# <APPENDIX> Data Book

MEBUKI
Financial Group

# Contents



＊Unless otherwise mentioned, figures are based on banking subsidiaries (non consolidated-basis).
＊The number used for the year is based on western calendar.

# 1 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）

| | 1H25 | | | YoY | | |
|---|---|---|---|---|---|---|
| | Average balance | Yield | Interest income | Average balance | Yield | Interest income |
| Loans and bills discounted | 7,660.0 | 1.19 | 46,032 | +350.2 | +0.20 | +9,519 |
| JPY | 7,489.3 | 1.12 | 42,221 | +368.7 | +0.24 | +10,649 |
| Foreign currency | 170.6 | 4.45 | 3,811 | - 18.5 | - 0.75 | - 1,130 |
| Securities | 2,593.0 | 2.10 | 27,314 | - 150.1 | +0.30 | +2,632 |
| Domestic Bonds | 1,591.4 | 0.77 | 6,186 | - 136.9 | +0.34 | +2,417 |
| Stocks | 107.9 | 6.31 | 3,415 | - 3.4 | +0.71 | +291 |
| Foreign securities | 500.6 | 4.54 | 11,410 | +2.5 | - 0.57 | - 1,387 |
| Others | 393.0 | 3.19 | 6,302 | - 12.2 | +0.74 | +1,311 |
| Call loans | 199.3 | 0.69 | 695 | +51.9 | +0.29 | +397 |
| JPY | 194.0 | 0.59 | 580 | +52.1 | +0.38 | +427 |
| Foreign currency | 5.2 | 4.29 | 114 | - 0.1 | - 0.98 | - 30 |
| Bills purchased | - | - | - | - | - | - |
| Monetary claims bought | 0.6 | 0.68 | 2 | -0.0 | +0.18 | +0 |
| Due from banks | 2,008.8 | 0.50 | 5,074 | - 484.9 | +0.27 | +2,185 |
| NCDs | - | - | - | - | - | - |
| Foreign exchange | 4.8 | 1.33 | 32 | +1.0 | +0.09 | +8 |
| Others | 7.6 | 4.78 | 183 | - 5.5 | +1.83 | - 11 |
| Interest rate swaps | - | - | - | - | - | - |
| Interest-earning assets | 12,474.3 | 1.26 | 79,334 | - 237.3 | +0.25 | +14,731 |

## Liabilities

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

| | 1H25 | | | YoY | | |
|---|---|---|---|---|---|---|
| | Average balance | Yield | Interest expense | Average balance | Yield | Interest expense |
| Deposits | 10,491.2 | 0.20 | 10,691 | +20.7 | +0.14 | +7,680 |
| JPY | 10,406.9 | 0.17 | 9,363 | +19.4 | +0.15 | +7,925 |
| Foreign currency | 84.2 | 3.14 | 1,328 | +1.2 | - 0.63 | - 245 |
| NCDs | 257.6 | 0.47 | 609 | +69.8 | +0.44 | +583 |
| Call money | 53.5 | 3.52 | 945 | +4.9 | - 1.83 | - 359 |
| JPY | 13.3 | 0.47 | 31 | +11.0 | +0.27 | +29 |
| Foreign currency | 40.1 | 4.53 | 913 | - 6.0 | - 1.08 | - 388 |
| Payables under repurchase agreements | 145.2 | 4.50 | 3,282 | - 1.9 | - 1.01 | - 790 |
| Payables under securities lending transactions | 78.3 | 0.44 | 175 | +37.3 | +0.41 | +168 |
| Bills sold | - | - | - | - | - | - |
| Borrowed money | 1,241.6 | 0.14 | 929 | - 315.2 | +0.01 | - 157 |
| Foreign exchange | 0.5 | 0.00 | 0 | +0.0 | - 0.45 | - 1 |
| Corporate bonds | - | - | - | - | - | - |
| Others | 33.4 | 49.95 | 8,390 | +22.3 | - 102.79 | - 172 |
| Interest rate swaps | - | - | 6,675 | - | - | +394 |
| Interest-bearing liabilities | 12,301.7 | 0.40 | 25,024 | - 161.8 | +0.11 | +6,950 |

## (Reference) Loans Average Balance by Borrower Type

(¥bn)

| | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|
| Individual customers | 2,744.3 | 2,785.8 | 2,835.7 | 2,907.2 | +2.5% |
| Corporate | 2,973.4 | 3,228.5 | 3,469.7 | 3,799.7 | +9.5% |
| Local | 1,645.8 | 1,745.3 | 1,842.7 | 1,999.8 | +8.5% |
| Tokyo | 1,327.6 | 1,483.2 | 1,627.0 | 1,799.9 | +10.6% |
| Public sector | 486.4 | 560.4 | 610.3 | 651.6 | +6.7% |
| Foreign currency | 148.5 | 148.5 | 141.0 | 122.3 | -13.2% |
| Total | 6,352.6 | 6,723.2 | 7,056.7 | 7,480.8 | +6.0% |

# 1（1）Balance Sheet / Average Balance / Average Yield －Ashikaga－

## Assets

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

| | 1H25 | | | YoY | | |
|---|---|---|---|---|---|---|
| | Average balance | Yield | Interest income | Average balance | Yield | Interest income |
| Loans and bills discounted | 5,538.1 | 1.18 | 32,966 | +200.4 | +0.24 | +775.8 |
| Domestic | 5,518.8 | 1.18 | 32,687 | +199.6 | +0.24 | +775.3 |
| Overseas | 19.3 | 2.87 | 278 | +0.8 | - 0.07 | +0.5 |
| Trading account securities | 0.6 | 0.30 | - | - 0.5 | - 0.07 | - 0.1 |
| Securities | 1,541.8 | 2.27 | 17,575 | - 10.9 | +0.28 | +209.1 |
| Domestic Bonds | 991.9 | 1.25 | 6,224 | +108.4 | +0.47 | +279.1 |
| Stocks | 10.8 | 33.99 | 1,851 | - 0.6 | +16.11 | +82.2 |
| Foreign securities | 326.1 | 4.60 | 7,537 | - 76.2 | +0.38 | - 97.9 |
| Others | 212.8 | 1.83 | 1,962 | - 42.5 | - 0.11 | - 54.3 |
| Call loans | 2.1 | 4.12 | 44 | - 7.1 | +2.86 | - 1.4 |
| Domestic | - | - | - | - 7.3 | - 0.19 | - 0.7 |
| International | 2.1 | 4.12 | 44 | +0.1 | - 1.00 | - 0.7 |
| Bills purchased | - | - | - | - | - | - |
| Monetary claims bought | 4.3 | 0.72 | 15 | - 0.8 | - 0.18 | - 0.7 |
| Due from banks | 1,241.6 | 0.49 | 3,112 | +179.0 | +0.26 | +185.2 |
| NCDs | 10.0 | 0.69 | 34 | - | +0.57 | +2.8 |
| Foreign exchange | 6.7 | 0.00 | 0 | +0.6 | - | - |
| Others | 15.2 | 0.54 | 41 | - 6.4 | +0.38 | +2.4 |
| Interest rate swaps | - | - | - | - | - | - |
| Interest-earning assets | 8,360.9 | 1.28 | 53,792 | +354.3 | +0.23 | +1,173.2 |

## Liabilities

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

| | 1H25 | | | YoY | | |
|---|---|---|---|---|---|---|
| | Average balance | Yield | Interest expense | Average balance | Yield | Interest expense |
| Deposits | 6,986.3 | 0.17 | 6,173 | +65.3 | +0.14 | +5,144 |
| Domestic | 6,968.9 | 0.17 | 6,036 | +63.9 | +0.14 | +5,155 |
| Overseas | 17.3 | 1.57 | 137 | +1.4 | - 0.27 | - 10 |
| NCDs | 162.6 | 0.28 | 231 | - 35.8 | +0.26 | +208 |
| Call money | 18.8 | 1.35 | 128 | +9.3 | +0.61 | +92 |
| Domestic | 14.7 | 0.47 | 35 | +6.2 | +0.31 | +28 |
| International | 4.1 | 4.50 | 93 | +3.0 | - 1.08 | +64 |
| Payables under repurchase agreements | - | - | - | - 2.0 | - 5.60 | - 57 |
| Payables under securities lending transactions | 601.5 | 1.47 | 4,457 | +338.7 | - 0.85 | +1,386 |
| Bills sold | - | - | - | - | - | - |
| Borrowed money | 413.0 | 0.18 | 380 | - 13.7 | +0.17 | +368 |
| Foreign exchange | 0.3 | 0.00 | 0 | +0.00 | - | - |
| Corporate bonds | - | - | - | - | - | - |
| Others | 13.3 | 62.99 | 4,210 | +8.6 | - 222.74 | - 2,536 |
| Interest rate swaps | - | - | - | - | - | - |
| Interest-bearing liabilities | 8,194.4 | 0.37 | 15,579 | +370.4 | +0.09 | +4,604 |

## (Reference)Loans Average Balance by Borrower Type

（¥bn）

| | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|
| Individual customers | 2,310.3 | 2,355.7 | 2,390.9 | 2,426.4 | +1.4% |
| Corporate | 2,230.6 | 2,370.9 | 2,559.9 | 2,742.5 | +7.1% |
| Local | 1,719.5 | 1,755.7 | 1,805.7 | 1,878.5 | +4.0% |
| Tokyo | 511.1 | 615.1 | 754.1 | 863.9 | +14.5% |
| Public sector | 343.6 | 351.4 | 347.2 | 361.2 | +4.0% |
| Foreign currency | 12.7 | 10.5 | 7.7 | 7.8 | +1.8% |
| Total | 4,897.4 | 5,088.6 | 5,305.9 | 5,538.1 | +4.3% |

# 1（2）Interest Yields and Spreads ―Joyo―

## Total Account

(%)

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.82 | 0.88 | 1.09 | 1.01 | 1.26 | +0.25 |
| Average yield on loans and bills discounted | 2 | 0.85 | 0.87 | 0.93 | 0.99 | 1.19 | +0.20 |
| Average yield on securities | | 1.00 | 1.12 | 1.60 | 1.79 | 2.10 | +0.30 |
| Average yield on interest-bearing liabilities | | 0.01 | 0.05 | 0.19 | 0.28 | 0.40 | +0.11 |
| Average yield on deposits and NCDs | 3 | 0.00 | 0.01 | 0.02 | 0.05 | 0.20 | +0.15 |
| Expense ratio | | 0.61 | 0.56 | 0.55 | 0.56 | 0.59 | +0.03 |
| Deposit and securities cost | 4 | 0.61 | 0.58 | 0.58 | 0.61 | 0.80 | +0.18 |
| Funding cost | 5 | 0.46 | 0.47 | 0.66 | 0.76 | 0.92 | +0.15 |
| Loan-deposit interest margins | 2-3 | 0.85 | 0.85 | 0.90 | 0.93 | 0.98 | +0.04 |
| Difference between average yield on loans and deposits | 2-4 | 0.24 | 0.29 | 0.34 | 0.37 | 0.39 | +0.01 |
| Total interest margins | 1-5 | 0.36 | 0.41 | 0.43 | 0.24 | 0.34 | +0.09 |

## Domestic Account

(%)

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.76 | 0.79 | 0.82 | 0.75 | 1.05 | +0.30 |
| Average yield on loans and bills discounted | 2 | 0.85 | 0.83 | 0.82 | 0.88 | 1.12 | +0.24 |
| Average yield on securities | | 0.87 | 0.95 | 0.96 | 1.05 | 1.51 | +0.46 |
| Average yield on interest-bearing liabilities | | 0.00 | 0.00 | 0.00 | 0.04 | 0.21 | +0.17 |
| Average yield on deposits and NCDs | 3 | 0.00 | 0.00 | 0.00 | 0.02 | 0.18 | +0.15 |
| Expense ratio | | 0.61 | 0.55 | 0.55 | 0.55 | 0.58 | +0.03 |
| Deposit and securities cost | 4 | 0.61 | 0.56 | 0.55 | 0.58 | 0.77 | +0.19 |
| Funding cost | 5 | 0.46 | 0.43 | 0.47 | 0.52 | 0.73 | +0.21 |
| Loan-deposit interest margins | 2-3 | 0.84 | 0.83 | 0.81 | 0.85 | 0.93 | +0.08 |
| Difference between average yield on loans and deposits | 2-4 | 0.24 | 0.27 | 0.26 | 0.30 | 0.34 | +0.04 |
| Total interest margins | 1-5 | 0.30 | 0.35 | 0.35 | 0.22 | 0.31 | +0.09 |

(Reference) Figures show 3 decimal place.

Total Account

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.823 | 0.888 | 1.097 | 1.013 | 1.268 | +0.254 |
| Average yield on loans and bills discounted | 2 | 0.856 | 0.870 | 0.934 | 0.996 | 1.198 | +0.202 |
| Average yield on securities | | 1.002 | 1.121 | 1.603 | 1.794 | 2.101 | +0.306 |
| Average yield on deposits and NCDs | 3 | 0.005 | 0.017 | 0.028 | 0.056 | 0.209 | +0.152 |
| Funding cost | 5 | 0.461 | 0.474 | 0.666 | 0.769 | 0.928 | +0.158 |
| Loan-deposit interest margins | 2-3 | 0.850 | 0.853 | 0.905 | 0.939 | 0.988 | +0.049 |
| Total interest margins | 1-5 | 0.361 | 0.413 | 0.430 | 0.244 | 0.340 | +0.095 |

Domestic Account

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.763 | 0.791 | 0.827 | 0.751 | 1.054 | +0.303 |
| Average yield on loans and bills discounted | 2 | 0.851 | 0.834 | 0.821 | 0.884 | 1.124 | +0.240 |
| Average yield on securities | | 0.879 | 0.956 | 0.961 | 1.055 | 1.516 | +0.460 |
| Average yield on deposits and NCDs | 3 | 0.001 | 0.003 | 0.002 | 0.027 | 0.186 | +0.158 |
| Funding cost | 5 | 0.461 | 0.433 | 0.475 | 0.527 | 0.739 | +0.211 |
| Loan-deposit interest margins | 2-3 | 0.849 | 0.830 | 0.818 | 0.856 | 0.937 | +0.081 |
| Total interest margins | 1-5 | 0.302 | 0.357 | 0.351 | 0.223 | 0.314 | +0.091 |

# 1（2）Interest Yields and Spreads －Ashikaga－

## Total Account

(%)

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.88 | 0.90 | 1.02 | 1.04 | 1.28 | +0.23 |
| Average yield on loans and bills discounted | 2 | 0.95 | 0.91 | 0.88 | 0.94 | 1.18 | +0.24 |
| Average yield on securities | | 1.47 | 1.65 | 1.81 | 1.98 | 2.27 | +0.28 |
| Average yield on interest-bearing lliabilities | | 0.01 | 0.06 | 0.18 | 0.27 | 0.37 | +0.10 |
| Average yield on deposits and NCDs | 3 | 0.00 | 0.00 | 0.00 | 0.02 | 0.17 | +0.14 |
| Expense ratio | | 0.71 | 0.66 | 0.65 | 0.66 | 0.69 | +0.03 |
| Deposit and securities cost | 4 | 0.71 | 0.67 | 0.66 | 0.69 | 0.87 | +0.18 |
| Funding cost | 5 | 0.54 | 0.54 | 0.79 | 0.88 | 0.98 | +0.10 |
| Loan-deposit interest margins | 2-3 | 0.95 | 0.91 | 0.87 | 0.91 | 1.00 | +0.09 |
| Difference betw een average yield on loans and deposits | 2-4 | 0.24 | 0.24 | 0.22 | 0.24 | 0.31 | +0.06 |
| Total interest margins | 1-5 | 0.34 | 0.35 | 0.23 | 0.16 | 0.29 | +0.13 |

(Reference) Figures show 3 decimal place.

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.883 | 0.900 | 1.023 | 1.047 | 1.283 | +0.236 |
| Average yield on loans and bills discounted | 2 | 0.958 | 0.918 | 0.883 | 0.941 | 1.187 | +0.246 |
| Average yield on securities | | 1.476 | 1.653 | 1.811 | 1.988 | 2.273 | +0.285 |
| Average yield on deposits and NCDs | 3 | 0.002 | 0.003 | 0.005 | 0.029 | 0.178 | +0.149 |
| Funding cost | 5 | 0.540 | 0.541 | 0.792 | 0.886 | 0.988 | +0.102 |
| Loan-deposit interest margins | 2-3 | 0.956 | 0.915 | 0.878 | 0.912 | 1.009 | +0.097 |
| Total interest margins | 1-5 | 0.343 | 0.359 | 0.231 | 0.161 | 0.295 | +0.134 |

## Domestic Account

(%)

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.79 | 0.78 | 0.85 | 0.84 | 1.12 | +0.28 |
| Average yield on loans and bills discounted | 2 | 0.95 | 0.91 | 0.87 | 0.93 | 1.18 | +0.24 |
| Average yield on securities | | 1.06 | 1.17 | 1.10 | 1.20 | 1.64 | +0.43 |
| Average yield on interest-bearing lliabilities | | 0.00 | 0.00 | 0.00 | 0.04 | 0.23 | +0.18 |
| Average yield on deposits and NCDs | 3 | 0.00 | 0.00 | 0.00 | 0.02 | 0.17 | +0.15 |
| Expense ratio | | 0.70 | 0.65 | 0.64 | 0.65 | 0.68 | +0.03 |
| Deposit and securities cost | 4 | 0.70 | 0.66 | 0.64 | 0.68 | 0.86 | +0.17 |
| Funding cost | 5 | 0.53 | 0.49 | 0.61 | 0.65 | 0.84 | +0.19 |
| Loan-deposit interest margins | 2-3 | 0.95 | 0.91 | 0.87 | 0.90 | 1.00 | +0.09 |
| Difference betw een average yield on loans and deposits | 2-4 | 0.24 | 0.25 | 0.22 | 0.25 | 0.32 | +0.06 |
| Total interest margins | 1-5 | 0.26 | 0.29 | 0.24 | 0.19 | 0.28 | +0.09 |

| | | 1H21 | 1H22 | 1H23 | 1H24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|
| Average yield on interest-earning assets | 1 | 0.797 | 0.782 | 0.857 | 0.845 | 1.125 | +0.280 |
| Average yield on loans and bills discounted | 2 | 0.958 | 0.914 | 0.874 | 0.934 | 1.181 | +0.247 |
| Average yield on securities | | 1.068 | 1.171 | 1.107 | 1.208 | 1.646 | +0.438 |
| Average yield on deposits and NCDs | 3 | 0.002 | 0.001 | 0.001 | 0.025 | 0.175 | +0.150 |
| Funding cost | 5 | 0.532 | 0.490 | 0.613 | 0.652 | 0.842 | +0.190 |
| Loan-deposit interest margins | 2-3 | 0.956 | 0.913 | 0.873 | 0.909 | 1.006 | +0.097 |
| Total interest margins | 1-5 | 0.265 | 0.292 | 0.244 | 0.193 | 0.283 | +0.090 |

# 1（3）Loans －Joyo－

## Breakdown by Self-Assesement Classsification of Borrowers (Yen-denominated)

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Yen-denominated loans | 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% | 7,645.1 | 100.0% | +210.0 | +2.8% | - 107.2 | - 1.3% |
| Normal (incl. borrowers w/o credit score) | 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% | 7,200.8 | 94.1% | +234.1 | +3.3% | - 113.1 | - 1.5% |
| Other borrow ers requiring caution | 410.1 | 5.6% | 376.0 | 5.1% | 391.3 | 5.3% | 371.4 | 4.9% | 348.2 | 4.4% | 356.9 | 4.6% | - 14.5 | - 3.9% | +8.6 | +2.4% |
| Borrow ers Requiring Monitoring | 20.3 | 0.2% | 16.6 | 0.2% | 14.6 | 0.2% | 14.8 | 0.2% | 13.4 | 0.1% | 10.8 | 0.1% | - 4.0 | - 27.1% | - 2.5 | - 19.2% |
| Potentially bankrupt or w orse | 89.5 | 1.2% | 88.0 | 1.2% | 87.5 | 1.1% | 82.1 | 1.1% | 76.6 | 0.9% | 76.5 | 1.0% | - 5.5 | - 6.8% | - 0.1 | - 0.2% |

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

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Loans | 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% | 7,557.6 | 100.0% | +410.8 | +5.7% | +164.5 | +2.2% |
| Local | 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% | 5,434.6 | 71.9% | +258.2 | +4.9% | +130.1 | +2.4% |
| Ibaraki | 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% | 3,884.0 | 51.3% | +199.0 | +5.4% | +96.7 | +2.5% |
| Tochigi | 289.1 | 4.3% | 288.4 | 4.2% | 290.8 | 4.1% | 287.8 | 4.0% | 286.1 | 3.8% | 280.2 | 3.7% | - 7.6 | - 2.6% | - 5.8 | - 2.0% |
| Fukushima | 330.1 | 4.9% | 334.3 | 4.9% | 339.0 | 4.8% | 345.3 | 4.8% | 351.3 | 4.7% | 353.3 | 4.6% | +7.9 | +2.3% | +1.9 | +0.5% |
| Miyagi | 116.3 | 1.7% | 119.1 | 1.7% | 120.8 | 1.7% | 125.3 | 1.7% | 130.4 | 1.7% | 135.2 | 1.7% | +9.8 | +7.8% | +4.8 | +3.6% |
| Chiba | 379.6 | 5.7% | 385.0 | 5.6% | 390.7 | 5.5% | 398.4 | 5.5% | 405.0 | 5.4% | 419.6 | 5.5% | +21.1 | +5.3% | +14.5 | +3.5% |
| Saitama | 304.7 | 4.5% | 314.2 | 4.6% | 323.4 | 4.6% | 334.3 | 4.6% | 344.1 | 4.6% | 362.1 | 4.7% | +27.8 | +8.3% | +18.0 | +5.2% |
| Tokyo/Osaka | 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% | 2,122.9 | 28.0% | +152.5 | +7.7% | +34.4 | +1.6% |

## Number of SMEs

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Number of SMEs | Number | YoY | Number | YoY | Number | YoY | Number | YoY | Number | YoY | Number | YoY |
| | 28,881 | -129 | 28,562 | -319 | 28,339 | -223 | 28,099 | -240 | 28,084 | -15 | 27,826 | -258 |

＊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

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Loans | 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% | 7,557.6 | 100.0% | +410.8 | +5.7% | +164.5 | +2.2% |
| Individual | 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% | 2,932.0 | 38.7% | +74.8 | +2.6% | +36.0 | +1.2% |
| Corporate* | 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% | 3,971.0 | 52.5% | +289.8 | +7.8% | +85.7 | +2.2% |
| Major companies | 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% | 1,704.5 | 22.5% | +139.5 | +8.9% | +28.6 | +1.7% |
| Medium sized companies | 92.0 | 1.3% | 90.9 | 1.3% | 92.6 | 1.3% | 93.6 | 1.3% | 95.9 | 1.2% | 98.7 | 1.3% | +5.1 | +5.4% | +2.8 | +2.9% |
| SMEs | 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% | 2,167.7 | 28.6% | +145.2 | +7.1% | +54.2 | +2.5% |
| Public sector | 548.8 | 8.2% | 556.4 | 8.1% | 591.5 | 8.4% | 608.3 | 8.5% | 611.7 | 8.2% | 654.4 | 8.6% | +46.1 | +7.5% | +42.7 | +6.9% |

*"Corporate" includes loans to financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Individual Loans | 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% | 2,932.0 | 100.0% | +74.8 | +2.6% | +36.0 | +1.2% |
| Housing related Loans* | 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% | 2,694.6 | 91.9% | +63.8 | +2.4% | +31.3 | +1.1% |
| Customer Loans | 135.3 | 4.8% | 140.1 | 5.0% | 146.4 | 5.1% | 152.2 | 5.3% | 159.7 | 5.5% | 166.1 | 5.6% | +13.8 | +9.0% | +6.3 | +3.9% |
| Loans to small Businesses | 72.6 | 2.6% | 73.4 | 2.6% | 73.6 | 2.6% | 74.1 | 2.5% | 72.8 | 2.5% | 71.2 | 2.4% | - 2.8 | -3.8% | - 1.6 | -2.2% |

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

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

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Corporate Loans* | 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% | 3,971.0 | 100.0% | +289.8 | +7.8% | +85.7 | +2.2% |
| Local | 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% | 2,010.7 | 50.6% | +134.0 | +7.1% | +50.2 | +2.5% |
| Ibaraki | 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% | 1,416.5 | 35.6% | +109.2 | +8.3% | +42.1 | +3.0% |
| Tochigi | 116.5 | 3.5% | 117.0 | 3.3% | 120.4 | 3.3% | 118.3 | 3.2% | 117.5 | 3.0% | 113.3 | 2.8% | - 5.0 | -4.2% | - 4.2 | -3.6% |
| Fukushima | 159.9 | 4.8% | 163.8 | 4.7% | 167.4 | 4.6% | 172.1 | 4.6% | 176.2 | 4.5% | 177.1 | 4.4% | +4.9 | +2.8% | +0.9 | +0.5% |
| Miyagi | 83.9 | 2.5% | 87.8 | 2.5% | 90.6 | 2.5% | 95.2 | 2.5% | 99.7 | 2.5% | 104.4 | 2.6% | +9.2 | +9.6% | +4.6 | +4.6% |
| Chiba | 114.0 | 3.4% | 115.5 | 3.3% | 113.7 | 3.1% | 112.0 | 3.0% | 117.1 | 3.0% | 120.7 | 3.0% | +8.6 | +7.7% | +3.5 | +3.0% |
| Saitama | 63.8 | 1.9% | 67.6 | 1.9% | 69.4 | 1.9% | 71.5 | 1.9% | 75.4 | 1.9% | 78.5 | 1.9% | +6.9 | +9.7% | +3.1 | +4.1% |
| Tokyo/Osaka | 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% | 1,960.3 | 49.3% | +155.8 | +8.6% | +35.5 | +1.8% |

*Includes loans to financial institutions

# 1（3）Loans －Ashikaga－

## Breakdown by Self-Assesment Classsification of Borrowers (Yen- and foreign currency- denominated)

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Overall Lending | 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% | 5,634.8 | 100.0% | +233.3 | +4.3% | - 2.0 | - 0.0% |
| Normal (incl. borrow ers w /o credit score) | 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% | 5,207.1 | 92.4% | +242.3 | +4.9% | - 5.6 | - 0.1% |
| Other borrow ers requiring caution | 378.8 | 7.0% | 359.2 | 6.6% | 352.2 | 6.4% | 330.2 | 6.1% | 321.6 | 5.7% | 328.9 | 5.8% | - 1.3 | - 0.4% | +7.3 | +2.3% |
| Borrow ers Requiring Monitoring | 30.3 | 0.6% | 31.1 | 0.6% | 28.9 | 0.5% | 29.6 | 0.5% | 29.2 | 0.5% | 26.0 | 0.5% | - 3.6 | - 12.2% | - 3.2 | - 11.0% |
| Potentially bankrupt or w orse | 74.6 | 1.4% | 75.5 | 1.4% | 77.7 | 1.4% | 76.7 | 1.4% | 73.2 | 1.3% | 72.6 | 1.3% | - 4.0 | - 5.3% | - 0.5 | - 0.7% |

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

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Loans | 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% | 5,623.4 | 100.0% | +232.4 | +4.3% | - 2.8 | - 0.1% |
| Local | 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% | 4,679.8 | 83.2% | +118.2 | +2.6% | - 67.0 | - 1.4% |
| Tochigi | 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% | 2,612.8 | 46.5% | +51.1 | +2.0% | - 87.8 | - 3.3% |
| Gunma | 659.2 | 12.7% | 667.5 | 13.0% | 670.6 | 12.5% | 676.4 | 12.5% | 680.6 | 12.1% | 680.0 | 12.1% | +3.5 | +0.5% | - 0.6 | - 0.1% |
| Ibaraki | 335.8 | 6.5% | 339.2 | 6.6% | 340.3 | 6.3% | 343.3 | 6.4% | 345.3 | 6.1% | 348.2 | 6.2% | +4.8 | +1.4% | +2.9 | +0.8% |
| Saitama | 890.3 | 17.2% | 910.5 | 17.7% | 930.1 | 17.3% | 942.1 | 17.5% | 980.1 | 17.4% | 1,000.2 | 17.8% | +58.0 | +6.2% | +20.1 | +2.1% |
| Fukushima | 35.9 | 0.7% | 36.6 | 0.7% | 37.2 | 0.7% | 37.8 | 0.7% | 40.1 | 0.7% | 38.4 | 0.7% | +0.6 | +1.6% | - 1.6 | - 4.1% |
| Tokyo | 635.6 | 12.3% | 668.9 | 13.0% | 750.7 | 14.0% | 829.4 | 15.4% | 879.3 | 15.6% | 943.5 | 16.8% | +114.1 | +13.8% | +64.2 | +7.3% |

## Number of SMEs

| | FYE22 | | Sep-23 | | FYE23 | | 24-Sep | | FYE24 | | Sep-25 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | YoY | Number | YoY | Number | YoY | Number | YoY | Number | YoY | Number | YoY |
| Number of SMEs | 26,240 | +87 | 26,089 | -151 | 25,861 | -228 | 25,852 | -9 | 25,816 | -36 | 25,722 | -94 |

＊Number of SMEs includes that of sole proprietors

# 1（3）Loans ーAshikagaー

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

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Loans | 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% | 5,623.4 | 100.0% | +232.4 | +4.3% | - 2.8 | +0.0% |
| Individual | 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% | 2,444.8 | 43.4% | +38.5 | +1.6% | +19.5 | +0.8% |
| Corporate | 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% | 2,824.7 | 50.2% | +180.4 | +6.8% | +89.1 | +3.2% |
| Major companies | 551.6 | 10.6% | 587.4 | 11.4% | 664.7 | 12.3% | 736.6 | 13.6% | 771.6 | 13.7% | 841.3 | 14.9% | +104.7 | +14.2% | +69.7 | +9.0% |
| Medium sized companies | 81.5 | 1.5% | 76.6 | 1.4% | 76.7 | 1.4% | 75.7 | 1.4% | 73.0 | 1.2% | 71.2 | 1.2% | - 4.5 | -5.9% | - 1.7 | -2.4% |
| SMEs | 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% | 1,912.1 | 34.0% | +80.1 | +4.3% | +21.2 | +1.1% |
| Public sector | 439.6 | 8.5% | 337.3 | 6.5% | 438.0 | 8.1% | 340.3 | 6.3% | 465.4 | 8.2% | 353.8 | 6.2% | +13.4 | +3.9% | - 111.6 | -23.9% |

*"Corporate" includes financial institutions

## Individual Loans (Yen-denominated)

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Individual Loans | 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% | 2,444.8 | 100.0% | +38.5 | +1.6% | +19.5 | +0.8% |
| Housing related Loans* | 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% | 2,249.0 | 91.9% | +22.5 | +1.0% | +11.2 | +0.5% |
| Customer Loans | 82.5 | 3.5% | 89.9 | 3.7% | 98.8 | 4.1% | 106.8 | 4.4% | 114.9 | 4.7% | 120.5 | 4.9% | +13.7 | +12.8% | +6.3 | +5.5% |
| Loans to small Businesses | 77.6 | 3.3% | 75.5 | 3.1% | 73.6 | 3.0% | 72.9 | 3.0% | 72.6 | 2.9% | 75.2 | 3.0% | +2.2 | +3.1% | +1.9 | +2.6% |

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

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

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Loans | 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% | 2,824.7 | 100.0% | +180.4 | +6.8% | +89.1 | +3.2% |
| Local | 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% | 1,885.3 | 66.7% | +66.7 | +3.6% | +25.0 | +1.3% |
| Tochigi | 872.6 | 36.6% | 867.2 | 35.7% | 883.6 | 34.8% | 906.0 | 34.2% | 915.6 | 33.4% | 928.9 | 32.8% | +22.9 | +2.5% | +13.3 | +1.4% |
| Gunma | 280.6 | 11.7% | 281.7 | 11.6% | 281.3 | 11.1% | 285.4 | 10.7% | 288.6 | 10.5% | 287.2 | 10.1% | +1.8 | +0.6% | - 1.4 | -0.4% |
| Ibaraki | 135.5 | 5.6% | 137.0 | 5.6% | 136.3 | 5.3% | 137.2 | 5.1% | 136.7 | 4.9% | 137.7 | 4.8% | +0.4 | +0.3% | +0.9 | +0.7% |
| Saitama | 430.1 | 18.0% | 442.5 | 18.2% | 452.8 | 17.8% | 457.3 | 17.2% | 484.4 | 17.7% | 498.1 | 17.6% | +40.8 | +8.9% | +13.7 | +2.8% |
| Fukushima | 30.2 | 1.2% | 31.0 | 1.2% | 31.7 | 1.2% | 32.5 | 1.2% | 34.9 | 1.2% | 33.2 | 1.1% | +0.7 | +2.2% | - 1.6 | -4.6% |
| Tokyo | 632.3 | 26.5% | 665.5 | 27.4% | 747.2 | 29.4% | 825.7 | 31.2% | 875.2 | 31.9% | 939.3 | 33.2% | +113.6 | +13.7% | +64.1 | +7.3% |

*"Corporate" includes financial institutions

# 1（4）Deposits －Joyo－

## Deposits

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Total | 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% | 10,405.9 | 100.0% | +15.3 | +0.1% | -51.1 | -0.4% |
| Yen-denominated | 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% | 10,322.2 | 99.1% | +3.4 | +0.0% | -56.1 | -0.5% |
| Foreign currency | 76.1 | 0.7% | 99.0 | 0.9% | 84.7 | 0.7% | 71.8 | 0.6% | 78.7 | 0.7% | 83.7 | 0.8% | +11.8 | +16.5% | +4.9 | +6.3% |
| JOM deposit | 0.0 | 0.0% | 1.1 | 0.0% | 0.7 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | 0.0 | 0.0% | ±0.0 | - | ±0.0 | - |
| NCDs | 202.7 | | 248.0 | | 32.2 | | 243.6 | | 222.1 | | 269.2 | | +25.6 | +10.5% | +47.1 | +21.2% |

## Yen-denominated Deposits by Customer Type

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Total | 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% | 10,322.2 | 100.0% | +3.4 | +0.0% | -56.1 | -0.5% |
| Individual | 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% | 7,499.8 | 72.6% | +9.8 | +0.1% | -3.7 | -0.0% |
| Corporate | 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% | 2,305.0 | 22.3% | -53.6 | -2.2% | +2.9 | +0.1% |
| Public | 612.5 | 6.0% | 517.8 | 5.0% | 757.0 | 7.1% | 470.0 | 4.5% | 572.6 | 5.5% | 517.2 | 5.0% | +47.2 | +10.0% | -55.3 | -9.6% |

## Individual Deposits by Liquidity Type

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Individual | 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% | 7,499.8 | 100.0% | +9.8 | +0.1% | -3.7 | -0.0% |
| Current | 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% | 5,675.5 | 75.6% | +11.2 | +0.1% | -24.9 | -0.4% |
| Time deposits | 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% | 1,824.2 | 24.3% | -1.3 | -0.0% | +21.1 | +1.1% |

# 1（4）Deposits －Ashikaga－

## Deposits

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vsSep-23 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Total | 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% | 6,993.6 | 100.0% | +46.7 | +0.6% | -156.9 | -2.1% |
| Yen-denominated | 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% | 6,976.3 | 99.7% | +45.1 | +0.6% | -154.0 | -2.1% |
| Foreign currency | 20.3 | 0.2% | 17.2 | 0.2% | 16.8 | 0.2% | 15.6 | 0.2% | 20.1 | 0.2% | 17.2 | 0.2% | +1.5 | +9.8% | -2.8 | -14.4% |
| NCDs | 2,095 | | 2,210 | | 1,354 | | 1,862 | | 1,694 | | 1,447 | | -41.4 | -22.2% | -24.6 | -14.5% |

## Yen-denominated Deposits by Customer Type

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vsSep-23 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Total | 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% | 6,976.3 | 100.0% | +45.1 | +0.6% | -154.0 | -2.1% |
| Individual | 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% | 4,737.8 | 67.9% | +19.5 | +0.4% | -2.4 | +0.0% |
| Corporate | 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% | 1,919.5 | 27.5% | +22.9 | +1.2% | +54.2 | +2.9% |
| Public | 505.7 | 7.3% | 294.7 | 4.3% | 555.3 | 7.8% | 316.1 | 4.5% | 524.7 | 7.3% | 318.9 | 4.5% | +2.7 | +0.8% | -205.7 | -39.2% |

## Individual Deposits by Liquidity Type

(¥bn)

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vsSep-23 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | chg | % | chg | % |
| Individual | 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% | 4,737.8 | 100.0% | +19.5 | +0.4% | -2.4 | +0.0% |
| Current | 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% | 3,663.7 | 77.3% | +17.3 | +0.4% | -15.5 | -0.4% |
| Time deposits | 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% | 1,074.0 | 22.6% | +2.1 | +0.2% | +13.0 | +1.2% |

# 1（5）Accumulation Service ーJoyoー

## Number of Customers (by service)

（Number）

| | FYE22 | Sep-23 | FYE23 | Sep-24 | FYE24 | Sep-25 | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 47,832 | 50,288 | 59,191 | 68,201 | 73,491 | 75,312 | +7,111 | +10.4% |
| Annuities Insurance | 46,575 | 47,117 | 47,686 | 48,361 | 48,662 | 48,875 | +514 | +1.0% |
| Foreign CurrencyDeposits | 15,671 | 14,710 | 13,700 | 12,855 | 12,130 | 13,380 | +525 | +4.0% |

## Number of Contracts (by service)

（Number）

| | FYE22 | Sep-23 | FYE23 | Sep-24 | FYE24 | Sep-25 | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 77,130 | 79,218 | 95,118 | 111,493 | 122,175 | 125,154 | +13,661 | +12.2% |
| Annuities Insurance | 69,109 | 69,496 | 70,234 | 71,405 | 72,146 | 72,497 | +1,092 | +1.5% |
| Foreign CurrencyDeposits | 16,094 | 15,110 | 14,069 | 13,207 | 12,455 | 13,710 | +503 | +3.8% |

## Transaction Amount (by service)

(¥Million)

| | 2H22 | 1H23 | 2H23 | 1H24 | 2H24 | 1H25 | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 5,240 | 5,138 | 6,474 | 10,098 | 12,674 | 14,199 | +4,101 | +40.6% |
| Annuities Insurance | 5,564 | 5,335 | 5,587 | 5,312 | 11,899 | 11,889 | +6,577 | +123.8% |
| Foreign Currency | 609 | 531 | 506 | 478 | 428 | 475 | -3 | -0.6% |
| Total | 11,413 | 11,004 | 12,567 | 15,888 | 25,001 | 26,563 | +10,675 | +67.1% |

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

# 1（5）Accumulation Service －Ashikaga－

## Number of Customers (by service)

（Number）

| | FYE22 | Sep-23 | FYE23 | Sep-24 | FYE24 | Sep-25 | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 60,920 | 62,548 | 65,317 | 69,264 | 70,905 | 72,107 | +2,843 | +4.1% |
| Annuities Insurance | 37,087 | 36,760 | 35,816 | 35,240 | 34,636 | 34,640 | - 600 | -1.7% |
| Foreign CurrencyDeposits | 985 | 949 | 865 | 831 | 806 | 783 | - 48 | -5.7% |

## Number of Contracts (by service)

（Number）

| | FYE22 | Sep-23 | FYE23 | 24-Sep | FYE24 | 25-Sep | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 92,826 | 95,352 | 103,445 | 111,343 | 114,299 | 116,186 | +4,843 | +4.3% |
| Annuities Insurance | 51,441 | 51,132 | 49,868 | 49,060 | 48,222 | 48,223 | - 837 | -1.7% |
| Foreign CurrencyDeposits | 1,003 | 933 | 879 | 842 | 819 | 795 | - 47 | -5.5% |

## Transaction Amount (by service)

(¥Million)

| | 2H22 | 1H23 | 2H23 | 1H24 | 2H24 | 1H25 | YoY Change | Change ratio |
|---|---|---|---|---|---|---|---|---|
| Investment Trusts | 13,967 | 14,080 | 14,580 | 16,631 | 17,453 | 17,523 | +892 | +5.3% |
| Annuities Insurance | - | - | - | - | - | ― | - | - |
| Foreign Currency Deposits | 25 | 22 | 20 | 19 | 17 | 17 | - 2 | -10.5% |
| Total | 13,992 | 14,102 | 14,601 | 16,650 | 17,471 | 17,540 | +890 | +5.3% |

# 1（6）Securities －Joyo－

## Joyo

(¥bn)

| | Term-end Balance | | | | | Unrealized Valuation Gains / Losses | | | | Gains / Losses (Realized) |
|---|---|---|---|---|---|---|---|---|---|---|
| | FYE23 | FYE24 1 | Sep-25 2 | vs FYE24 2-1 | change ratio | FYE23 | FYE24 3 | Sep-25 4 | vs FYE24 4-3 | |
| Domestic bonds | 1,588.8 | 1,561.4 | 1,524.7 | -36.7 | -2.3% | -19.5 | -52.2 | -61.2 | -9.0 | -13.0 |
| JGB's | 365.9 | 677.3 | 701.7 | +24.3 | +3.5% | -0.2 | -29.2 | -35.9 | -6.7 | - |
| Local government bond | 643.6 | 434.2 | 438.1 | +3.8 | +0.8% | -6.1 | -11.1 | -11.3 | -0.2 | - |
| Foreign bonds | 455.7 | 462.0 | 490.9 | +28.8 | +6.2% | -5.5 | -5.1 | -3.1 | +1.9 | +0.0 |
| o/w Foreign government bond | 52.1 | 68.4 | 72.2 | +3.7 | +5.5% | -2.5 | -3.3 | -3.7 | -0.4 | - |
| o/w Ginnie Mae | 100.4 | 118.3 | 114.9 | -3.3 | -2.8% | -1.2 | -0.9 | 0.4 | +1.3 | - |
| Stocks | 243.4 | 215.8 | 225.6 | +9.7 | +4.5% | 133.7 | 101.6 | 123.3 | +21.7 | 10.5 |
| Investment trusts & Others | 418.7 | 435.6 | 421.4 | -14.1 | -3.2% | 3.5 | 1.0 | 30.6 | +29.5 | -1.6 |
| o/w ETF | 58.7 | 80.5 | 84.8 | +4.3 | +5.4% | 10.3 | 10.4 | 21.6 | +11.1 | - |
| o/w REIT | 85.7 | 85.8 | 96.0 | +10.1 | +11.8% | 1.4 | -0.9 | 10.0 | +11.0 | - |
| Total | 2,706.8 | 2,675.0 | 2,662.7 | -12.2 | -0.4% | 112.2 | 45.3 | 89.5 | +44.1 | -4.1 |

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

# 1（6）Securities ー Joyo ー

(¥bn)
"Avg yield" is calculated on a half-year basis

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % |
| Yen-denominated bonds | 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% | 1,605.3 | 62.3% | -153.0 | -8.7% | -30.5 | -1.8% |
| Duration (year) | 5.8 | ー | 5.2 | ー | 4.6 | ー | 5.9 | ー | 6.4 | ー | 6.0 | ー | +0.1 | ー | -0.3 | ー |
| Fixed rate note | 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% | 1,605.3 | 62.3% | -152.9 | -8.6% | -30.3 | -1.8% |
| (Avg yield) | (0.27%) | ー | (0.27%) | ー | (0.30%) | ー | (0.41%) | ー | (0.58%) | ー | (0.73%) | ー | (+0.32%) | ー | (+0.15%) | ー |
| Floating rate note | 0.2 | 0.0% | 0.2 | 0.0% | 0.2 | 0.0% | 0.2 | 0.0% | 0.1 | 0.0% | 0.0 | 0.0% | -0.1 | -90.0% | -0.1 | -89.1% |
| (Avg yield) | (0.72%) | ー | (0.64%) | ー | (0.58%) | ー | (0.96%) | ー | (1.00%) | ー | (1.52%) | ー | (+0.56%) | ー | (+0.52%) | ー |
| Foreign currency denominated bonds | 301.6 | 13.1% | 368.7 | 16.0% | 435.4 | 16.7% | 408.3 | 15.0% | 445.0 | 16.9% | 474.8 | 18.4% | +66.4 | +16.2% | +29.7 | +6.6% |
| Duration (year) | 2.8 | ー | 3.1 | ー | 3.5 | ー | 3.6 | ー | 3.9 | ー | 3.5 | ー | △0.1 | ー | △0.4 | ー |
| (Avg yield Spread) | (0.48%) | ー | (0.08%) | ー | (0.25%) | ー | (0.18%) | ー | (0.51%) | ー | (0.66%) | ー | (+0.47%) | ー | (+0.14%) | ー |
| Fixed rate note | 116.8 | 5.0% | 146.2 | 6.3% | 201.5 | 7.7% | 208.2 | 7.6% | 239.1 | 9.0% | 241.4 | 9.3% | +33.1 | +15.9% | +2.3 | +0.9% |
| (Avg yield) | (3.32%) | ー | (3.91%) | ー | (4.38%) | ー | (4.68%) | ー | (4.74%) | ー | (4.74%) | ー | (+0.05%) | ー | (+0.00%) | ー |
| (Avg yield Spread) | (△0.16%) | ー | (△1.22%) | ー | (△0.93%) | ー | (△0.68%) | ー | (0.07%) | ー | (0.40%) | ー | (+1.09%) | ー | (+0.32%) | ー |
| Floating rate note | 184.8 | 8.0% | 222.4 | 9.6% | 233.9 | 9.0% | 200.1 | 7.3% | 205.9 | 7.8% | 233.3 | 9.0% | +33.2 | +16.6% | +27.4 | +13.3% |
| (Avg yield) | (4.85%) | ー | (6.22%) | ー | (6.48%) | ー | (6.49%) | ー | (5.68%) | ー | (5.26%) | ー | (-1.23%) | ー | (-0.42%) | ー |
| (Avg yield Spread) | (0.98%) | ー | (1.01%) | ー | (1.16%) | ー | (1.09%) | ー | (1.01%) | ー | (0.92%) | ー | (-0.16%) | ー | (-0.09%) | ー |
| Stock | 92.3 | 4.0% | 101.1 | 4.3% | 109.7 | 4.2% | 110.5 | 4.0% | 114.2 | 4.3% | 102.2 | 3.9% | -8.2 | -7.4% | -11.9 | -10.4% |
| Cet1 ratio | ー | 18.0% | ー | 19.8% | ー | 21.6% | ー | 21.4% | ー | 22.6% | ー | 19.5% | (-1.80%) | ー | (-3.00%) | ー |
| Investment trust and others* | 416.1 | 18.1% | 400.0 | 17.3% | 414.6 | 15.9% | 429.3 | 15.8% | 434.1 | 16.5% | 390.6 | 15.1% | -38.6 | -8.9% | -43.4 | -10.0% |
| Total | 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% | 2,573.1 | 100.0% | -133.5 | -4.9% | -56.1 | -2.1% |
| (Avg yield) | (1.46%) | ー | (1.60%) | ー | (1.72%) | ー | (1.79%) | ー | (1.79%) | ー | (2.10%) | ー | (+0.31%) | ー | (+0.31%) | ー |
| Unrealized gains/losses | 51.2 | ー | 52.9 | ー | 112.2 | ー | 100.8 | ー | 45.3 | ー | 89.5 | ー | -11.3 | -11.2% | +44.1 | +97.3% |

# 1（6）Securities －Ashikaga－

## Ashikaga

(¥bn)

| | Term-end Balance | | | | | Unrealized Valuation Gains / Losses | | | | (*)Gains / Losses (Realized) |
|---|---|---|---|---|---|---|---|---|---|---|
| | FYE23 | FYE24 1 | Sep-25 2 | vs FYE24 2-1 | change ratio | FYE23 | FYE24 3 | Sep-25 4 | vs FYE24 4-3 | |
| Domestic bonds | 766.5 | 941.9 | 926.5 | -15.3 | -1.6% | -10.3 | -48.8 | -65.1 | -16.3 | -3.4 |
| JGB's | 288.9 | 554.1 | 567.1 | +13.0 | +2.3% | 0.8 | -24.5 | -40.2 | -15.6 | +0.0 |
| Local government bond | 146.7 | 63.1 | 42.4 | -20.7 | -32.8% | -2.3 | -4.3 | -1.5 | +2.8 | -2.8 |
| Foreign bonds | 380.3 | 335.5 | 327.6 | -7.9 | -2.4% | -9.0 | -3.1 | 0.3 | +3.5 | +0.0 |
| Foreign government bond | 69.2 | 67.4 | 68.1 | +0.6 | +0.9% | 0.1 | 0.3 | 1.1 | +0.8 | +0.0 |
| Ginnie Mae | 81.7 | 85.2 | 74.3 | -10.8 | -12.7% | -0.8 | 0.1 | 0.2 | +0.0 | +0.0 |
| Stocks | 41.1 | 34.3 | 38.2 | +3.9 | +11.4% | 29.9 | 23.4 | 27.7 | +4.3 | +0.7 |
| Investment trusts & Others | 231.8 | 219.3 | 217.4 | -1.8 | -0.8% | 2.4 | 9.1 | 30.5 | +21.3 | +2.3 |
| ETF | 32.6 | 73.6 | 75.6 | +1.9 | +2.6% | 10.7 | 8.2 | 17.2 | +8.9 | +1.8 |
| REIT | 45.1 | 44.5 | 48.6 | +4.1 | +9.2% | -0.7 | -3.2 | 2.3 | +5.6 | +0.0 |
| Total | 1,419.7 | 1,531.1 | 1,509.9 | -21.1 | -1.4% | 12.9 | -19.3 | -6.4 | +12.8 | -0.3 |

＊includes ¥0.5bn of gains on cancellation of investment trusts

# 1（6）Securities ーAshikagaー

(¥bn)

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

| | FYE22 | | Sep-23 | | FYE23 | | Sep-24 | | FYE24 | | Sep-25 | | vs Sep-24 | | vs FYE24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % | Balance | % |
| Yen-denominated bonds | 769.1 | 58.3% | 699.7 | 54.1% | 777.8 | 55.3% | 965.9 | 59.2% | 990.7 | 63.9% | 991.7 | 65.4% | +25.8 | +2.7% | +1.0 | +0.1% |
| Duration (year) | 4.8 | - | 5.4 | - | 4.6 | - | 4.0 | - | 4.8 | - | 4.5 | - | +0.5 | - | -0.3 | - |
| (Avg yield Spread) | (0.62%) | - | (0.63%) | - | (0.65%) | - | (0.77%) | - | (0.99%) | - | (1.25%) | - | (+0.48%) | - | (+0.27%) | - |
| Fixed rate note | 769.1 | 58.3% | 699.7 | 54.1% | 777.8 | 55.3% | 965.9 | 59.2% | 990.7 | 63.9% | 991.7 | 65.4% | +25.8 | +2.7% | +1.0 | +0.1% |
| (Avg yield) | (0.62%) | - | (0.63%) | - | (0.65%) | - | (0.77%) | - | (0.99%) | - | (1.25%) | - | (+0.48%) | - | (+0.27%) | - |
| 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 | 310.8 | 23.5% | 363.8 | 28.1% | 388.5 | 27.6% | 379.7 | 23.3% | 338.7 | 21.9% | 327.2 | 21.6% | -52.5 | -13.8% | -11.5 | -3.4% |
| Duration (year) | 4.2 | - | 4.1 | - | 3.9 | - | 3.2 | - | 2.9 | - | 2.8 | - | -0.4 | - | -0.2 | - |
| (Avg yield Spread) | (3.21%) | - | (3.76%) | - | (3.99%) | - | (4.23%) | - | (4.44%) | - | (4.61%) | - | (+0.38%) | - | (+0.17%) | - |
| Fixed rate note | 290.9 | 22.0% | 310.0 | 24.0% | 322.1 | 22.9% | 251.8 | 15.4% | 218.4 | 14.1% | 218.1 | 14.4% | -33.7 | -13.4% | -0.3 | -0.1% |
| (Avg yield) | (3.18%) | - | (3.61%) | - | (3.76%) | - | (3.86%) | - | (3.94%) | - | (4.14%) | - | (+0.28%) | - | (+0.19%) | - |
| Floating rate note | 19.9 | 1.5% | 53.8 | 4.2% | 66.3 | 4.7% | 127.9 | 7.8% | 120.2 | 7.8% | 109.1 | 7.2% | -18.8 | -14.7% | -11.1 | -9.2% |
| (Avg yield) | (3.73%) | - | (5.09%) | - | (5.57%) | - | (5.53%) | - | (5.74%) | - | (5.51%) | - | (-0.02%) | - | (-0.24%) | - |
| Stock | 12.2 | 0.9% | 11.2 | 0.9% | 11.1 | 0.8% | 11.1 | 0.7% | 10.8 | 0.7% | 10.4 | 0.7% | -0.7 | -6.3% | -0.4 | -3.7% |
| Cet1 ratio | 3.9% | - | 3.6% | - | 3.5% | - | 3.4% | - | 3.3% | - | 3.1% | - | (-0.34%) | - | (-0.21%) | - |
| Investment trust and others* | 227.9 | 17.3% | 217.8 | 16.8% | 228.9 | 16.3% | 273.8 | 16.8% | 209.7 | 13.5% | 186.4 | 12.3% | -87.4 | -31.9% | -23.3 | -11.1% |
| Total | 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% | 1,515.9 | 100.0% | -114.7 | -7.0% | -34.1 | -2.2% |
| (Avg yield) | (1.64%) | - | (1.81%) | - | (1.88%) | - | (1.99%) | - | (2.21%) | - | (2.27%) | - | (+0.28%) | - | (+0.06%) | - |
| Unrealized gains/losses | △7.5 | - | △16.3 | - | 13.3 | - | 19.5 | - | △18.8 | - | △6.0 | - | -25.5 | - | +12.8 | - |

# 1（7）Changes in Borrower Classification －Joyo－

## Based on Number of Borrowers for Business

(number)

| | | FYE25 Normal borrowers | FYE25 Borrowers requiring caution | FYE25 Borrowers requiring monitoring | FYE25 Potentially bankrupt | FYE25 Substantially bankrupt | FYE25 Legally bankrupt | Total |
|---|---|---|---|---|---|---|---|---|
| Sep-25 | Normal borrowers | 10,520 | 224 | 2 | 0 | 0 | 0 | 10,746 |
| | Borrowers requiring caution | 323 | 3,338 | 15 | 14 | 0 | 0 | 3,690 |
| | Borrower requiring monitoring | 3 | 17 | 80 | 2 | 0 | 0 | 102 |
| | Potentially bankrupt | 5 | 67 | 10 | 1,079 | 0 | 0 | 1,161 |
| | Substantially bankrupt | 5 | 18 | 0 | 52 | 74 | 0 | 149 |
| | Legally bankrupt | 0 | 7 | 1 | 12 | 9 | 18 | 47 |
| | Others | 255 | 111 | 2 | 17 | 0 | 0 | 385 |
| | Total | 11,111 | 3,782 | 110 | 1,176 | 83 | 18 | 16,280 |

(number)

| | FYE23 - Sep-24 | FYE24 - Sep-25 |
|---|---|---|
| Upgraded | 322 | 257 |
| Unchanged | 15,041 | 15,109 |
| Downgraded | 435 | 529 |
| Others | 393 | 385 |
| Total | 16,191 | 16,280 |

## Based on Borrowed Amount for Business

(¥mil)

| | | FYE25 Normal borrowers | FYE25 Borrowers requiring caution | FYE25 Borrowers requiring monitoring | FYE25 Potentially bankrupt | FYE25 Substantially bankrupt | FYE25 Legally bankrupt | Total |
|---|---|---|---|---|---|---|---|---|
| Sep-25 | Normal borrowers | 3,867,193 | 23,419 | 178 | 0 | 0 | 0 | 3,890,791 |
| | Borrowers requiring caution | 47,206 | 293,573 | 3,317 | 556 | 0 | 0 | 344,654 |
| | Borrower requiring monitoring | 463 | 1,901 | 8,450 | 87 | 0 | 0 | 10,902 |
| | Potentially bankrupt | 1,996 | 4,276 | 999 | 62,020 | 0 | 0 | 69,293 |
| | Substantially bankrupt | 262 | 707 | 0 | 2,908 | 1,740 | 0 | 5,619 |
| | Legally bankrupt | 0 | 333 | 3 | 1,420 | 633 | 183 | 2,573 |
| | Others | 22,145 | 3,487 | 18 | 130 | 0 | 0 | 25,782 |
| | Total | 3,939,268 | 327,700 | 12,967 | 67,124 | 2,373 | 183 | 4,349,617 |

(¥mil)

| | FYE23 - Sep-24 | FYE24 - Sep-25 |
|---|---|---|
| Upgraded | 39,071 | 27,559 |
| Unchanged | 3,938,575 | 4,233,162 |
| Downgraded | 48,497 | 63,113 |
| Others | 19,478 | 25,782 |
| Total | 4,045,622 | 4,349,617 |

# 1（7）Changes in Borrower Classification －Ashikaga－

## Based on Number of Borrowers for All

(number)

| | | FYE24 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | Normal borrowers | Borrowers requiring caution | Borrowers requiring monitoring | Potentially bankrupt | Substantially bankrupt | Legally bankrupt | Total |
| Sep-25 | Normal borrowers | 212,333 | 380 | 5 | 7 | 0 | 0 | 212,725 |
| | Borrowers requiring caution | 651 | 5,569 | 25 | 48 | 1 | 1 | 6,295 |
| | Borrower requiring monitoring | 14 | 22 | 323 | 1 | 0 | 0 | 360 |
| | Potentially bankrupt | 35 | 61 | 26 | 1,182 | 6 | 22 | 1,332 |
| | Substantially bankrupt | 59 | 18 | 1 | 39 | 190 | 0 | 307 |
| | Legally bankrupt | 2 | 6 | 1 | 3 | 23 | 14 | 49 |
| | Total | 213,094 | 6,056 | 381 | 1,280 | 220 | 37 | 221,068 |

(number)

| | FYE23 - Sep-24 | FYE24 - Sep-25 |
|---|---|---|
| Upgraded | 541 | 496 |
| Unchanged | 213,411 | 219,611 |
| Downgraded | 870 | 961 |
| Others | 0 | 0 |
| Total | 214,822 | 221,068 |

## Based on Borrowed Amount for All

(¥mil)

| | | FYE24 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | Normal borrowers | Borrowers requiring caution | Borrowers requiring monitoring | Potentially bankrupt | Substantially bankrupt | Legally bankrupt | Total |
| Sep-25 | Normal borrowers | 5,040,664 | 26,626 | 173 | 37 | 0 | 0 | 5,067,500 |
| | Borrowers requiring caution | 48,638 | 274,587 | 1,520 | 1,056 | 0 | 16 | 325,817 |
| | Borrower requiring monitoring | 172 | 1,013 | 24,861 | 18 | 0 | 0 | 26,064 |
| | Potentially bankrupt | 1,318 | 4,196 | 1,603 | 57,565 | 129 | 450 | 65,261 |
| | Substantially bankrupt | 747 | 495 | 29 | 1,281 | 3,628 | 0 | 6,180 |
| | Legally bankrupt | 22 | 432 | 63 | 102 | 479 | 151 | 1,249 |
| | Total | 5,091,561 | 307,349 | 28,249 | 60,059 | 4,236 | 617 | 5,492,071 |

(¥mil)

| | FYE23 - Sep-24 | FYE24 - Sep-25 |
|---|---|---|
| Upgraded | 34,926 | 30,025 |
| Unchanged | 5,116,278 | 5,401,456 |
| Downgraded | 44,989 | 60,590 |
| Others | 0 | 0 |
| Total | 5,196,193 | 5,492,071 |

# 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 | FYE24 Balance ¥mil | FYE24 % | Sep-25 Balance ¥mil | Sep-25 % | Chg Balance ¥mil | Chg % |
|---|---|---|---|---|---|---|---|
| Corporate loans | Manufacturing | 868,425 | 11.2% | 874,787 | 11.4% | +6,361 | +0.2% |
| | Agriculture / Forestry | 16,127 | 0.2% | 16,801 | 0.2% | +673 | +0.0% |
| | Fishery | 5,854 | 0.0% | 4,804 | 0.0% | -1,049 | -0.0% |
| | Mining / Quarrying of stones / Gravel | 12,387 | 0.1% | 11,880 | 0.1% | -506 | -0.0% |
| | Construction | 245,735 | 3.1% | 242,062 | 3.1% | -3,673 | -0.0% |
| | Electric, gas and water | 234,338 | 3.0% | 246,465 | 3.2% | +12,126 | +0.2% |
| | Telecommunication | 22,586 | 0.2% | 20,897 | 0.2% | -1,688 | -0.0% |
| | Transport / Postal activities | 214,001 | 2.7% | 221,240 | 2.9% | +7,239 | +0.1% |
| | Wholesale / Retailing services | 674,080 | 8.7% | 687,368 | 9.0% | +13,288 | +0.2% |
| | Financial & Insurance services | 395,742 | 5.1% | 410,543 | 5.3% | +14,800 | +0.2% |
| | Real estate / Goods rental & leasing | 1,337,411 | 17.2% | 1,367,615 | 17.9% | +30,203 | +0.6% |
| | Medical, welfare and other services (*) | 366,857 | 4.7% | 370,266 | 4.8% | +3,408 | +0.1% |
| Public sector | | 948,183 | 12.2% | 720,700 | 9.4% | -227,483 | -2.8% |
| Others (including individual loans) | | 2,391,316 | 30.9% | 2,429,592 | 31.8% | +38,276 | +0.9% |
| Total (Transactions conducted by branches in Japan excluding government bond financial trading account) | | 7,733,049 | 100.0% | 7,625,025 | 100.0% | -108,023 | - |

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

| | Industry | FYE24 Balance ¥mil | FYE24 % | Sep-25 Balance ¥mil | Sep-25 % | Chg Balance ¥mil | Chg % |
|---|---|---|---|---|---|---|---|
| Corporate loans | Manufacturing | 19,868 | 23.2% | 18,175 | 22.0% | -1,693 | -1.1% |
| | Agriculture / Forestry | 1,484 | 1.7% | 1,439 | 1.7% | -44 | +0.0% |
| | Fishery | 54 | 0.0% | 54 | 0.0% | +0 | +0.0% |
| | Mining / Quarrying of stones / Gravel | 0 | 0.0% | 0 | 0.0% | +0 | +0.0% |
| | Construction | 9,330 | 10.9% | 8,514 | 10.3% | -815 | -0.5% |
| | Electric, gas and water | 3,852 | 4.5% | 3,680 | 4.4% | -172 | -0.0% |
| | Telecommunication | 593 | 0.6% | 789 | 0.9% | +195 | +0.2% |
| | Transport / Postal activities | 3,341 | 3.9% | 3,118 | 3.7% | -222 | -0.1% |
| | Wholesale / Retailing services | 18,612 | 21.7% | 17,745 | 21.5% | -867 | -0.2% |
| | Financial & Insurance services | 28 | 0.0% | 906 | 1.1% | +877 | +1.0% |
| | Real estate / Goods rental & leasing | 4,472 | 5.2% | 4,117 | 5.0% | -355 | -0.2% |
| | Medical, welfare and other services (*) | 17,126 | 20.0% | 17,000 | 20.6% | -126 | +0.6% |
| Public sector | | - | - | - | - | - | - |
| Others (including individual loans) | | 6,749 | 7.8% | 6,787 | 8.2% | +37 | +0.3% |
| Total (Transactions conducted by branches in Japan excluding government bond financial trading account) | | 85,515 | 100.0% | 82,329 | 100.0% | -3,185 | - |

* 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)

| | | FYE24 Balance ¥mil | FYE24 % | Sep-25 Balance ¥mil | Sep-25 % | Chg Balance ¥mil | Chg % |
|---|---|---|---|---|---|---|---|
| Corporate loans | Manufacturing | 546,168 | 9.7% | 561,822 | 9.9% | +15,654 | +0.2% |
| | Agriculture / Forestry | 12,822 | 0.2% | 12,548 | 0.2% | -273 | -0.0% |
| | Fishery | 572 | 0.0% | 535 | 0.0% | -36 | -0.0% |
| | Mining / Quarrying of stones / Gravel | 3,317 | 0.0% | 2,942 | 0.0% | -374 | +0.0% |
| | Construction | 185,005 | 3.2% | 183,742 | 3.2% | -1,262 | +0.0% |
| | Electric, gas and water | 111,953 | 1.9% | 112,363 | 1.9% | +410 | +0.0% |
| | Telecommunication | 18,026 | 0.3% | 16,453 | 0.2% | -1,573 | +0.0% |
| | Transport / Postal activities | 145,836 | 2.5% | 154,425 | 2.7% | +8,588 | +0.1% |
| | Wholesale / Retailing services | 421,445 | 7.4% | 430,545 | 7.6% | +9,099 | +0.1% |
| | Financial & Insurance services | 341,022 | 6.0% | 349,452 | 6.2% | +8,430 | +0.1% |
| | Real estate / Goods rental & leasing | 785,531 | 13.9% | 833,488 | 14.8% | +47,956 | +0.8% |
| | Medical, welfare and other services (*) | 380,012 | 6.7% | 386,120 | 6.8% | +6,107 | +0.1% |
| Public sector | | 465,417 | 8.2% | 353,816 | 6.2% | -111,600 | -1.9% |
| Others (including individual loans) | | 2,209,131 | 39.2% | 2,225,151 | 39.5% | +16,019 | +0.3% |
| Total (Transactions conducted by branches in Japan excluding government bond financial trading account) | | 5,626,264 | 100.0% | 5,623,409 | 100.0% | -2,854 | — |

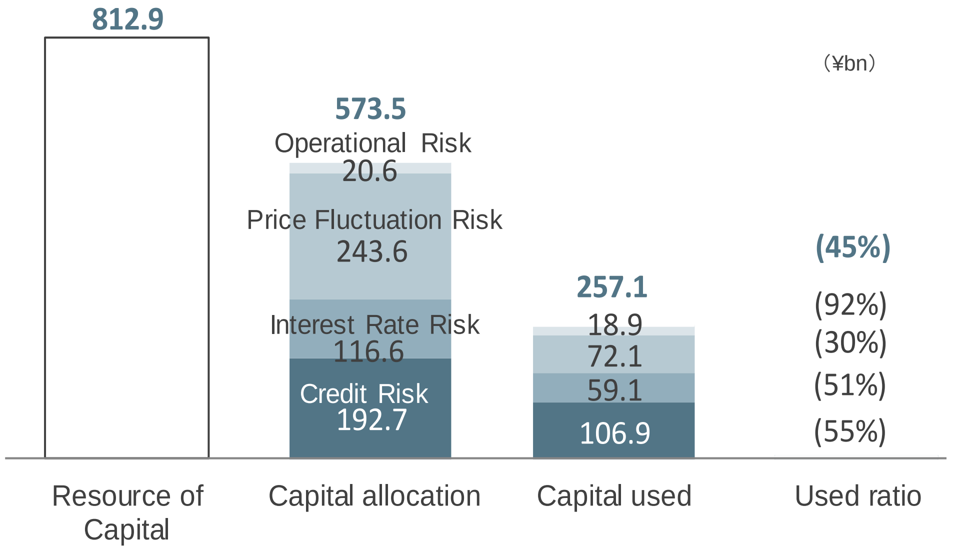
## Disclosed Claims under the Financial Revitalizatiln law and Risk-monitored Loans by Industry (non-consolidated)

| | | FYE24 Balance ¥mil | FYE24 % | Sep-25 Balance ¥mil | Sep-25 % | Chg Balance ¥mil | Chg % |
|---|---|---|---|---|---|---|---|
| Corporate loans | Manufacturing | 24,425 | 26.3% | 23,821 | 26.2% | -604 | -0.1% |
| | Agriculture / Forestry | 985 | 1.0% | 979 | 1.0% | -5 | +0.0% |
| | Fishery | 27 | 0.0% | 27 | 0.0% | +0 | +0.0% |
| | Mining / Quarrying of stones / Gravel | 35 | 0.0% | 34 | 0.0% | -1 | -0.0% |
| | Construction | 8,139 | 8.7% | 7,518 | 8.2% | -621 | -0.4% |
| | Electric, gas and water | 393 | 0.4% | 392 | 0.4% | +0 | +0.0% |
| | Telecommunication | 231 | 0.2% | 267 | 0.2% | +35 | +0.0% |
| | Transport / Postal activities | 6,238 | 6.7% | 5,833 | 6.4% | -404 | -0.3% |
| | Wholesale / Retailing services | 16,714 | 18.0% | 18,241 | 20.1% | +1,526 | +2.0% |
| | Financial & Insurance services | — | — | — | — | — | — |
| | Real estate / Goods rental & leasing | 5,843 | 6.3% | 5,380 | 5.9% | -463 | -0.3% |
| | Medical, welfare and other services (*) | 22,591 | 24.4% | 21,363 | 23.5% | -1,227 | -0.8% |
| Public sector | | — | — | — | — | — | — |
| Others (including individual loans) | | 6,933 | 7.4% | 6,766 | 7.4% | -166 | +0.0% |
| Total (Transactions conducted by branches in Japan excluding government bond financial trading account) | | 92,561 | 100.0% | 90,627 | 100.0% | -1,934 | — |

* 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."

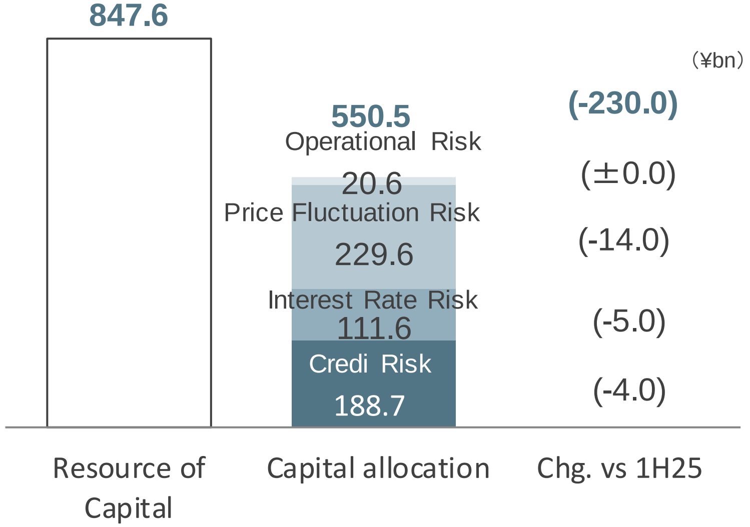
# 1（9）Risk Management ー Mebuki FG (Joyo / Ashikaga / Mebuki Lease) ー

## Capital Allocation/ Capital Used as of Sep30, 2025




## Capital Allocation (planned for 2H25)

Decided capital allocation for 2H25, based on the market outlook, management strength and financial results and forecast of subsidiaries.



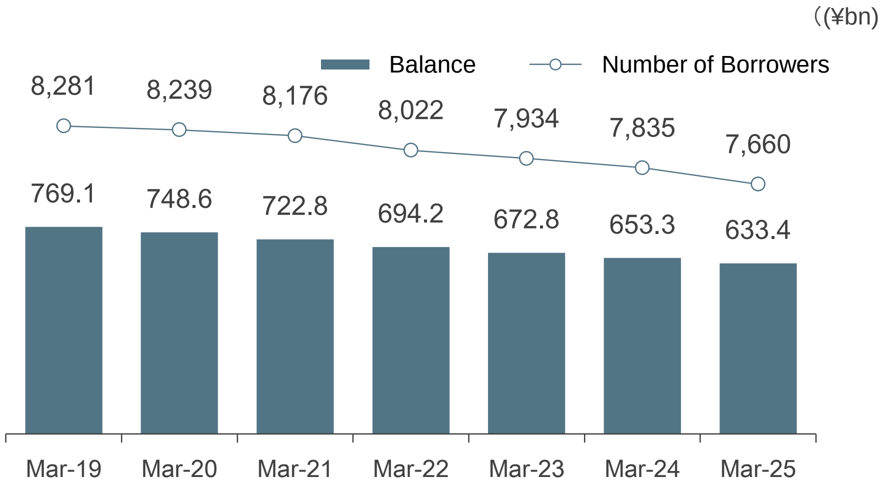

## Stress Test (Scenario of Article 177/178 by FSA Public Notice･Major Natural Disaster (Metropolitan Earthquake)

| | | Tail event scenario (Article 177) | | Tailored event scenario (Article 178) | | | Major natural disaster (metropolitan earthquake) scenario | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | 2025 | 2026 | 2027 | 2025 | 2026 | 2027 |
| Parameter | Real GDP | -3.90% | +3.00% | -0.80% | -1.50% | +1.00% | -1.50% | -3.00% | +3.00% |
| | Nikkei Stock average | ¥19,165 | ¥18,129 | ¥36,195 | ¥31,445 | ¥32,313 | ¥33,620 | ¥26,317 | ¥28,737 |
| | USD/Yen exchange rate | ¥118.40 | ¥115.40 | ¥135.00 | ¥125.00 | ¥120.00 | ¥155.00 | ¥160.00 | ¥150.00 |
| Capital ratio | Domestic standard | 10.33% | 8.47% | 12.62% | 12.47% | 12.07% | 12.53% | 11.64% | 11.16% |
| | CET1 ratio | 8.82% | 8.57% | 11.46% | 10.64% | 10.81% | 11.42% | 10.07% | 9.97% |
| Outline of scenario | | We adopted 'downside financial stress scenario' in Financial System Report (April 2025) 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. | | | We adopted a "major natural disaster occurrence" scenario assuming the occurrence of a metropolitan earthquake. | | |

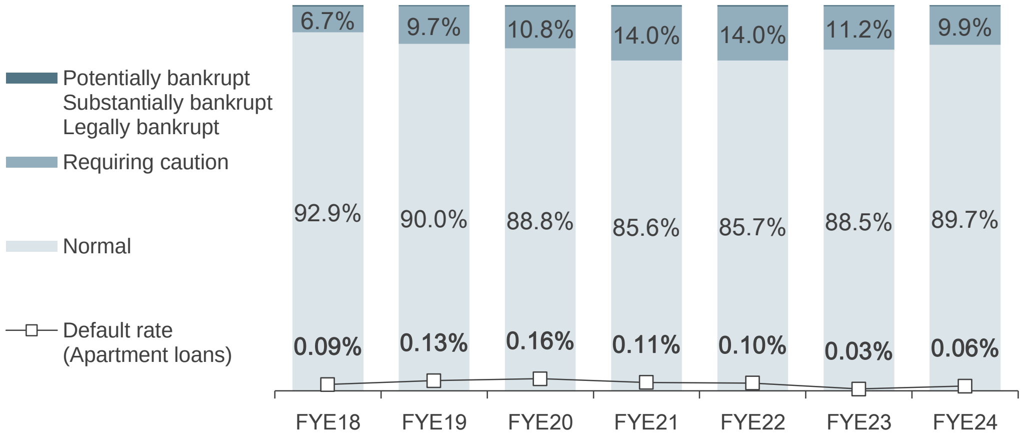
# 1（10）Apartment Loans (Portfolio) －Joyo / Ashikaga－

## Joyo

### Number of Borrowers and Balance of Loans

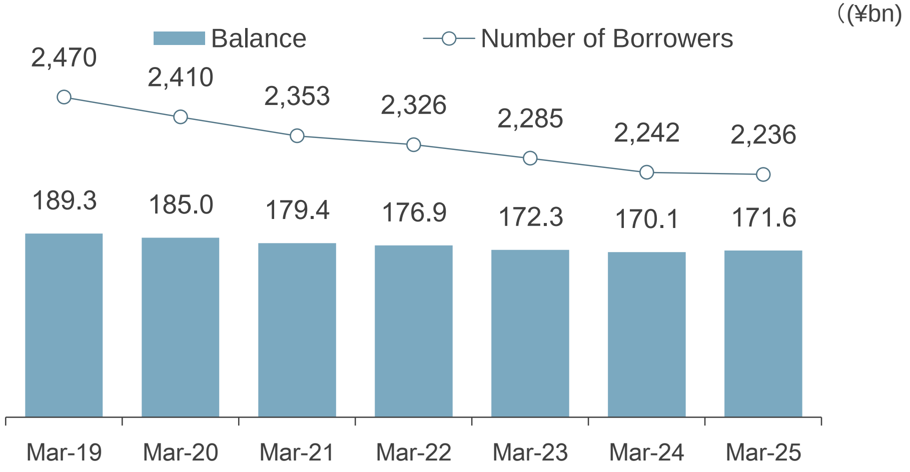



### Borrower Rating and Default Ratios

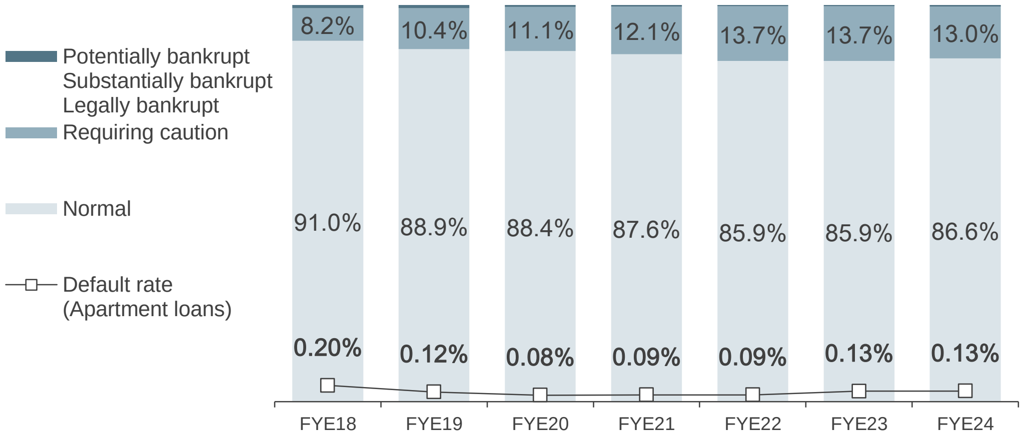



## Ashikaga

### Number of Borrowers and Balance of Loans




### Borrower Rating and Default Ratios

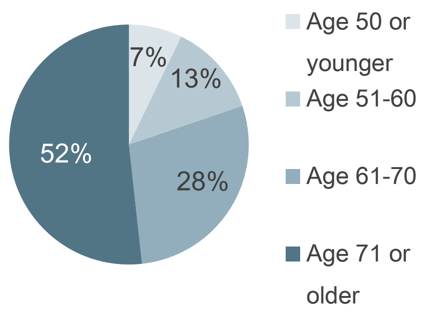


# 1（10）Apartment Loans (Monitoring Situations) －Joyo / Ashikaga－

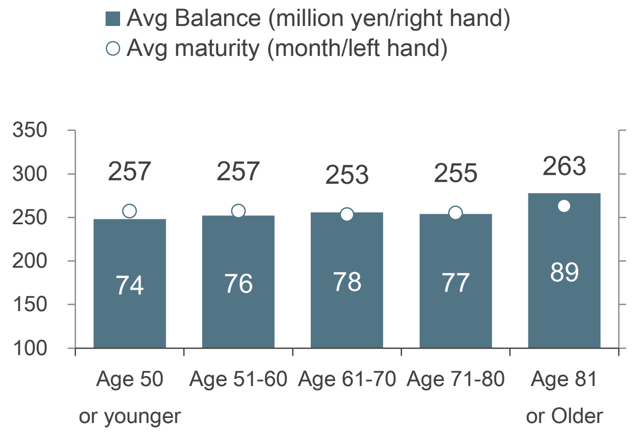
Source (Prefectural Average)： Ministry of Internal Affairs and Communications "Housing and Land Survey"

## Joyo

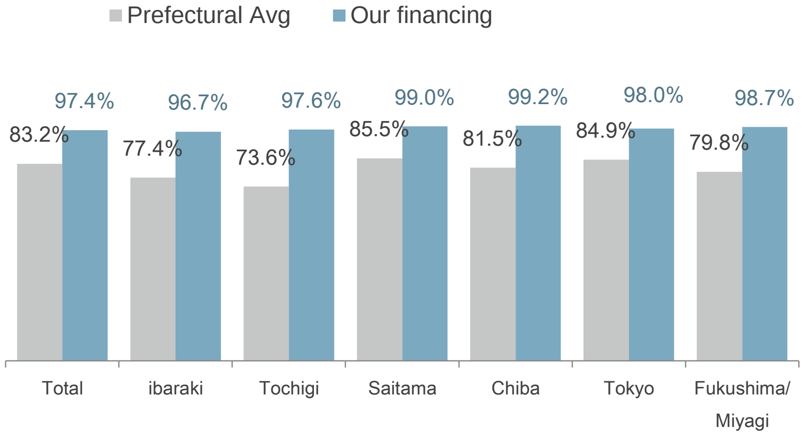
### Composition by Age Group（by number of borrowers）




### Avg. Balance and Maturity by Age Group

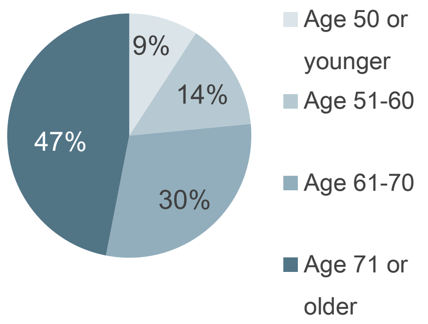



### Occupancy Rate of Apartments by Area

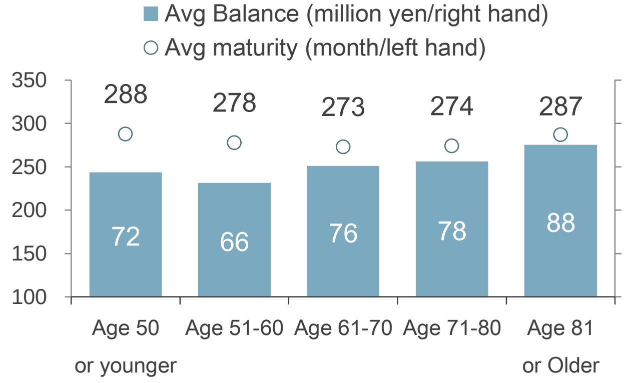



## Ashikaga

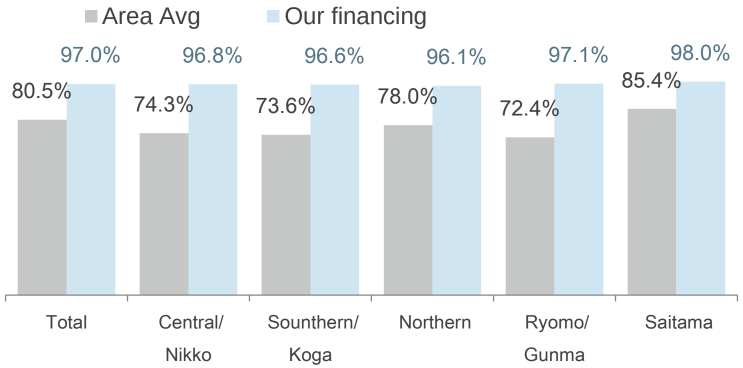
### Composition by Age Group（by number of borrowers）




### 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.31,2025 , 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 ーJoyo / Ashikagaー

## Joyo

(¥bn)

| | | 1H20 | FY20 | 1H21 | FY21 | 1H22 | FY22 | 1H23 | FY23 | 1H24 | FY24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total expenses | | 31.2 | 61.7 | 30.5 | 60.5 | 29.1 | 57.6 | 29.5 | 58.5 | 30.0 | 61.3 | 32.3 | +2.2 |
| Personnel expenses | | 16.7 | 33.2 | 16.3 | 32.7 | 16.2 | 32.2 | 16.2 | 32.1 | 16.2 | 32.6 | 17.4 | +1.1 |
| Non-Personnel expenses | | 12.3 | 24.7 | 12.0 | 24.1 | 10.9 | 22.0 | 11.3 | 22.7 | 11.6 | 24.9 | 12.5 | +0.8 |
| Depreciation | 1 | 2.4 | 4.8 | 2.2 | 4.4 | 2.1 | 4.1 | 2.0 | 4.1 | 2.1 | 4.5 | 2.3 | +0.1 |
| Deposit insurance cost | 2 | 1.3 | 2.7 | 1.3 | 2.7 | 0.7 | 1.4 | 0.7 | 1.4 | 0.7 | 1.4 | 0.7 | +0.0 |
| Others (Excluding 1 & 2) | | 8.5 | 17.1 | 8.3 | 16.8 | 8.1 | 16.4 | 8.5 | 17.0 | 8.7 | 18.9 | 9.3 | +0.6 |
| Tax | | 2.1 | 3.7 | 2.1 | 3.6 | 2.0 | 3.3 | 1.9 | 3.7 | 2.0 | 3.7 | 2.3 | +0.2 |
| OHR（Core gross business income basis） | | 60.5% | 58.0% | 55.5% | 54.1% | 44.1% | 47.6% | 55.2% | 54.6% | 50.8% | 52.1% | 42.7% | -8.1% |

## Ashikaga

(¥bn)

| | | 1H20 | FY20 | 1H21 | FY21 | 1H22 | FY22 | 1H23 | FY23 | 1H24 | FY24 | 1H25 | YoY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total expenses | | 24.4 | 48.4 | 23.9 | 47.6 | 23.0 | 45.6 | 23.1 | 46.6 | 23.7 | 47.9 | 25.0 | +1.2 |
| Personnel expenses | | 13.4 | 26.6 | 12.8 | 25.4 | 12.5 | 24.9 | 12.4 | 24.8 | 12.8 | 26.0 | 13.9 | +1.1 |
| Non-Personnel expenses | | 9.2 | 18.6 | 9.4 | 19.2 | 8.9 | 18.0 | 9.1 | 19.0 | 9.4 | 19.1 | 9.3 | +0.0 |
| Depreciation | 1 | 2.1 | 4.2 | 2.2 | 4.4 | 2.1 | 4.2 | 2.1 | 4.1 | 2.0 | 3.7 | 1.2 | -0.8 |
| Deposit insurance cost | 2 | 0.9 | 1.8 | 0.9 | 1.8 | 0.4 | 0.9 | 0.4 | 0.9 | 0.5 | 1.0 | 0.5 | +0.0 |
| Others (Excluding 1 & 2) | | 6.2 | 12.6 | 6.2 | 12.9 | 6.3 | 12.8 | 6.5 | 13.8 | 6.9 | 14.3 | 7.6 | +0.7 |
| Tax | | 1.7 | 3.0 | 1.6 | 2.9 | 1.5 | 2.6 | 1.5 | 2.7 | 1.5 | 2.7 | 1.7 | +0.2 |
| OHR（Core gross business income basis） | | 61.4% | 60.5% | 59.1% | 57.8% | 55.3% | 57.7% | 55.5% | 58.3% | 58.2% | 55.0% | 52.2% | -5.9% |

# 1（12）Number of Employees / Offices －Joyo / Ashikaga－

## Joyo

| | Sep-20 | FYE20 | Sep-21 | FYE21 | Sep-22 | FYE22 | Sep-23 | FYE23 | Sep-24 | FYE24 | Sep-25 | YoY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Number of employees | 3,354 | 3,267 | 3,303 | 3,213 | 3,185 | 3,089 | 3,122 | 3,023 | 3,077 | 3,007 | 3,112 | +35 |
| Number of offices | 382 | 382 | 382 | 369 | 373 | 369 | 369 | 368 | 367 | 367 | 367 | ±0 |
| Domestic | 188 | 185 | 185 | 185 | 184 | 184 | 183 | 182 | 182 | 181 | 181 | -1 |
| Overseas* | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | ±0 |
| ATM spot | 190 | 193 | 193 | 180 | 185 | 181 | 182 | 182 | 181 | 182 | 182 | +1 |
| Own ATM | 753 | 720 | 726 | 709 | 708 | 706 | 705 | 702 | 695 | 694 | 694 | -1 |

*All overseas offices are representitive office.

## Ashikaga

（number）

| | Sep-20 | FYE20 | Sep-21 | FYE21 | Sep-22 | FYE22 | Sep-23 | FYE23 | Sep-24 | FYE24 | Sep-25 | YoY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Number of employees | 2,805 | 2,698 | 2,716 | 2,619 | 2,594 | 2,497 | 2,501 | 2,451 | 2,486 | 2,446 | 2,524 | +38 |
| Number of offices | 365 | 361 | 364 | 366 | 351 | 332 | 331 | 324 | 324 | 323 | 324 | ±0 |
| Domestic | 146 | 143 | 139 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | 134 | ±0 |
| Overseas* | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | ±0 |
| ATM spot | 217 | 216 | 223 | 230 | 215 | 196 | 195 | 188 | 188 | 187 | 188 | ±0 |
| Own ATM | 659 | 646 | 641 | 635 | 622 | 605 | 600 | 592 | 592 | 591 | 590 | -2 |

*All overseas offices are representitive office.

# 1（13）Shareholder Composition ー Mebuki FG ー

## ●Changes of Shareholder Composition (Mebuki FG)

| | Oct.1, 2016 | | | Mar. 31, 2025 | | | Sep. 30, 2025 | | | Chg (vs Mar. 31, 2025) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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% | 44 | 334,714 | 33.9% | 40 | 305,866 | 32.2% | -4 | -28,848 | -1.6% |
| Securities | 41 | 22,878 | 1.9% | 38 | 23,149 | 2.3% | 41 | 20,525 | 2.1% | +3 | -2,624 | -0.1% |
| Corporate | 1,124 | 338,826 | 28.7% | 1,068 | 114,626 | 11.6% | 1,053 | 108,584 | 11.4% | -15 | -6,041 | -0.1% |
| Foreign | 475 | 242,387 | 20.5% | 395 | 286,766 | 29.0% | 414 | 293,425 | 30.9% | +19 | +6,659 | +1.9% |
| Individual & others | 33,917 | 216,817 | 18.3% | 60,345 | 224,871 | 22.7% | 59,267 | 217,315 | 22.9% | -1,078 | -7,555 | +0.1% |
| Treasury stocks | 1 | 4 | 0.0% | 1 | 2,578 | 0.2% | 1 | 988 | 0.1% | ±0 | -1,589 | -0.1% |
| Total | 35,633 | 1,179,055 | 100.0% | 61,894 | 987,055 | 100.0% | 60,819 | 947,055 | 100.0% | -1,075 | -40,000 | - |

## ●Major Shareholders (Mebuki FG)

(Common shareholders of the Top 10) (as of Sep.30,2025)

| Names | Number of shares held (thousand) | Shareholding ratio | Chg (vs Mar. 31,2025) |
|---|---|---|---|
| The Master Trust Bank of Japan, Ltd. (Trust Account) | 137,047 | 14.48% | +0.40% |
| Custody Bank of Japan, Ltd. (Trust Account) | 68,836 | 7.27% | +1.00% |
| Nippon Life Insurance Company | 27,590 | 2.91% | +0.11% |
| Sumitomo Life Insurance Company | 21,659 | 2.28% | +0.08% |
| BNY GCM CLIENT ACCOUNT JPRD AC ISG （FEーAC） | 19,870 | 2.10% | +0.57% |
| STATE STREET BANK AND TRUST COMPANY 505223 | 16,980 | 1.79% | -0.06% |
| Meiji Yasuda Life Insurance Company | 15,864 | 1.67% | +0.06% |
| JP MORGAN CHASE BANK 380055 | 15,564 | 1.64% | +0.39% |
| THE BANK OF NEW YORK MELLON 140044 | 13,213 | 1.39% | +0.01% |
| JP MORGAN CHASE BANK 385781 | 13,103 | 1.38% | +0.03% |

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 Finishied 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 | 116.5 | — | -5.7 | 108.6 | — | -2.6 | 103.2 | — | -1.1 |
| FY 2024 | 102.3 | — | -12.2 | 99.0 | — | -8.8 | 96.5 | — | -6.5 |
| 2024 4-6 | 105.0 | -1.8 | -16.1 | 101.3 | +0.0 | -10.4 | 101.7 | -3.1 | -5.9 |
| 7-9 | 101.4 | -3.4 | -14.3 | 98.7 | -2.6 | -11.1 | 100.9 | -0.8 | -5.4 |
| 10-12 | 100.5 | -0.9 | -12.5 | 97.8 | -0.9 | -9.0 | 101.4 | +0.5 | -2.1 |
| 2025 1-3 | 102.8 | +2.3 | -5.4 | 98.5 | +0.7 | -4.7 | 98.1 | -3.3 | -6.5 |
| 2025 4-6 | 100.6 | -2.1 | -4.2 | 94.6 | -4.0 | -6.4 | 98.7 | +0.6 | -2.9 |
| 7-9 | — | — | — | — | — | — | — | — | — |
| 2025 1 | 103.8 | +3.7 | -2.7 | 95.9 | -3.5 | -3.0 | 99.8 | -1.6 | -2.9 |
| 2 | 104.7 | +0.9 | -6.8 | 101.0 | +5.3 | -5.4 | 97.6 | -2.2 | -6.3 |
| 3 | 99.8 | -4.7 | -6.3 | 98.6 | -2.4 | -5.2 | 98.1 | +0.5 | -6.5 |
| 4 | 97.6 | -2.2 | -7.8 | 92.5 | -6.2 | -8.8 | 96.9 | -1.2 | -6.8 |
| 5 | 100.8 | +3.3 | -7.4 | 94.8 | +2.5 | -9.2 | 98.5 | +1.7 | -6.0 |
| 6 | 103.4 | +2.6 | +3.0 | 96.6 | +1.9 | -1.4 | 98.7 | +0.2 | -2.9 |
| 7 | 102.3 | -1.1 | -2.4 | 98.0 | +1.4 | -4.5 | 100.5 | +1.8 | -1.4 |
| 8 | 95.1 | -7.0 | -5.5 | 95.2 | -2.9 | -3.2 | 96.9 | -3.6 | -4.0 |
| 9 | — | — | — | — | — | — | — | — | — |
| Source | Ibaraki Prefecture Government Statistics Division | | | | | | | | |

## Tochigi Prefecture

| | Index of Industrial Production Index 2020=100 | | | Index of Producers' Shipment 2020=100 | | | Index of Producers' Inventory of Finishied 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 | 103.2 | - | -2.2 | 109.2 | - | +1.2 | 114.8 | - | +1.8 |
| FY 2024 | 100.1 | - | -3.0 | 106.5 | - | -2.5 | 110.5 | - | -3.7 |
| 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 |
| 1-3 | - | - | - | - | - | - | - | - | - |
| 2025 4-6 | 100.8 | -1.3 | +0.8 | 105.7 | -2.4 | -0.7 | 107.8 | -2.2 | -6.8 |
| 7-9 | - | - | - | - | - | - | - | - | - |
| 2025 1 | 105.3 | +5.7 | +9.0 | 111.3 | +9.9 | +10.6 | 117.7 | +1.6 | -3.8 |
| 2 | 99.0 | -6.0 | -4.4 | 105.5 | -5.2 | -5.4 | 112.7 | -4.2 | -7.9 |
| 3 | 102.1 | +3.1 | -0.6 | 108.0 | +2.4 | -2.1 | 110.2 | -2.2 | -9.8 |
| 4 | 102.9 | +0.8 | +1.9 | 103.7 | -4.0 | -3.1 | 114.9 | +4.3 | -3.7 |
| 5 | 102.5 | -0.4 | -3.1 | 106.6 | +2.8 | -4.8 | 111.6 | -2.9 | -5.3 |
| 6 | 97.0 | -5.4 | +3.7 | 106.7 | +0.1 | +5.8 | 107.8 | -3.4 | -6.8 |
| 7 | 98.1 | +1.1 | -1.5 | 102.4 | -4.0 | -4.9 | 107.8 | +0.0 | -6.6 |
| 8 | 93.6 | -4.6 | -6.2 | 95.0 | -7.2 | -11.8 | 107.7 | -0.1 | -4.4 |
| 9 | - | - | - | - | - | - | - | - | - |
| 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 | +42.7 | 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 |
| 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 | 198.0 | 6.0 |
| 2025 | 4-6 | 500.1 | -16.3 | 109.0 | 364.3 | 26.8 | 486.7 | -23.5 | 329.0 | 149.9 | 7.7 |
| | 7-9 | 427.6 | -33.1 | 137.8 | 263.3 | 26.5 | 487.8 | -11.5 | 322.1 | 158.3 | 7.5 |
| 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 |
| | 4 | 186.5 | -10.1 | 47.9 | 129.3 | 9.2 | 189.1 | -17.7 | 126.6 | 60.0 | 2.4 |
| | 5 | 136.6 | -21.7 | 27.5 | 99.9 | 9.2 | 146.2 | -33.0 | 95.5 | 47.9 | 2.8 |
| | 6 | 177.0 | -17.9 | 33.5 | 135.1 | 8.4 | 151.3 | -19.7 | 106.8 | 42.0 | 2.6 |
| | 7 | 165.2 | -33.8 | 44.1 | 112.9 | 8.2 | 174.1 | -9.3 | 114.8 | 56.7 | 2.6 |
| | 8 | 122.2 | -27.8 | 47.7 | 66.2 | 8.2 | 172.4 | -5.4 | 118.6 | 51.8 | 2.0 |
| | 9 | 140.2 | -36.3 | 46.0 | 84.2 | 10.1 | 141.4 | -20.2 | 88.8 | 49.8 | 2.9 |
| 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 | 199.3 | +14.4 | 58.8 | +5.6 |
| FY | 2022 | 31.0 | +2.0 | 7.5 | -54.4 |
| FY | 2023 | 35.2 | +29.1 | 9.0 | -48.2 |
| FY | 2024 | 42.0 | +49.7 | 8.0 | -14.8 |
| 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 | 4-6 | 51.9 | +0.8 | 11.8 | +19.6 |
| | 7-9 | 51.2 | -6.6 | 13.9 | -39.1 |
| 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 |
| | 4 | 21.4 | +34.7 | 4.7 | +68.3 |
| | 5 | 14.5 | -21.8 | 1.9 | -59.8 |
| | 6 | 16.0 | -6.2 | 5.3 | +122.2 |
| | 7 | 17.9 | -25.9 | 1.7 | -61.9 |
| | 8 | 16.5 | +4.1 | 1.8 | -74.4 |
| | 9 | 16.9 | +13.2 | 10.4 | -7.3 |
| 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 | | | |
| | | ¥mil | YoY | ¥mil | YoY | ¥mil | YoY | Number | YoY | Km² | YoY | Km² | 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 |
| 2024 | 4-6 | 115,600 | +5.7 | 15,778 | -30.8 | 44,605 | +45.9 | 4,152 | +3.1 | 361 | -2.2 | 251 | -6.8 |
| | 7-9 | 141,809 | +14.7 | 42,810 | +5.2 | 51,110 | -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 | 17,536 | -29.2 | 22,750 | +48.1 | 4,076 | +11.2 | 353 | +6.7 | 236 | -35.0 |
| 2025 | 4-6 | 115,607 | +0.0 | 16,836 | +6.7 | 57,046 | +27.9 | 3,494 | -15.8 | 304 | -15.9 | 364 | +44.9 |
| | 7-9 | 126,903 | -10.5 | 40,231 | -6.0 | 42,912 | -16.0 | 3,589 | -2.0 | 320 | -3.7 | 277 | +15.6 |
| 2025 | 1 | 9,652 | +6.0 | 2,874 | +32.8 | 4,089 | +26.1 | 1,076 | -21.2 | 95 | -20.3 | 51 | -73.5 |
| | 2 | 18,446 | -43.5 | 1,828 | -48.7 | 12,397 | +97.1 | 1,192 | +3.0 | 102 | -2.8 | 113 | +20.3 |
| | 3 | 42,763 | -22.5 | 12,833 | -32.6 | 6,262 | +7.4 | 1,808 | +58.0 | 156 | +46.4 | 72 | -5.5 |
| | 4 | 32,945 | +15.8 | 6,376 | +11.0 | 9,309 | -24.1 | 1,645 | +8.0 | 138 | +8.1 | 95 | +33.8 |
| | 5 | 32,090 | -33.7 | 3,267 | -22.2 | 22,264 | +133.9 | 860 | -39.2 | 76 | -39.8 | 146 | +49.8 |
| | 6 | 50,571 | +30.6 | 7,192 | +23.2 | 25,472 | +11.6 | 989 | -18.6 | 90 | -16.4 | 123 | +48.6 |
| | 7 | 46,874 | -9.1 | 13,570 | +6.9 | 17,166 | -27.0 | 1,276 | -1.2 | 116 | +2.4 | 71 | -32.9 |
| | 8 | 30,389 | -24.2 | 12,373 | -20.8 | 11,437 | -4.5 | 1,133 | -3.3 | 99 | -11.4 | 50 | -29.4 |
| | 9 | 49,640 | -1.0 | 14,286 | -1.4 | 14,307 | -8.4 | 1,180 | -1.7 | 105 | -2.2 | 157 | +145.4 |
| 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 | K㎡ | YoY | K㎡ | 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 |
| 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 | 4-6 | 67,586 | +33.7 | 19,181 | -8.2 | 26,427 | +36.8 | 2,017 | -4.0 | 184,312 | -8.3 | 203,414 | +25.3 |
| | 7-9 | 53,433 | -7.0 | 21,264 | -2.5 | 21,350 | -10.1 | 2,302 | -5.8 | 217,404 | -3.2 | 151,306 | -33.2 |
| 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 |
| | 4 | 26,902 | +42.1 | 9,473 | +18.0 | 8,589 | +6.9 | 746 | +1.5 | 66 | +0.2 | 70 | +63.2 |
| | 5 | 10,996 | -12.1 | 4,430 | -27.6 | 4,722 | +11.8 | 537 | -14.5 | 51 | -22.2 | 61 | +25.8 |
| | 6 | 29,688 | +55.1 | 5,278 | -21.8 | 13,116 | +86.0 | 734 | -0.4 | 67 | -3.1 | 72 | +1.9 |
| | 7 | 16,387 | -29.0 | 5,527 | -16.5 | 8,104 | -20.3 | 729 | -20.4 | 69 | -10.8 | 46 | -42.4 |
| | 8 | 14,514 | -22.0 | 6,929 | -20.3 | 5,483 | -26.5 | 797 | +9.9 | 75 | +3.2 | 38 | -24.3 |
| | 9 | 22,532 | +42.8 | 8,808 | +35.8 | 7,763 | +27.0 | 776 | -3.5 | 74 | -1.5 | 67 | -30.2 |
| 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 Two People or More) (MitoCity) | | All store | Same store | Electric Appliances | Drugstores | Home Improve-ment Stores | Conveni-ence Stores | (Mito City) 2015＝100 | | Newly Registered Passenger Vehicles+ Mini-vehicle Sales | | Newly 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 |
| 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 | -9.4 |
| | 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 | 4-6 | 373 | +14.5 | +2.0 | +1.4 | +2.0 | +4.7 | +1.2 | +2.7 | 111.7 | +3.6 | 22,321 | +8.9 | 15,159 | +4.6 |
| | 7-9 | 388 | +20.7 | +0.0 | +0.0 | +0.0 | +0.0 | +0.0 | +0.0 | 111.9 | +2.9 | 23,376 | -3.6 | 15,355 | -6.7 |
| 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 |
| | 4 | 353 | +20.0 | +0.7 | +1.2 | +1.2 | +5.1 | +0.2 | +2.4 | 111.4 | +3.6 | 7,040 | +11.0 | 4,862 | +6.5 |
| | 5 | 351 | -5.7 | +2.2 | +1.6 | +0.5 | +4.0 | -0.7 | +2.1 | 111.9 | +3.8 | 6,926 | +3.6 | 4,793 | +3.7 |
| | 6 | 414 | +33.4 | +3.1 | +1.3 | +4.3 | +5.0 | +4.1 | +3.5 | 111.7 | +3.6 | 8,355 | +11.8 | 5,504 | +3.8 |
| | 7 | 363 | +27.4 | +1.9 | +0.7 | -10.5 | +2.2 | +3.3 | +2.0 | 111.7 | +3.3 | 8,072 | -5.9 | 5,472 | -6.3 |
| | 8 | 398 | +14.4 | +1.5 | +0.3 | +8.3 | +1.5 | +2.3 | +2.7 | 112.1 | +2.8 | 6,087 | -9.1 | 3,967 | -13.1 |
| | 9 | 402 | +21.7 | ― | ― | ― | ― | ― | ― | 112.0 | +2.7 | 9,217 | +2.8 | 5,916 | -2.4 |
| 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) | | | |

# 2（4）Consumption-related Indicators

## Tochigi Prefecture

| | | Household consumption Expenditure (Worker's Households with Two People or More) (Utsunomiya City) | | Sales of Large-scale Retail Stores | | Mass merchandise specialty retailers sales value | | | | Consumer Price Index (Utsunomiya City) 2020＝100 | | Auto Sales | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All store | Same store | Electric Appliances | Drugstores | Home Improvement Stores | Convenience Stores | | | Newly Registered Passenger Vehicles+ Mini-vehicle Sales | | Newly Registered Passenger Vehicles | |
| | | ¥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 |
| 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 | +2.9 | +1.7 | +5.2 | +4.0 | -3.5 | +2.5 | 110.5 | +3.7 | 22,187 | +21.1 | 15,072 | +15.3 |
| 2025 | 4-6 | 337 | +4.6 | +4.2 | +2.2 | +4.2 | +4.9 | -0.6 | +3.6 | 110.6 | +2.9 | 17,063 | +9.1 | 11,322 | +2.4 |
| | 7-9 | - | - | - | - | - | - | - | - | 111.0 | +2.8 | 17,940 | -5.2 | 11,563 | -10.1 |
| 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 | +3.9 | +2.7 | +7.9 | +5.0 | -7.9 | +3.9 | 110.5 | +3.5 | 7,951 | +12.0 | 5,547 | +8.2 |
| | 4 | 390 | +11.0 | +3.8 | +2.6 | +4.0 | +5.5 | -1.5 | +2.9 | 110.6 | +3.3 | 5,656 | +21.1 | 3,735 | +7.3 |
| | 5 | 317 | +3.7 | +4.2 | +2.8 | +8.1 | +4.4 | -0.5 | +3.1 | 110.7 | +2.8 | 5,192 | +1.4 | 3,463 | -1.9 |
| | 6 | 303 | -1.9 | +4.6 | +1.2 | +1.1 | +4.9 | +0.1 | +4.8 | 110.6 | +2.5 | 6,215 | +6.3 | 4,124 | +1.9 |
| | 7 | 295 | +1.2 | +5.2 | +2.1 | -1.7 | +4.9 | +0.3 | +2.8 | 110.9 | +2.9 | 6,181 | -4.4 | 4,160 | -5.9 |
| | 8 | 354 | +14.1 | +5.4 | +2.4 | +5.2 | +2.7 | +0.7 | +3.7 | 111.1 | +2.7 | 4,671 | -8.7 | 3,053 | -13.8 |
| | 9 | - | - | - | - | - | - | - | - | 111.1 | +2.8 | 7,088 | -3.4 | 4,350 | -11.1 |
| 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 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 |
| 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 | | 102.6 | +1.7 | 98.8 | -0.2 | 103.6 | +2.6 | 102.6 | +8.7 | 99.7 | 105.2 | 2.10 | 1.32 | 8,321 | +0.6 |
| 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 | 87.5 | -7.4 | 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 | 117.9 | 2.52 | 1.38 | 8,322 | -2.0 |
| 2025 | 1-3 | 103.0 | +1.7 | 97.1 | -1.8 | 89.4 | +4.5 | 79.4 | -0.2 | 96.0 | 102.1 | 2.04 | 1.37 | 7,657 | +0.4 |
| 2025 | 4-6 | 103.0 | +1.0 | 96.6 | -3.6 | 113.6 | +4.6 | 100.2 | +0.4 | 97.5 | 101.2 | 1.71 | 1.10 | 8,277 | +3.1 |
| | 7-9 | - | - | - | - | - | - | - | - | - | - | 1.99 | 1.14 | 10,363 | +11.7 |
| 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 | 102.8 | +1.3 | 96.6 | -1.9 | 92.5 | +3.9 | 82.2 | -0.5 | 100.0 | 105.7 | 1.94 | 1.30 | 7,434 | +2.0 |
| | 4 | 102.4 | +0.9 | 95.7 | -3.5 | 89.1 | +3.0 | 78.8 | -1.1 | 103.7 | 107.1 | 1.39 | 1.13 | 7,456 | -0.4 |
| | 5 | 103.0 | +0.7 | 96.5 | -4.2 | 89.2 | +0.9 | 78.5 | -3.2 | 93.5 | 96.4 | 1.76 | 1.09 | 8,318 | +0.9 |
| | 6 | 103.6 | +1.5 | 97.7 | -3.2 | 162.4 | +7.8 | 143.2 | +3.5 | 95.4 | 100.0 | 1.97 | 1.09 | 9,056 | +8.3 |
| | 7 | 103.5 | +0.9 | 96.8 | -2.7 | 119.0 | +3.9 | 104.9 | +0.1 | 97.2 | 103.6 | 2.04 | 1.13 | 10,363 | +9.4 |
| | 8 | 102.7 | +0.0 | 96.5 | -2.4 | 91.6 | +4.3 | 80.5 | +1.1 | 82.4 | 95.7 | 2.00 | 1.14 | 10,292 | +9.8 |
| | 9 | - | - | - | - | - | - | - | - | - | - | 1.94 | 1.14 | 10,433 | +16.1 |
| 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 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 |
| 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 | | 102.7 | － | 99.1 | － | 108.6 | － | 99.3 | － | 107.0 | 137.2 | 2.07 | 1.16 | 6,348 | +3.9 |
| 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 | 104.7 | － | 101.3 | － | 93.5 | － | 83.1 | － | 112.1 | 138.7 | 2.10 | 1.27 | 5,824 | +2.1 |
| 2025 | 4-6 | 106.5 | － | 101.8 | － | 115.5 | － | 102.5 | － | 113.2 | 133.3 | 1.80 | 1.10 | 6,412 | +4.0 |
| | 7-9 | － | － | － | － | － | － | － | － | － | － | 2.10 | 1.13 | 7,676 | +8.0 |
| 2025 | 1 | 104.8 | +3.5 | 101.3 | +2.7 | 92.6 | +4.5 | 82.1 | △0.2 | 107.3 | 132.1 | 2.14 | 1.29 | 6,081 | +2.2 |
| | 2 | 104.6 | +3.3 | 101.2 | +3.3 | 91.2 | +3.2 | 81.2 | △1.0 | 108.3 | 140.2 | 2.12 | 1.28 | 5,702 | +0.5 |
| | 3 | 104.6 | +3.1 | 101.3 | +3.3 | 96.8 | +1.5 | 86.0 | -2.6 | 120.8 | 143.8 | 2.04 | 1.24 | 5,690 | +3.7 |
| | 4 | 106.2 | +3.5 | 101.7 | +2.8 | 93.8 | +1.8 | 83.2 | -2.1 | 116.7 | 135.7 | 1.55 | 1.13 | 5,846 | +4.2 |
| | 5 | 107.0 | +4.5 | 101.7 | +2.7 | 93.6 | +3.9 | 83.1 | +0.6 | 113.5 | 130.4 | 1.79 | 1.09 | 6,392 | +0.6 |
| | 6 | 106.4 | +3.9 | 101.9 | +3.1 | 159.0 | +1.2 | 141.2 | -1.7 | 109.4 | 133.9 | 2.06 | 1.09 | 6,997 | +7.2 |
| | 7 | 106.1 | +3.1 | 100.6 | +1.2 | 134.7 | +5.2 | 119.4 | +1.8 | 107.3 | 136.6 | 2.12 | 1.13 | 7,858 | +9.3 |
| | 8 | 106.0 | +2.6 | 100.2 | +0.6 | 95.1 | +3.3 | 84.0 | +0.1 | 100.0 | 124.1 | 2.09 | 1.13 | 7,541 | +5.2 |
| | 9 | － | － | － | － | － | － | － | － | － | － | 2.10 | 1.14 | 7,630 | +9.7 |

*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 |

### ■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 |

## 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

### ■Energy Consumption (Joyo + Ashikaga)

Taget of reduction of energy consumption(per 1square meter);1%reduction compared w ith 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 | 0 |
| | Light Oil (KL) | 0 | 1 | 0 |
| | Heavy Oil (KL) | 116 | 119 | 98 |
| | LPG (t) | 35 | 36 | 30 |
| | City Gas (thousand legislation meter) | 120 | 99 | 108 |
| Indirect Energy Consumption | Electric Power(MWH) | 32,005 | 29,962 | 29,155 |
| | Steam (Gj) | 2,074 | 2,111 | 2,007 |
| | Hot Water (Gl) | 0 | 0 | 0 |
| | Cold Water (Gj) | 0 | 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 |
|---|---|---|---|---|
| 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 | 13,155 |
| | Electric power (Adjusted Emissions Factor) | 11,442 | 7,012 | 4,926 |
| | Steam | 118 | 120 | 107 |
| | Hot Water | 0 | 0 | 0 |
| | Cold Water | 0 | 0 | 0 |
| | Subtotal (Actual Emissions Factor) | 14,793 | 13,786 | 13,262 |
| | Subtotal (Adjusted Emissions Factor) | 11,560 | 7,132 | 5,033 |
| Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions | Total (Actual Emissions Factor) | 17,390 | 16,313 | 15,561 |
| | Total (Adjusted Emissions Factor) | 14,158 | 9,660 | 7,332 |

# 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 |
|---|---|---|
| 1,879 | ¥159.1billion | ¥298million |

(end of Sep. 2025, two banks total)

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

| FY | Number of grants made | Grants made ammount |
|---|---|---|
| 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

| | FY2024 |
|---|---|
| clerk staff | 44.0% |
| contract employee | 40.0% |
| part-time employee | 100.0% |

### ■Female employees ratio

| | FY2024 |
|---|---|
| clerk staff | 46.5% |
| engineering staff | 0.0% |
| contract employee | 21.8% |
| part-time employee | 100.0% |
| temporary employee | 100.0% |

※senior employees：37.3%

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

| | FY2024 | |
|---|---|---|
| | men | women |
| clerk staff | 48.8% | 35.5% |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| clerk staff | 6.8 times | 4.9 times |

### ■Average years of continuous services

| | FY2024 | |
|---|---|---|
| | men | women |
| clerk staff | 20.2 years | 14.7 years |
| engineering staff | 9.5 years | ― |
| contract employee | 8.5 years | 18.0 years |
| part-time employee | ― | 15.9 years |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| clerk staff | 108.9% | 102.7% |
| part-time employee | - | 0.0% |

# 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

| | FY2024 |
|---|---|
| clerk staff | 4.0 hours |
| engineering staff | 24.9 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

| | |
|---|---|
| FY2024 | 34.6 % ( 656 people )<br>All of assistant manager level 1,896 people |

### ■Female employees ratio in managerial position

| | |
|---|---|
| FY2024 | 11.6 % (46 people )<br>All of manager level 395 people |

### ■Female ratio in the Board of Directors

| | |
|---|---|
| FY2024 | 16.7%( 2 person )<br>All of director level 12 people |

### ■Wage disparity between men and women

| | FY2024 |
|---|---|
| all employee | 55.2% |
| o/w regular employee | 63.4% |
| o/w non-regular employee | 66.8% |

Both regular and non-regular employees, the gender wage gap is due to a high proportion of male employees in senior positionswith 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

| | FY2024 |
|---|---|
| clerk staff | 70.1% |
| engineering staff | 60.2% |
| contract employee | 86.8% |
| Eldery staff | 82.3% |
| part-time employee | 95.2% |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| Form of employment : contract → regular (full-time) | 1 people | 1 people |
| Form of employment : part-time → regular (full-time) | 0 people | 9 people |
| Form of employment : temporary → regular (full-time) | 0 people | 0 people |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| Reemployment | 2 people | 1 person |
| Midcareer recruitment | 19 people | 20 person |

* Including 7 women who transferred from our group companies.

### ■Certification

| | |
|---|---|
| As of September 30, 2025 | ・"Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)<br>・3rd level "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace) |

# 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

| | FY2024 |
|---|---|
| F course (*1) / A course (*2) | 43.5% |

### ■Female employees ratio

| | FY2024 |
|---|---|
| F course(*1) | 13.7% |
| A course(*2) | 78.3% |
| contract employee・part-time employee | 74.7% |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| F course(*1)/ A course(*2) | 58.8% | 45.9% |

(*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

| | FY2024 | |
|---|---|---|
| | men | women |
| F course*1/ A course*2 (University graduate) | 3.2 times | 2.8 times |
| A course*2 (High school graduate) | 1.0 times | 1.0 times |

### ■Average years of continuous services

| | FY2024 | |
|---|---|---|
| | men | women |
| F course(*1) | 15.8 years | 8.1 years |
| A course(*2) | 21.5 years | 15.1 years |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| F course(*1) | 117.6% | 100.0% |
| A course(*2) | 125.0% | 108.3% |

# 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

| | FY2024 |
|---|---|
| F course(*1) | 8.7 hours |
| A course(*2) | 3.5 hours |

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

| | |
|---|---|
| FY2024 | 38.8% (695people)<br>(All of assistant manager level 1,792people) |

### ■Female employees ratio in managerial position

| | |
|---|---|
| FY2024 | 9.0% (35 people)<br>(All of manager level 391people) |

### ■Female ratio in the Board of Directors

| | |
|---|---|
| FY2024 | 8.3%( 1 person )<br>All of director level 12 people |

### ■Wage disparity between men and women

| | FY2024 |
|---|---|
| All employee | 50.3% |
| o/w Regular employee | 62.1% |
| o/w Non-regular employee | 59.3% |

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

| | FY2024 |
|---|---|
| F course(*1) | 61.0% |
| A course(*2) | 70.5% |

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

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

| | FY2024 | |
|---|---|---|
| | men | women |
| Occupational change<br>A course(*2)→ F course(*1) | 3 people | 9 people |
| Form of employment : part-time → regular (full-time) | 0 people | 1 people |

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

| | FY2024 | |
|---|---|---|
| | men | women |
| Midcareer recruitment | 29 people | 32 people |

### ■Certification

| | |
|---|---|
| As of September 30,2025 | ・"Platinum Kurumin Plus" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children)<br>・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

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