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

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



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Basic Data of Mebuki Financial Group

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

Assets

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

	FY25			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	7,852.1	1.23	97,054	+400.0	+0.21	+20,677
JPY	7,676.8	1.16	89,507	+408.2	+0.23	+22,198
Foreign currency	175.3	4.30	7,547	- 8.1	- 0.63	- 1,521
Securities	2,532.3	2.21	56,216	- 185.0	+0.42	+7,431
Domestic Bonds	1,531.3	0.88	13,608	- 162.6	+0.36	+4,798
Stocks	105.2	5.92	6,232	- 6.4	+0.63	+328
Foreign securities	517.1	4.66	24,107	+14.0	- 0.34	- 1,102
Others	378.6	3.24	12,268	- 30.0	+1.07	+3,406
Call loans	211.3	0.76	1,607	+43.4	+0.26	+779
JPY	205.4	0.66	1,372	+43.2	+0.32	+821
Foreign currency	5.8	4.02	234	+0.1	- 0.85	- 41
Bills purchased	-	-	-	-	-	-
Monetary claims bought	0.5	0.66	3	- 0.1	+0.15	+0
Due from banks	1,810.4	0.56	10,144	- 498.4	+0.28	+3,673
NCDs	-	-	-	-	-	-
Foreign exchange	5.1	1.26	65	+1.1	- 0.13	+8
Others	8.7	5.01	440	- 2.4	+1.81	+81
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	12,420.7	1.33	165,532	- 241.4	+0.28	+32,651

Liabilities

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

	FY25			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	10,478.0	0.22	23,610	+55.1	+0.13	+14,143
JPY	10,394.0	0.20	21,110	+55.2	+0.14	+14,683
Foreign currency	84.0	2.97	2,500	-0.0	- 0.63	- 539
NCDs	257.2	0.50	1,299	+64.2	+0.46	+1,223
Call money	68.0	3.26	2,224	+19.0	- 1.40	- 63
JPY	19.3	0.62	120	+12.9	+0.30	+100
Foreign currency	48.6	4.32	2,104	+6.0	- 1.00	- 163
Payables under repurchase agreements	148.1	4.31	6,389	- 7.8	- 0.87	- 1,697
Payables under securities lending transactions	70.7	0.48	343	+19.8	+0.35	+278
Bills sold	-	-	-	-	-	-
Borrowed money	1,127.5	0.15	1,725	- 412.5	+0.01	- 329
Foreign exchange	0.6	0.00	0	+0.0	- 0.22	- 1
Corporate bonds	-	-	-	-	-	-
Others	43.1	38.68	16,678	+28.9	- 80.61	- 253
Interest rate sw aps	-	-	13,132	-	-	+210
Interest-bearing liabilities	12,193.5	0.42	52,271	- 233.0	+0.11	+13,301

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

	FY22	FY23	FY24	FY25	YoY
Individual customers	2,756.1	2,795.5	2,853.9	2,927.2	+2.5%
Corporate	3,041.2	3,299.4	3,574.6	3,874.1	+8.3%
Local	1,675.9	1,781.0	1,890.2	2,039.6	+7.9%
Tokyo	1,365.3	1,518.4	1,684.4	1,834.5	+8.9%
Public sector	490.9	569.6	605.1	649.4	+7.3%
Foreign currency	147.0	145.5	134.4	124.9	-7.0%
Total	6,435.2	6,810.0	7,168.1	7,575.7	+5.6%

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

Assets

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

	FY25			YoY		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,620.1	1.23	69,203	+221.3	+0.23	+15,576
Domestic	5,600.5	1.22	68,656	+219.8	+0.23	+15,536
Overseas	19.5	2.79	546	+1.5	- 0.01	+40
Trading account securities	0.5	0.26	1	- 0.5	- 0.08	- 2
Securities	1,498.7	3.30	49,528	- 91.6	+1.08	+14,306
Domestic Bonds	985.7	1.32	13,034	+53.7	+0.33	+3,837
Stocks	10.8	31.73	3,434	- 0.5	+11.14	+1,088
Foreign securities	323.1	4.49	14,530	- 74.0	+0.06	- 3,069
Others	179.1	10.34	18,528	- 70.7	+7.91	+12,451
Call loans	33.0	1.02	338	+26.9	- 0.97	+216
Domestic	30.2	0.76	230	+26.6	+0.56	+222
International	2.7	3.92	107	+0.3	- 0.80	- 6
Bills purchased	-	-	-	-	-	-
Monetary claims bought	4.5	0.72	33	- 0.4	- 0.14	- 10
Due from banks	1,168.6	0.56	6,601	+82.3	+0.27	+3,479
NCDs	10.0	0.73	73	-	+0.47	+47
Foreign exchange	6.9	0.00	0	+0.4	- 0.00	- 0
Others	15.4	0.62	96	- 5.9	+0.37	+42
Interest rate sw aps	-	-	-	-	-	-
Interest-earning assets	8,358.2	1.50	125,876	+232.5	+0.37	+3,365.6

Liabilities

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

	FY25			YoY		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	6,978.9	0.19	13,747	+68.1	+0.13	+9,403
Domestic	6,963.3	0.19	13,538	+69.5	+0.13	+9,495
Overseas	15.5	1.34	209	- 1.4	- 0.42	- 92
NCDs	156.9	0.36	566	- 34.0	-0.00	+440
Call money	31.4	2.04	644	+24.9	+0.23	+526
Domestic	18.6	0.62	117	+14.3	+0.46	+110
International	12.8	4.11	527	+10.5	- 0.83	+416
Payables under repurchase agreements	-	-	-	- 1.0	- 5.60	- 57
Payables under securities lending transactions	599.0	1.44	8,642	+199.1	- 0.40	+1,236
Bills sold	-	-	-	-	-	-
Borrowed money	397.7	0.22	896	- 32.2	+0.19	+756
Foreign exchange	0.3	0.00	0	+0.0	-	-
Corporate bonds	-	-	-	-	-	-
Others	28.8	27.63	7,976	+21.2	- 136.67	- 4,591
Interest rate sw aps	-	-	-	-	-	-
Interest-bearing liabilities	8,193.2	0.39	32,475	+246.2	+0.08	+7,715

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

	FY22	FY23	FY24	FY25	YoY
Individual customers	2,321.0	2,366.9	2,400.2	2,439.4	+1.6%
Corporate	2,267.5	2,407.2	2,631.2	2,800.6	+6.4%
Local	1,730.8	1,771.9	1,839.5	1,908.1	+3.7%
Tokyo	536.6	635.2	791.6	892.4	+12.7%
Public sector	343.5	345.9	343.9	372.1	+8.2%
Foreign currency	12.3	9.9	7.5	7.9	+5.0%
Total	4,944.4	5,130.1	5,382.9	5,620.1	+4.4%

1 (2) Interest Yields and Spreads — Joyo —

Total Account

		FY21						FY25	
		FY21	FY22	FY23	FY24	FY25	YoY		
Average yield on interest-earning assets	1	0.84	0.96	1.11	1.04	1.33	+0.28		
Average yield on loans and bills discounted	2	0.85	0.88	0.94	1.02	1.23	+0.21		
Average yield on securities		1.01	1.27	1.66	1.79	2.21	+0.42		
Average yield on interest-bearing liabilities		0.01	0.09	0.21	0.31	0.42	+0.11		
Average yield on deposits and NCDs	3	0.00	0.02	0.03	0.08	0.23	+0.14		
Expense ratio		0.60	0.55	0.55	0.57	0.59	+0.02		
Deposit and securities cost	4	0.61	0.57	0.58	0.66	0.82	+0.16		
Funding cost	5	0.45	0.53	0.67	0.80	0.95	+0.14		
Loan-deposit interest margins	2-3	0.85	0.86	0.90	0.93	1.00	+0.06		
Difference between average yield on loans and deposits	2-4	0.24	0.30	0.35	0.35	0.40	+0.04		
Total interest margins	1-5	0.38	0.43	0.43	0.24	0.37	+0.13		

Domestic Account

		FY21						FY25	
		FY21	FY22	FY23	FY24	FY25	YoY		
Average yield on interest-earning assets	1	0.78	0.81	0.82	0.79	1.11	+0.31		
Average yield on loans and bills discounted	2	0.85	0.82	0.82	0.92	1.16	+0.23		
Average yield on securities		0.89	1.00	0.97	1.06	1.59	+0.52		
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.08	0.24	+0.15		
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.06	0.21	+0.14		
Expense ratio		0.60	0.55	0.54	0.56	0.58	+0.02		
Deposit and securities cost	4	0.60	0.55	0.54	0.63	0.79	+0.16		
Funding cost	5	0.45	0.44	0.47	0.57	0.76	+0.19		
Loan-deposit interest margins	2-3	0.84	0.82	0.82	0.86	0.95	+0.09		
Difference between average yield on loans and deposits	2-4	0.24	0.26	0.27	0.29	0.36	+0.07		
Total interest margins	1-5	0.32	0.37	0.35	0.21	0.34	+0.12		

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	0.846	0.966	1.112	1.049	1.332	+0.283
Average yield on loans and bills discounted	2	0.857	0.888	0.940	1.024	1.236	+0.211
Average yield on securities		1.017	1.276	1.667	1.795	2.219	+0.424
Average yield on deposits and NCDs	3	0.006	0.021	0.035	0.089	0.232	+0.142
Funding cost	5	0.458	0.532	0.678	0.806	0.954	+0.148
Loan-deposit interest margins	2-3	0.850	0.866	0.905	0.935	1.003	+0.068
Total interest margins	1-5	0.387	0.434	0.434	0.242	0.377	+0.134

Average yield on interest-earning assets	1	0.784	0.819	0.826	0.796	1.111	+0.314
Average yield on loans and bills discounted	2	0.851	0.825	0.826	0.926	1.165	+0.239
Average yield on securities		0.890	1.001	0.971	1.064	1.593	+0.528
Average yield on deposits and NCDs	3	0.002	0.003	0.002	0.061	0.210	+0.148
Funding cost	5	0.456	0.446	0.472	0.578	0.768	+0.190
Loan-deposit interest margins	2-3	0.849	0.822	0.823	0.864	0.955	+0.091
Total interest margins	1-5	0.327	0.372	0.354	0.218	0.342	+0.124

1 (2) Interest Yields and Spreads – Ashikaga –

Total Account

(%)

		FY21	FY22	FY23	FY24	FY25	YoY
Average yield on interest-earning assets	1	0.88	0.95	1.03	1.13	1.50	+0.37
Average yield on loans and bills discounted	2	0.94	0.90	0.88	0.99	1.23	+0.23
Average yield on securities		1.44	1.63	1.87	2.21	3.30	+1.09
Average yield on interest-bearing liabilities		0.01	0.11	0.20	0.31	0.39	+0.08
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.06	0.19	+0.13
Expense ratio		0.71	0.66	0.66	0.67	0.71	+0.03
Deposit and securities cost	4	0.71	0.66	0.66	0.73	0.91	+0.17
Funding cost	5	0.53	0.64	0.81	0.91	1.01	+0.10
Loan-deposit interest margins	2-3	0.94	0.90	0.88	0.93	1.03	+0.10
Difference between average yield on loans and deposits	2-4	0.23	0.24	0.22	0.25	0.31	+0.06
Total interest margins	1-5	0.35	0.30	0.22	0.21	0.48	+0.27

Domestic Account

(%)

		FY21	FY22	FY23	FY24	FY25	YoY
Average yield on interest-earning assets	1	0.79	0.81	0.85	0.93	1.36	+0.42
Average yield on loans and bills discounted	2	0.94	0.90	0.88	0.98	1.22	+0.23
Average yield on securities		1.01	1.06	1.07	1.47	2.97	+1.50
Average yield on interest-bearing liabilities		0.00	0.00	0.00	0.09	0.25	+0.16
Average yield on deposits and NCDs	3	0.00	0.00	0.00	0.05	0.19	+0.13
Expense ratio		0.70	0.65	0.65	0.66	0.70	+0.03
Deposit and securities cost	4	0.70	0.65	0.65	0.72	0.89	+0.17
Funding cost	5	0.52	0.54	0.61	0.70	0.87	+0.17
Loan-deposit interest margins	2-3	0.94	0.90	0.88	0.92	1.03	+0.10
Difference between average yield on loans and deposits	2-4	0.24	0.24	0.22	0.26	0.32	+0.06
Total interest margins	1-5	0.27	0.26	0.23	0.23	0.48	+0.25

(Reference) Figures show 3 decimal place.

Average yield on interest-earning assets	1	0.888	0.952	1.036	1.134	1.506	+0.372
Average yield on loans and bills discounted	2	0.948	0.908	0.889	0.993	1.231	+0.238
Average yield on securities		1.444	1.635	1.875	2.214	3.304	+1.090
Average yield on deposits and NCDs	3	0.002	0.004	0.005	0.062	0.196	+0.134
Funding cost	5	0.531	0.649	0.816	0.915	1.017	+0.102
Loan-deposit interest margins	2-3	0.946	0.904	0.884	0.931	1.035	+0.104
Total interest margins	1-5	0.357	0.303	0.220	0.219	0.489	+0.270

Average yield on interest-earning assets	1	0.799	0.812	0.852	0.933	1.360	+0.427
Average yield on loans and bills discounted	2	0.948	0.902	0.881	0.987	1.225	+0.238
Average yield on securities		1.016	1.060	1.073	1.476	2.976	+1.500
Average yield on deposits and NCDs	3	0.001	0.001	0.001	0.058	0.194	+0.136
Funding cost	5	0.521	0.546	0.616	0.701	0.878	+0.177
Loan-deposit interest margins	2-3	0.947	0.901	0.880	0.929	1.031	+0.102
Total interest margins	1-5	0.278	0.266	0.236	0.232	0.482	+0.250

1 (3) Loans —Joyo—

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

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Yen-denominated loans	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%	8,296.2	100.0%	+543.7	+7.0%	+651.0	+8.5%
Normal (incl. borrowers w/o credit score)	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%	7,854.8	94.6%	+540.8	+7.3%	+654.0	+9.0%
Other borrowers requiring caution	376.0	5.1%	391.3	5.3%	371.4	4.9%	348.2	4.4%	356.9	4.6%	349.8	4.2%	+1.6	+0.4%	- 7.0	- 1.9%
Borrowers Requiring Monitoring	16.6	0.2%	14.6	0.2%	14.8	0.2%	13.4	0.1%	10.8	0.1%	11.7	0.1%	- 1.6	- 12.2%	+0.9	+8.7%
Potentially bankrupt or worse	88.0	1.2%	87.5	1.1%	82.1	1.1%	76.6	0.9%	76.5	1.0%	79.6	0.9%	+2.9	+3.8%	+3.1	+4.1%

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

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	7,727.2	100.0%	+334.2	+4.5%	+169.6	+2.2%
Local	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%	5,541.5	71.7%	+237.0	+4.4%	+106.9	+1.9%
Ibaraki	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%	3,965.7	51.3%	+178.3	+4.7%	+81.6	+2.1%
Tochigi	288.4	4.2%	290.8	4.1%	287.8	4.0%	286.1	3.8%	280.2	3.7%	278.4	3.6%	- 7.7	- 2.6%	- 1.8	- 0.6%
Fukushima	334.3	4.9%	339.0	4.8%	345.3	4.8%	351.3	4.7%	353.3	4.6%	355.3	4.5%	+3.9	+1.1%	+2.0	+0.5%
Miyagi	119.1	1.7%	120.8	1.7%	125.3	1.7%	130.4	1.7%	135.2	1.7%	134.2	1.7%	+3.7	+2.8%	- 1.0	- 0.7%
Chiba	385.0	5.6%	390.7	5.5%	398.4	5.5%	405.0	5.4%	419.6	5.5%	436.5	5.6%	+31.5	+7.7%	+16.9	+4.0%
Saitama	314.2	4.6%	323.4	4.6%	334.3	4.6%	344.1	4.6%	362.1	4.7%	371.2	4.8%	+27.0	+7.8%	+9.0	+2.5%
Tokyo/Osaka	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%	2,185.6	28.2%	+97.1	+4.6%	+62.7	+2.9%

Number of SMEs

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	28,562	-319	28,339	-223	28,099	-240	28,084	-15	27,826	-258	27,654	-172

* 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

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	7,727.2	100.0%	+334.2	+4.5%	+169.6	+2.2%
Individual	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%	2,976.3	38.5%	+80.3	+2.7%	+44.2	+1.5%
Corporate*	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%	4,104.0	53.1%	+218.7	+5.6%	+133.0	+3.3%
Major companies	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%	1,752.3	22.6%	+76.4	+4.5%	+47.7	+2.8%
Medium sized companies	90.9	1.3%	92.6	1.3%	93.6	1.3%	95.9	1.2%	98.7	1.3%	101.4	1.3%	+5.5	+5.7%	+2.7	+2.7%
SMEs	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%	2,250.1	29.1%	+136.7	+6.4%	+82.4	+3.8%
Public sector	556.4	8.1%	591.5	8.4%	608.3	8.5%	611.7	8.2%	654.4	8.6%	646.8	8.3%	+35.1	+5.7%	- 7.6	-1.1%

*"Corporate" includes loans to financial institutions

Individual Loans (Yen-denominated)

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,976.3	100.0%	+80.3	+2.7%	+44.2	+1.5%
Housing related Loans*	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%	2,735.5	91.9%	+72.2	+2.7%	+40.8	+1.5%
Customer Loans	140.1	5.0%	146.4	5.1%	152.2	5.3%	159.7	5.5%	166.1	5.6%	172.6	5.8%	+12.8	+8.0%	+6.5	+3.9%
Loans to small Businesses	73.4	2.6%	73.6	2.6%	74.1	2.5%	72.8	2.5%	71.2	2.4%	68.1	2.2%	- 4.7	-6.5%	- 3.1	-4.4%

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

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

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Corporate Loans*	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%	4,104.0	100.0%	+218.7	+5.6%	+133.0	+3.3%
Local	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%	2,079.6	50.6%	+119.1	+6.0%	+68.8	+3.4%
Ibaraki	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%	1,474.8	35.9%	+100.4	+7.3%	+58.2	+4.1%
Tochigi	117.0	3.3%	120.4	3.3%	118.3	3.2%	117.5	3.0%	113.3	2.8%	113.3	2.7%	- 4.1	-3.5%	+0.0	+0.0%
Fukushima	163.8	4.7%	167.4	4.6%	172.1	4.6%	176.2	4.5%	177.1	4.4%	179.5	4.3%	+3.3	+1.8%	+2.3	+1.3%
Miyagi	87.8	2.5%	90.6	2.5%	95.2	2.5%	99.7	2.5%	104.4	2.6%	103.8	2.5%	+4.0	+4.0%	- 0.5	-0.5%
Chiba	115.5	3.3%	113.7	3.1%	112.0	3.0%	117.1	3.0%	120.7	3.0%	126.0	3.0%	+8.8	+7.5%	+5.2	+4.3%
Saitama	67.6	1.9%	69.4	1.9%	71.5	1.9%	75.4	1.9%	78.5	1.9%	81.9	1.9%	+6.5	+8.7%	+3.4	+4.3%
Tokyo/Osaka	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%	2,024.4	49.3%	+99.6	+5.1%	+64.1	+3.2%

*Includes loans to financial institutions

1 (3) Loans –Ashikaga–

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

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Overall Lending	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%	5,891.8	100.0%	+254.9	+4.5%	+257.0	+4.6%
Normal (incl. borrowers w/o credit score)	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%	5,462.6	92.7%	+249.8	+4.8%	+255.5	+4.9%
Other borrowers requiring caution	359.2	6.6%	352.2	6.4%	330.2	6.1%	321.6	5.7%	328.9	5.8%	333.8	5.7%	+12.2	+3.8%	+4.9	+1.5%
Borrowers Requiring Monitoring	31.1	0.6%	28.9	0.5%	29.6	0.5%	29.2	0.5%	26.0	0.5%	21.9	0.4%	- 7.2	- 24.9%	- 4.0	- 15.6%
Potentially bankrupt or worse	75.5	1.4%	77.7	1.4%	76.7	1.4%	73.2	1.3%	72.6	1.3%	73.3	1.2%	+0.1	+0.2%	+0.6	+0.9%

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

(¥bn)

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,880.8	100.0%	+254.5	+4.5%	+257.4	+4.6%
Local	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%	4,904.7	83.4%	+157.8	+3.3%	+224.9	+4.8%
Tochigi	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%	2,804.6	47.7%	+104.0	+3.9%	+191.8	+7.3%
Gunma	667.5	13.0%	670.6	12.5%	676.4	12.5%	680.6	12.1%	680.0	12.1%	690.6	11.7%	+9.9	+1.5%	+10.5	+1.6%
Ibaraki	339.2	6.6%	340.3	6.3%	343.3	6.4%	345.3	6.1%	348.2	6.2%	347.7	5.9%	+2.4	+0.7%	- 0.4	- 0.1%
Saitama	910.5	17.7%	930.1	17.3%	942.1	17.5%	980.1	17.4%	1,000.2	17.8%	1,021.9	17.4%	+41.8	+4.3%	+21.7	+2.2%
Fukushima	36.6	0.7%	37.2	0.7%	37.8	0.7%	40.1	0.7%	38.4	0.7%	39.7	0.7%	- 0.3	- 1.0%	+1.2	+3.2%
Tokyo	668.9	13.0%	750.7	14.0%	829.4	15.4%	879.3	15.6%	943.5	16.8%	976.0	16.6%	+96.6	+11.0%	+32.4	+3.4%

Number of SMEs

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25	
	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY	Number	YoY
Number of SMEs	26,089	-151	25,861	-228	25,852	-9	25,816	-36	25,722	-94	25,671	-51

* Number of SMEs includes that of sole proprietors

1 (3) Loans —Ashikaga—

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

	(¥bn)															
	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	5,880.8	100.0%	+254.5	+4.5%	+257.4	+4.5%
Individual	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%	2,478.3	42.1%	+53.0	+2.1%	+33.4	+1.3%
Corporate	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%	2,931.6	49.8%	+196.0	+7.1%	+106.8	+3.7%
Major companies	587.4	11.4%	664.7	12.3%	736.6	13.6%	771.6	13.7%	841.3	14.9%	870.6	14.8%	+99.0	+12.8%	+29.2	+3.4%
Medium sized companies	76.6	1.4%	76.7	1.4%	75.7	1.4%	73.0	1.2%	71.2	1.2%	82.8	1.4%	+9.8	+13.4%	+11.6	+16.3%
SMEs	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%	1,978.0	33.6%	+87.1	+4.6%	+65.9	+3.4%
Public sector	337.3	6.5%	438.0	8.1%	340.3	6.3%	465.4	8.2%	353.8	6.2%	470.8	8.0%	+5.4	+1.1%	+117.0	+33.0%

**"Corporate" includes financial institutions

Individual Loans (Yen-denominated)

	(¥bn)															
	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual Loans	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%	2,478.3	100.0%	+53.0	+2.1%	+33.4	+1.3%
Housing related Loans*	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%	2,274.0	91.7%	+36.3	+1.6%	+25.0	+1.1%
Customer Loans	89.9	3.7%	98.8	4.1%	106.8	4.4%	114.9	4.7%	120.5	4.9%	128.1	5.1%	+13.8	+12.1%	+7.5	+6.2%
Loans to small Businesses	75.5	3.1%	73.6	3.0%	72.9	3.0%	72.6	2.9%	75.2	3.0%	76.1	3.0%	+2.8	+3.9%	+0.9	+1.2%

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

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

	(¥bn)															
	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Loans	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%	2,931.6	100.0%	+196.0	+7.1%	+106.8	+3.7%
Local	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%	1,959.7	66.8%	+99.3	+5.3%	+74.3	+3.9%
Tochigi	867.2	35.7%	883.6	34.8%	906.0	34.2%	915.6	33.4%	928.9	32.8%	984.9	33.5%	+69.3	+7.5%	+55.9	+6.0%
Gunma	281.7	11.6%	281.3	11.1%	285.4	10.7%	288.6	10.5%	287.2	10.1%	292.6	9.9%	+3.9	+1.3%	+5.3	+1.8%
Ibaraki	137.0	5.6%	136.3	5.3%	137.2	5.1%	136.7	4.9%	137.7	4.8%	134.6	4.5%	- 2.0	-1.5%	- 3.0	-2.2%
Saitama	442.5	18.2%	452.8	17.8%	457.3	17.2%	484.4	17.7%	498.1	17.6%	512.8	17.4%	+28.4	+5.8%	+14.6	+2.9%
Fukushima	31.0	1.2%	31.7	1.2%	32.5	1.2%	34.9	1.2%	33.2	1.1%	34.6	1.1%	- 0.2	-0.6%	+1.3	+4.2%
Tokyo	665.5	27.4%	747.2	29.4%	825.7	31.2%	875.2	31.9%	939.3	33.2%	971.8	33.1%	+96.6	+11.0%	+32.5	+3.4%

**"Corporate" includes financial institutions

1 (4) Deposits —Joyo—

Deposits

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	10,593.8	100.0%	+136.7	+1.3%	+187.9
Yen-denominated	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%	10,509.9	99.2%	+131.5	+1.2%	+187.6	+1.8%
Foreign currency	99.0	0.9%	84.7	0.7%	71.8	0.6%	78.7	0.7%	83.7	0.8%	83.9	0.7%	+5.1	+6.5%	+0.2	+0.2%
JOM deposit	1.1	0.0%	0.7	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	±0.0	-	±0.0	-
NCDs	248.0		32.2		243.6		222.1		269.2		162.0		-60.0	-27.0%	-107.2	-39.8%

Yen-denominated Deposits by Customer Type

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Total	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%	10,509.9	100.0%	+131.5	+1.2%	+187.6
Individual	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%	7,573.0	72.0%	+69.3	+0.9%	+73.1	+0.9%
Corporate	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%	2,364.7	22.4%	+62.5	+2.7%	+59.6	+2.5%
Public	517.8	5.0%	757.0	7.1%	470.0	4.5%	572.6	5.5%	517.2	5.0%	572.1	5.4%	-0.4	-0.0%	+54.9	+10.6%

Individual Deposits by Liquidity Type

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
	Individual	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%	7,573.0	100.0%	+69.3	+0.9%	+73.1
Current	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%	5,696.0	75.2%	-4.5	-0.0%	+20.4	+0.3%
Time deposits	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%	1,877.0	24.7%	+73.9	+4.0%	+52.7	+2.8%

1 (4) Deposits — Ashikaga —

Deposits

(¥bn)

	23-Sep		FYE23		24-Sep		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	7,265.9	100.0%	+115.4	+1.6%	+272.3	+3.8%
Yen-denominated	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%	7,254.4	99.8%	+124.1	+1.7%	+278.1	+3.9%
Foreign currency	17.2	0.2%	16.8	0.2%	15.6	0.2%	20.1	0.2%	17.2	0.2%	11.4	0.1%	-8.6	-42.9%	-5.7	-33.3%
NCDs	221.0		135.4		186.2		169.4		144.7		154.0		-15.3	-9.0%	+9.3	+6.4%

Yen-denominated Deposits by Customer Type

(¥bn)

	23-Sep		FYE23		24-Sep		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Total	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%	7,254.4	100.0%	+124.1	+1.7%	+278.1	+3.9%
Individual	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%	4,793.4	66.0%	+53.1	+1.1%	+55.6	+1.1%
Corporate	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%	1,935.7	26.6%	+70.4	+3.7%	+16.1	+0.8%
Public	294.7	4.3%	555.3	7.8%	316.1	4.5%	524.7	7.3%	318.9	4.5%	525.2	7.2%	+0.5	+0.0%	+206.2	+64.6%

Individual Deposits by Liquidity Type

(¥bn)

	23-Sep		FYE23		24-Sep		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	chg	%	chg	%
Individual	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%	4,793.4	100.0%	+53.1	+1.1%	+55.6	+1.1%
Current	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%	3,694.8	77.0%	+15.5	+0.4%	+31.0	+0.8%
Time deposits	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%	1,098.6	22.9%	+37.6	+3.5%	+24.5	+2.2%

1 (5) Accumulation Service —Joyo—

Number of Customers (by service)

	Sep-23	FYE23	Sep-24	FYE24	Sep-25	FYE25	YoY Change	Change ratio
Investment Trusts	50,288	59,191	68,201	73,491	75,312	80,188	+6,697	+9.1%
Annuities Insurance	47,117	47,686	48,361	48,662	48,875	48,397	-265	-0.5%
Foreign Currency Deposits	14,710	13,700	12,855	12,130	13,380	12,708	+578	+4.7%

Number of Contracts (by service)

	Sep-23	FYE23	Sep-24	FYE24	Sep-25	FYE25	YoY Change	Change ratio
Investment Trusts	79,218	95,118	111,493	122,175	125,154	135,091	+12,916	+10.5%
Annuities Insurance	69,496	70,234	71,405	72,146	72,497	71,781	-365	-0.5%
Foreign Currency Deposits	15,110	14,069	13,207	12,455	13,710	13,020	+565	+4.5%

Transaction Amount (by service)

	1H23	2H23	1H24	2H24	1H25	2H25	YoY Change	Change ratio
Investment Trusts	5,138	6,474	10,098	12,674	14,199	15,673	+2,999	+23.6%
Annuities Insurance	5,335	5,587	5,312	11,899	11,889	12,002	+103	+0.8%
Foreign Currency	531	506	478	428	475	429	+1	+0.2%
Total	11,004	12,567	15,888	25,001	26,563	28,104	+3,103	+12.4%

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

1 (5) Accumulation Service – Ashikaga –

Number of Customers (by service)

	Sep-23	FYE23	Sep-24	FYE24	Sep-25	FYE25	YoY Change	Change ratio
Investment Trusts	62,548	65,317	69,264	70,905	72,107	74,152	+3,247	+4.5%
Annuities Insurance	36,760	35,816	35,240	34,636	34,640	33,682	- 954	-2.7%
Foreign Currency Deposits	949	865	831	806	783	759	- 47	-5.8%

Number of Contracts (by service)

	Sep-23	FYE23	Sep-24	FYE24	Sep-25	FYE25	YoY Change	Change ratio
Investment Trusts	95,352	103,445	111,343	114,299	116,186	119,985	+5,686	+4.9%
Annuities Insurance	51,132	49,868	49,060	48,222	48,223	46,832	- 1,390	-2.8%
Foreign Currency Deposits	933	879	842	819	795	768	- 51	-6.2%

Transaction Amount (by service)

	1H23	2H23	1H24	2H24	1H25	2H25	YoY Change	Change ratio
Investment Trusts	14,080	14,580	16,631	17,453	17,523	18,507	+1,054	+6.0%
Annuities Insurance	-	-	-	-	-	-	-	-
Foreign Currency Deposits	22	20	19	17	17	16	- 1	-5.8%
Total	14,102	14,601	16,650	17,471	17,540	18,524	+1,053	+6.0%

1 (6) Securities – Joyo –

Joyo

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE23	FYE24	FYE25	vs FYE24		FYE23	FYE24	FYE25	vs FYE24	
		1	2	2-1	change ratio		3	4	4-3	
Domestic bonds	1,588.8	1,561.4	1,233.7	-327.6	-20.9%	-19.5	-52.2	-96.3	-44.1	-30.9
JGB's	365.9	677.3	711.9	+34.5	+5.1%	-0.2	-29.2	-70.6	-41.4	-
Local government bond	643.6	434.2	219.1	-215.1	-49.5%	-6.1	-11.1	-6.9	+4.1	-
Foreign bonds	455.7	462.0	499.5	+37.4	+8.1%	-5.5	-5.1	-6.1	-1.0	-0.4
o/w Foreign government bond	52.1	68.4	77.9	+9.5	+13.9%	-2.5	-3.3	-5.5	-2.2	-
o/w Ginnie Mae	100.4	118.3	119.8	+1.5	+1.2%	-1.2	-0.9	-0.2	+0.7	-
Stocks	243.4	215.8	252.6	+36.8	+17.0%	133.7	101.6	144.2	+42.6	+20.0
Investment trusts & Others	418.7	435.6	436.1	+0.4	+0.1%	3.5	1.0	29.8	+28.7	+4.4
o/w ETF	58.7	80.5	93.5	+13.0	+16.1%	10.3	10.4	22.7	+12.2	-
o/w REIT	85.7	85.8	97.0	+11.1	+13.0%	1.4	-0.9	6.1	+7.0	-
Total	2,706.8	2,675.0	2,422.1	-252.9	-9.4%	112.2	45.3	71.6	+26.2	-6.8

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

1 (6) Securities – Ashikaga –

Ashikaga

(¥bn)

	Term-end Balance					Unrealized Valuation Gains / Losses				(*)Gains / Losses (Realized)
	FYE23	FYE24 1	FYE25 2	vs FYE24 2-1	change ratio	FYE23	FYE24 3	FYE25 4	vs FYE24 4-3	
Domestic bonds	766.5	941.9	888.4	-53.5	-5.7%	-10.3	-48.8	-98.3	-49.5	-18.3
JGB's	288.9	554.1	621.5	+67.4	+12.2%	0.8	-24.5	-72.9	-48.3	+0.0
Local government bond	146.7	63.1	21.3	-41.8	-66.2%	-2.3	-4.3	-1.9	+2.3	-3.2
Foreign bonds	380.3	335.5	310.8	-24.6	-7.3%	-9.0	-3.1	-0.5	+2.6	-0.4
Foreign government bond	69.2	67.4	72.5	+5.1	+7.6%	0.1	0.3	0.4	+0.1	-0.0
Ginnie Mae	81.7	85.2	69.2	-15.9	-18.7%	-0.8	0.1	0.3	+0.2	+0.0
Stocks	41.1	34.3	41.5	+7.2	+21.0%	29.9	23.4	31.2	+7.7	+1.6
Investment trusts & Others	231.8	219.3	176.7	-42.6	-19.4%	2.4	9.1	32.3	+23.1	+16.8
ETF	32.6	73.6	95.3	+21.6	+29.3%	10.7	8.2	29.1	+20.8	+3.4
REIT	45.1	44.5	40.0	-4.5	-10.1%	-0.7	-3.2	1.1	+4.4	+0.0
Total	1,419.7	1,531.1	1,417.6	-113.4	-7.4%	12.9	-19.3	-35.4	-16.0	-0.3

* includes ¥14.5bn of gains on cancellation of investment trusts

1 (6) Securities —Joyo—

(¥bn)

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

	Sep-23		FYE23		Sep-24		FYE24		Sep-25		FYE25		vs FYE24		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	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%	1,350.3	57.4%	-285.5	-17.4%	-254.9	-15.8%
Duration (year)	5.2	—	4.6	—	5.9	—	6.4	—	6.0	—	6.7	—	+0.0	—	+0.7	—
Fixed rate note	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%	1,350.3	57.4%	-285.3	-17.4%	-254.9	-15.8%
(Avg yield)	(0.27%)	—	(0.30%)	—	(0.41%)	—	(0.58%)	—	(0.73%)	—	(0.97%)	—	(+0.39%)	—	(+0.24%)	—
Floating rate note	0.2	0.0%	0.2	0.0%	0.2	0.0%	0.1	0.0%	0.0	0.0%	0.0	0.0%	-0.1	-93.3%	-0.0	-38.2%
(Avg yield)	(0.64%)	—	(0.58%)	—	(0.96%)	—	(1.00%)	—	(1.52%)	—	(1.41%)	—	(+0.41%)	—	(-0.11%)	—
Foreign currency denominated bonds	368.7	16.0%	435.4	16.7%	408.3	15.0%	445.0	16.9%	474.8	18.4%	485.5	20.6%	+40.4	+9.0%	+10.6	+2.2%
Duration (year)	3.1	—	3.5	—	3.6	—	3.9	—	3.5	—	3.9	—	+0.0	—	+0.4	—
(Avg yield Spread)	(0.08%)	—	(0.25%)	—	(0.18%)	—	(0.51%)	—	(0.66%)	—	(1.02%)	—	(+0.51%)	—	(+0.36%)	—
Fixed rate note	146.2	6.3%	201.5	7.7%	208.2	7.6%	239.1	9.0%	241.4	9.3%	259.7	11.0%	+20.6	+8.6%	+18.2	+7.5%
(Avg yield)	(3.91%)	—	(4.38%)	—	(4.68%)	—	(4.74%)	—	(4.74%)	—	(4.71%)	—	(-0.02%)	—	(-0.02%)	—
(Avg yield Spread)	(Δ1.22%)	—	(Δ0.93%)	—	(Δ0.68%)	—	(0.07%)	—	(0.40%)	—	(0.84%)	—	(+0.76%)	—	(+0.44%)	—
Floating rate note	222.4	9.6%	233.9	9.0%	200.1	7.3%	205.9	7.8%	233.3	9.0%	225.7	9.6%	+19.8	+9.6%	-7.5	-3.2%
(Avg yield)	(6.22%)	—	(6.48%)	—	(6.49%)	—	(5.68%)	—	(5.26%)	—	(5.10%)	—	(-0.58%)	—	(-0.16%)	—
(Avg yield Spread)	(1.01%)	—	(1.16%)	—	(1.09%)	—	(1.01%)	—	(0.92%)	—	(1.23%)	—	(+0.21%)	—	(+0.31%)	—
Stock	101.1	4.3%	109.7	4.2%	110.5	4.0%	114.2	4.3%	102.2	3.9%	108.4	4.6%	-5.8	-5.1%	+6.1	+5.9%
Cet1 ratio	—	19.8%	—	21.6%	—	21.4%	—	22.6%	—	19.5%	—	20.4%	(-2.20%)	—	(+0.80%)	—
Investment trust and others	400.0	17.3%	414.6	15.9%	429.3	15.8%	434.1	16.5%	390.6	15.1%	406.0	17.2%	-28.0	-6.4%	+15.3	+3.9%
Total	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%	2,350.3	100.0%	-278.9	-10.6%	-222.7	-8.6%
(Avg yield)	(1.60%)	—	(1.72%)	—	(1.79%)	—	(1.79%)	—	(2.10%)	—	(2.34%)	—	(+0.55%)	—	(+0.24%)	—
Unrealized gains/losses	52.9	—	112.2	—	100.8	—	45.3	—	89.5	—	71.6	—	+26.2	+57.8%	-17.9	-20.0%

1 (6) Securities — Ashikaga —

(¥bn)

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

	Sep-23		FYE23		Sep-24		FYE24		FYE25		FYE25		vs FYE22		vs Sep-25	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	699.7	54.1%	777.8	55.3%	965.9	59.2%	990.7	63.9%	991.7	65.4%	986.7	67.9%	-4.0	-0.4%	-5.0	-0.5%
Duration (year)	5.4	-	4.6	-	4.0	-	4.8	-	4.5	-	4.8	-	-0.0	-	+0.2	-
(Avg yield Spread)	(0.63%)	-	(0.65%)	-	(0.77%)	-	(0.99%)	-	(1.25%)	-	(1.32%)	-	(+0.34%)	-	(+0.07%)	-
Fixed rate note	699.7	54.1%	777.8	55.3%	965.9	59.2%	990.7	63.9%	991.7	65.4%	986.7	67.9%	-4.0	-0.4%	-5.0	-0.5%
(Avg yield)	(0.63%)	-	(0.65%)	-	(0.77%)	-	(0.99%)	-	(1.25%)	-	(1.32%)	-	(+0.34%)	-	(+0.07%)	-
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	363.8	28.1%	388.5	27.6%	379.7	23.3%	338.7	21.9%	327.2	21.6%	311.4	21.4%	-27.3	-8.1%	-15.8	-4.8%
Duration (year)	4.1	-	3.9	-	3.2	-	2.9	-	2.8	-	2.4	-	-0.5	-	-0.4	-
(Avg yield Spread)	(3.76%)	-	(3.99%)	-	(4.23%)	-	(4.44%)	-	(4.61%)	-	(4.50%)	-	(+0.06%)	-	(-0.11%)	-
Fixed rate note	310.0	24.0%	322.1	22.9%	251.8	15.4%	218.4	14.1%	218.1	14.4%	204.1	14.1%	-14.3	-6.5%	-14.0	-6.4%
(Avg yield)	(3.61%)	-	(3.76%)	-	(3.86%)	-	(3.94%)	-	(4.14%)	-	(4.05%)	-	(+0.10%)	-	(-0.09%)	-
Floating rate note	53.8	4.2%	66.3	4.7%	127.9	7.8%	120.2	7.8%	109.1	7.2%	107.3	7.4%	-12.9	-10.7%	-1.8	-1.6%
(Avg yield)	(5.09%)	-	(5.57%)	-	(5.53%)	-	(5.74%)	-	(5.51%)	-	(5.35%)	-	(-0.39%)	-	(-0.15%)	-
Stock	11.2	0.9%	11.1	0.8%	11.1	0.7%	10.8	0.7%	10.4	0.7%	10.3	0.7%	-0.5	-4.6%	-0.1	-1.0%
Cet1 ratio	3.6%	-	3.5%	-	3.4%	-	3.3%	-	3.1%	-	3.0%	-	(-0.31%)	-	(-0.10%)	-
Investment trust and others	217.8	16.8%	228.9	16.3%	273.8	16.8%	209.7	13.5%	186.4	12.3%	143.9	9.9%	-65.8	-31.4%	-42.5	-22.8%
Total	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%	1,452.5	100.0%	-97.5	-6.3%	-63.4	-4.2%
(Avg yield)	(1.81%)	-	(1.88%)	-	(1.99%)	-	(2.21%)	-	(2.27%)	-	(3.30%)	-	(+1.09%)	-	(+1.03%)	-
Unrealized gains/losses	-16.3	-	13.3	-	19.5	-	-18.8	-	-6.0	-	-34.9	-	-16.1	-	-28.9	-

1 (7) Changes in Borrower Classification – Joyo –

Based on Number of Borrowers for Business

		FYE24						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE23	FYE24	
									-	-	
									FYE24	FYE25	
FYE25	Normal borrowers	10,026	390	2	1	0	0	10,419	Upgraded	507	447
	Borrowers requiring caution	598	2,942	22	29	0	0	3,591	Unchanged	14,000	14,129
	Borrower requiring monitoring	7	29	67	3	0	0	106	Downgraded	894	950
	Potentially bankrupt	15	125	16	1,006	0	0	1,162	Others	527	516
	Substantially bankrupt	7	26	0	75	70	0	178	Total	15,928	16,042
	Legally bankrupt	3	14	1	21	13	18	70			
	Others	330	162	1	23	0	0	516			
	Total	10,986	3,688	109	1,158	83	18	16,042			

Based on Borrowed Amount for Business

		FYE24						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total	FYE23	FYE24	
									-	-	
									FYE24	FYE25	
FYE25	Normal borrowers	3,784,764	44,073	178	12	0	0	3,829,029	Upgraded	81,561	51,051
	Borrowers requiring caution	77,441	260,906	5,304	1,369	0	0	345,022	Unchanged	3,805,643	4,112,261
	Borrower requiring monitoring	705	4,930	6,034	113	0	0	11,783	Downgraded	101,926	109,185
	Potentially bankrupt	6,496	8,616	1,428	58,753	0	0	75,294	Others	26,818	31,940
	Substantially bankrupt	803	621	0	4,559	1,617	0	7,601	Total	4,015,949	4,304,438
	Legally bankrupt	204	795	3	1,824	756	183	3,767			
	Others	26,380	5,393	0	165	0	0	31,940			
	Total	3,896,795	325,337	12,949	66,798	2,373	183	4,304,438			

1 (7) Changes in Borrower Classification – Ashikaga –

Based on Number of Borrowers for All

		FYE24						(number)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total			
									FYE23	FYE24	
									-	-	
									FYE24	FYE25	
FYE25	Normal borrowers	205,246	614	6	6	0	0	205,872	Upgraded	883	834
	Borrowers requiring caution	1,184	5,054	66	83	2	3	6,392	Unchanged	206,015	211,755
	Borrower requiring monitoring	21	30	244	0	0	0	295	Downgraded	1,517	1,706
	Potentially bankrupt	82	116	47	1,062	33	20	1,360	Others	0	0
	Substantially bankrupt	113	31	6	44	141	1	336	Total	208,415	214,295
	Legally bankrupt	6	8	0	3	15	8	40			
Total		206,652	5,853	369	1,198	191	32	214,295			

Based on Borrowed Amount for All

		FYE24						(¥mil)			
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total			
									FYE23	FYE24	
									-	-	
									FYE24	FYE25	
FYE25	Normal borrowers	5,126,019	43,000	350	34	0	0	5,169,403	Upgraded	59,824	51,516
	Borrowers requiring caution	77,389	245,198	3,926	2,947	12	47	329,519	Unchanged	5,148,643	5,441,989
	Borrower requiring monitoring	768	1,864	19,329	0	0	0	21,961	Downgraded	77,348	100,720
	Potentially bankrupt	2,844	9,268	3,509	48,634	757	430	65,442	Others	0	0
	Substantially bankrupt	1,704	683	85	1,731	2,731	13	6,947	Total	5,285,815	5,594,225
	Legally bankrupt	57	545	0	48	225	78	953			
Total		5,208,781	300,558	27,199	53,394	3,725	568	5,594,225			

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		FYE25		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	868,425	11.2%	885,660	10.7%	+17,235	-0.5%
Agriculture / Forestry	16,127	0.2%	16,565	0.2%	+437	-0.0%
Fishery	5,854	0.0%	6,382	0.0%	+528	+0.0%
Mining / Quarrying of stones / Gravel	12,387	0.1%	13,792	0.1%	+1,405	+0.0%
Construction	245,735	3.1%	259,194	3.1%	+13,458	-0.0%
Electric, gas and water	234,338	3.0%	253,816	3.0%	+19,478	+0.0%
Telecommunication	22,586	0.2%	23,172	0.2%	+586	-0.0%
Transport / Postal activities	214,001	2.7%	227,797	2.7%	+13,796	-0.0%
Wholesale / Retailing services	674,080	8.7%	681,387	8.2%	+7,306	-0.4%
Financial & Insurance services	395,742	5.1%	433,433	5.2%	+37,691	+0.1%
Real estate / Goods rental & leasing	1,337,411	17.2%	1,403,040	16.9%	+65,628	-0.3%
Medical, welfare and other services (*)	366,857	4.7%	377,417	4.5%	+10,559	-0.1%
Public sector	948,183	12.2%	1,193,996	14.4%	+245,813	+2.1%
Others (including individual loans)	2,391,316	30.9%	2,500,389	30.2%	+109,073	-0.7%
Total (Transactions conducted by branches in Japan excluding offshore account)	7,733,049	100.0%	8,276,048	100.0%	+542,999	-

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

Industry	FYE24		FYE25		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	19,868	23.2%	18,373	20.9%	-1,494	-2.2%
Agriculture / Forestry	1,484	1.7%	1,482	1.6%	-2	-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%	8,262	9.4%	-1,067	-1.4%
Electric, gas and water	3,852	4.5%	3,410	3.8%	-441	-0.6%
Telecommunication	593	0.6%	897	1.0%	+304	+0.3%
Transport / Postal activities	3,341	3.9%	3,018	3.4%	-322	-0.4%
Wholesale / Retailing services	18,612	21.7%	19,990	22.8%	+1,377	+1.0%
Financial & Insurance services	28	0.0%	905	1.0%	+877	+1.0%
Real estate / Goods rental & leasing	4,472	5.2%	3,981	4.5%	-491	-0.6%
Medical, welfare and other services (*)	17,126	20.0%	20,474	23.3%	+3,347	+3.3%
Public sector	-	-	-	-	-	-
Others (including individual loans)	6,749	7.8%	6,816	7.7%	+66	-0.1%
Total (Transactions conducted by branches in Japan excluding offshore account)	85,515	100.0%	87,668	100.0%	+2,153	-

* 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)

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

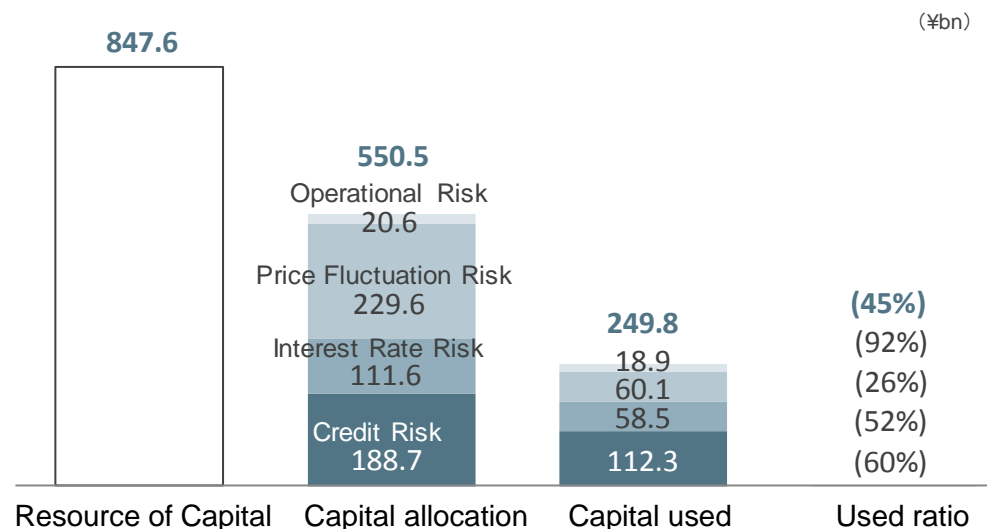
	FYE24		FYE25		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	546,168	9.7%	569,943	9.6%	+23,774	+0.0%
Agriculture / Forestry	12,822	0.2%	13,097	0.2%	+275	-0.0%
Fishery	572	0.0%	550	0.0%	-22	-0.0%
Mining / Quarrying of stones / Gravel	3,317	0.0%	2,957	0.0%	-359	+0.0%
Construction	185,005	3.2%	197,112	3.3%	+12,107	+0.0%
Electric, gas and water	111,953	1.9%	112,649	1.9%	+696	+0.0%
Telecommunication	18,026	0.3%	16,481	0.2%	-1,545	+0.0%
Transport / Postal activities	145,836	2.5%	158,653	2.6%	+12,817	+0.1%
Wholesale / Retailing services	421,445	7.4%	434,669	7.3%	+13,223	+0.0%
Financial & Insurance services	341,022	6.0%	363,393	6.1%	+22,371	+0.1%
Real estate / Goods rental & leasing	785,531	13.9%	873,434	14.8%	+87,902	+0.8%
Medical, welfare and other services (*)	380,012	6.7%	408,611	6.9%	+28,598	+0.1%
Public sector	465,417	8.2%	470,890	8.0%	+5,472	-0.2%
Others (including individual loans)	2,209,131	39.2%	2,258,388	38.4%	+49,256	-0.8%
Total (Transactions conducted by branches in Japan excluding offshore account)	5,626,264	100.0%	5,880,832	100.0%	+254,567	—

	FYE24		FYE25		Chg	
	Balance		Balance		Balance	
	¥mil	%	¥mil	%	¥mil	%
Manufacturing	24,425	26.3%	24,474	27.7%	+48	+1.3%
Agriculture / Forestry	985	1.0%	929	1.0%	-55	+0.0%
Fishery	27	0.0%	27	0.0%	+0	+0.0%
Mining / Quarrying of stones / Gravel	35	0.0%	33	0.0%	-2	-0.0%
Construction	8,139	8.7%	7,126	8.0%	-1,013	-0.7%
Electric, gas and water	393	0.4%	379	0.4%	-14	+0.0%
Telecommunication	231	0.2%	267	0.3%	+35	+0.0%
Transport / Postal activities	6,238	6.7%	3,894	4.4%	-2,344	-2.3%
Wholesale / Retailing services	16,714	18.0%	17,791	20.1%	+1,076	+2.1%
Financial & Insurance services	—	—	—	—	—	—
Real estate / Goods rental & leasing	5,843	6.3%	5,427	6.1%	-416	-0.1%
Medical, welfare and other services (*)	22,591	24.4%	20,377	23.0%	-2,213	-1.3%
Public sector	—	—	—	—	—	—
Others (including individual loans)	6,933	7.4%	7,507	8.5%	+573	+1.0%
Total (Transactions conducted by branches in Japan excluding offshore account)	92,561	100.0%	88,236	100.0%	-4,324	—

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

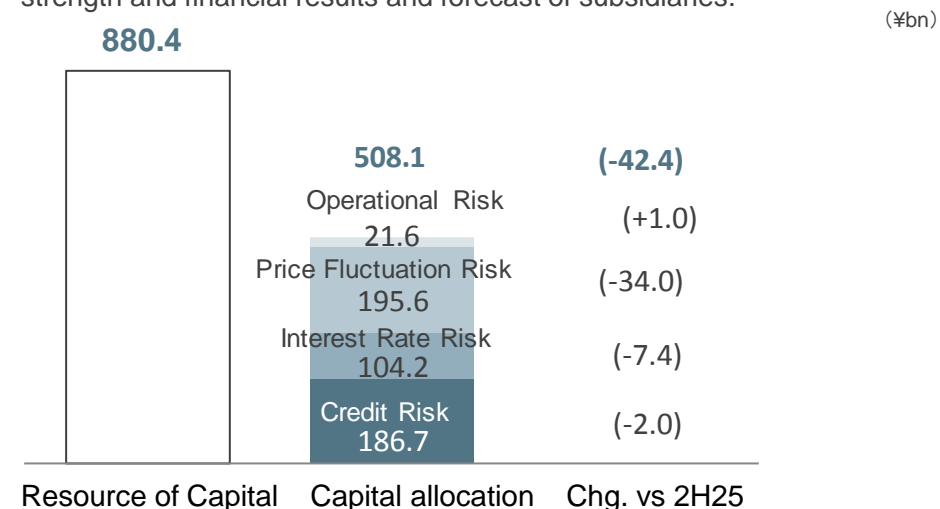
1 (9) Risk Management — Mebuki FG (Joyo / Ashikaga / Mebuki Lease) —

Capital Allocation/ Capital Used as of Mar. 31, 2026



Capital Allocation (planned for 1H26)

Decided capital allocation for 1H26, based on the market outlook, management strength and financial results and forecast of subsidiaries.



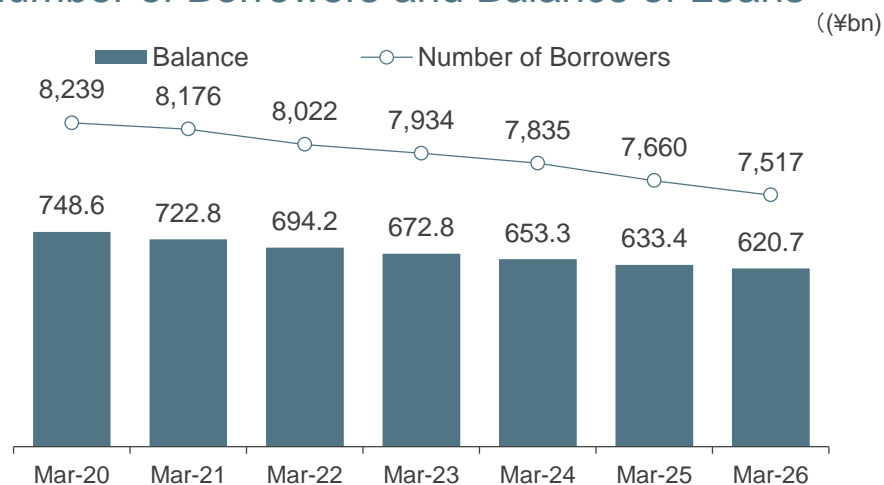
Stress Test (Scenario of Article 177/178 by FSA Public Notice • Japanese Government Bond Crash Scenario)

	Tail event scenario (Article 177)		Tailored event scenario (Article 178)			Japanese government bond crash scenario		
	2026	2027	2026	2027	2028	2026	2027	2028
Parameter								
Real GDP	-1.50%	+3.40%	-0.20%	-1.00%	+1.50%	-2.00%	-2.50%	+1.00%
Nikkei Stock average	¥19,696	¥20,482	¥44,743	¥41,790	¥44,743	¥41,052	¥35,071	¥40,904
USD/Yen exchange rate	¥109.80	¥109.60	¥140.00	¥130.00	¥120.00	¥180.00	¥170.00	¥160.00
Capital ratio								
Domestic standard	10.19%	9.10%	12.30%	12.01%	11.64%	11.56%	10.39%	10.11%
CET1 ratio	9.90%	9.56%	12.50%	12.02%	12.28%	11.48%	9.76%	10.36%
Outline of scenario	We adopted 'downside financial stress scenario' in Financial System Report (Oct., 2025) by BOJ.		We adopt a "U.S.-China trade friction" scenario that assumes tariff negotiations between the United States and China and other countries will be protracted, resulting in the imposition of high tariffs.			We adopt a "government bond crash" scenario that assumes a sharp plunge in Japanese government bond prices and a rapid rise in interest rates.		

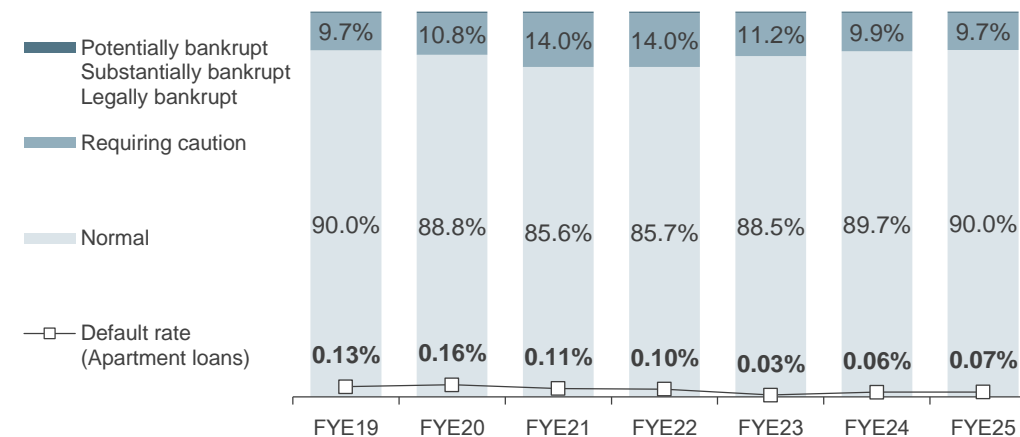
1 (10) Apartment Loans (Portfolio) —Joyo / Ashikaga—

Joyo

Number of Borrowers and Balance of Loans

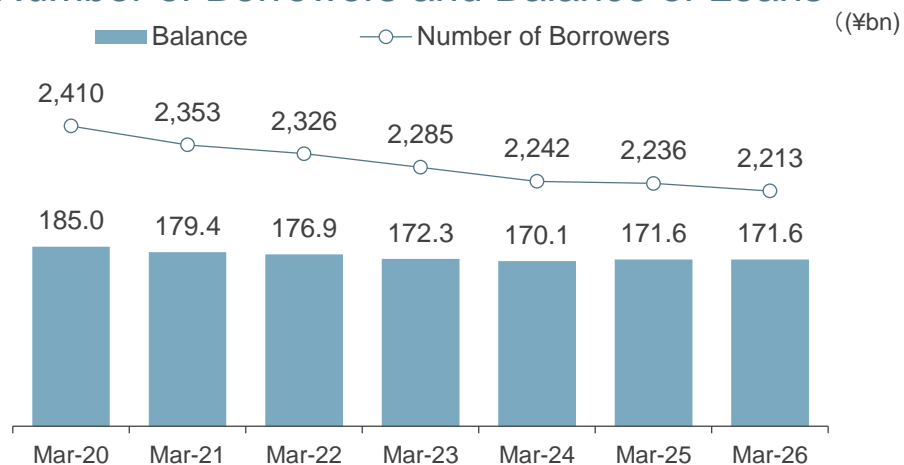


Borrower Rating and Default Ratios

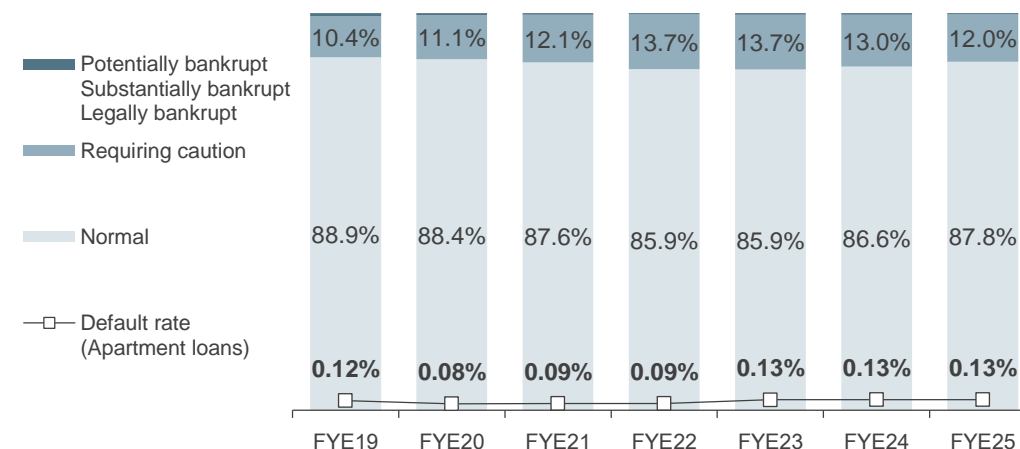


Ashikaga

Number of Borrowers and Balance of Loans



Borrower Rating and Default Ratios

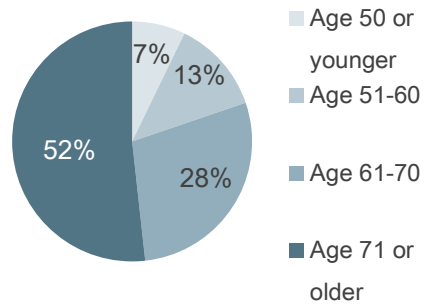


1 (10) Apartment Loans (Monitoring Situations) —Joyo / Ashikaga—

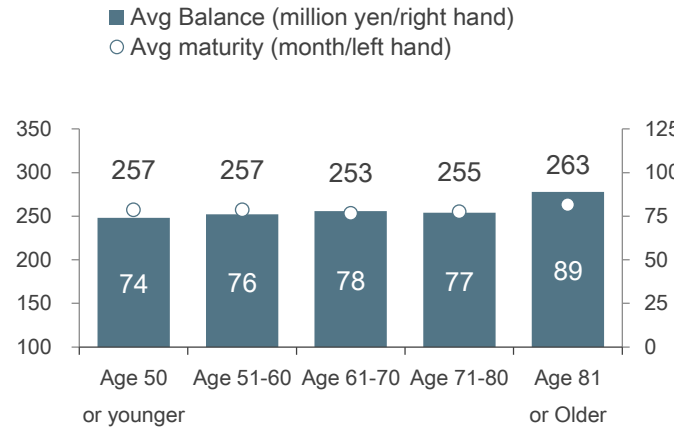
Source (Prefectural Average) : Ministry of Internal Affairs and Communications "Housing and Land Survey"

Joyo

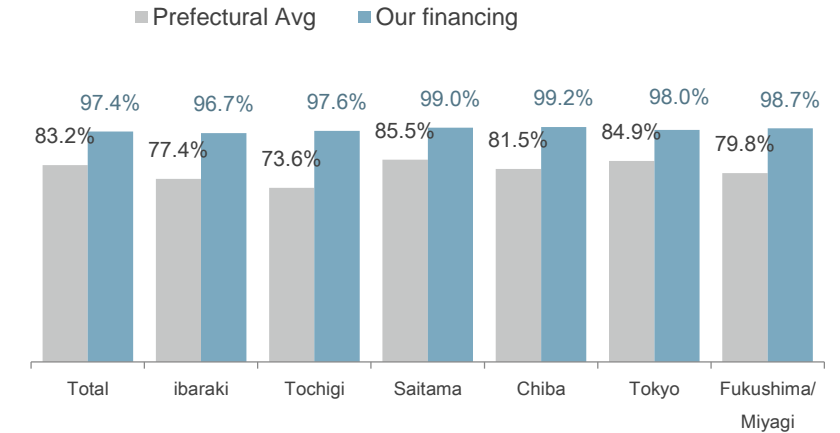
Composition by Age Group (by number of borrowers)



Avg. Balance and Maturity by Age Group

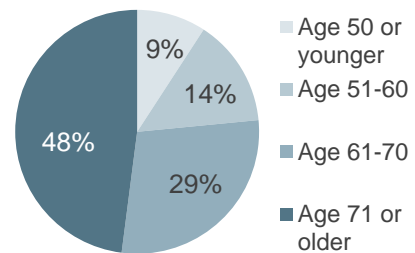


Occupancy Rate of Apartments by Area

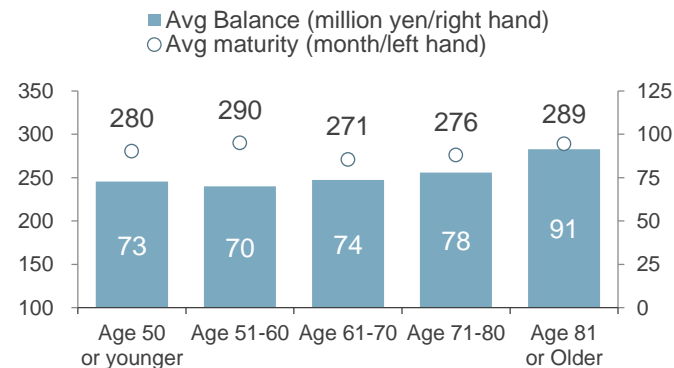


Ashikaga

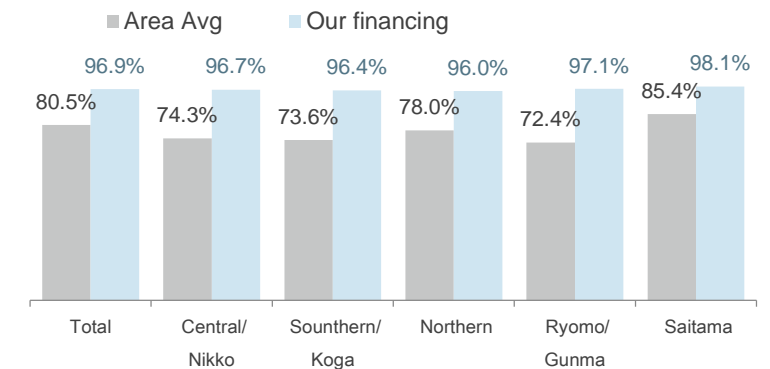
Composition by Age Group (by number of borrowers)



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.30,2025 and who especially need attention.

1 (11) Cost Efficiency —Joyo / Ashikaga—

Joyo

(¥bn)

		FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	FY24	1H25	FY25	YoY
Total expenses		61.7	30.5	60.5	29.1	57.6	29.5	58.5	30.0	61.3	32.3	64.3	+2.9
Personnel expenses		33.2	16.3	32.7	16.2	32.2	16.2	32.1	16.2	32.6	17.4	34.9	+2.2
Non-Personnel expenses		24.7	12.0	24.1	10.9	22.0	11.3	22.7	11.6	24.9	12.5	25.2	+0.2
Depreciation	1	4.8	2.2	4.4	2.1	4.1	2.0	4.1	2.1	4.5	2.3	4.7	+0.2
Deposit insurance cost	2	2.7	1.3	2.7	0.7	1.4	0.7	1.4	0.7	1.4	0.7	1.5	+0.0
Others (Excluding 1 & 2)		17.1	8.3	16.8	8.1	16.4	8.5	17.0	8.7	18.9	9.3	18.9	+0.0
Tax		3.7	2.1	3.6	2.0	3.3	1.9	3.7	2.0	3.7	2.3	4.1	+0.3
OHR(Core gross business income basis)		58.0%	55.5%	54.1%	44.1%	47.6%	55.2%	54.6%	50.8%	52.1%	42.7%	44.0%	-8.1%

Ashikaga

(¥bn)

		FY20	1H21	FY21	1H22	FY22	1H23	FY23	1H24	FY24	1H25	FY25	YoY
Total expenses		48.4	23.9	47.6	23.0	45.6	23.1	46.6	23.7	47.9	25.0	50.8	+2.9
Personnel expenses		26.6	12.8	25.4	12.5	24.9	12.4	24.8	12.8	26.0	13.9	28.0	+2.0
Non-Personnel expenses		18.6	9.4	19.2	8.9	18.0	9.1	19.0	9.4	19.1	9.3	19.5	+0.4
Depreciation	1	4.2	2.2	4.4	2.1	4.2	2.1	4.1	2.0	3.7	1.2	2.5	-1.1
Deposit insurance cost	2	1.8	0.9	1.8	0.4	0.9	0.4	0.9	0.5	1.0	0.5	1.0	+0.0
Others (Excluding 1 & 2)		12.6	6.2	12.9	6.3	12.8	6.5	13.8	6.9	14.3	7.6	15.9	+1.6
Tax		3.0	1.6	2.9	1.5	2.6	1.5	2.7	1.5	2.7	1.7	3.2	+0.4
OHR(Core gross business income basis)		60.5%	59.1%	57.8%	55.3%	57.7%	55.5%	58.3%	58.2%	55.0%	52.2%	44.7%	-10.2%

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

Joyo

	FYE20	Sep-21	FYE21	Sep-21	FYE22	Sep-23	FYE23	Sep-24	FYE24	Sep-25	FYE25	YoY
Number of employees ⁽¹⁾	3,267	3,303	3,213	3,185	3,089	3,122	3,023	3,077	3,007	3,112	3,059	+52
Number of offices	382	382	369	373	369	369	368	367	367	367	365	-2
Domestic	185	185	185	184	184	183	182	182	181	181	180	-1
Overseas ⁽²⁾	4	4	4	4	4	4	4	4	4	4	4	±0
ATM spot	193	193	180	185	181	182	182	181	182	182	181	-1
Own ATM	720	726	709	708	706	705	702	695	694	694	693	-1

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

*2 All overseas offices are representative office.

Ashikaga

	FYE20	Sep-21	FYE21	Sep-22	FYE22	Sep-23	FYE23	Sep-22	FYE24	Sep-23	FYE25	YoY
Number of employees ⁽¹⁾	2,698	2,716	2,619	2,594	2,497	2,501	2,451	2,486	2,446	2,524	2,448	+2
Number of offices	361	364	366	351	332	331	324	324	323	324	322	-1
Domestic	143	139	134	134	134	134	134	134	134	134	134	±0
Overseas ⁽²⁾	2	2	2	2	2	2	2	2	2	2	2	±0
ATM spot	216	223	230	215	196	195	188	188	187	188	186	-1
Own ATM	646	641	635	622	605	600	592	592	591	590	588	-3

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

*2 All overseas offices are representative office.

1 (13) Shareholder Composition – Mebuki FG –

● Changes of Shareholder Composition (Mebuki FG)

	Oct.1, 2016			Mar. 31, 2025			Mar. 31, 2026			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%	50	299,207	31.5%	+6	-35,507	-2.3%
Securities	41	22,878	1.9%	38	23,149	2.3%	45	23,126	2.4%	+7	-22	+0.0%
Corporate	1,124	338,826	28.7%	1,068	114,626	11.6%	1,057	103,277	10.9%	-11	-11,349	-0.7%
Foreign	475	242,387	20.5%	395	286,766	29.0%	437	300,304	31.7%	+42	+13,537	+2.6%
Individual & others	33,917	216,817	18.3%	60,345	224,871	22.7%	60,767	212,288	22.4%	+422	-12,583	-0.3%
Treasury stocks	1	4	0.0%	1	2,578	0.2%	1	8,502	0.8%	±0	+5,924	+0.6%
Total	35,633	1,179,055	100.0%	61,894	987,055	100.0%	62,360	947,055	100.0%	+466	-40,000	-

● Major Shareholders (Mebuki FG)

(Top 10 Common stock shareholders)

(as of Mar.31,2026)

Names	Number of shares held (thousand)	Shareholding ratio	Chg (vs Mar. 31,2023)
The Master Trust Bank of Japan, Ltd. (Trust Account)	131,933	14.05%	-0.02%
Custody Bank of Japan, Ltd. (Trust Account)	63,128	6.72%	+0.45%
Nippon Life Insurance Company	27,590	2.93%	+0.13%
Sumitomo Life Insurance Company	22,427	2.38%	+0.18%
Meiji Yasuda Life Insurance Company	15,864	1.69%	+0.07%
JP MORGAN CHASE BANK 380055	15,627	1.66%	+0.41%
STATE STREET BANK AND TRUST COMPANY 505223	15,236	1.62%	-0.23%
BNY GCM CLIENT ACCOUNT JPRD AC ISG (FE-AC)	13,680	1.45%	-0.06%
JP MORGAN CHASE BANK 385781	13,317	1.41%	+0.07%
BBH(LUX) FOR FIDELITY FUNDS - JAPAN ADVANTAGE POOL	12,367	1.31%	+1.31%

*Shareholding ratio is calculated using the total number of shares excluding treasury stock, and rounded down to the nearest hundredth.

2

Basic Data of Ibaraki Prefecture and Tochigi Prefecture

2 (1) Product-related Indicators

Ibaraki Prefecture

	Index of Industrial Production Index 2020=100			Index of Producers' Shipment 2020=100			Index of Producers' Inventory of Finished Goods 2020=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2020	100.6	-	-9.5	100.0	-	-9.9	89.0	-
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
FY 2025	-	-	-	-	-	-	-	-	-
2023 4-6	125.6	+3.8	+0.3	113.3	+3.0	+2.0	107.6	+0.7	+12.3
7-9	119.7	-4.7	-3.0	111.3	-1.8	-1.5	106.0	-1.5	+5.3
10-12	116.0	-3.1	-7.0	108.9	-2.2	-3.0	103.3	-2.5	-2.8
2024 1-3	106.9	-7.8	-12.4	101.3	-7.0	-7.7	105.0	+1.6	-1.1
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	99.3	-1.3	-2.0	96.4	+1.9	-2.3	99.0	+0.3	-1.9
10-12	102.8	+3.5	+2.3	96.3	-0.1	-1.8	100.8	+1.8	-0.6
2026 1-3	-	-	-	-	-	-	-	-	-
2026 1	107.3	+2.9	+1.7	100.4	+7.3	+2.6	98.6	-2.2	-1.3
2	106.1	-1.1	+1.3	99.7	-0.7	-1.3	97.2	-1.4	-0.4
3	-	-	-	-	-	-	-	-	-
Source	Ibaraki Prefecture Government Statistics Division								

* Seasonal adjustment X-12-ARIMA

* Carender year basis

Tochigi Prefecture

	Index of Industrial Production Index 2020=100			Index of Producers' Shipment 2020=100			Index of Producers' Inventory of Finished Goods 2020=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
	FY 2020	100.0	-	-6.3	100.0	-	-8.3	92.5	-
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
FY 2025	-	-	-	-	-	-	-	-	-
2023 4-6	105.3	+0.2	+2.6	112.7	+2.0	+6.3	121.8	+2.3	+10.1
7-9	99.8	-5.2	-7.6	107.4	-4.7	-2.5	120.3	-1.2	-1.7
10-12	101.9	+2.1	-5.0	106.8	-0.5	-3.9	121.5	+1.0	+1.8
2024 1-3	100.3	-1.6	-5.6	106.1	-0.7	-4.7	122.1	+0.5	+5.1
2024 4-6	100.1	-0.2	-4.7	106.6	+0.5	-4.8	115.7	-5.2	-5.2
7-9	99.1	-1.0	-1.2	106.6	+0.1	-0.5	112.3	-2.9	-8.5
10-12	100.7	+1.6	+0.2	105.6	-1.0	+0.3	115.9	+3.2	-3.8
2025 1-3	102.1	+1.4	+0.9	108.3	+2.5	+0.3	110.2	-4.9	-9.8
2025 4-6	100.8	-1.3	+0.8	105.7	-2.4	-0.7	107.8	-2.2	-6.8
7-9	96.9	-3.9	-2.0	100.2	-5.2	-5.8	106.2	-1.5	-5.4
10-12	99.6	+2.8	-1.7	102.3	+2.1	-3.6	105.8	-0.4	-8.7
2026 1-3	-	-	-	-	-	-	-	-	-
2026 1	104.4	+8.8	-2.7	110.1	+11.3	+10.6	109.7	+3.7	-6.7
2	100.4	-3.8	+1.4	108.9	-1.1	-5.4	107.7	-1.8	-4.5
3	-	-	-	-	-	-	-	-	-
Source	Tochigi Prefecture Government Statistics Division								

* Seasonal adjustment X-12-ARIMA

* Carender year basis

2 (2) Export-related Indicators

Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

(¥bn/%)

		Export					Import				
		Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
		Amount	Chg YoY				Amount	Chg YoY			
FY	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	2,379.3	+3.5	1,628.5	725.2	25.6
FY	2025	1,960.7	-20.9	546.4	1,303.7	110.6	2,030.0	-14.7	1,354.1	644.2	31.7
2023	4-6	550.5	+26.6	155.5	370.7	24.3	517.4	-2.5	365.7	143.9	7.7
	7-9	650.3	+23.3	165.7	462.9	21.7	627.0	-15.4	426.7	192.7	7.6
	10-12	731.9	+23.0	178.6	524.8	28.6	622.9	-18.3	434.1	181.8	7.1
2024	1-3	625.9	+18.4	205.6	391.9	28.3	531.8	-17.1	361.4	163.3	7.1
2024	4-6	597.3	+8.5	161.0	408.9	27.4	636.7	+23.1	435.3	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	565.5	-9.2	407.8	151.1	6.6
2025	1-3	576.6	-7.9	194.2	360.6	21.8	625.8	+17.7	421.7	198.1	6.0
2025	4-6	500.1	-16.3	109.0	364.3	26.8	487.4	-23.5	329.6	150.1	7.7
	7-9	427.6	-33.1	137.8	263.3	26.5	488.2	-11.5	322.4	158.3	7.5
	10-12	491.9	-26.1	158.1	307.5	26.3	552.7	-2.3	373.5	170.5	8.8
2026	1-3	541.2	-6.1	141.5	368.6	31.0	501.8	-19.8	328.7	165.3	7.7
2026	1	177.1	+4.0	56.8	110.7	9.6	214.0	+1.8	141.7	69.9	2.4
	2	163.8	-16.7	41.6	112.1	10.1	144.9	-36.5	80.7	61.4	2.8
	3	200.3	-4.5	43.1	145.9	11.3	142.9	-23.8	106.3	34.1	2.5
Source		Yokohama Customs									

Tochigi Prefecture

(¥bn/%)

		Export		Import	
		Amount	Chg YoY	Amount	Chg YoY
FY	2020				
FY	2021	186.3	+13.8	55.5	+31.8
FY	2021	197.0	+5.8	89.9	+62.2
FY	2021	174.2	-11.6	55.7	-38.1
FY	2021	199.3	+14.4	58.8	+5.6
FY	2025	197.9	-0.7	64.5	+9.5
2023	4-6	42.4	-19.9	10.6	+31.1
	7-9	44.9	-4.2	9.2	-61.2
	10-12	47.9	-8.1	22.3	-17.7
2024	1-3	39.0	-13.6	13.6	-56.2
2024	4-6	51.5	+21.4	9.9	-6.8
	7-9	54.9	+22.1	22.9	+149.3
	10-12	48.2	+0.5	12.9	-42.2
2025	1-3	44.8	+14.9	13.2	-3.2
2025	4-6	51.9	+0.8	11.8	+19.6
	7-9	51.2	-6.6	13.9	-39.1
	10-12	50.9	+5.6	26.2	+103.8
2026	1-3	43.9	-1.9	12.5	-5.5
2026	1	14.5	+12.5	3.1	-49.6
	2	13.4	-3.0	5.6	+7.9
	3	16.0	-11.2	3.8	+104.0
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	Km ²	YoY	Km ²	YoY
	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	368,366	-5.0	112,413	-5.6	121,621	-9.5	19,387	+18.4	1,833	+14.5	2,113	+93.7
	FY 2022	414,919	+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	413,368	+4.1	105,254	-5.4	147,636	+15.1	15,024	-4.7	1,338	-6.1	1,035	-19.9
	FY 2025	393,324	-4.8	106,089	+0.8	145,753	-1.3	14,180	-5.6	1,258	-6.0	1,169	+12.9
2023	4-6	109,407	+7.8	22,796	+25.8	30,567	-15.6	4,027	-6.5	369	-9.9	270	-20.1
	7-9	123,602	-20.4	40,701	+14.0	55,809	+20.1	4,161	-14.5	377	-17.4	384	+6.8
	10-12	67,183	-15.3	23,006	-23.8	26,507	-4.9	3,916	-4.1	348	-8.2	274	-4.3
2024	1-3	96,953	+22.9	24,772	+1.7	15,364	-6.5	3,667	-13.5	331	-12.9	364	-29.1
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
	10-12	90,098	+5.9	31,566	+8.4	27,722	-5.0	3,560	+13.6	323	+10.7	169	-45.1
2026	1-3	60,715	-14.3	17,454	-0.5	18,071	-20.6	3,537	-13.2	311	-11.9	359	+51.7
2026	1	11,052	+14.5	4,400	+53.1	3,905	-4.5	957	-11.1	89	-5.9	114	+122.4
	2	21,793	+18.1	854	-53.3	9,626	-22.4	1,266	+6.2	105	+2.5	91	-19.4
	3	27,869	-34.8	12,199	-4.9	4,539	-27.5	1,314	-27.3	117	-25.1	153	+113.4
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	Km ²	YoY	Km ²	YoY
	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
	FY 2025	177,499	+1.7	61,596	-11.6	72,875	+5.5	8,488	-7.6	795	-8.6	661	+2.0
2023	4-6	65,661	+12.6	22,890	+18.7	25,407	+21.7	2,686	-0.4	260	-0.7	203	+4.0
	7-9	52,587	-16.1	20,605	-10.4	24,338	+6.3	2,418	-13.5	232	-16.3	172	-37.2
	10-12	46,530	+11.7	16,873	-1.4	16,930	-2.1	2,464	-8.7	235	-11.5	163	-32.0
2024	1-3	19,284	-13.7	9,273	-6.4	6,944	-12.9	1,938	-23.2	191	-22.5	207	+57.3
2024	4-6	50,568	-23.0	20,899	-8.7	19,312	-24.0	2,100	-21.8	201	-22.8	162	-19.8
	7-9	57,458	+9.3	21,801	+5.8	23,748	-2.4	2,445	+1.1	225	-3.2	226	+31.4
	10-12	42,181	-9.3	19,900	+17.9	15,992	-5.5	2,190	-11.1	208	-11.3	129	-21.0
2025	1-3	24,364	+26.3	7,048	-24.0	10,025	+44.4	2,450	+26.4	236	+23.8	130	-36.9
2025	4-6	67,586	+33.7	19,181	-8.2	26,427	+36.8	2,017	-4.0	184	-8.3	203	+25.3
	7-9	53,433	-7.0	21,264	-2.5	21,350	-10.1	2,302	-5.8	217	-3.2	151	-33.2
	10-12	37,273	-11.6	15,318	-23.0	19,328	+20.9	1,944	-11.2	190	-8.6	174	+34.5
2026	1-3	19,201	-21.2	5,826	-17.3	5,766	-42.5	2,225	-9.2	203	-14.1	133	+1.8
2026	1	3,868	-46.8	2,035	+12.1	1,087	-62.8	763	+37.0	72	+25.0	63	+43.0
	2	6,916	+9.1	966	-28.3	2,663	-22.2	700	-14.1	65	-18.6	36	+57.4
	3	8,417	-21.7	2,825	-27.3	2,016	-45.1	762	-29.3	67	-33.1	33	-47.2
	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 Improvement Stores	Convenience Stores	(Mito City) 2020=100		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles	
		¥Thousand	YoY	YoY		YoY				Index	YoY	Number	YoY	Number	YoY
	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
	FY 2025	367	+9.2	+1.0	-0.2	+4.4	+3.9	+0.6	+2.1	112.4	+2.7	95,582	-2.8	63,534	-5.9
2023	4-6	315	-9.0	+2.4	+1.2	-14.0	+7.7	-1.9	+3.1	105.4	+3.7	22,995	+24.7	15,497	+31.1
	7-9	345	+6.0	+3.2	+2.2	-0.9	+7.7	+1.6	+3.7	105.9	+3.0	24,060	+10.5	16,200	+16.2
	10-12	323	-16.5	+2.8	+0.7	-1.0	+5.5	+1.9	+1.0	106.8	+2.6	25,557	+10.1	16,895	+16.1
2024	1-3	330	+11.1	+4.0	+1.9	+13.0	+5.1	+2.2	+0.9	106.8	+1.8	25,151	-16.0	17,762	-10.4
2024	4-6	326	+3.4	+1.5	+0.2	+21.1	+3.3	+3.7	+1.0	107.8	+2.3	20,503	-10.8	14,491	-6.5
	7-9	321	-6.9	+2.2	+1.1	+14.0	+2.2	+2.2	+0.3	108.8	+2.7	24,246	+0.8	16,465	-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	+2.1	+4.7	+1.1	+2.7	111.7	+3.6	22,321	+8.9	15,159	+4.6
	7-9	388	+20.7	+0.7	-0.4	+1.0	+2.4	+1.8	+2.2	111.9	+2.9	23,376	-3.6	15,355	-6.7
	10-12	353	-3.1	+0.7	-1.2	+6.6	+4.3	-1.3	+1.9	113.1	+3.0	23,394	-6.5	15,537	-9.4
2026	1-3	356	+6.4	+0.7	-0.5	+7.7	+4.3	+0.9	+1.8	113.0	+1.7	26,491	-7.2	17,483	-10.0
2026	1	431	+34.2	+1.6	+0.4	+11.2	+3.0	+1.0	+1.7	113.4	+1.9	8,425	-5.3	5,544	-7.4
	2	299	-4.3	+0.9	+0.1	+3.9	+5.3	-3.5	+1.5	112.4	+1.2	8,030	-14.8	5,335	-15.8
	3	339	-8.8	+0.2	-1.6	+7.4	+4.5	+4.7	+2.3	113.2	+2.0	10,036	-1.9	6,604	-7.1
Source		Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)			

2 (4) Consumption-related Indicators

Tochigi Prefecture

	Household consumption Expenditure		Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value				Consumer Price Index		Auto Sales				
	(Worker's Households with Two People or More) (Utsunomiya City)		All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Convenience Stores	(Utsunomiya City)		Newly Registered Passenger Vehicles+ Mini-vehicle Sales		Newly Registered Passenger Vehicles		
	¥Thousand	YoY							YoY		YoY		Index	YoY	Number
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	+2.4	+2.1	+0.6	+4.5	+0.5	+0.5	107.9	+2.7	75,556	+4.2	52,016	+5.4	
FY 2025	-	-	-	-	-	-	-	-	111.0	+2.9	73,998	-2.1	48,403	-6.9	
2023	4-6	394	+23.5	+3.8	+1.6	-19.5	+7.9	-1.8	+3.0	104.6	+3.2	16,867	+25.1	11,416	+34.4
	7-9	313	-2.3	+5.4	+3.4	-13.6	+8.1	+0.6	+3.2	105.3	+3.0	17,844	+13.8	12,043	+20.0
	10-12	411	+15.6	+4.2	+2.7	-16.1	+7.6	+1.4	+0.7	106.5	+2.9	19,442	+13.2	12,813	+19.6
2024	1-3	393	+3.6	+4.1	+3.4	-6.8	+4.8	+3.5	+1.0	106.6	+2.7	18,324	-19.1	13,072	-14.2
2024	4-6	322	-18.4	+2.1	+1.7	+8.6	+5.0	+0.8	+0.0	107.5	+2.8	15,635	-7.3	11,062	-3.1
	7-9	300	-3.9	+1.7	+1.9	-1.4	+4.1	-1.3	-0.5	108.0	+2.5	18,918	+6.0	12,855	+6.7
	10-12	358	-12.9	+1.7	+1.5	+3.6	+4.0	-0.6	+1.8	109.4	+2.8	18,816	-3.2	13,027	+1.7
2025	1-3	348	-11.5	+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	323	+7.6	+4.4	+1.4	-1.3	+3.9	+0.1	+3.0	111.0	+2.8	17,940	-5.2	11,563	-10.1
	10-12	362	+1.2	+3.2	-0.3	+6.7	+5.0	-1.4	+2.0	112.0	+2.4	17,717	-5.8	11,673	-10.4
2026	1-3	-	-	-	-	-	-	-	-	111.8	+1.2	21,278	-4.1	13,845	-8.1
2026	1	353	+6.9	+3.1	+1.2	+14.1	+2.3	+1.3	+0.9	112.1	+1.3	6,241	-11.3	3,850	-17.9
	2	329	-1.1	+2.1	-1.4	+2.2	+6.3	-4.8	+1.0	111.5	+1.1	6,749	-6.3	4,420	-8.5
	3	-	-	-	-	-	-	-	-	111.8	+1.2	8,288	+4.2	5,575	+0.5
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)				

*Consumer price index was retroactively adjusted due to the switch to the 2020 base year.

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	Number	YoY
		Index	YoY	Index	YoY	Index	YoY	Index	YoY	Index	Index	Ratio			
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	-	94.4	-	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
FY2025		-	-	-	-	-	-	-	-	-	-	1.92	1.15	9,135	+9.8
2023	4-6	100.7	-0.7	99.7	-0.8	107.7	+4.3	101.4	+0.1	90.4	101.7	1.94	1.28	7,857	+6.1
	7-9	100.7	-0.0	99.3	-0.9	94.0	+1.3	88.2	-2.0	92.9	100.0	2.29	1.36	9,116	+6.9
	10-12	101.2	-0.0	98.0	-1.3	116.7	+1.3	108.5	-1.4	99.1	110.0	2.49	1.43	8,492	+8.3
2024	1-3	101.2	+0.6	98.9	+0.1	85.6	-0.7	79.5	-2.6	105.5	100.2	2.14	1.43	7,629	+5.9
2024	4-6	102.0	+1.2	100.3	+0.6	108.5	+0.3	99.7	-2.2	104.9	98.8	1.84	1.23	8,031	+2.2
	7-9	102.6	+1.9	99.1	-0.2	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	103.0	+0.4	96.5	-2.6	101.0	+15.4	88.8	+1.1	92.3	100.2	1.99	1.14	10,363	+11.7
	10-12	103.1	+0.1	96.1	-2.7	127.6	+6.6	110.8	+2.9	102.5	111.6	2.30	1.17	9,523	+14.4
2026	1-3	-	-	-	-	-	-	-	-	-	-	1.87	1.21	8,377	+9.4
2026	1	103.6	+1.0	98.3	+1.3	92.3	+5.6	80.1	+3.5	98.1	99.3	1.96	1.24	8,684	+9.2
	2	102.4	-1.1	98.6	+0.8	89.5	+1.2	78.4	-0.1	103.7	95.0	1.88	1.22	7,991	+5.3
	3	-	-	-	-	-	-	-	-	-	-	1.77	1.16	8,456	+13.7
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 for Ibaraki 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	Manufacturing	Nominal	Real	All Industries	Manufacturing	New	Active	Number	YoY
		Index	Index	Index	Index	Index	Index	Ratio			
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
FY2025		106.0	100.7	112.3	99.3	111.5	135.3	2.04	1.15	6,875	+8.3
2023	4-6	102.0	100.8	108.1	102.5	114.6	136.9	1.93	1.13	5,804	+2.2
	7-9	103.0	99.3	99.2	93.4	106.2	137.2	2.24	1.14	6,712	+0.6
	10-12	102.1	98.9	120.5	111.9	113.5	152.4	2.37	1.15	6,210	+3.3
2024	1-3	101.4	98.2	90.8	84.2	108.7	136.0	2.09	1.17	5,704	+2.4
2024	4-6	102.5	98.9	113.1	103.7	103.1	130.6	1.81	1.07	6,164	+6.2
	7-9	103.1	99.5	103.5	94.5	106.9	138.4	2.14	1.13	7,105	+5.9
	10-12	103.8	99.7	127.0	113.9	109.1	143.8	2.36	1.20	6,300	+1.4
2025	1-3	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	106.0	100.2	108.2	95.7	105.2	133.3	2.10	1.13	7,676	+8.0
	10-12	106.8	99.6	131.9	115.4	115.6	135.7	2.34	1.17	7,041	+11.8
2026	1-3	—	—	—	—	—	—	2.04	1.22	6,371	+9.4
2026	1	106.6	97.2	100.7	88.1	107.3	132.1	2.10	1.23	6,477	+6.5
	2	103.4	96.4	95.5	84.1	108.3	140.2	2.04	1.22	6,138	+7.6
	3	—	—	—	—	120.8	143.8	1.99	1.17	6,498	+14.2

*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 Bank+Ashikagabank)

Fiscal Year	Number of contracts	Contract amount
FY2025	39	¥30.6billion
FY2024	67	¥31.8billion
FY2023	71	¥32.6billion
FY2022	117	¥32.0billion

Environment-friendly private placement bonds(Ashikaga Bank)

FY	Number of contracts	Contract amount
FY2025	3	¥0.3billion
FY2024	4	¥0.3billion
FY2023	3	¥0.4billion
FY2022	11	¥1.9billion

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
FY2025	Joyo Bank	118
	Ashikaga Bank	113
FY2024	Joyo Bank	120
	Ashikaga Bank	113
FY2023	Joyo Bank	119
	Ashikaga Bank	112
FY2022	Joyo Bank	118
	Ashikaga Bank	109

* cumulative total

Energy Consumption (Joyo Bank + Ashikaga Bank)

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

Item(unit)	FY2023	FY2024	FY2025 (Preliminary)
Energy consumption (per 1 square meter):Total energy consumption (KL)/Area (1 square meters)	0.0208 (-0.0040)	0.0203 (-0.0003)	0.0199 (-0.0002)
Direct Energy Consumption	Kerosence (KL)	0	0
	Light Oil (KL)	1	0
	Heavy Oil (KL)	119	98
	LPG (t)	36	30
	City Gas (thousand legislation meter)	99	108
Indirect Energy Consumption	Electric Power(MWH)	29,962	29,164
	Steam (Gj)	2,111	2,007
	Hot Water (Gj)	0	0
	Cold Water (Gj)	0	0
Area (1 square meters)	337,658	335,932	333,817
Total energy consumption (KL)	7,008	6,807	6,636

3 SDGs Information

Initiative for reducing greenhouse gas emissions

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

Items		FY2023	FY2024	FY2025 (Preliminary)
Direct Energy Consumption (Scope 1)	Kerosene	0	0	0
	Light Oil	1	1	4
	Heavy Oil	326	270	280
	Petrol	1,883	1,717	1,776
	LPG	107	91	43
	City Gas	210	221	263
	Subtotal	2,527	2,299	2,366
Indirect Energy Consumption (Scope 2)	Electric power (Actual Emissions Factor)	13,665	13,155	12,534
	Electric power (Adjusted Emissions Factor)	7,012	4,926	3,410
	Steam	120	107	143
	Hot Water	0	0	0
	Cold Water	0	0	0
	Subtotal (Actual Emissions Factor)	13,786	13,262	12,677
	Subtotal (Adjusted Emissions Factor)	7,132	5,033	3,553
Total direct energy (Scope 1) and indirect energy (Scope 2) CO2 emissions	Total (Actual Emissions Factor)	16,313	15,561	15,043
	Total (Adjusted Emissions Factor)	9,660	7,332	5,919

3 SDGs Information

Supporting children to be independent

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

FY	Number of lessons conducted	Number of participants
FY2025	143	about 8,350
FY2024	98	about 4,500
FY2023	76	about 2,200
FY2022	70	about 3,300

Subsidy to non profit organizations

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

Number of issue	Amount	Donation
1,962	¥165.7billion	¥340million

(end of Mar. 2026, Joyo Bank + Ashikaga Bank)

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

FY	Number of grants made	Grants made amount
FY2025	42 organizations	¥5.8million
Cumulative total ^(*)	1,804 organizations	¥196million

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

(*) From 1992

Fostering next-generation

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

FY	Contents	Number of sessions	Number of sessions
FY2025	The 9th Mirai kyoso Juku	7 sessions	27 people
	The 27th New Leader Yosei Dojo	3 sessions	14 people
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		
FY2020	Postponed due to COVID-20 pandemic		
FY2019	The 5th Mirai Kyoso Juku	8 sessions	31 people
	The 21st New Leader Yosei Dojo	1 session	19 people
	The 7th Ashigin Keiei Juku	4 sessions	8 people
FY2018	The 4th Mirai kyoso Juku	7 sessions	30 people
	The 20th New Leader Yosei Dojo	1 session	25 people
	The 6th Ashigin Keiei Juku	4 sessions	14 people

(*) We conducted follow-up seminars for graduates through webinars, targeting past participants

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
Senior staff	0.6 hours
part-time employee	0.0 hours

■ Female employees ratio in position equivalent to assistant manager

FY2024	34.6 % (656 people) All of assistant manager level 1,896 people
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■ Female employees ratio in managerial position

FY2024	11.6 % (46 people) All of manager level 395 people
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■ Female ratio in the Board of Directors

FY2024	16.7%(2 person) All of director level 12 people
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■ 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 positions with relatively high salary levels in our personnel composition and age distribution of human resources. However, There is no gender wage gap for employees in the same courses, positions, or job type. Going forward, we will actively promote female employees to higher managerial positions.

■ Ratio of employees taking annual paid leave

	FY2024
clerk staff	70.1%
engineering staff	60.2%
contract employee	86.8%
Senior 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 person	1 person
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 people

* Including 7 women who transferred from our group companies.

■ Certification

As of March 31, 2026	<ul style="list-style-type: none"> • "Platinum Kurumin" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children) • 3rd level "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)
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3 SDGs Information

Promoting Women’s Activities (Ashikaga)

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

■ Female recruitment ratio

	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) (All of assistant manager level 1,792people)
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■ Female employees ratio in managerial position

FY2024	9.0% (35 people) (All of manager level 391people)
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■ Female ratio in the Board of Directors

FY2024	8.3% (1 person) All of director level 12 people
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■ 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 A course(*2) → F course(*1)	3 people	9 people
Form of employment : part-time → regular (full-time)	0 people	1 person

■ Reemployment/Midcareer recruitment for men and women

	FY2024	
	men	women
Midcareer recruitment	29 people	32 people

■ Certification

As of March 31,2026	<ul style="list-style-type: none"> • "Platinum Kurumin Plus" (certified under the Act on Advancement of Measures to Support Raising Next-Generation Children) • 3rd level "Eruboshi" (certified under the Act on Promotion of Women's Participation and Advancement in the Workplace)
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(*1) Employee engaged in all banking business

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

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