

<APPENDIX> Data Book

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* Unless otherwise mentioned, figures are based on banking subsidiaries (non consolidated-basis).

* The number used for the year is based on western calendar.



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Basic Data of Mebuki Financial Group

1 (1) Balance Sheet / Average Balance / Average Yield —Joyo—

Assets

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

	FY24			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,452.0	1.02	76,376	+164.4	+0.08	+7,831
JPY	7,268.6	0.92	67,308	+170.8	+0.09	+8,665
Foreign currency	183.4	4.94	9,068	- 6.3	- 0.27	- 834
Securities	2,717.4	1.79	48,785	+340.9	+0.12	+9,158
Domestic Bonds	1,694.0	0.52	8,809	+217.7	+0.20	+4,161
Stocks	111.6	5.28	5,904	+12.5	+0.02	+690
Foreign securities	503.0	5.01	25,209	+81.9	+0.11	+4,572
Others	408.6	2.16	8,862	+28.6	- 0.23	- 266
Call loans	167.9	0.49	827	+102.1	- 0.02	+486
JPY	162.2	0.33	551	+103.0	+0.31	+536
Foreign currency	5.6	4.88	276	- 0.8	- 0.08	- 49
Bills purchased	-	-	-	-	-	-
Monetary claims bought	0.6	0.51	3	- 2.5	+0.08	- 10
Due from banks	2,308.8	0.28	6,471	+2,054.0	- 0.69	+3,978
NCDs	-	-	-	-	-	-
Foreign exchange	4.0	1.39	56	+0.1	+0.38	+17
Others	11.2	3.19	359	- 4.8	+1.42	+75
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	12,662.2	1.04	132,880	+2,654.3	- 0.06	+21,536

Liabilities

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

	FY24			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,422.8	0.09	9,466	+106.8	+0.05	+5,773
JPY	10,338.7	0.06	6,426	+113.6	+0.05	+6,191
Foreign currency	84.0	3.61	3,039	- 6.8	- 0.18	- 418
NCDs	193.0	0.03	75	- 43.4	+0.03	+70
Call money	48.9	4.67	2,287	- 308.8	+3.96	- 260
JPY	6.3	0.31	19	- 304.8	+0.33	+104
Foreign currency	42.5	5.32	2,267	- 3.9	- 0.33	- 365
Payables under repurchase agreements	155.9	5.18	8,087	+67.7	- 0.31	+3,230
Payables under securities lending transactions	50.9	0.12	64	+49.6	- 1.86	+38
Bills sold	-	-	-	-	-	-
Borrowed money	1,540.1	0.13	2,054	+6.4	- 0.04	- 701
Foreign exchange	0.5	0.22	1	+0.0	+0.22	+1
Corporate bonds	-	-	-	-	-	-
Others	14.1	119.30	16,932	+5.7	- 32.01	+4,178
Interest rate sw aps	-	-	12,922	-	-	+2,977
Interest-bearing liabilities	12,426.6	0.31	38,970	- 115.8	+0.10	+12,330

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

	FY21	FY22	FY23	FY24	YoY
Individual customers	2,709.3	2,756.1	2,795.5	2,853.9	+2.0%
Corporate	2,952.5	3,041.2	3,299.4	3,574.6	+8.3%
Local	1,642.1	1,675.9	1,781.0	1,890.2	+6.1%
Tokyo	1,310.4	1,365.3	1,518.4	1,684.4	+10.9%
Public sector*1	532.9	490.9	569.6	605.1	+6.2%
Foreign currency	147.1	147.0	145.5	134.4	-7.6%
Total	6,341.8	6,435.2	6,810.0	7,168.1	+5.2%

* 1 Not including borrowing from special account of MoF

1 (1) Balance Sheet / Average Balance / Average Yield —Ashikaga—

Assets

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

	FY24			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,398.8	0.99	53,626	+30.1	+0.10	+5,857
Domestic	5,380.7	0.98	53,119	+32.3	+0.10	+5,995
Overseas	18.0	2.80	506	- 2.2	- 0.37	- 138
Trading account securities	1.0	0.35	3	- 0.1	- 0.04	-
Securities	1,590.3	2.21	35,222	+296.1	+0.33	+10,946
Domestic Bonds	931.9	0.98	9,197	+228.3	+0.34	+4,652
Stocks	11.3	20.59	2,346	- 0.4	+7.51	+798
Foreign securities	397.1	4.43	17,600	+40.3	+0.44	+3,387
Others	249.8	2.43	6,077	+27.8	+0.64	+2,107
Call loans	6.0	1.99	121	+4.8	- 3.33	+55
Domestic	3.6	0.20	7	+3.6	+0.19	+7
International	2.4	4.72	113	+1.1	- 0.60	+48
Bills purchased	-	-	-	-	-	-
Monetary claims bought	5.0	0.87	43	- 0.2	- 0.09	- 7
Due from banks	1,086.3	0.28	3,121	+696.5	- 0.06	+1,759
NCDs	10.0	0.26	26	-	+0.21	+21
Foreign exchange	6.5	0.00	0	- 0.1	- 0.00	- 0
Others	21.4	0.25	54	+3.7	+0.09	+26
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	8,125.6	1.13	92,219	+1,030.9	+0.09	+1,865.9

Liabilities

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

	FY24			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,910.8	0.06	4,344	+95.3	+0.05	+3,967
Domestic	6,893.7	0.05	4,042	+96.1	+0.05	+3,955
Overseas	17.0	1.76	301	- 0.8	+0.15	+11
NCDs	190.9	0.06	126	- 15.9	+0.06	+117
Call money	6.4	1.81	117	- 54.0	+1.12	- 301
Domestic	4.2	- 0.15	6	- 48.5	+0.16	+8
International	2.2	4.94	110	- 5.4	- 0.51	- 309
Payables under repurchase agreements	1.0	5.60	57	- 66.8	- 0.02	- 3,762
Payables under securities lending transactions	399.8	1.85	7,406	+303.4	- 3.60	+2,151
Bills sold	-	-	-	-	-	-
Borrowed money	429.9	0.03	139	+17.7	+0.03	+139
Foreign exchange	0.2	0.00	0	-	-	-
Corporate bonds	-	-	-	-	-	-
Others	7.6	164.30	12,568	+3.2	+26.14	+6,544
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	7,947.0	0.31	24,759	+282.9	+0.10	+8,856

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

	FY21	FY22	FY23	FY24	YoY
Individual customers	2,269.6	2,321.0	2,366.9	2,400.2	+1.4%
Corporate	2,232.6	2,267.5	2,407.2	2,631.2	+9.3%
Local	1,723.0	1,730.8	1,771.9	1,839.5	+3.8%
Tokyo	509.5	536.6	635.2	791.6	+24.6%
Public sector*1	336.7	343.5	345.9	343.9	-0.5%
Foreign currency	12.0	12.3	9.9	7.5	-23.9%
Total	4,851.0	4,944.4	5,130.1	5,382.9	+4.9%

* 1 Not including borrowing from special account of MoF

1 (2) Interest Yields and Spreads — Joyo —

Total Account

						(%)	
		FY20	FY21	FY22	FY23	FY24	YoY
Average yield on interest-earning assets	1	0.88	0.84	0.96	1.11	1.04	- 0.06
Average yield on loans and bills discounted	2	0.87	0.85	0.88	0.94	1.02	+0.08
Average yield on securities		1.08	1.01	1.27	1.66	1.79	+0.12
Average yield on interest-bearing liabilities		0.02	0.01	0.09	0.21	0.31	+0.10
Average yield on deposits and NCDs	3	0.01	0.00	0.02	0.03	0.08	+0.05
Expense ratio		0.64	0.60	0.55	0.55	0.57	+0.02
Deposit and securities cost	4	0.65	0.61	0.57	0.58	0.66	+0.07
Funding cost	5	0.52	0.45	0.53	0.67	0.80	+0.12
Loan-deposit interest margins	2-3	0.86	0.85	0.86	0.90	0.93	+0.02
Difference between average yield on loans and deposits	2-4	0.21	0.24	0.30	0.35	0.35	+0.00
Total interest margins	1-5	0.35	0.38	0.43	0.43	0.24	- 0.19

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	0.884	0.846	0.966	1.112	1.049	- 0.063
Average yield on loans and bills discounted	2	0.875	0.857	0.888	0.940	1.024	+0.084
Average yield on securities		1.085	1.017	1.276	1.667	1.795	+0.127
Average yield on deposits and NCDs	3	0.012	0.006	0.021	0.035	0.089	+0.054
Funding cost	5	0.529	0.458	0.532	0.678	0.806	+0.128
Loan-deposit interest margins	2-3	0.863	0.850	0.866	0.905	0.935	+0.029
Total interest margins	1-5	0.355	0.387	0.434	0.434	0.242	- 0.191

Domestic Account

						(%)	
		FY20	FY21	FY22	FY23	FY24	YoY
Average yield on interest-earning assets	1	0.82	0.78	0.81	0.82	0.79	- 0.02
Average yield on loans and bills discounted	2	0.86	0.85	0.82	0.82	0.92	+0.09
Average yield on securities		0.96	0.89	1.00	0.97	1.06	+0.09
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.00	0.08	+0.07
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.06	+0.05
Expense ratio		0.64	0.60	0.55	0.54	0.56	+0.02
Deposit and securities cost	4	0.64	0.60	0.55	0.54	0.63	+0.08
Funding cost	5	0.51	0.45	0.44	0.47	0.57	+0.10
Loan-deposit interest margins	2-3	0.86	0.84	0.82	0.82	0.86	+0.04
Difference between average yield on loans and deposits	2-4	0.21	0.24	0.26	0.27	0.29	+0.01
Total interest margins	1-5	0.30	0.32	0.37	0.35	0.21	- 0.13

Average yield on interest-earning assets	1	0.821	0.784	0.819	0.826	0.796	- 0.029
Average yield on loans and bills discounted	2	0.864	0.851	0.825	0.826	0.926	+0.099
Average yield on securities		0.966	0.890	1.001	0.971	1.064	+0.093
Average yield on deposits and NCDs	3	0.002	0.002	0.003	0.002	0.061	+0.059
Funding cost	5	0.516	0.456	0.446	0.472	0.578	+0.105
Loan-deposit interest margins	2-3	0.861	0.849	0.822	0.823	0.864	+0.040
Total interest margins	1-5	0.305	0.327	0.372	0.354	0.218	- 0.135

1 (2) Interest Yields and Spreads — Ashikaga —

Total Account

		FY20	FY21	FY22	FY23	FY24	(%) YoY
Average yield on interest-earning assets	1	0.97	0.88	0.95	1.03	1.13	+0.09
Average yield on loans and bills discounted	2	0.99	0.94	0.90	0.88	0.99	+0.10
Average yield on securities		1.58	1.44	1.63	1.87	2.21	+0.33
Average yield on interest-bearing liabilities		0.03	0.01	0.11	0.20	0.31	+0.10
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.06	+0.05
Expense ratio		0.75	0.71	0.66	0.66	0.67	+0.01
Deposit and securities cost	4	0.76	0.71	0.66	0.66	0.73	+0.06
Funding cost	5	0.65	0.53	0.64	0.81	0.91	+0.09
Loan-deposit interest margins	2-3	0.98	0.94	0.90	0.88	0.93	+0.04
Difference between average yield on loans and deposits	2-4	0.22	0.23	0.24	0.22	0.25	+0.03
Total interest margins	1-5	0.31	0.35	0.30	0.22	0.21	+0.00

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	0.972	0.888	0.952	1.036	1.134	+0.097
Average yield on loans and bills discounted	2	0.992	0.948	0.908	0.889	0.993	+0.104
Average yield on securities		1.583	1.444	1.635	1.875	2.214	+0.339
Average yield on deposits and NCDs	3	0.007	0.002	0.004	0.005	0.062	+0.057
Funding cost	5	0.656	0.531	0.649	0.816	0.915	+0.099
Loan-deposit interest margins	2-3	0.985	0.946	0.904	0.884	0.931	+0.047
Total interest margins	1-5	0.316	0.357	0.303	0.220	0.219	- 0.001

Domestic Account

		FY20	FY21	FY22	FY23	FY24	(%) YoY
Average yield on interest-earning assets	1	0.88	0.79	0.81	0.85	0.93	+0.08
Average yield on loans and bills discounted	2	0.99	0.94	0.90	0.88	0.98	+0.10
Average yield on securities		1.23	1.01	1.06	1.07	1.47	+0.40
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.00	0.09	+0.09
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.00	0.05	+0.05
Expense ratio		0.75	0.70	0.65	0.65	0.66	+0.00
Deposit and securities cost	4	0.75	0.70	0.65	0.65	0.72	+0.06
Funding cost	5	0.64	0.52	0.54	0.61	0.70	+0.08
Loan-deposit interest margins	2-3	0.98	0.94	0.90	0.88	0.92	+0.04
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.24	0.22	0.26	+0.03
Total interest margins	1-5	0.24	0.27	0.26	0.23	0.23	- 0.00

Average yield on interest-earning assets	1	0.884	0.799	0.812	0.852	0.933	+0.081
Average yield on loans and bills discounted	2	0.991	0.948	0.902	0.881	0.987	+0.106
Average yield on securities		1.231	1.016	1.060	1.073	1.476	+0.403
Average yield on deposits and NCDs	3	0.006	0.001	0.001	0.001	0.058	+0.057
Funding cost	5	0.641	0.521	0.546	0.616	0.701	+0.085
Loan-deposit interest margins	2-3	0.985	0.947	0.901	0.880	0.929	+0.048
Total interest margins	1-5	0.243	0.278	0.266	0.236	0.232	- 0.003

1 (3) Loans —Joyo—

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

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Yen-denominated loans	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%	7,752.4	100.0%	+437.2	+5.9%	+317.2	+4.2%
Normal (incl. borrowers w/o credit score)	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%	7,314.0	94.3%	+492.3	+7.2%	+347.3	+4.9%
Other borrowers requiring caution	422.4	6.0%	410.1	5.6%	376.0	5.1%	391.3	5.3%	371.4	4.9%	348.2	4.4%	- 43.0	- 11.0%	- 23.1	- 6.2%
Borrowers Requiring Monitoring	18.4	0.2%	20.3	0.2%	16.6	0.2%	14.6	0.2%	14.8	0.2%	13.4	0.1%	- 1.2	- 8.2%	- 1.4	- 9.7%
Potentially bankrupt or worse	88.6	1.2%	89.5	1.2%	88.0	1.2%	87.5	1.1%	82.1	1.1%	76.6	0.9%	- 10.8	- 12.4%	- 5.4	- 6.6%

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

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	7,393.0	100.0%	+411.4	+5.8%	+246.2	+3.4%
Local	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%	5,304.5	71.7%	+236.8	+4.6%	+128.0	+2.4%
Ibaraki	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%	3,787.3	51.2%	+184.6	+5.1%	+102.3	+2.7%
Tochigi	283.5	4.4%	289.1	4.3%	288.4	4.2%	290.8	4.1%	287.8	4.0%	286.1	3.8%	- 4.7	- 1.6%	- 1.7	- 0.6%
Fukushima	327.0	5.1%	330.1	4.9%	334.3	4.9%	339.0	4.8%	345.3	4.8%	351.3	4.7%	+12.2	+3.6%	+6.0	+1.7%
Miyagi	112.2	1.7%	116.3	1.7%	119.1	1.7%	120.8	1.7%	125.3	1.7%	130.4	1.7%	+9.5	+7.9%	+5.0	+4.0%
Chiba	360.3	5.6%	379.6	5.7%	385.0	5.6%	390.7	5.5%	398.4	5.5%	405.0	5.4%	+14.3	+3.6%	+6.5	+1.6%
Saitama	291.7	4.5%	304.7	4.5%	314.2	4.6%	323.4	4.6%	334.3	4.6%	344.1	4.6%	+20.7	+6.4%	+9.8	+2.9%
Tokyo/Osaka	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%	2,088.5	28.2%	+174.6	+9.1%	+118.1	+5.9%

*Excluding loans to Ministry of Finance

Number of SMEs

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	29,010	-343	28,881	-129	28,562	-319	28,339	-223	28,099	-240	28,084	-15

* Number of SMEs includes that of sole proprietors

1 (3) Loans —Joyo—

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

*Excluding loans to Ministry of Finance

(¥bn)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE24		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	7,393.0	100.0%	+411.4	+5.8%	+246.2	+3.4%
Individual	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%	2,895.9	39.1%	+72.1	+2.5%	+38.7	+1.3%
Corporate*	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%	3,885.3	52.5%	+319.0	+8.9%	+204.1	+5.5%
Major companies	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%	1,675.9	22.6%	+200.1	+13.5%	+110.8	+7.0%
Medium sized companies	97.3	1.5%	92.0	1.3%	90.9	1.3%	92.6	1.3%	93.6	1.3%	95.9	1.2%	+3.2	+3.5%	+2.2	+2.4%
SMEs	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%	2,113.4	28.5%	+115.6	+5.7%	+90.9	+4.4%
Public sector	467.6	7.3%	548.8	8.2%	556.4	8.1%	591.5	8.4%	608.3	8.5%	611.7	8.2%	+20.1	+3.4%	+3.4	+0.5%

*"Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE24		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,895.9	100.0%	+72.1	+2.5%	+38.7	+1.3%
Housing related Loans*	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%	2,663.3	91.9%	+59.7	+2.2%	+32.4	+1.2%
Customer Loans	131.2	4.7%	135.3	4.8%	140.1	5.0%	146.4	5.1%	152.2	5.3%	159.7	5.5%	+13.3	+9.0%	+7.5	+4.9%
Loans to small Businesses	74.2	2.6%	72.6	2.6%	73.4	2.6%	73.6	2.6%	74.1	2.5%	72.8	2.5%	- 0.8	-1.1%	- 1.2	-1.6%

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

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

(¥bn)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE24		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	3,885.3	100.0%	+319.0	+8.9%	+204.1	+5.5%
Local	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%	1,960.5	50.4%	+154.5	+8.5%	+83.7	+4.4%
Ibaraki	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%	1,374.3	35.3%	+130.0	+10.4%	+67.0	+5.1%
Tochigi	111.3	3.5%	116.5	3.5%	117.0	3.3%	120.4	3.3%	118.3	3.2%	117.5	3.0%	- 2.9	-2.4%	- 0.8	-0.7%
Fukushima	157.9	5.0%	159.9	4.8%	163.8	4.7%	167.4	4.6%	172.1	4.6%	176.2	4.5%	+8.7	+5.2%	+4.0	+2.3%
Miyagi	79.2	2.5%	83.9	2.5%	87.8	2.5%	90.6	2.5%	95.2	2.5%	99.7	2.5%	+9.1	+10.1%	+4.5	+4.8%
Chiba	106.6	3.3%	114.0	3.4%	115.5	3.3%	113.7	3.1%	112.0	3.0%	117.1	3.0%	+3.4	+3.0%	+5.1	+4.5%
Saitama	60.3	1.9%	63.8	1.9%	67.6	1.9%	69.4	1.9%	71.5	1.9%	75.4	1.9%	+5.9	+8.5%	+3.8	+5.3%
Tokyo/Osaka	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%	1,924.7	49.5%	+164.5	+9.3%	+120.3	+6.6%

*Includes loans to financial institutions

1 (3) Loans —Ashikaga—

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

(¥bn)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,636.8	100.0%	+120.1	+2.2%	+235.3	+4.4%
Normal (incl. borrow ers w/o credit score)	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%	5,212.7	92.5%	+154.9	+3.1%	+247.9	+5.0%
Other borrow ers requiring caution	400.9	7.7%	378.8	7.0%	359.2	6.6%	352.2	6.4%	330.2	6.1%	321.6	5.7%	- 30.6	- 8.7%	- 8.6	- 2.6%
Borrow ers Requiring Monitoring	25.4	0.5%	30.3	0.6%	31.1	0.6%	28.9	0.5%	29.6	0.5%	29.2	0.5%	+0.3	+1.1%	- 0.4	- 1.4%
Potentially bankrupt or worse	74.2	1.4%	74.6	1.4%	75.5	1.4%	77.7	1.4%	76.7	1.4%	73.2	1.3%	- 4.5	- 5.9%	- 3.5	- 4.6%

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

(¥bn)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,626.2	100.0%	+264.4	+4.9%	+235.2	+4.4%
Local	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%	4,746.8	84.4%	+135.8	+2.9%	+185.3	+4.1%
Tochigi	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%	2,700.6	48.0%	+67.9	+2.6%	+138.9	+5.4%
Gunma	647.4	13.1%	659.2	12.7%	667.5	13.0%	670.6	12.5%	676.4	12.5%	680.6	12.1%	+10.0	+1.5%	+4.1	+0.6%
Ibaraki	334.5	6.8%	335.8	6.5%	339.2	6.6%	340.3	6.3%	343.3	6.4%	345.3	6.1%	+5.0	+1.5%	+1.9	+0.6%
Saitama	873.4	17.7%	890.3	17.2%	910.5	17.7%	930.1	17.3%	942.1	17.5%	980.1	17.4%	+49.9	+5.4%	+37.9	+4.0%
Fukushima	34.0	0.7%	35.9	0.7%	36.6	0.7%	37.2	0.7%	37.8	0.7%	40.1	0.7%	+2.8	+7.7%	+2.2	+5.9%
Tokyo	571.7	11.6%	635.6	12.3%	668.9	13.0%	750.7	14.0%	829.4	15.4%	879.3	15.6%	+128.5	+17.1%	+49.9	+6.0%

Number of SMEs

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,153	-78	26,240	+87	26,089	-151	25,861	-228	25,852	-9	25,816	-36

* Number of SMEs includes that of sole proprietors

1 (3) Loans —Ashikaga—

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

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,626.2	100.0%	+264.4	+4.9%	+235.2	+4.3%
Individual	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%	2,425.2	43.1%	+34.7	+1.4%	+19.0	+0.7%
Corporate	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%	2,735.5	48.6%	+202.3	+7.9%	+91.2	+3.4%
Major companies	484.5	9.7%	551.6	10.6%	587.4	11.4%	664.7	12.3%	736.6	13.6%	771.6	13.7%	+106.9	+16.0%	+35.0	+4.7%
Medium sized companies	108.0	2.1%	81.5	1.5%	76.6	1.4%	76.7	1.4%	75.7	1.4%	73.0	1.2%	- 3.7	-4.8%	- 2.7	-3.5%
SMEs	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%	1,890.8	33.6%	+99.1	+5.5%	+58.9	+3.2%
Public sector	334.9	6.7%	439.6	8.5%	337.3	6.5%	438.0	8.1%	340.3	6.3%	465.4	8.2%	+27.3	+6.2%	+125.0	+36.7%

**"Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,425.2	100.0%	+34.7	+1.4%	+19.0	+0.7%
Housing related Loans*	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%	2,237.7	92.2%	+19.7	+0.8%	+11.2	+0.5%
Customer Loans	76.5	3.2%	82.5	3.5%	89.9	3.7%	98.8	4.1%	106.8	4.4%	114.9	4.7%	+16.0	+16.2%	+8.0	+7.5%
Loans to small Businesses	80.2	3.4%	77.6	3.3%	75.5	3.1%	73.6	3.0%	72.9	3.0%	72.6	2.9%	- 1.0	-1.4%	- 0.3	-0.4%

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

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

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	2,735.5	100.0%	+202.3	+7.9%	+91.2	+3.4%
Local	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%	1,860.3	68.0%	+74.4	+4.1%	+41.7	+2.2%
Tochigi	854.5	37.3%	872.6	36.6%	867.2	35.7%	883.6	34.8%	906.0	34.2%	915.6	33.4%	+31.9	+3.6%	+9.5	+1.0%
Gunma	276.1	12.0%	280.6	11.7%	281.7	11.6%	281.3	11.1%	285.4	10.7%	288.6	10.5%	+7.3	+2.6%	+3.2	+1.1%
Ibaraki	135.9	5.9%	135.5	5.6%	137.0	5.6%	136.3	5.3%	137.2	5.1%	136.7	4.9%	+0.3	+0.2%	- 0.5	-0.3%
Saitama	421.9	18.4%	430.1	18.0%	442.5	18.2%	452.8	17.8%	457.3	17.2%	484.4	17.7%	+31.6	+6.9%	+27.0	+5.9%
Fukushima	28.2	1.2%	30.2	1.2%	31.0	1.2%	31.7	1.2%	32.5	1.2%	34.9	1.2%	+3.1	+9.9%	+2.3	+7.2%
Tokyo	568.5	24.8%	632.3	26.5%	665.5	27.4%	747.2	29.4%	825.7	31.2%	875.2	31.9%	+127.9	+17.1%	+49.5	+5.9%

**"Corporate" includes financial institutions

1 (4) Deposits —Joyo—

Deposits

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,457.1	100.0%	-162.3	-1.5%	+66.4	+0.6%
Yen-denominated	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%	10,378.3	99.2%	-155.6	-1.4%	+59.6	+0.5%
Foreign currency	139.2	1.3%	76.1	0.7%	99.0	0.9%	84.7	0.7%	71.8	0.6%	78.7	0.7%	-5.9	-7.0%	+6.8	+9.5%
JOM deposit	0.0	0.0%	0.0	0.0%	1.1	0.0%	0.7	0.0%	0.0	0.0%	0.0	0.0%	-0.7	-100.0%	±0.0	-
NCDs	216.2		202.7		248.0		32.2		243.6		222.1		+189.9	+589.8%	-21.4	-8.8%

Yen-denominated Deposits by Customer Type

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	10,378.3	100.0%	-155.6	-1.4%	+59.6	+0.5%
Individual	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%	7,503.6	72.3%	+11.3	+0.1%	+13.6	+0.1%
Corporate	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%	2,302.1	22.1%	+17.4	+0.7%	-56.5	-2.3%
Public	496.2	5.0%	612.5	6.0%	517.8	5.0%	757.0	7.1%	470.0	4.5%	572.6	5.5%	-184.4	-24.3%	+102.5	+21.8%

Individual Deposits by Liquidity Type

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	7,503.6	100.0%	+11.3	+0.1%	+13.6	+0.1%
Current	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%	5,700.5	75.9%	+76.2	+1.3%	+36.1	+0.6%
Time deposits	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%	1,803.1	24.0%	-64.8	-3.4%	-22.5	-1.2%

1 (4) Deposits —Ashikaga—

Deposits

deposits

															(¥bn)	
	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vsFYE23		vsSep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	7,150.5	100.0%	+64.7	+0.9%	+203.6	+2.9%
Yen-denominated	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%	7,130.3	99.7%	+61.5	+0.8%	+199.2	+2.8%
Foreign currency	21.2	0.3%	20.3	0.2%	17.2	0.2%	16.8	0.2%	15.6	0.2%	20.1	0.2%	+3.2	+19.0%	+4.4	+28.3%
NCDs	212.3		209.5		221.0		135.4		186.2		169.4		+33.9	+25.0%	-16.8	-9.0%

Yen-denominated Deposits by Customer Type

en-denominated Deposits by Customer Type

	(¥bn)															
	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vsFYE23		vsSep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	7,130.3	100.0%	+61.5	+0.8%	+199.2	+2.8%
Individual	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%	4,740.3	66.4%	+37.3	+0.7%	+22.0	+0.4%
Corporate	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%	1,865.3	26.1%	+54.7	+3.0%	-31.3	-1.6%
Public	282.7	4.2%	505.7	7.3%	294.7	4.3%	555.3	7.8%	316.1	4.5%	524.7	7.3%	-30.5	-5.5%	+208.5	+65.9%

Individual Deposits by Liquidity Type

Individual Deposits by Liquidity Type

	(¥bn)															
	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vsFYE23		vsSep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,740.3	100.0%	+37.3	+0.7%	+22.0	+0.4%
Current	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%	3,679.2	77.6%	+62.7	+1.7%	+32.9	+0.9%
Time deposits	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%	1,061.0	22.3%	-25.3	-2.3%	-10.8	-1.0%

1 (5) Accumulation Service —Joyo—

Number of Customers (by service)

	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY Change	Change ratio
Investment Trusts	46,900	47,832	50,288	59,191	68,201	73,491	+14,300	+24.1%
Annuities Insurance	44,393	46,575	47,117	47,686	48,361	48,662	+976	+2.0%
Foreign Currency Deposits	16,899	15,671	14,710	13,700	12,855	12,130	-1,570	-11.4%

Number of Contracts (by service)

	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY Change	Change ratio
Investment Trusts	77,557	77,130	79,218	95,118	111,493	122,175	+27,057	+28.4%
Annuities Insurance	65,760	69,109	69,496	70,234	71,405	72,146	+1,912	+2.7%
Foreign Currency Deposits	17,342	16,094	15,110	14,069	13,207	12,455	-1,614	-11.4%

Transaction Amount (by service)

	1H22	2H22	1H23	2H23	1H24	2H24	YoY Change	Change ratio
Investment Trusts	5,275	5,240	5,138	6,474	10,098	12,674	+6,200	+95.7%
Annuities Insurance*	5,545	5,564	5,335	5,587	5,312	17,211	+11,624	+208.0%
Foreign Currency Deposits	703	609	531	506	478	428	-78	-15.4%
Total	11,523	11,413	11,004	12,567	15,888	30,313	+17,746	+141.2%

*From the second half of FY24, the accounting standards for "Annuities Insurance" was changed (only for contracts where agency fees are received. → all statements).

1 (5) Accumulation Service —Ashikaga—

Number of Customers (by service)

	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY Change	Change ratio
Investment Trusts	58,952	60,920	62,548	65,317	69,264	70,905	+5,588	+8.5%
Annuities Insurance	37,158	37,087	36,760	35,816	35,240	34,636	- 1,180	-3.2%
Foreign Currency Deposits	1,044	985	949	865	831	806	- 59	-6.8%

Number of Contracts (by service)

	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY Change	Change ratio
Investment Trusts	89,865	92,826	95,352	103,445	111,343	114,299	+10,854	+10.4%
Annuities Insurance	51,284	51,441	51,132	49,868	49,060	48,222	- 1,646	-3.3%
Foreign Currency Deposits	1,062	1,003	933	879	842	819	- 60	-6.8%

Transaction Amount (by service)

	1H22	2H22	1H23	2H23	1H24	2H24	YoY Change	Change ratio
Investment Trusts	13,246	13,967	14,080	14,580	16,631	17,453	+2,873	+19.7%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	30	25	22	20	19	17	- 3	-15.0%
Total	13,276	13,992	14,102	14,601	16,650	17,471	+2,870	+19.6%

1 (6) Securities —Joyo—

Term-end Balance / Unrealized Gains (Losses)

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)*
	FYE22	FYE23	FYE24	vs FYE23		FYE22	FYE23	FYE24	vs FYE23	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,438.8	1,588.8	1,561.4	-27.4	-1.7%	-19.2	-19.5	-52.2	-32.6	-22.5
JGB's	168.9	365.9	677.3	+311.4	+85.0%	-7.1	-0.2	-29.2	-29.0	-
Local government bond	805.3	643.6	434.2	-209.3	-32.5%	-5.1	-6.1	-11.1	-4.9	-
Foreign bonds	319.1	455.7	462.0	+6.3	+1.3%	-5.7	-5.5	-5.1	+0.3	-0.7
o/w Foreign government bond	31.6	52.1	68.4	+16.2	+31.2%	0.1	-2.5	-3.3	-0.8	-
o/w Ginnie Mae	38.2	100.4	118.3	+17.8	+17.7%	-1.8	-1.2	-0.9	+0.2	-
Stocks	183.8	243.4	215.8	-27.6	-11.3%	91.5	133.7	101.6	-32.1	+18.2
Investment trusts & Others	401.3	418.7	435.6	+16.8	+4.0%	-15.2	3.5	1.0	-2.4	-0.0
o/w ETF	39.8	58.7	80.5	+21.7	+37.0%	2.0	10.3	10.4	+0.1	-
o/w REIT	79.7	85.7	85.8	+0.1	+0.1%	-1.2	1.4	-0.9	-2.4	-
Total	2,343.1	2,706.8	2,675.0	-31.8	-1.1%	51.2	112.2	45.3	-66.8	-5.1

* includes ¥2.3bn of gains on cancellation of investment trusts

1 (6) Securities —Joyo—

Securities Portfolio

(¥bn)

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

	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,635.8	62.2%	+1.5	+0.0%	-122.5	-6.9%
Duration (year)	7.0	—	5.8	—	5.2	—	4.6	—	5.9	—	6.4	—	+1.7	—	+0.4	—
Fixed rate note	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%	1,635.6	62.2%	+1.5	+0.0%	-122.5	-6.9%
(Avg yield)	(0.32%)	—	(0.27%)	—	(0.27%)	—	(0.30%)	—	(0.41%)	—	(0.58%)	—	(+0.28%)	—	(+0.17%)	—
Floating rate note	0.3	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.1	0.0%	-0.0	-20.8%	-0.0	-8.2%
(Avg yield)	(0.63%)	—	(0.72%)	—	(0.64%)	—	(0.58%)	—	(0.96%)	—	(1.00%)	—	(+0.42%)	—	(+0.04%)	—
Foreign currency denominated bonds	436.4	15.7%	301.6	13.1%	368.7	16.0%	435.4	16.7%	408.3	15.0%	445.0	16.9%	+9.6	+2.2%	+36.6	+8.9%
Duration (year)	2.9	—	2.8	—	3.1	—	3.5	—	3.6	—	3.9	—	+0.4	—	+0.3	—
(Avg yield Spread)	(0.99%)	—	(0.48%)	—	(0.08%)	—	(0.25%)	—	(0.18%)	—	(0.51%)	—	(+0.26%)	—	(+0.32%)	—
Fixed rate note	256.0	9.2%	116.8	5.0%	146.2	6.3%	201.5	7.7%	208.2	7.6%	239.1	9.0%	+37.6	+18.6%	+30.8	+14.8%
(Avg yield)	(1.99%)	—	(3.32%)	—	(3.91%)	—	(4.38%)	—	(4.68%)	—	(4.74%)	—	(+0.36%)	—	(+0.05%)	—
(Avg yield Spread)	(1.25%)	—	(-0.16%)	—	(-1.22%)	—	(-0.93%)	—	(-0.68%)	—	(0.07%)	—	(+1.01%)	—	(+0.76%)	—
Floating rate note	180.3	6.5%	184.8	8.0%	222.4	9.6%	233.9	9.0%	200.1	7.3%	205.9	7.8%	-27.9	-11.9%	+5.7	+2.8%
(Avg yield)	(1.94%)	—	(4.85%)	—	(6.22%)	—	(6.48%)	—	(6.49%)	—	(5.68%)	—	(-0.79%)	—	(-0.81%)	—
(Avg yield Spread)	(0.44%)	—	(0.98%)	—	(1.01%)	—	(1.16%)	—	(1.09%)	—	(1.01%)	—	(-0.14%)	—	(-0.07%)	—
Stock	100.3	3.6%	92.3	4.0%	101.1	4.3%	109.7	4.2%	110.5	4.0%	114.2	4.3%	+4.5	+4.1%	+3.6	+3.3%
Cet1 ratio	—	19.9%	—	18.0%	—	19.8%	—	21.6%	—	21.4%	—	22.6%	(+0.90%)	—	(+1.10%)	—
Investment trust and others*	446.4	16.1%	416.1	18.1%	400.0	17.3%	414.6	15.9%	429.3	15.8%	434.1	16.5%	+19.5	+4.7%	+4.8	+1.1%
Total	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%	2,629.2	100.0%	+35.2	+1.3%	-77.4	-2.8%
(Avg yield)	(1.12%)	—	(1.46%)	—	(1.60%)	—	(1.72%)	—	(1.79%)	—	(1.79%)	—	(+0.06%)	—	(+0.00%)	—
Unrealized gains/losses	35.7	—	51.2	—	52.9	—	112.2	—	100.8	—	45.3	—	-66.8	-59.5%	-55.5	-55.0%

1 (6) Securities —Ashikaga—

Term-end Balance / Unrealized Gains (Losses)

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				Gains / Losses (Realized)*
	FYE22	FYE23	FYE24	vs FYE23		FYE22	FYE23	FYE24	vs FYE23	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	758.0	766.5	941.9	+175.3	+22.9%	-10.1	-10.3	-48.8	-38.4	-3.1
JGB's	221.1	288.9	554.1	+265.1	+91.8%	-3.1	0.8	-24.5	-25.3	-0.3
Local government bond	218.4	146.7	63.1	-83.5	-56.9%	-1.5	-2.3	-4.3	-1.9	-1.5
Foreign bonds	303.7	380.3	335.5	-44.7	-11.8%	-8.0	-9.0	-3.1	+5.9	-2.3
Foreign government bond	27.1	69.2	67.4	-1.8	-2.6%	-0.2	0.1	0.3	+0.2	+0.0
Ginnie Mae	49.4	81.7	85.2	+3.4	+4.2%	-0.1	-0.8	0.1	+1.0	-0.4
Stocks	34.4	41.1	34.3	-6.7	-16.3%	22.1	29.9	23.4	-6.4	+0.5
Investment trusts & Others	216.5	231.8	219.3	-12.4	-5.3%	-11.8	2.4	9.1	+6.6	-4.0
ETF	20.7	32.6	73.6	+41.0	+125.8%	2.5	10.7	8.2	-2.4	+4.8
REIT	41.4	45.1	44.5	-0.5	-1.1%	-0.7	-0.7	-3.2	-2.5	+0.0
Total	1,312.7	1,419.7	1,531.1	+111.3	+7.8%,	-7.8	12.9	-19.3	-32.2	-8.9

* includes ¥1.2bn of gains on cancellation of investment trusts

1 (6) Securities —Ashikaga—

Securities Portfolio

Securities Portfolio														(¥bn)			
	Sep-22		FYE22		Sep-23		FYE23		Sep-24		FYE24		vs FYE23		vs Sep-24		
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	
Yen-denominated bonds	806.3	54.5%	769.1	58.3%	699.7	54.1%	777.8	55.3%	965.9	59.2%	990.7	63.9%	+212.9	+27.4%	+24.8	+2.6%	
Duration (year)	4.9	-	4.8	-	5.4	-	4.6	-	4.0	-	4.8	-	+0.2	-	+0.8	-	
(Avg yield Spread)	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(0.77%)	-	(0.99%)	-	(+0.34%)	-	(+0.21%)	-	
Fixed rate note	806.3	54.5%	769.1	58.3%	699.7	54.1%	777.8	55.3%	965.9	59.2%	990.7	63.9%	+212.9	+27.4%	+24.8	+2.6%	
(Avg yield)	(0.61%)	-	(0.62%)	-	(0.63%)	-	(0.65%)	-	(0.77%)	-	(0.99%)	-	(+0.34%)	-	(+0.21%)	-	
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	413.2	27.9%	310.8	23.5%	363.8	28.1%	388.5	27.6%	379.7	23.3%	338.7	21.9%	-49.8	-12.8%	-41.0	-10.8%	
Duration (year)	4.0	-	4.2	-	4.1	-	3.9	-	3.2	-	2.9	-	-1.0	-	-0.2	-	
(Avg yield Spread)	(2.95%)	-	(3.21%)	-	(3.76%)	-	(3.99%)	-	(4.23%)	-	(4.44%)	-	(+0.45%)	-	(+0.21%)	-	
Fixed rate note	391.6	26.5%	290.9	22.0%	310.0	24.0%	322.1	22.9%	251.8	15.4%	218.4	14.1%	-103.7	-32.2%	-33.4	-13.3%	
(Avg yield)	(2.98%)	-	(3.18%)	-	(3.61%)	-	(3.76%)	-	(3.86%)	-	(3.94%)	-	(+0.19%)	-	(+0.09%)	-	
Floating rate note	21.6	1.5%	19.9	1.5%	53.8	4.2%	66.3	4.7%	127.9	7.8%	120.2	7.8%	+53.9	+81.3%	-7.7	-6.0%	
(Avg yield)	(2.41%)	-	(3.73%)	-	(5.09%)	-	(5.57%)	-	(5.53%)	-	(5.74%)	-	(+0.18%)	-	(+0.21%)	-	
Stock	12.2	0.8%	12.2	0.9%	11.2	0.9%	11.1	0.8%	11.1	0.7%	10.8	0.7%	-0.3	-2.7%	-0.3	-2.7%	
Cet1 ratio	4.0%	-	3.9%	-	3.6%	-	3.5%	-	3.4%	-	3.3%	-	(-0.2%)	-	(-0.1%)	-	
Investment trust and others*	247.0	16.7%	227.9	17.3%	217.8	16.8%	228.9	16.3%	273.8	16.8%	209.7	13.5%	-19.2	-8.4%	-64.1	-23.4%	
Total	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%	1,550.0	100.0%	+143.6	+10.2%	-80.6	-4.9%	
(Avg yield)	(1.65%)	-	(1.64%)	-	(1.81%)	-	(1.88%)	-	(1.53%)	-	(1.69%)	-	(-0.19%)	-	(+0.15%)	-	
Unrealized gains/losses	- 29.4	-	- 7.5	-	- 16.3	-	13.3	-	19.5	-	- 18.8	-	- 32.1	-	-38.3	-	

1 (7) Changes in Borrower Classification — Joyo —

Based on Number of Borrowers for Business

(number)

	FYE23						Total
	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
Normal borrowers	9,836	430	1	0	0	0	10,267
Borrowers requiring caution	559	2,980	28	38	0	0	3,605
Borrower requiring monitoring	3	25	73	9	0	0	110
Potentially bankrupt	4	115	14	1,033	1	0	1,167
Substantially bankrupt	1	29	3	88	57	0	178
Legally bankrupt	5	9	0	27	12	21	74
Others	313	187	6	21	0	0	527
Total	10,721	3,775	125	1,216	70	21	15,928

FYE24

	(number)	
	FYE22 - FYE23	FYE23 - FYE24
Upgraded	592	507
Unchanged	13,998	14,000
Downgraded	780	894
Others	751	527
Total	16,121	15,928

Based on Borrowed Amount for Business

(¥mil)

	FYE23						Total
	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
Normal borrowers	3,463,788	76,928	200	0	0	0	3,540,917
Borrowers requiring caution	72,375	268,921	2,186	1,779	0	0	345,262
Borrower requiring monitoring	329	2,771	10,093	454	0	0	13,647
Potentially bankrupt	242	7,855	1,269	61,358	12	0	70,738
Substantially bankrupt	23	1,794	22	8,885	856	0	11,581
Legally bankrupt	527	374	0	5,147	308	624	6,982
Others	19,140	7,395	140	142	0	0	26,818
Total	3,556,426	366,041	13,912	77,766	1,177	624	4,015,949

FYE24

	(¥mil)	
	FYE22 - FYE23	FYE23 - FYE24
Upgraded	74,664	81,561
Unchanged	3,577,716	3,805,643
Downgraded	109,121	101,926
Others	40,251	26,818
Total	3,801,753	4,015,949

1 (7) Changes in Borrower Classification — Ashikaga —

Based on Number of Borrowers for All

(number)

	FYE23						Total
	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
FYE24							
Normal borrowers	199,457	705	5	10	0	0	200,177
Borrowers requiring caution	1,012	5,049	29	65	0	2	6,157
Borrower requiring monitoring	43	49	295	8	0	0	395
Potentially bankrupt	58	113	37	1,073	40	19	1,340
Substantially bankrupt	93	32	6	34	133	0	298
Legally bankrupt	12	2	0	2	24	8	48
Total	200,675	5,950	372	1,192	197	29	208,415

	(number)	
	FYE22 - FYE23	FYE23 - FYE24
Upgraded	881	883
Unchanged	200,101	206,015
Dow ngraded	1,699	1,517
Others	0	0
Total	202,681	208,415

Based on Borrowed Amount for All

(¥mil)

	FYE23						Total
	Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
FYE24							
Normal borrowers	4,811,702	52,990	946	337	0	0	4,865,975
Borrowers requiring caution	56,538	257,162	1,476	2,138	0	47	317,361
Borrower requiring monitoring	1,485	4,704	22,515	580	0	0	29,284
Potentially bankrupt	1,644	7,133	1,633	54,687	977	333	66,407
Substantially bankrupt	1,586	642	116	850	2,538	0	5,732
Legally bankrupt	258	212	0	82	465	39	1,056
Total	4,873,213	322,843	26,686	58,674	3,980	419	5,285,815

	(¥mil)	
	FYE22 - FYE23	FYE23 - FYE24
Upgraded	60,916	59,824
Unchanged	5,069,265	5,148,643
Dow ngraded	91,246	77,348
Others	0	0
Total	5,221,427	5,285,815

1 (8) 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		FYE24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	781,745	10.7%	868,425	11.2%	+86,680	+0.5%
Agriculture / Forestry	18,279	0.2%	16,127	0.2%	-2,151	-0.0%
Fishery	7,131	0.0%	5,854	0.0%	-1,276	-0.0%
Mining / Quarrying of stones / Gravel	13,608	0.1%	12,387	0.1%	-1,221	-0.0%
Construction	226,404	3.1%	245,735	3.1%	+19,330	+0.0%
Electric, gas and water	233,610	3.1%	234,338	3.0%	+728	-0.1%
Telecommunication	20,578	0.2%	22,586	0.2%	+2,008	+0.0%
Transport / Postal activities	196,369	2.6%	214,001	2.7%	+17,631	+0.0%
Wholesale / Retailing services	665,005	9.1%	674,080	8.7%	+9,074	-0.3%
Financial & Insurance services	325,836	4.4%	395,742	5.1%	+69,905	+0.6%
Real estate / Goods rental & leasing	1,256,748	17.2%	1,337,411	17.2%	+80,663	+0.0%
Medical, welfare and other services	347,654	4.7%	366,857	4.7%	+19,203	-0.0%
Public sector	909,015	12.4%	948,183	12.2%	+39,168	-0.1%
Others (including individual loans)	2,300,909	31.5%	2,391,316	30.9%	+90,406	-0.5%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	7,302,897	100.0%	7,733,049	100.0%	+430,152	-

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

Industry	FYE23		FYE24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	22,990	23.6%	19,868	23.2%	-3,121	-0.3%
Agriculture / Forestry	3,170	3.2%	1,484	1.7%	-1,685	-1.5%
Fishery	54	0.0%	54	0.0%	±0	+0.0%
Mining / Quarrying of stones / Gravel	108	0.1%	0	0.0%	-108	-0.1%
Construction	11,247	11.5%	9,330	10.9%	-1,917	-0.6%
Electric, gas and water	4,259	4.3%	3,852	4.5%	-407	+0.1%
Telecommunication	620	0.6%	593	0.6%	-27	+0.0%
Transport / Postal activities	3,962	4.0%	3,341	3.9%	-621	-0.1%
Wholesale / Retailing services	22,170	22.7%	18,612	21.7%	-3,558	-1.0%
Financial & Insurance services	14	0.0%	28	0.0%	+13	+0.0%
Real estate / Goods rental & leasing	5,505	5.6%	4,472	5.2%	-1,032	-0.4%
Various services (*)	16,430	16.8%	17,126	20.0%	+696	+3.1%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,793	6.9%	6,749	7.8%	-43	+0.9%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	97,328	100.0%	85,515	100.0%	-11,813	-

* Total of "Academic Research, Professional and Technical Services," "Food and Beverage Industry," "Accommodation Industry," "Medical and Welfare," "Education and Learning Support," "Life-related Services and Entertainment," and "Other Services."

1 (8) 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		FYE24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	517,394	9.3%	546,168	9.7%	+28,774	+0.3%
Agriculture / Forestry	13,790	0.2%	12,822	0.2%	-968	-0.0%
Fishery	550	0.0%	572	0.0%	+22	+0.0%
Mining / Quarrying of stones / Gravel	2,924	0.0%	3,317	0.0%	+392	+0.0%
Construction	176,218	3.2%	185,005	3.2%	+8,786	+0.0%
Electric, gas and water	107,159	1.9%	111,953	1.9%	+4,793	+0.0%
Telecommunication	18,153	0.3%	18,026	0.3%	-126	+0.0%
Transport / Postal activities	137,927	2.5%	145,836	2.5%	+7,908	+0.0%
Wholesale / Retailing services	424,375	7.7%	421,445	7.4%	-2,929	-0.2%
Financial & Insurance services	262,816	4.7%	341,022	6.0%	+73,725	+1.2%
Real estate / Goods rental & leasing	711,450	12.9%	785,531	13.9%	+78,561	+1.0%
Medical, welfare and other services	375,399	6.8%	380,012	6.7%	+4,613	+0.0%
Public sector	582,997	10.5%	465,417	8.2%	-117,579	-2.3%
Others (including individual loans)	2,175,586	39.5%	2,209,131	39.2%	+33,545	-0.2%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	5,506,745	100.0%	5,626,264	100.0%	+119,519	—

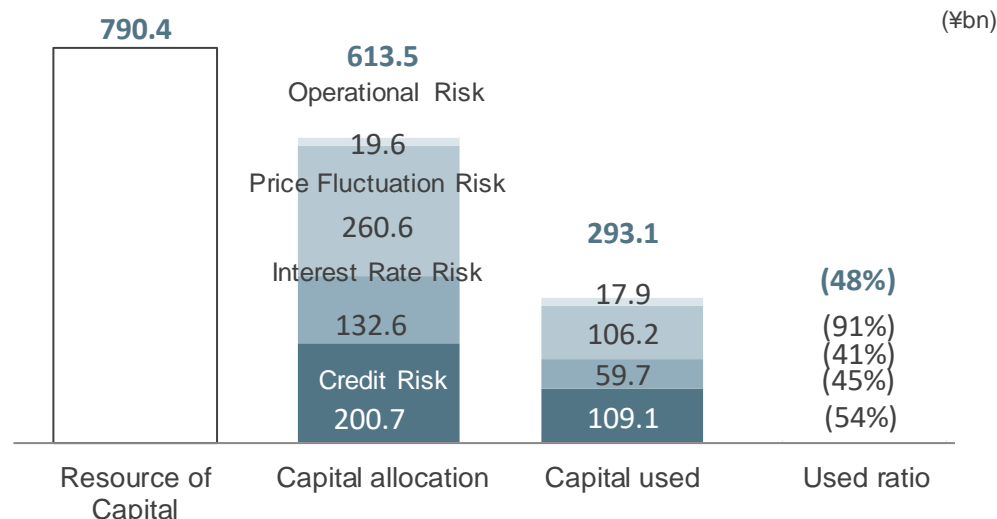
Disclosed Claims under the Financial Revitalization law and Risk-monitored Loans by Industry (non-consolidated)

	FYE23		FYE24		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	27,272	28.0%	24,425	26.3%	-2,846	-1.6%
Agriculture / Forestry	1,031	1.0%	985	1.0%	-46	+0.0%
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%	8,139	8.7%	+149	+0.5%
Electric, gas and water	235	0.2%	393	0.4%	+158	+0.1%
Telecommunication	286	0.2%	231	0.2%	-54	+0.0%
Transport / Postal activities	5,803	5.9%	6,238	6.7%	+435	+0.7%
Wholesale / Retailing services	19,399	19.9%	16,714	18.0%	-2,684	-1.8%
Financial & Insurance services	—	—	—	—	—	—
Real estate / Goods rental & leasing	6,560	6.7%	5,843	6.3%	-716	-0.4%
Various services (*)	22,018	22.6%	22,591	24.4%	+572	+1.7%
Public sector	—	—	—	—	—	—
Others (including individual loans)	6,705	6.8%	6,933	7.4%	+227	+0.6%
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	97,365	100.0%	92,561	100.0%	-4,803	—

* Total of "Academic Research, Professional and Technical Services," "Food and Beverage Industry," "Accommodation Industry," "Medical and Welfare," "Education and Learning Support," "Life-related Services and Entertainment," and "Other Services."

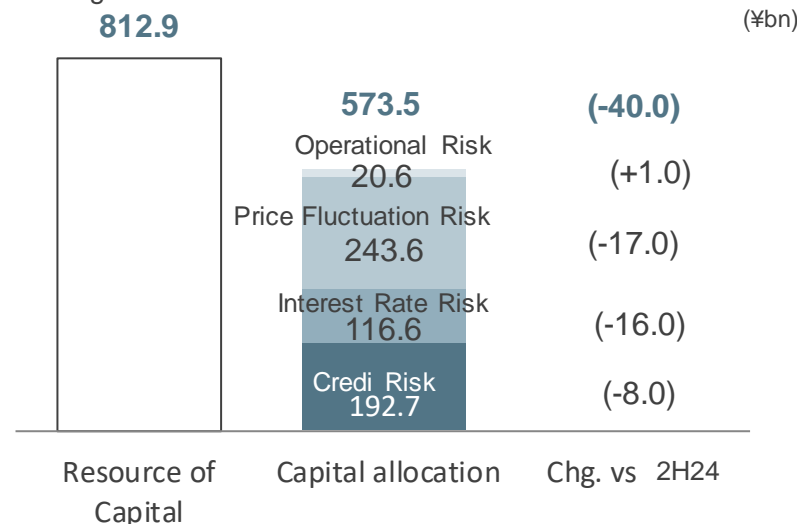
1 (9) Risk Management — Mebuki FG (Joyo / Ashikaga / Mebuki Lease) —

Capital Allocation/ Capital Used (as of Mar. 31, 2025)



Capital Allocation (planned for 1H25)

Decided capital allocation for 1H25, based on the market outlook, management strength and financial results and forecast of subsidiaries.



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

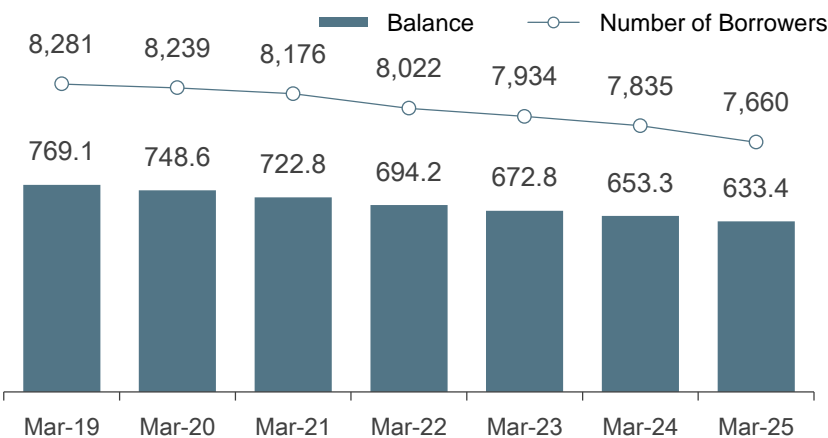
		Tail event scenario (Article 177)		Tailored event scenario (Article 178)		
		2024	2025	2024	2025	2026
Parameter	Real GDP	-1.40%	3.50%	0.64%	-1.56%	-0.23%
	Nikkei Stock average	¥16,870	¥17,560	¥36,825	¥32,844	¥34,505
	USD/Yen exchange rate	¥111.00	¥110.80	¥143.91	¥129.78	¥119.76
Capital ratio	Domestic standard	9.34%	8.23%	12.49%	12.68%	12.85%
	CET1 ratio	8.61%	8.39%	12.22%	11.95%	12.45%
Outline of scenario		We adopted 'downside financial stress scenario' in Financial System Report (October 2024) by BOJ.		We Identified the "trade war" scenario assuming that the Trump administration would implement high tariffs globally, and adopted it as an event scenario.		

1 (10) Apartment Loans (Portfolio) —Joyo / Ashikaga—

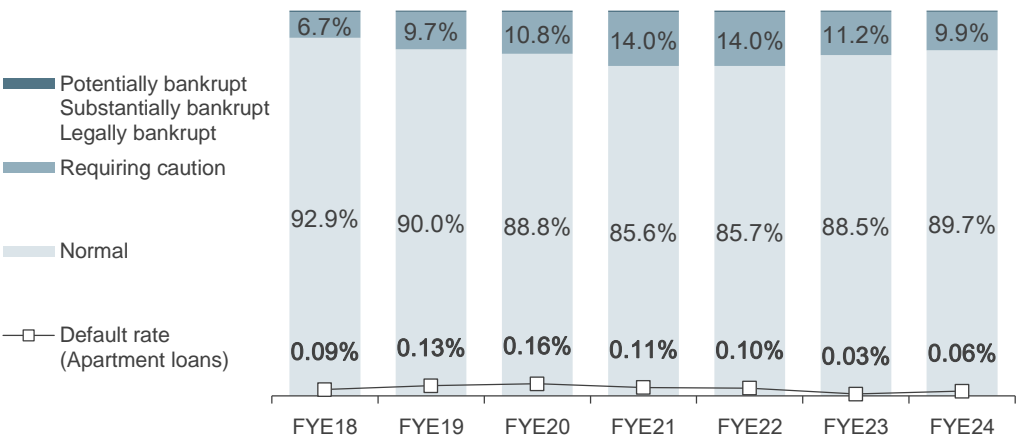
Joyo

Number of Borrowers and Balance of Loans

((¥bn)



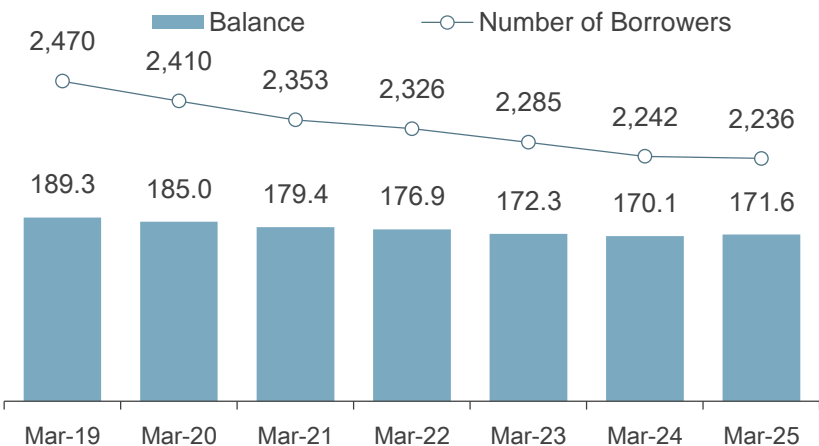
Borrower Rating and Default Ratios



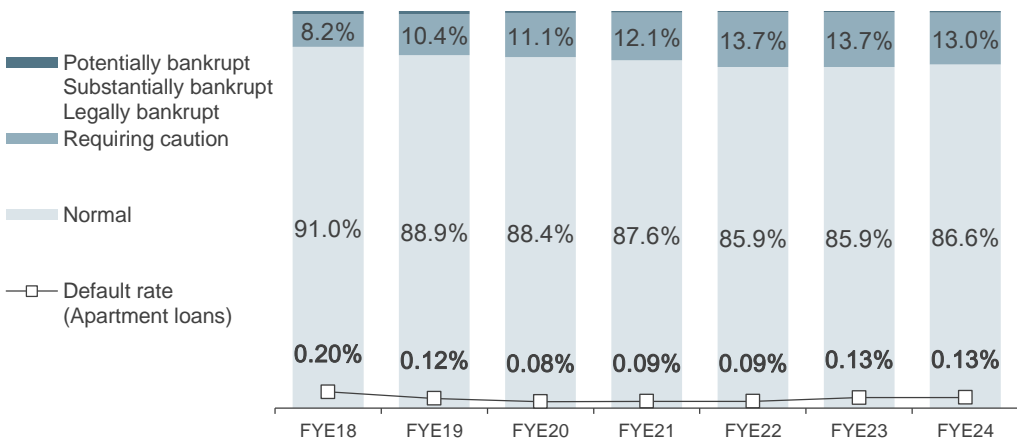
Ashikaga

Number of Borrowers and Balance of Loans

((¥bn)



Borrower Rating and Default Ratios

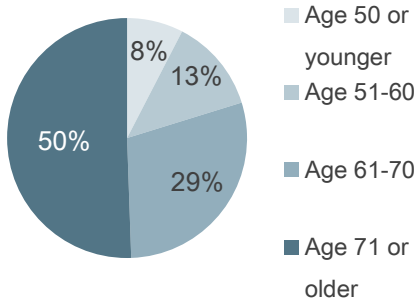


1 (10) Apartment Loans (Monitoring Situations) —Joyo / Ashikaga—

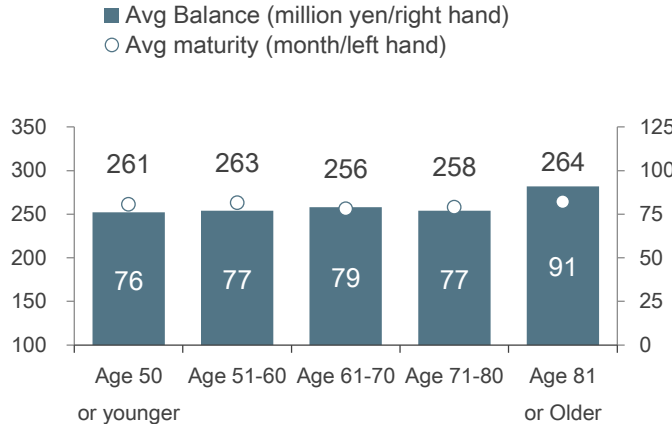
Source (Prefectural Average) : Ministry of Internal Affairs and Communications "Housing and Land Survey"

Joyo

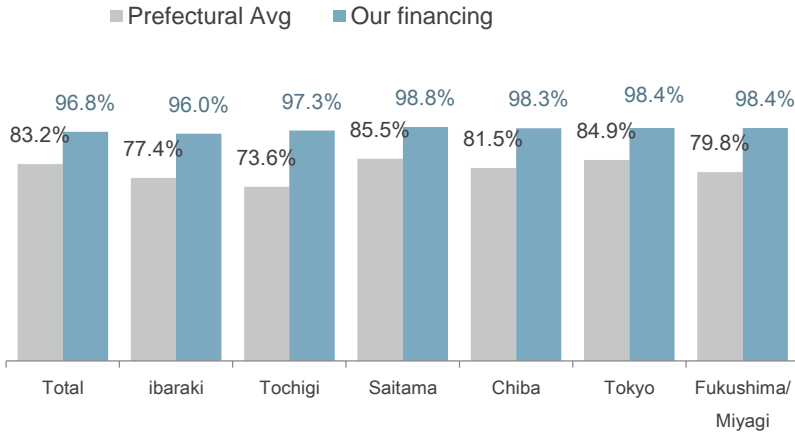
Composition by Age Group
(by number of borrowers)



Avg. Balance and Maturity by Age Group

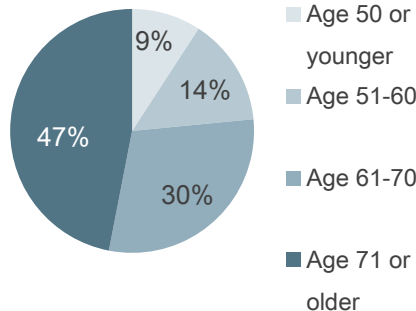


Occupancy Rate of Apartments by Area

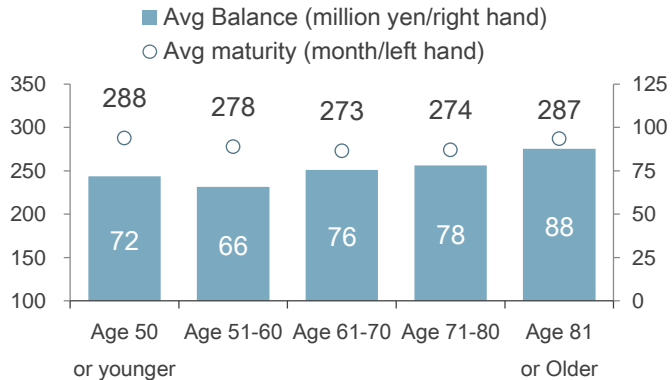


Ashikaga

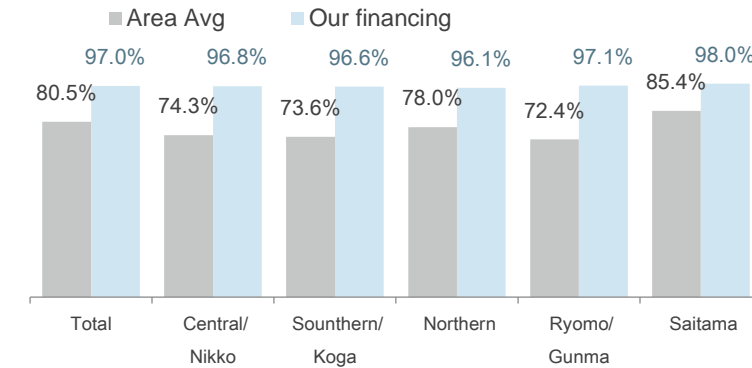
Composition by Age Group
(by number of borrowers)



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.
Ashikaga: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2024 and who especially need attention.

1 (11) Cost Efficiency —Joyo / Ashikaga—

Joyo

(¥bn)

		FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	FY24	YoY
Total expenses		64.2	31.2	61.7	30.5	60.5	29.1	57.6	29.5	58.5	30.0	61.3	+2.7
Personnel expenses		33.5	16.7	33.2	16.3	32.7	16.2	32.2	16.2	32.1	16.2	32.6	+0.5
Non-Personnel expenses		26.8	12.3	24.7	12.0	24.1	10.9	22.0	11.3	22.7	11.6	24.9	+2.2
Depreciation	1	5.2	2.4	4.8	2.2	4.4	2.1	4.1	2.0	4.1	2.1	4.5	+0.3
Deposit insurance cost	2	2.7	1.3	2.7	1.3	2.7	0.7	1.4	0.7	1.4	0.7	1.4	+0.0
Others (Excluding 1 & 2)		18.9	8.5	17.1	8.3	16.8	8.1	16.4	8.5	17.0	8.7	18.9	+1.8
Tax		3.8	2.1	3.7	2.1	3.6	2.0	3.3	1.9	3.7	2.0	3.7	+0.0
OHR(Core gross business income basis)		57.7%	60.5%	58.0%	55.5%	54.1%	44.1%	47.6%	55.2%	54.6%	50.8%	52.1%	-2.5%

Ashikaga

(¥bn)

		FY19	1H20	FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	FY24	YoY
Total expenses		50.7	24.4	48.4	23.9	47.6	23.0	45.6	23.1	46.6	23.7	47.9	+1.2
Personnel expenses		27.6	13.4	26.6	12.8	25.4	12.5	24.9	12.4	24.8	12.8	26.0	+1.1
Non-Personnel expenses		19.9	9.2	18.6	9.4	19.2	8.9	18.0	9.1	19.0	9.4	19.1	+0.0
Depreciation	1	2.8	2.1	4.2	2.2	4.4	2.1	4.2	2.1	4.1	2.0	3.7	-0.4
Deposit insurance cost	2	1.8	0.9	1.8	0.9	1.8	0.4	0.9	0.4	0.9	0.5	1.0	+0.0
Others (Excluding 1 & 2)		15.2	6.2	12.6	6.2	12.9	6.3	12.8	6.5	13.8	6.9	14.3	+0.5
Tax		3.1	1.7	3.0	1.6	2.9	1.5	2.6	1.5	2.7	1.5	2.7	+0.0
OHR(Core gross business income basis)		65.7%	61.4%	60.5%	59.1%	57.8%	55.3%	57.7%	55.5%	58.3%	58.2%	55.0%	-3.2%

1 (12) Number of Employees / Offices —Joyo / Ashikaga—

Joyo

	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY
Number of employees ^{*1}	3,319	3,354	3,267	3,303	3,213	3,185	3,089	3,122	3,023	3,077	3,007	-16
Number of offices	383	382	382	382	369	373	369	369	368	367	367	-1
Domestic	186	188	185	185	185	184	184	183	182	182	181	-1
Overseas ^{*2}	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	193	190	193	193	180	185	181	182	182	181	182	±0
Own ATM	770	753	720	726	709	708	706	705	702	695	694	-8

*1 Based on Annual Securities Report (Non-consolidated)

*2 All overseas offices are representative office.

Ashikaga

(number)

	FYE19	Sep-20	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	Sep-24	FYE24	YoY
Number of employees ^{*1}	2,831	2,805	2,698	2,716	2,619	2,594	2,497	2,501	2,451	2,486	2,446	-5
Number of offices	364	365	361	364	366	351	332	331	324	324	323	-1
Domestic	150	146	143	139	134	134	134	134	134	134	134	±0
Overseas ^{*2}	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	212	217	216	223	230	215	196	195	188	188	187	-1
Own ATM	659	659	646	641	635	622	605	600	592	592	591	-1

*1 Based on Annual Securities Report (Non-consolidated)

*All overseas offices are representative office.

1 (13) Shareholder Composition — Mebuki FG —

● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2024			Mar. 31, 2025			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%	44	334,714	33.9%	-10	-12,345	-0.2%
Securities	41	22,878	1.9%	45	23,346	2.2%	38	23,149	2.3%	-7	-197	±0.0%
Corporate	1,124	338,826	28.7%	1,122	128,938	12.6%	1,068	114,626	11.6%	-54	-14,312	-1.0%
Foreign	475	242,387	20.5%	376	277,476	27.2%	395	286,766	29.0%	+19	+9,290	+1.7%
Individual & others	33,917	216,817	18.3%	62,519	239,032	23.5%	60,345	224,871	22.7%	-2,174	-14,160	-0.7%
Treasury stocks	1	4	0.0%	1	852	0.0%	1	2,578	0.2%	±0	+1,725	+0.1%
Total	35,633	1,179,055	100.0%	64,120	1,017,055	100.0%	61,894	987,055	100.0%	-2,226	-30,000	-

● Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10)

(as of Mar.31,2025)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2024)
The Master Trust Bank of Japan, Ltd. (Trust Account)	138,637	14.08%	+0.25%
Custody Bank of Japan, Ltd. (Trust Account)	61,783	6.27%	-0.04%
Nippon Life Insurance Company	27,590	2.80%	+0.08%
Sumitomo Life Insurance Company	21,659	2.20%	+0.06%
Sompo Japan Insurance Inc.	19,261	1.95%	-0.27%
STATE STREET BANK AND TRUST COMPANY 505001	18,303	1.85%	+1.16%
STATE STREET BANK AND TRUST COMPANY 505103	16,325	1.65%	+0.62%
Meiji Yasuda Life Insurance Company	15,864	1.61%	+0.05%
BNY GCM CLIENT ACCOUNT JPRD AC ISG (FE-AC)	14,991	1.52%	+1.33%
STATE STREET BANK AND TRUST COMPANY 505223	14,419	1.46%	-2.34%

Shareholding ratio is calculated using the total number of shares excluding treasury stock.

2

Basic Data of Ibaraki Prefecture and Tochigi Prefecture

2 (1) 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 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
FY 2024	—	—	—	—	—	—	—	—	—
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	101.7	-3.7	-14.3	98.3	-3.2	-11.1	100.3	-0.9	-5.4
10-12	101.1	-0.6	-12.5	98.3	+0.0	-9.0	101.2	+0.9	-2.1
2025 1-3	—	—	—	—	—	—	—	—	—
2025 1	100.7	-0.4	-2.8	95.3	-5.5	-3.1	99.3	-1.9	-3.0
2	103.5	+2.8	-6.9	99.9	+4.8	-5.3	97.6	-1.7	-6.5
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 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
FY 2024	—	—	—	—	—	—	—	—	—
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	98.3	-2.2	-1.2	106.2	-1.1	-0.5	110.0	-4.6	-8.5
10-12	100.8	+2.5	+0.0	106.2	-0.1	+0.2	117.0	+6.4	-3.7
2025 1-3	—	—	—	—	—	—	—	—	—
2025 1	104.6	+4.9	+9.0	108.3	+8.6	+10.6	119.0	+1.7	-3.8
2	98.8	-5.5	-4.3	104.5	-3.5	-5.4	114.5	-3.8	-7.9
3	—	—	—	—	—	—	—	—	—

Source Tochigi Prefecture Government Statistics Division

* Seasonal adjustment X-12-ARIMA

* Carender year basis

2 (2) Export-related Indicators

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 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	+35.2	1,780.0	870.7	24.5
	FY 2023	2,558.6	+22.7	705.4	1,750.3	102.8	2,299.0	-14.1	1,587.8	681.7	29.5
	FY 2024	2,478.7	-3.1	658.0	1,725.1	95.6	2,378.6	+3.5	1,628.0	725.0	25.6
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	462.9	21.7	627.0	-15.4	426.7	192.7	7.6
	10-12	731.9	+23.0	178.6	524.8	28.6	622.9	-18.3	434.1	181.8	7.1
2024	1-3	625.9	+18.4	205.6	391.9	28.3	531.8	-17.1	361.4	163.3	7.1
2024	4-6	597.3	+8.5	161.0	408.9	27.4	636.4	+23.0	435.0	195.0	6.4
	7-9	639.0	-1.7	148.0	466.4	24.7	551.3	-12.1	363.7	180.9	6.7
	10-12	665.8	-9.0	154.9	489.1	21.8	564.8	-9.3	407.1	151.1	6.6
2025	1-3	576.6	-7.9	194.2	360.6	21.8	626.1	+17.7	422.2	197.9	6.0
2025	1	170.3	-5.5	67.2	95.9	7.3	210.5	+10.3	150.8	57.5	2.2
	2	196.6	-8.2	61.9	128.0	6.7	228.1	+42.4	142.5	83.8	1.7
	3	209.7	-9.5	65.1	136.8	7.8	187.5	+3.7	128.8	56.6	2.1
Source		Yokohama Customs									

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
	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
	FY 2024	199.3	+14.4	58.8	+5.6
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	4-6	51.5	+21.4	9.9	-6.8
	7-9	54.9	+22.1	22.9	+149.3
	10-12	48.2	+0.5	12.9	-42.2
2025	1-3	44.8	+14.9	13.2	-3.2
2025	1	12.9	+17.3	6.2	+51.1
	2	13.9	+19.5	5.2	-23.5
	3	18.0	+10.0	1.9	-33.4
Source		Yokohama Customs			

2 (3) 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 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 2024	413,369	+4.1	105,254	-5.4	147,637	+15.1	15,024	-4.7	1,338	-6.1	1,035	-19.9
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
	10-12	85,096	+26.7	29,128	+26.6	29,169	+10.0	3,133	-20.0	292	-16.1	308	+12.3
2025	1-3	70,862	-26.9	17,537	-29.2	22,751	+48.1	4,076	+11.2	353	+6.7	236	-35.0
2025	1	9,653	+6.0	2,875	+32.8	4,090	+26.1	1,076	-21.2	95	-20.3	51	-73.5
	2	18,446	-43.5	1,828	-48.7	12,398	+97.1	1,192	+3.0	102	-2.8	113	+20.3
	3	42,763	-22.5	12,834	-32.6	6,263	+7.4	1,808	+58.0	156	+46.4	72	-5.5
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

2 (3) 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 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
	FY 2024	174,576	-5.2	69,654	+0.0	69,082	-6.2	9,185	-3.4	870	-5.2	648	-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	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
	10-12	42,181	-9.3	19,900	+17.9	15,992	-5.5	2,190	-11.1	208	-11.3	129	-21.0
2025	1-3	24,364	+26.3	7,048	-24.0	10,025	+44.4	2,450	+26.4	236	+23.8	130	-36.9
2025	1	7,269	+32.3	1,816	+17.9	2,925	-1.3	557	-8.1	57	-5.2	44	-64.7
	2	6,340	+3.0	1,347	-43.4	3,425	+19.1	815	+43.7	80	+33.8	23	-23.4
	3	10,755	+40.8	3,885	-27.4	3,675	+232.9	1,078	+40.9	99	+40.0	63	+23.2
Source		East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

2 (4) 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 Tw o People or More) (MitoCity)		All store	Same store	Electric Appliances	Drugstores	Home Improve- ment Stores	Conveni- ence Stores	(Mito City)		New ly Registered Passenger Vehicles+			
										2020=100		Mini-vehicle Sales		New ly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
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	
FY 2024	336	+2.5	+1.5	+0.8	+12.0	+3.3	+2.5	+1.4	109.4	+3.0	98,313	+0.6	67,534	+1.8	
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	+4.3	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	22,995	+24.7	15,497	+31.1
	7-9	345	+6.0	+3.2	+2.2	-0.9	+7.7	+1.6	+3.7	105.9	+3.0	24,060	+10.5	16,200	+16.2
	10-12	323	-16.5	+2.8	+0.7	-1.0	+5.5	+1.9	+1.0	106.8	+2.6	25,557	+10.1	16,895	+16.1
2024	1-3	330	+11.1	+4.0	+1.9	+13.0	+5.1	+2.2	+0.9	106.8	+1.8	25,151	-16.0	17,762	-10.4
2024	4-6	326	+3.4	+1.5	+0.2	+21.1	+3.3	+3.7	+1.0	107.8	+2.3	20,503	-10.8	14,491	-6.5
	7-9	321	-6.9	+2.2	+1.1	+14.0	+2.2	+2.2	+0.3	108.8	+2.7	24,246	+0.8	16,465	+1.6
	10-12	364	+12.6	+1.6	+1.3	+12.4	+4.2	+2.7	+1.8	109.8	+2.8	25,015	-2.1	17,154	+1.5
2025	1-3	335	+1.4	+0.5	+0.6	+3.0	+3.7	+1.4	+2.6	111.1	+4.1	28,549	+13.5	19,424	+9.4
2025	1	321	+0.4	+1.1	+1.1	+5.2	+3.4	+1.1	+3.8	111.3	+4.1	8,895	+12.3	5,984	+9.9
	2	312	+10.9	-0.4	-0.5	+2.2	+1.4	+2.4	+0.3	111.1	+4.2	9,425	+18.5	6,333	+14.5
	3	371	-4.6	+0.7	+1.2	+1.7	+6.3	+0.9	+3.5	111.0	+3.8	10,229	+10.3	7,107	+4.7
Source	Ministry of Internal Affairs and Communications		Kanto Bureau of Economy, Trade and Industry						Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)				

2 (4) 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) 2020=100		New ly Registered Passenger Vehicles+ Mini-vehicle Sales			
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
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
FY 2024		332	-12.1	-	-	-	-	-	-	107.9	+2.7	75,556	+4.2	52,016	+5.4
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
	10-12	358	-12.9	+1.7	+1.5	+3.6	+4.0	-0.6	+1.8	109.4	+2.8	18,816	-3.2	13,027	+1.7
2025	1-3	348	-11.5	-	-	-	-	-	-	110.5	+3.7	22,187	+21.1	15,072	+15.3
2025	1	331	-25.7	+3.0	+1.9	+3.1	+5.1	-2.2	+3.1	110.7	+4.0	7,035	+26.3	4,692	+18.2
	2	332	-13.0	+1.5	+0.3	+4.1	+1.8	+0.4	+0.3	110.3	+3.5	7,201	+27.4	4,833	+21.6
	3	381	+8.3	-	-	-	-	-	-	110.5	+3.5	7,951	+12.0	5,547	+8.2
Source		Ministry of Internal Affairs and Communications		Kanto Bureau of Economy, Trade and Industry						Tochigi Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Tochigi Branch)			

2 (5) Employment-related Indicators

Ibaraki Prefecture

		Employment Indexes of Regular Workers				Total Cash Earnings				Overtime Work		Job Opening Ratio		Unemployment Figures	
		2020=100				Nominal / Real Wage Indexes				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	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio		Number	YoY
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
FY2024		—	—	—	—	—	—	—	—	—	—	2.10	1.32	8,321	+0.6
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	102.6	+1.9	99.1	-0.2	96.6	+2.2	87.9	-0.9	94.7	104.3	2.22	1.29	9,275	+1.7
	10-12	103.0	+1.7	98.8	+0.8	119.7	+1.8	107.7	-1.4	103.1	115.5	2.52	1.38	8,322	-2.0
2025	1-3	—	—	—	—	—	—	—	—	—	—	2.04	1.37	7,657	+0.4
2025	1	102.6	+1.8	97.0	-2.1	87.4	+5.4	77.4	+0.5	88.9	95.0	2.16	1.44	7,949	-1.1
	2	103.5	+2.2	97.8	-1.3	88.4	+4.2	78.5	-0.6	99.1	105.7	2.01	1.37	7,587	+0.3
	3	—	—	—	—	—	—	—	—	—	—	1.94	1.30	7,434	+2.0
Source		Ibaraki Prefecture Government Statistics Division										Ibaraki Labour Burea			

* The year-on-year change of total cash earnings (index) lacks continuity due to a change in the calculation method between Dec. 2023 and Jan. 2024 onwards.

(For the year-on-year change, the index for the same month of the previous year is used for periods before Dec. 2023 and after Jan. 2025, while for Jan. to Dec. 2024, reference values published by the prefecture excluding the impact of benchmark updates are used.)

2 (5) Employment-related Indicators

Tochigi Prefecture

		Employment Indexes of Regular Workers		Total Cash Earnings		Overtime Work		Job Opening Ratio		Unemployment Figures	
		2020=100		Nominal / Real Wage Indexes		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
FY2024		—	—	—	—	—	—	2.07	1.16	6,348	+3.9
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	103.1	99.5	103.5	94.5	106.9	138.4	2.14	1.13	7,105	+5.9
	10-12	103.8	99.7	127.0	113.9	109.1	143.8	2.36	1.20	6,300	+1.4
2025	1-3	—	—	—	—	—	—	2.10	1.27	5,824	+2.1
2025	1	104.8	101.3	92.6	82.1	107.3	132.1	2.14	1.29	6,081	+2.2
	2	104.6	101.2	91.2	81.2	108.3	140.2	2.12	1.28	5,702	+0.5
	3	—	—	—	—	—	—	2.04	1.24	5,690	+3.7

*The years for employment indexes, wage indexes, and overtime work index are represented as annual averages.

3

SDGs Information

3 SDGs Information

Business activities with consideration for the environment

Loans for solar power generation (Joyo+ Ashikaga)

Fiscal Year	Number of contracts	Contract amount
FY2024	67	¥31.8billion
FY2023	71	¥32.6billion
FY2022	117	¥32.0billion
FY2021	116	¥16.5billion

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
FY2024	Joyo Bank	120
	Ashikaga Bank	113
FY2023	Joyo Bank	119
	Ashikaga Bank	112
FY2022	Joyo Bank	118
	Ashikaga Bank	109
FY2021	Joyo Bank	105
	Ashikaga Bank	78

* cumulative total

Environment-friendly private placement bonds (Ashikaga)

FY	Number of contracts	Contract amount
FY2024	4	¥0.3billion
FY2023	3	¥0.4billion
FY2022	11	¥1.9billion
FY2021	6	¥0.6billion

Energy Consumption (Joyo + Ashikaga)

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

Item(unit)	FY2022	FY2023	FY2024 (preliminary)
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0250 (-0.0014)	0.0208 (-0.0040)	0.0203 (-0.0003)
Direct Energy Consumption	Kerosence (KL)	0	0
	Light Oil (KL)	0	1
	Heavy Oil (KL)	116	119
	LPG (t)	35	36
	City Gas (thousand legislation meter)	120	99
Indirect Energy Consumption	Electric Power(MWH)	32,005	29,962
	Steam (Gj)	2,074	2,111
	Hot Water (Gj)	0	0
	Cold Water (Gj)	0	0
Area (1 square meters)	338,909	337,658	335,932
Total energy consumption (KL)	8,477	7,008	6,805

3 SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2022	FY2023	FY2024 (preliminary)
Direct Energy Consumption (Scope 1)	Kerosene	0	0	0
	Light Oil	0	1	1
	Heavy Oil	313	326	270
	Petrol	1,912	1,883	1,717
	LPG	104	107	91
	City Gas	268	210	221
	Subtotal	2,598	2,527	2,299
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	14,675	13,665	13,049
	Electric power (Adjusted Emissions Factor)	11,442	7,012	4,922
	Steam	118	120	107
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	14,793	13,786	13,156
	Subtotal (Adjusted Emissions Factor)	11,560	7,132	5,029
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	17,390	16,313	15,455
	Total (Adjusted Emissions Factor)	14,158	9,660	7,328

3 SDGs Information

Supporting children to be independent

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

FY	Number of lessons conducted	Number of participants
FY2024	98	about 4,500
FY2023	76	about 2,200
FY2022	70	about 3,300
FY2021 ^(*1)	38	about 750

(^{*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

Number of issue	Amount	Donation
1,681	¥143.1billion	¥289million

(end of Mar. 2025, two banks total)

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

FY	Number of grants made	Grants made amount
FY2024	43 organizations	¥5.2million
Cumulative total ^(*3)	1,762 organizations	¥189million

(^{*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
FY2024	The 8th Mirai kyoso Juku	7 sessions	24 people
	The 26th New Leader Yosei Dojo	3 sessions	15 people
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 sessions	19 people
	The 7th Ashigin Keiei Juku	4 sessions	8 people
FY2018	The 4th Mirai Kyoso Juku	7 sessions	30 people
	The 20th New Leader Yosei Dojo	1 sessions	25 people
	The 6th Ashigin Keiei Juku	4 sessions	14 people
FY2017	The third Mirai Kyoso Juku	7 sessions	30 people
	The 19th New Leader Yosei Dojo	1 sessions	15 people
	The 5th Ashigin Keiei Juku	4 sessions	15 people

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

3 SDGs Information

Promoting Women's Activities (Joyo)

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%

3 SDGs Information

Promoting Women's Activities (Joyo)

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

	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
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■ Female employees ratio in managerial position

FY2023	18.7 % (240 people) All of manager level 1,281 people
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■ Female ratio in the Board of Directors

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

■ 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 March 31, 2025	<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)
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3 SDGs Information

Promoting Women's Activities (Ashikaga)

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

■ Female recruitment ratio

	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

■ Competition magnification of recruitment for men and women

	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%

3 SDGs Information

Promoting Women's Activities (Ashikaga)

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)
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■ Female employees ratio in managerial position

FY2023	24.6% (307 people) (All of manager level 1,248people)
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■ Female ratio in the Board of Directors

FY2023	8.3%(1 person) All of director level 12 people
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■ 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 leave taken] ÷

■ 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 31,2025	<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)
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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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