

Ashikaga Holdings Co.,Ltd.
Financial Results for Fiscal Year 2015, ended March 31, 2016

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <http://www.ashikaga-hd.co.jp/>
 Representative: Masanao Matsushita, President and Chief Executive Officer
 For Inquiry: Kazuyuki Shimizu, Executive Officer and General Manager, Corporate Planning Dept.
 Date of General Meeting of Shareholders: June 28, 2016 (scheduled)
 Payment date of cash dividends: June 8, 2016 (scheduled)
 Filing date of Financial Statements: June 28, 2016 (scheduled)
 IR Conference: Scheduled (for investors)

(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2015 to March 31, 2016)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2016	102,474	5.9	30,356	44.1	22,452	31.4
Ended March 31, 2015	96,723	(10.4)	21,064	(25.4)	17,076	(29.7)

(Note) Comprehensive Income Fiscal year 2015: ¥19,315 million [-56.0%] Fiscal year 2014: ¥43,963 million [93.7%]

Fiscal year	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
	¥	¥	%	%	%
Ended March 31, 2016	67.37	—	7.6	0.5	29.6
Ended March 31, 2015	51.24	—	6.4	0.3	21.7

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2015: ¥ — million Fiscal year 2014: ¥ — million

(Note) Since net income per share does not decrease as a result of dilution, diluted net income per share for FY2014 and FY2015 is not shown.

(2) Consolidated Financial Conditions

Fiscal year	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
	¥Million	¥Million	%	¥
Ended March 31, 2016	6,106,037	303,105	4.9	909.54
Ended March 31, 2015	5,864,239	287,121	4.8	861.58

(Reference) Capital assets Fiscal Year 2015: ¥303,105 million Fiscal Year 2014: ¥287,121 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Subscription rights to shares"- "Minority interests")/ "Total assets" at fiscal year-end.

(3) Consolidated Cash Flows

Fiscal year	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2016	179,447	(93,654)	(13,332)	436,150
Ended March 31, 2015	18,608	5,525	(2,832)	363,712

2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Ratio of Dividends to Net Assets (Consolidated)
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual			
Ended March 31, 2015	—	4.50	—	4.50	9.00	2,999	17.5	1.1
Ended March 31, 2016	—	5.50	—	4.50	10.00	3,332	14.8	1.1
Ending March 31, 2017(Forecast)	—	5.50	—	—	—	—	—	—

(Note) 1. Cash dividends at the end of second quarter of FY2015 include a commemorative cash dividend ¥1.00 per share for 120-year anniversary of a wholly owned subsidiary, The Ashikaga Bank, Ltd.

2. The year-end cash dividend forecast for FY2016 is undecided, because the business integration of The Joyo Bank, Ltd. and Ashikaga Holdings Co., Ltd. through a share exchange is scheduled on October 1, 2016. The forecast will be announced as soon as it is confirmed.

3. Consolidated Earnings Forecasts for Fiscal year 2016, ending March 31, 2017

(%: Changes from corresponding period of previous fiscal year)

Six months	Ordinary Income		Ordinary Profit		Net Income		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	¥
Ending September 30, 2016	48,500	(11.6)	13,000	(25.5)	8,000	(27.6)	24.00
Fiscal Year							
Ending March 31, 2017	—	—	—	—	—	—	—

(Note) The full-year earnings forecasts for FY2016 are undecided, because the business integration of The Joyo Bank, Ltd. and Ashikaga Holdings Co., Ltd. through a share exchange is scheduled on October 1, 2016. The forecast will be announced as soon as it is confirmed.

*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (3) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

March 31, 2016	333,250,000 shares	March 31, 2015	333,250,000 shares
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 - ② Number of treasury stock:

March 31, 2016	— shares	March 31, 2015	— shares
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 - ③ Average number of shares:

FY2015	333,250,000 shares	FY2014	333,250,000 shares
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(Reference) Earnings forecast of a subsidiary bank, The Ashikaga Bank, Ltd.(non-consolidated)

(1) Earnings forecast for six months ending September 30, 2016 (in billions of JPY)

	Six months ended Sep.30,2015 (A)	Six months ending Sep.30,2016 (B) Forecast	Change (B)–(A)
Core gross business profit	43.7	42.0	(1.7)
Expenses	23.6	24.5	0.8
Core net business income	20.0	17.5	(2.5)
Ordinary profit	24.3	16.5	(7.8)
Net income	17.0	11.5	(5.5)

(2) Earnings forecast for fiscal year ending March 31, 2017

	Fiscal Year ended Mar.31,2016 (A)	Fiscal Year ending Mar.31,2017 (B) Forecast	Change (B)–(A)
Core gross business profit	83.5	81.0	(2.5)
Expenses	47.0	48.5	1.4
Core net business income	36.4	32.5	(3.9)
Ordinary profit	39.8	30.5	(9.3)
Net income	30.8	21.0	(9.8)

Statement relating to the status of the audit procedures

Even though this report is not subject to the audit procedures, which are based on the Financial Instruments and Exchange Law, the audit procedures are not finished at the time of release of these financial statements.

Explanation for proper use of forecasts and other notes

The above forecasts are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors (changes in business environment, the market situation of interest rates and stocks, etc.).

Financial Results for the Fiscal Year 2015, Ended March 31, 2016

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I Consolidated Financial Information for Fiscal 2015

1. Consolidated Balance Sheet

【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

Item	(Japanese)	As of March 31, 2015	As of March 31, 2016
Assets	(資産の部)		
Cash and due from banks	現金預け金	365,322	437,509
Call loans and bills bought	コールローン及び買入手形	1,644	414
Monetary claims bought	買入金銭債権	7,727	7,627
Trading account securities	商品有価証券	4,164	3,596
Securities	有価証券	1,207,938	1,296,769
Loans and bills discounted	貸出金	4,150,466	4,235,174
Foreign exchanges	外国為替	5,837	4,377
Other assets	その他資産	23,938	34,277
Tangible fixed assets	有形固定資産	24,291	24,424
Buildings, net	建物	7,074	7,527
Land	土地	12,831	12,798
Leased assets, net	リース資産	18	16
Construction in progress	建設仮勘定	1,025	435
Other tangible fixed assets	その他の有形固定資産	3,341	3,647
Intangible fixed assets	無形固定資産	85,754	78,601
Software	ソフトウェア	3,037	2,087
Goodwill	のれん	82,182	75,979
Other intangible fixed assets	その他の無形固定資産	534	534
Asset for retirement benefits	退職給付に係る資産	13,884	10,446
Deferred tax assets	繰延税金資産	604	584
Customers' liabilities for acceptances and guarantees	支払承諾見返	16,566	12,913
Allowance for loan losses	貸倒引当金	(43,901)	(40,679)
Total Assets	資産の部合計	5,864,239	6,106,037
Liabilities	(負債の部)		
Deposits	預金	5,071,110	5,206,700
Negotiable certificates of deposit	譲渡性預金	197,379	174,878
Call money and bills sold	コールマネー及び売渡手形	—	78,000
Payables under securities lending transactions	債券貸借取引受入担保金	2,473	25,263
Borrowed money	借入金	232,546	251,726
Foreign Exchanges	外国為替	365	282
Other liabilities	その他負債	49,169	46,266
Provision for directors' bonuses	役員賞与引当金	54	57
Provision for directors' retirement benefits	役員退職慰労引当金	262	311
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	803	858
Provision for contingent loss	偶発損失引当金	495	464
Provision for point card certificates	ポイント引当金	115	134
Deferred tax liabilities	繰延税金負債	5,774	5,074
Acceptances and guarantees	支払承諾	16,566	12,913
Total liabilities	負債の部合計	5,577,117	5,802,932
Equity	(純資産の部)		
Capital stock	資本金	117,495	117,495
Capital surplus	資本剰余金	29,025	29,025
Retained earnings	利益剰余金	94,474	113,594
Total shareholders' equity	株主資本合計	240,994	260,115
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	44,704	48,527
Deferred gains (losses) on hedges	繰延ヘッジ損益	(650)	(3,951)
Defined retirement benefit plans	退職給付に係る調整累計額	2,072	(1,585)
Total accumulated other comprehensive income	その他の包括利益累計額合計	46,126	42,990
Total equity	純資産の部合計	287,121	303,105
Total liabilities and equity	負債及び純資産の部合計	5,864,239	6,106,037

(Note) Figures are rounded down to the nearest million.

2. Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

【Ashikaga Holdings Co., Ltd.】

(1) Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	FY 2014(ended March 31, 2015)	FY 2015(ended March 31, 2016)
Ordinary income	経常収益	96,723	102,474
Interest income	資金運用収益	70,861	73,805
Interest on loans and discounts	貸出金利息	57,010	55,936
Interest and dividends on securities	有価証券利息配当金	13,118	16,958
Interest on call loans and bills bought	コールローン利息及び買入手形利息	331	393
Interest on deposits with banks	預け金利息	275	404
Other interest income	その他の受入利息	125	114
Fees and commissions	役務取引等収益	21,839	22,138
Other ordinary income	その他業務収益	1,272	1,692
Other income	その他経常収益	2,749	4,838
Recoveries of written off claims	償却債権取立益	707	524
Gains on sales of stocks and other securities	株式等売却益	505	3,290
Others	その他の経常収益	1,536	1,023
Ordinary expenses	経常費用	75,658	72,118
Interest expenses	資金調達費用	4,882	4,832
Interest on deposits	預金利息	2,308	2,079
Interest on negotiable certificates of deposit	譲渡性預金利息	206	212
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	77	8
Interest on payables under securities lending transactions	債券貸借取引支払利息	69	211
Interest on borrowed money	借入金利息	1,924	1,537
Other interest expenses	その他の支払利息	296	783
Fees and commissions payments	役務取引等費用	6,056	6,198
Other business expenses	その他業務費用	144	192
General and administrative expenses	営業経費	56,636	55,471
Other operating expenses	その他経常費用	7,939	5,423
Provision of allowance for loan losses	貸倒引当金繰入額	4,097	2,013
Other	その他の経常費用	3,842	3,409
Ordinary profit	経常利益	21,064	30,356
Extraordinary income	特別利益	16	—
Gain on dispositions of fixed assets	固定資産処分益	16	—
Extraordinary losses	特別損失	32	186
Loss on disposal of non-current assets	固定資産処分損	32	108
Impairment loss	減損損失	—	50
Loss on reduction of non-current assets	固定資産圧縮損	—	26
Income before income taxes and minority interests	税金等調整前当期純利益	21,048	30,170
Income taxes-current	法人税、住民税及び事業税	10,592	5,805
Income taxes-deferred	法人税等調整額	(6,620)	1,912
Total income taxes	法人税等合計	3,972	7,717
Net income	当期純利益	17,076	22,452
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	17,076	22,452

(Note) Figures are rounded down to the nearest million.

(2) Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	FY 2014(ended March 31, 2015)	FY 2015(ended March 31, 2016)
Net income	当期純利益	17,076	22,452
Other comprehensive income	その他の包括利益	26,887	(3,136)
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	24,473	3,822
Deferred gains (losses) on hedges	繰延ヘッジ損益	(619)	(3,301)
Defined retirement benefit plans	退職給付に係る調整額	3,032	(3,658)
Comprehensive income	包括利益	43,963	19,315
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	43,963	19,315
Comprehensive income attributable to noncontrolling interests	非支配株主に係る包括利益	—	—

(Note) Figures are rounded down to the nearest million.

3. Consolidated Statement of Shareholders' Equity

【Ashikaga Holdings Co., Ltd.】

FY 2014(ended March 31, 2015)

(Millions of yen)

		Shareholders' equity				Accumulated other comprehensive income				Total Equity
		Capital stock	Capital surplus	Retained earnings	Total shareholder's equity	Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Defined retirement benefit plans	Total accumulated other comprehensive income	
		株主資本				その他の包括利益累計額				純資産合計
		資本金	資本剰余金	利益剰余金	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	退職給付に係る調整累計額	その他の包括利益累計額合計	
Balance at the beginning of current period	当期首残高	117,495	29,025	75,375	221,896	20,230	(30)	(960)	19,239	241,135
Cumulative effect of an accounting change	会計方針の変更による累積的影響額			4,855	4,855					4,855
Balance at the beginning of current period reflected accounting change	会計方針の変更を反映した当期首残高	117,495	29,025	80,230	226,751	20,230	(30)	(960)	19,239	245,990
Changes of items during the period	当期変動額									
Cash dividends	剰余金の当配			(2,832)	(2,832)					(2,832)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			17,076	17,076					17,076
Net changes except for shareholders' equity during the period	株主資本以外の項目の当期変動額(純額)					24,473	(619)	3,032	26,887	26,887
Total changes of items during the period	当期変動額合計	—	—	14,243	14,243	24,473	(619)	3,032	26,887	41,131
Balance at the end of current period	当期末残高	117,495	29,025	94,474	240,994	44,704	(650)	2,072	46,126	287,121

FY 2015(ended March 31, 2016)

(Millions of yen)

		Shareholders' equity				Accumulated other comprehensive income				Total Equity
		Capital stock	Capital surplus	Retained earnings	Total shareholder's equity	Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Defined retirement benefit plans	Total accumulated other comprehensive income	
		株主資本				その他の包括利益累計額				純資産合計
		資本金	資本剰余金	利益剰余金	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	退職給付に係る調整累計額	その他の包括利益累計額合計	
Balance at the beginning of current period	当期首残高	117,495	29,025	94,474	240,994	44,704	(650)	2,072	46,126	287,121
Changes of items during the period	当期変動額									
Cash dividends	剰余金の当配			(3,332)	(3,332)					(3,332)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			22,452	22,452					22,452
Net changes except for shareholders' equity during the period	株主資本以外の項目の当期変動額(純額)					3,822	(3,301)	(3,658)	(3,136)	(3,136)
Total changes of items during the period	当期変動額合計	—	—	19,120	19,120	3,822	(3,301)	(3,658)	(3,136)	15,983
Balance at the end of current period	当期末残高	117,495	29,025	113,594	260,115	48,527	(3,951)	(1,585)	42,990	303,105

4. Consolidated Statement of Cash Flows

【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

Item	(Japanese)	FY 2014(ended March 31, 2015)	FY 2015(ended March 31, 2016)
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前当期純利益	21,048	30,170
Depreciation and amortization	減価償却費	3,446	3,495
Impairment loss	減損損失	—	50
Amortization of goodwill	のれん償却額	6,202	6,202
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(149)	(3,222)
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	6	3
Decrease (increase) in asset for retirement benefits	退職給付に係る資産の増減額(△は増加)	(1,248)	(1,893)
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	73	48
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減額(△は減少)	(803)	55
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	71	(31)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	26	19
Gain on fund management	資金運用収益	(70,861)	(73,805)
Financing expenses	資金調達費用	4,882	4,832
Loss (gain) related to securities	有価証券関係損益(△)	2,337	(1,212)
Foreign exchange losses (gains)	為替差損益(△は益)	(11,116)	7,905
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	15	108
Loss on reduction of non-current assets	固定資産圧縮損	—	26
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(192,383)	(84,707)
Net increase (decrease) in deposit	預金の純増減(△)	127,973	135,589
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	26,338	(22,500)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	51,901	29,180
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	391	251
Net decrease (increase) in call loans	コールローン等の純増(△)減	301	1,569
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	125	607
Net increase (decrease) in call money	コールマネー等の純増減(△)	(6,175)	78,000
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	(3,491)	22,789
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	131	1,460
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	(397)	(83)
Proceeds from fund management	資金運用による収入	68,191	73,908
Payments for finance	資金調達による支出	(2,020)	(7,692)
Other, net	その他	(2,564)	(9,273)
Subtotal	小計	22,254	191,853
Income taxes paid	法人税等の支払額	(3,645)	(12,405)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	18,608	179,447

(Millions of yen)

Item	(Japanese)	FY 2014(ended March 31, 2015)	FY 2015(ended March 31, 2016)
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	(257,319)	(330,762)
Proceeds from sales of securities	有価証券の売却による収入	72,826	85,566
Proceeds from redemption of securities	有価証券の償還による収入	193,323	154,466
Purchases of tangible fixed assets	有形固定資産の取得による支出	(2,618)	(2,093)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	34	0
Purchases of intangible fixed assets	無形固定資産の取得による支出	(664)	(760)
Other, net	その他の	(56)	(71)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	5,525	(93,654)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	—	(10,000)
Cash dividends paid	配当金の支払額	(2,832)	(3,332)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(2,832)	(13,332)
Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	42	(21)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	21,344	72,438
Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	342,368	363,712
Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	363,712	436,150

5. Note for Assumptions of Going Concern

Not applicable.

6. 【Reference】

【The Ashikaga Bank, Ltd.】

Non-consolidated Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2015	As of March 31, 2016
Assets	(資産の部)		
Cash and due from banks	現金預け金	365,317	437,507
Cash	現金	56,766	59,887
Due from banks	預け金	308,550	377,620
Call loans	コールローン	1,644	414
Monetary claims bought	買入金銭債権	7,727	7,627
Trading account securities	商品有価証券	4,164	3,596
Trading government bonds	商品国債	1,989	749
Trading local government bonds	商品地方債	1,467	1,258
Trading government guaranteed bonds	商品政府保証債	706	1,587
Securities	有価証券	1,236,859	1,325,749
Government bonds	国債	351,981	351,547
Local government bonds	地方債	241,943	251,967
Corporate bonds	社債	238,602	205,872
Stocks	株式	85,020	77,629
Other securities	その他の証券	319,311	438,732
Loans and bills discounted	貸出金	4,189,420	4,274,437
Bills discounted	割引手形	27,586	25,474
Loans on bills	手形貸付	193,747	193,052
Loans on deeds	証書貸付	3,604,357	3,668,137
Overdrafts	当座貸越	363,729	387,773
Foreign exchanges	外国為替	5,837	4,377
Due from foreign banks (our accounts)	外国他店預け	5,673	4,278
Foreign bills bought	買入外国為替	88	52
Foreign bills receivable	取立外国為替	74	45
Other assets	その他の資産	18,946	24,916
Domestic exchange settlement account, debit	未決済為替貸	3	4
Prepaid expenses	前払費用	80	260
Accrued income	未収収益	5,644	5,824
Variation margins of future markets	先物取引差金勘定	3	26
Derivatives other than for trading - assets	金融派生商品	4,758	5,745
Other	その他の資産	8,456	13,056
Tangible fixed assets	有形固定資産	25,397	25,275
Buildings, net	建物	7,338	7,737
Land	土地	13,691	13,459
Leased assets, net	リース資産	18	16
Construction in progress	建設仮勘定	1,025	435
Other tangible fixed assets	その他の有形固定資産	3,323	3,626
Intangible fixed assets	無形固定資産	3,555	2,569
Software	ソフトウェア	3,023	2,037
Other intangible fixed assets	その他の無形固定資産	532	531
Prepaid pension cost	前払年金費用	10,899	12,786
Customers' liabilities for acceptances and guarantees	支払承諾見返	16,566	12,913
Allowance for loan losses	貸倒引当金	(39,009)	(33,328)
Total Assets	資産の部合計	5,847,327	6,098,844

(Millions of yen)

Item	(Japanese)	As of March 31, 2015	As of March 31, 2016
Liabilities	(負債の部)		
Deposits	預 金	5,085,385	5,224,561
Current deposits	当 座 預 金	177,398	190,554
Ordinary deposits	普 通 預 金	2,898,972	3,053,380
Saving deposits	貯 蓄 預 金	73,894	72,060
Deposits at notice	通 知 預 金	10,683	8,181
Time deposits	定 期 預 金	1,753,463	1,739,401
Installment savings	定 期 積 金	14,268	14,710
Other deposits	そ の 他 の 預 金	156,703	146,270
Negotiable certificates of deposit	譲 渡 性 預 金	252,379	224,878
Call money	コ ー ル マ ネ ー	—	78,000
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	2,473	25,263
Borrowed money	借 用 金	152,546	181,726
Borrowings from other banks	借 入 金	152,546	181,726
Foreign Exchanges	外 国 為 替	365	282
Foreign bills sold	売 渡 外 国 為 替	225	131
Foreign bills payable	未 払 外 国 為 替	140	151
Other liabilities	そ の 他 負 債	33,212	30,426
Domestic exchange settlement account, credit	未 決 済 為 替 借	2,714	2,864
Income taxes payable	未 払 法 人 税 等	8,762	1,990
Accrued expenses	未 払 費 用	5,784	5,774
Unearned revenue	前 受 収 益	1,709	1,679
Reserve for interest on installment savings	給 付 補 填 備 金	5	4
Derivatives other than for trading - liabilities	金 融 派 生 商 品	6,544	8,263
Lease obligations	リ ー ス 債 務	19	17
Asset retirement obligations	資 産 除 去 債 務	539	544
Other	そ の 他 の 負 債	7,133	9,287
Provision for directors' bonuses	役 員 賞 与 引 当 金	24	25
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	116	132
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	803	858
Provision for contingent loss	偶 発 損 失 引 当 金	495	464
Provision for point card certificates	ポ イ ン ト 引 当 金	74	90
Deferred tax liabilities	繰 延 税 金 負 債	10,129	7,296
Acceptances and guarantees	支 払 承 諾	16,566	12,913
Total liabilities	負 債 の 部 合 計	5,554,571	5,786,919
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	110,634	129,428
Legal retained earnings	利 益 準 備 金	15,281	17,694
Other retained earnings	そ の 他 利 益 剰 余 金	95,352	111,733
Retained earnings brought forward	繰 越 利 益 剰 余 金	95,352	111,733
Total shareholders' equity	株 主 資 本 合 計	245,634	264,428
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	47,771	51,447
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(650)	(3,951)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	47,121	47,495
Total net assets	純 資 産 の 部 合 計	292,755	311,924
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,847,327	6,098,844

(Note) Figures are rounded down to the nearest million.

7. 【Reference】

【The Ashikaga Bank, Ltd.】

Non-consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	FY 2014(ended March 31, 2015)	FY 2015(ended March 31, 2016)
Ordinary income	経常収益	92,616	100,545
Interest income	資金運用収益	68,160	71,582
Interest on loans and discounts	貸出金利息	55,008	53,724
Interest and dividends on securities	有価証券利息配当金	12,430	16,958
Interest on call loans	コールローン利息	331	393
Interest on deposits with banks	預け金利息	275	404
Other interest income	その他の受入利息	115	102
Fees and commissions	役務取引等収益	20,716	21,253
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,783	4,764
Other fees and commissions	その他の役務収益	15,932	16,488
Other ordinary income	その他業務収益	952	1,343
Gains on foreign exchange transactions	外国為替売買益	403	347
Gain on trading account securities transactions	商品有価証券売買益	41	58
Gains on sales of bonds	国債等債券売却益	486	895
Income from derivatives other than for trading or hedging	金融派生商品収益	20	41
Other	その他の業務収益	0	0
Other income	その他経常収益	2,787	6,366
Reversal of allowance for loan losses	貸倒引当金戻入益	—	1,284
Recoveries of written off claims	償却債権取立益	701	508
Gains on sales of stocks and other securities	株式等売却益	505	3,508
Other	その他の経常収益	1,580	1,065
Operating expenses	経常費用	62,846	60,695
Interest expenses	資金調達費用	3,075	3,458
Interest on deposits	預金利息	2,312	2,082
Interest on negotiable certificates of deposit	譲渡性預金利息	220	226
Interest on call money	コールマネー利息	77	8
Interest on deposits for bonds lending transaction	債券貸借取引支払利息	69	211
Interest on borrowed money	借入金利息	104	150
Other interest expenses	その他の支払利息	291	779
Fees and commissions payments	役務取引等費用	6,155	6,314
Fees and commissions on domestic and foreign exchanges	支払為替手数料	875	886
Other fees and commissions	その他の役務費用	5,279	5,427
Other ordinary expenses	その他業務費用	0	36
Losses on sales of bonds	国債等債券売却損	0	0
Write-offs of bonds	国債等債券償却	—	36
General and administrative expenses	営業経費	48,962	47,711
Other expenses	その他経常費用	4,652	3,175
Provision of allowance for loan losses	貸倒引当金繰入額	1,742	—
Write-off amount of loans	貸出金償却	1,571	1,552
Losses on sales of stocks	株式等売却損	871	980
Losses on devaluation of stocks and other securities	株式等償却	43	8
Losses on sales of loans	貸出金売却損	0	7
Other expenses or losses	その他の経常費用	423	625
Ordinary income	経常利益	29,770	39,850
Extraordinary income	特別利益	16	—
Gain on disposal of non-current assets	固定資産処分益	16	—
Extraordinary losses	特別損失	29	383
Loss on disposal of non-current assets	固定資産処分損	29	108
Impairment loss	減損損失	—	248
Loss on reduction of non-current assets	固定資産圧縮損	—	26
Income before income taxes	税引前当期純利益	29,757	39,466
Income taxes - current	法人税、住民税及び事業税	10,192	10,468
Income taxes - deferred	法人税等調整額	(224)	(1,861)
Total income taxes	法人税等合計	9,968	8,607
Net income	当期純利益	19,789	30,859

(Note) Figures are rounded down to the nearest million.

8. 【Reference】

【The Ashikaga Bank, Ltd.】

Non-consolidated Statement of Shareholders' Equity

FY 2014 (ended March 31, 2015)

(Millions of yen)

		Shareholders' equity					Valuation and translation adjustments			Total Equity
		Capital stock	Retained earnings			Total shareholders' equity	Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Total valuation and translation adjustments	
			Capital surplus	Other retained earnings	Total retained earnings					
		資本金	資本剰余金	その他利益剰余金 繰越利益剰余金	利益剰余金合計	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計	純資産合計
Balance at the beginning of the period	当期首残高	135,000	12,332	88,404	100,737	235,737	22,907	(30)	22,876	258,614
Cumulative effect of an accounting change	会計方針の変更による累積的影響額			4,853	4,853	4,853				4,853
Balance at the beginning of current period reflected accounting change	会計方針の変更を反映した当期首残高	135,000	12,332	93,257	105,590	240,590	22,907	(30)	22,876	263,467
Changes of items during the period	当期変動額									
Cash dividends	剰余金の当配		2,949	(17,694)	(14,745)	(14,745)				(14,745)
Net income	当期純利益			19,789	19,789	19,789				19,789
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						24,863	(619)	24,244	24,244
Total changes of items during the period	当期変動額合計	—	2,949	2,094	5,043	5,043	24,863	(619)	24,244	29,288
Balance at the end of current period	当期末残高	135,000	15,281	95,352	110,634	245,634	47,771	(650)	47,121	292,755

FY 2015 (ended March 31, 2016)

(Millions of yen)

		Shareholders' equity					Valuation and translation adjustments			Total Equity
		Capital stock	Retained earnings			Total shareholders' equity	Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Total valuation and translation adjustments	
			Capital surplus	Other retained earnings	Total retained earnings					
		資本金	資本剰余金	その他利益剰余金 繰越利益剰余金	利益剰余金合計	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計	純資産合計
Balance at the beginning of the period	当期首残高	135,000	15,281	95,352	110,634	245,634	47,771	(650)	47,121	292,755
Changes of items during the period	当期変動額									
Cash dividends	剰余金の当配		2,412	(14,477)	(12,064)	(12,064)				(12,064)
Net income	当期純利益			30,859	30,859	30,859				30,859
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						3,675	(3,301)	374	374
Total changes of items during the period	当期変動額合計	—	2,412	16,381	18,794	18,794	3,675	(3,301)	374	19,169
Balance at the end of current period	当期末残高	135,000	17,694	111,733	129,428	264,428	51,447	(3,951)	47,495	311,924

II Financial Data for Fiscal 2015 (ended March 31, 2016)

1. Income Status

【Ashikaga Holdings Co., Ltd. (Consolidated Income Status)】

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Consolidated gross profit	連 結 粗 利 益	86,413	3,523	82,889
Net interest income	資 金 利 益	68,973	2,995	65,978
Net fees and commissions	役 務 取 引 等 利 益	15,940	156	15,783
Net trading income	特 定 取 引 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	1,499	371	1,128
General and administrative expenses	営 業 経 費	55,471	(1,164)	56,636
Write-off and reserve expenses of loans①	貸 倒 償 却 引 当 費 用 ①	3,749	(2,907)	6,656
Reversal of allowance for loan losses②	貸 倒 引 当 金 戻 入 益 ②	—	—	—
Recovery of written off claims③	償 却 債 権 取 立 益 ③	524	(182)	707
Gains (losses) on stocks	株 式 等 関 係 損 益	2,300	2,709	(409)
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—
Others	そ の 他	338	(830)	1,169
Ordinary profit	経 常 利 益	30,356	9,292	21,064
Extraordinary income(losses)	特 別 損 益	(186)	(170)	(15)
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	30,170	9,121	21,048
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,805	(4,787)	10,592
Income taxes-deferred	法 人 税 等 調 整 額	1,912	8,532	(6,620)
Net income	当 期 純 利 益	22,452	5,376	17,076
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 当 期 純 利 益	—	—	—
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	22,452	5,376	17,076

(Note) Consolidated gross business profit=(Interest income – Interest expenses)+(Fees and commissions income – Fees and commissions expenses)+(Trading income – Trading expenses)+(Other business income – Other business expenses)

(注) 連結粗利益=(資金運用収益 – 資金調達費用) + (役務取引等収益 – 役務取引等費用) + (特定取引収益 – 特定取引費用) + (その他業務収益 – その他業務費用)

Credit related costs (① – ② – ③)	与 信 関 係 費 用 (① – ② – ③)	3,224	(2,724)	5,949
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Reference (Number of Consolidated Subsidiaries)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	連 結 子 会 社 数	4	—	4
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—

Reference (Non-consolidated Income Status)

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

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Gross business profit	業 務 粗 利 益	84,370	3,772	80,598
Domestic gross business profit	国 内 業 務 粗 利 益	82,093	3,747	78,346
Core gross business profit	(除く国債等債券損益(5勘定戻))	81,234	3,374	77,859
Net interest income	資 金 利 益	66,287	2,871	63,416
Net fees and commissions	役 務 取 引 等 利 益	14,883	398	14,484
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	922	477	444
International gross business profit	国 際 業 務 粗 利 益	2,277	25	2,251
Core gross business profit	(除く国債等債券損益(5勘定戻))	2,277	25	2,251
Net interest income	資 金 利 益	1,836	167	1,668
Net fees and commissions	役 務 取 引 等 利 益	55	(20)	76
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	385	(122)	507
Expenses	経 費 (除く臨時処理分)	47,055	(990)	48,046
Personnel expenses	人 件 費	25,396	(609)	26,005
Non-personnel expenses	物 件 費	18,854	(843)	19,698
Taxes	税 金	2,804	462	2,342
Net business income (before general allowance for loan losses)	業 務 純 益 (一般貸引考慮前)	37,315	4,763	32,551
Gains (losses) on bonds	うち国債等債券損益(5勘定戻)	859	372	486
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額	—	2,265	(2,265)
Net business income (after general allowance for loan losses)	業 務 純 益	37,315	2,498	34,816
Net non-recurrent gains (losses)	臨 時 損 益	2,535	7,581	(5,046)
Gains (losses) on stocks	うち株式等損益(3勘定戻)	2,519	2,928	(409)
Disposal of non-performing loans②	うち不良債権処理額	1,528	(4,121)	5,649
Write-off amount of loans	貸 出 金 償 却	1,552	(19)	1,571
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	(4,007)	4,007
Losses on sales of loans	貸 出 金 売 却 損	7	7	0
Net transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(31)	(102)	71
Reversal of allowance for loan losses③	うち貸倒引当金戻入益	1,284	1,284	—
Recoveries of written-off claims④	うち償却債権取立益	508	(192)	701
Ordinary profits	経 常 利 益	39,850	10,080	29,770
Extraordinary income(loss)	特 別 損 益	(383)	(371)	(12)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(108)	(96)	(12)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	—	(16)	16
Loss on dispositions of non-current assets	固 定 資 産 処 分 損	108	79	29
Impairment loss	減 損 損 失	248	248	—
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	26	26	—
Income before income taxes	税 引 前 当 期 純 利 益	39,466	9,708	29,757
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,468	275	10,192
Income taxes-deferred	法 人 税 等 調 整 額	(1,861)	(1,637)	(224)
Net income	当 期 純 利 益	30,859	11,069	19,789
Credit related costs (①+②-③-④)	与信関係費用 (①+②-③-④)	(264)	(2,947)	2,683

2. Net Business Income

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Net business income (before transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	37,315	4,763	32,551
Per head (in thousands of yen)	職員一人当たり(千円)	12,911	1,892	11,019
Net business income	業務純益	37,315	2,498	34,816
Per head (in thousands of yen)	職員一人当たり(千円)	12,911	1,125	11,786

3. Interest Rate Spread

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(%)

Whole bank operations	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資金運用利回	1.22	0.02	1.20
Average yield on loans and bills discounted	貸出金利回	1.28	(0.07)	1.35
Average yield on securities	有価証券利回	1.47	0.45	1.02
Average yield on interest bearing liabilities②	資金調達原価	0.88	(0.05)	0.93
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	(0.00)	0.04
Average yield on call money and borrowed money	外部負債利回	0.09	(0.02)	0.11
Average interest rate spread (①-②)	総資金利鞘	0.34	0.07	0.27

(%)

Domestic operations	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Average yield on interest earning assets ①	資金運用利回	1.18	0.00	1.18
Average yield on loans and bills discounted	貸出金利回	1.28	(0.08)	1.36
Average yield on securities	有価証券利回	1.47	0.48	0.99
Average yield on interest bearing liabilities ②	資金調達原価	0.86	(0.06)	0.92
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	(0.00)	0.04
Average interest rate spread (①-②)	総資金利鞘	0.32	0.06	0.26

4. Gains and Losses on Securities

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益(5勘定戻)	859	372	486
Gains on sales	売却益	895	408	486
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	0	(0)	0
Losses on redemption	償還損	—	—	—
Write-offs	償却	36	36	—
Gains (losses) on stocks, etc.	株式等損益(3勘定戻)	2,519	2,928	(409)
Gains on sales	売却益	3,508	3,002	505
Losses on sales	売却損	980	108	871
Write-offs	償却	8	(34)	43

5. Return on Equity

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

(%)

	<i>(Japanese)</i>	FY 2015		FY 2014 (B)
		(A)	(A)-(B)	
Net income attributable to owners of the parent basis	親会社株主に帰属する 当期純利益ベース	7.60	1.20	6.40

(Note) A denominator (Net average assets) is calculated as follows: (Net assets at the beginning of the period excluding subscription rights to shares + Net assets at the end of the period excluding subscription rights to shares)/2

(注) 分母となる自己資本平均残高は、[(期首純資産の部－新株予約権)+(期末純資産の部－新株予約権)]÷2としております。

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(%)

	<i>(Japanese)</i>	FY 2015		FY 2014 (B)
		(A)	(A)-(B)	
Net business income basis (before general allowance for loan losses)	実質業務純益ベース	12.34	0.64	11.70
Net business income basis	業務純益ベース	12.34	(0.17)	12.51
Net income basis	当期純利益ベース	10.20	3.09	7.11

(Note) A denominator (Net average assets) is calculated as follows: (Net assets at the beginning of the period excluding subscription rights to shares + Net assets at the end of the period excluding subscription rights to shares)/2

(注) 分母となる自己資本平均残高は、[(期首純資産の部－新株予約権)+(期末純資産の部－新株予約権)]÷2としております。

6. Capital Adequacy Ratio (Domestic standard)

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

(Millions of yen)

		As of Mar.31, 2016 (A)			As of Sep.30, 2015 (B)	As of Mar.31, 2015 (C)
		(Preliminary figures)	(A)-(B)	(A)-(C)		
Capital adequacy ratio	自己資本比率	8.61%	(0.06%)	0.07%	8.67%	8.54%
Basic Core capital ①	コア資本に係る基礎項目	341,988	3,754	8,107	338,234	333,881
Of which, common equity capital	うち、普通株式等に係る株主資本の額	258,615	9,901	19,120	248,714	239,495
Of which, total accumulated other comprehensive income	うち、その他の包括利益累計額	(634)	(1,091)	(1,048)	456	414
Of which, total amount of provision	うち、引当金の合計額	20,007	944	(1,964)	19,063	21,971
Of which, directly issued capital instruments subject to phase out from Additional Tier 1	うち、適格旧資本調達手段の額	64,000	(6,000)	(8,000)	70,000	72,000
Adjustment Core capital ②	コア資本に係る調整項目	79,932	(1,958)	(5,224)	81,890	85,157
Of which, goodwill	うち、のれんに係るものの額	75,979	(3,101)	(6,202)	79,080	82,182
Of which, intangible fixed assets excluding goodwill	うち、のれん以外の無形固定資産の額	729	330	244	398	485
Of which, deferred tax assets excluding temporary differences	うち、繰延税金資産の額(一時差異に係るものを除く)	317	(30)	(286)	347	603
Of which, retirement benefits	うち、退職給付に係る資産の額	2,906	843	1,019	2,062	1,886
Capital ①-②	自己資本の額	262,056	5,712	13,332	256,343	248,723
Total risk weighted assets	リスク・アセット等	3,041,648	87,670	131,845	2,953,977	2,909,802

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

(Millions of yen)

		As of Mar.31, 2016 (A)			As of Sep.30, 2015 (B)	As of Mar.31, 2015 (C)
		(Preliminary figures)	(A)-(B)	(A)-(C)		
Capital adequacy ratio	自己資本比率	8.67%	(0.25%)	0.09%	8.92%	8.58%
Basic Core capital ①	コア資本に係る基礎項目	270,358	2,837	17,090	267,520	253,267
Of which, common equity capital	うち、普通株式等に係る株主資本の額	252,364	1,769	18,794	250,594	233,569
Of which, total amount of provision	うち、引当金の合計額	17,994	1,068	(1,704)	16,926	19,698
Adjustment Core capital ②	コア資本に係る調整項目	4,272	2,260	2,307	2,011	1,964
Of which, intangible fixed assets excluding goodwill	うち、のれん以外の無形固定資産の額	714	318	231	396	483
Of which, prepaid pension cost	うち、前払年金費用の額	3,557	1,942	2,076	1,614	1,481
Capital ①-②	自己資本の額	266,086	576	14,782	265,509	251,303
Total risk weighted assets	リスク・アセット等	3,067,431	92,647	139,717	2,974,783	2,927,713

III Status of Loans

1. Risk-monitored Loans

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(1) Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,616	44	(25)	1,571	1,642
Non-accrual delinquent loans	延滞債権額	69,210	(6,122)	(8,114)	75,333	77,324
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	(5)	—	5	—
Restructured loans	貸出条件緩和債権額	20,340	2,830	1,303	17,510	19,037
Total risk-monitored loans	合計	91,168	(3,252)	(6,836)	94,420	98,004
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	9,548	1,606	1,277	7,942	8,270
Total loans (Term-end balance)	貸出金残高(末残)	4,274,437	69,875	85,016	4,204,562	4,189,420

(2) Ratio of Risk-monitored loans to total loans

(%)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.03	0.00	0.00	0.03	0.03
Non-accrual delinquent loans	延滞債権額	1.61	(0.18)	(0.23)	1.79	1.84
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	0.00	—	0.00	—
Restructured loans	貸出条件緩和債権額	0.47	0.06	0.02	0.41	0.45
Total risk-monitored loans	合計	2.13	(0.11)	(0.20)	2.24	2.33

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

(1) Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,704	12	(70)	1,691	1,774
Non-accrual delinquent loans	延滞債権額	69,914	(6,367)	(8,289)	76,282	78,203
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	(5)	—	5	—
Restructured loans	貸出条件緩和債権額	20,340	2,830	1,303	17,510	19,037
Total risk-monitored loans	合計	91,959	(3,529)	(7,056)	95,489	99,016
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	11,342	1,315	1,009	10,027	10,333
Total loans (Term-end balance)	貸出金残高(末残)	4,235,174	69,551	84,707	4,165,622	4,150,466

(2) Ratio of Risk-monitored loans to total loans

(%)

Item	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.04	0.00	0.00	0.04	0.04
Non-accrual delinquent loans	延滞債権額	1.65	(0.18)	(0.23)	1.83	1.88
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	0.00	—	0.00	—
Restructured loans	貸出条件緩和債権額	0.48	0.06	0.03	0.42	0.45
Total risk-monitored loans	合計	2.17	(0.12)	(0.21)	2.29	2.38

2. Allowance for Loan Losses

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for loan losses	貸倒引当金	33,328	(2,782)	(5,680)	36,111	39,009
General allowance for loan losses	一般貸倒引当金	17,994	1,068	(1,704)	16,926	19,698
Specific allowance for loan losses	個別貸倒引当金	15,334	(3,850)	(3,976)	19,185	19,311
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for loan losses	貸倒引当金合計	40,679	(3,496)	(3,222)	44,175	43,901
General allowance for loan losses	一般貸倒引当金	20,007	944	(1,964)	19,063	21,971
Specific allowance for loan losses	個別貸倒引当金	20,671	(4,440)	(1,258)	25,112	21,930
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

3. Ratio to Reserve for Total Risk-monitored Loans

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(%)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Before partial direct write-off	部分直接償却前	42.84	(0.48)	(1.92)	43.32	44.76
After partial direct write-off	部分直接償却後	36.52	(1.69)	(3.25)	38.21	39.77

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

(%)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Before partial direct write-off	部分直接償却前	50.67	(1.03)	0.77	51.70	49.90
After partial direct write-off	部分直接償却後	44.20	(2.02)	(0.10)	46.22	44.30

4. Disclosed Claims under the Financial Revitalization Law

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,975	(370)	(1,840)	5,346	6,816
Doubtful claims	危険債権	66,152	(5,911)	(6,418)	72,063	72,571
Claims requiring supervision	要管理債権	20,340	2,825	1,303	17,515	19,037
Subtotal	小計	91,469	(3,456)	(6,956)	94,926	98,426
Normal claims	正常債権	4,262,153	82,030	104,164	4,180,123	4,157,988
Total	合計	4,353,623	78,573	97,208	4,275,049	4,256,415
Ratio of disclosed claims under the Financial Revitalization Law	金融再生法開示債権比率	2.10%	(0.12%)	(0.21%)	2.22%	2.31%
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	9,548	1,606	1,277	7,942	8,270

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,789	(661)	(2,089)	6,450	7,878
Doubtful claims	危険債権	66,261	(5,918)	(6,418)	72,180	72,680
Claims requiring supervision	要管理債権	20,340	2,825	1,303	17,515	19,037
Subtotal	小計	92,391	(3,754)	(7,205)	96,146	99,597
Normal claims	正常債権	4,225,079	82,248	104,339	4,142,831	4,120,740
Total	合計	4,317,471	78,493	97,133	4,238,977	4,220,337
Ratio of disclosed claims under the Financial Revitalization Law	金融再生法開示債権比率	2.13%	(0.13%)	(0.22%)	2.26%	2.35%
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	11,342	1,315	1,009	10,027	10,333

5. Status of Coverage on Disclosed Claims under the Financial Revitalization Law

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額 ②	69,236	(5,749)	(7,064)	74,985	76,300
Portion covered by allowance	貸倒引当金	18,891	(3,415)	(3,770)	22,307	22,662
Reserve for specific debtors	担保保証等	50,344	(2,333)	(3,293)	52,678	53,638
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	91,469	(3,456)	(6,956)	94,926	98,426
(%)						
Coverage ratio ②/①	保全率 ② / ①	75.69	(3.30)	(1.83)	78.99	77.52

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Mar 31, 2016)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring supervision	Total
		破産更生債権及びこれらに準ずる債権	危険債権	要管理債権	合計
Total claims outstanding	与信残高 ①	4,975	66,152	20,340	91,469
Collateral and guarantees	担保保証等保全額 ②	3,550	39,046	7,746	50,344
Uncoverage amount	非保全額 ③=①-②	1,424	27,106	12,593	41,124
Allowance for loan losses	貸倒引当金 ④	1,424	13,963	3,502	18,891
Coverage amount	保全額 ⑤=②+④	4,975	53,010	11,249	69,236
Allowance ratio	引当率 ④/③	100.00%	51.51%	27.81%	45.93%
Coverage ratio	保全率 ⑤/①	100.00%	80.13%	55.30%	75.69%

6. Loan Portfolio

(1) Classification of loans by type of industry

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	4,274,437	69,875	85,017	4,204,562	4,189,420
Manufacturing	製造業	500,153	(3,655)	(16,230)	503,808	516,383
Agriculture / Forestry	農業、林業	11,489	497	1,129	10,992	10,360
Fishery	漁業	514	(23)	(10)	537	524
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	5,474	(171)	(329)	5,645	5,803
Construction	建設業	149,759	7,444	5,585	142,315	144,174
Electricity, gas and water	電気・ガス・熱供給・水道業	43,145	1,920	3,404	41,225	39,741
Telecommunication	情報通信業	20,287	(19,037)	(20,824)	39,324	41,111
Transportation / Postal activities	運輸業、郵便業	102,787	1,190	(324)	101,597	103,111
Wholesale / Retail services	卸売業、小売業	395,757	334	(158)	395,423	395,915
Financial and insurance services	金融業、保険業	184,346	(11,406)	(14,328)	195,752	198,674
Real estate / Goods rental and leasing	不動産業、物品賃貸業	483,484	13,778	36,635	469,706	446,849
Services	その他サービス業	307,272	6,343	10,901	300,929	296,371
Government / Local government	国・地方公共団体	504,820	24,929	(15,177)	479,891	519,997
Others	その他	1,565,139	47,734	94,743	1,517,405	1,470,396

(2) Classification of risk-monitored loans by type of industry

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	91,168	(3,252)	(6,836)	94,420	98,004
Manufacturing	製造業	27,963	3,305	784	24,657	27,178
Agriculture / Forestry	農業、林業	331	118	94	213	237
Fishery	漁業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	(52)	(69)	52	69
Construction	建設業	5,774	(566)	(1,152)	6,341	6,927
Electricity, gas and water	電気・ガス・熱供給・水道業	—	(2)	—	2	—
Telecommunication	情報通信業	481	(148)	(80)	629	561
Transportation / Postal activities	運輸業、郵便業	2,981	(103)	355	3,084	2,625
Wholesale / Retail services	卸売業、小売業	17,465	(1,550)	(496)	19,015	17,961
Financial and insurance services	金融業、保険業	92	4	19	88	73
Real estate / Goods rental and leasing	不動産業、物品賃貸業	11,719	(441)	(2,697)	12,160	14,416
Services	その他サービス業	10,909	(4,219)	(4,071)	15,128	14,981
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	13,448	402	477	13,046	12,971

(3) Consumer loans

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,694,476	53,556	108,593	1,640,920	1,585,883
Housing loans	住宅ローン残高	1,647,528	49,543	100,545	1,597,985	1,546,983
Other loans	その他ローン残高	46,948	4,013	8,048	42,935	38,900

(4) Loans to small-and-medium-sized enterprises

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to Small and medium-sized enterprises	中小企業等貸出残高	3,205,981	84,475	169,103	3,121,506	3,036,878
Ratio of small and medium-sized enterprises loans	中小企業等貸出比率	75.00%	0.76%	2.52%	74.24%	72.48%

7. Loans to Entities Overseas by Country

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(1) Specific overseas loans

Not applicable

(2) Loans to Asian Countries

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
China	中国	495	15	15	479	480
(Of which, risk-monitored loans)	(うちリスク管理債権)	—	—	—	—	—
Total	合計	495	15	15	479	480
(Of which, risk-monitored loans)	(うちリスク管理債権)	—	—	—	—	—

(3) Loans to Latin American Countries

Not applicable

(4) Loans to Russia

Not applicable

8. Outstanding Balance of Deposits and Loans

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Mar 31, 2016			As of Sep 30, 2015	As of Mar 31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits (Terms-end balance)	預金(末残)	5,224,561	166,443	139,176	5,058,117	5,085,385
Deposits (Average balance)	預金(平残)	5,043,012	15,037	99,948	5,027,975	4,943,064
Loans (Terms-end balance)	貸出金(末残)	4,274,437	69,875	85,016	4,204,562	4,189,420
Loans (Average balance)	貸出金(平残)	4,173,068	27,708	127,531	4,145,359	4,045,537

IV Valuation Gains (Losses) on Securities

1. Valuation Standards of Securities

Trading purpose securities	売買目的 有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法(評価差額を損益処理)
Securities held-to-maturity	満期保有目的 債	Amortized cost method 償却原価法
Other securities (available-for-sale securities)	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法(評価差額は全部純資産直入)
Stocks of subsidiaries and affiliated companies	子会社及び 関連会社株式	Cost accounting method 原価法

2. Unrealized Valuation Gains (Losses) on Other Securities (available-for-sale securities)

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Mar 31, 2016					As of Sep 30, 2015			As of Mar 31, 2015		
		Unrealized valuation gains (losses)					Unrealized valuation gains (losses)			Unrealized valuation gains (losses)		
		(A)	(A)-(B)	(A)-(C)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses	(C)	Valuation gains	Valuation losses
Held-to-maturity	満期保有 目的	13,840	3,740	3,794	13,840	—	10,099	10,099	—	10,045	10,045	—
	Bonds	13,781	3,789	3,896	13,781	—	9,991	9,991	—	9,885	9,885	—
	Others	58	(48)	(101)	58	—	107	107	—	160	160	—
Other (available-for-sale)	その他有 価証券	71,633	19,372	4,128	75,624	3,991	52,260	55,473	3,213	67,504	68,714	1,209
	Stocks	29,438	(1,732)	(6,800)	29,515	76	31,171	31,220	49	36,239	36,277	38
	Bonds	30,974	17,042	15,841	31,283	308	13,932	14,452	519	15,133	15,480	347
	Others	11,219	4,062	(4,912)	14,825	3,605	7,156	9,800	2,643	16,131	16,956	824
Total	合計	85,473	23,113	7,922	89,464	3,991	62,359	65,572	3,213	77,550	78,760	1,209
	Stocks	29,438	(1,732)	(6,800)	29,515	76	31,171	31,220	49	36,239	36,277	38
	Bonds	44,756	20,832	19,737	45,064	308	23,923	24,443	519	25,018	25,366	347
	Others	11,278	4,013	(5,014)	14,883	3,605	7,264	9,908	2,643	16,292	17,116	824

(Note) Stocks in other securities (available-for-sale securities) that have market prices are stated at their average market prices during the final month of the fiscal year, and bonds and others that have market prices are stated at their fiscal year-end market prices.

(注) 時価は、株式については期末前1か月の市場価格等の平均に基づいて算定された額に、またそれ以外については、期末日における市場価格に基づいております。

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

(Millions of yen)

		As of Mar 31, 2016					As of Sep 30, 2015			As of Mar 31, 2015		
		Unrealized valuation gains (losses)					Unrealized valuation gains (losses)			Unrealized valuation gains (losses)		
		(A)	(A)-(B)	(A)-(C)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses	(C)	Valuation gains	Valuation losses
Held-to-maturity	満期保有 目的	13,840	3,740	3,794	13,840	—	10,099	10,099	—	10,045	10,045	—
	Bonds	13,781	3,789	3,896	13,781	—	9,991	9,991	—	9,885	9,885	—
	Others	58	(48)	(101)	58	—	107	107	—	160	160	—
Other (available-for-sale)	その他有 価証券	68,225	19,364	4,326	72,825	4,600	48,860	52,596	3,736	63,898	65,536	1,638
	Stocks	26,030	(1,740)	(6,604)	26,717	686	27,771	28,343	572	32,635	33,101	466
	Bonds	30,974	17,042	15,843	31,283	308	13,932	14,451	519	15,130	15,478	347
	Others	11,219	4,062	(4,912)	14,825	3,605	7,156	9,800	2,643	16,131	16,956	824
Total	合計	82,065	23,105	8,121	86,666	4,600	58,959	62,695	3,736	73,944	75,582	1,638
	Stocks	26,030	(1,740)	(6,604)	26,717	686	27,771	28,343	572	32,635	33,101	466
	Bonds	44,756	20,832	19,739	45,064	308	23,923	24,443	519	25,016	25,363	347
	Others	11,278	4,013	(5,014)	14,883	3,605	7,264	9,908	2,643	16,292	17,116	824

(Note) Stocks in other securities (available-for-sale securities) that have market prices are stated at their average market prices during the final month of the fiscal year, and bonds and others that have market prices are stated at their fiscal year-end market prices.

(注) 時価は、株式については期末前1か月の市場価格等の平均に基づいて算定された額に、またそれ以外については、期末日における市場価格に基づいております。

V Retirement Benefits

1. Retirement Benefit Obligation, etc.

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Projected retirement benefit obligation ①	退職給付債務残高	(42,576)	(3,866)	(38,709)
(Discount rate for retirement benefit)	(退職金制度割引率)	1.0%	—	1.0%
(Discount rate for pension plan)	(年金制度割引率)	0.3%	(0.9%)	1.2%
Fair value of plan assets ②	年金資産時価総額	53,061	444	52,617
Unrecognized prior service cost ③	未認識過去勤務債務	(1,012)	144	(1,157)
Unrecognized actuarial differences ④	未認識数理計算上の差異	3,314	5,163	(1,849)
Sub total (①+②+③+④)	貸借対照表計上額の純額	12,786	1,886	10,899
Prepaid pension cost	うち前払年金費用	12,786	1,886	10,899
Reserve for employee retirement benefits	うち退職給付引当金	—	—	—

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

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Projected retirement benefit obligation ①	退職給付債務残高	(42,752)	(3,879)	(38,872)
(Discount rate for retirement benefit)	(退職金制度割引率)	1.0%	—	1.0%
(Discount rate for pension plan)	(年金制度割引率)	0.3%	(0.9%)	1.2%
Fair value of plan assets ②	年金資産時価総額	53,199	441	52,757
Sub total (①+②)	連結貸借対照表計上額の純額	10,446	(3,438)	13,884
Net defined benefit asset	うち退職給付に係る資産	10,446	(3,438)	13,884
Net defined benefit liability	うち退職給付に係る負債	—	—	—

2. Retirement Benefit Costs

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	1,156	(809)	1,966
Service cost	勤務費用	1,815	(102)	1,918
Interest cost	利息費用	442	(10)	452
Expected return on plan assets	期待運用収益	(1,736)	(444)	(1,291)
Amortization of prior service cost	過去勤務債務償却	(144)	—	(144)
Recognized actuarial gain or loss	数理計算上の差異償却	767	(249)	1,017
Other retirement cost	その他	12	(2)	14

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

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	1,157	(812)	1,969

VI Tax Effect

Breakdown of sources for deferred tax assets and liabilities

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

(Millions of yen)

	(Japanese)	FY 2015		FY 2014
		(A)	(A)-(B)	(B)
Tax loss carryforwards	税務上の繰越欠損金	1,593	(5,362)	6,956
Liability for retirement benefits	退職給付に係る負債	3,493	994	2,499
Allowance for loan losses	貸倒引当金	14,440	(1,204)	15,644
Write-offs of securities	有価証券	11,592	(693)	12,285
Other	その他	5,968	911	5,056
Subtotal deferred tax assets ①	繰延税金資産小計	37,087	(5,354)	42,441
Less valuation allowance ②	評価性引当額	(21,049)	6,574	(27,623)
Total of deferred tax assets ③ (①+②)	繰延税金資産合計	16,038	1,220	14,818
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	19,697	504	19,193
Property revaluations in preparing consolidated financial statements	連結時固定資産簿価修正	737	(40)	777
Other	その他	93	76	16
Total deferred tax liabilities ④	繰延税金負債合計	20,528	540	19,988
Net deferred tax assets (③-④)	繰延税金資産の純額	(4,490)	679	(5,170)