deposit	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	1.1	0.0%	0.7	0.0%	+0.7	-	-0.4	-36.7%	
NCDs	161.8		170.1		216.2		202.7		248.0		32.2		-170.5	-84.1%	-215.8	-87.0%	

## Yen-denominated Deposits by Customer Type

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
	%		%		%		%		%		%		%		%		
Total	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%	10,533.9	100.0%	+358.8	+3.5%	+341.1	+3.3%	
Individual	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%	7,492.2	71.1%	+106.1	+1.4%	+43.1	+0.5%	
Corporate	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%	2,284.6	21.6%	+108.1	+4.9%	+58.8	+2.6%	
Public	415.8	4.3%	583.0	5.8%	496.2	5.0%	612.5	6.0%	517.8	5.0%	757.0	7.1%	+144.5	+23.5%	+239.1	+46.1%	

## Individual Deposits by Liquidity Type

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
	%		%		%		%		%		%		%		%		
Individual	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%	7,492.2	100.0%	+106.1	+1.4%	+43.1	+0.5%	
Current	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%	5,624.2	75.0%	+174.4	+3.2%	+87.3	+1.5%	
Time deposits	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%	1,868.0	24.9%	-68.3	-3.5%	-44.1	-2.3%	

# Deposits (Ashikaga)

## Deposits

	21-Sep		FYE21		22-Sep		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
		%		%		%		%		%		%		%		%	
Total	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%	7,085.7	100.0%	+173.8	+2.5%	+259.1	+3.7%	
Yen-denominated	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%	7,068.8	99.7%	+177.3	+2.5%	+259.4	+3.8%	
Foreign currency	31.6	0.4%	28.5	0.4%	21.2	0.3%	20.3	0.2%	17.2	0.2%	16.8	0.2%	-3.4	-17.1%	-0.3	-2.2%	
NCDs	1,832		1,896		2,123		2,095		2,210		1,354		-74.0	-35.3%	-85.5	-38.7%	

## Yen-denominated Deposits by Customer Type

	21-Sep		FYE21		22-Sep		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
		%		%		%		%		%		%		%		%	
Total	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%	7,068.8	100.0%	+177.3	+2.5%	+259.4	+3.8%	
Individual	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%	4,702.9	66.5%	+87.6	+1.8%	+39.5	+0.8%	
Corporate	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%	1,810.5	25.6%	+40.1	+2.2%	-40.5	-2.1%	
Public	249.0	3.8%	515.7	7.6%	282.7	4.2%	505.7	7.3%	294.7	4.3%	555.3	7.8%	+49.5	+9.7%	+260.5	+88.3%	

## Individual Deposits by Liquidity Type

	21-Sep		FYE21		22-Sep		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23		(¥bn)
	Balance		Balance		Balance		Balance		Balance		Balance		chg		chg		
		%		%		%		%		%		%		%		%	
Individual	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%	4,702.9	100.0%	+87.6	+1.8%	+39.5	+0.8%	
Current	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%	3,616.5	76.8%	+140.6	+4.0%	+69.7	+1.9%	
Time deposits	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%	1,086.4	23.1%	-53.0	-4.6%	-30.1	-2.7%	

# Accumulation Service (Joyo)

## Number of Customers (by service)

	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY Change	Change ratio
Investment Trusts	41,120	44,427	46,900	47,832	50,288	59,191	+11,359	+23.7%
Annuities Insurance	41,554	42,593	44,393	46,575	47,117	47,686	+1,111	+2.3%
Foreign CurrencyDeposits	23,426	20,552	16,899	15,671	14,710	13,700	-1,971	-12.5%

## Number of Contracts (by service)

	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY Change	Change ratio
Investment Trusts	70,540	74,989	77,557	77,130	79,218	95,118	+17,988	+23.3%
Annuities Insurance	61,223	62,981	65,760	69,109	69,496	70,234	+1,125	+1.6%
Foreign CurrencyDeposits	24,040	21,071	17,342	16,094	15,110	14,069	-2,025	-12.5%

## Transaction Amount (by service)

	1H21	2H21	1H22	2H22	1H23	2H23	YoY Change	Change ratio
Investment Trusts	5,100	5,094	5,275	5,240	5,138	6,474	+1,234	+23.5%
Annuities Insurance	5,528	5,940	5,545	5,564	5,335	5,587	+23	+0.4%
Foreign Currency	1,066	925	703	609	531	506	-103	-16.9%
Total	11,694	11,959	11,523	11,413	11,004	12,567	+1,154	+10.1%

# Accumulation Service (Ashikaga)

## Number of Customers (by service)

(Number)

	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY Change	Change ratio
Investment Trusts	53,200	56,436	58,952	60,920	62,548	65,317	+4,397	+7.2%
Annuities Insurance	36,334	37,197	37,158	37,087	36,760	35,816	- 1,271	-3.4%
Foreign CurrencyDeposits	816	1,193	1,044	985	949	865	- 120	-12.1%

## Number of Contracts (by service)

(Number)

	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY Change	Change ratio
Investment Trusts	79,515	85,577	89,865	92,826	95,352	103,445	+10,619	+11.4%
Annuities Insurance	49,629	50,604	51,284	51,441	51,132	49,868	- 1,573	-3.0%
Foreign CurrencyDeposits	1,366	1,218	1,062	1,003	933	879	- 124	-12.3%

## Transaction Amount (by service)

(¥Million)

	1H21	2H21	1H22	2H22	1H23	2H23	YoY Change	Change ratio
Investment Trusts	10,783	12,055	13,246	13,967	14,080	14,580	+614	+4.3%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	41	36	30	25	22	20	- 4	-17.7%
Total	10,824	12,091	13,276	13,992	14,102	14,601	+609	+4.3%

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

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE21	FYE22 1	FYE23 2	vs FYE22 2-1	change ratio	FYE21	FYE22 3	FYE23 4	vs FYE22 4-3	
Domestic bonds	2,002.5	1,438.8	1,588.8	+150.0	+10.4%	-16.3	-19.2	-19.5	-0.3	-16.3
JGB's	629.9	168.9	365.9	+196.9	+116.5%	-13.4	-7.1	-0.2	+6.8	-
Local government bond	841.5	805.3	643.6	-161.7	-20.0%	-0.6	-5.1	-6.1	-1.0	-
Foreign bonds	597.9	319.1	455.7	+136.5	+42.8%	-12.8	-5.7	-5.5	+0.2	-3.8
o/w Foreign government bond	216.3	31.6	52.1	+20.5	+64.9%	-4.1	0.1	-2.5	-2.6	-
o/w Ginnie Mae	72.0	38.2	100.4	+62.2	+162.8%	-5.1	-1.8	-1.2	+0.6	-
Stocks	226.8	183.8	243.4	+59.5	+32.4%	123.6	91.5	133.7	+42.1	15.7
Investment trusts & Others	439.9	401.3	418.7	+17.4	+4.3%	27.4	-15.2	3.5	+18.8	-2.2
o/w ETF	90.3	39.8	58.7	+18.9	+47.4%	12.2	2.0	10.3	+8.3	-
o/w REIT	95.8	79.7	85.7	+6.0	+7.5%	16.3	-1.2	1.4	+2.7	-
Total	3,267.3	2,343.1	2,706.8	+363.6	+15.5%,	122.0	51.2	112.2	+60.9	-6.7

\* 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)
	FYE21	FYE22 1	FYE23 2	vs FYE22 2-1	change ratio	FYE21	FYE22 3	FYE23 4	vs FYE22 4-3	
Domestic bonds	734.1	758.0	766.5	+8.4	+1.1%	1.9	-10.1	-10.3	-0.2	-7.4
JGB's	173.9	221.1	288.9	+67.7	+30.6%	2.3	-3.1	0.8	+3.9	-6.2
Local government bond	224.0	218.4	146.7	-71.6	-32.8%	0.9	-1.5	-2.3	-0.8	-0.4
Foreign bonds	369.3	303.7	380.3	+76.5	+25.2%	-0.1	-8.0	-9.0	-1.0	-3.2
Foreign government bond	86.4	27.1	69.2	+42.1	+155.4%	0.7	-0.2	0.1	+0.3	-0.8
Ginnie Mae	-	49.4	81.7	+32.2	+65.2%	-	-0.1	-0.8	-0.7	-
Stocks	33.6	34.4	41.1	+6.6	+19.2%	21.0	22.1	29.9	+7.8	+1.2
Investment trusts & Others	271.5	216.5	231.8	+15.2	+7.0%	6.7	-11.8	2.4	+14.2	+0.9
ETF	37.5	20.7	32.6	+11.9	+57.5%	2.5	2.5	10.7	+8.1	+0.5
REIT	39.5	41.4	45.1	+3.6	+8.7%	4.1	-0.7	-0.7	+0.0	+0.0
Total	1,408.8	1,312.7	1,419.7	+107.0	+8.2%,	29.7	-7.8	12.9	+20.8	-8.4

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

# Securities Portfolio (Joyo)

(¥bn)

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,634.3	63.0%	+153.0	+10.3%	+200.9	+14.0%
Duration (year)	7.1	—	8.0	—	7.0	—	5.8	—	5.2	—	4.6	—	-1.1	—	-0.5	—
Fixed rate note	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%	1,634.0	62.9%	+153.1	+10.3%	+200.9	+14.0%
(Avg yield)	(0.29%)	—	(0.30%)	—	(0.32%)	—	(0.27%)	—	(0.27%)	—	(0.30%)	—	(+0.03%)	—	(+0.03%)	—
Floating rate note	0.3	0.0%	0.3	0.0%	0.3	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	-0.0	-18.7%	-0.0	-9.8%
(Avg yield)	(0.07%)	—	(0.52%)	—	(0.63%)	—	(0.72%)	—	(0.64%)	—	(0.58%)	—	(-0.14%)	—	(-0.06%)	—
Foreign currency denominated bonds	545.8	18.6%	583.5	18.5%	436.4	15.7%	301.6	13.1%	368.7	16.0%	435.4	16.7%	+133.7	+44.3%	+66.6	+18.0%
Duration (year)	4.5	—	4.4	—	2.9	—	2.8	—	3.1	—	3.5	—	+0.6	—	+0.3	—
(Avg yield Spread)	(1.40%)	—	(1.30%)	—	(0.99%)	—	(0.48%)	—	(0.08%)	—	(0.25%)	—	(-0.22%)	—	(+0.17%)	—
Fixed rate note	415.6	14.2%	449.5	14.2%	256.0	9.2%	116.8	5.0%	146.2	6.3%	201.5	7.7%	+84.6	+72.5%	+55.2	+37.7%
(Avg yield)	(1.68%)	—	(1.71%)	—	(1.99%)	—	(3.32%)	—	(3.91%)	—	(4.38%)	—	(+1.06%)	—	(+0.47%)	—
(Avg yield Spread)	(1.58%)	—	(1.55%)	—	(1.25%)	—	(Δ0.16%)	—	(Δ1.22%)	—	(Δ0.93%)	—	(-0.76%)	—	(+0.29%)	—
Floating rate note	130.1	4.4%	134.0	4.2%	180.3	6.5%	184.8	8.0%	222.4	9.6%	233.9	9.0%	+49.0	+26.5%	+11.4	+5.1%
(Avg yield)	(1.09%)	—	(0.90%)	—	(1.94%)	—	(4.85%)	—	(6.22%)	—	(6.48%)	—	(+1.63%)	—	(+0.26%)	—
(Avg yield Spread)	(0.74%)	—	(0.47%)	—	(0.44%)	—	(0.98%)	—	(1.01%)	—	(1.16%)	—	(+0.18%)	—	(+0.15%)	—
Stock	100.9	3.4%	103.1	3.2%	100.3	3.6%	92.3	4.0%	101.1	4.3%	109.7	4.2%	+17.4	+18.8%	+8.5	+8.4%
Cet1 ratio	—	21.1%	—	21.0%	—	19.9%	—	18.0%	—	19.8%	—	21.6%	(+3.64%)	—	(+1.78%)	—
Investment trust and others*	393.8	13.4%	410.9	13.0%	446.4	16.1%	416.1	18.1%	400.0	17.3%	414.6	15.9%	-1.5	-0.3%	+14.5	+3.6%
Total	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%	2,594.0	100.0%	+302.6	+13.2%	+290.7	+12.6%
(Avg yield)	(1.00%)	—	(1.03%)	—	(1.12%)	—	(1.46%)	—	(1.60%)	—	(1.72%)	—	(+0.26%)	—	(+0.12%)	—
Unrealized gains/losses	193.6	—	122.0	—	35.7	—	51.2	—	52.9	—	112.2	—	+60.9	+118.8%	+59.2	+111.7%

# Securities Portfolio (Ashikaga)

(¥bn)

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

	Sep-21		FYE21		Sep-22		FYE22		Sep-23		FYE23		vs FYE22		vs Sep-23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	53.0%	777.8	58.9%	+8.7	+1.1%	+78.1	+11.2%
Duration (year)	5.7	-	5.8	-	4.9	-	4.8	-	5.4	-	4.6	-	-0.2	-	-0.8	-
(Avg yield Spread)	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(+0.03%)	-	(+0.02%)	-
Fixed rate note	684.7	54.3%	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	53.0%	777.8	58.9%	+8.7	+1.1%	+78.1	+11.2%
(Avg yield)	(0.63%)	-	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(+0.03%)	-	(+0.02%)	-
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%	+0.0	-	+0.0	-
(Avg yield)	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(0.00%)	-	(+0.00%)	-	(+0.00%)	-
Foreign currency denominated bonds	338.0	26.8%	368.6	26.7%	413.2	30.0%	310.8	23.5%	363.8	27.6%	388.5	29.4%	+77.7	+25.0%	+24.7	+6.8%
Duration (year)	4.9	-	4.4	-	4.0	-	4.2	-	4.1	-	3.9	-	-0.3	-	-0.1	-
(Avg yield Spread)	(2.58%)	-	(2.61%)	-	(2.95%)	-	(3.21%)	-	(3.76%)	-	(3.99%)	-	(+0.78%)	-	(+0.23%)	-
Fixed rate note	320.2	25.4%	349.0	25.3%	391.6	28.4%	290.9	22.0%	310.0	23.5%	322.1	24.4%	+31.2	+10.7%	+12.1	+3.9%
(Avg yield)	(2.67%)	-	(2.70%)	-	(2.98%)	-	(3.18%)	-	(3.61%)	-	(3.76%)	-	(+0.58%)	-	(+0.14%)	-
Floating rate note	17.8	1.4%	19.5	1.4%	21.6	1.6%	19.9	1.5%	53.8	4.1%	66.3	5.0%	+46.4	+233.2%	+12.5	+23.2%
(Avg yield)	(0.98%)	-	(1.00%)	-	(2.41%)	-	(3.73%)	-	(5.09%)	-	(5.57%)	-	(+1.84%)	-	(+0.48%)	-
Stock	12.7	1.0%	12.6	0.9%	12.2	0.9%	12.2	0.9%	11.2	0.8%	11.1	0.8%	-1.1	-9.0%	-0.1	-0.9%
Cet1 ratio	4.4%	-	4.2%	-	4.0%	-	3.9%	-	3.6%	-	3.5%	-	(-0.41%)	-	(-0.04%)	-
Investment trust and others*	225.9	17.9%	264.5	19.2%	247.0	17.9%	227.9	17.3%	217.8	16.5%	228.9	17.3%	+1.0	+0.4%	+11.1	+5.1%
Total	1,261.4	100.0%	1,378.8	100.0%	1,479.0	100.0%	1,320.2	100.0%	1,292.7	100.0%	1,406.4	106.5%	+86.2	+6.5%	+113.7	+8.8%
(Avg yield)	(1.47%)	-	(1.44%)	-	(1.65%)	-	(1.64%)	-	(1.81%)	-	(1.88%)	-	(+0.24%)	-	(+0.06%)	-
Unrealized gains/losses	71.0	-	29.9	-	△ 29.4	-	△ 7.5	-	△ 16.3	-	13.3	-	+20.8	-	+29.6	-

# Change in Borrower Classification (Joyo)

## Based on Number of Borrowers for Business

		(number)							
		FYE22						(number)	
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	
FYE23	Normal borrowers	9,485	519	5	1	0	0	10,010	FYE21 - FYE22
	Borrowers requiring caution	448	3,223	19	43	0	0	3,733	FYE22 - FYE23
	Borrower requiring monitoring	4	21	91	5	0	0	121	Upgraded
	Potentially bankrupt	4	110	17	1,112	0	0	1,243	Unchanged
	Substantially bankrupt	0	19	1	99	74	0	193	Dow ngraded
	Legally bankrupt	1	9	0	37	10	13	70	Others
	Others	438	292	1	20	0	0	751	Total
Total		10,380	4,193	134	1,317	84	13	16,121	

## Based on Borrowed Amount for Business

		(¥mil)							
		FYE22						(¥mil)	
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	
FYE23	Normal borrowers	3,202,842	65,687	1,878	76	0	0	3,270,484	FYE21 - FYE22
	Borrowers requiring caution	81,397	295,108	1,718	3,654	0	0	381,878	FYE22 - FYE23
	Borrower requiring monitoring	402	1,802	11,041	1,648	0	0	14,894	Upgraded
	Potentially bankrupt	207	10,576	4,839	66,625	0	0	82,249	Unchanged
	Substantially bankrupt	0	845	24	4,563	1,678	0	7,111	Dow ngraded
	Legally bankrupt	801	416	0	2,997	247	420	4,882	Others
	Others	30,348	9,553	246	103	0	0	40,251	Total
Total		3,315,999	383,989	19,748	79,669	1,925	420	3,801,753	

# Change in Borrower Classification (Ashikaga)

## Based on Number of Borrowers for All

Based on Number of Borrowers for All								(number)			
		FYE22									
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	(number)		
									FYE21 - FYE22	FYE22 - FYE23	
FYE23	Normal borrowers	193,654	684	4	19	2	0	194,363	Upgraded	753	881
	Borrowers requiring caution	1,083	5,023	26	97	8	1	6,238	Unchanged	196,377	200,101
	Borrower requiring monitoring	34	65	293	3	0	0	395	Downgraded	1,541	1,699
	Potentially bankrupt	93	152	35	998	23	14	1,315	Others	0	0
	Substantially bankrupt	116	52	3	33	124	0	328	Total	198,671	202,681
	Legally bankrupt	9	4	0	5	15	9	42			
	Total	194,989	5,980	361	1,155	172	24	202,681			

## Based on Borrowed Amount for All

ased on Borrowed Amount for All

(¥mil)

		FYE22							(¥mil)		
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE21 - FYE22	FYE22 - FYE23	
FYE23	Normal borrowers	4,711,894	52,536	776	299	0	0	4,765,505	Upgraded	53,664	60,916
	Borrowers requiring caution	63,144	279,737	4,269	2,105	209	14	349,478	Unchanged	4,947,988	5,069,265
	Borrower requiring monitoring	496	7,936	20,227	111	0	0	28,770	Downgraded	87,216	91,246
	Potentially bankrupt	1,911	9,801	2,387	53,797	354	243	68,493	Others	0	0
	Substantially bankrupt	2,044	1,270	94	1,509	3,545	0	8,462	Total	5,088,868	5,221,427
	Legally bankrupt	126	108	0	146	274	65	719			
	Total	4,779,615	351,388	27,753	57,967	4,382	322	5,221,427			

## 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		FYE23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	752,580	10.4%	781,745	10.7%	+29,164	+0.2%
Agriculture / Forestry	17,949	0.2%	18,279	0.2%	+329	+0.0%
Fishery	6,336	0.0%	7,131	0.0%	+794	+0.0%
Mining / Quarrying of stones / Gravel	11,564	0.1%	13,608	0.1%	+2,044	+0.0%
Construction	203,373	2.8%	226,404	3.1%	+23,030	+0.2%
Electric, gas and water	219,589	3.0%	233,610	3.1%	+14,021	+0.1%
Telecommunication	18,571	0.2%	20,578	0.2%	+2,006	+0.0%
Transport / Postal activities	184,784	2.5%	196,369	2.6%	+11,585	+0.1%
Wholesale / Retailing services	640,253	8.8%	665,005	9.1%	+24,752	+0.2%
Financial & Insurance services	257,040	3.5%	325,836	4.4%	+68,796	+0.9%
Real estate / Goods rental & leasing	1,219,337	16.8%	1,256,748	17.2%	+37,410	+0.3%
Medical, welfare and other services (*)	335,139	4.6%	347,654	4.7%	+12,514	+0.1%
Public sector	1,119,987	15.5%	909,015	12.4%	-210,972	-3.0%
Others (including individual loans)	2,236,470	30.9%	2,300,909	31.5%	+64,439	+0.5%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	7,222,981	100.0%	7,302,897	100.0%	+79,916	-

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

Industry	FYE22		FYE23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	25,492	24.9%	22,990	23.6%	-2,501	-1.3%
Agriculture / Forestry	1,781	1.7%	3,170	3.2%	+1,388	+1.5%
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%	11,247	11.5%	-995	-0.4%
Electric, gas and water	4,702	4.6%	4,259	4.3%	-442	-0.2%
Telecommunication	773	0.7%	620	0.6%	-153	-0.1%
Transport / Postal activities	4,751	4.6%	3,962	4.0%	-789	-0.5%
Wholesale / Retailing services	23,385	22.8%	22,170	22.7%	-1,214	-0.1%
Financial & Insurance services	60	0.0%	14	0.0%	-45	-0.0%
Real estate / Goods rental & leasing	6,269	6.1%	5,505	5.6%	-764	-0.4%
Medical, welfare and other services	15,579	15.2%	16,430	16.8%	+850	+1.6%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,965	6.8%	6,793	6.9%	-171	+0.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	102,168	100.0%	97,328	100.0%	-4,839	-

## Balance of Loans /

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

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

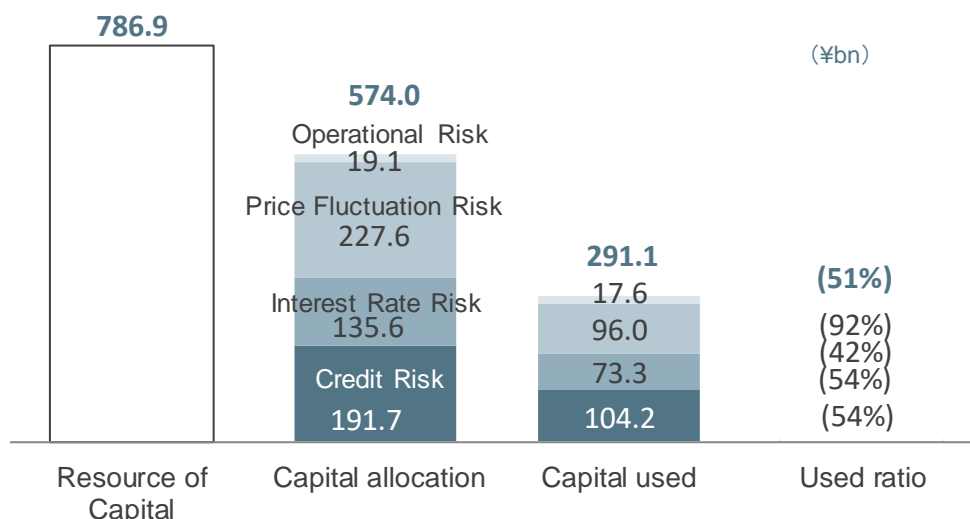
	FYE22		FYE23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	500,439	9.3%	517,394	9.3%	+16,955	+0.0%
Agriculture / Forestry	13,175	0.2%	13,790	0.2%	+615	+0.0%
Fishery	551	0.0%	550	0.0%	-1	-0.0%
Mining / Quarrying of stones / Gravel	2,152	0.0%	2,924	0.0%	+772	+0.0%
Construction	177,064	3.3%	176,218	3.2%	-846	+0.0%
Electric, gas and water	97,433	1.8%	107,159	1.9%	+9,726	+0.1%
Telecommunication	17,168	0.3%	18,153	0.3%	+984	+0.0%
Transport / Postal activities	135,475	2.5%	137,927	2.5%	+2,452	+0.0%
Wholesale / Retailing services	420,240	7.8%	424,375	7.7%	+4,134	-0.1%
Financial & Insurance services	219,246	4.0%	262,816	4.7%	+43,570	+0.6%
Real estate / Goods rental & leasing	647,753	12.0%	711,450	12.9%	+63,696	+0.8%
Medical, welfare and other services (*)	369,936	6.8%	375,399	6.8%	+5,462	+0.0%
Public sector	633,517	11.8%	582,997	10.5%	-50,519	-1.2%
Others (including individual loans)	2,131,381	39.7%	2,175,586	39.5%	+44,204	-0.2%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	5,365,536	100.0%	5,506,745	100.0%	+141,209	—

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

	FYE22		FYE23		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	24,914	26.4%	27,272	28.0%	+2,358	+1.5%
Agriculture / Forestry	1,277	1.3%	1,031	1.0%	-245	-0.2%
Fishery	27	0.0%	27	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	6	0.0%	35	0.0%	+28	+0.0%
Construction	7,263	7.7%	7,989	8.2%	+726	+0.4%
Electric, gas and water	240	0.2%	235	0.2%	-4	+0.0%
Telecommunication	335	0.3%	286	0.2%	-49	+0.0%
Transport / Postal activities	6,021	6.3%	5,803	5.9%	-218	-0.4%
Wholesale / Retailing services	20,820	22.0%	19,399	19.9%	-1,421	-2.1%
Financial & Insurance services	72	0.0%	0	0.0%	-72	+0.0%
Real estate / Goods rental & leasing	7,670	8.1%	6,560	6.7%	-1,109	-1.4%
Medical, welfare and other services	19,485	20.6%	22,018	22.6%	+2,533	+1.9%
Public sector	—	—	—	—	—	—
Others (including individual loans)	6,119	6.4%	6,705	6.8%	+586	+0.3%
<b>Total</b> (Transactions conducted by branches in Japan excluding government bond financial trading account)	94,254	100.0%	97,365	100.0%	+3,110	—

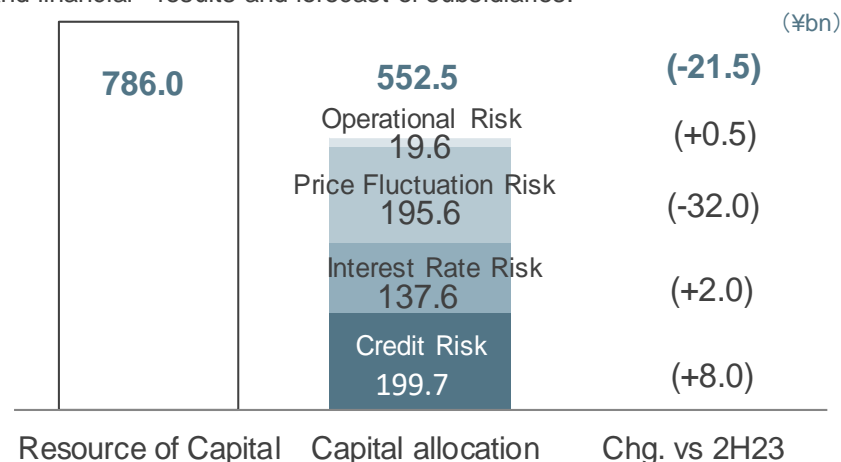
# Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

## Capital Allocation/ Capital Used as of Mar31, 2024



## Capital Allocation (planned for 1H24)

Decided capital allocation for 1H24, based on the market outlook, and financial results and forecast of subsidiaries.



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

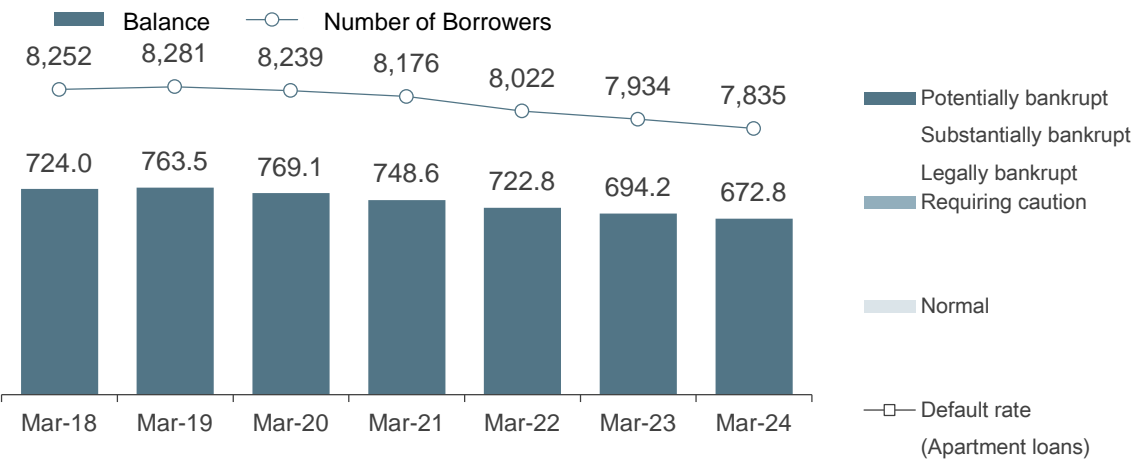
		Tail event scenario (Article 177)		Tailored event scenario (Article 178)		
		2024	2025	2024	2025	2026
Parameter	Real GDP	+0.30%	+1.90%	+0.32%	-0.08%	+0.51%
	Nikkei Stock average	¥16,521	¥17,114	¥32,212	¥30,503	¥29,816
	USD/Yen exchange rate	¥103.00	¥102.80	¥140.40	¥136.05	¥128.14
Capital ratio	Domestic standard	10.85%	10.19%	13.04%	13.23%	13.24%
	CET1 ratio	10.63%	10.68%	12.53%	12.43%	12.16%
Outline of scenario		We adopted 'downside financial stress scenario' in Financial System Report (October 2023) by BOJ.		We adopted Tailored event scenario to assume the escalation of the situation in Ukraine (an increase in geopolitical risks).		



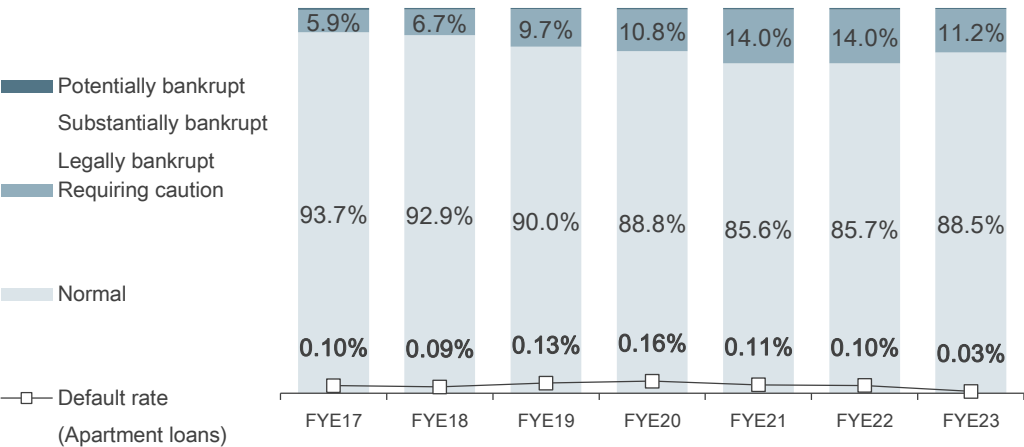
# Apartment Loans (1) Portfolio

## Joyo Bank

Number of Borrowers and Balance of Loans (¥bn)

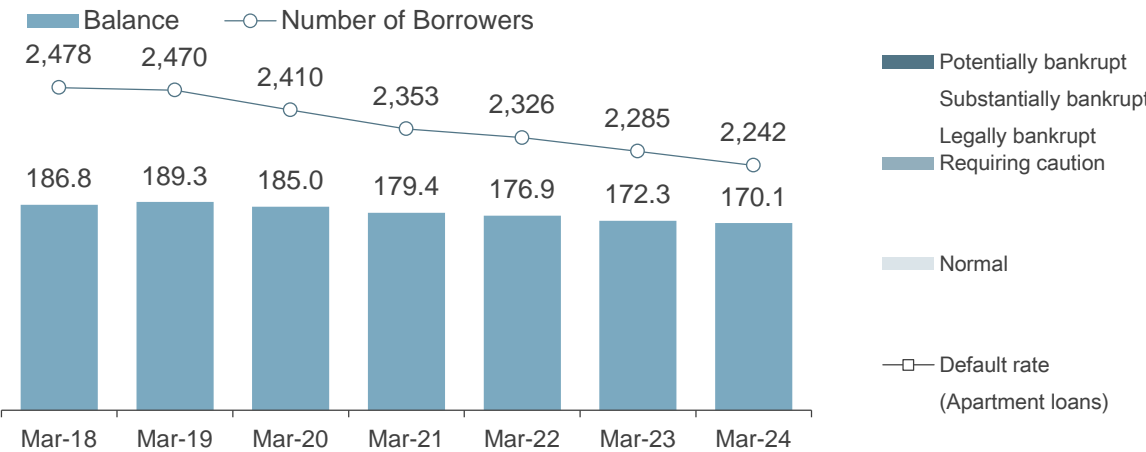


Borrower Rating and Default Ratios

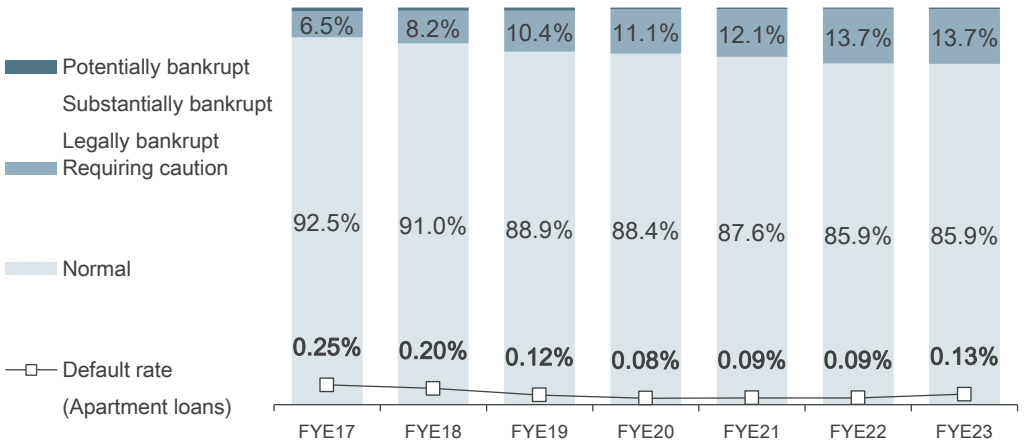


## Ashikaga Bank

Number of Borrowers and Balance of Loans (¥bn)



Borrower Rating and Default Ratios

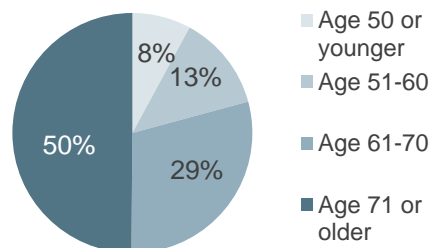


# Apartment Loans (2) Monitoring Situations

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

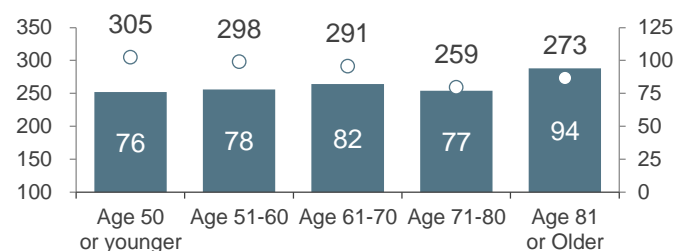
## Joyo Bank

Composition by Age Group  
(by number of borrowers)



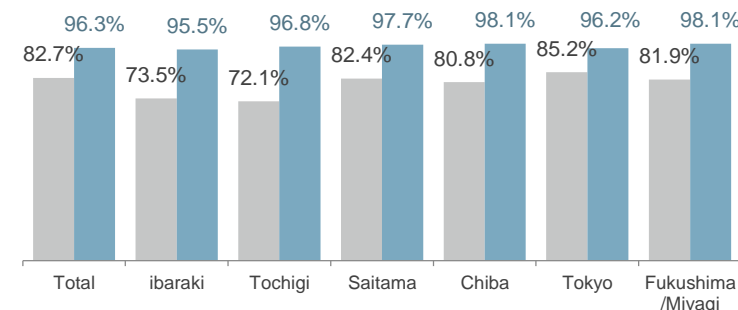
Avg. Balance and Maturity by Age Group

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



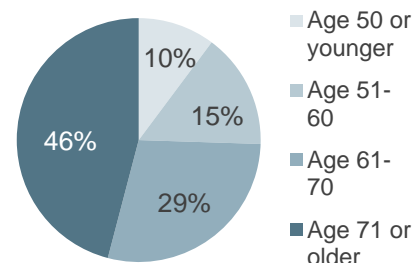
Occupancy Rate of Apartments by Area

■ Prefectural Avg ■ Our financing



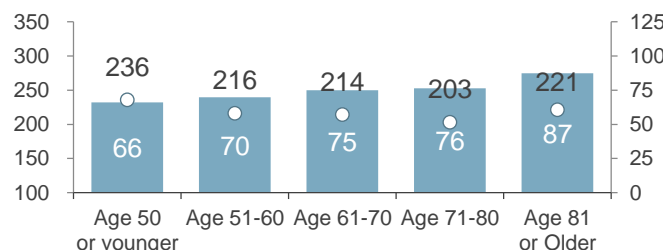
## Ashikaga Bank

Composition by Age Group  
(by number of borrowers)



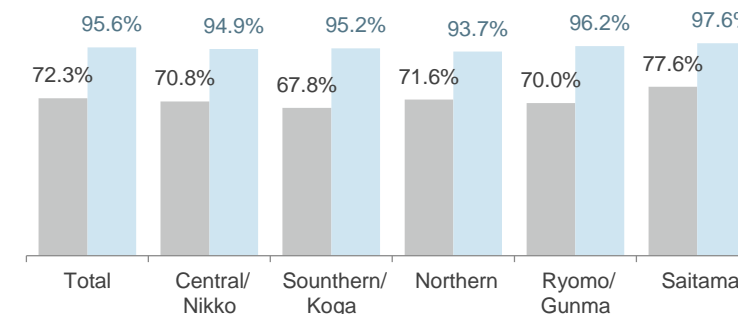
Avg. Balance and Maturity by Age Group

■ Avg Balance (¥mil/right hand)



Occupancy Rate of Apartments by Area

■ Area Avg ■ Our financing



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.30,2023 and who especially need attention.

# Cost Efficiency

## Joyo

(¥bn)

		FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	YoY
Total expenses		65.3	32.7	64.2	31.2	61.7	30.5	60.5	29.1	57.6	29.5	58.5	+0.9
Personnel expenses		33.8	16.8	33.5	16.7	33.2	16.3	32.7	16.2	32.2	16.2	32.1	-0.1
Non-Personnel expenses		27.7	13.6	26.8	12.3	24.7	12.0	24.1	10.9	22.0	11.3	22.7	+0.7
Depreciation	1	5.9	2.6	5.2	2.4	4.8	2.2	4.4	2.1	4.1	2.0	4.1	+0.0
Deposit insurance cost	2	2.7	1.3	2.7	1.3	2.7	1.3	2.7	0.7	1.4	0.7	1.4	+0.0
Others (Excluding 1 & 2)		18.9	9.5	18.9	8.5	17.1	8.3	16.8	8.1	16.4	8.5	17.0	+0.6
Tax		3.8	2.2	3.8	2.1	3.7	2.1	3.6	2.0	3.3	1.9	3.7	+0.3
OHR(Core gross business income basis)		60.1%	57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	47.6%	55.2%	54.6%	+7.0%

## Ashikaga

(¥bn)

		FY18	1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	YoY
Total expenses		48.8	25.3	50.7	24.4	48.4	23.9	47.6	23.0	45.6	23.1	46.6	+0.9
Personnel expenses		26.8	13.7	27.6	13.4	26.6	12.8	25.4	12.5	24.9	12.4	24.8	-0.1
Non-Personnel expenses		18.4	9.8	19.9	9.2	18.6	9.4	19.2	8.9	18.0	9.1	19.0	+0.9
Depreciation	1	2.2	1.2	2.8	2.1	4.2	2.2	4.4	2.1	4.2	2.1	4.1	+0.0
Deposit insurance cost	2	1.8	0.9	1.8	0.9	1.8	0.9	1.8	0.4	0.9	0.4	0.9	+0.0
Others (Excluding 1 & 2)		14.4	7.7	15.2	6.2	12.6	6.2	12.9	6.3	12.8	6.5	13.8	+0.9
Tax		3.5	1.7	3.1	1.7	3.0	1.6	2.9	1.5	2.6	1.5	2.7	+0.0
OHR(Core gross business income basis)		55.6%	63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	57.7%	55.5%	58.3%	+0.5%

# Number of Employees / Offices

## Joyo

	(number)											
	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY
Number of employees	3,320	3,391	3,319	3,354	3,267	3,303	3,213	3,185	3,089	3,122	3,023	-66
Number of offices	399	399	383	382	382	382	369	373	369	369	368	-1
Domestic	183	184	186	188	185	185	185	184	184	183	182	-2
Overseas*	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	212	211	193	190	193	193	180	185	181	182	182	+1
Own ATM	802	793	770	753	720	726	709	708	706	705	702	-4

\*All overseas offices are representative office.

## Ashikaga

	(number)											
	FYE18	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	YoY
Number of employees	2,857	2,926	2,831	2,805	2,698	2,716	2,619	2,594	2,497	2,501	2,451	-46
Number of offices	368	366	364	365	361	364	366	351	332	331	324	-8
Domestic	154	150	150	146	143	139	134	134	134	134	134	±0
Overseas*	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	212	214	212	217	216	223	230	215	196	195	188	-8
Own ATM	673	669	659	659	646	641	635	622	605	600	592	-13

\*All overseas offices are representative office.

# Shareholder Composition

## ● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2023			Mar. 31, 2024			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%	54	347,059	34.1%	+7	-22,811	+0.1%
Securities	41	22,878	1.9%	44	45,145	4.1%	45	23,346	2.2%	+1	-21,798	-1.8%
Corporate	1,124	338,826	28.7%	1,154	134,803	12.3%	1,122	128,938	12.6%	-32	-5,864	+0.2%
Foreign	475	242,387	20.5%	362	261,725	24.0%	376	277,476	27.2%	+14	+15,751	+3.2%
Individual & others	33,917	216,817	18.3%	64,699	252,540	23.1%	62,519	239,032	23.5%	-2,180	-13,507	+0.3%
Treasury stocks	1	4	0.0%	1	24,621	2.2%	1	852	0.0%	±0	-23,768	-2.1%
Total	35,633	1,179,055	100.0%	66,310	1,089,055	100.0%	64,120	1,017,055	100.0%	-2,190	-72,000	-

## ● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar.31,2024)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2023)
The Master Trust Bank of Japan, Ltd. (Trust Account)	140,561	13.83%	+0.29%
Custody Bank of Japan, Ltd. (Trust Account)	64,207	6.31%	-0.32%
STATE STREET BANK AND TRUST COMPANY 505223	38,677	3.80%	+0.26%
Nippon Life Insurance Company	27,590	2.71%	+0.12%
Sompo Japan Insurance Inc.	22,660	2.22%	+0.10%
JP MORGAN CHASE BANK 380055	22,078	2.17%	+0.44%
Sumitomo Life Insurance Company	21,659	2.13%	+0.09%
Meiji Yasuda Life Insurance Company	15,864	1.56%	+0.07%
THE BANK OF NEW YORK MELLON 140044	15,485	1.52%	-0.06%
JP MORGAN CHASE BANK 385781	13,311	1.30%	+0.03%

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 2020=100			Index of Producers' Shipment 2020=100			Index of Producers' Inventory of Finished Goods 2020=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
FY 2018	113.9	—	—	113.9	—	—	100.5	—	—
FY 2019	111.2	—	-2.4	111.0	—	-2.5	102.2	—	+1.7
FY 2020	100.6	—	-9.5	100.0	—	-9.9	89.0	—	-12.9
FY 2021	119.1	—	+18.4	111.1	—	+11.1	100.2	—	+12.6
FY 2022	123.4	—	+3.6	111.5	—	+0.4	103.8	—	+3.6
FY 2023	—	—	—	—	—	—	—	—	—
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	121.8	+3.7	+10.9	110.8	+0.1	+2.7	102.5	+5.6	+12.6
2022 4-6	125.1	+2.7	+6.8	112.0	+1.1	-1.2	97.2	-5.2	+4.5
7-9	122.3	-2.2	+2.3	112.1	+0.1	+2.2	100.1	+3.0	+3.8
10-12	125.5	+2.6	+5.9	112.2	+0.1	+0.5	105.8	+5.7	+9.1
2023 1-3	120.9	-3.7	-0.1	109.9	-2.0	-0.1	106.2	+0.4	+3.6
2023 4-6	125.3	+3.6	+0.2	114.0	+3.7	+2.1	109.1	+2.7	+12.3
7-9	119.4	-4.7	-3.0	110.8	-2.8	-1.5	105.4	-3.4	+5.3
10-12	116.5	-2.4	-7.1	108.8	-1.8	-3.1	102.9	-2.4	-2.8
2024 1-3	—	—	—	—	—	—	—	—	—
2024 1	103.3	-9.0	-9.6	98.7	-9.1	-5.6	101.8	-1.1	-2.7
2	106.9	+3.5	-8.0	99.9	+1.2	-5.4	105.2	+3.3	-3.7
3	—	—	—	—	—	—	—	—	—

Source Ibaraki Prefecture Government Statistics Division

\* Seasonal adjustment X-12-ARIMA

\* Carender year basis

## Tochigi Prefecture

	Index of Industrial Production Index 2020=100			Index of Producers' Shipment 2020=100			Index of Producers' Inventory of Finished Goods 2020=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
FY 2018	111.4	—	—	114.9	—	-	90.5	—	—
FY 2019	106.7	—	-4.2	109.0	—	-5.1	91.3	—	+0.9
FY 2020	100.0	—	-6.3	100.0	—	-8.3	92.5	—	+1.3
FY 2021	106.1	—	+6.1	106.3	—	+6.3	106.2	—	+14.8
FY 2022	105.5	—	-0.6	107.9	—	+1.5	112.8	—	+6.2
FY 2023	103.3	—	-2.1	109.3	—	+1.3	115.2	—	+2.1
2021 4-6	109.7	+4.4	+13.2	110.6	+4.0	+16.0	108.9	+10.9	+1.3
7-9	104.0	-5.2	+5.2	103.7	-6.3	+3.1	104.7	-3.9	+5.2
10-12	105.1	+1.1	+2.4	104.1	+0.4	+2.1	106.2	+1.4	+14.8
2022 1-3	104.2	-0.9	-1.2	104.6	+0.5	-1.9	114.8	+8.1	+16.9
2022 4-6	103.3	-0.8	-5.9	107.1	+2.4	-3.1	116.3	+1.3	+6.8
7-9	107.4	+4.0	+3.8	109.0	+1.7	+5.2	120.5	+3.6	+15.1
10-12	107.8	+0.3	+1.4	111.5	+2.3	+6.0	112.8	-6.4	+6.2
2023 1-3	104.7	-2.9	+1.6	109.8	-1.5	+5.9	115.9	+2.7	+1.0
2023 4-6	105.8	+1.1	+2.7	113.6	+3.5	+6.3	128.8	+11.1	+10.7
7-9	99.6	-5.8	-7.4	106.5	-6.2	-2.4	119.1	-7.5	-1.2
10-12	102.4	+2.8	-5.0	107.2	+0.7	-3.9	115.2	-3.3	+2.1
2024 1-3	—	—	—	—	—	—	—	—	—
2024 1	95.1	-6.1	-8.6	96.3	-8.7	-10.4	122.9	+0.2	+4.9
2	102.6	+7.9	-4.0	109.5	+13.7	-1.9	123.8	+0.7	+5.7
3	—	—	—	—	—	—	—	—	—

Source Tochigi Prefecture Government Statistics Division

\* Seasonal adjustment X-12-ARIMA

\* Carender year basis

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

### Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

		(¥bn/%)									
		Export					Import				
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
		Amount	Chg YoY				Amount	Chg YoY			
FY	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	640.9	1,330.9	113.9	2,675.2	+42.7	1,780.0	870.7	24.5
FY	2023	2,558.6	+22.7	705.4	1,750.4	102.8	2,295.3	-14.2	1,584.3	681.5	29.5
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	741.4	+69.4	510.5	224.6	6.3
	10-12	594.9	+42.0	151.0	412.5	31.3	762.1	+52.4	498.1	257.3	6.7
2023	1-3	528.5	+33.2	171.8	329.9	26.8	641.4	+29.5	406.6	227.7	7.0
2023	4-6	550.5	+26.6	155.5	370.7	24.3	517.4	-2.5	365.7	143.9	7.7
	7-9	650.3	+23.3	165.7	463.0	21.7	626.9	-15.4	426.6	192.7	7.6
	10-12	732.0	+23.0	178.6	524.8	28.6	620.2	-18.6	431.3	181.8	7.1
2024	1-3	625.9	+18.4	205.6	392.0	28.3	530.9	-17.2	360.7	163.1	7.1
2024	1	180.2	+7.4	60.0	110.8	9.3	190.4	-20.4	127.4	60.9	2.1
	2	214.1	+49.6	62.1	143.7	8.3	160.0	-14.5	106.9	50.7	2.4
	3	231.6	+6.5	83.5	137.4	10.7	180.5	-16.1	126.4	51.5	2.6
Source		Yokohama Customs									

### Tochigi Prefecture

		(¥bn/%)			
		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
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
FY	2023	174.2	-11.6	55.7	-38.1
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
	10-12	47.9	-8.1	22.3	-17.7
2024	1-3	39.0	-13.6	13.6	-56.2
2024	1	11.0	-4.2	4.1	-44.3
	2	11.6	-18.4	6.8	-40.0
	3	16.4	-15.5	2.8	-77.7
Source		Yokohama Customs			

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

## Ibaraki Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture				Municipalities		Total		Floor Space		Km <sup>2</sup>	YoY
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km <sup>2</sup>	YoY		
	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
	FY 2023	397,145	-4.3	111,277	+2.7	128,248	+1.0	15,771	-9.9	1,425	-12.3	1,292	-13.7
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
	10-12	67,183	-15.3	23,007	-23.8	26,508	-4.9	3,916	-4.1	348	-8.2	274	-4.3
2024	1-3	96,953	+22.9	24,773	+1.7	15,364	-6.5	3,667	-13.5	331	-12.9	364	-29.1
2024	1	9,110	-30.7	2,165	-13.8	3,243	-39.5	1,366	+15.7	119	+12.0	194	-15.0
	2	32,647	+119.7	3,567	-14.9	6,290	+37.3	1,157	-12.5	105	-12.5	94	+59.4
	3	55,197	+8.4	19,040	+7.8	5,831	-10.3	1,144	-34.2	107	-30.4	76	-66.5
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					



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

## Tochigi Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture				Municipalities		Total		Floor Space		Km <sup>2</sup>	YoY
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km <sup>2</sup>	YoY		
	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
	FY 2023	184,068	-0.5	69,645	+0.5	73,624	+6.6	9,506	-11.3	918	-12.6	745	-11.4
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
	10-12	46,530	+11.7	16,873	-1.4	16,930	-2.1	2,464	-8.7	235	-11.5	163	-32.0
2024	1-3	19,284	-13.7	9,273	-6.4	6,944	-12.9	1,938	-23.2	191	-22.5	207	+57.3
2024	1	5,496	+9.3	1,540	-3.2	2,964	+4.1	606	-21.5	60	-22.8	125	+225.2
	2	6,152	+24.1	2,381	+30.3	2,876	+5.7	567	-38.6	59	-33.7	30	-46.0
	3	7,636	-38.2	5,352	-17.5	1,104	-54.0	765	-7.4	71	-9.3	51	+37.0
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

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

## Ibaraki Prefecture

		Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales			
		(Worker's Households with Two People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Mito City)  2020=100		New ly Registered Passenger Vehicles+			
												Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
	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
	FY 2023	328	-3.1	+3.1	+1.5	-0.7	+6.5	+0.9	+2.2	106.2	+2.7	97,763	+4.7	66,354	+10.3
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	-6.8	+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	-14.0	+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	-0.9	+7.7	+1.6	+3.7	105.9	+3.1	8,020	-63.2	5,400	-61.3
	10-12	323	-16.5	+2.8	+0.7	-1.0	+5.5	+1.9	+1.0	106.8	+2.7	8,519	-63.3	5,632	-61.3
2024	1-3	330	+11.1	+4.0	+1.9	+13.0	+5.1	+2.2	+0.9	106.8	+1.9	8,384	-72.0	5,921	-70.1
2024	1	320	+3.3	+1.6	-0.6	+3.6	+2.8	-0.2	-0.4	106.9	+1.5	7,924	-9.7	5,443	-1.9
	2	281	+5.5	+5.3	+3.2	+12.4	+7.3	+1.1	+3.7	106.6	+1.8	7,952	-13.8	5,531	-8.5
	3	389	+23.6	+5.2	+3.1	+23.0	+5.6	+5.7	-0.2	106.9	+2.0	9,275	-22.2	6,788	-17.6
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)			

\* Due to the switch to the 2020 base year, the Consumer Price Index (CPI) has been retrospectively revised to adjust the values.

# 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							2020=100		Number	YoY	Number	YoY
				YoY		YoY	YoY	YoY		Index	YoY				
	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
	FY 2023	378	+9.9	+4.0	+1.9	-15.7	+7.7	-0.4	+2.7	105.1	+3.1	72,477	+5.1	49,344	+11.0
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
	10-12	411	+15.6	+4.2	+2.7	-16.1	+7.6	+1.4	+0.7	106.5	+2.9	19,442	+13.2	12,813	+19.6
2024	1-3	393	+3.6	+4.1	+3.4	-6.8	+4.8	+3.5	+1.0	106.6	+2.7	18,324	-19.1	13,072	-14.2
2024	1	445	+27.1	+2.2	+1.1	-21.2	+5.9	-1.9	+0.2	106.5	+2.5	5,571	-13.9	3,970	-5.3
	2	382	+5.6	+5.7	+5.1	-0.6	+7.9	-0.1	+3.8	106.6	+2.8	5,654	-20.2	3,976	-15.0
	3	352	-17.5	+4.7	+4.2	+5.6	+0.9	+12.4	-0.8	106.7	+2.8	7,099	-22.0	5,126	-19.4
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)			

\* Due to the switch to the 2020 base year, the Consumer Price Index (CPI) has been retrospectively revised to adjust the values.

# 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
FY2018		101.7	+0.8	102.0	+3.0	100.3	-0.4	100.9	-1.3	112.4	127.4	2.22	1.62	7,001	-3.8
FY2019		101.6	-0.1	101.8	-0.3	101.1	+0.7	100.7	-0.3	108.0	123.2	2.23	1.58	7,444	+6.3
FY2020		100.7	-0.9	99.8	-1.9	100.2	-0.9	100.3	-0.3	95.5	99.2	2.00	1.27	9,184	+23.4
FY2021		101.2	+0.5	99.8	+0.0	100.3	+0.1	100.3	-0.0	98.6	115.2	2.24	1.38	8,386	-8.7
FY2022		101.9	+0.7	99.6	-0.2	99.0	-1.2	95.4	-4.9	97.2	115.7	2.34	1.49	7,744	-7.7
FY2023		—	—	—	—	—	—	—	—	—	—	2.18	1.37	8,273	+6.8
2021	4-6	101.7	+0.6	101.2	-0.8	106.5	-0.5	107.2	+0.1	101.0	114.9	1.90	1.23	8,263	-2.2
	7-9	101.1	+0.1	99.5	-0.6	94.1	+2.8	94.1	+3.0	92.4	108.4	2.24	1.35	9,277	-15.4
	10-12	100.8	+0.7	99.4	+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	101.2	+0.6	99.1	-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	102.4	+0.6	100.4	-0.8	103.3	-3.1	101.4	-5.4	99.1	117.4	2.08	1.35	7,405	-10.4
	7-9	101.6	+0.5	100.1	+0.7	92.8	-1.3	89.9	-4.4	97.2	117.1	2.41	1.47	8,528	-8.1
	10-12	102.2	+1.3	99.2	-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	101.5	+0.4	98.7	-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	101.6	-0.7	99.6	-0.8	107.7	+4.3	101.4	+0.1	90.4	101.7	1.94	1.28	7,857	+6.1
	7-9	101.6	-0.0	99.2	-0.9	94.0	+1.3	88.2	-2.0	92.9	100.7	2.29	1.36	9,116	+6.9
	10-12	102.1	-0.0	97.9	-1.3	116.7	+1.3	108.5	-1.4	99.1	110.0	2.49	1.43	8,492	+8.3
2024	1-3	—	—	—	—	—	—	—	—	—	—	2.14	1.43	7,629	+5.9
2024	1	101.7	-0.1	99.0	+0.3	82.9	-2.2	77.0	-3.8	100.9	92.1	2.18	1.45	8,035	+9.0
	2	102.2	+0.7	99.0	+0.6	84.8	+1.1	79.0	-0.9	107.4	97.9	2.25	1.45	7,562	+6.9
	3	—	—	—	—	—	—	—	—	—	—	2.00	1.40	7,290	+1.8
Source		Ibaraki Prefecture Government Statistics Division										Ibaraki Labour Bureau			

\* Due to the switch to the 2020 base year, the Total Cash Earnings, Overtime Work Index and Employment Indexes of Regular Workers have been retrospectively revised to adjust the values.

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

## Tochigi Prefecture

		Employment Indexes of Regular Workers		Total Cash Earnings		Overtime Work		Job Opening Ratio		Unemployment Figures	
		2020=100		Wage indexes		Index		(Original Figures)		(Number Receiving	
		(Establishments with 5 or More Regular Workers)		2020=100		2020=100				Unemploy ment Benef its)	
		All Industries	Manufactureing	Nominal	Real	All Industries	Manufactureing	New	Active		
		Index	Index	Index	Index	Index	Index	Ratio		Number	YoY
FY2020		97.8	96.7	100.0	100.0	100.0	100.0	1.74	1.01	7,309	+28.9
FY2021		98.3	91.3	100.3	100.8	106.5	134.0	2.02	1.08	6,272	-14.2
FY2022		99.5	93.3	105.9	103.6	118.3	149.5	2.20	1.19	5,983	-4.6
FY2023		100.2	96.1	104.1	98.2	112.0	141.8	2.16	1.15	6,108	+2.1
2021	4-6	104.9	104.2	100.1	97.7	105.9	130.8	1.76	0.97	6,254	-7.7
	7-9	105.2	104.3	95.1	92.5	106.2	134.7	2.05	1.05	6,886	-19.8
	10-12	105.4	103.7	113.9	110.4	111.1	143.2	2.25	1.11	6,244	-17.6
2022	1-3	101.6	100.9	91.5	91.1	116.7	149.4	2.10	1.19	5,706	-9.4
2022	4-6	102.8	102.0	109.4	107.6	115.3	145.2	1.89	1.08	5,681	-9.2
	7-9	102.4	101.6	101.5	99.1	117.7	146.7	2.30	1.17	6,671	-3.1
	10-12	102.1	101.3	121.1	116.5	123.6	156.6	2.59	1.27	6,012	-3.7
2023	1-3	99.9	100.3	88.6	84.9	113.5	140.8	2.19	1.27	5,569	-2.4
2023	4-6	100.6	101.9	108.1	102.5	114.6	136.9	1.93	1.13	5,804	+2.2
	7-9	100.7	102.1	99.2	93.4	106.2	137.2	2.24	1.14	6,712	+0.6
	10-12	99.9	101.6	120.5	111.9	113.5	152.4	2.37	1.15	6,210	+3.3
2024	1-3	-	-	-	-	-	-	2.09	1.17	5,704	+2.4
2024	1	99.1	95.3	88.6	82.3	103.1	122.3	2.15	1.19	5,953	+4.4
	2	99.1	94.8	88.4	82.0	111.5	146.4	2.06	1.13	5,673	+3.6
	3	-	-	-	-	-	-	-	-	5,487	-0.8

\* Each index for fiscal year are calculated on an annual average basis.

# SDGs Information

## Business activities with consideration for the environment

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

Fiscal Year	Number of contracts	Contract amount
FY2023	71	¥32.6billion
FY2022	117	¥32.0billion
FY2021	116	¥16.5billion
FY2020	179	¥33.9billion

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

FY	Number of contracts	Contract amount
FY2023	3	¥0.4billion
FY2022	11	¥1.9billion
FY2021	6	¥0.6billion
FY2020	24	¥2.0billion

## Establishment of environment-friendly branches

### Status of establishment of environment-friendly branch offices

Make branches more environmentally-friendly by installing solar power generation systems and switching the interior lighting of the branches to LED

FY		Number of branch offices
FY2023	Joyo Bank	119
	Ashikaga Bank	112
FY2022	Joyo Bank	118
	Ashikaga Bank	109
FY2021	Joyo Bank	105
	Ashikaga Bank	78
FY2020	Joyo Bank	105
	Ashikaga Bank	60

\* cumulative total

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

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

Item(unit)		FY2021	FY2022	FY2023 (preliminary)
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)		0.0267 (-0.0001)	0.0250 (-0.0014)	0.0207 (-0.0041)
Direct Energy Consumption	Kerosence (KL)	0	0	0
	Light Oil (KL)	0	0	1
	Heavy Oil (KL)	140	116	119
	LPG (t)	27	35	36
	City Gas (thousand legislation meter)	107	120	99
Indirect Energy Consumption	Electric Power(MWH)	34,733	32,005	29,870
	Steam (Gj)	2,050	2,074	2,111
	Hot Water (Gj)	0	0	0
	Cold Water (Gj)	0	0	0
Area (1 square meters)		343,826	338,909	337,813
Total energy consumption (KL)		9,168	8,477	7,010

# SDGs Information

## Initiative for reducing greenhouse gas emissions

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

Items		FY2021	FY2022	FY2023 (preliminary)
Direct Energy Consumption (Scope 1)	Kerosene	0	0	0
	Light Oil	1	0	1
	Heavy Oil	380	313	321
	Petrol	1,874	1,912	1,883
	LPG	80	104	107
	City Gas	237	268	214
	Subtotal	2,572	2,598	2,526
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	15,525	14,675	13,668
	Electric power (Adjusted Emissions Factor)	15,276	11,442	7,014
	Steam	117	118	120
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	15,642	14,793	13,788
	Subtotal (Adjusted Emissions Factor)	15,398	11,560	7,135
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	18,214	17,390	16,315
	Total (Adjusted Emissions Factor)	17,970	14,158	9,661

# SDGs Information

## Supporting children to be independent

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

FY	Number of lessons conducted	Number of participants
FY2023	76	about 2,100
FY2022	70	about 3,300
FY2021 <sup>(*1)</sup>	38	about 750
FY2020	31	about 500

(<sup>\*1</sup>) In addition to hosting real events, we have also released video content specifically designed for mandatory financial education in high schools.

## Subsidy to non profit organizations

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

Number of issue	Amount	Donation
1,558	¥133.2billion	¥255million

(end of Mar. 2024, Joyo Bank + Ashikaga Bank)

■ Subsidy utilizing charitable trust <sup>(\*2)</sup> (Joyo Bank)

FY	Number of grants made	Grants made amount
FY2023	50 organizations	¥5.3million
Cumulative total <sup>(*3)</sup>	1,719 organizations	¥184million

(<sup>\*2</sup>) Joyo Bank has established "Eco-Ibaraki" Environmental Conservation Trust in 1992.

(<sup>\*3</sup>) From 1992

## Fostering next-generation

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

FY	Contents	Number of sessions	Number of sessions
FY2023	The 7th Mirai kyoso Juku	7 sessions	26 people
	The 25th New Leader Yosei Dojo	6 sessions	7 people
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 <sup>(*4)</sup>		
FY2020	Postponed due to COVID-19 pandemic		
FY2019	The 5th Mirai kyoso Juku	8 sessions	31 people
	The 21th New Leader Yosei Dojo	1 session	19 people
	The 7th Ashigin Keiei Juku	4 sessions	8 people
FY2018	The 4th Mirai Kyoso Juku	7 sessions	30 people
	The 20th New Leader Yosei Dojo	1 session	25 people
	The 6th Ashigin Keiei Juku	4 sessions	14 people
FY2017	The third Mirai Kyoso Juku	7 sessions	30 people
	The 19th New Leader Yosei Dojo	1 session	15 people
	The 5th Ashigin Keiei Juku	4 sessions	15 people
FY2016	The second Mirai Kyoso Juku	10 sessions	30 people
	The 18th New Leader Yosei Dojo	1 session	11 people
	The 4th Ashigin Keiei Juku	3 sessions	14 people

( \* 4) We conducted follow-up seminars for graduates through webinars, targeting past participants who have successfully completed the program of Mirai kyosoJuku.



# 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

	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%

### ■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

### ■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

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

FY2022	58.7 % ( 338 people ) All of assistant manager level 576 people
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### ■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

### ■Female employees ratio in managerial position

FY2022	16.5 % (212 people ) All of manager level 1,288 people
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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	40.1%
o/w regular employee	54.5%
o/w non-regular employee	41.9%

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

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

### ■Certification

As of March 31,2024	<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)

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

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

	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)
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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
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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.

### ■ 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

### ■ 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 March 31,2024	<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

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