

<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)

	1H24			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,309.7	0.99	36,513	+66.5	+0.06	+2,589
JPY	7,120.6	0.88	31,571	+69.9	+0.06	+2,547
Foreign currency	189.1	5.21	4,941	- 3.4	+0.13	+42
Securities	2,743.1	1.79	24,682	+441.0	+0.19	+6,171
Domestic Bonds	1,728.4	0.43	3,769	+302.5	+0.13	+1,592
Stocks	111.3	5.59	3,124	+17.6	- 0.25	+375
Foreign securities	498.0	5.12	12,797	+98.6	+0.46	+3,461
Others	405.3	2.45	4,991	+22.0	+0.24	+741
Call loans	147.3	0.40	298	+97.0	- 0.30	+118
JPY	141.8	0.21	153	+99.0	+0.19	+148
Foreign currency	5.4	5.28	144	- 2.0	+0.64	- 30
Bills purchased	-	-	-	-	-	-
Monetary claims bought	0.6	0.49	1	- 3.0	+0.07	- 6
Due from banks	2,493.7	0.23	2,889	+2,304.6	- 1.01	+1,703
NCDs	-	-	-	-	-	-
Foreign exchange	3.8	1.23	23	- 0.4	+0.04	- 1
Others	13.1	2.94	194	- 4.6	+1.48	+63
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	12,711.7	1.01	64,603	+2,901.0	- 0.08	+10,639

Liabilities

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

	1H24			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,470.4	0.05	3,011	+165.3	+0.02	+1,501
JPY	10,387.5	0.02	1,437	+164.8	+0.02	+1,315
Foreign currency	82.9	3.78	1,573	+0.4	+0.42	+186
NCDs	187.7	0.02	25	- 46.4	+0.02	+22
Call money	48.5	5.36	1,305	- 233.2	+4.48	+62
JPY	2.3	0.19	2	- 232.0	+0.24	+58
Foreign currency	46.1	5.62	1,302	- 1.2	+0.16	+3
Payables under repurchase agreements	147.1	5.52	4,073	+67.2	+0.16	+1,925
Payables under securities lending transactions	41.0	0.03	7	+38.4	- 1.95	- 18
Bills sold	-	-	-	-	-	-
Borrowed money	1,556.9	0.13	1,087	+16.6	- 0.06	- 516
Foreign exchange	0.5	0.45	1	+0.0	+0.44	+1
Corporate bonds	-	-	-	-	-	-
Others	11.1	152.75	8,563	+4.6	- 18.33	+2,981
Interest rate sw aps	-	-	6,281	-	-	+1,933
Interest-bearing liabilities	12,463.6	0.28	18,074	+12.5	+0.09	+5,960

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

	1H21	1H22	1H23	1H24	YoY
Individual customers	2,695.7	2,744.3	2,785.8	2,835.7	+1.7%
Corporate	2,956.4	2,973.4	3,228.5	3,469.7	+7.4%
Local	1,642.4	1,645.8	1,745.3	1,842.7	+5.5%
Tokyo	1,314.0	1,327.6	1,483.2	1,627.0	+9.6%
Public sector	545.5	486.4	560.4	610.3	+8.9%
Foreign currency	147.8	148.5	148.5	141.0	-5.0%
Total	6,345.4	6,352.6	6,723.2	7,056.7	+4.9%

Balance Sheet / Average Balance / Average Yield (Ashikaga)

Assets

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

	1H24			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,337.7	0.94	25,207	- 6.4	+0.05	+152.4
Domestic	5,319.2	0.93	24,934	- 4.0	+0.06	+158.4
Overseas	18.4	2.94	273	- 2.4	- 0.22	- 5.9
Trading account securities	1.1	0.37	2	+0.0	- 0.05	-0.0
Securities	1,552.7	1.98	15,484	+274.1	+0.17	+387.1
Domestic Bonds	883.4	0.77	3,432	+177.2	+0.14	+120.1
Stocks	11.4	17.87	1,028	- 0.6	+3.94	+17.9
Foreign securities	402.3	4.22	8,516	+61.8	+0.47	+211.1
Others	255.4	1.95	2,506	+35.7	+0.02	+37.9
Call loans	9.3	1.25	58	+8.1	- 4.00	+2.6
Domestic	7.3	0.19	7	+7.3	+0.19	+0.7
International	1.9	5.12	51	+0.7	- 0.13	+1.9
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.1	0.90	23	+0.1	- 0.09	- 0.1
Due from banks	1,062.6	0.23	1,259	+703.5	- 0.12	+60.0
NCDs	10.0	0.11	5	±0.0	+0.07	+0.3
Foreign exchange	6.1	0.00	0	- 0.9	-	-
Others	21.7	0.16	17	+5.1	- 0.06	- 0.1
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	8,006.6	1.04	42,059	+983.6	+0.02	+602.3

Liabilities

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

	1H24			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,920.9	0.02	1,029	+116.9	+0.02	+853
Domestic	6,905.0	0.02	881	+119.9	+0.02	+842
Overseas	15.9	1.85	147	- 3.0	+0.41	+11
NCDs	198.4	0.02	23	- 22.8	+0.01	+18
Call money	9.4	0.74	35	- 16.8	- 1.23	- 226
Domestic	8.4	0.15	6	- 7.9	+0.21	+11
International	1.0	5.59	28	- 8.8	+0.22	- 238
Payables under repurchase agreements	2.0	5.60	57	- 55.1	+0.16	- 1,502
Payables under securities lending transactions	262.8	2.33	3,071	+157.7	- 3.07	+224
Bills sold	-	-	-	-	-	-
Borrowed money	426.8	0.00	12	+10.5	-	+12
Foreign exchange	0.2	0.00	0	- 0.1	-	-
Corporate bonds	-	-	-	-	-	-
Others	4.7	285.74	6,746	+1.4	+139.14	+4,380
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	7,824.0	0.27	10,975	+191.7	+0.09	+3,759

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

	1H21	1H22	1H23	1H24	YoY
Individual customers	2,251.8	2,310.3	2,355.7	2,390.9	+1.9%
Corporate	2,231.6	2,230.6	2,370.9	2,559.9	+6.2%
Local	1,723.5	1,719.5	1,755.7	1,805.7	+2.1%
Tokyo	508.0	511.1	615.1	754.1	+20.3%
Public sector	337.2	343.6	351.4	347.2	+2.2%
Foreign currency	12.6	12.7	10.5	7.7	-16.8%
Total	4,833.3	4,897.4	5,088.6	5,305.9	+3.9%

Interest Yields and Spreads (Joyo)

Total Account

(%)

		1H20	1H21	1H22	1H23	1H24	YoY
Average yield on interest-earning assets	1	0.89	0.82	0.88	1.09	1.01	- 0.08
Average yield on loans and bills discounted	2	0.88	0.85	0.87	0.93	0.99	+0.06
Average yield on securities		1.04	1.00	1.12	1.60	1.79	+0.19
Average yield on interest-bearing liabilities		0.03	0.01	0.05	0.19	0.28	+0.09
Average yield on deposits and NCDs	3	0.01	0.00	0.01	0.02	0.05	+0.02
Expense ratio		0.65	0.61	0.56	0.55	0.56	+0.00
Deposit and securities cost	4	0.67	0.61	0.58	0.58	0.61	+0.03
Funding cost	5	0.57	0.46	0.47	0.66	0.76	+0.10
Loan-deposit interest margins	2-3	0.87	0.85	0.85	0.90	0.93	+0.03
Difference between average yield on loans and deposits	2-4	0.21	0.24	0.29	0.34	0.37	+0.03
Total interest margins	1-5	0.32	0.36	0.41	0.43	0.24	- 0.18

Domestic Account

(%)

		1H20	1H21	1H22	1H23	1H24	YoY
Average yield on interest-earning assets	1	0.82	0.76	0.79	0.82	0.75	- 0.07
Average yield on loans and bills discounted	2	0.86	0.85	0.83	0.82	0.88	+0.06
Average yield on securities		0.90	0.87	0.95	0.96	1.05	+0.09
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.00	0.04	+0.04
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.02	+0.02
Expense ratio		0.65	0.61	0.55	0.55	0.55	+0.00
Deposit and securities cost	4	0.65	0.61	0.56	0.55	0.58	+0.02
Funding cost	5	0.55	0.46	0.43	0.47	0.52	+0.05
Loan-deposit interest margins	2-3	0.86	0.84	0.83	0.81	0.85	+0.03
Difference between average yield on loans and deposits	2-4	0.21	0.24	0.27	0.26	0.30	+0.03
Total interest margins	1-5	0.27	0.30	0.35	0.35	0.22	- 0.12

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	0.898	0.823	0.888	1.097	1.013	- 0.083
Average yield on loans and bills discounted	2	0.881	0.856	0.870	0.934	0.996	+0.062
Average yield on securities		1.043	1.002	1.121	1.603	1.794	+0.190
Average yield on deposits and NCDs	3	0.010	0.005	0.017	0.028	0.056	+0.028
Funding cost	5	0.570	0.461	0.474	0.666	0.769	+0.102
Loan-deposit interest margins	2-3	0.871	0.850	0.853	0.905	0.939	+0.033
Total interest margins	1-5	0.328	0.361	0.413	0.430	0.244	- 0.186

Average yield on interest-earning assets	1	0.820	0.763	0.791	0.827	0.751	- 0.075
Average yield on loans and bills discounted	2	0.864	0.851	0.834	0.821	0.884	+0.063
Average yield on securities		0.903	0.879	0.956	0.961	1.055	+0.094
Average yield on deposits and NCDs	3	0.000	0.001	0.003	0.002	0.027	+0.025
Funding cost	5	0.550	0.461	0.433	0.475	0.527	+0.052
Loan-deposit interest margins	2-3	0.864	0.849	0.830	0.818	0.856	+0.038
Total interest margins	1-5	0.270	0.302	0.357	0.351	0.223	- 0.128

Interest Yields and Spreads (Ashikaga)

Total Account

		1H20	1H21	1H22	1H23	1H24	(%) YoY
Average yield on interest-earning assets	1	1.04	0.88	0.90	1.02	1.04	+0.02
Average yield on loans and bills discounted	2	0.99	0.95	0.91	0.88	0.94	+0.05
Average yield on securities		1.65	1.47	1.65	1.81	1.98	+0.17
Average yield on interest-bearing liabilities		0.04	0.01	0.06	0.18	0.27	+0.09
Average yield on deposits and NCDs	3	0.01	0.00	0.00	0.00	0.02	+0.02
Expense ratio		0.77	0.71	0.66	0.65	0.66	+0.01
Deposit and securities cost	4	0.78	0.71	0.67	0.66	0.69	+0.03
Funding cost	5	0.74	0.54	0.54	0.79	0.88	+0.09
Loan-deposit interest margins	2-3	0.98	0.95	0.91	0.87	0.91	+0.03
Difference between average yield on loans and deposits	2-4	0.21	0.24	0.24	0.22	0.24	+0.02
Total interest margins	1-5	0.30	0.34	0.35	0.23	0.16	- 0.07

Domestic Account

		1H20	1H21	1H22	1H23	1H24	(%) YoY
Average yield on interest-earning assets	1	0.95	0.79	0.78	0.85	0.84	- 0.01
Average yield on loans and bills discounted	2	0.99	0.95	0.91	0.87	0.93	+0.06
Average yield on securities		1.33	1.06	1.17	1.10	1.20	+0.10
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.00	0.04	+0.04
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.02	+0.02
Expense ratio		0.76	0.70	0.65	0.64	0.65	+0.00
Deposit and securities cost	4	0.77	0.70	0.66	0.64	0.68	+0.03
Funding cost	5	0.72	0.53	0.49	0.61	0.65	+0.03
Loan-deposit interest margins	2-3	0.98	0.95	0.91	0.87	0.90	+0.03
Difference between average yield on loans and deposits	2-4	0.22	0.24	0.25	0.22	0.25	+0.02
Total interest margins	1-5	0.22	0.26	0.29	0.24	0.19	- 0.05

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	1.048	0.883	0.900	1.023	1.047	+0.024
Average yield on loans and bills discounted	2	0.997	0.958	0.918	0.883	0.941	+0.058
Average yield on securities		1.654	1.476	1.653	1.811	1.988	+0.177
Average yield on deposits and NCDs	3	0.010	0.002	0.003	0.005	0.029	+0.024
Funding cost	5	0.747	0.540	0.541	0.792	0.886	+0.094
Loan-deposit interest margins	2-3	0.987	0.956	0.915	0.878	0.912	+0.034
Total interest margins	1-5	0.301	0.343	0.359	0.231	0.161	- 0.070

Average yield on interest-earning assets	1	0.955	0.797	0.782	0.857	0.845	- 0.012
Average yield on loans and bills discounted	2	0.995	0.958	0.914	0.874	0.934	+0.060
Average yield on securities		1.330	1.068	1.171	1.107	1.208	+0.101
Average yield on deposits and NCDs	3	0.008	0.002	0.001	0.001	0.025	+0.024
Funding cost	5	0.728	0.532	0.490	0.613	0.652	+0.039
Loan-deposit interest margins	2-3	0.987	0.956	0.913	0.873	0.909	+0.036
Total interest margins	1-5	0.227	0.265	0.292	0.244	0.193	- 0.051

Loans 1 (Joyo)

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23		(¥bn)
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%	
Yen-denominated loans	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%	7,435.1	100.0%	+121.2	+1.6%	+119.9	+1.6%	
Normal (incl. borrowers w/o credit score)	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%	6,966.7	93.6%	+133.5	+1.9%	+145.0	+2.1%	
Other borrowers requiring caution	444.0	6.5%	422.4	6.0%	410.1	5.6%	376.0	5.1%	391.3	5.3%	371.4	4.9%	- 4.5	- 1.2%	- 19.8	- 5.0%	
Borrowers Requiring Monitoring	20.9	0.3%	18.4	0.2%	20.3	0.2%	16.6	0.2%	14.6	0.2%	14.8	0.2%	- 1.7	- 10.5%	+0.2	+1.6%	
Potentially bankrupt or worse	91.3	1.3%	88.6	1.2%	89.5	1.2%	88.0	1.2%	87.5	1.1%	82.1	1.1%	- 5.9	- 6.7%	- 5.4	- 6.2%	

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23		(¥bn)
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%	
Loans	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%	7,146.7	100.0%	+349.3	+5.1%	+165.1	+2.3%	
Local	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%	5,176.4	72.4%	+182.6	+3.6%	+108.7	+2.1%	
Ibaraki	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%	3,684.9	51.5%	+132.3	+3.7%	+82.3	+2.2%	
Tochigi	283.9	4.4%	283.5	4.4%	289.1	4.3%	288.4	4.2%	290.8	4.1%	287.8	4.0%	- 0.5	- 0.1%	- 2.9	- 1.0%	
Fukushima	324.0	5.1%	327.0	5.1%	330.1	4.9%	334.3	4.9%	339.0	4.8%	345.3	4.8%	+11.0	+3.2%	+6.2	+1.8%	
Miyagi	112.0	1.7%	112.2	1.7%	116.3	1.7%	119.1	1.7%	120.8	1.7%	125.3	1.7%	+6.2	+5.2%	+4.4	+3.7%	
Chiba	354.9	5.6%	360.3	5.6%	379.6	5.7%	385.0	5.6%	390.7	5.5%	398.4	5.5%	+13.4	+3.4%	+7.7	+1.9%	
Saitama	281.6	4.4%	291.7	4.5%	304.7	4.5%	314.2	4.6%	323.4	4.6%	334.3	4.6%	+20.1	+6.4%	+10.9	+3.3%	
Tokyo/Osaka	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%	1,970.3	27.5%	+166.7	+9.2%	+56.4	+2.9%	

Number of SMEs

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	29,353	-319	29,010	-343	28,881	-129	28,562	-319	28,339	-223	28,099	-240

* 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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	7,146.7	100.0%	+349.3	+5.1%	+165.1	+2.3%
Individual	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%	2,857.2	39.9%	+59.0	+2.1%	+33.4	+1.1%
Corporate*	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%	3,681.1	51.5%	+238.3	+6.9%	+114.9	+3.2%
Major companies	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%	1,565.0	21.8%	+167.2	+11.9%	+89.2	+6.0%
Medium sized companies	99.9	1.5%	97.3	1.5%	92.0	1.3%	90.9	1.3%	92.6	1.3%	93.6	1.3%	+2.7	+2.9%	+1.0	+1.1%
SMEs	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%	2,022.4	28.2%	+68.3	+3.4%	+24.6	+1.2%
Public sector	498.1	7.8%	467.6	7.3%	548.8	8.2%	556.4	8.1%	591.5	8.4%	608.3	8.5%	+51.8	+9.3%	+16.7	+2.8%

**Corporate* includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,857.2	100.0%	+59.0	+2.1%	+33.4	+1.1%
Housing related Loans*	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%	2,630.8	92.0%	+46.2	+1.7%	+27.2	+1.0%
Customer Loans	128.6	4.6%	131.2	4.7%	135.3	4.8%	140.1	5.0%	146.4	5.1%	152.2	5.3%	+12.1	+8.6%	+5.7	+3.9%
Loans to small Businesses	75.7	2.7%	74.2	2.6%	72.6	2.6%	73.4	2.6%	73.6	2.6%	74.1	2.5%	+0.6	+0.9%	+0.4	+0.5%

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

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

(¥bn)

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,681.1	100.0%	+238.3	+6.9%	+114.9	+3.2%
Local	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%	1,876.7	50.9%	+109.4	+6.1%	+70.7	+3.9%
Ibaraki	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%	1,307.3	35.5%	+91.9	+7.5%	+63.0	+5.0%
Tochigi	111.7	3.6%	111.3	3.5%	116.5	3.5%	117.0	3.3%	120.4	3.3%	118.3	3.2%	+1.3	+1.1%	- 2.0	-1.7%
Fukushima	155.0	5.0%	157.9	5.0%	159.9	4.8%	163.8	4.7%	167.4	4.6%	172.1	4.6%	+8.3	+5.1%	+4.7	+2.8%
Miyagi	77.8	2.5%	79.2	2.5%	83.9	2.5%	87.8	2.5%	90.6	2.5%	95.2	2.5%	+7.3	+8.3%	+4.5	+5.0%
Chiba	106.8	3.4%	106.6	3.3%	114.0	3.4%	115.5	3.3%	113.7	3.1%	112.0	3.0%	- 3.5	-3.0%	- 1.6	-1.4%
Saitama	56.2	1.8%	60.3	1.9%	63.8	1.9%	67.6	1.9%	69.4	1.9%	71.5	1.9%	+3.9	+5.8%	+2.0	+3.0%
Tokyo/Osaka	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%	1,804.4	49.0%	+128.9	+7.6%	+44.2	+2.5%

*Includes loans to financial institutions

Loans 1 (Ashikaga)

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,401.5	100.0%	- 25.4	- 0.5%	- 115.2	- 2.1%
Normal (incl. borrow ers w /o credit score)	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%	4,964.8	91.9%	+3.8	+0.1%	- 92.9	- 1.8%
Other borrow ers requiring caution	415.7	8.1%	400.9	7.7%	378.8	7.0%	359.2	6.6%	352.2	6.4%	330.2	6.1%	- 28.9	- 8.1%	- 22.0	- 6.3%
Borrow ers Requiring Monitoring	25.3	0.5%	25.4	0.5%	30.3	0.6%	31.1	0.6%	28.9	0.5%	29.6	0.5%	- 1.4	- 4.6%	+0.7	+2.5%
Potentially bankrupt or worse	72.1	1.4%	74.2	1.4%	74.6	1.4%	75.5	1.4%	77.7	1.4%	76.7	1.4%	+1.2	+1.6%	- 1.0	- 1.3%

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,390.9	100.0%	+256.3	+5.0%	+29.1	+0.5%
Local	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%	4,561.5	84.6%	+95.8	+2.1%	- 49.4	- 1.1%
Tochigi	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%	2,561.6	47.5%	+49.9	+2.0%	- 71.0	- 2.7%
Gunma	640.8	12.9%	647.4	13.1%	659.2	12.7%	667.5	13.0%	670.6	12.5%	676.4	12.5%	+8.9	+1.3%	+5.8	+0.9%
Ibaraki	334.3	6.7%	334.5	6.8%	335.8	6.5%	339.2	6.6%	340.3	6.3%	343.3	6.4%	+4.1	+1.2%	+3.0	+0.9%
Saitama	868.6	17.4%	873.4	17.7%	890.3	17.2%	910.5	17.7%	930.1	17.3%	942.1	17.5%	+31.6	+3.5%	+12.0	+1.3%
Fukushima	36.0	0.7%	34.0	0.7%	35.9	0.7%	36.6	0.7%	37.2	0.7%	37.8	0.7%	+1.2	+3.4%	+0.6	+1.7%
Tokyo	543.5	10.9%	571.7	11.6%	635.6	12.3%	668.9	13.0%	750.7	14.0%	829.4	15.4%	+160.4	+24.0%	+78.6	+10.5%

Number of SMEs

	FYE21		Sep-22		FYE22		23-Sep		FYE23		Sep-24	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,231	-7	26,153	-78	26,240	+87	26,089	-151	25,861	-228	25,852	-9

* Number of SMEs includes that of sole proprietors

Loans 2 (Ashikaga)

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,390.9	100.0%	+256.3	+4.9%	+29.1	+0.5%
Individual	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%	2,406.2	44.6%	+34.1	+1.4%	+15.7	+0.6%
Corporate	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%	2,644.3	49.0%	+219.1	+9.0%	+111.1	+4.3%
Major companies	467.3	9.3%	484.5	9.7%	551.6	10.6%	587.4	11.4%	664.7	12.3%	736.6	13.6%	+149.1	+25.3%	+71.9	+10.8%
Medium sized companies	110.5	2.2%	108.0	2.1%	81.5	1.5%	76.6	1.4%	76.7	1.4%	75.7	1.4%	- 0.9	-1.2%	- 1.0	-1.3%
SMEs	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%	1,831.9	33.9%	+70.8	+4.0%	+40.2	+2.2%
Public sector	417.8	8.3%	334.9	6.7%	439.6	8.5%	337.3	6.5%	438.0	8.1%	340.3	6.3%	+3.0	+0.8%	- 97.6	-22.3%

* "Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,406.2	100.0%	+34.1	+1.4%	+15.7	+0.6%
Housing related Loans*	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%	2,226.4	92.5%	+19.8	+0.8%	+8.4	+0.3%
Customer Loans	75.2	3.2%	76.5	3.2%	82.5	3.5%	89.9	3.7%	98.8	4.1%	106.8	4.4%	+16.9	+18.8%	+7.9	+8.0%
Loans to small Businesses	81.8	3.5%	80.2	3.4%	77.6	3.3%	75.5	3.1%	73.6	3.0%	72.9	3.0%	- 2.6	-3.4%	- 0.7	-1.0%

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

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	2,644.3	100.0%	+219.1	+9.0%	+111.1	+4.3%
Local	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%	1,818.6	68.7%	+58.9	+3.3%	+32.7	+1.8%
Tochigi	849.6	37.6%	854.5	37.3%	872.6	36.6%	867.2	35.7%	883.6	34.8%	906.0	34.2%	+38.8	+4.4%	+22.4	+2.5%
Gunma	275.2	12.2%	276.1	12.0%	280.6	11.7%	281.7	11.6%	281.3	11.1%	285.4	10.7%	+3.6	+1.2%	+4.0	+1.4%
Ibaraki	137.6	6.0%	135.9	5.9%	135.5	5.6%	137.0	5.6%	136.3	5.3%	137.2	5.1%	+0.2	+0.1%	+0.9	+0.6%
Saitama	423.0	18.7%	421.9	18.4%	430.1	18.0%	442.5	18.2%	452.8	17.8%	457.3	17.2%	+14.7	+3.3%	+4.5	+0.9%
Fukushima	29.9	1.3%	28.2	1.2%	30.2	1.2%	31.0	1.2%	31.7	1.2%	32.5	1.2%	+1.5	+4.9%	+0.8	+2.5%
Tokyo	540.5	23.9%	568.5	24.8%	632.3	26.5%	665.5	27.4%	747.2	29.4%	825.7	31.2%	+160.1	+24.0%	+78.4	+10.4%

* "Corporate" includes financial institutions

Deposits (Joyo)

Deposits

	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance %		Balance %		Balance %		Balance %		Balance %		Balance %		chg %		chg %	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,390.6	100.0%	+97.5	+0.9%	-228.8	-2.1%
Yen-denominated	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%	10,318.7	99.3%	+125.9	+1.2%	-215.2	-2.0%
Foreign currency	139.6	1.3%	139.2	1.3%	76.1	0.7%	99.0	0.9%	84.7	0.7%	71.8	0.6%	-27.1	-27.4%	-12.8	-15.1%
JOM deposit	0.0	0.0%	0.0	0.0%	0.0	0.0%	1.1	0.0%	0.7	0.0%	0.0	0.0%	-1.1	-100.0%	-0.7	-100.0%
NCDs	170.1		216.2		202.7		248.0		32.2		243.6		-4.4	-1.7%	+211.4	+656.5%

Yen-denominated Deposits by Customer Type

	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance %		Balance %		Balance %		Balance %		Balance %		Balance %		chg %		chg %	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,318.7	100.0%	+125.9	+1.2%	-215.2	-2.0%
Individual	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%	7,490.0	72.5%	+40.9	+0.5%	-2.2	-0.0%
Corporate	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%	2,358.7	22.8%	+132.9	+5.9%	+74.0	+3.2%
Public	583.0	5.8%	496.2	5.0%	612.5	6.0%	517.8	5.0%	757.0	7.1%	470.0	4.5%	-47.8	-9.2%	-287.0	-37.9%

Individual Deposits by Liquidity Type

	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance %		Balance %		Balance %		Balance %		Balance %		Balance %		chg %		chg %	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	7,490.0	100.0%	+40.9	+0.5%	-2.2	-0.0%
Current	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%	5,664.3	75.6%	+127.4	+2.3%	+40.1	+0.7%
Time deposits	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%	1,825.6	24.3%	-86.4	-4.5%	-42.3	-2.2%

Deposits (Ashikaga)

Deposits

deposits

	(¥bn)															
	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,946.8	100.0%	+120.2	+1.7%	-138.9	-1.9%
Yen-denominated	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%	6,931.1	99.7%	+121.8	+1.7%	-137.6	-1.9%
Foreign currency	28.5	0.4%	21.2	0.3%	20.3	0.2%	17.2	0.2%	16.8	0.2%	15.6	0.2%	-1.6	-9.3%	-1.2	-7.2%
NCDs	1,896		2,123		2,095		2,210		1,354		1,862		-34.8	-15.7%	+50.7	+37.4%

Yen-denominated Deposits by Customer Type

en-denominated Deposits by Customer Type														(¥bn)		
	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	6,931.1	100.0%	+121.8	+1.7%	-137.6	-1.9%
Individual	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%	4,718.3	68.0%	+54.8	+1.1%	+15.3	+0.3%
Corporate	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%	1,896.6	27.3%	+45.5	+2.4%	+86.1	+4.7%
Public	515.7	7.6%	282.7	4.2%	505.7	7.3%	294.7	4.3%	555.3	7.8%	316.1	4.5%	+21.3	+7.2%	-239.1	-43.0%

Individual Deposits by Liquidity Type

Individual Deposits by Liquidity Type

	(¥bn)															
	FYE21		22-Sep		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,718.3	100.0%	+54.8	+1.1%	+15.3	+0.3%
Current	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%	3,646.3	77.2%	+99.5	+2.8%	+29.8	+0.8%
Time deposits	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%	1,071.9	22.7%	-44.6	-4.0%	-14.4	-1.3%

Accumulation Service (Joyo)

Number of Customers (by service)

	FYE21	22-Sep	FYE22	Sep-23	FYE23	Sep-24	YoY Change	Change ratio
Investment Trusts	44,427	46,900	47,832	50,288	59,191	68,201	+17,913	+35.6%
Annuities Insurance	42,593	44,393	46,575	47,117	47,686	48,361	+1,244	+2.6%
Foreign CurrencyDeposits	20,552	16,899	15,671	14,710	13,700	12,855	-1,855	-12.6%

Number of Contracts (by service)

	FYE21	22-Sep	FYE22	Sep-23	FYE23	Sep-24	YoY Change	Change ratio
Investment Trusts	74,989	77,557	77,130	79,218	95,118	111,493	+32,275	+40.7%
Annuities Insurance	62,981	65,760	69,109	69,496	70,234	71,405	+1,909	+2.7%
Foreign CurrencyDeposits	21,071	17,342	16,094	15,110	14,069	13,207	-1,903	-12.5%

Transaction Amount (by service)

	2H21	1H22	2H22	1H23	2H23	1H24	YoY Change	Change ratio
Investment Trusts	5,094	5,275	5,240	5,138	6,474	10,098	+4,960	+96.5%
Annuities Insurance	5,940	5,545	5,564	5,335	5,587	5,312	-23	-0.4%
Foreign Currency	925	703	609	531	506	478	-53	-9.9%
Total	11,959	11,523	11,413	11,004	12,567	15,888	+4,884	+44.3%

Accumulation Service (Ashikaga)

Number of Customers (by service)

	FYE21	Sep-22	FYE22	Sep-23	FYE23	Sep-24	YoY Change	Change ratio
Investment Trusts	56,436	58,952	60,920	62,548	65,317	69,264	+6,716	+10.7%
Annuities Insurance	37,197	37,158	37,087	36,760	35,816	35,240	- 1,520	-4.1%
Foreign CurrencyDeposits	1,193	1,044	985	949	865	831	- 118	-12.4%

Number of Contracts (by service)

	FYE21	Sep-22	FYE22	23-Sep	FYE23	24-Sep	YoY Change	Change ratio
Investment Trusts	85,577	89,865	92,826	95,352	103,445	111,343	+15,991	+16.8%
Annuities Insurance	50,604	51,284	51,441	51,132	49,868	49,060	- 2,072	-4.1%
Foreign CurrencyDeposits	1,218	1,062	1,003	933	879	842	- 91	-9.8%

Transaction Amount (by service)

	2H21	1H22	2H22	1H23	2H23	1H24	YoY Change	Change ratio
Investment Trusts	12,055	13,246	13,967	14,080	14,580	16,631	+2,551	+18.1%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign CurrencyDeposits	36	30	25	22	20	19	- 2	-12.4%
Total	12,091	13,276	13,992	14,102	14,601	16,650	+2,548	+18.0%

Securities Term-end Balance / Unrealized Gain (Losses)

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)
	FYE22	FYE23 1	Sep-24 2	vs FYE23 2-1	change ratio	FYE22	FYE23 3	Sep-24 4	vs FYE23 4-3	
Domestic bonds	1,438.8	1,588.8	1,708.8	+119.9	+7.5%	-19.2	-19.5	-23.3	-3.7	-1.3
JGB's	168.9	365.9	577.1	+211.2	+57.7%	-7.1	-0.2	-0.0	+0.1	-
Local government bond	805.3	643.6	541.2	-102.3	-15.9%	-5.1	-6.1	-7.2	-1.0	-
Foreign bonds	319.1	455.7	435.7	-19.9	-4.3%	-5.7	-5.5	1.1	+6.6	-0.7
o/w Foreign government bond	31.6	52.1	64.5	+12.4	+23.8%	0.1	-2.5	0.2	+2.7	-
o/w Ginnie Mae	38.2	100.4	106.1	+5.6	+5.6%	-1.8	-1.2	0.7	+1.9	-
Stocks	183.8	243.4	228.9	-14.5	-5.9%	91.5	133.7	118.3	-15.3	+0.5
Investment trusts & Others	401.3	418.7	434.4	+15.6	+3.7%	-15.2	3.5	4.7	+1.1	+1.6
o/w ETF	39.8	58.7	67.3	+8.5	+14.6%	2.0	10.3	9.2	-1.0	-
o/w REIT	79.7	85.7	85.3	-0.4	-0.5%	-1.2	1.4	0.6	-0.8	-
Total	2,343.1	2,706.8	2,807.9	+101.0	+3.7%,	51.2	112.2	100.8	-11.3	+0.0

* Includes ¥1.6bn of gains on cancellation of private placement investment trusts

Securities Term-end Balance / Unrealized Gain (Losses)

Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE22	FYE23 1	Sep-24 2	vs FYE23 2-1	change ratio	FYE22	FYE23 3	Sep-24 4	vs FYE23 4-3	
Domestic bonds	758.0	766.5	955.5	+189.0	+24.7%	-10.1	-10.3	-9.4	+0.8	-0.3
JGB's	221.1	288.9	479.7	+190.7	+66.0%	-3.1	0.8	3.8	+3.0	-0.3
Local government bond	218.4	146.7	112.3	-34.3	-23.4%	-1.5	-2.3	-3.0	-0.7	+0.0
Foreign bonds	303.7	380.3	380.6	+0.3	+0.1%	-8.0	-9.0	0.0	+9.1	-0.4
Foreign government bond	27.1	69.2	67.5	-1.7	-2.5%	-0.2	0.1	2.1	+2.0	+0.0
Ginnie Mae	49.4	81.7	91.2	+9.5	+11.6%	-0.1	-0.8	0.4	+1.3	-0.4
Stocks	34.4	41.1	36.7	-4.3	-10.5%	22.1	29.9	25.6	-4.2	+0.1
Investment trusts & Others	216.5	231.8	277.2	+45.3	+19.5%	-11.8	2.4	2.8	+0.3	-0.2
ETF	20.7	32.6	72.5	+39.8	+122.1%	2.5	10.7	10.5	-0.1	+1.0
REIT	41.4	45.1	45.5	+0.4	+0.9%	-0.7	-0.7	-2.2	-1.5	+0.0
Total	1,312.7	1,419.7	1,650.2	+230.4	+16.2%,	-7.8	12.9	18.9	+6.0	-0.8

* Includes ¥0.8bn of gains on cancellation of private placement investment trusts

Securities Portfolio (Joyo)

(¥bn)

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,758.4	64.9%	+325.0	+22.6%	+124.1	+7.5%
Duration (year)	8.0	—	7.0	—	5.8	—	5.2	—	4.6	—	5.9	—	+0.6	—	+1.2	—
Fixed rate note	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%	1,758.2	64.9%	+325.0	+22.6%	+124.1	+7.5%
(Avg yield)	(0.30%)	—	(0.32%)	—	(0.27%)	—	(0.27%)	—	(0.30%)	—	(0.41%)	—	(+0.14%)	—	(+0.11%)	—
Floating rate note	0.3	0.0%	0.3	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	-0.0	-22.1%	-0.0	-13.6%
(Avg yield)	(0.52%)	—	(0.63%)	—	(0.72%)	—	(0.64%)	—	(0.58%)	—	(0.96%)	—	(+0.32%)	—	(+0.38%)	—
Foreign currency denominated bonds	583.5	18.5%	436.4	15.7%	301.6	13.1%	368.7	16.0%	435.4	16.7%	408.3	15.0%	+39.6	+10.7%	-27.0	-6.2%
Duration (year)	4.4	—	2.9	—	2.8	—	3.1	—	3.5	—	3.6	—	+0.4	—	+0.1	—
(Avg yield Spread)	(1.30%)	—	(0.99%)	—	(0.48%)	—	(0.08%)	—	(0.25%)	—	(0.18%)	—	(+0.10%)	—	(-0.06%)	—
Fixed rate note	449.5	14.2%	256.0	9.2%	116.8	5.0%	146.2	6.3%	201.5	7.7%	208.2	7.6%	+61.9	+42.3%	+6.7	+3.3%
(Avg yield)	(1.71%)	—	(1.99%)	—	(3.32%)	—	(3.91%)	—	(4.38%)	—	(4.68%)	—	(+0.77%)	—	(+0.30%)	—
(Avg yield Spread)	(1.55%)	—	(1.25%)	—	(-0.16%)	—	(-1.22%)	—	(-0.93%)	—	(-0.68%)	—	(+0.53%)	—	(+0.24%)	—
Floating rate note	134.0	4.2%	180.3	6.5%	184.8	8.0%	222.4	9.6%	233.9	9.0%	200.1	7.3%	-22.3	-10.0%	-33.7	-14.4%
(Avg yield)	(0.90%)	—	(1.94%)	—	(4.85%)	—	(6.22%)	—	(6.48%)	—	(6.49%)	—	(+5.47%)	—	(+0.01%)	—
(Avg yield Spread)	(0.47%)	—	(0.44%)	—	(0.98%)	—	(1.01%)	—	(1.16%)	—	(1.09%)	—	(+0.08%)	—	(-0.07%)	—
Stock	103.1	3.2%	100.3	3.6%	92.3	4.0%	101.1	4.3%	109.7	4.2%	110.5	4.0%	+9.3	+9.2%	+0.8	+0.7%
Cet1 ratio	—	21.0%	—	19.9%	—	18.0%	—	19.8%	—	21.6%	—	21.4%	(+1.50%)	—	(-0.20%)	—
Investment trust and others*	410.9	13.0%	446.4	16.1%	416.1	18.1%	400.0	17.3%	414.6	15.9%	429.3	15.8%	+29.2	+7.3%	+14.7	+3.5%
Total	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%	2,706.7	100.0%	+403.3	+17.5%	+112.6	+4.3%
(Avg yield)	(1.03%)	—	(1.12%)	—	(1.46%)	—	(1.60%)	—	(1.72%)	—	(1.79%)	—	(+0.19%)	—	(+0.06%)	—
Unrealized gains/losses	122.0	—	35.7	—	51.2	—	52.9	—	112.2	—	100.8	—	+47.9	+90.4%	-11.3	-10.0%

Securities Portfolio (Ashikaga)

(¥bn)

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

	FYE21		Sep-22		FYE22		Sep-23		FYE23		Sep-24		vs Sep-23		vs FYE23	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	54.1%	777.8	55.3%	965.9	59.2%	+266.2	+38.0%	+188.1	+24.2%
Duration (year)	5.8	-	4.9	-	4.8	-	5.4	-	4.6	-	4.0	-	-1.4	-	-0.6	-
(Avg yield Spread)	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(0.77%)	-	(+0.14%)	-	(+0.13%)	-
Fixed rate note	733.1	53.2%	806.3	58.5%	769.1	58.3%	699.7	54.1%	777.8	55.3%	965.9	59.2%	+266.2	+38.0%	+188.1	+24.2%
(Avg yield)	(0.62%)	-	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(0.77%)	-	(+0.14%)	-	(+0.13%)	-
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	368.6	26.7%	413.2	30.0%	310.8	23.5%	363.8	28.1%	388.5	27.6%	379.7	23.3%	+15.9	+4.4%	-8.8	-2.3%
Duration (year)	4.4	-	4.0	-	4.2	-	4.1	-	3.9	-	3.2	-	-0.9	-	-0.7	-
(Avg yield Spread)	(2.61%)	-	(2.95%)	-	(3.21%)	-	(3.76%)	-	(3.99%)	-	(4.23%)	-	(+0.47%)	-	(+0.24%)	-
Fixed rate note	349.0	25.3%	391.6	28.4%	290.9	22.0%	310.0	24.0%	322.1	22.9%	251.8	15.4%	-58.2	-18.8%	-70.3	-21.8%
(Avg yield)	(2.70%)	-	(2.98%)	-	(3.18%)	-	(3.61%)	-	(3.76%)	-	(3.86%)	-	(+0.24%)	-	(+0.10%)	-
Floating rate note	19.5	1.4%	21.6	1.6%	19.9	1.5%	53.8	4.2%	66.3	4.7%	127.9	7.8%	+74.1	+137.7%	+61.6	+92.9%
(Avg yield)	(1.00%)	-	(2.41%)	-	(3.73%)	-	(5.09%)	-	(5.57%)	-	(5.53%)	-	(+0.44%)	-	(-0.04%)	-
Stock	12.6	0.9%	12.2	0.9%	12.2	0.9%	11.2	0.9%	11.1	0.8%	11.1	0.7%	-0.1	-0.9%	+0.0	+0.0%
Cet1 ratio	4.2%	-	4.0%	-	3.9%	-	3.6%	-	3.5%	-	3.4%	-	(-0.1%)	-	(-0.1%)	-
Investment trust and others*	264.5	19.2%	247.0	17.9%	227.9	17.3%	217.8	16.8%	228.9	16.3%	273.8	16.8%	+56.0	+25.7%	+44.9	+19.6%
Total	1,378.8	100.0%	1,479.0	100.0%	1,320.2	100.0%	1,292.7	100.0%	1,406.4	100.0%	1,630.6	100.0%	+337.9	+26.1%	+224.2	+15.9%
(Avg yield)	(1.44%)	-	(1.65%)	-	(1.64%)	-	(1.81%)	-	(1.88%)	-	(1.53%)	-	(-0.28%)	-	(-0.34%)	-
Unrealized gains/losses	29.9	-	-29.4	-	-7.5	-	-16.3	-	13.3	-	19.5	-	+35.8	-	+6.2	-

Change in Borrower Classification (Joyo)

Based on Number of Borrowers for Business

Based on Number of Borrowers for Business								(number)			
		FYE23						(number)			
		Normal borrow ers	Borrow ers requiring caution	Borrow ers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE22 - Sep-23	FYE23 - Sep-24	
Sep-24	Normal borrow ers	10,322	280	0	0	0	0	10,602	Upgraded	360	322
	Borrow ers requiring caution	263	3,388	14	24	0	0	3,689	Unchanged	14,934	15,041
	Borrow er requiring monitoring	1	22	107	3	0	0	133	Dow ngraded	422	435
	Potentially bankrupt	4	56	3	1,140	1	0	1,204	Others	618	393
	Substantially bankrupt	0	14	1	44	63	0	122	Total	16,334	16,191
	Legally bankrupt	3	5	0	13	6	21	48			
	Others	237	131	2	23	0	0	393			
Total		10,830	3,896	127	1,247	70	21	16,191			

Based on Borrowed Amount for Business

ased on Borrowed Amount for Business

								(¥mil)			
		FYE23									
		Normal borrow ers	Borrow ers requiring caution	Borrow ers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE22 - Sep-23	FYE23 - Sep-24	
Sep-24	Normal borrow ers	3,528,746	37,224	0	0	0	0	3,565,970	Upgraded	49,196	39,071
	Borrow ers requiring caution	36,854	323,430	897	722	0	0	361,905	Unchanged	3,689,202	3,938,575
	Borrow er requiring monitoring	45	1,886	12,916	214	0	0	15,064	Dow ngraded	47,801	48,497
	Potentially bankrupt	231	2,962	150	71,756	12	0	75,112	Others	36,321	19,478
	Substantially bankrupt	0	338	0	4,653	1,100	0	6,093	Total	3,822,520	4,045,622
	Legally bankrupt	460	185	0	661	64	624	1,997			
	Others	15,027	4,036	29	384	0	0	19,478			
Total		3,581,366	370,064	13,994	78,394	1,177	624	4,045,622			

Change in Borrower Classification (Ashikaga)

Based on Number of Borrowers for All

(number)

		FYE23							
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	
Sep-24	Normal borrowers	206,118	420	1	9	0	0	206,548	Upgraded
	Borrowers requiring caution	556	5,570	18	46	0	0	6,190	Unchanged
	Borrower requiring monitoring	28	33	341	4	0	0	406	Dow ngraded
	Potentially bankrupt	33	67	21	1,182	23	20	1,346	Others
	Substantially bankrupt	57	26	2	22	186	0	293	Total
	Legally bankrupt	1	2	0	0	22	14	39	
	Total	206,793	6,118	383	1,263	231	34	214,822	

(number)

	FYE22 - Sep-23	FYE23 - Sep-24
Upgraded	462	541
Unchanged	207,564	213,411
Dow ngraded	933	870
Others	0	0
Total	208,959	214,822

Based on Borrowed Amount for All

(¥mil)

		FYE23							
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	
Sep-24	Normal borrowers	4,729,563	31,040	47	244	0	0	4,760,894	Upgraded
	Borrowers requiring caution	31,522	295,038	1,064	1,256	0	0	328,880	Unchanged
	Borrower requiring monitoring	507	3,518	25,285	382	0	0	29,692	Dow ngraded
	Potentially bankrupt	933	4,141	1,575	61,886	514	379	69,428	Others
	Substantially bankrupt	931	802	16	472	4,429	0	6,650	Total
	Legally bankrupt	0	45	0	0	527	77	649	
	Total	4,763,456	334,584	27,987	64,240	5,470	456	5,196,193	

(¥mil)

	FYE22 - Sep-23	FYE23 - Sep-24
Upgraded	36,628	34,926
Unchanged	5,208,135	5,116,278
Dow ngraded	49,129	44,989
Others	0	0
Total	5,293,892	5,196,193

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	FYE23		Sep-24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	781,745	10.7%	814,992	10.9%	+33,247	+0.2%
Agriculture / Forestry	18,279	0.2%	16,328	0.2%	-1,950	-0.0%
Fishery	7,131	0.0%	5,853	0.0%	-1,277	-0.0%
Mining / Quarrying of stones / Gravel	13,608	0.1%	12,415	0.1%	-1,193	-0.0%
Construction	226,404	3.1%	224,749	3.0%	-1,655	-0.0%
Electric, gas and water	233,610	3.1%	239,919	3.2%	+6,309	+0.0%
Telecommunication	20,578	0.2%	20,033	0.2%	-544	-0.0%
Transport / Postal activities	196,369	2.6%	204,175	2.7%	+7,805	+0.0%
Wholesale / Retailing services	665,005	9.1%	673,876	9.0%	+8,870	-0.0%
Financial & Insurance services	325,836	4.4%	363,838	4.9%	+38,001	+0.4%
Real estate / Goods rental & leasing	1,256,748	17.2%	1,280,941	17.2%	+24,193	+0.0%
Medical, welfare and other services	347,654	4.7%	349,721	4.7%	+2,067	-0.0%
Public sector	909,015	12.4%	880,253	11.8%	-28,762	-0.5%
Others (including individual loans)	2,300,909	31.5%	2,334,697	31.4%	+33,788	-0.0%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	7,302,897	100.0%	7,421,797	100.0%	+118,900	-

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

Industry	FYE23		Sep-24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	22,990	23.6%	21,643	23.3%	-1,346	-0.2%
Agriculture / Forestry	3,170	3.2%	1,585	1.7%	-1,584	-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	11,247	11.5%	10,749	11.5%	-498	+0.0%
Electric, gas and water	4,259	4.3%	4,072	4.3%	-187	+0.0%
Telecommunication	620	0.6%	559	0.6%	-60	-0.0%
Transport / Postal activities	3,962	4.0%	3,766	4.0%	-195	-0.0%
Wholesale / Retailing services	22,170	22.7%	21,320	23.0%	-850	+0.2%
Financial & Insurance services	14	0.0%	28	0.0%	+13	+0.0%
Real estate / Goods rental & leasing	5,505	5.6%	5,081	5.4%	-423	-0.1%
Medical, welfare and other services	16,430	16.8%	17,051	18.3%	+621	+1.5%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,793	6.9%	6,647	7.1%	-146	+0.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	97,328	100.0%	92,670	100.0%	-4,658	-

Balance of Loans /

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

Balance of Loans by Industry (non-consolidated)

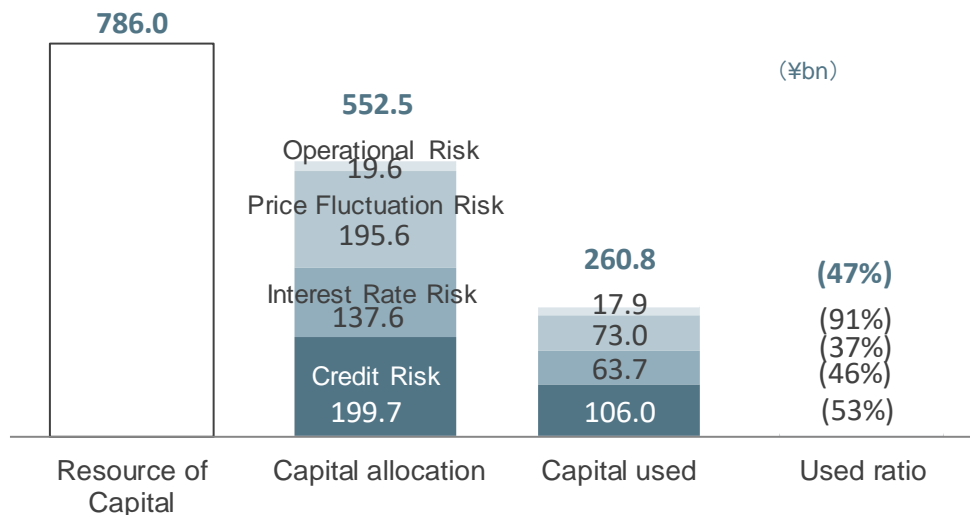
	FYE23		Sep-24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	517,394	9.3%	538,086	9.9%	+20,692	+0.5%
Agriculture / Forestry	13,790	0.2%	12,658	0.2%	-1,132	-0.0%
Fishery	550	0.0%	530	0.0%	-20	-0.0%
Mining / Quarrying of stones / Gravel	2,924	0.0%	3,217	0.0%	+292	+0.0%
Construction	176,218	3.2%	178,586	3.3%	+2,368	+0.1%
Electric, gas and water	107,159	1.9%	106,692	1.9%	-467	+0.0%
Telecommunication	18,153	0.3%	18,042	0.3%	-110	+0.0%
Transport / Postal activities	137,927	2.5%	133,746	2.4%	-4,181	+0.0%
Wholesale / Retailing services	424,375	7.7%	428,587	7.9%	+4,212	+0.2%
Financial & Insurance services	262,816	4.7%	319,906	5.9%	+52,610	+1.1%
Real estate / Goods rental & leasing	711,450	12.9%	742,865	13.7%	+35,895	+0.8%
Medical, welfare and other services	375,399	6.8%	377,307	6.9%	+1,907	+0.1%
Public sector	582,997	10.5%	340,380	6.3%	-242,617	-4.2%
Others (including individual loans)	2,175,586	39.5%	2,190,377	40.6%	+14,791	+1.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	5,506,745	100.0%	5,390,985	100.0%	-115,759	—

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

	FYE23		Sep-24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	27,272	28.0%	26,508	27.3%	-764	-0.6%
Agriculture / Forestry	1,031	1.0%	929	0.9%	-101	-0.1%
Fishery	27	0.0%	27	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	35	0.0%	35	0.0%	+0	+0.0%
Construction	7,989	8.2%	8,587	8.8%	+597	+0.6%
Electric, gas and water	235	0.2%	1,065	1.0%	+829	+0.8%
Telecommunication	286	0.2%	262	0.2%	-23	+0.0%
Transport / Postal activities	5,803	5.9%	6,851	7.0%	+1,048	+1.0%
Wholesale / Retailing services	19,399	19.9%	17,990	18.5%	-1,408	-1.3%
Financial & Insurance services	0	0.0%	0	0.0%	+0	+0.0%
Real estate / Goods rental & leasing	6,560	6.7%	6,281	6.4%	-278	-0.2%
Medical, welfare and other services	22,018	22.6%	21,983	22.6%	-35	+0.0%
Public sector	—	—	—	—	—	—
Others (including individual loans)	6,705	6.8%	6,529	6.7%	-176	-0.1%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	97,365	100.0%	97,052	100.0%	-312	—

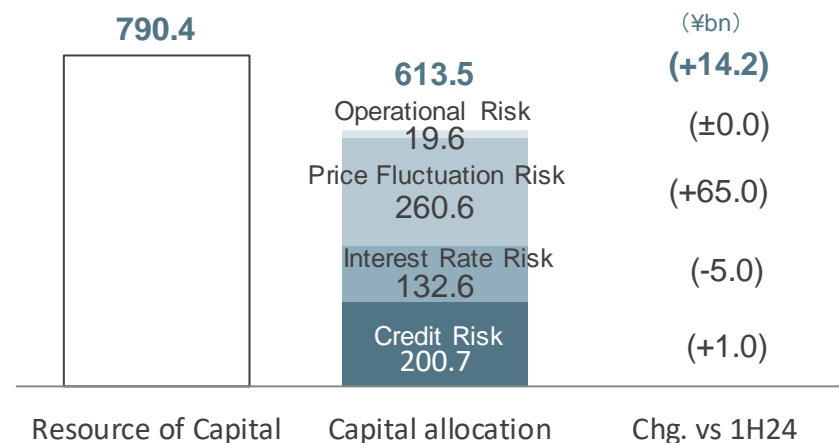
Risk Management Mebuki FG (Joyo / Ashikaga / Mebuki Lease)

Capital Allocation/ Capital Used as of Sep. 30, 2024



Capital Allocation (planned for 2H24)

Decided capital allocation for 2H24, based on the market outlook, and financial results and forecast of subsidiaries.



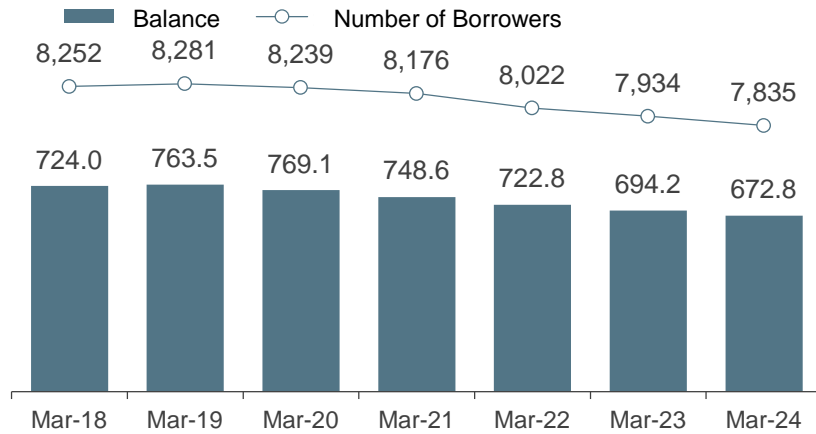
Stress Test (Scenario of Article 177/178 by FSA Public Notice)

		Tail event scenario (Article 177)		Tailored event scenario (Article 178)		
		2024	2025	2024	2025	2026
Parameter	Real GDP	-3.70%	+3.10%	+0.16%	-0.80%	-1.55%
	Nikkei Stock average	¥20,569	¥19,311	¥37,162	¥28,893	¥23,020
	USD/Yen exchange rate	¥109.70	¥106.70	¥153.15	¥134.89	¥116.05
Capital ratio	Domestic standard	10.39%	9.01%	12.01%	11.14%	10.65%
	CET1 ratio	9.56%	9.15%	11.26%	9.21%	10.05%
Outline of scenario		We adopted "downside financial stress scenario" in Financial System Report (April 2024) by BOJ.		We adopted "domestic interest rate surge" scenario to assume a sharp rise in Japanese interest rates, as a tailored event scenario.		

Apartment Loans (1) Portfolio

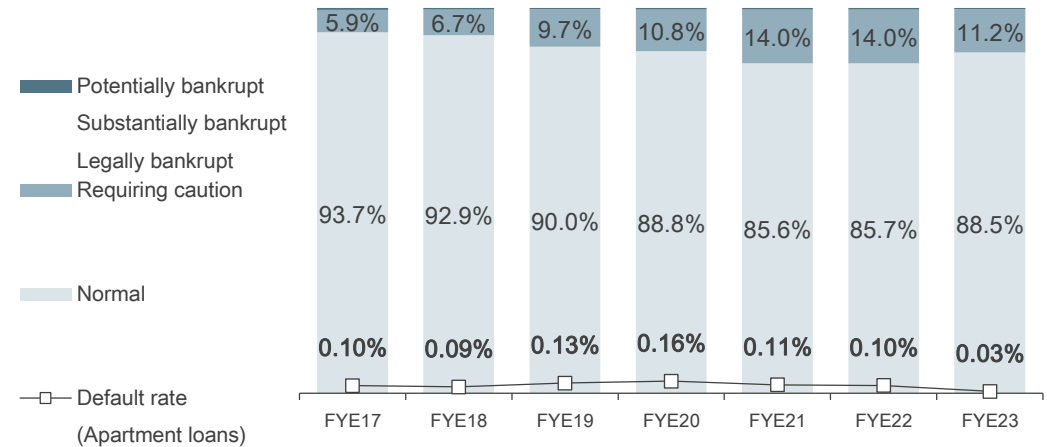
Joyo Bank

Number of Borrowers and Balance of Loans



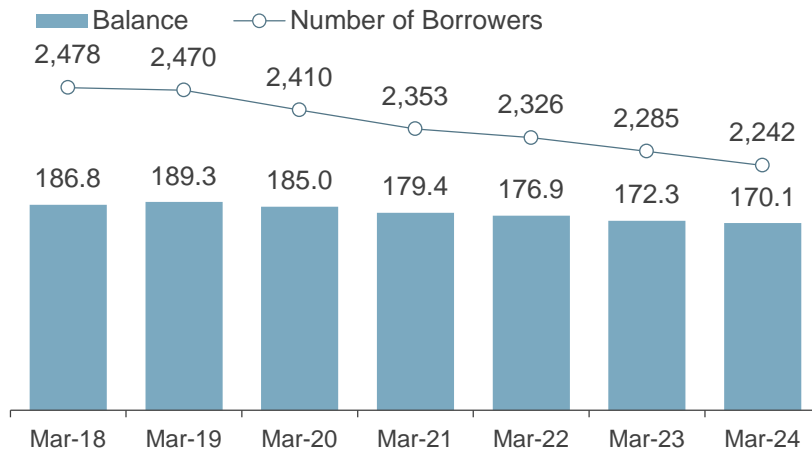
(¥bn)

Borrower Rating and Default Ratios



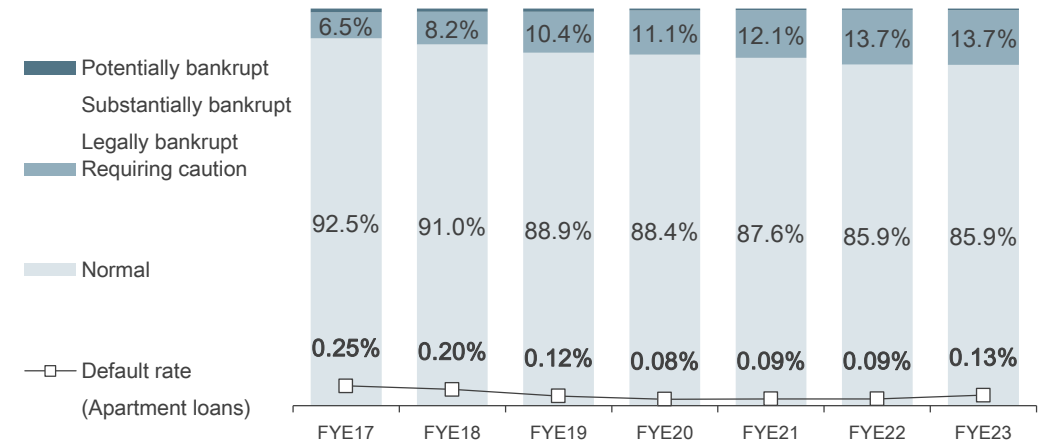
Ashikaga Bank

Number of Borrowers and Balance of Loans



(¥bn)

Borrower Rating and Default Ratios

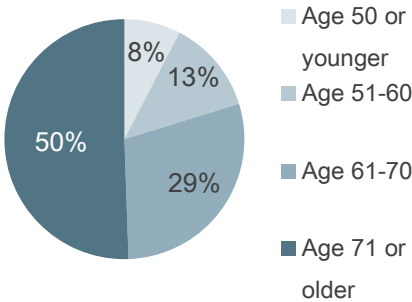


Apartment Loans (2) Monitoring Situations

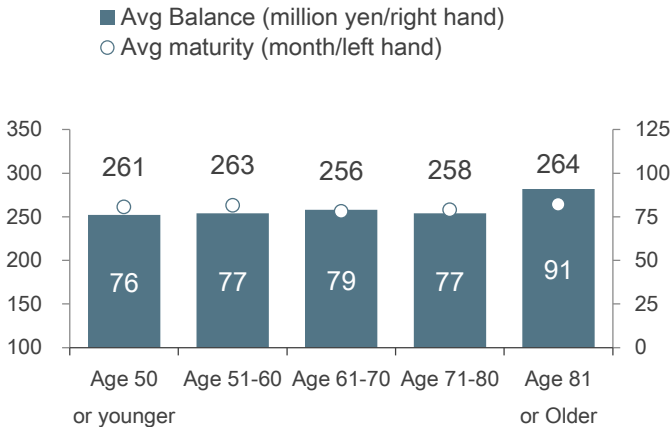
Source (Prefectural Average)
: Ministry of Internal Affairs and Communications
"Housing and Land Survey"

Joyo Bank

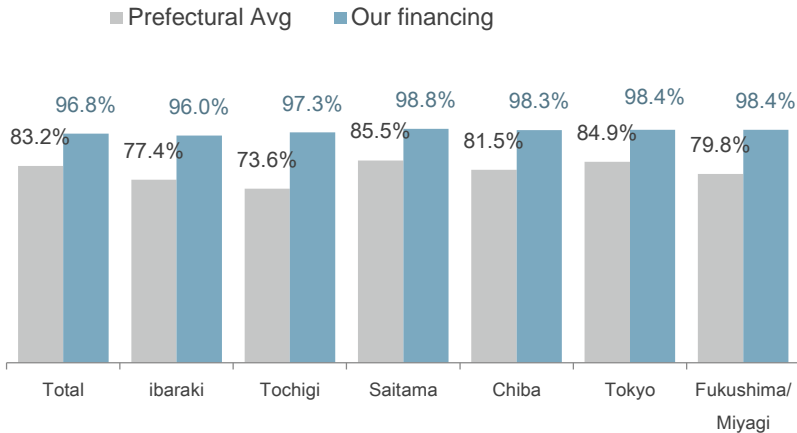
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

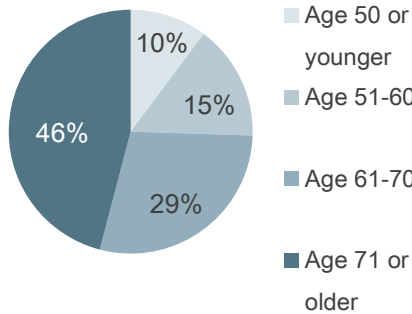


Occupancy Rate of Apartments by Area

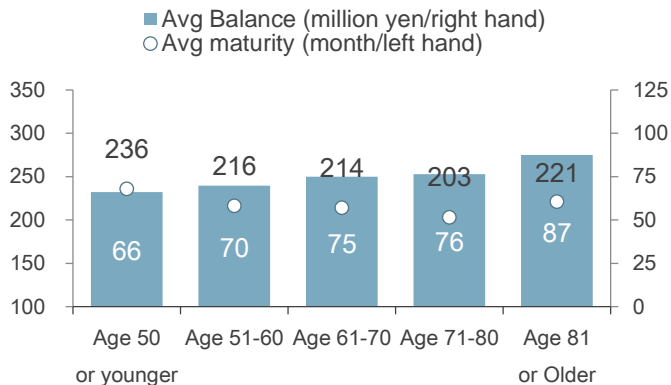


Ashikaga Bank

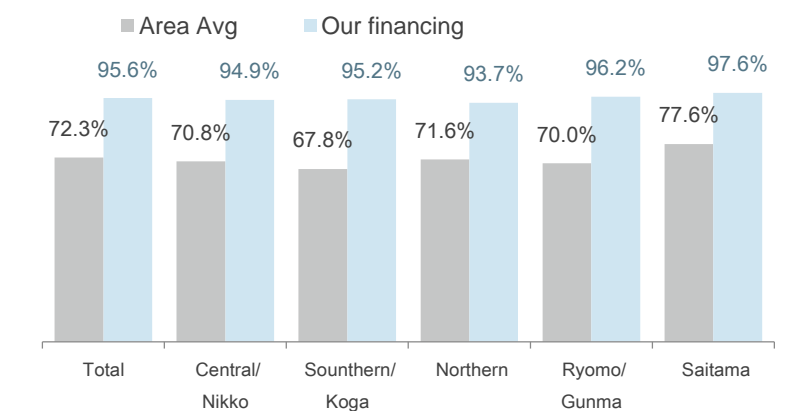
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group



Occupancy Rate of Apartments by Area



The calculation range of “Target for monitoring” is as follows.
 Joyo: Borrowers whose borrowing amount is ¥100 million or more as of Mar.31,2024 , and whose borrowing amount is ¥50 million or more and 15 years after lending.
 Ashikaqa: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2023 and who especially need attention.

Cost Efficiency

Joyo

(¥bn)

		1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	YoY
Total expenses		32.7	64.2	31.2	61.7	30.5	60.5	29.1	57.6	29.5	58.5	30.0	+0.5
Personnel expenses		16.8	33.5	16.7	33.2	16.3	32.7	16.2	32.2	16.2	32.1	16.2	+0.0
Non-Personnel expenses		13.6	26.8	12.3	24.7	12.0	24.1	10.9	22.0	11.3	22.7	11.6	+0.3
Depreciation	1	2.6	5.2	2.4	4.8	2.2	4.4	2.1	4.1	2.0	4.1	2.1	+0.1
Deposit insurance cost	2	1.3	2.7	1.3	2.7	1.3	2.7	0.7	1.4	0.7	1.4	0.7	+0.0
Others (Excluding 1 & 2)		9.5	18.9	8.5	17.1	8.3	16.8	8.1	16.4	8.5	17.0	8.7	+0.2
Tax		2.2	3.8	2.1	3.7	2.1	3.6	2.0	3.3	1.9	3.7	2.0	+0.0
OHR (Core gross business income bas		57.4%	57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	47.6%	55.2%	54.6%	50.8%	-4.4%

Ashikaga

(¥bn)

		1H19	FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	YoY
Total expenses		25.3	50.7	24.4	48.4	23.9	47.6	23.0	45.6	23.1	46.6	23.7	+0.6
Personnel expenses		13.7	27.6	13.4	26.6	12.8	25.4	12.5	24.9	12.4	24.8	12.8	+0.3
Non-Personnel expenses		9.8	19.9	9.2	18.6	9.4	19.2	8.9	18.0	9.1	19.0	9.4	+0.3
Depreciation	1	1.2	2.8	2.1	4.2	2.2	4.4	2.1	4.2	2.1	4.1	2.0	+0.0
Deposit insurance cost	2	0.9	1.8	0.9	1.8	0.9	1.8	0.4	0.9	0.4	0.9	0.5	+0.0
Others (Excluding 1 & 2)		7.7	15.2	6.2	12.6	6.2	12.9	6.3	12.8	6.5	13.8	6.9	+0.3
Tax		1.7	3.1	1.7	3.0	1.6	2.9	1.5	2.6	1.5	2.7	1.5	+0.0
OHR (Core gross business income b		63.7%	65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	57.7%	55.5%	58.3%	58.2%	+2.7%

Number of Employees / Offices

Joyo

	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-21	FYE22	Sep-21	FYE23	Sep-24	YoY
Number of employees ^{*1}	3,391	3,319	3,354	3,267	3,303	3,213	3,185	3,089	3,122	3,023	3,077	-45
Number of offices	399	383	382	382	382	369	373	369	369	368	367	-2
Domestic	184	186	188	185	185	185	184	184	183	182	182	-1
Overseas ^{*2}	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	211	193	190	193	193	180	185	181	182	182	181	-1
Own ATM	793	770	753	720	726	709	708	706	705	702	695	-10

*1 Number of employees is based on the securities report (non-consolidated).

*2 All overseas offices are representative office.

Ashikaga

	Sep-19	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-21	FYE22	Sep-21	FYE23	Sep-24	YoY
Number of employees ^{*1}	2,926	2,831	2,805	2,698	2,716	2,619	2,594	2,497	2,501	2,451	2,486	-15
Number of offices	366	364	365	361	364	366	351	332	331	324	324	-7
Domestic	150	150	146	143	139	134	134	134	134	134	134	±0
Overseas ^{*2}	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	214	212	217	216	223	230	215	196	195	188	188	-7
Own ATM	669	659	659	646	641	635	622	605	600	592	592	-8

*1 Number of employees is based on the securities report (non-consolidated).

*2 All overseas offices are representative office.

Shareholder Composition

● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2024			Sep. 30, 2024			Chg (vs Mar. 31, 2024)		
	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%	54	347,059	34.1%	48	331,265	32.5%	-6	-15,794	-1.5%
Securities	41	22,878	1.9%	45	23,346	2.2%	45	18,669	1.8%	±0	-4,677	-0.4%
Corporate	1,124	338,826	28.7%	1,122	128,938	12.6%	1,089	121,572	11.9%	-33	-7,366	-0.7%
Foreign	475	242,387	20.5%	376	277,476	27.2%	400	294,893	28.9%	+24	+17,416	+1.7%
Individual & others	33,917	216,817	18.3%	62,519	239,032	23.5%	62,416	232,847	22.8%	-103	-6,184	-0.6%
Treasury stocks	1	4	0.0%	1	852	0.0%	1	17,458	1.7%	±0	+16,605	+1.6%
Total	35,633	1,179,055	100.0%	64,120	1,017,055	100.0%	64,002	1,017,055	100.0%	-118	±0	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Sep. 30, 2024)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31, 2024)
The Master Trust Bank of Japan, Ltd. (Trust Account)	128,085	12.81%	-1.01%
Custody Bank of Japan, Ltd. (Trust Account)	63,149	6.31%	-0.00%
STATE STREET BANK AND TRUST COMPANY 505223	29,322	2.93%	-0.87%
Nippon Life Insurance Company	27,590	2.76%	+0.04%
Sompo Japan Insurance Inc.	22,660	2.26%	+0.03%
Sumitomo Life Insurance Company	21,659	2.16%	+0.03%
STATE STREET BANK AND TRUST COMPANY 505001	18,419	1.84%	+1.14%
Meiji Yasuda Life Insurance Company	15,864	1.58%	+0.02%
THE BANK OF NEW YORK MELLON 140044	13,921	1.39%	-0.13%
STATE STREET BANK AND TRUST COMPANY 505103	13,666	1.36%	+0.33%

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			Index of Producers' Shipment			Index of Producers' Inventory of Finished Goods		
	2020=100			2020=100			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	123.5	—	+3.7	111.5	—	+0.4	104.3	—	+4.1
FY 2023	116.6	—	-5.6	108.6	—	-2.6	103.2	—	-1.1
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	121.0	-3.6	+0.0	110.0	-2.0	-0.1	106.9	+1.0	+4.1
2023 4-6	125.6	+3.8	+0.3	113.3	+3.0	+2.0	107.6	+0.7	+12.3
7-9	119.7	-4.7	-3.0	111.3	-1.8	-1.5	106.0	-1.5	+5.3
10-12	116.0	-3.1	-7.0	108.9	-2.2	-3.0	103.3	-2.5	-2.8
2024 1-3	106.0	-8.6	-12.4	101.3	-7.0	-7.6	105.8	+2.4	-1.1
2024 4-6	105.6	-0.4	-16.1	101.6	+0.3	-10.4	101.2	-4.3	-5.9
7-9	—	—	—	—	—	—	—	—	—
2024 1	103.6	-9.4	-9.6	98.4	-9.9	-5.4	102.4	-0.9	-3.1
2	107.7	+4.0	-8.1	101.0	+2.6	-5.5	104.3	+1.9	-4.1
3	106.8	-0.8	-17.8	104.5	+3.5	-10.7	105.8	+1.4	-1.1
4	105.7	-1.0	-17.1	101.2	-3.2	-7.8	104.7	-1.0	-2.6
5	108.7	+2.8	-10.2	103.4	+2.2	-7.7	105.2	+0.5	-1.3
6	102.5	-5.7	-19.9	100.1	-3.2	-15.5	101.2	-3.8	-5.9
7	106.4	+3.8	-9.4	102.5	+2.4	-4.4	102.0	+0.8	-6.0
8	98.4	-7.5	-20.1	95.6	-6.7	-16.7	100.5	-1.5	-5.9
9	—	—	—	—	—	—	—	—	—
Source	Ibaraki Prefecture Government Statistics Division								

* Seasonal adjustment X-12-ARIMA

* Carender year basis

Tochigi Prefecture

	Index of Industrial Production Index			Index of Producers' Shipment			Index of Producers' Inventory of Finished Goods		
	2020=100			2020=100			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
2020	100	—	-6.3	100	—	-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
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	105.1	-2.5	+1.5	110.5	-0.9	+5.8	119.1	-0.8	+1.0
2023 4-6	105.3	+0.2	+2.6	112.7	+2.0	+6.3	121.8	+2.3	+10.1
7-9	99.8	-5.2	-7.6	107.4	-4.7	-2.5	120.3	-1.2	-1.7
10-12	101.9	+2.1	-5.0	106.8	-0.5	-3.9	121.5	+1.0	+1.8
2024 1-3	100.6	-1.3	-5.7	105.4	-1.3	-4.7	125.1	+3.0	+5.1
2024 4-6	100.5	-0.1	-4.8	107.5	+1.9	-4.9	115.3	-7.8	-5.3
7-9	—	—	—	—	—	—	—	—	—
2024 1	96.0	-5.7	-8.4	97.9	-7.6	-10.3	123.8	+1.9	+4.9
2	102.8	+7.1	-3.9	108.2	+10.5	-1.9	124.4	+0.5	+5.7
3	102.9	+0.1	-5.1	110.2	+1.8	-2.8	125.1	+0.6	+5.1
4	100.8	-2.0	-1.8	106.9	-3.0	-0.3	120.0	-4.1	-0.5
5	106.2	+5.4	-0.2	115.1	+7.7	-0.4	118.7	-1.1	-2.8
6	94.4	-11.1	-11.7	100.4	-12.8	-13.0	115.3	-2.9	-5.3
7	99.3	+5.2	+4.4	109.8	+9.4	+5.1	115.0	-0.3	-5.3
8	96.4	-2.9	-6.6	103.3	-5.9	-5.0	111.5	-3.0	-9.0
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										(¥bn/%)
		Total					Total					
		Amount	Chg YoY	Kashima	Hitachi	Tsukuba	Amount	Chg YoY	Kashima	Hitachi	Tsukuba	
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	
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	4-6	597.3	+8.5	161.0	408.9	27.4	636.2	+23.0	435.0	194.8	6.4	
	7-9	639.0	-1.7	148.0	466.4	24.6	551.0	-12.1	363.4	180.9	6.7	
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	
	4	207.4	+15.8	57.8	138.6	11.0	229.7	-3.9	138.1	89.6	2.1	
	5	174.4	+8.9	48.6	117.9	7.8	218.0	+16.5	162.4	53.3	2.3	
	6	215.5	+2.0	54.5	152.4	8.6	188.5	-12.4	134.5	52.0	2.1	
	7	249.6	+16.2	50.4	190.9	8.3	191.8	+1.9	117.7	71.6	2.5	
	8	169.2	-19.2	50.5	110.6	8.1	182.1	+40.3	123.5	56.6	2.0	
	9	220.2	-2.6	47.1	164.9	8.2	177.0	-11.1	122.3	52.6	2.1	
Source		Yokohama Customs										

Tochigi Prefecture

		Export				Import				(¥bn/%)
		Total		Total		Total		Total		
		Amount	Chg YoY	Amount	Chg YoY	Amount	Chg YoY	Amount	Chg YoY	
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					
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					
	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	4-6	51.5	+21.4	9.9	-6.8					
	7-9	54.9	+22.1	22.9	+149.3					
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					
	4	15.9	-0.6	2.8	-61.3					
	5	18.5	+49.7	4.7	+163.2					
	6	17.1	+21.4	2.4	+42.9					
	7	24.1	+44.3	4.5	+193.6					
	8	15.8	+7.7	7.2	+295.8					
	9	14.9	+10.4	11.2	+92.0					
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		Km ²	YoY
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km ²	YoY		
	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
	FY 2022	101,496	+7.8	18,127	-1.7	36,203	-1.0	4,305	-11.3	409	-11.5	338	+6.2
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	4-6	115,601	+5.7	15,779	-30.8	44,606	+45.9	4,152	+3.1	361	-2.2	251	-6.8
	7-9	141,809	+14.7	42,810	+5.2	51,111	-8.4	3,663	-12.0	332	-12.0	240	-37.5
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
	4	28,457	+30.9	5,742	+8.3	12,262	+377.2	1,523	+15.8	128	+5.9	71	-20.0
	5	48,430	+26.6	4,198	+41.5	9,520	+8.7	1,414	-0.1	126	-2.6	97	+52.9
	6	38,714	-21.6	5,839	-59.8	22,824	+18.6	1,215	-6.3	107	-9.9	83	-29.3
	7	51,546	+52.0	12,696	+46.6	23,507	+18.4	1,291	-4.4	113	-10.4	105	-24.8
	8	40,098	+7.3	15,625	+21.6	11,983	-21.9	1,172	-2.0	111	+3.4	71	-56.5
	9	50,165	-4.1	14,489	-24.5	15,622	-24.2	1,200	-25.7	107	-25.0	64	-21.4
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

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

Tochigi Prefecture

		Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
		Prefecture				Municipalities		Total		Floor Space			
		¥mil	YoY	¥mil	YoY	¥mil	YoY	Number	YoY	Km ²	YoY	Km ²	YoY
	FY 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
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	4-6	50,568	-23.0	20,899	-8.7	19,312	-24.0	2,100	-21.8	201	-22.8	162	-19.8
	7-9	57,458	+9.3	21,801	+5.8	23,748	-2.4	2,445	+1.1	225	-3.2	226	+31.4
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
	4	18,928	-23.4	8,028	-26.5	8,037	-6.4	735	-8.6	66	-18.1	430	-52.4
	5	12,504	-40.5	6,119	-14.5	4,223	-37.0	628	-40.4	66	-34.2	48	+64.7
	6	19,136	-4.0	6,752	+40.1	7,052	-30.3	737	-11.0	69	-13.2	71	-14.3
	7	23,078	+51.3	6,618	+55.2	10,173	+11.3	916	+28.5	77	+6.3	80	-4.8
	8	18,598	-2.8	8,698	+11.0	7,460	-14.3	725	-5.8	72	-6.6	50	+82.4
	9	15,782	-13.3	6,485	-23.7	6,115	-5.9	804	-14.0	75	-8.5	96	+58.2
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 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
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	4-6	326	+3.4	+1.5	+0.2	+21.1	+3.3	+3.7	+1.0	107.8	+2.4	6,834	-10.8	4,830	-6.5
	7-9	321	-6.9	+2.2	+1.1	+14.0	+2.2	+2.2	+0.3	108.8	+2.9	8,082	+0.8	5,488	+1.6
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
	4	294	-3.5	+0.6	-1.1	+16.0	+3.2	+3.0	-0.2	107.6	+2.1	6,344	-14.4	4,565	-8.9
	5	372	+31.9	+0.7	-0.7	+20.2	+2.9	+2.9	+1.2	107.9	+2.4	6,688	-7.5	4,623	-3.5
	6	311	-13.2	+3.2	+2.2	+26.8	+3.7	+5.2	+2.0	107.9	+2.2	7,471	-10.6	5,303	-6.9
	7	285	-29.2	-0.3	-1.2	+13.4	+2.2	-2.1	+0.1	108.2	+2.5	8,581	+9.2	5,837	+6.4
	8	348	+20.2	+4.5	+3.3	+13.9	+3.5	+5.4	+0.3	109.1	+2.9	6,700	-3.5	4,564	-2.8
	9	330	-3.6	+2.6	+1.4	+15.0	+1.0	+3.9	+0.4	109.1	+2.7	8,965	-3.2	6,064	+0.8
Source	Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry						Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibarakii 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 Tw o People or More) (Utsunomiya City)		All store	Same store	Electric Appliances	Drugstores	Home Improve- ment Stores	Conveni- ence Stores	(Utsunomiya 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 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
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	4-6	322	-18.4	+2.1	+1.7	+8.6	+5.0	+0.8	+0.0	107.5	+2.8	15,635	-7.3	11,062	-3.1
	7-9	300	-3.9	+1.7	+1.9	-1.4	+4.1	-1.3	-0.5	108.0	+2.5	18,918	+6.0	12,855	+6.7
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
	4	351	-35.1	-0.1	-0.6	+7.9	+5.0	-0.4	-1.2	107.0	+2.1	4,670	-13.6	3,482	-4.8
	5	306	-9.7	+1.1	+0.6	+6.1	+4.4	-1.4	+0.2	107.6	+3.0	5,121	-4.5	3,531	-1.5
	6	309	+1.7	+5.4	+5.1	+11.4	+5.7	+4.4	+1.1	107.9	+3.2	5,844	-4.1	4,049	-3.0
	7	291	-10.9	-1.3	-1.1	-0.9	+4.0	-4.2	-0.8	107.7	+2.5	6,463	+8.8	4,420	+6.7
	8	310	+1.0	+4.5	+4.7	-3.9	+5.1	+1.2	-0.5	108.2	+2.7	5,118	+0.8	3,542	+3.8
	9	300	-2.3	+2.0	+2.1	+0.6	+3.1	-0.4	-0.1	108.0	+2.3	7,337	+7.4	4,893	+9.0
Source	Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Tochigi Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Tochigi Branch)				

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

Ibaraki Prefecture

		Employment Indexes of Regular Workers 2020=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2020=100				Overtime Work Index 2020=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)	
		All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active		
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio		Number	YoY
FY2018		100.8	+0.8	102.1	+3.0	100.3	-0.4	100.9	-1.3	112.4	127.4	2.22	1.62	7,001	-3.8
FY2019		100.7	-0.1	101.9	-0.3	101.1	+0.7	100.7	-0.3	108.0	123.2	2.23	1.58	7,444	+6.3
FY2020		99.8	-0.9	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		100.3	+0.5	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		101.0	+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
FY2023		101.0	-0.1	99.0	-0.7	101.0	+2.0	94.4	-1.1	97.0	103.2	2.18	1.37	8,273	+6.8
2022	4-6	101.5	+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	100.7	+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	101.3	+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	100.6	+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	100.7	-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	100.7	-0.0	99.3	-0.9	94.0	+1.3	88.2	-2.0	92.9	100.7	2.29	1.36	9,116	+6.9
	10-12	101.2	-0.0	98.0	-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	101.2	+0.6	98.9	+0.1	85.6	-0.7	79.5	-2.6	105.5	100.2	2.14	1.43	7,629	+5.9
2024	4-6	102.0	+1.2	100.3	+0.6	108.5	+0.3	99.7	-2.2	104.9	98.8	1.84	1.23	8,031	+2.2
	7-9	—	—	—	—	—	—	—	—	—	—	2.22	1.29	9,275	+1.7
2024	1	100.8	-0.1	99.1	+0.3	82.9	-2.2	77.0	-3.8	100.9	92.1	2.18	1.45	8,035	+9.0
	2	101.3	+0.7	99.1	+0.6	84.8	+1.1	79.0	-0.9	107.4	97.9	2.25	1.45	7,562	+6.9
	3	101.5	+1.1	98.5	-0.7	89.0	-1.0	82.6	-3.2	108.3	110.7	2.00	1.40	7,290	+1.8
	4	101.5	+1.0	99.2	-0.3	86.5	-0.7	79.7	-2.9	111.1	104.3	1.55	1.26	7,486	+7.6
	5	102.3	+1.5	100.7	+1.5	88.4	-2.2	81.1	-4.8	104.6	94.3	1.83	1.20	8,245	+2.0
	6	102.1	+1.2	100.9	+0.5	150.7	+2.4	138.4	-0.1	99.1	97.9	2.15	1.23	8,362	-1.9
	7	102.6	+1.8	99.5	-0.6	114.5	+1.6	104.8	-1.2	98.1	105.7	2.20	1.26	9,471	+4.6
	8	102.7	+2.2	98.9	-0.6	87.8	+2.6	79.6	-0.7	87.0	102.1	2.31	1.29	9,371	-0.8
	9	—	—	—	—	—	—	—	—	—	—	2.15	1.32	8,983	+1.5
Source		Ibaraki Prefecture Government Statistics Division										Ibaraki Labour Bureau			

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

Tochigi Prefecture

		Employment Indexes of Regular Workers		Total Cash Earnings		Overtime Work		Job Opening Ratio		Unemployment Figures	
		2020=100				Index		(Original Figures)		(Number Receiving	
		(Establishments with 5 or More Regular Workers)		2020=100		2020=100				Unemployment Benefits)	
		All Industries	Manufactureing	Nominal	Real	All Industries	Manufactureing	New	Active		
		Index	Index	Index	Index	Index	Index	Ratio		Number	YoY
FY2020		100.0	100.0	100.0	100.0	100.0	100.0	1.74	1.01	7,309	+28.9
FY2021		100.5	94.4	100.3	100.8	106.5	134.0	2.02	1.08	6,272	-14.2
FY2022		101.7	96.5	105.9	103.6	118.3	149.5	2.20	1.19	5,983	-4.6
FY2023		102.5	99.4	104.1	98.2	112.0	141.8	2.16	1.15	6,108	+2.1
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	99.6	100.3	88.6	84.9	113.5	140.8	2.19	1.27	5,569	-2.4
2023	4-6	102.0	100.8	108.1	102.5	114.6	136.9	1.93	1.13	5,804	+2.2
	7-9	103.0	99.3	99.2	93.4	106.2	137.2	2.24	1.14	6,712	+0.6
	10-12	102.1	98.9	120.5	111.9	113.5	152.4	2.37	1.15	6,210	+3.3
2024	1-3	101.4	98.2	90.8	84.2	108.7	136.0	2.09	1.17	5,704	+2.4
2024	4-6	102.5	98.9	113.1	103.7	103.1	130.6	1.81	1.07	6,164	+6.2
	7-9	—	—	—	—	—	—	2.14	1.13	7,105	+5.9
2024	1	101.3	98.6	88.6	82.3	103.1	122.3	2.07	1.19	5,953	+4.4
	2	101.3	98.0	88.4	82.0	111.5	146.4	2.15	1.19	5,673	+3.6
	3	101.5	98.1	95.4	88.3	111.5	139.3	2.06	1.13	5,487	-0.8
	4	102.6	98.9	92.1	85.0	108.3	135.7	1.47	1.10	5,609	+4.7
	5	102.4	99.0	90.1	82.6	97.9	123.2	1.82	1.05	6,354	+10.7
	6	102.4	98.8	157.1	143.6	103.1	133.0	2.14	1.05	6,529	+3.4
	7	102.9	99.4	128.1	117.3	110.4	142.9	2.12	1.11	7,191	+7.3
	8	103.3	99.6	92.1	83.9	103.1	129.5	2.17	1.12	7,167	+3.9
	9	—	—	—	—	—	—	2.14	1.16	6,958	+6.4

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 1square meter);1%reduction compared with the previous year

Item(unit)		FY2021	FY2022	FY2023
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)		0.0267 (+0.0001)	0.0250 (-0.0014)	0.0207 (-0.0040)
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	29,864
	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	337,658
Total energy consumption (KL)		9,168	8,477	6,998

SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2021	FY2022	FY2023
Direct Energy Consumption (Scope 1)	Kerosene	0	0	0
	Light Oil	1	0	1
	Heavy Oil	380	313	326
	Petrol	1,874	1,912	1,883
	LPG	80	104	107
	City Gas	237	268	214
	Subtotal	2,572	2,598	2,531
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	15,525	14,675	13,665
	Electric power (Adjusted Emissions Factor)	15,276	11,442	7,012
	Steam	117	118	120
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	15,642	14,793	13,786
	Subtotal (Adjusted Emissions Factor)	15,398	11,560	7,132
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	18,214	17,390	16,317
	Total (Adjusted Emissions Factor)	17,970	14,158	9,664

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 ^(*1)	38	about 750
FY2020	31	about 500

(*1) 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
1,625	¥138.3billion	¥276million

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

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

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

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

(*3) 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 ^(*4)		
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

	FY2023
clerk staff	50.7%
contract employee	23.1%
part-time employee	100.0%

■ Female employees ratio

	FY2023
clerk staff	46.2%
engineering staff	0.0%
contract employee	19.3%
part-time employee	100.0%
temporary employee	100.0%

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

	FY2023	
	men	women
clerk staff	50.9%	34.4%

■ Competition magnification of recruitment for men and women

	FY2023	
	men	women
clerk staff	7.2 times	4.4 times

■ Average years of continuous services

	FY2023	
	men	women
clerk staff	20.8 years	14.7 years
engineering staff	11.4 years	—
contract employee	8.1 years	19.8 years
part-time employee	—	16.1 years

■ Childcare leave taking ratio for men and women

	FY2023	
	men	women
clerk staff	89.8%	105.7%
part-time employee	—	200.0%

SDGs Information

Promoting Women's Activities(Joyo Bank)

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

	FY2023
clerk staff	3.8 hours
engineering staff	30.2 hours
contract employee	1.6 hours
Eldery staff	0.6 hours
part-time employee	0.0 hours

■ Female employees ratio in position equivalent to assistant manager

FY2023	62.8 % (363 people) All of assistant manager level 578 people
--------	--

■ Female employees ratio in managerial position

FY2023	18.7 % (240 people) All of manager level 1,281 people
--------	---

■ Female ratio in the Board of Directors

FY2023	8.3%(1 person) All of director level 12 people
--------	---

■ Wage disparity between men and women

	FY2022
all employee	52.5%
o/w regular employee	60.8%
o/w non-regular employee	64.9%

Both regular and non-regular employees, the gender wage gap is due to a high proportion of male employees in senior positions with relatively high salary levels in our personnel composition and age distribution of human resources. However, There is no gender wage gap for employees in the same courses, positions, or job type. Going forward, we will actively promote female employees to higher managerial positions.

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

	FY2023
clerk staff	68.4%
engineering staff	68.8%
contract employee	82.4%
Eldery staff	82.0%
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

	FY2023	
	men	women
Form of employment : contract → regular (full-time)	0 people	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

	FY2023	
	men	women
Reemployment	0 people	2 person
Midcareer recruitment	4 people	14 person

* Including 7 women who transferred from our group companies.

■ Certification

As of September 30, 2024	<ul style="list-style-type: none"> • "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children) • 3rd level "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)
--------------------------	--

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

	FY2023
F course (*1) / A course (*2)	46.1%

■ Female employees ratio

	FY2023
F course(*1)	11.4%
A course(*2)	77.8%
contract employee・part-time employee	78.7%

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

	FY2023	
	men	women
F course(*1)/ A course(*2)	50.6%	50.0%

(*1) Employee engaged in all banking business

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

	FY2023	
	men	women
F course*1/ A course*2 (University graduate)	3.0 times	2.3 times
A course*2 (High school graduate)	1.0 times	1.1 times

■ Average years of continuous services

	FY2023	
	men	women
F course(*1)	16.3 years	9.5 years
A course(*2)	22.6 years	15.2 years

■ Childcare leave taking ratio for men and women

	FY2023	
	men	women
F course(*1)	118.5%	120.0%
A course(*2)	116.7%	93.2%

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

	FY2023
F course(*1)	9.1 hours
A course(*2)	3.5 hours

■ Female employees ratio in position equivalent to assistant manager

FY2023	66.0% (392people) (All of assistant manager level 594people)
--------	---

■ Female employees ratio in managerial position

FY2023	24.6% (307 people) (All of manager level 1,248people)
--------	--

■ Female ratio in the Board of Directors

FY2023	8.3%(1 person) All of director level 12 people
--------	---

■ Wage disparity between men and women

	FY2023
All employee	48.3%
o/w Regular employee	59.5%
o/w Non-regular employee	59.5%

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

	FY2023
F course(*1)	61.5%
A course(*2)	71.5%

Ratio of employees taking annual paid leave (%) = [Number of days of paid

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

	FY2023	
	men	women
Occupational change A course(*2) → F course(*1)	6 people	4 people
Form of employment : part-time → regular (full-time)	0 people	19 people

■ Reemployment/Midcareer recruitment for men and women

	FY2023	
	men	women
Midcareer recruitment	25 people	12 people

■ Certification

As of March 31,2024	<ul style="list-style-type: none"> • "Platinum Kurumin Plus" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children) • 3rd level "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)
---------------------	---

(*1) Employee engaged in all banking business

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

Inquiries

Mebuki Financial Group, Inc. Corporate Planning Department

TEL +81-29-300-2600

E-mail ir@mebuki-fg.co.jp

URL <https://www.mebuki-fg.co.jp/>



This document has been prepared for information purposes only and does not form part of a solicitation to sell or purchase any securities.

Information contained herein may be changed or revised without prior notice.

This document may contain forward-looking statements as to future results of operations. No forward-looking statement can be guaranteed and actual results of operations may differ from those projected.