



Financial Results for the Third Quarter  
of Fiscal Year  
Ended December 31, 2013

Ashikaga Holdings Co., Ltd.

The Ashikaga Bank, Ltd.



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# Income Status

## 《The Ashikaga Bank, Ltd. (Non-Consolidated basis)》

(JPY Bn)

Item	科目 (Japanese)	For the nine months ended Dec. 31, 2012 (B)	For the nine months ended Dec. 31, 2013 (A)	(A)-(B)	FY 2012 (Reference)
Gross business profit	業務粗利益	61.9	60.3	-1.5	81.0
Net interest income	資金利益	47.3	48.2	+0.9	62.7
Net fees and commissions	役務取引等利益	8.5	10.3	+1.8	12.1
Net other business income	その他業務利益	6.0	1.6	-4.3	6.1
Gains (losses) on bonds	国債等債券損益	5.6	1.3	-4.2	5.6
Core Gross business profit	コア業務粗利益	56.3	58.9	+2.6	75.4
Expenses	経費	37.8	36.9	-0.8	49.7
Personnel expenses	人件費	20.4	19.6	-0.7	27.2
Non-personnel expenses	物件費	15.4	15.3	-0.1	20.2
Core net business income	コア業務純益	18.4	22.0	+3.5	25.7
Net business income (before provision for general reserve for possible loan losses)	実質業務純益	24.1	23.4	-0.6	31.3
Net non-recurrent gains (losses)	臨時損益	-10.1	7.3	+17.5	-13.1
Gains (losses) on stocks	株式等損益	-1.5	9.8	+11.4	-0.7
Operating profit	経常利益	21.7	28.9	+7.2	26.8
Net special gains (losses)	特別損益	-0.1	-0.2	-0.1	-0.2
Net profit	四半期純利益	19.9	28.5	+8.6	24.6
Credit related costs	与信関係費用	1.5	3.8	+2.3	4.5

※Core net business income = Net business income (before provision for general reserve for possible loan losses)  
- Gains (losses) on bonds (Government bonds, etc.)

# Projections

## 《Ashikaga Holdings Co., Ltd. (Consolidated basis)》

(JPY Bn)

Item	科目 (Japanese)	FY 2013 (Projection)	For the nine months ended Dec. 31, 2013	Progress
Operating income	經常收益	102.0	82.6	81.1%
Consolidated gross business profit	連結粗利益	80.6	62.1	77.2%
Expenses	經費	56.0	42.7	76.4%
Net business income (before provision for general reserve for possible loan losses)	實質業務純益	24.6	19.4	78.9%
Credit related costs	与信關係費用	8.1	4.4	54.9%
Gains (losses) on stocks	株式等損益	8.0	9.2	115.7%
Operating Profit	經常利益	24.0	23.5	98.3%
Net profit	当期純利益	20.0	22.6	113.0%

## 《The Ashikaga Bank, Ltd. (Non-Consolidated basis)》

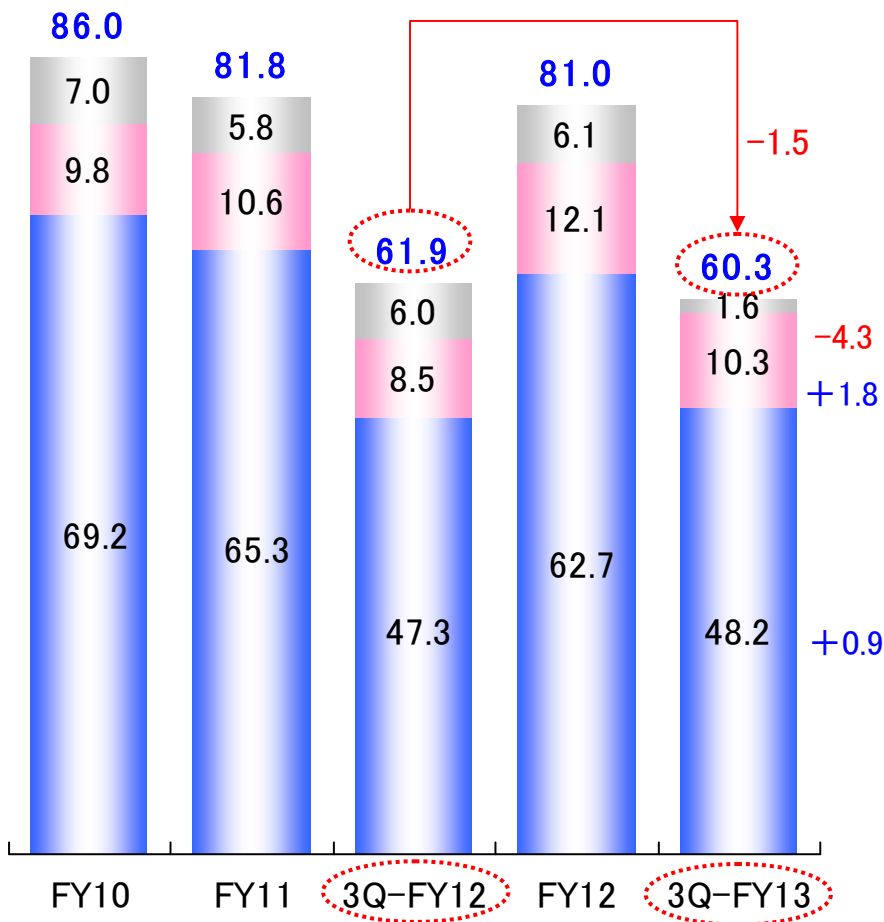
(JPY Bn)

Item	科目 (Japanese)	FY 2013 (Projection)	For the nine months ended Dec. 31, 2013	Progress
Gross business profit	業務粗利益	78.2	60.3	77.2%
Expenses	經費	48.3	36.9	76.5%
Core net business income	コア業務純益	28.6	22.0	77.2%
Credit related costs	与信關係費用	7.4	3.8	51.9%
Gains (losses) on stocks	株式等損益	8.5	9.8	116.2%
Operating profit	經常利益	31.0	28.9	93.4%
Net profit	当期純利益	27.6	28.5	103.5%

# Gross business profit / Expenses

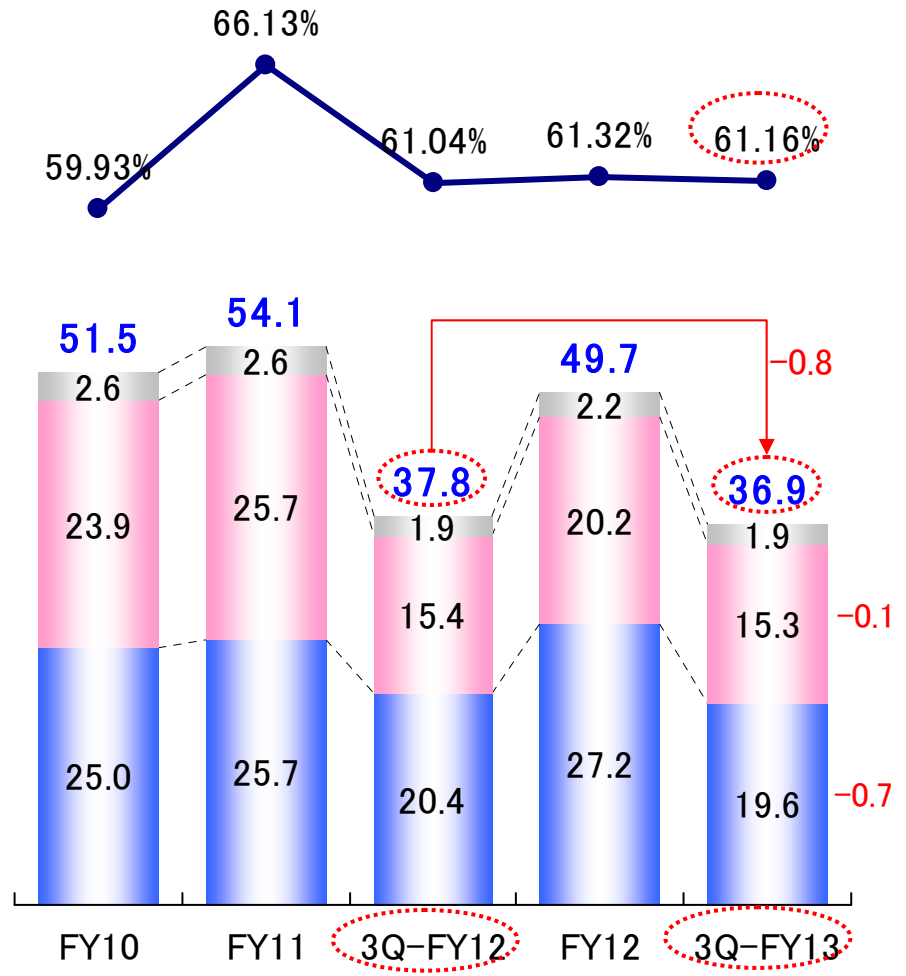
《Gross business profit》 (JPY Bn)

- Net other business income
- Net fees and commissions
- Net interest income



《Expenses / OHR》 (JPY Bn)

- Taxes
- Non-personnel expenses
- Personnel expenses
- OHR



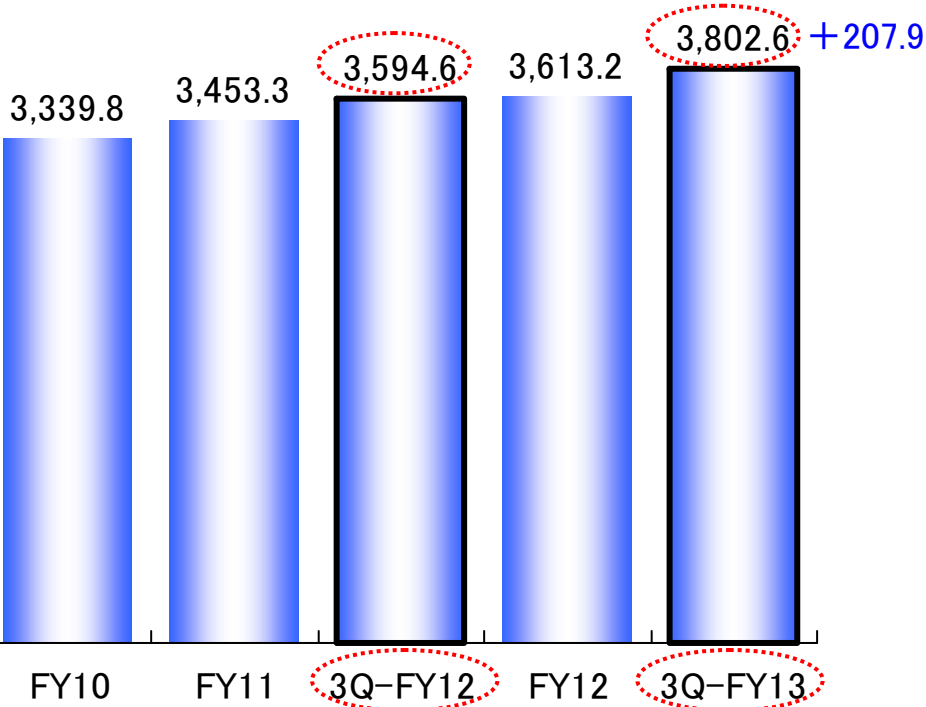
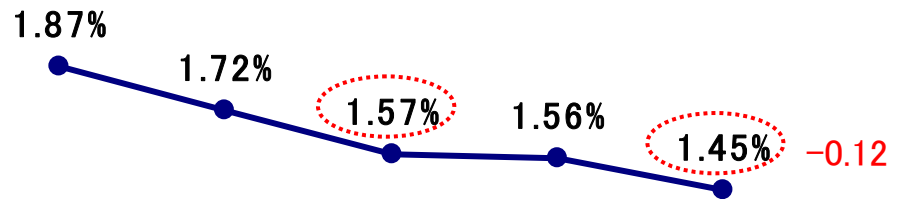
※3Q=For the nine months ended Dec. 31

# Loan and deposit average yield

## 《Loans (average balance)／Loan yield》

(JPY Bn)

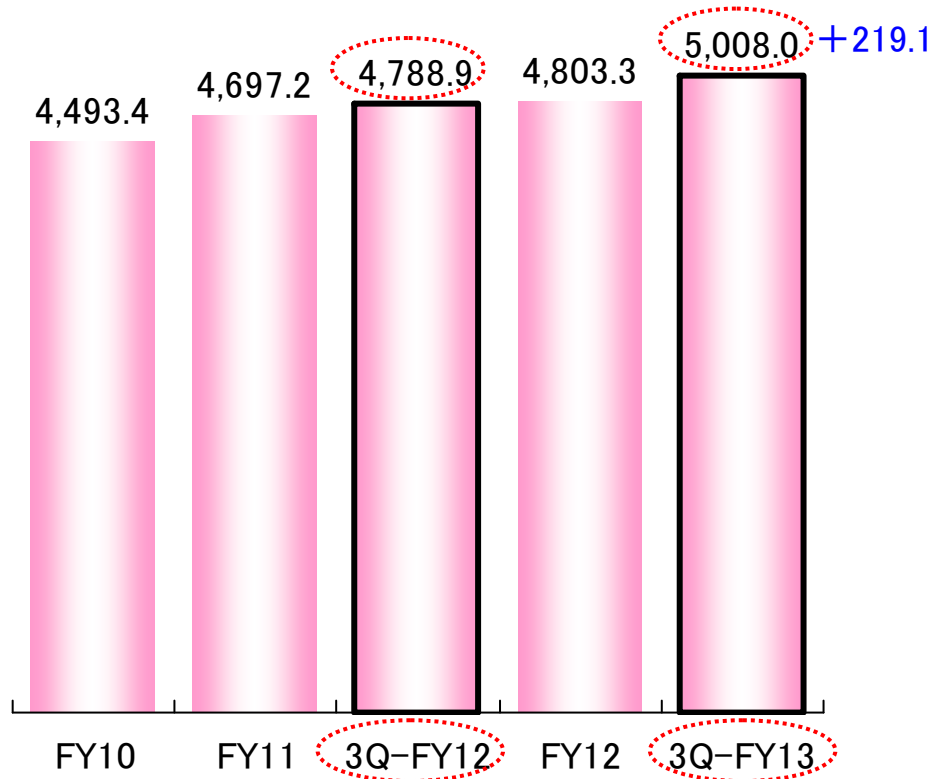
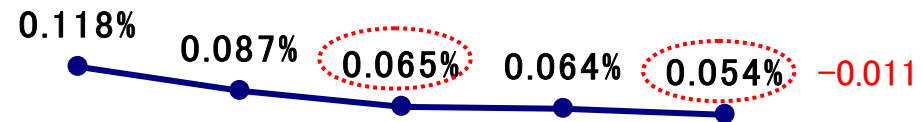
- Loans (average balance)
- Loan yield



## 《Deposits (average balance)／Deposit yield》

(JPY Bn)

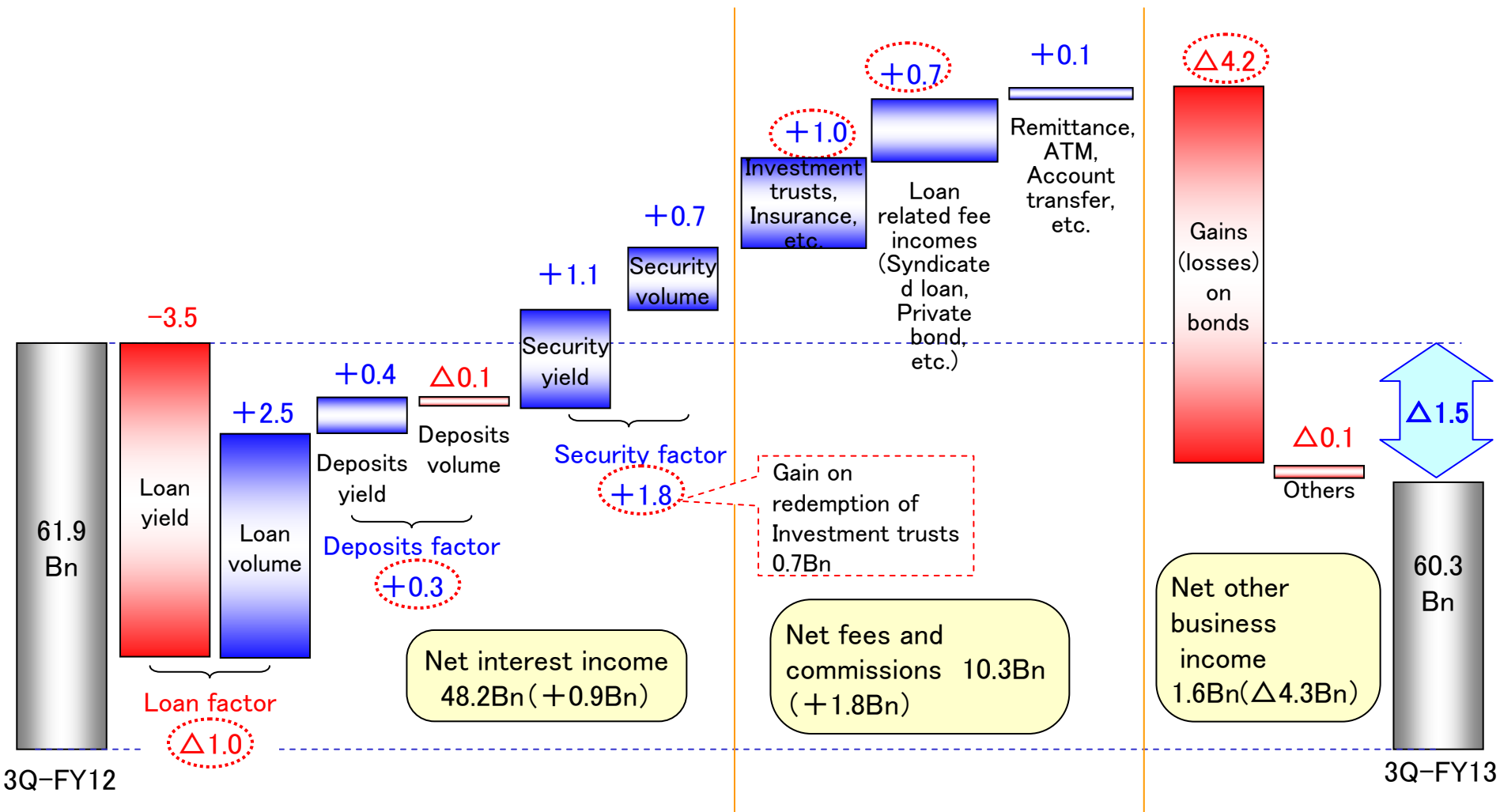
- Deposits (average balance)
- Deposit yield



※3Q=For the nine months ended Dec. 31

# Factor Analysis (Gross business profit)

《Factor Analysis (YoY change)》 (JPY Bn)

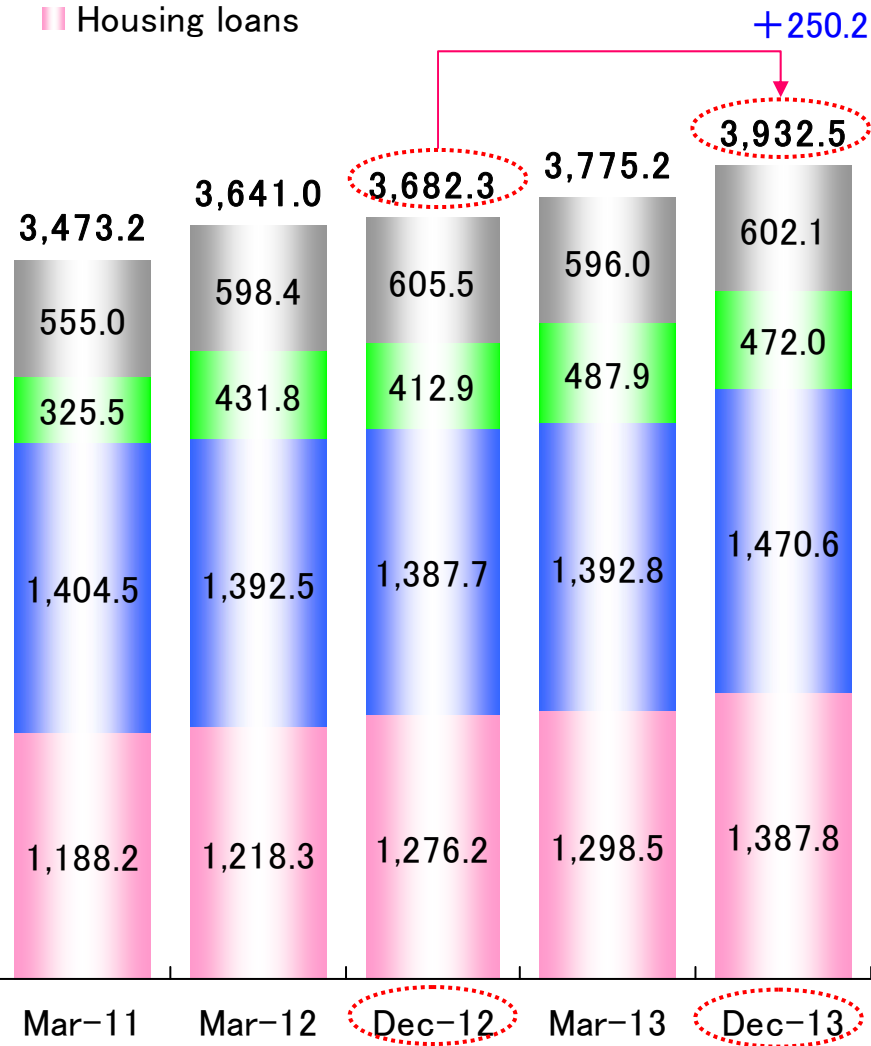


※3Q=For the nine months ended Dec. 31

## 《Loans (term-end balance)》

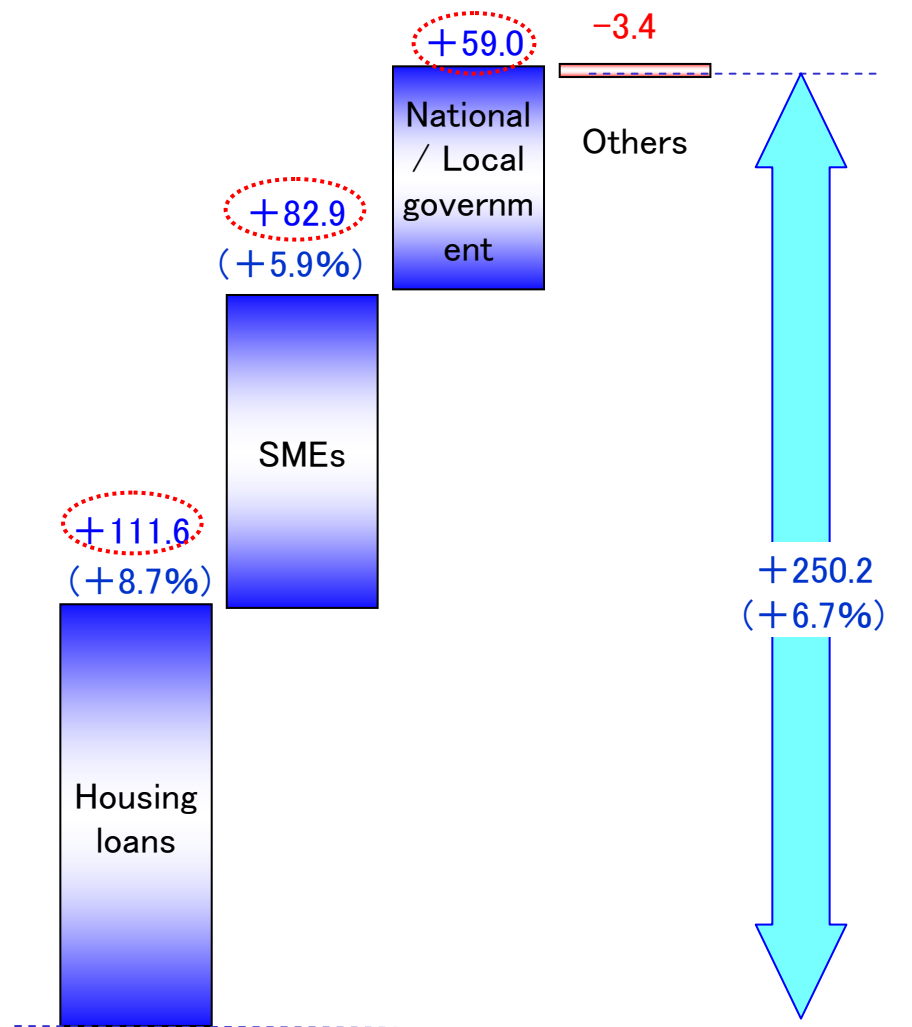
(JPY Bn)

- Others
- National / Local government
- Small-and-medium-sized enterprises
- Housing loans



## 《Breakdown of year-on-year change in total loan balance》

(JPY Bn)



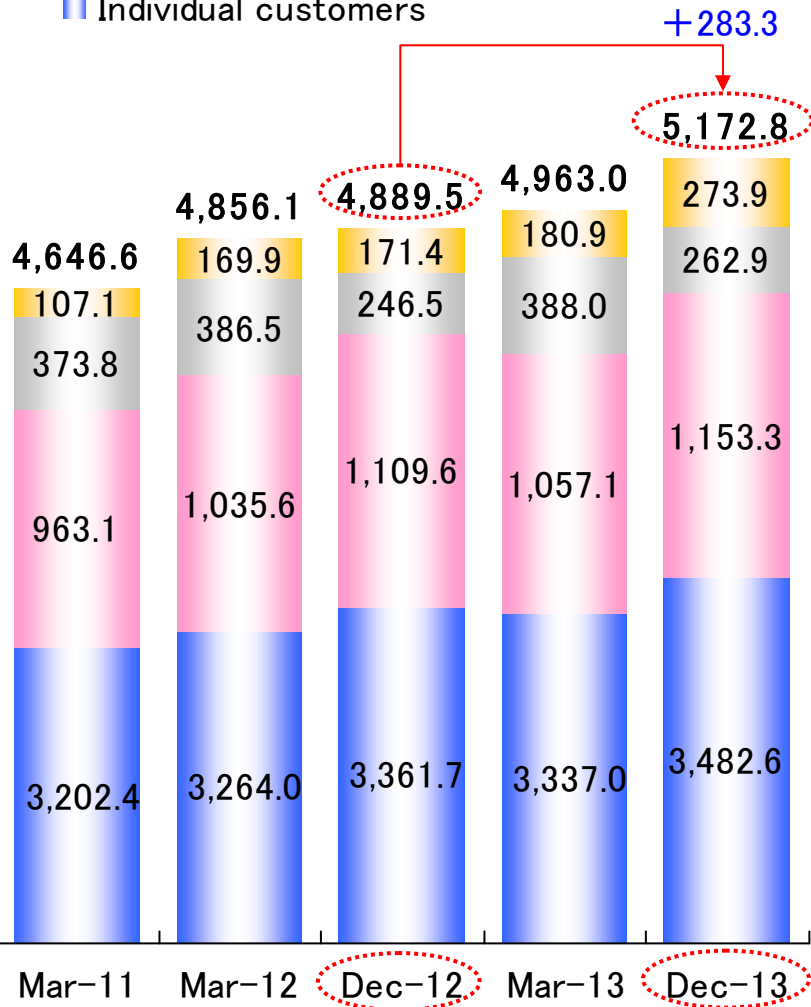


# Deposits

## 《Deposits (term-end balance)》

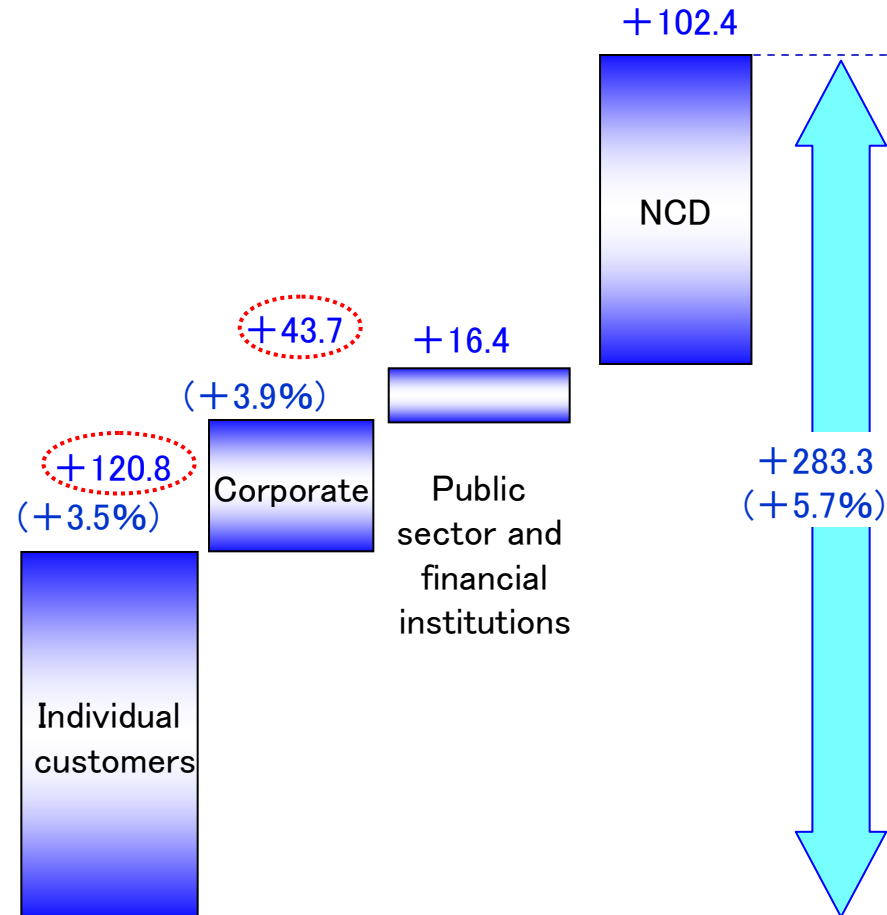
(JPY Bn)

- NCD
- Public sector and financial institutions
- Corporate
- Individual customers



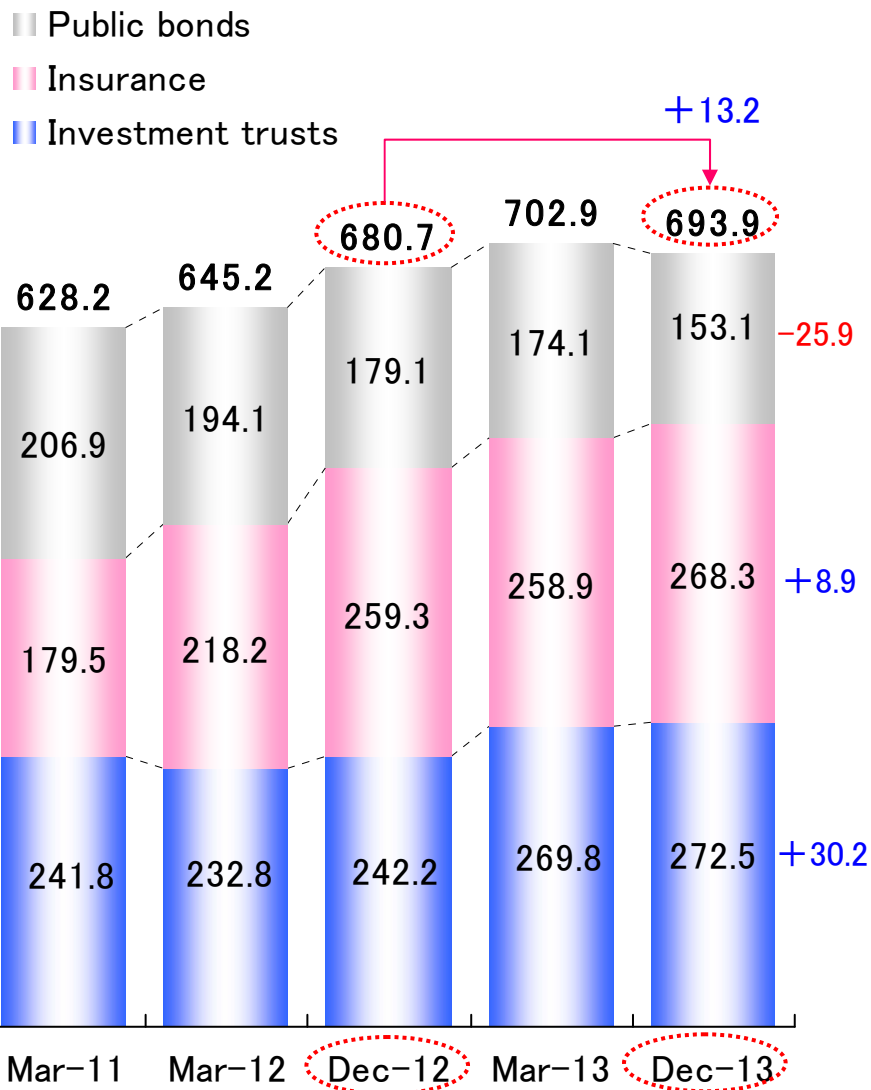
## 《Breakdown of year-on-year change in deposits balance》

(JPY Bn)

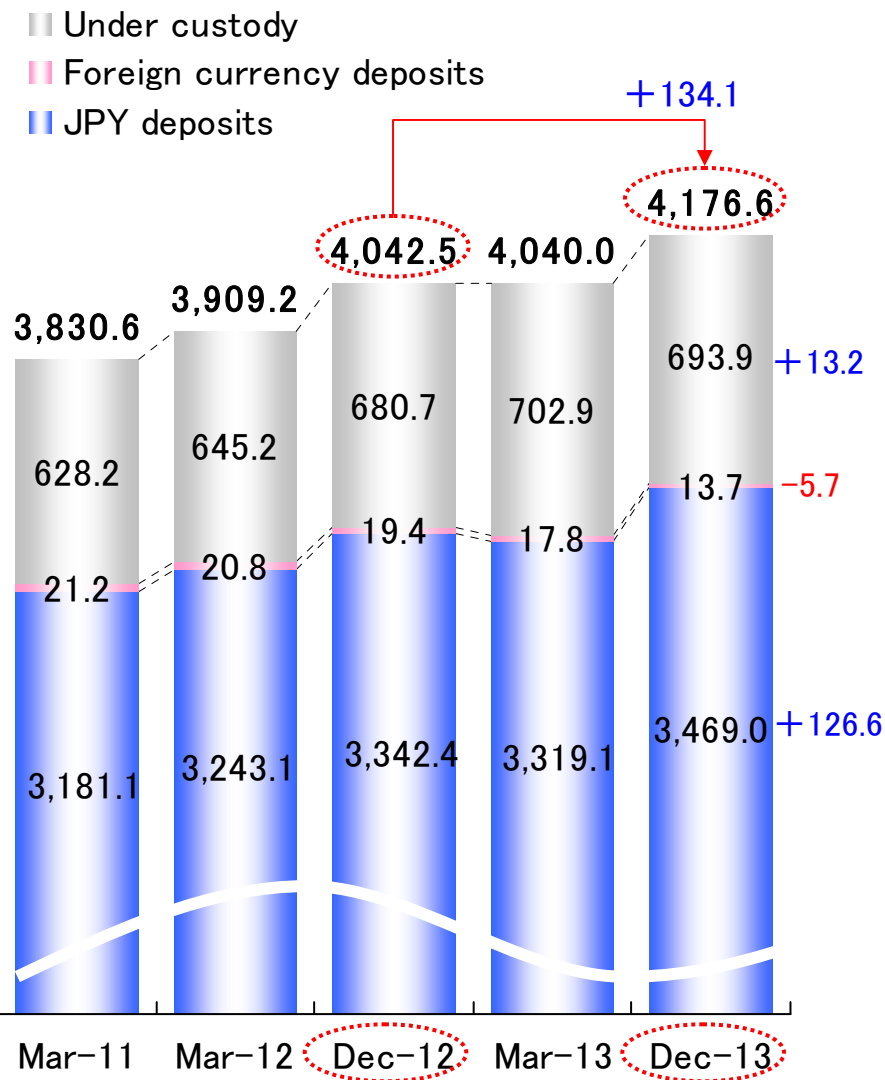


# Individual Customer assets

《Individual Customer assets under custody (term-end balances)》 (JPY Bn)



《Total Individual Customer assets (term-end balances)》 (JPY Bn)

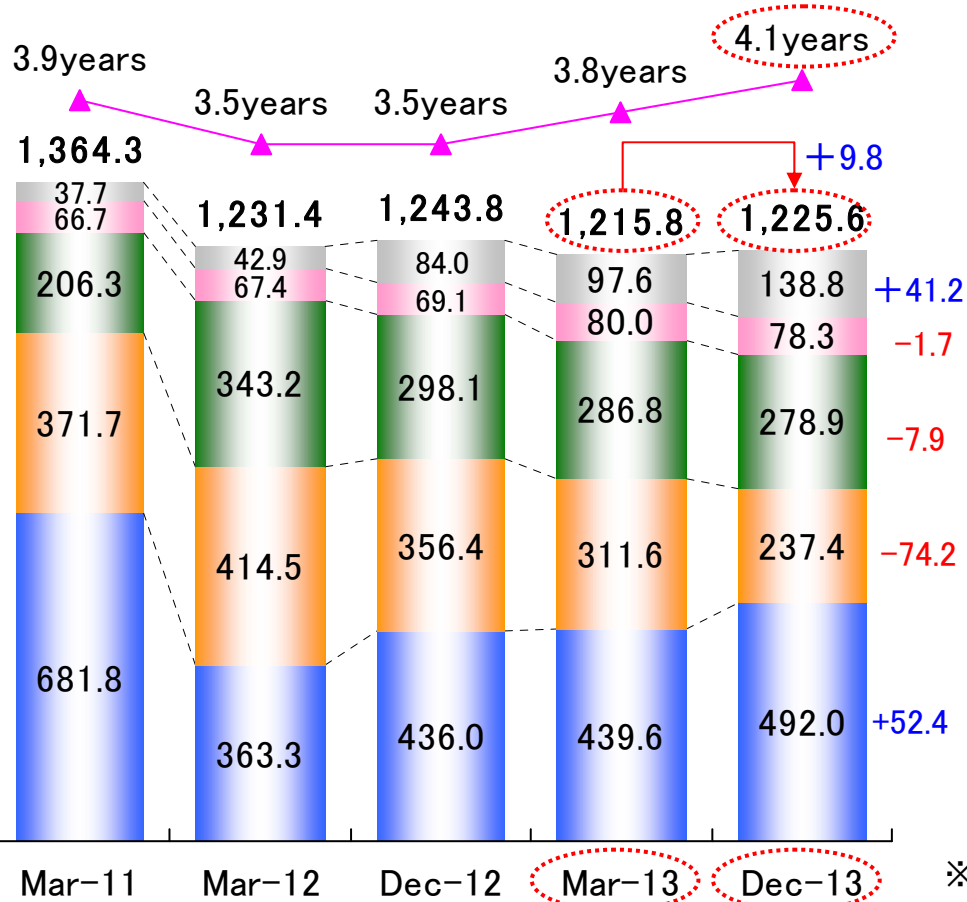


※Insurance=Individual annuity insurance+Whole life insurance+Educational insurance

## 《Securities (term-end balances)》

(JPY Bn)

- Other securities
- Stocks
- Corporate bonds
- Municipal bonds
- Government bonds
- Duration of yen-denominated bonds

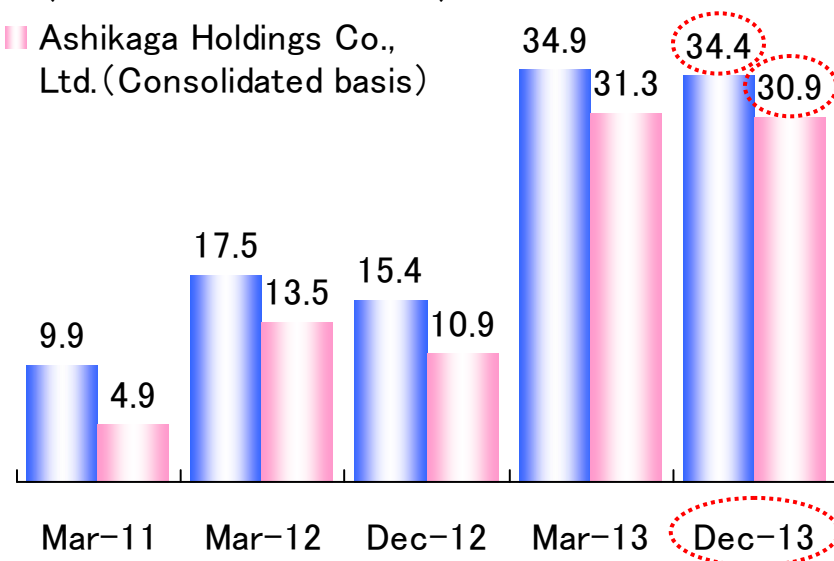


## 《Unrealized Valuation Gains (Losses) on Other Securities (available-for-sale securities)》

(JPY Bn)

The Ashikaga Bank, Ltd.  
(Non-Consolidated basis)

Ashikaga Holdings Co., Ltd. (Consolidated basis)



【Ashikaga Holdings Co., Ltd. (Consolidated basis)】

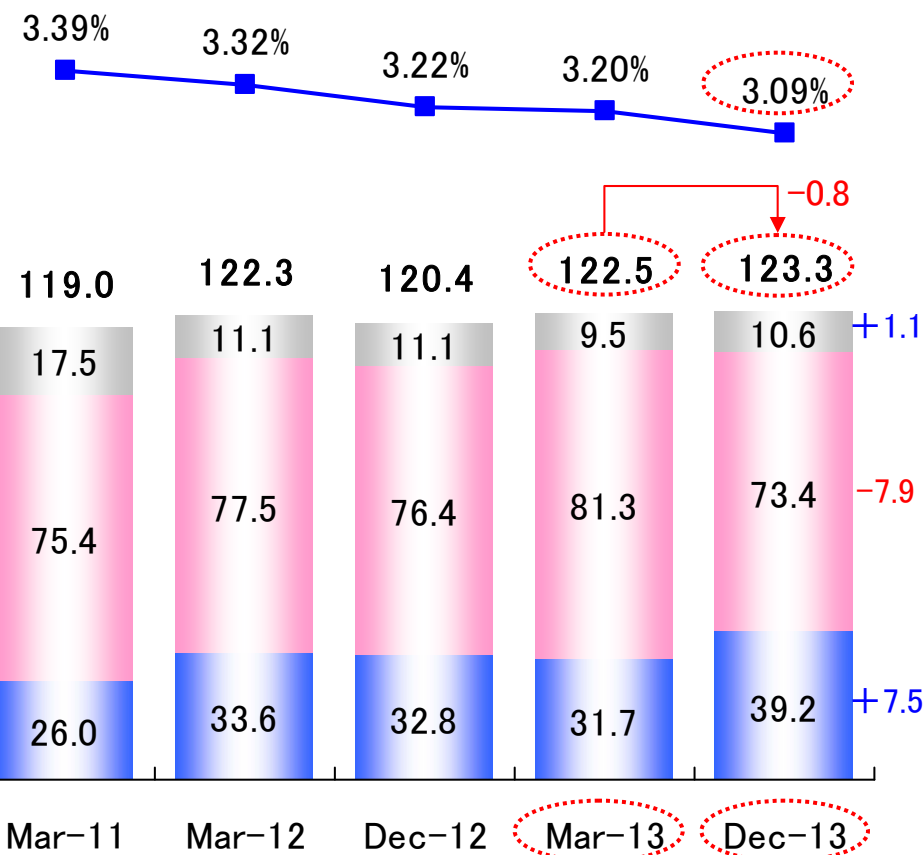
	Mar-13	Dec-13
Other Securities (available-for-sale)	31.3	30.9
Bonds	11.5	3.4
Stocks	18.5	23.6
Others	1.2	3.8
Held-to-maturity	7.8	7.2

※Yen-denominated bonds  
=Domestic bond + Yen-denominated foreign bond

# Non-performing loans / Credit related costs

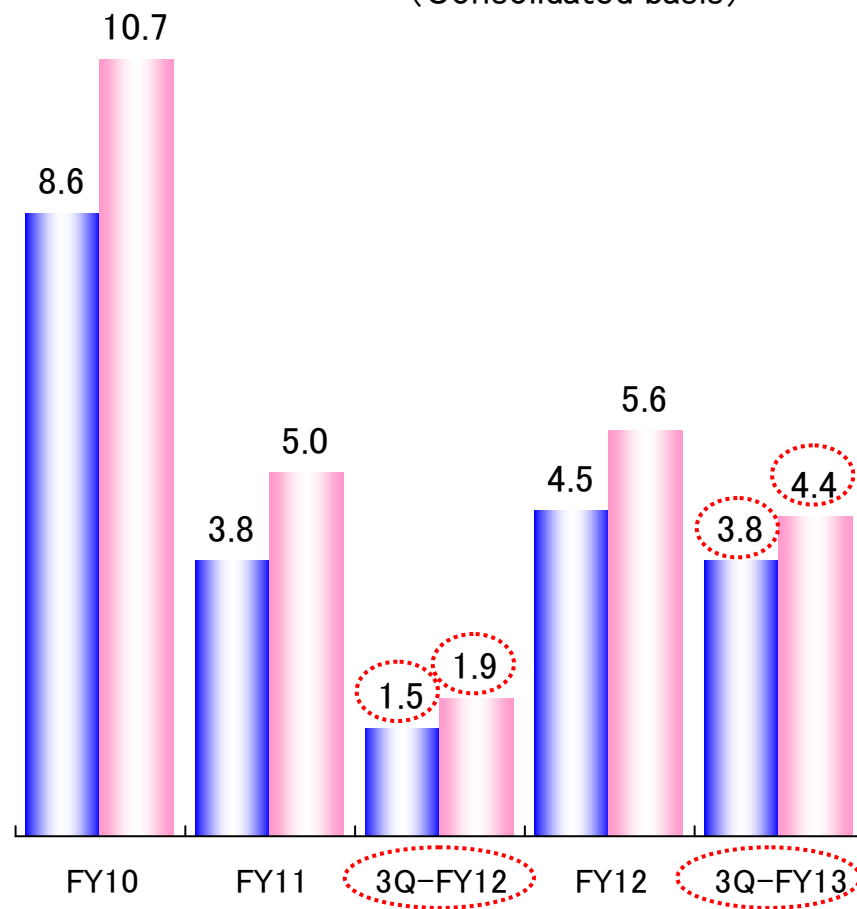
《Loans subject to mandatory disclosure under the Financial Reconstruction Law》 (JPY Bn)

- Bankrupt and substantially bankrupt claims
- Doubtful claims
- Claims requiring supervision
- Non-performing loan ratio



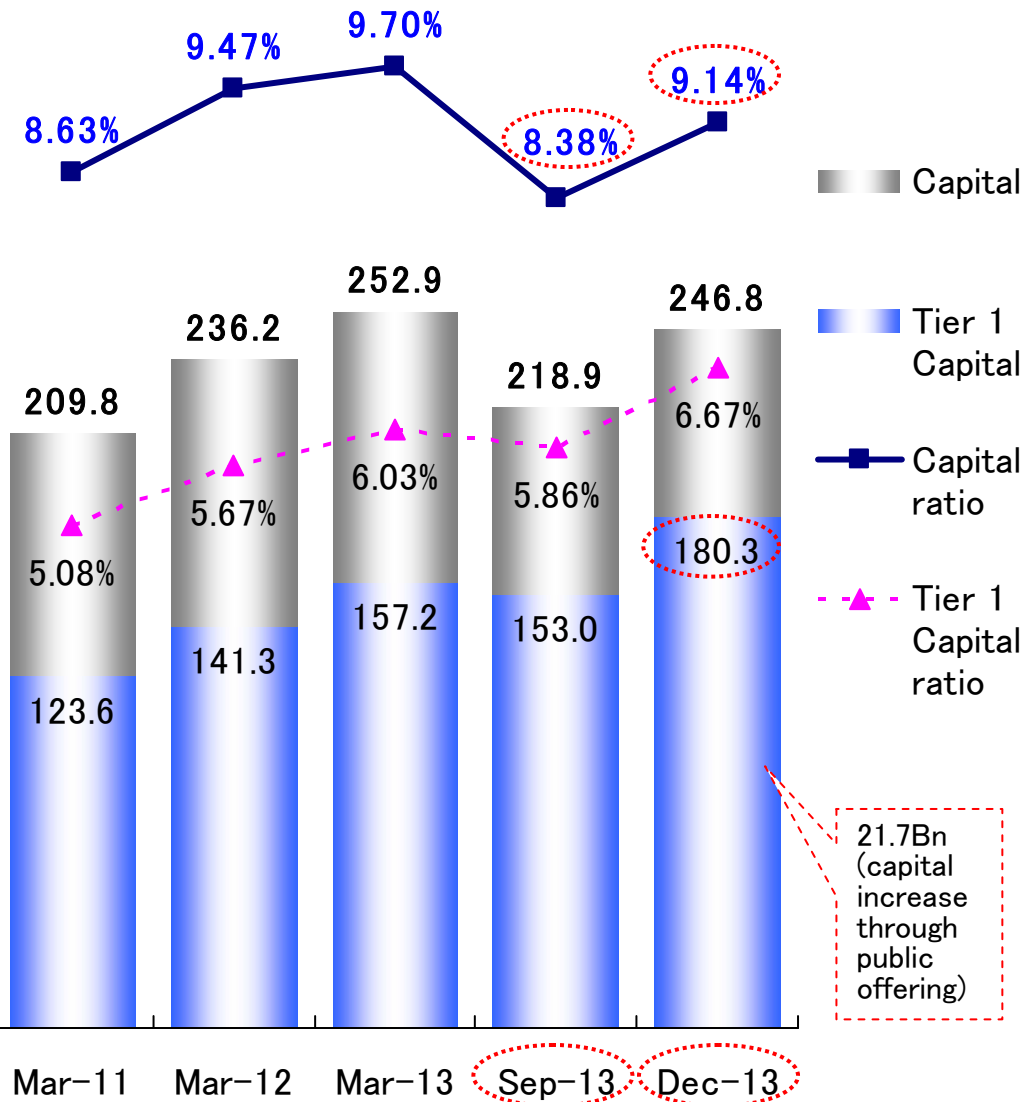
《Credit related costs》 (JPY Bn)

- The Ashikaga Bank, Ltd. (Non-Consolidated basis)
- Ashikaga Holdings Co., Ltd. (Consolidated basis)

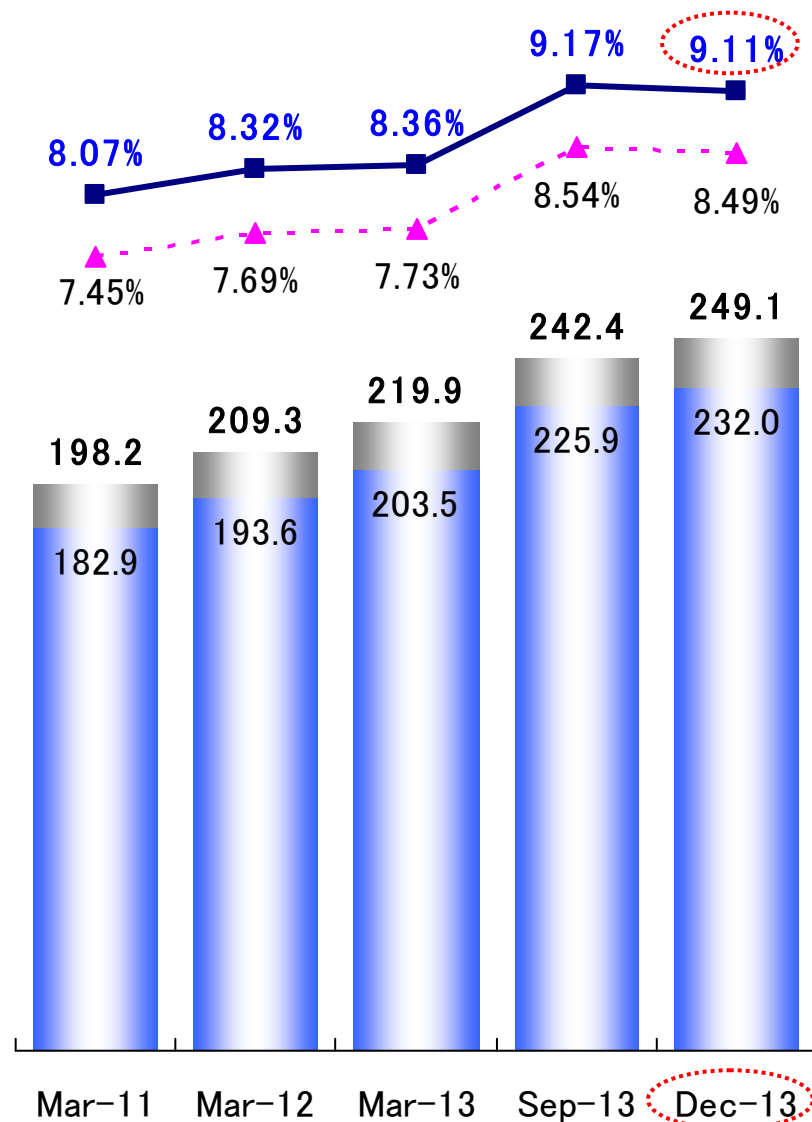


# Capital ratio (Domestic standard)

《Ashikaga Holdings Co., Ltd.  
(Consolidated basis)》 (JPY Bn)



《The Ashikaga Bank, Ltd.  
(Non-consolidated basis)》 (JPY Bn)





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