

Ashikaga Holdings Co.,Ltd.

Financial Results for Fiscal Year 2014, ended March 31, 2015

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 25, 2015 (scheduled)
Payment date of cash dividends:	June 4, 2015 (scheduled)
Filing date of Financial Statements:	June 25, 2015 (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, 2014 to March 31, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

Fiscal year	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2015	96,723	(10.4)	21,064	(25.4)	17,076	(29.7)
Ended March 31, 2014	108,069	9.8	28,271	51.2	24,314	57.8

(Note) Comprehensive Income Fiscal year 2014: ¥43,963 million [93.7%] Fiscal year 2013: ¥22,691 million [-19.6%]

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, 2015	51.24	—	6.4	0.3	21.7
Ended March 31, 2014	69.85	—	9.3	0.5	26.1

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2014: ¥ — million Fiscal year 2013: ¥ — million

(Note) 1. On October 19, 2013, the Company split its common stock at a ratio of 100 shares to one common share. Therefore, net income per share has been calculated assuming that the stock split was made at the beginning of the year ended March 31, 2014.

2. Since net income available to common shareholders does not decrease as a result of dilution, diluted net income per share for FY2014 is not shown.

Listed on the First Section of the Tokyo Stock Exchange on December 19, 2013, diluted net income per share is calculated by deeming the average closing price in the period from the listing to the end of March 31, 2014 as the average market price for FY2013.

As a result of dilution, net income available to common shareholders does not decrease, so diluted net income per share for FY2013 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, 2015	5,864,239	287,121	4.8	861.58
Ended March 31, 2014	5,612,355	241,135	4.2	723.58

(Reference) Capital assets Fiscal Year 2014: ¥287,121 million Fiscal Year 2013: ¥241,135 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, 2015	18,608	5,525	(2,832)	363,712
Ended March 31, 2014	227,182	20,035	(59,939)	342,368

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			
	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2014	—	0.00	—	4.00	4.00	1,333	5.7	0.5
Ended March 31, 2015	—	4.50	—	4.50	9.00	2,999	17.5	1.1
Ending March 31, 2016(Forecast)	—	5.50	—	4.50	10.00		19.6	

(Note) Cash dividends (forecast) 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.

3. Consolidated Earnings Forecasts for Fiscal year 2015, ending March 31, 2016

(%: 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, 2015	48,000	(2.8)	12,500	(0.4)	7,000	(9.9)	21.00
Fiscal Year							
Ending March 31, 2016	95,000	(1.7)	23,500	11.5	17,000	(0.4)	51.01

*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 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, 2015 333,250,000 shares March 31, 2014 333,250,000 shares

② Number of treasury stock:

March 31, 2015 — shares March 31, 2014 — shares

③ Average number of shares:

FY2014 333,250,000 shares FY2013 287,343,835 shares

(Note) The company split its common stock at a ratio of 100 shares to one common shares on October 19, 2013, but the total shares in issue are calculated assuming that the split had occurred at the beginning of the fiscal year ended March 31, 2014.

(Reference) Earnings forecast of subsidiary bank, The Ashikaga Bank, Ltd.(non-consolidated)

(1) Earnings forecast for six months ending September 30, 2015

(in billions of JPY)

	Six months ended Sep.30,2014 (A)	Six months ending Sep.30,2015 (B) Forecast	Change (B)–(A)
Core gross business profit	40.4	40.5	0.1
Expenses	24.4	24.0	(0.4)
Core net business income	16.0	16.5	0.5
Ordinary profit	15.6	16.0	0.4
Net income	11.3	10.5	(0.8)

(2) Earnings forecast for fiscal year ending March 31, 2016

	Fiscal Year ended Mar.31,2015 (A)	Fiscal Year ending Mar.31,2016 (B) Forecast	Change (B)–(A)
Core gross business profit	80.1	79.5	(0.6)
Expenses	48.0	47.0	(1.0)
Core net business income	32.0	32.5	0.5
Ordinary profit	29.7	30.5	0.8
Net income	19.7	23.5	3.8

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.

Basic policy for the adoption of accounting principles

We provide banking services mainly in Japan. Therefore, we continue to apply accounting principles generally accepted in Japan. In addition, we will study for application of international accounting standard in consideration of the trends in banking industry or the shareholding ratio of overseas shareholders.

Financial Results for the Fiscal Year 2014, Ended March 31, 2015

Contents

I Consolidated Financial Information for Fiscal 2014	
1. Consolidated Balance Sheet	1
2. Consolidated Statement of Income and Consolidated Statement of Comprehensive Income	2
3. Consolidated Statement of Shareholders' Equity	3
4. Consolidated Statement of Cash Flows	4
5. Note for Assumptions of Going Concern	5
6. 【Reference】【The Ashikaga Bank, Ltd.】Non-consolidated Balance Sheet	6
7. 【Reference】【The Ashikaga Bank, Ltd.】Non-consolidated Statement of Income	8
8. 【Reference】【The Ashikaga Bank, Ltd.】Non-consolidated Statement of Shareholders' Equity	9
II Financial Data for Fiscal 2014 (ended March 31, 2015)	
1. Income Status	10
2. Net Business Income	12
3. Interest Rate Spread	12
4. Gains and Losses on Securities	12
5. Return on Equity	13
6. Capital Adequacy Ratio (Domestic Standard)	13
III Status of Loans	
1. Risk-monitored Loans	14
2. Allowance for Loan Losses	15
3. Ratio to Reserve for Total Risk-monitored Loans	15
4. Disclosed Claims under the Financial Revitalization Law	16
5. Status of Coverage on Disclosed Claims under the Financial Revitalization Law	16
6. Loan Portfolio	17
(1) Classification of loans by type of industry	
(2) Classification of risk-monitored loans by type of industry	
(3) Consumer loans	
(4) Loans to small-and-medium-sized enterprises	
7. Loans to Entities Overseas by Country	18
8. Outstanding Balance of Deposits and Loans	18
IV Valuation Gains (Losses) on Securities	
1. Valuation Standards of Securities	19
2. Unrealized Valuation Gains (Losses) on Other Securities (available-for-sale securities)	19
V Retirement Benefits	
1. Retirement Benefit Obligation, etc.	20
2. Retirement Benefit Costs	20
VI Tax Effect	21

I Consolidated Financial Information for Fiscal 2014

1. Consolidated Balance Sheet

【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

Item	(Japanese)	As of March 31, 2014	As of March 31, 2015
Assets	(資産の部)		
Cash and due from banks	現金預け金	344,369	365,322
Call loans and bills bought	コールローン及び買入手形	1,520	1,644
Monetary claims bought	買入金銭債権	8,180	7,727
Trading account securities	商品有価証券	4,266	4,164
Securities	有価証券	1,176,469	1,207,938
Loans and bills discounted	貸出金	3,958,083	4,150,466
Foreign exchanges	外国為替	5,969	5,837
Other assets	その他資産	20,307	23,938
Tangible fixed assets	有形固定資産	23,378	24,291
Buildings, net	建建物	7,294	7,074
Land	土地	12,467	12,831
Leased assets, net	リース資産	12	18
Construction in progress	建設仮勘定	238	1,025
Other tangible fixed assets	その他の有形固定資産	3,366	3,341
Intangible fixed assets	無形固定資産	93,141	85,754
Software	ソフトウェア	4,219	3,037
Goodwill	のれん	88,384	82,182
Lease assets	リース資産	2	—
Other intangible fixed assets	その他の無形固定資産	535	534
Asset for retirement benefits	退職給付に係る資産	3,357	13,884
Deferred tax assets	繰延税金資産	2,027	604
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,333	16,566
Allowance for loan losses	貸倒引当金	(44,051)	(43,901)
Total Assets	資産の部合計	5,612,355	5,864,239
Liabilities	(負債の部)		
Deposits	預金	4,943,137	5,071,110
Negotiable certificates of deposit	譲渡性預金	171,040	197,379
Call money and bills sold	コールマネー及び売渡手形	6,175	—
Payables under securities lending transactions	債券貸借取引受入担保金	5,965	2,473
Borrowed money	借入金	180,644	232,546
Foreign Exchanges	外国為替	763	365
Other liabilities	その他負債	43,022	49,169
Provision for directors' bonuses	役員賞与引当金	48	54
Liability for retirement benefits	退職給付に係る負債	2,779	—
Provision for directors' retirement benefits	役員退職慰労引当金	189	262
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,606	803
Provision for contingent loss	偶発損失引当金	424	495
Provision for point card certificates	ポイント引当金	88	115
Deferred tax liabilities	繰延税金負債	—	5,774
Acceptances and guarantees	支払承諾	15,333	16,566
Total liabilities	負債の部合計	5,371,220	5,577,117
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	75,375	94,474
Total shareholders' equity	株主資本合計	221,896	240,994
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	20,230	44,704
Deferred gains (losses) on hedges	繰延ヘッジ損益	(30)	(650)
Defined retirement benefit plans	退職給付に係る調整累計額	(960)	2,072
Total accumulated other comprehensive income	その他の包括利益累計額合計	19,239	46,126
Total equity	純資産の部合計	241,135	287,121
Total liabilities and equity	負債及び純資産の部合計	5,612,355	5,864,239

(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 2013(ended March 31, 2014)	FY 2014(ended March 31, 2015)
Ordinary income	経常収益	108,069	96,723
Interest income	資金運用収益	69,456	70,861
Interest on loans and discounts	貸出金利息	57,751	57,010
Interest and dividends on securities	有価証券利息配当金	11,196	13,118
Interest on call loans and bills bought	コールローン利息及び買入手形利息	204	331
Interest on deposits with banks	預け金利息	187	275
Other interest income	その他の受入利息	116	125
Fees and commissions	役務取引等収益	21,317	21,839
Other ordinary income	その他業務収益	3,437	1,272
Other income	その他経常収益	13,857	2,749
Recoveries of written off claims	償却債権取立	1,631	707
Gains on sales of stocks and other securities	株式等売却益	11,325	505
Others	その他の経常収益	899	1,536
Ordinary expenses	経常費用	79,797	75,658
Interest expenses	資金調達費用	4,624	4,882
Interest on deposits	預金利息	2,487	2,308
Interest on negotiable certificates of deposit	譲渡性預金利息	158	206
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	19	77
Interest on payables under securities lending	債券貸借取引支払利息	62	69
Interest on borrowed money	借入金利息	1,871	1,924
Other interest expenses	その他の支払利息	24	296
Fees and commissions payments	役務取引等費用	5,759	6,056
Other business expenses	その他業務費用	1,461	144
General and administrative expenses	営業経費	57,547	56,636
Other operating expenses	その他経常費用	10,405	7,939
Provision of allowance for loan losses	貸倒引当金繰入額	6,791	4,097
Other	その他の経常費用	3,614	3,842
Ordinary profit	経常利益	28,271	21,064
Extraordinary income	特別利益	4	16
Gains on dispositions of fixed assets	固定資産処分益	4	16
Extraordinary losses	特別損失	354	32
Loss on disposal of non-current assets	固定資産処分損	39	32
Impairment loss	減損損失	71	—
Extra retirement payments	割増退職金	243	—
Income before income taxes and minority interests	税金等調整前当期純利益	27,921	21,048
Income taxes-current	法人税、住民税及び事業税	2,708	10,592
Income taxes-deferred	法人税等調整額	898	(6,620)
Total income taxes	法人税等合計	3,607	3,972
Income before minority interests	少数株主損益調整前当期純利益	24,314	17,076
Net income	当期純利益	24,314	17,076

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

(2) Consolidated Statement of Comprehensive Income

(Millions of yen) Millions of yen)

Item	(Japanese)	FY 2013(ended March 31, 2014)	FY 2014(ended March 31, 2015)
Income before minority interests	少数株主損益調整前当期純利益	24,314	17,076
Other comprehensive income	その他の包括利益	(1,622)	26,887
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	(1,724)	24,473
Deferred gains (losses) on hedges	繰延ヘッジ損益	101	(619)
Defined retirement benefit plans	退職給付に係る調整額	—	3,032
Comprehensive income	包括利益	22,691	43,963
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	22,691	43,963
Comprehensive income attributable to minority interests	少数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 2013(ended March 31, 2014)

(Millions of yen)

		Shareholders' equity					Accumulated other comprehensive income				Total Equity
		Capital stock	Capital surplus	Retained earnings	Treasury Stock	Total shareholders' 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	自己株式	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	105,010	95,780	56,730	—	257,521	21,954	(132)	—	21,822	279,343
Changes of items during the period	当期変動額										
	新株の発行	12,485	12,485			24,971					24,971
	剰余金の当配			(5,670)		(5,670)					(5,670)
	当期純利益			24,314		24,314					24,314
	自己株式の取得				(79,240)	(79,240)					(79,240)
	自己株式の消却		(79,240)		79,240	—					—
	株主資本以外の項目の当期変動額(純額)						(1,724)	101	(960)	(2,583)	(2,583)
Total changes of items during the period	当期変動額計	12,485	(66,755)	18,644	—	(35,625)	(1,724)	101	(960)	(2,583)	(38,208)
Balance at the end of current period	当期末残高	117,495	29,025	75,375	—	221,896	20,230	(30)	(960)	19,239	241,135

FY 2014(ended March 31, 2015)

(Millions of yen)

		Shareholders' equity					Accumulated other comprehensive income				Total Equity
		Capital stock	Capital surplus	Retained earnings	Treasury Stock	Total shareholders' 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	自己株式	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										
	剰余金の当配			(2,832)		(2,832)					(2,832)
	当期純利益			17,076		17,076					17,076
	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

4. Consolidated Statement of Cash Flows

【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

Item	(Japanese)	FY 2013(ended March 31, 2014)	FY 2014(ended March 31, 2015)
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	27,921	21,048
Depreciation and amortization	減価償却費	3,702	3,446
Impairment loss	減損損失	71	—
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(△)	1,012	(149)
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	(8)	6
Decrease (increase) in asset for retirement benefits	退職給付に係る資産の増減額(△は増加)	(1,076)	(1,248)
Increase (decrease) in liability for retirement benefits	退職給付に係る負債の増減額(△は減少)	(446)	—
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	(65)	73
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	88	(803)
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	97	71
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	14	26
Increase (decrease) in provision for loss on disaster	災害損失引当金の増減額(△は減少)	(70)	—
Gain on fund management	資金運用収益	(69,456)	(70,861)
Financing expenses	資金調達費用	4,624	4,882
Loss (gain) related to securities	有価証券関係損益(△)	(9,758)	2,337
Foreign exchange losses (gains)	為替差損益(△は益)	(1,515)	(11,116)
Losses (gains) on disposal of non-current assets	固定資産処分損益(△は益)	34	15
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(182,108)	(192,383)
Net increase (decrease) in deposit	預金の純増減(△)	197,325	127,973
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	20,113	26,338
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(△)	58,940	51,901
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	40,808	391
Net decrease (increase) in call loans	コールローン等の純増(△)減	127,749	301
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	13	125
Net increase (decrease) in call money	コールマネー等の純増減(△)	6,175	(6,175)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	(65,985)	(3,491)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	1,481	131
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	213	(397)
Proceeds from fund management	資金運用による収入	70,772	68,191
Payments for finance	資金調達による支出	(5,448)	(2,020)
Other, net	その他	(1,674)	(2,564)
Subtotal	小計	229,747	22,254
Income taxes paid	法人税等の支払額	(2,565)	(3,645)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	227,182	18,608

(Millions of yen)

Item	(Japanese)	FY 2013(ended March 31, 2014)	FY 2014(ended March 31, 2015)
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	(385,180)	(257,319)
Proceeds from sales of securities	有価証券の売却による収入	189,879	72,826
Proceeds from redemption of securities	有価証券の償還による収入	217,544	193,323
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,605)	(2,618)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	48	34
Purchases of intangible fixed assets	無形固定資産の取得による支出	(647)	(664)
Other, net	その他の	(4)	(56)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	20,035	5,525
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Increase in subordinated borrowings	劣後特約付借入れによる収入	70,000	—
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	(70,000)	—
Proceeds from issuance of common stock	株式の発行による収入	24,971	—
Cash dividends paid	配当金の支払額	(5,670)	(2,832)
Purchase of treasury stock	自己株式の取得による支出	(79,240)	—
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(59,939)	(2,832)
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	29	42
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	187,307	21,344
Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	155,060	342,368
Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	342,368	363,712

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, 2014	As of March 31, 2015
Assets	(資産の部)		
Cash and due from banks	現金預け	344,367	365,317
Cash	現金	58,938	56,766
Due from banks	預け	285,428	308,550
Call loans	コール	1,520	1,644
Monetary claims bought	入金債権	8,180	7,727
Trading account securities	商品有価証券	4,266	4,164
Trading government bonds	商品国債	2,251	1,989
Trading local government bonds	商品地方債	1,120	1,467
Trading government guaranteed bonds	商品政府保証債	893	706
Securities	有価証券	1,205,418	1,236,859
Government bonds	国債	439,400	351,981
Local government bonds	地方債	257,005	241,943
Corporate bonds	社債	269,572	238,602
Stocks	株	71,897	85,020
Other securities	その他の証券	167,542	319,311
Loans and bills discounted	貸出金	4,007,311	4,189,420
Bills discounted	割引手形	27,575	27,586
Loans on bills	手形貸付	194,587	193,747
Loans on deeds	証書貸付	3,434,511	3,604,357
Overdrafts	当座貸越	350,636	363,729
Foreign exchanges	外国為替	5,969	5,837
Due from foreign banks (our accounts)	外国他店預け	5,799	5,673
Foreign bills bought	買入外国為替	116	88
Foreign bills receivable	取引外国為替	53	74
Other assets	その他の資産	15,142	18,946
Domestic exchange settlement account, debit	未決済為替貸	8	3
Prepaid expenses	前払費用	77	80
Accrued income	未収収益	5,391	5,644
Variation margins of future markets	先物取引差金勘定	0	3
Derivatives other than for trading - assets	金融派生商品	2,081	4,758
Other	その他の資産	7,582	8,456
Tangible fixed assets	有形固定資産	24,536	25,397
Buildings, net	建物	7,610	7,338
Land	土地	13,324	13,691
Leased assets, net	リース資産	12	18
Construction in progress	建設仮勘定	238	1,025
Other tangible fixed assets	その他の有形固定資産	3,350	3,323
Intangible fixed assets	無形固定資産	4,739	3,555
Software	ソフトウェア	4,206	3,023
Other intangible fixed assets	その他の無形固定資産	532	532
Prepaid pension cost	前払年金費用	2,955	10,899
Deferred tax assets	繰延税金資産	2,219	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,333	16,566
Allowance for loan losses	貸倒引当金	(40,715)	(39,009)
Total Assets	資産の部合計	5,601,246	5,847,327

(Millions of yen)

Item	(Japanese)	As of March 31, 2014	As of March 31, 2015
Liabilities	(負債の部)		
Deposits	預 金	4,957,892	5,085,385
Current deposits	当 座 預 金	163,278	177,398
Ordinary deposits	普 通 預 金	2,764,002	2,898,972
Saving deposits	貯 蓄 預 金	76,567	73,894
Deposits at notice	通 知 預 金	9,816	10,683
Time deposits	定 期 預 金	1,770,853	1,753,463
Installment savings	定 期 積 金	14,131	14,268
Other deposits	そ の 他 の 預 金	159,243	156,703
Negotiable certificates of deposit	譲 渡 性 預 金	226,040	252,379
Call money	コ ー ル マ ネ ー	6,175	—
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	5,965	2,473
Borrowed money	借 入 金	100,644	152,546
Borrowings from other banks	借 入 金	100,644	152,546
Foreign Exchanges	外 国 為 替	763	365
Foreign bills sold	売 渡 外 国 為 替	587	225
Foreign bills payable	未 払 外 国 為 替	176	140
Other liabilities	そ の 他 の 負 債	26,812	33,212
Domestic exchange settlement account, credit	未 決 済 為 替 借	3,430	2,714
Income taxes payable	未 払 法 人 税 等	1,736	8,762
Accrued expenses	未 払 費 用	7,349	5,784
Unearned revenue	前 受 収 益	1,768	1,709
Reserve for interest on installment savings	給 付 補 て ん 備 金	5	5
Derivatives other than for trading - liabilities	金 融 派 生 商 品	1,759	6,544
Lease obligations	リ ー ス 債 務	12	19
Asset retirement obligations	資 産 除 去 債 務	534	539
Other	そ の 他 の 負 債	10,215	7,133
Provision for directors' bonuses	役 員 賞 与 引 当 金	21	24
Provision for retirement benefits	退 職 給 付 引 当 金	812	—
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	86	116
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,606	803
Provision for contingent loss	偶 発 損 失 引 当 金	424	495
Provision for point card certificates	ポ イ ン ト 引 当 金	51	74
Provision for loss on disaster	災 害 損 失 引 当 金	—	10,129
Acceptances and guarantees	支 払 承 諾	15,333	16,566
Total liabilities	負 債 の 部 合 計	5,342,632	5,554,571
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	100,737	110,634
Legal retained earnings	利 益 準 備 金	12,332	15,281
Other retained earnings	そ の 他 利 益 剰 余 金	88,404	95,352
Retained earnings brought forward	繰 越 利 益 剰 余 金	88,404	95,352
Total shareholders' equity	株 主 資 本 合 計	235,737	245,634
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	22,907	47,771
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(30)	(650)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	22,876	47,121
Total net assets	純 資 産 の 部 合 計	258,614	292,755
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,601,246	5,847,327

(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 2013(ended March 31, 2014)	FY 2014(ended March 31, 2015)
Ordinary income	経常収益	104,990	92,616
Interest income	資金運用収益	66,703	68,160
Interest on loans and discounts	貸出金利息	55,574	55,008
Interest and dividends on securities	有価証券利息配当金	10,630	12,430
Interest on call loans	コールローン利息	204	331
Interest on deposits with banks	預け金利息	187	275
Other interest income	その他の受入利息	105	115
Fees and commissions	役務取引等収益	20,189	20,716
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,804	4,783
Other fees and commissions	その他の役務収益	15,384	15,932
Other ordinary income	その他業務収益	3,114	952
Gains on foreign exchange transactions	外国為替売買益	373	403
Gain on trading account securities transactions	商品有価証券売買益	—	41
Gains on sales of bonds	国債等債券売却益	2,706	486
Income from derivatives other than for trading or hedging	金融派生商品収益	35	20
Other	その他の業務収益	0	0
Other income	その他経常収益	14,983	2,787
Recoveries of written off claims	償却債権取立益	1,623	701
Gains on sales of stocks and other securities	株式等売却益	12,424	505
Other	その他の経常収益	935	1,580
Operating expenses	経常費用	69,565	62,846
Interest expenses	資金調達費用	2,845	3,075
Interest on deposits	預金利息	2,493	2,312
Interest on negotiable certificates of deposit	譲渡性預金利息	169	220
Interest on call money	コールマネー利息	19	77
Interest on deposits for bonds lending transaction	債券貸借取引支払利息	62	69
Interest on borrowed money	借入金利息	80	104
Other interest expenses	その他の支払利息	19	291
Fees and commissions payments	役務取引等費用	5,840	6,155
Fees and commissions on domestic and foreign exchanges	支払為替手数料	878	875
Other fees and commissions	その他の役務費用	4,962	5,279
Other ordinary expenses	その他業務費用	1,331	0
Loss on trading account securities transactions	商品有価証券売買損	4	—
Loss on redemption of bonds	国債等債券売却損	1,326	0
General and administrative expenses	営業経費	49,931	48,962
Other expenses	その他経常費用	9,617	4,652
Provision of allowance for loan losses	貸倒引当金繰入額	6,749	1,742
Write-off amount of loans	貸出金償却	1,792	1,571
Losses on sales of stocks	株式等売却損	89	871
Losses on devaluation of stocks and other	株式等償却	0	43
Losses on sales of loans	貸出金売却損	397	0
Other expenses or losses	その他の経常費用	588	423
Ordinary income	経常利益	35,425	29,770
Extraordinary income	特別利益	4	16
Gain on disposal of non-current assets	固定資産処分益	4	16
Extraordinary losses	特別損失	427	29
Loss on disposal of non-current assets	固定資産処分損	39	29
Impairment loss	減損損	145	—
Extra retirement payments	割増退職金	243	—
Income before income taxes	税引前当期純利益	35,002	29,757
Income taxes - current	法人税、住民税及び事業税	2,158	10,192
Income taxes - deferred	法人税等調整額	663	(224)
Total income taxes	法人税等合計	2,821	9,968
Net income	当期純利益	32,180	19,789

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

8. 【Reference】

【The Ashikaga Bank, Ltd.】

Non-consolidated Statement of Shareholders' Equity

FY 2013 (ended March 31, 2014)

(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	9,383	73,919	83,302	218,302	25,522	(132)	25,390	243,693
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			32,180	32,180	32,180				32,180
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)						(2,615)	101	(2,513)	(2,513)
Total changes of items during the period	当期変動額計	—	2,949	14,485	17,434	17,434	(2,615)	101	(2,513)	14,921
Balance at the end of current period	当期末残高	135,000	12,332	88,404	100,737	235,737	22,907	(30)	22,876	258,614

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

II Financial Data for Fiscal 2014 (ended March 31, 2015)

1. Income Status

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013 (B)
		(A)	(A)-(B)	
Gross business profit	業 務 粗 利 益	80,598	608	79,990
Domestic gross business profit	国 内 業 務 粗 利 益	78,346	(257)	78,603
Core gross business profit	(除く国債等債券損益(5勘定戻))	77,859	635	77,224
Net interest income	資 金 利 益	63,416	468	62,947
Net fees and commissions	役 務 取 引 等 利 益	14,484	230	14,253
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	444	(957)	1,402
International gross business profit	国 際 業 務 粗 利 益	2,251	865	1,386
Core gross business profit	(除く国債等債券損益(5勘定戻))	2,251	865	1,386
Net interest income	資 金 利 益	1,668	757	910
Net fees and commissions	役 務 取 引 等 利 益	76	(18)	94
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	507	126	381
Expenses	経 費 (除く臨時処理分)	48,046	(931)	48,978
Personnel expenses	人 件 費	26,005	(666)	26,672
Non-personnel expenses	物 件 費	19,698	(415)	20,114
Taxes	税 金	2,342	150	2,191
Net business income (before general allowance for loan losses)	業 務 純 益 (一 般 貸 引 考 慮 前)	32,551	1,539	31,011
Gains (losses) on bonds	う ち 国 債 等 債 券 損 益 (5 勘 定 戻)	486	(893)	1,379
Net transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(2,265)	(5,962)	3,697
Net business income (after general allowance for possible loan)	業 務 純 益	34,816	7,501	27,314
Net non-recurrent gains (losses)	臨 時 損 益	(5,046)	(13,156)	8,110
Gains (losses) on stocks	う ち 株 式 等 損 益 (3 勘 定 戻)	(409)	(12,743)	12,333
Disposal of non-performing loans	う ち 不 良 債 権 処 理 額	5,649	318	5,330
Write-off of loans	貸 出 金 償 却	1,571	(220)	1,792
Net transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	4,007	955	3,052
Losses on sales of loans	貸 出 金 売 却 損	0	(397)	397
Provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	71	(26)	97
Others	そ の 他	—	8	(8)
Reversal of allowance for loan losses	う ち 貸 倒 引 当 金 戻 入 益	—	—	—
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	701	(922)	1,623
Ordinary profits	経 常 利 益	29,770	(5,654)	35,425
Extraordinary income(loss)	特 別 損 益	(12)	410	(423)
Net gains (losses) from fixed assets	固 定 資 産 処 分 損 益	(12)	22	(34)
Gains on disposal of non-current assets	固 定 資 産 処 分 益	16	12	4
Losses on dispositions of non-current assets	固 定 資 産 処 分 損	29	(9)	39
Impairment loss	減 損 損 失	—	(145)	145
Extra retirement payments	割 増 退 職 金	—	(243)	243
Losses on reduction of non-current assets	固 定 資 産 圧 縮 損	—	—	—
Income before income taxes	税 引 前 当 期 純 利 益	29,757	(5,244)	35,002
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,192	8,034	2,158
Income taxes-deferred	法 人 税 等 調 整 額	(224)	(887)	663
Net income	当 期 純 利 益	19,789	(12,391)	32,180

Reference (Credit related costs)

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(2,265)	(5,962)	3,697
Disposal of non-performing loans②	不良債権処理額	5,649	318	5,330
Write-off amount of loans	貸出金償却	1,571	(220)	1,792
Net transfer to specific allowance for loan losses	個別貸倒引当金繰入額	4,007	955	3,052
Losses on sales of loans	貸出金売却損	0	(397)	397
Net transfer to provision for contingent losses	偶発損失引当金繰入額	71	(26)	97
Others	その他	—	8	(8)
Reversal of allowance for loan losses③	貸倒引当金戻入	—	—	—
Reversal of general allowance for loan losses	一般貸倒引当金戻入	—	—	—
Reversal of specific allowance for loan losses	個別貸倒引当金戻入	—	—	—
Recovery of written off claims④	償却債権取立益	701	(922)	1,623
Total (①+②-③-④)	合計	2,683	(4,720)	7,404

Reference (Consolidated Income Status)

【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Consolidated gross profit	連結粗利益	82,889	523	82,366
Net interest income	資金利益	65,978	1,145	64,832
Net fees and commissions	役員取引等利益	15,783	225	15,558
Net trading income	特定取引利益	—	—	—
Net other business income	その他業務利益	1,128	(847)	1,975
General and administrative expenses	営業経費	56,636	(911)	57,547
Write-off and reserve expenses of loans①	貸倒償却引当費用①	6,656	(2,835)	9,492
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	707	(924)	1,631
Gains (losses) on stocks	株式等関係損益	(409)	(11,588)	11,179
Equity in gains (losses) of affiliated companies	持分法による投資損益	—	—	—
Others	その他	1,169	1,035	133
Ordinary profit	経常利益	21,064	(7,207)	28,271
Extraordinary income(losses)	特別損益	(15)	333	(349)
Income before income taxes and minority interests	税金等調整前当期純利益	21,048	(6,873)	27,921
Income taxes-current	法人税、住民税及び事業税	10,592	7,883	2,708
Income taxes-deferred	法人税等調整額	(6,620)	(7,518)	898
Income before minority interests	少数株主損益調整前当期純利益	17,076	(7,238)	24,314
Minority interests	少数株主利益	—	—	—
Net Income	当期純利益	17,076	(7,238)	24,314

(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)+(役員取引等収益-役員取引等費用)+(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)	5,949	(1,911)	7,860
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Reference (Number of Consolidated Subsidiaries)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	連結子会社数	4	—	4
Number of affiliated companies applicable to the equity	持分法適用会社数	—	—	—

2. Net Business Income

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013 (B)
		(A)	(A)-(B)	
Net business income (before transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	32,551	1,539	31,011
Per head (in thousands of yen)	職員一人当たり(千円)	11,019	791	10,228
Net business income	業務純益	34,816	7,501	27,314
Per head (in thousands of yen)	職員一人当たり(千円)	11,786	2,777	9,008

3. Interest Rate Spread

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

(%)

Whole bank operations	(Japanese)	FY 2014		FY 2013 (B)
		(A)	(A)-(B)	
Average yield on interest earning assets①	資金運用利回	1.20	(0.04)	1.24
Average yield on loans and bills discounted	貸出金利回	1.35	(0.10)	1.45
Average yield on securities	有価証券利回	1.02	0.17	0.85
Average yield on interest bearing liabilities②	資金調達原価	0.93	(0.06)	0.99
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	(0.01)	0.05
Average yield on call money and borrowed money	外部負債利回	0.11	0.02	0.09
Average interest rate spread (①-②)	総資金利鞘	0.27	0.02	0.25

(%)

Domestic operations	(Japanese)	FY 2014		FY 2013 (B)
		(A)	(A)-(B)	
Average yield on interest earning assets ①	資金運用利回	1.18	(0.05)	1.23
Average yield on loans and bills discounted	貸出金利回	1.36	(0.09)	1.45
Average yield on securities	有価証券利回	0.99	0.15	0.84
Average yield on interest bearing liabilities ②	資金調達原価	0.92	(0.06)	0.98
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	(0.01)	0.05
Average interest rate spread (①-②)	総資金利鞘	0.26	0.01	0.25

4. Gains and Losses on Securities

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益(5勘定戻)	486	(893)	1,379
Gains on sales	売却益	486	(2,219)	2,706
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	0	(1,326)	1,326
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) on stocks, etc.	株式等損益(3勘定戻)	(409)	(12,743)	12,333
Gains on sales	売却益	505	(11,918)	12,424
Losses on sales	売却損	871	782	89
Write-offs	償却	43	42	0

5. Return on Equity

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

(%)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Net business income basis (before general allowance for loan losses)	実質業務純益ベース	11.70	(0.64)	12.34
Net business income basis	業務純益ベース	12.51	1.64	10.87
Net income basis	当期純利益ベース	7.11	(5.70)	12.81

(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。

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

(%)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Net income basis	当期純利益ベース	6.40	(2.94)	9.34

(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, 2015 (A) (Preliminary figures)			As of Sep.30, 2014 (B)	As of Mar.31, 2014 (C)	
		(A)	(A)-(B)	(A)-(C)			
Capital adequacy ratio	自己資本比率	8.54%	(0.28%)	0.05%	8.82%	8.49%	
Basic Core capital ①	コア資本に係る基礎項目	333,881	1,844	10,761	332,037	323,120	
	Of which, common equity capital	うち、普通株式等に係る株主資本の額	239,495	7,801	18,932	231,693	220,563
	Of which, total accumulated other comprehensive income	うち、その他の包括利益累計額	414	414	414	—	—
	Of which, total amount of provision	うち、引当金の合計額	21,971	1,627	(585)	20,343	22,557
	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	72,000	(8,000)	(8,000)	80,000	80,000
Adjustment Core capital ②	コア資本に係る調整項目	85,157	(125)	(3,227)	85,283	88,384	
	Of which, goodwill	うち、のれんに係るものの額	82,182	(3,101)	(6,202)	85,283	88,384
	Of which, intangible fixed assets excluding goodwill	うち、のれん以外の無形固定資産の額	485	485	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)	603	603	603	—	—
	Of which, retirement benefits	うち、退職給付に係る資産の額	1,886	1,886	1,886	—	—
Capital ①-②	自己資本の額	248,723	1,969	13,988	246,754	234,735	
Total risk weighted assets	リスク・アセット等	2,909,802	113,260	147,575	2,796,542	2,762,226	

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

(Millions of yen)

		As of Mar.31, 2015 (A) (Preliminary figures)			As of Sep.30, 2014 (B)	As of Mar.31, 2014 (C)	
		(A)	(A)-(B)	(A)-(C)			
Capital adequacy ratio	自己資本比率	8.58%	(0.49%)	(0.10%)	9.07%	8.68%	
Basic Core capital ①	コア資本に係る基礎項目	253,267	(3,748)	10,312	257,016	242,954	
	Of which, common equity capital	うち、普通株式等に係る株主資本の額	233,569	(3,601)	12,577	237,171	220,991
	Of which, total amount of provision	うち、引当金の合計額	19,698	(147)	(2,265)	19,845	21,963
Adjustment Core capital ②	コア資本に係る調整項目	1,964	1,964	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	483	483	483	—	—
	Of which, prepaid pension cost	うち、前払年金費用の額	1,481	1,481	1,481	—	—
Capital ①-②	自己資本の額	251,303	(5,712)	8,348	257,016	242,954	
Total risk weighted assets	リスク・アセット等	2,927,713	95,288	131,115	2,832,424	2,796,597	

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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,642	(453)	(1,419)	2,095	3,061
Non-accrual delinquent loans	延滞債権額	77,324	(39)	819	77,363	76,505
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	—	(2)	—	2
Restructured loans	貸出条件緩和債権額	19,037	(5,810)	(15,703)	24,848	34,741
Total risk-monitored loans	合計	98,004	(6,303)	(16,305)	104,308	114,310
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	8,270	(2,612)	(1,300)	10,883	9,571
Total loans (Term-end balance)	貸出金残高(末残)	4,189,420	131,621	182,109	4,057,798	4,007,311

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

(%)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.03	(0.02)	(0.04)	0.05	0.07
Non-accrual delinquent loans	延滞債権額	1.84	(0.06)	(0.06)	1.90	1.90
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	0.45	(0.16)	(0.41)	0.61	0.86
Total risk-monitored loans	合計	2.33	(0.24)	(0.52)	2.57	2.85

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

(1) Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,774	(407)	(1,390)	2,182	3,165
Non-accrual delinquent loans	延滞債権額	78,203	(149)	953	78,352	77,250
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	—	(2)	—	2
Restructured loans	貸出条件緩和債権額	19,037	(5,810)	(15,703)	24,848	34,741
Total risk-monitored loans	合計	99,016	(6,367)	(16,143)	105,384	115,159
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	10,333	(2,258)	(675)	12,591	11,008
Total loans (Term-end balance)	貸出金残高(末残)	4,150,466	136,707	192,383	4,013,758	3,958,083

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

(%)

Item	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.04	(0.01)	(0.03)	0.05	0.07
Non-accrual delinquent loans	延滞債権額	1.88	(0.07)	(0.07)	1.95	1.95
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	0.45	(0.16)	(0.42)	0.61	0.87
Total risk-monitored loans	合計	2.38	(0.24)	(0.52)	2.62	2.90

2. Allowance for Loan Losses

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for loan losses	貸倒引当金	39,009	(576)	(1,705)	39,585	40,715
General allowance for loan losses	一般貸倒引当金	19,698	(147)	(2,265)	19,845	21,963
Specific allowance for loan losses	個別貸倒引当金	19,311	(429)	559	19,740	18,752
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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Allowance for loan losses	貸倒引当金合計	43,901	1,085	(149)	42,816	44,051
General allowance for loan losses	一般貸倒引当金	21,971	1,627	(585)	20,343	22,557
Specific allowance for loan losses	個別貸倒引当金	21,930	(542)	435	22,472	21,494
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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Before partial direct write-off	部分直接償却前	44.76	0.69	4.16	44.07	40.60
After partial direct write-off	部分直接償却後	39.77	1.85	4.17	37.92	35.60

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

(%)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Before partial direct write-off	部分直接償却前	49.90	2.66	6.25	47.24	43.65
After partial direct write-off	部分直接償却後	44.30	3.70	6.07	40.60	38.23

4. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(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	6,816	(1,489)	(1,372)	8,306	8,189
Doubtful claims	危険債権	72,571	891	1,038	71,679	71,533
Claims requiring supervision	要管理債権	19,037	(5,810)	(15,705)	24,848	34,743
Subtotal	小計	98,426	(6,408)	(16,040)	104,834	114,466
Normal claims	正常債権	4,157,988	142,698	205,203	4,015,290	3,952,785
Total	合計	4,256,415	136,289	189,162	4,120,125	4,067,252
Ratio of disclosed claims under the Financial Revitalization Law	金融再生法開示債権比率	2.31%	(0.23%)	(0.50%)	2.54%	2.81%
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	8,270	(2,612)	(1,300)	10,883	9,571

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(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	7,878	(1,538)	(1,261)	9,417	9,140
Doubtful claims	危険債権	72,680	876	1,023	71,803	71,656
Claims requiring supervision	要管理債権	19,037	(5,810)	(15,705)	24,848	34,743
Subtotal	小計	99,597	(6,471)	(15,943)	106,069	115,541
Normal claims	正常債権	4,120,740	147,886	215,575	3,972,853	3,905,165
Total	合計	4,220,337	141,414	199,631	4,078,922	4,020,706
Ratio of disclosed claims under the Financial Revitalization Law	金融再生法開示債権比率	2.35%	(0.25%)	(0.52%)	2.60%	2.87%
(Reference) Amount of partial direct write-off executed	(参考)部分直接償却実施額	10,333	(2,258)	(675)	12,591	11,008

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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額 ②	76,300	(4,683)	(7,554)	80,984	83,855
Portion covered by allowance	貸倒引当金	22,662	(921)	(991)	23,584	23,653
Reserve for specific debtors	担保保証等	53,638	(3,761)	(6,563)	57,400	60,201
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	98,426	(6,408)	(16,040)	104,834	114,466
(%)						
Coverage ratio ②/①	保全率 ② / ①	77.52	0.28	4.27	77.24	73.25

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Mar 31, 2015)

	(Japanese)	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	6,816	72,571	19,037	98,426
Collateral and guarantees	担保保証等保全額 ②	4,957	40,606	8,074	53,638
Uncoverage amount	非保全額 ③=①-②	1,859	31,964	10,963	44,787
Allowance for loan losses	貸倒引当金 ④	1,859	17,516	3,286	22,662
Coverage amount	保全額 ⑤=②+④	6,816	58,122	11,361	76,300
Allowance ratio	引当率 ④/③	100.00%	54.79%	29.97%	50.59%
Coverage ratio	保全率 ⑤/①	100.00%	80.09%	59.67%	77.52%

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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	4,189,420	131,622	182,109	4,057,798	4,007,311
Manufacturing	製造業	516,383	1,319	1,865	515,064	514,518
Agriculture / Forestry	農業、林業	10,360	(2,322)	(2,258)	12,682	12,618
Fishery	漁業	524	58	(14)	466	538
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	5,803	(11)	22	5,814	5,781
Construction	建設業	144,174	6,954	6,698	137,220	137,476
Electricity, gas and water	電気・ガス・熱供給・水道業	39,741	4,954	3,516	34,787	36,225
Telecommunication	情報通信業	41,111	(2,435)	(4,979)	43,546	46,090
Transportation / Postal activities	運輸業、郵便業	103,111	(3,164)	1,147	106,275	101,964
Wholesale / Retail services	卸売業、小売業	395,915	1,716	8,453	394,199	387,462
Financial and insurance services	金融業、保険業	198,674	(11,085)	(14,736)	209,759	213,410
Real estate / Goods rental and leasing	不動産業、物品賃貸業	446,849	20,941	37,967	425,908	408,882
Services	その他サービス業	296,371	13,455	5,297	282,916	291,074
Government / Local government	国・地方公共団体	519,997	39,552	29,628	480,445	490,369
Others	その他	1,470,396	61,688	109,503	1,408,708	1,360,893

(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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	98,004	(6,303)	(16,305)	104,308	114,310
Manufacturing	製造業	27,178	(2,412)	(4,178)	29,590	31,356
Agriculture / Forestry	農業、林業	237	(64)	(145)	302	382
Fishery	漁業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	69	(17)	(33)	86	103
Construction	建設業	6,927	(1,456)	(1,580)	8,383	8,507
Electricity, gas and water	電気・ガス・熱供給・水道業	—	(2)	(2)	2	2
Telecommunication	情報通信業	561	(249)	(352)	811	914
Transportation / Postal activities	運輸業、郵便業	2,625	(656)	(1,082)	3,282	3,708
Wholesale / Retail services	卸売業、小売業	17,961	(945)	(2,610)	18,907	20,572
Financial and insurance services	金融業、保険業	73	26	25	47	47
Real estate / Goods rental and leasing	不動産業、物品賃貸業	14,416	(409)	(1,088)	14,826	15,505
Services	その他サービス業	14,981	271	(5,023)	14,709	20,004
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	12,971	(386)	(233)	13,357	13,204

(3) Consumer loans

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,585,883	70,182	127,868	1,515,701	1,458,015
Housing loans	住宅ローン残高	1,546,983	66,002	121,852	1,480,981	1,425,131
Other loans	その他ローン残高	38,900	4,180	6,016	34,720	32,884

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

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to Small and medium-sized enterprises	中小企業等貸出残高	3,036,878	109,457	185,321	2,927,421	2,851,557
Ratio of small and medium-sized enterprises loans	中小企業等貸出比率	72.48%	0.34%	1.33%	72.14%	71.15%

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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
China	中国	480	(66)	(33)	547	514
(Of which, risk-monitored loans)	(うちリスク管理債権)	—	—	—	—	—
Total	合計	480	(66)	(33)	547	514
(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, 2015			As of Sep 30, 2014	As of Mar 31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits (Terms-end balance)	預金(末残)	5,085,385	168,555	127,492	4,916,830	4,957,892
Deposits (Average balance)	預金(平残)	4,943,064	18,703	174,982	4,924,360	4,768,081
Loans (Terms-end balance)	貸出金(末残)	4,189,420	131,621	182,109	4,057,798	4,007,311
Loans (Average balance)	貸出金(平残)	4,045,537	51,146	213,307	3,994,390	3,832,229

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, 2015					As of Sep 30, 2014			As of Mar 31, 2014		
		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	10,045	1,260	2,103	10,045	—	8,785	8,785	—	7,942	7,942	—
	Bonds 債券	9,885	1,278	2,152	9,885	—	8,606	8,606	—	7,732	7,732	—
	Others その他	160	(18)	(48)	160	—	179	179	—	209	209	—
Other (available-for-sale)	その他有価証券	67,504	22,374	35,069	68,714	1,209	45,130	45,706	575	32,434	33,117	683
	Stocks 株式	36,239	8,184	13,089	36,277	38	28,054	28,092	38	23,149	23,223	73
	Bonds 債券	15,133	3,874	8,568	15,480	347	11,258	11,482	224	6,564	7,022	457
	Others その他	16,131	10,314	13,411	16,956	824	5,817	6,130	313	2,720	2,871	151
Total	合計	77,550	23,634	37,173	78,760	1,209	53,915	54,491	575	40,377	41,060	683
	Stocks 株式	36,239	8,184	13,089	36,277	38	28,054	28,092	38	23,149	23,223	73
	Bonds 債券	25,018	5,153	10,720	25,366	347	19,865	20,089	224	14,297	14,755	457
	Others その他	16,292	10,296	13,362	17,116	824	5,996	6,309	313	2,929	3,081	151

(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, 2015					As of Sep 30, 2014			As of Mar 31, 2014		
		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	10,045	1,260	2,103	10,045	—	8,785	8,785	—	7,942	7,942	—
	Bonds 債券	9,885	1,278	2,152	9,885	—	8,606	8,606	—	7,732	7,732	—
	Others その他	160	(18)	(48)	160	—	179	179	—	209	209	—
Other (available-for-sale)	その他有価証券	63,898	22,381	34,411	65,536	1,638	41,516	43,086	1,569	29,486	31,163	1,677
	Stocks 株式	32,635	8,190	13,117	33,101	466	24,445	25,477	1,031	19,517	20,585	1,067
	Bonds 債券	15,130	3,876	8,573	15,478	347	11,254	11,478	224	6,557	7,015	457
	Others その他	16,131	10,314	12,720	16,956	824	5,817	6,130	313	3,411	3,563	151
Total	合計	73,944	23,641	36,515	75,582	1,638	50,302	51,871	1,569	37,428	39,105	1,677
	Stocks 株式	32,635	8,190	13,117	33,101	466	24,445	25,477	1,031	19,517	20,585	1,067
	Bonds 債券	25,016	5,155	10,726	25,363	347	19,860	20,085	224	14,290	14,747	457
	Others その他	16,292	10,296	12,671	17,116	824	5,996	6,309	313	3,621	3,772	151

(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 2014		FY 2013
		(A)	(A)-(B)	(B)
Projected retirement benefit obligation ① (Discount rate for retirement benefit) (Discount rate for pension plan)	退職給付債務残高 (退職金制度割引率) (年金制度割引率)	(38,709) (1.0%) (1.2%)	8,508	(47,217) (1.0%) (1.2%)
Fair value of plan assets ②	年金資産時価総額	52,617	4,771	47,845
Unrecognized prior service cost ③	未認識過去勤務債務	(1,157)	144	(1,302)
Unrecognized actuarial differences ④	未認識数理計算上の差異	(1,849)	(4,667)	2,817
Sub total (①+②+③+④)	貸借対照表計上額の純額	10,899	8,757	2,142
Prepaid pension cost	うち前払年金費用	10,899	7,944	2,955
Reserve for employee retirement benefits	うち退職給付引当金	—	812	(812)

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Projected retirement benefit obligation ① (Discount rate for retirement benefit) (Discount rate for pension plan)	退職給付債務残高 (退職金制度割引率) (年金制度割引率)	(38,872) (1.0%) (1.2%)	8,509	(47,382) (1.0%) (1.2%)
Fair value of plan assets ②	年金資産時価総額	52,757	4,797	47,960
Unrecognized prior service cost ③	未認識過去勤務債務	—	—	—
Unrecognized actuarial differences ④	未認識数理計算上の差異	—	—	—
Sub total (①+②+③+④)	連結貸借対照表計上額の純額	13,884	13,306	578
Prepaid pension cost	うち前払年金費用	—	—	—
Reserve for employee retirement benefits	うち退職給付引当金	—	—	—
Net defined benefit asset	うち退職給付に係る資産	13,884	10,527	3,357
Net defined benefit liability	うち退職給付に係る負債	—	2,779	(2,779)

2. Retirement Benefit Costs

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	1,966	(37)	2,004
Service cost	勤務費用	1,918	480	1,438
Interest cost	利息費用	452	(78)	531
Expected return on plan assets	期待運用収益	(1,291)	(400)	(891)
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	1,017	(35)	1,053
Other retirement cost	その他	14	(2)	17

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

(Millions of yen)

	(Japanese)	FY 2014		FY 2013
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	1,969	(39)	2,009

VI Tax Effect

Breakdown of sources for deferred tax assets and liabilities

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

(Millions of yen)

		(Japanese)	FY 2014		FY 2013
			(A)	(A)-(B)	(B)
	Tax loss carryforwards	税務上の繰越欠損金	6,956	413	6,542
	Liability for retirement benefits	退職給付に係る負債	2,499	(4,614)	7,113
	Allowance for loan losses	貸倒引当金	15,644	(436)	16,080
	Write-offs of securities	有価証券	12,285	(1,802)	14,088
	Other	その他	5,056	(285)	5,342
	Subtotal deferred tax assets ①	繰延税金資産小計	42,441	(6,725)	49,166
	Less valuation allowance ②	評価性引当額	(27,623)	9,381	(37,005)
	Total of deferred tax assets ③ (①+②)	繰延税金資産合計	14,818	2,656	12,161
	Unrealized gains on available-for-sale securities	その他有価証券評価差額金	19,193	9,938	9,255
	Property revaluations in preparing consolidated financial statements	連結時固定資産簿価修正	777	(80)	858
	Other	その他	16	(3)	20
	Total deferred tax liabilities ④	繰延税金負債合計	19,988	9,854	10,133
	Net deferred tax assets (③-④)	繰延税金資産の純額	(5,170)	(7,198)	2,027