

Mebuki Financial Group, Inc.

Financial Results for the First Half of Fiscal Year 2017, ending March 31, 2018

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <http://www.mebuki-fg.co.jp/>
 Representative: Kazuyoshi Terakado, President
 For Inquiry: Tetsuya Akino, General Manager of Corporate Planning Dept.
 Filing date of Financial Statements: November 22, 2017 (scheduled)
 Payment date of cash dividends: December 4, 2017 (scheduled)

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

1. Financial Highlights (from April 1, 2017 to September 30, 2017)

(1) Consolidated Operating Results (%: Changes from corresponding period of the previous fiscal year)

Fiscal Half	Ordinary Income		Ordinary Profit		Net income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2017	131,495	—	37,372	—	24,930	—
Ended September 30, 2016	52,972	(3.5)	18,690	6.9	12,027	8.8

(Note) Comprehensive Income First half of FY2017: ¥29,118 million [-%] First half of FY2016: ¥5,715 million [234.3%]

Fiscal Half	Net Income per Share	Net Income per Share (Diluted)
Ended September 30, 2017	¥21.16	¥21.15
Ended September 30, 2016	¥36.09	—

(Note) Since net income per share does not decrease as a result of dilution, diluted net income per share of first half of FY2016 is not shown.

(2) Consolidated Financial Conditions

Fiscal Half	Total Assets	Net Assets	Capital Assets to Total Assets
Ended September 30, 2017	¥16,270,418	¥884,622	5.4%
Fiscal year 2016	¥16,124,452	¥863,086	5.3%

(Reference) Capital assets First half of FY2017: ¥884,406 million Fiscal Year 2016: ¥862,892 million

(Note) "Capital assets to total assets" represents ("Net assets"-“Equity warrants”-“Non-controlling interests”) / “Total assets” at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Cash Dividends for Shareholders

Fiscal year	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
Ended March 31, 2017	¥—	¥5.50	¥—	¥6.50	¥12.00
Ending March 31, 2018	¥—	¥5.50	—	—	—
Ending March 31, 2018(Forecast)	—	—	—	¥5.50	¥11.00

(Note) 1. Revisions of released cash dividend forecasts : No

2. Year-end dividend for FY2016 includes a commemorative cash dividend of ¥1.00 per share for the business integration.

3. Consolidated Earnings Forecasts for Fiscal Year 2017, ending March 31, 2018

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

Fiscal Year	Ordinary Profit		Net income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Ending March 31, 2018	58,500	11.9	40,000	(74.7)	33.96

(Note) Revisions of released earnings forecasts : No

*Notes

(1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No

Included: -

Excluded: -

(2) Changes in accounting principles, accounting estimates and restatement

① Changes in accounting principles in accordance with changes in accounting standard, etc.: No

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):

September 30, 2017	1,179,055,218 shares	March 31, 2017	1,179,055,218 shares
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② Number of treasury stock:

September 30, 2017	1,181,309 shares	March 31, 2017	1,303,564 shares
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③ Average number of shares:

For the six months ended September 30, 2017	1,177,814,420 shares
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For the six months ended September 30, 2016	333,250,000 shares
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※ This report is outside the scope of the audit procedure based on the Financial Instrument and Exchange Law.

※ Notes for using forecasts information ,etc

•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.

•Mebuki Financial Group, Inc. (Mebuki) conducted a share exchange on October 1, 2016 under which Mebuki became the wholly owing parent company and The Joyo Bank, Ltd. (Joyo) became the wholly owned subsidiary. Based on the Accounting Standard for Business Combinations, this share exchange is a reverse acquisition wherein Mebuki is considered to be the acquired company and Joyo to be the acquiring company. There is no continuity of financial statements between the first half of the previous fiscal year and the first half of the current fiscal year. Therefore, the year-on-year changes are not disclosed. Consolidated interim financial information of the first half of the previous fiscal year is shown by the previous presentation method before the share exchange.

Financial Results for the First Half of Fiscal Year 2017, Ending March 31, 2018

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I Consolidated Interim Financial Information
1. Consolidated Interim Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,393,762	1,515,251
Call loans and bills bought	コールローン及び買入手形	5,160	13,822
Monetary claims bought	買入金銭債権	15,952	15,341
Trading assets	特定取引資産	7,226	7,284
Securities	有価証券	4,190,681	4,112,632
Loans and bills discounted	貸出金	10,244,730	10,290,523
Foreign exchanges	外国為替	7,222	6,692
Lease receivable and investments in lease	リース債権及びリース投資資産	48,366	52,062
Other assets	その他の資産	120,249	163,325
Tangible fixed assets	有形固定資産	117,732	116,877
Intangible fixed assets	無形固定資産	12,414	13,028
Asset for retirement benefits	退職給付に係る資産	12,275	13,759
Deferred tax assets	繰延税金資産	1,609	1,572
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,916	26,574
Allowance for loan losses	貸倒引当金	(78,840)	(78,319)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(9)
Total Assets	資産の部合計	16,124,452	16,270,418
Liabilities	(負債の部)		
Deposits	預金	13,507,047	13,565,410
Negotiable certificates of deposit	譲渡性預金	284,705	320,410
Call money and bills sold	コールマネー及び売渡手形	303,312	310,996
Payables under repurchase agreements	売現先勘定	—	17,539
Payables under securities lending transactions	債券貸借取引受入担保金	167,640	180,613
Trading liabilities	特定取引負債	511	501
Borrowed money	借入金	735,593	745,340
Foreign Exchanges	外国為替	757	826
Bonds	社債	5,000	5,000
Bonds with warrant attached	新株予約権付社債	33,657	33,819
Due to trust account	信託勘定借	13	12
Other liabilities	その他の負債	140,446	122,468
Provision for directors' bonuses	役員賞与引当金	111	18
Liability for retirement benefits	退職給付に係る負債	8,896	7,899
Provision for directors' retirement benefits	役員退職慰労引当金	51	50
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,480	3,316
Provision for contingent loss	偶発損失引当金	1,548	1,633
Provision for point card certificates	ポイント引当金	294	285
Provision for loss on interest repayment	利息返還損失引当金	12	14
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	31,410	32,703
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,454	8,935
Negative goodwill	負のれん	1,501	1,422
Acceptances and guarantees	支払承諾	25,916	26,574
Total liabilities	負債の部合計	15,261,366	15,385,796

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	148,490	148,540
Retained earnings	利 益 剰 余 金	461,631	478,790
Treasury stock	自 己 株 式	(6)	(7)
Total shareholders' equity	株 主 資 本 合 計	727,610	744,819
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	128,545	131,100
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(674)	(536)
Land revaluation surplus	土 地 再 評 価 差 額 金	12,844	13,429
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(5,433)	(4,406)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	135,282	139,586
Equity warrants	新 株 予 約 権	193	216
Total net assets	純 資 産 の 部 合 計	863,086	884,622
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	16,124,452	16,270,418

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

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

(1) Consolidated Interim Statement of Income

(Millions of yen)

Item	(Japanese)	For the six months	For the six months
		ended Sep.30,2016	ended Sep.30,2017
Ordinary income	経 常 収 益	52,972	131,495
Interest income	資 金 運 用 収 益	37,364	80,812
Interest on loans and discounts	(うち 貸 出 金 利 息)	26,850	56,945
Interest and dividends on securities	(うち 有 価 証 券 利 息 配 当 金)	10,250	23,261
Trust fees	信 託 報 酬	—	11
Fees and commissions	役 務 取 引 等 収 益	10,384	24,794
Trading income	特 定 取 引 収 益	—	1,432
Other ordinary income	そ の 他 業 務 収 益	1,333	2,901
Other income	そ の 他 経 常 収 益	3,890	21,542
Ordinary expenses	経 常 費 用	34,282	94,122
Interest expenses	資 金 調 達 費 用	2,055	6,682
Interest on deposits	(うち 預 金 利 息)	644	1,449
Fees and commissions payments	役 務 取 引 等 費 用	3,274	6,083
Other business expenses	そ の 他 業 務 費 用	334	1,473
General and administrative expenses	営 業 経 営 費 用	27,258	60,843
Other operating expenses	そ の 他 経 常 費 用	1,359	19,039
Ordinary profit	経 常 利 益	18,690	37,372
Extraordinary income	特 別 利 益	—	8
Gain on dispositions of fixed assets	固 定 資 産 処 分 益	—	8
Extraordinary losses	特 別 損 失	47	1,159
Loss on disposal of non-current assets	固 定 資 産 処 分 損	39	115
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	7	—
Impairment loss	減 損 損 失	—	1,043
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	18,643	36,221
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,758	11,642
Income taxes-deferred	法 人 税 等 調 整 額	1,856	(350)
Total income taxes	法 人 税 等 合 計	6,615	11,291
Net income	中 間 純 利 益	12,027	24,930
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 中 間 純 利 益	12,027	24,930

(2)Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the six months	For the six months
		ended Sep.30,2016	ended Sep.30,2017
Net income	中間純利益	12,027	24,930
Other comprehensive income	その他の包括利益	(6,312)	4,188
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	(10,353)	2,555
Deferred gains (losses) on hedges	繰延ヘッジ損益	4,033	137
Land revaluation surplus	土地再評価差額金	—	468
Defined retirement benefit plans	退職給付に係る調整額	8	1,026
Comprehensive income	中間包括利益	5,715	29,118
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	5,715	29,118
Comprehensive income attributable to noncontrolling interests	非支配株主に係る中間包括利益	—	—

3. Consolidated Interim Statement of Changes in Shareholders' Equity

First Half of FY 2016 (ended September 30, 2016)

(Millions of yen)

		Shareholders' equity			
		Capital stock	Capital surplus	Retained earnings	Total shareholders' equity
		株主資本			
		資本金	資本剰余金	利益剰余金	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	29,025	113,594	260,115
Cumulative effects of changes in accounting policies	会 計 方 針 の 変 更 に よ る 累 積 的 影 響 額			1,557	1,557
Restated balance	会 計 方 針 の 変 更 を 反 映 し た 当 期 首 残 高	117,495	29,025	115,151	261,672
Changes of items during the period		当 中 間 期 変 動 額			
Cash dividends	剰 余 金 の 配 当			(1,499)	(1,499)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			12,027	12,027
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)				
Total changes during the period	当 中 間 期 変 動 額 計 合	—	—	10,528	10,528
Balance at the end of current period	当 中 間 期 末 残 高	117,495	29,025	125,679	272,200

		Accumulated other comprehensive income				Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Defined retirement benefit plans	Total accumulated other comprehensive income	
		その他の包括利益累計額				
		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	48,527	(3,951)	(1,585)	42,990	303,105
Cumulative effects of changes in accounting policies	会 計 方 針 の 変 更 に よ る 累 積 的 影 響 額					1,557
Restated balance	会 計 方 針 の 変 更 を 反 映 し た 当 期 首 残 高	48,527	(3,951)	(1,585)	42,990	304,662
Changes of items during the period		当 中 間 期 変 動 額				
Cash dividends	剰 余 金 の 配 当					(1,499)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益					12,027
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(10,353)	4,033	8	(6,312)	(6,312)
Total changes during the period	当 中 間 期 変 動 額 計 合	(10,353)	4,033	8	(6,312)	4,215
Balance at the end of current period	当 中 間 期 末 残 高	38,173	81	(1,577)	36,677	308,877

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	148,490	461,631	(6)	727,610
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(7,655)		(7,655)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			24,930		24,930
Purchase of treasury stock	自 己 株 式 の 取 得				(1)	(1)
Disposal of treasury stock	自 己 株 式 の 処 分		50		0	51
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取			(116)		(116)
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)					—
Total changes of items during the period	当 中 間 期 変 動 額 計 合	—	50	17,158	(0)	17,208
Balance at the end of current period	当 中 間 期 末 残 高	117,495	148,540	478,790	(7)	744,819

		Accumulated other comprehensive income					Equity warrants	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income		
		その他の包括利益累計額					新株予約権	純資産合計
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	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	128,545	(674)	12,844	(5,433)	135,282	193	863,086
Changes of items during the period	当 中 間 期 変 動 額							
Cash dividends	剰 余 金 の 配 当							(7,655)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益							24,930
Purchase of treasury stock	自 己 株 式 の 取 得							(1)
Disposal of treasury stock	自 己 株 式 の 処 分							51
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取							(116)
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)	2,555	137	584	1,026	4,304	23	4,327
Total changes of items during the period	当 中 間 期 変 動 額 計 合	2,555	137	584	1,026	4,304	23	21,536
Balance at the end of current period	当 中 間 期 末 残 高	131,100	(536)	13,429	(4,406)	139,586	216	884,622

4. Note for Assumptions of Going Concern

Not applicable.

5. Significant Subsequent Events

The Company resolved at the meeting of the board of directors held on September 19, 2017, that it shall acquire all shares of Mebuki Securities Co., Ltd. (“Mebuki Securities”), a wholly-owned subsidiary of Joyo, through dividends-in-kind and conducted the acquisition on October 2, 2017, which made Mebuki Securities a directly and wholly-owned subsidiary of the Company.

II 【Reference】Non-consolidated Financial Information of the main consolidated subsidiaries

1.Non-consolidated Financial Information of The Joyo Bank, Ltd.

(1)Financial Highlights (from April 1, 2017 to September 30, 2017)

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

①Non-consolidated Operating Results

Fiscal Half	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2017	70,061	(2.1)	23,374	4.5	15,772	1.8
Ended September 30, 2016	71,622	2.4	22,348	3.1	15,479	3.9

②Non-consolidated Financial Conditions

Fiscal Half	Total Assets	Net Assets	Capital Assets to Total Assets
	¥Million	¥Million	%
Ended September 30, 2017	9,749,181	602,617	6.1
Fiscal year 2016	9,697,024	593,283	6.1

(Reference) Capital assets First half of FY2017: ¥602,617million FY2016: ¥593,283 million

(Note) “Capital assets to total assets” represents (“Net assets”-“Equity warrants”) / “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(2) Non-consolidated Balance Sheet (The Joyo Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	754,116	842,220
Call loans	コールローン	3,365	13,258
Monetary claims bought	買入金銭債権	8,161	7,704
Trading assets	特定取引資産	4,060	3,640
Securities	有価証券	2,793,575	2,691,636
Loans and bills discounted	貸出金	5,967,030	6,004,960
Foreign exchanges	外国為替	2,826	2,935
Other assets	その他資産	48,076	67,157
Tangible fixed assets	有形固定資産	85,854	84,279
Intangible fixed assets	無形固定資産	9,531	9,267
Prepaid pension cost	前払年金費用	7,231	6,983
Customers' liabilities for acceptances and guarantees	支払承諾見返	47,620	48,787
Allowance for loan losses	貸倒引当金	(34,416)	(33,641)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(9)
Total Assets	資産の部合計	9,697,024	9,749,181
Liabilities	(負債の部)		
Deposits	預金	8,240,398	8,237,202
Negotiable certificates of deposit	譲渡性預金	56,252	111,968
Call money	コールマネー	61,337	52,014
Payables under repurchase agreements	売現先勘定	—	17,539
Payables under securities lending transactions	債券貸借取引受入担保金	135,417	104,353
Trading liabilities	特定取引負債	511	501
Borrowed money	借入金	436,978	465,542
Foreign Exchanges	外国為替	501	552
Bonds	社債	5,000	5,000
Due to trust account	信託勘定借	13	12
Other liabilities	その他負債	63,079	46,750
Income taxes payable	未払法人税等	1,635	2,170
Lease obligations	リース債務	3,248	2,692
Other	その他の負債	58,195	41,887
Provision for directors' bonuses	役員賞与引当金	48	—
Provision for retirement benefits	退職給付引当金	8,415	8,604
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,585	2,520
Provision for point card certificates	ポイント引当金	106	123
Provision for contingent loss	偶発損失引当金	1,038	1,052
Deferred tax liabilities	繰延税金負債	35,662	35,783
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,774	8,255
Acceptances and guarantees	支払承諾	47,620	48,787
Total liabilities	負債の部合計	9,103,740	9,146,563

(Millions of yen)

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	(純資産の部)		
Capital stock	資 本 金	85,113	85,113
Capital surplus	資 本 剰 余 金	58,574	58,574
Legal capital surplus	資 本 準 備 金	58,574	58,574
Retained earnings	利 益 剰 余 金	308,341	318,217
Legal retained earnings	利 益 準 備 金	55,317	55,317
Other retained earnings	そ の 他 利 益 剰 余 金	253,024	262,900
Reserve for advanced depreciation of non-current assets	(固 定 資 産 圧 縮 積 立 金)	887	878
Reserve for special account of advanced depreciation of non-current assets	(固 定 資 産 圧 縮 特 別 勘 定 積 立 金)	13	13
General Reserve	(別 途 積 立 金)	222,432	222,432
Retained earnings brought forward	(繰 越 利 益 剰 余 金)	29,692	39,576
Total shareholders' equity	株 主 資 本 合 計	452,028	461,904
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	130,542	129,328
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(574)	(487)
Land revaluation surplus	土 地 評 価 差 額 金	11,287	11,871
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	141,254	140,712
Total net assets	純 資 産 の 部 合 計	593,283	602,617
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,697,024	9,749,181

(3)Non-consolidated Statement of Income (The Joyo Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
Ordinary income	経 常 収 益	71,622	70,061
Interest income	資 金 運 用 収 益	46,504	47,361
Interest on loans and discounts	(うち貸出金利息)	32,000	31,666
Interest and dividends on securities	(うち有価証券利息配当金)	14,151	15,352
Trust fees	信 託 報 酬	11	11
Fees and commissions	役 務 取 引 等 収 益	10,849	12,190
Trading income	特 定 取 引 収 益	192	232
Other ordinary income	そ の 他 業 務 収 益	7,785	2,273
Other income	そ の 他 経 常 収 益	6,278	7,991
Operating expenses	経 常 費 用	49,273	46,687
Interest expenses	資 金 調 達 費 用	3,567	3,941
Interest on deposits	(うち預金利息)	1,052	978
Fees and commissions payments	役 務 取 引 等 費 用	3,142	3,216
Other ordinary expenses	そ の 他 業 務 費 用	1,132	1,433
General and administrative expenses	営 業 経 費	37,174	35,245
Other expenses	そ の 他 経 常 費 用	4,256	2,850
Ordinary income	経 常 利 益	22,348	23,374
Extraordinary income	特 別 利 益	2	8
Extraordinary losses	特 別 損 失	301	770
Income before income taxes	税 引 前 中 間 純 利 益	22,049	22,612
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	6,412	6,267
Income taxes - deferred	法 人 税 等 調 整 額	157	572
Total income taxes	法 人 税 等 合 計	6,570	6,840
Net income	中 間 純 利 益	15,479	15,772

2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.

(1) Financial Highlights (from April 1, 2017 to September 30, 2017)

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

① Non-consolidated Operating Results

Fiscal Half	Ordinary Income		Ordinary Profit		Net Income	
	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2017	50,469	(0.7)	18,577	(7.4)	12,715	(7.7)
Ended September 30, 2016	50,867	(7.3)	20,077	(17.6)	13,783	(19.0)

② Non-consolidated Financial Conditions

Fiscal Half	Total Assets	Net Assets	Capital Assets to Total Assets
	¥Million	¥Million	%
Ended September 30, 2017	6,575,370	324,810	4.9
Fiscal year 2016	6,477,729	317,494	4.9

(Reference) Capital assets First half of FY2017: ¥324,810million FY2016: ¥317,494 million

(Note) "Capital assets to total assets" represents ("Net assets"-“Equity warrants”) / “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(2)Non-consolidated Balance Sheet (The Ashikaga Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	639,631	672,820
Call loans	コールローン	1,795	563
Monetary claims bought	買入金銭債権	7,791	7,636
Trading account securities	商品有価証券	3,166	3,644
Securities	有価証券	1,417,158	1,440,307
Loans and bills discounted	貸出金	4,348,447	4,365,066
Foreign exchanges	外国為替	4,396	3,756
Other assets	その他資産	32,106	57,134
Tangible fixed assets	有形固定資産	25,872	26,356
Intangible fixed assets	無形固定資産	2,370	3,283
Prepaid pension cost	前払年金費用	15,323	16,762
Deferred tax assets	繰延税金資産	2,461	1,693
Customers' liabilities for acceptances and guarantees	支払承諾見返	11,953	11,607
Allowance for loan losses	貸倒引当金	(34,746)	(35,263)
Total Assets	資産の部合計	6,477,729	6,575,370
Liabilities	(負債の部)		
Deposits	預金	5,332,582	5,399,721
Negotiable certificates of deposit	譲渡性預金	289,303	270,492
Call money	コールマネー	241,975	258,981
Payables under securities lending transactions	債券貸借取引受入担保金	32,222	76,260
Borrowed money	借入金	220,047	202,438
Foreign Exchanges	外国為替	256	274
Other liabilities	その他負債	30,324	29,304
Income taxes payable	未払法人税等	1,602	1,691
Lease obligations	リース債務	11	8
Other	その他の負債	28,709	27,603
Provision for directors' bonuses	役員賞与引当金	53	18
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	895	796
Provision for contingent loss	偶発損失引当金	509	581
Provision for point card certificates	ポイント引当金	111	82
Acceptances and guarantees	支払承諾	11,953	11,607
Total liabilities	負債の部合計	6,160,235	6,250,559

(Millions of yen)

Item	(Japanese)	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	145,333	153,299
Legal retained earnings	利 益 準 備 金	20,107	21,057
Other retained earnings	そ の 他 利 益 剰 余 金	125,225	132,241
Retained earnings brought forward	繰 越 利 益 剰 余 金	125,225	132,241
Total shareholders' equity	株 主 資 本 合 計	280,333	288,299
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	37,259	36,560
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(99)	(49)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	37,160	36,511
Total net assets	純 資 産 の 部 合 計	317,494	324,810
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,477,729	6,575,370

(3)Non-consolidated Statement of Income (The Ashikaga Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
Ordinary income	経 常 収 益	50,867	50,469
Interest income	資 金 運 用 収 益	36,229	36,454
Interest on loans and discounts	(うち 貸 出 金 利 息)	25,722	24,726
Interest and dividends on securities	(うち 有 価 証 券 利 息 配 当 金)	10,246	11,473
Fees and commissions	役 務 取 引 等 収 益	10,076	10,186
Other ordinary income	そ の 他 業 務 収 益	1,225	642
Other income	そ の 他 経 常 収 益	3,336	3,185
Operating expenses	経 常 費 用	30,790	31,891
Interest expenses	資 金 調 達 費 用	1,433	2,132
Interest on deposits	(うち 預 金 利 息)	644	503
Fees and commissions payments	役 務 取 引 等 費 用	3,338	3,580
Other ordinary expenses	そ の 他 業 務 費 用	281	50
General and administrative expenses	営 業 経 費	23,336	23,449
Other expenses	そ の 他 経 常 費 用	2,399	2,678
Ordinary income	経 常 利 益	20,077	18,577
Extraordinary income	特 別 利 益	—	0
Extraordinary losses	特 別 損 失	46	374
Income before income taxes	税 引 前 当 期 純 利 益	20,030	18,203
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	5,296	4,619
Income taxes - deferred	法 人 税 等 調 整 額	950	868
Total income taxes	法 人 税 等 合 計	6,247	5,487
Net income	中 間 純 利 益	13,783	12,715

III Financial Data for the First Half of Fiscal Year 2017

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016	(Reference) FY2016
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	95,712			149,634
Net interest income	資 金 利 益	74,129			115,213
Net fees and commissions	役 務 取 引 等 利 益	18,722			26,232
Net trading income	特 定 取 引 利 益	1,432			2,241
Net other business income	そ の 他 業 務 利 益	1,427			5,946
General and administrative expenses	営 業 経 費	60,843			98,088
Credit related costs	与 信 関 係 費 用	4,416			8,273
Write-off of loans	貸 出 金 償 却	2,240			3,940
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,454			5,167
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	296			1,110
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(575)			(1,944)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	6,000			7,644
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—			—
Others	そ の 他	918			1,338
Ordinary profit	経 常 利 益	37,372			52,255
Extraordinary income(losses)	特 別 損 益	(1,150)			117,139
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	36,221			169,395
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	11,642			16,880
Income taxes-deferred	法 人 税 等 調 整 額	(350)			(5,968)
Total income taxes	法 人 税 等 合 計	11,291			10,911
Net income	中 間 純 利 益	24,930			158,483
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 中 間 純 利 益	—			28
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	24,930			158,455

(Note) 1. Consolidated gross business profit=(Interest income—Interest expenses)+(Fees and commissions income+Trust Fee—Fees and commissions expenses)+(Trading income—Trading expenses)+(Other business income—Other business expenses)

2. Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures corresponding period of previous year are not shown.

(注) 1. 連結粗利益=(資金運用収益—資金調達費用)+(役員取引等収益+信託報酬—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)

2. 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

Reference

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016	(Reference) FY2016
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	36,331			55,272
Consolidated net business income	連 結 業 務 純 益	36,035			54,161

(Note) 1. Consolidated net business income

= Consolidated gross profit — General and administrative expenses(excluding non-recurrent expense)—Transfer to general allowance for loan losses

2. Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures corresponding period of previous year are not shown.

(注) 1. 連結業務純益=連結粗利益—営業経費(除く臨時費用分)—一般貸倒引当金繰入額

2. 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Sep. 30, 2017		As of Sep. 30, 2016	(Reference) As of Mar. 31, 2017
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	14			14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—			—

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures corresponding period of previous year are not shown.

(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016	(Reference) FY2016
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	94,998	(4,979)	99,977	187,550
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	94,476	1,938	92,538	181,944
Gross domestic business profit	国 内 業 務 粗 利 益	90,116	(3,473)	93,589	179,325
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	89,628	981	88,647	173,357
Net interest income	資 金 利 益	73,960	(396)	74,356	146,544
Net fees and commissions	役 務 取 引 等 利 益	15,391	980	14,410	27,418
Net trading income	特 定 取 引 等 利 益	232	39	193	450
Net other business income	そ の 他 業 務 利 益	533	(4,096)	4,629	4,911
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	487	(4,455)	4,942	5,967
Gross international business profit	国 際 業 務 粗 利 益	4,881	(1,505)	6,387	8,225
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	4,848	956	3,891	8,587
Net interest income	資 金 利 益	3,783	407	3,375	6,951
Net fees and commissions	役 務 取 引 等 利 益	200	153	46	236
Net trading income	特 定 取 引 等 利 益	0	0	(0)	(1)
Net other business income	そ の 他 業 務 利 益	898	(2,067)	2,966	1,038
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	33	(2,462)	2,496	(362)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	57,196	(1,171)	58,368	115,014
Personnel expenses	人 件 費	30,052	(387)	30,440	60,425
Non-personnel expenses	物 件 費	22,894	(480)	23,375	47,095
Taxes	税 金	4,249	(303)	4,552	7,492
Net business income (before net transfer to general allowance for loan losses) (Excluding gains/losses on bond transactions)	業 務 純 益 (一 般 貸 引 繰 入 前) (除く国債等債券損益(5勘定戻))	37,801	(3,807)	41,608	72,536
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	189	2,419	(2,229)	(465)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	37,611	(6,226)	43,838	73,001
Net non-recurrent gains/losses	臨 時 損 益	4,340	5,752	(1,412)	(4,063)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,659	(1,577)	5,237	10,018
Write-off of loans	貸 出 金 償 却	1,516	51	1,464	3,103
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,515	(1,985)	4,500	8,720
Losses on sales of loans	貸 出 金 売 却 損	44	(12)	56	68
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	86	(1)	88	75
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	726	(309)	1,036	2,431
Other	そ の 他	224	61	163	481
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	9,231	2,667	6,563	9,769
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(1,231)	1,508	(2,739)	(3,815)
Ordinary profit	経 常 利 益	41,951	(473)	42,425	68,938
Extraordinary income/losses	特 別 損 益	(1,136)	(790)	(345)	(2,130)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(93)	118	(211)	(463)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	8	6	2	6
Loss on disposal of non-current assets	固 定 資 産 処 分 損	101	(112)	214	469
Impairment loss	減 損 損 失	1,043	916	126	1,659
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	—	(7)	7	7
Income before income taxes	税 引 前 中 間 純 利 益	40,815	(1,264)	42,080	66,808
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,886	(822)	11,709	19,827
Income taxes-deferred	法 人 税 等 調 整 額	1,441	333	1,108	(3,886)
Total income taxes	法 人 税 等 合 計	12,327	(489)	12,817	15,940
Net Income	中 間 純 利 益	28,487	(775)	29,262	50,867
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	3,849	842	3,007	9,552

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

2. Credit related costs =Net transfer to general allowance for loan losses+ Disposal of non-performing loans

(注) 1. コア業務純益=業務純益+一般貸倒引当金繰入額-国債等債券損益

2. 与信関係費用=一般貸倒引当金繰入額+不良債権処理額

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

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016	(Reference) FY2016
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	53,478	(4,022)	57,500	105,250
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	52,994	2,445	50,549	99,412
Gross domestic business profit	国 内 業 務 粗 利 益	50,328	(2,072)	52,400	99,885
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	49,838	1,892	47,945	93,685
Net interest income	資 金 利 益	40,884	387	40,497	80,329
Net fees and commissions	役 務 取 引 等 利 益	8,795	1,107	7,688	14,154
Net trading income	特 定 取 引 等 利 益	232	39	193	450
Net other business income	そ の 他 業 務 利 益	416	(3,605)	4,021	4,950
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	490	(3,964)	4,455	6,199
Gross international business profit	国 際 業 務 粗 利 益	3,149	(1,950)	5,100	5,365
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	3,156	552	2,603	5,727
Net interest income	資 金 利 益	2,536	96	2,439	4,868
Net fees and commissions	役 務 取 引 等 利 益	189	159	30	207
Net trading income	特 定 取 引 等 利 益	0	0	(0)	(1)
Net other business income	そ の 他 業 務 利 益	423	(2,207)	2,630	290
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(7)	(2,503)	2,496	(362)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	33,791	(1,265)	35,057	68,522
Personnel expenses	人 件 費	16,997	(727)	17,724	34,716
Non-personnel expenses	物 件 費	14,339	(246)	14,586	29,550
Taxes	税 金	2,454	(291)	2,746	4,255
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	19,686	(2,756)	22,443	36,727
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	19,203	3,711	15,492	30,889
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(342)	648	(990)	(664)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	20,028	(3,405)	23,434	37,392
Net non-recurrent gains/losses	臨 時 損 益	3,345	4,431	(1,085)	(1,728)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,125	(321)	2,447	5,431
Write-off of loans	貸 出 金 償 却	1,100	64	1,035	2,360
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,292	(690)	1,983	4,475
Losses on sales of loans	貸 出 金 売 却 損	—	(56)	56	68
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	15	(16)	31	29
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	506	(316)	823	1,982
Other	そ の 他	224	61	163	481
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	6,738	2,616	4,121	7,591
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(1,266)	1,493	(2,760)	(3,888)
Ordinary profit	経 常 利 益	23,374	1,025	22,348	35,663
Extraordinary income/losses	特 別 損 益	(761)	(463)	(298)	(815)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(88)	83	(171)	(256)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	8	6	2	6
Loss on disposal of non-current assets	固 定 資 産 処 分 損	96	(77)	174	263
Impairment loss	減 損 損 失	673	547	126	559
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	—	—	—	—
Income before income taxes	税 引 前 中 間 純 利 益	22,612	562	22,049	34,847
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	6,267	(145)	6,412	10,477
Income taxes-deferred	法 人 税 等 調 整 額	572	415	157	(84)
Total income taxes	法 人 税 等 合 計	6,840	269	6,570	10,392
Net Income	中 間 純 利 益	15,772	292	15,479	24,454
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,783	327	1,456	4,767

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

2. Credit related costs = Net transfer to general allowance for loan losses + Disposal of non-performing loans

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

2. 与信関係費用 = 一般貸倒引当金繰入額 + 不良債権処理額

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

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016	(Reference) FY2016
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	41,520	(956)	42,476	82,300
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	41,482	(507)	41,989	82,532
Gross domestic business profit	国 内 業 務 粗 利 益	39,787	(1,401)	41,189	79,440
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	39,790	(910)	40,701	79,672
Net interest income	資 金 利 益	33,075	(783)	33,859	66,214
Net fees and commissions	役 務 取 引 等 利 益	6,595	(126)	6,721	13,263
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	116	(491)	608	(38)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(2)	(490)	487	(232)
Gross international business profit	国 際 業 務 粗 利 益	1,732	445	1,287	2,859
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	1,691	403	1,287	2,859
Net interest income	資 金 利 益	1,247	310	936	2,082
Net fees and commissions	役 務 取 引 等 利 益	10	(5)	16	29
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	474	139	335	748
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	41	41	—	—
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	23,405	94	23,311	46,491
Personnel expenses	人 件 費	13,055	339	12,716	25,709
Non-personnel expenses	物 件 費	8,555	(233)	8,789	17,545
Taxes	税 金	1,794	(11)	1,805	3,236
Net business income (before net transfer to general allowance for loan losses) (excluding gains/losses on bond transactions)	業 務 純 益 (一 般 貸 引 繰 入 前) (除く国債等債券損益(5勘定戻))	18,115	(1,050)	19,165	35,808
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	532	1,771	(1,239)	199
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	17,583	(2,821)	20,404	35,609
Net non-recurrent gains/losses	臨 時 損 益	994	1,321	(326)	(2,334)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,533	(1,255)	2,789	4,586
Write-off of loans	貸 出 金 償 却	415	(12)	428	743
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,222	(1,294)	2,516	4,245
Losses on sales of loans	貸 出 金 売 却 損	44	43	0	0
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	71	14	57	45
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	219	6	212	448
Other	そ の 他	(0)	(0)	—	—
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,492	50	2,442	2,177
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	35	14	21	73
Ordinary profit	経 常 利 益	18,577	(1,499)	20,077	33,274
Extraordinary income/losses	特 別 損 益	(374)	(327)	(46)	(1,314)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(5)	34	(39)	(206)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	0	—	0
Loss on disposal of non-current assets	固 定 資 産 処 分 損	5	(34)	39	206
Impairment loss	減 損 損 失	369	369	—	1,100
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	—	(7)	7	7
Income before income taxes	税 引 前 中 間 純 利 益	18,203	(1,827)	20,030	31,960
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,619	(677)	5,296	9,350
Income taxes-deferred	法 人 税 等 調 整 額	868	(82)	950	(3,802)
Total income taxes	法 人 税 等 合 計	5,487	(759)	6,247	5,547
Net Income	中 間 純 利 益	12,715	(1,067)	13,783	26,412
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,065	515	1,550	4,785

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

2. Credit related costs =Net transfer to general allowance for loan losses+ Disposal of non-performing loans

(注) 1. コア業務純益=業務純益+一般貸倒引当金繰入額-国債等債券損益

2. 与信関係費用=一般貸倒引当金繰入額+不良債権処理額

2. Net Business Income

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016
		(A)	(A)-(B)	(A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	37,801	(3,807)	41,608
Per head (in thousands of yen)	職員一人当たり(千円)	5,877	(669)	6,546
Net business income	業 務 純 益	37,611	(6,226)	43,838
Per head (in thousands of yen)	職員一人当たり(千円)	5,847	(1,049)	6,897

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

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016
		(A)	(A)-(B)	(A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	19,686	(2,756)	22,443
Per head (in thousands of yen)	職員一人当たり(千円)	5,636	(880)	6,516
Net business income	業 務 純 益	20,028	(3,405)	23,434
Per head (in thousands of yen)	職員一人当たり(千円)	5,733	(1,070)	6,804

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

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016
		(A)	(A)-(B)	(A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	18,115	(1,050)	19,165
Per head (in thousands of yen)	職員一人当たり(千円)	6,163	(417)	6,581
Net business income	業 務 純 益	17,583	(2,821)	20,404
Per head (in thousands of yen)	職員一人当たり(千円)	5,982	(1,024)	7,007

(Note) Per head' is calculated by the average number of people excluding temporary workers, etc.

(注)職員数は、臨時雇員、嘱託及び出向職員を除いた平均人員を使用しております。

3. Interest Rate Spread

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		First Half of FY2017		First Half of FY2016 (B)	First Half of FY2017		First Half of FY2016 (B)	First Half of FY2017		First Half of FY2016 (B)
		(A)	(A)-(B)		(A)	(A)-(B)		(A)	(A)-(B)	
Average yield on interest earning assets①	資金運用利回	1.12	(0.01)	1.13	1.07	0.01	1.06	1.19	(0.03)	1.22
Average yield on loans and bills discounted	貸出金利回	1.09	(0.04)	1.13	1.05	(0.02)	1.07	1.14	(0.07)	1.21
Average yield on securities	有価証券利回	1.36	0.09	1.27	1.19	0.09	1.10	1.66	0.04	1.62
Average yield on interest bearing liabilities②	資金調達原価	0.81	(0.04)	0.85	0.81	(0.06)	0.87	0.82	(0.01)	0.83
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.02	0.00	0.02	0.02	0.00	0.02	0.01	(0.01)	0.02
Average yield on call money and borrowed money	外部負債利回	0.12	0.03	0.09	0.18	0.06	0.12	0.01	(0.03)	0.04
Average interest rate spread (①-②)	総資金利鞘	0.31	0.03	0.28	0.26	0.07	0.19	0.37	(0.02)	0.39

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		First Half of FY2017		First Half of FY2016 (B)	First Half of FY2017		First Half of FY2016 (B)	First Half of FY2017		First Half of FY2016 (B)
		(A)	(A)-(B)		(A)	(A)-(B)		(A)	(A)-(B)	
Average yield on interest earning assets①	資金運用利回	1.04	(0.03)	1.07	0.98	(0.01)	0.99	1.12	(0.06)	1.18
Average yield on loans and bills discounted	貸出金利回	1.08	(0.05)	1.13	1.03	(0.04)	1.07	1.14	(0.07)	1.21
Average yield on securities	有価証券利回	1.19	0.01	1.18	1.02	0.06	0.96	1.52	(0.08)	1.60
Average yield on interest bearing liabilities②	資金調達原価	0.76	(0.06)	0.82	0.76	(0.08)	0.84	0.77	(0.03)	0.80
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.00	0.01	0.00	(0.01)	0.01	0.01	(0.01)	0.02
Average yield on call money and borrowed money	外部負債利回	(0.01)	(0.02)	0.01	(0.01)	(0.01)	0.00	(0.01)	(0.02)	0.01
Average interest rate spread (①-②)	総資金利鞘	0.28	0.03	0.25	0.22	0.07	0.15	0.35	(0.03)	0.38

4. Return on Equity

(%)

	(Japanese)	Mebuki FG (Consolidated)			The Joyo Bank			The Ashikaga Bank		
		First Half of FY2017		First Half of FY2016	First Half of FY2017		First Half of FY2016	First Half of FY2017		First Half of FY2016
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Net business income (before net transfer to general allowance for loan losses)	業務純益 (一般貸引繰入前)	8.29			6.56	(1.22)	7.78	11.25	(1.03)	12.28
Net business income basis	業務純益ベース	8.22			6.68	(1.45)	8.13	10.92	(2.16)	13.08
Net income basis	当期純利益ベース	5.69			5.26	(0.11)	5.37	7.89	(0.94)	8.83

(Note) 1. ROE on net income basis is calculated based on net income attributable to owners of the parent.

2. A denominator (Net average assets) is calculated as follows: (Net assets excluding equity warrants at the beginning of the period + Net assets at the end of the period excluding equity warrants)/2.

Capital assets = Net assets - Equity warrants - Non-controlling interests

3. Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures corresponding period of previous year are not shown.

(注) 1. めぶきフィナンシャルグループ(連結)の中間純利益ベースは、親会社株主に帰属する中間純利益により算出しております。

2. 分母の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。

自己資本 = 純資産の部合計 - 新株予約権 - 非支配株主持分

3. 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

5. Gains and Losses on Securities

(1) Gains (losses) on bonds (Government bonds, etc.)

【Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益		521	(6,917)	7,438
Gains on sales	売却益		1,876	(6,254)	8,130
Gains on redemption	償還益		-	(48)	48
Losses on sales	売却損		1,354	615	739
Losses on redemption	償還損		-	-	-
Write-offs	償却		-	-	-

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

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益		483	(6,468)	6,951
Gains on sales	売却益		1,797	(5,563)	7,361
Gains on redemption	償還益		-	(48)	48
Losses on sales	売却損		1,314	856	457
Losses on redemption	償還損		-	-	-
Write-offs	償却		-	-	-

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

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益		38	(449)	487
Gains on sales	売却益		78	(690)	769
Gains on redemption	償還益		-	-	-
Losses on sales	売却損		40	(241)	281
Losses on redemption	償還損		-	-	-
Write-offs	償却		-	-	-

(2) Gains (losses) on stocks, etc.

【Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益		9,231	2,667	6,563
Gains on sales	売却益		9,702	1,862	7,839
Losses on sales	売却損		470	(747)	1,218
Write-offs	償却		0	(57)	57

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

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益		6,738	2,616	4,121
Gains on sales	売却益		7,052	2,088	4,963
Losses on sales	売却損		314	(484)	798
Write-offs	償却		0	(43)	43

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

	(Japanese)	First Half of FY2017		First Half of FY2016 (A)	
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益		2,492	50	2,442
Gains on sales	売却益		2,649	(225)	2,875
Losses on sales	売却損		156	(262)	419
Write-offs	償却		-	(13)	13

6. 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	満期保有目的債券	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)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Sep.30, 2017				As of Mar.31, 2017				
		Carrying Amount	Unrealized valuation gains (losses)			Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains		Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	147,952	(245)	435	605	850	139,385	(680)	488	1,169
	Bonds 債券	147,952	(245)	435	605	850	139,385	(680)	488	1,169
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,951,506	186,403	3,586	217,034	30,630	4,039,818	182,816	216,101	33,284
	Stocks 株式	302,415	148,313	1,166	148,548	234	306,697	147,147	147,566	418
	Bonds 債券	2,147,918	17,571	(5,671)	21,441	3,869	2,306,681	23,243	27,636	4,393
	Others その他	1,501,172	20,517	8,092	47,044	26,526	1,426,439	12,425	40,898	28,472
Total	合計	4,099,459	186,158	4,022	217,639	31,481	4,179,203	182,135	216,590	34,454
	Stocks 株式	302,415	148,313	1,166	148,548	234	306,697	147,147	147,566	418
	Bonds 債券	2,295,871	17,326	(5,235)	22,046	4,720	2,446,067	22,562	28,125	5,563
	Others その他	1,501,172	20,517	8,092	47,044	26,526	1,426,439	12,425	40,898	28,472

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include the trust beneficial rights recognized as "Monetary claims bought".

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2. 「有価証券」のほか、「買入金銭債権」中の信託受益権も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Sep.30, 2017				As of Mar.31, 2017				
		Carrying Amount	Unrealized valuation gains (losses)			Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains		Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	132,930	12,365	(111)	12,393	27	123,959	12,476	12,512	35
	Bonds 債券	132,930	12,365	(111)	12,393	27	123,959	12,476	12,512	35
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,951,335	234,681	(2,622)	260,977	26,296	4,039,660	237,303	264,194	26,891
	Stocks 株式	302,244	170,151	(650)	170,482	331	306,539	170,801	171,216	414
	Bonds 債券	2,147,918	38,106	(7,537)	38,950	843	2,306,681	45,644	46,823	1,179
	Others その他	1,501,172	26,423	5,565	51,544	25,121	1,426,439	20,857	46,154	25,297
Total	合計	4,084,265	247,046	(2,733)	273,370	26,324	4,163,620	249,780	276,707	26,926
	Stocks 株式	302,244	170,151	(650)	170,482	331	306,539	170,801	171,216	414
	Bonds 債券	2,280,848	50,472	(7,648)	51,344	871	2,430,640	58,121	59,336	1,214
	Others その他	1,501,172	26,423	5,565	51,544	25,121	1,426,439	20,857	46,154	25,297

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

(Millions of yen)

		As of Sep.30, 2017				As of Mar.31, 2017				
		Carrying Amount	Unrealized valuation gains (losses)			Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains		Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	59,080	548	103	570	22	48,130	444	461	17
	Bonds 債券	59,080	548	103	570	22	48,130	444	461	17
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,619,076	184,261	(1,755)	198,323	14,061	2,732,072	186,017	200,875	14,858
	Stocks 株式	254,338	138,818	(9)	139,053	235	257,254	138,827	139,242	414
	Bonds 債券	1,562,243	20,211	(5,869)	20,951	739	1,682,972	26,081	27,113	1,031
	Others その他	802,495	25,231	4,122	38,317	13,086	791,845	21,108	34,520	13,412
Total	合計	2,678,157	184,809	(1,652)	198,893	14,084	2,780,202	186,461	201,337	14,876
	Stocks 株式	254,338	138,818	(9)	139,053	235	257,254	138,827	139,242	414
	Bonds 債券	1,621,323	20,759	(5,765)	21,522	762	1,731,102	26,525	27,574	1,049
	Others その他	802,495	25,231	4,122	38,317	13,086	791,845	21,108	34,520	13,412

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

(Millions of yen)

		As of Sep.30, 2017				As of Mar.31, 2017				
		Carrying Amount	Unrealized valuation gains (losses)			Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains		Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	73,849	11,817	(214)	11,822	5	75,829	12,032	12,050	18
	Bonds 債券	73,849	11,817	(214)	11,822	5	75,829	12,032	12,050	18
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,332,258	50,420	(866)	62,654	12,234	1,307,587	51,286	63,318	12,032
	Stocks 株式	47,906	31,332	(641)	31,428	95	49,285	31,974	31,974	—
	Bonds 債券	585,675	17,895	(1,667)	17,998	103	623,708	19,563	19,710	147
	Others その他	698,677	1,191	1,442	13,226	12,034	634,593	(250)	11,633	11,884
Total	合計	1,406,108	62,237	(1,081)	74,477	12,239	1,383,417	63,319	75,369	12,050
	Stocks 株式	47,906	31,332	(641)	31,428	95	49,285	31,974	31,974	—
	Bonds 債券	659,524	29,712	(1,882)	29,821	108	699,538	31,595	31,761	165
	Others その他	698,677	1,191	1,442	13,226	12,034	634,593	(250)	11,633	11,884

7. Capital Adequacy Ratio (Domestic standard)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep.30, 2017 (A)			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	10.81%	0.19%		10.62%	
②Basic Core capital	コア資本に係る基礎項目の額	831,037	19,672		811,364	
③Adjustment Core capital	コア資本に係る調整項目の額	23,151	789		22,362	
④Capital ②-③	自己資本の額	807,885	18,883		789,002	
⑤Total risk weighted assets	リスク・アセット等の額	7,470,921	48,116		7,422,804	
⑥Total required capital ⑤×4%	総所要自己資本額	298,836	1,924		296,912	

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures as of September 30, 2016 are not shown.

(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、28年9月末の計数は記載しておりません。

【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep.30, 2017 (A)			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	11.88%	0.02%	(0.67%)	11.86%	12.55%
②Basic Core capital	コア資本に係る基礎項目の額	474,491	1,063	(4,801)	473,427	479,293
③Adjustment Core capital	コア資本に係る調整項目の額	15,995	101	1,649	15,893	14,345
④Capital ②-③	自己資本の額	458,496	962	(6,451)	457,534	464,948
⑤Total risk weighted assets	リスク・アセット等の額	3,858,289	2,484	153,946	3,855,804	3,704,343
⑥Total required capital ⑤×4%	総所要自己資本額	154,331	99	6,157	154,232	148,173

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

Capital Adequacy Ratio	自己資本比率	11.41%	0.18%	(0.58%)	11.23%	11.99%
Capital	自己資本の額	437,607	8,355	(2,444)	429,252	440,051
Total risk weighted assets	リスク・アセット等の額	3,833,392	11,476	165,556	3,821,916	3,667,836

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

(Millions of yen)

(Domestic standard)		As of Sep.30, 2017 (A)			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	9.22%	0.05%	(0.11%)	9.17%	9.33%
②Basic Core capital	コア資本に係る基礎項目の額	314,533	9,233	19,647	305,300	294,886
③Adjustment Core capital	コア資本に係る調整項目の額	7,217	997	3,184	6,219	4,033
④Capital ②-③	自己資本の額	307,316	8,235	16,462	299,080	290,853
⑤Total risk weighted assets	リスク・アセット等の額	3,330,785	71,515	216,642	3,259,270	3,114,143
⑥Total required capital ⑤×4%	総所要自己資本額	133,231	2,860	8,665	130,370	124,565

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

Capital Adequacy Ratio	自己資本比率	8.78%	0.03%	(0.15%)	8.75%	8.93%
Capital	自己資本の額	294,062	7,515	14,213	286,546	279,848
Total risk weighted assets	リスク・アセット等の額	3,348,767	74,859	216,573	3,273,907	3,132,193

(Note) 1. Mebuki Financial Group, Inc. and The Joyo Bank, Ltd. calculated each risk-weighted assets according to the foundation internal rating-based approach, whereas The Ashikaga Bank, Ltd used Standardized Approach.

2. Mebuki Financial Group, Inc., The Joyo Bank, Ltd. and the Ashikaga Bank, Ltd. calculated each operational risk equivalent according to TSA (the standardized approach).

3. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc

(http://www.mebuki-fg.co.jp/shareholder/ir_library/results/).

(注) 1. めぶきフィナンシャルグループおよび常陽銀行は信用リスクアセットの算出において、基礎的内部格付手法を採用しております。足利銀行は標準的手法により算出しております。

2. めぶきフィナンシャルグループ、常陽銀行および足利銀行はオペレーショナル・リスク相当額の算出において、粗利益配分手法を採用しております。

3. 自己資本の構成に関する事項につきましては、インターネット上の当社ホームページ(http://www.mebuki-fg.co.jp/shareholder/ir_library/results/)に掲載しております。

IV Status of Loans

1. Risk-monitored Loans

The Joyo Bank,Ltd. and The Ashikaga Bank.,Ltd. apply partial direct write-off method.	部分直接償却:実施しております。
The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.	未収利息不計上基準:自己査定の結果、破綻懸念先以下に区分した債務者に対する未収利息は、全額を不計上としております。

【Mebuki Financial Group, Inc. (Consolidated basis)】

(1)The amount of Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	3,767	1,009		2,757	
Non-accrual delinquent loans	延滞債権額	144,277	(6,811)		151,089	
Loans past due 3 month or more	3ヶ月以上延滞債権額	457	(347)		805	
Restructured loans	貸出条件緩和債権額	36,988	708		36,280	
Total risk-monitored loans	合計	185,491	(5,440)		190,932	
Amount of partial direct write-off executed	部分直接償却実施額	20,294	(3,057)		23,351	
Total loans (Term-end balance)	貸出金残高(末残)	10,290,523	45,792		10,244,730	

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

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	0.03	0.01		0.02	
Non-accrual delinquent loans	延滞債権額	1.40	(0.07)		1.47	
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00	0.00		0.00	
Restructured loans	貸出条件緩和債権額	0.35	0.00		0.35	
Total risk-monitored loans	合計	1.80	(0.06)		1.86	

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures as of September 30, 2016 are not shown.

(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、28年9月末の計数は記載しておりません。

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

(1)The amount of Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	954	(349)	(380)	1,304	1,335
Non-accrual delinquent loans	延滞債権額	72,292	(2,619)	(4,211)	74,912	76,504
Loans past due 3 month or more	3ヶ月以上延滞債権額	457	(347)	(1,195)	805	1,653
Restructured loans	貸出条件緩和債権額	19,015	(1,510)	(5,400)	20,525	24,415
Total risk-monitored loans	合計	92,720	(4,826)	(11,188)	97,547	103,908
Amount of partial direct write-off executed	部分直接償却実施額	10,562	(1,623)	(3,165)	12,185	13,727
Total loans (Term-end balance)	貸出金残高(末残)	6,004,960	37,930	77,024	5,967,030	5,927,935

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

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	0.01	(0.01)	(0.01)	0.02	0.02
Non-accrual delinquent loans	延滞債権額	1.20	(0.05)	(0.09)	1.25	1.29
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00	(0.01)	(0.02)	0.01	0.02
Restructured loans	貸出条件緩和債権額	0.31	(0.03)	(0.10)	0.34	0.41
Total risk-monitored loans	合計	1.54	(0.09)	(0.21)	1.63	1.75

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

(1)The amount of Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	2,735	1,406	592	1,329	2,143
Non-accrual delinquent loans	延滞債権額	70,983	(4,042)	1,998	75,026	68,984
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	17,973	2,219	804	15,753	17,168
Total risk-monitored loans	合計	91,691	(417)	3,395	92,108	88,295
Amount of partial direct write-off executed	部分直接償却実施額	6,889	(1,466)	(2,531)	8,356	9,421
Total loans (Term-end balance)	貸出金残高(末残)	4,365,066	16,618	104,391	4,348,447	4,260,674

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

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	0.06	0.03	0.01	0.03	0.05
Non-accrual delinquent loans	延滞債権額	1.62	(0.10)	0.01	1.72	1.61
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	0.41	0.05	0.01	0.36	0.40
Total risk-monitored loans	合計	2.10	(0.01)	0.03	2.11	2.07

2. Allowance for Loan Losses

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金	78,319	(520)		78,840	
General allowance for loan losses	一般貸倒引当金	38,215	296		37,919	
Specific allowance for loan losses	個別貸倒引当金	40,104	(816)		40,921	
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—		—	

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures as of September 30, 2016 are not shown.

(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、28年9月末の計数は記載しておりません。

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	33,641	(774)	(432)	34,416	34,074
General allowance for loan losses	一般貸倒引当金	12,943	(342)	(16)	13,285	12,960
Specific allowance for loan losses	個別貸倒引当金	20,697	(432)	(416)	21,130	21,114
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	35,263	516	2,429	34,746	32,834
General allowance for loan losses	一般貸倒引当金	18,725	532	1,970	18,193	16,755
Specific allowance for loan losses	個別貸倒引当金	16,538	(15)	459	16,553	16,079
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

3. Ratio to Reserve for Total Risk-monitored Loans

【Mebuki Financial Group, Inc. (Consolidated basis)】

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	47.63	(0.13)		47.76	
After partial direct write-off	部分直接償却後	41.78	0.49		41.29	

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures as of September 30, 2016 are not shown.

(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、28年9月末の計数は記載しておりません。

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

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	42.72	0.37	2.16	42.35	40.56
After partial direct write-off	部分直接償却後	36.28	1.00	3.49	35.28	32.79

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

(%)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	43.00	(0.15)	(0.51)	43.15	43.51
After partial direct write-off	部分直接償却後	38.43	0.73	1.27	37.70	37.16

4. Disclosed Claims under the Financial Revitalization Law

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	15,763	(137)		15,900	
Doubtful claims	危険債権	133,073	(6,043)		139,117	
Claims requiring monitoring	要管理債権	37,446	361		37,085	
Subtotal	小計 ①	186,283	(5,820)		192,103	
Normal claims	正常債権	10,277,693	72,737		10,204,956	
Total	合計 ②	10,463,976	66,916		10,397,060	
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.78%	(0.06%)		1.84%	

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on October 1, 2016, figures as of September 30, 2016 are not shown.
(注) 当社は、平成28年10月1日の経営統合により連続性がなくなったため、28年9月末の計数は記載しておりません。

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6,329	(749)	(759)	7,079	7,089
Doubtful claims	危険債権	67,151	(2,643)	(4,198)	69,794	71,349
Claims requiring monitoring	要管理債権	19,473	(1,857)	(6,595)	21,331	26,069
Subtotal	小計 ①	92,954	(5,250)	(11,553)	98,205	104,508
Normal claims	正常債権	6,019,795	55,782	144,802	5,964,013	5,874,993
Total	合計 ②	6,112,750	50,531	133,248	6,062,218	5,979,501
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.52%	(0.09%)	(0.22%)	1.61%	1.74%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,365	827	2,279	7,537	6,085
Doubtful claims	危険債権	65,788	(3,408)	297	69,196	65,491
Claims requiring monitoring	要管理債権	17,973	2,219	804	15,753	17,168
Subtotal	小計 ①	92,126	(360)	3,381	92,487	88,744
Normal claims	正常債権	4,364,574	21,182	107,169	4,343,392	4,257,404
Total	合計 ②	4,456,700	20,821	110,551	4,435,879	4,346,149
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	2.06%	(0.02%)	0.02%	2.08%	2.04%

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

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount ②	保 全 額 ②	74,732	(3,395)	(6,594)	78,127	81,326
Portion covered by allowance	貸 倒 引 当 金	23,339	(556)	(1,327)	23,896	24,667
Reserve for specific debtors	担 保 保 証 等	51,392	(2,838)	(5,266)	54,231	56,659
Total disclosed claims under the Financial Revitalization Law ①	金 融 再 生 法 開 示 債 権 残 高 ①	92,954	(5,250)	(11,553)	98,205	104,508
Coverage ratio ②/①	保 全 率 ② / ①	80.39	0.84	2.58	79.55	77.81

(%)

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep 30, 2017)

	(Japanese)	Bankrupt and substantially bankrupt claims 破産更正債権及びこれらに準ずる債権	Doubtful claims 危険債権	Claims requiring monitoring 要管理債権	Total 合計
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	6,320	39,663	5,407	51,392
Uncoverage amount	非 保 全 額 ③=①-②	9	27,487	14,065	41,562
Allowance for loan losses	貸 倒 引 当 金 ④	9	20,650	2,680	23,339
Coverage amount	保 全 額 ⑤=②+④	6,329	60,314	8,088	74,732
Allowance ratio	引 当 率 ④/③	100.00%	75.12%	19.05%	56.15%
Coverage ratio	保 全 率 ⑤/①	100.00%	89.81%	41.53%	80.39%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount ②	保 全 額 ②	69,753	(228)	1,553	69,981	68,199
Portion covered by allowance	貸 倒 引 当 金	20,785	854	1,453	19,930	19,332
Reserve for specific debtors	担 保 保 証 等	48,967	(1,082)	100	50,050	48,867
Total disclosed claims under the Financial Revitalization Law ①	金 融 再 生 法 開 示 債 権 残 高 ①	92,126	(360)	3,381	92,487	88,744
Coverage ratio ②/①	保 全 率 ② / ①	75.71	0.05	(1.13)	75.66	76.84

(%)

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep 30, 2017)

	(Japanese)	Bankrupt and substantially bankrupt claims 破産更正債権及びこれらに準ずる債権	Doubtful claims 危険債権	Claims requiring monitoring 要管理債権	Total 合計
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	4,696	38,990	5,281	48,967
Uncoverage amount	非 保 全 額 ③=①-②	3,668	26,797	12,691	43,158
Allowance for loan losses	貸 倒 引 当 金 ④	3,668	12,913	4,203	20,785
Coverage amount	保 全 額 ⑤=②+④	8,365	51,904	9,484	69,753
Allowance ratio	引 当 率 ④/③	100.00%	48.18%	33.11%	48.16%
Coverage ratio	保 全 率 ⑤/①	100.00%	78.89%	52.76%	75.71%

6.Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

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

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)	Disclosed Claims under the Financial Revitalization Law	Claim-classification				Allowance	Coverage ratio	Risk-monitored Loans
		No- classifi- cation	II	III	IV			
自己査定 の債務者区分	金融再生法に 基づく開示債権	非分類	II分類	III分類	IV分類	引当額	保全率	リスク管理債権 (貸出金)
Legally Bankrupt 破綻先 10	Bankrupt and substantially bankrupt claims 破産更生債権 およびこれら に準ずる債権 63	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved	Entirely reserved or write-off	0	100.0%	Loans to bankrupt borrowers 破綻先債権 9
Substantially Bankrupt 実質破綻先 52		19	43	全額引当 —	全額償却 ・引当 —			Non-accrual delinquent loans 延滞債権 722
Potentially Bankrupt 破綻懸念先 671	Doubtful claims 危険債権 671	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分		68		206	89.8%	
		458	144					
Borrowers Requiring Caution 要注意先 3,548	Borrowers Requiring Monitoring 要管理先 303	Claims requiring monitoring 要管理債権 194	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分 150			44	41.5%	Loans past due 3 month or more 3ヶ月以上 延滞債権 4
			35	268				Allowance of Claims requiring monitoring 要管理先に対する 引当額 26
	Borrowers Requiring Caution その他の 要注意先 3,245	Normal claims 正常債権 60,197	1,007	2,237	62			
Normal Borrowers 正常先 56,297			56,297			22		
Total 合計 60,581	Total 合計 61,127	No- classifi- cation 57,818	II 2,694	III 68	IV —	Total 合計 336		Total 合計 927

Amount of partial direct write-off 部分直接償却残高: 11.1 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" includes the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権には「自行保証付私募債」を含んでおります。

Classification of Borrowers (Self-assessment)	Disclosed Claims under the Financial Revitalization Law 金融再生法に基づく開示債権	Claim-classification				Allowance 引当額	Coverage ratio 保全率	Risk-monitored Loans リスク管理債権 (貸出金)
		No-classification 非分類	II Ⅱ分類	III Ⅲ分類	IV Ⅳ分類			
Legally Bankrupt 破綻先 27	Bankrupt and substantially bankrupt claims 破産更生債権およびこれらに準ずる債権 83	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		Entirely reserved	Entirely reserved or write-off	36	100.0%	Loans to bankrupt borrowers 破綻先債権 27
Substantially Bankrupt 実質破綻先 55		52	31	全額引当 —	全額償却・引当 —			Non-accrual delinquent loans 延滞債権 709
Potentially Bankrupt 破綻懸念先 657	Doubtful claims 危険債権 657	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		139		129	78.8%	
		317	201					
Borrowers Requiring Caution 要注意先 3,457	Borrowers Requiring Monitoring 要管理先 344	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 188				85	52.7%	Loans past due 3 month or more 3ヶ月以上延滞債権 -
		70	273					Restructured loans 貸出条件緩和債権 179
		Coverage of Claims requiring monitoring 要管理債権に対する保全額 94				Allowance of Claims requiring monitoring 要管理先に対する引当額 42		
	Borrowers Requiring Caution その他の要注意先 3,113	Normal claims 正常債権 43,645	822	2,290				
Normal Borrowers 正常先 39,595							77	
			39,595					23
Total 合計 43,795	Total 合計 44,567	No-classification 40,858	II 2,796	III 139	IV —	Total 合計 352		Total 合計 916

Amount of partial direct write-off 部分直接償却残高: 6.8 billion yen

- (Note) 1. Figures have been rounded down to the nearest hundred million yen.
 2. "Normal Borrowers" includes loans to local government.
 3. "Self- assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" includes the amount.
- (注1) 記載金額は、億円未満を切り捨てて表示しています。
 (注2) 正常先には、地方公共団体への貸出金等を含んでおります。
 (注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権には「自行保証付私募債」を含んでおります。

7. Loan Portfolio, etc

(1) Classification of loans by type of industry

【Total (The Jyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	10,370,026	54,548	181,416	10,315,478	10,188,610
Manufacturing	製 造 業	1,190,360	(10,896)	(31,389)	1,201,256	1,221,750
Agriculture / Forestry	農 業 、 林 業	29,792	561	2,715	29,231	27,077
Fishery	漁 業	5,912	1,612	1,920	4,300	3,991
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	12,749	(1,746)	(1,373)	14,495	14,122
Construction	建 設 業	309,314	(15,186)	(1,980)	324,501	311,294
Electricity, gas and water	電気・ガス・熱供給・水道業	125,104	12,436	18,540	112,667	106,564
Telecommunication	情 報 通 信 業	49,020	(3,808)	(5,967)	52,828	54,987
Transportation / Postal activities	運 輸 業 、 郵 便 業	261,808	2,492	7,000	259,316	254,808
Wholesale / Retail services	卸 売 業 、 小 売 業	1,022,208	16,247	32,028	1,005,960	990,179
Financial and insurance services	金 融 業 、 保 険 業	363,569	(12,949)	(50,977)	376,519	414,547
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	1,741,496	54,468	125,463	1,687,027	1,616,033
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	697,916	(4,222)	10,874	702,139	687,042
Government / Local government	国 ・ 地 方 公 共 団 体	1,147,115	(78,898)	(116,920)	1,226,013	1,264,036
Others	そ の 他	3,413,657	94,437	191,483	3,319,219	3,222,173

【The Jyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	6,004,960	37,930	77,024	5,967,030	5,927,935
Manufacturing	製 造 業	679,476	(24,655)	(47,514)	704,131	726,990
Agriculture / Forestry	農 業 、 林 業	17,355	(262)	915	17,617	16,440
Fishery	漁 業	5,472	1,690	1,934	3,781	3,537
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	10,122	(99)	62	10,222	10,060
Construction	建 設 業	165,335	(11,970)	(393)	177,306	165,729
Electricity, gas and water	電気・ガス・熱供給・水道業	72,725	6,706	8,566	66,018	64,158
Telecommunication	情 報 通 信 業	30,528	(3,366)	(5,103)	33,894	35,631
Transportation / Postal activities	運 輸 業 、 郵 便 業	149,475	(516)	618	149,991	148,857
Wholesale / Retail services	卸 売 業 、 小 売 業	621,188	14,495	31,933	606,693	589,254
Financial and insurance services	金 融 業 、 保 険 業	217,420	(7,729)	(16,582)	225,150	234,002
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	1,198,093	31,627	74,163	1,166,465	1,123,930
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	383,007	(2,690)	(615)	385,698	383,623
Government / Local government	国 ・ 地 方 公 共 団 体	737,653	(13,681)	(75,186)	751,335	812,839
Others	そ の 他	1,717,104	48,383	104,226	1,668,721	1,612,878

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	4,365,066	16,618	104,391	4,348,447	4,260,674
Manufacturing	製 造 業	510,884	13,759	16,125	497,124	494,759
Agriculture / Forestry	農 業 、 林 業	12,436	823	1,800	11,613	10,636
Fishery	漁 業	440	(78)	(14)	518	454
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	2,626	(1,646)	(1,435)	4,273	4,061
Construction	建 設 業	143,978	(3,215)	(1,586)	147,194	145,565
Electricity, gas and water	電気・ガス・熱供給・水道業	52,379	5,730	9,973	46,649	42,406
Telecommunication	情 報 通 信 業	18,492	(441)	(863)	18,934	19,355
Transportation / Postal activities	運 輸 業 、 郵 便 業	112,333	3,008	6,381	109,324	105,951
Wholesale / Retail services	卸 売 業 、 小 売 業	401,019	1,752	94	399,266	400,924
Financial and insurance services	金 融 業 、 保 険 業	146,149	(5,219)	(34,395)	151,369	180,544
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	543,402	22,841	51,299	520,561	492,103
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	314,909	(1,532)	11,490	316,441	303,418
Government / Local government	国 ・ 地 方 公 共 団 体	409,461	(65,216)	(41,734)	474,678	451,196
Others	そ の 他	1,696,552	46,054	87,257	1,650,497	1,609,295

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

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	184,412	(5,244)	(7,792)	189,656	192,204
Manufacturing	製 造 業	46,122	(2,726)	(4,361)	48,848	50,484
Agriculture / Forestry	農 業 、 林 業	543	19	(100)	524	644
Fishery	漁 業	—	(4)	(5)	4	5
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	14	14	14	—	—
Construction	建 設 業	13,594	(86)	6	13,681	13,588
Electricity, gas and water	電気・ガス・熱供給・水道業	5	3	1	2	4
Telecommunication	情 報 通 信 業	1,656	(97)	305	1,753	1,350
Transportation / Postal activities	運 輸 業 、 郵 便 業	5,008	(115)	(228)	5,123	5,236
Wholesale / Retail services	卸 売 業 、 小 売 業	44,805	(1,782)	135	46,588	44,670
Financial and insurance services	金 融 業 、 保 険 業	517	151	106	365	410
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	24,048	(544)	(359)	24,593	24,407
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	27,360	1,664	(2,058)	25,695	29,418
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	20,735	(1,739)	(1,247)	22,475	21,982

【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	92,720	(4,826)	(11,188)	97,547	103,908
Manufacturing	製 造 業	18,712	(2,614)	(5,185)	21,327	23,897
Agriculture / Forestry	農 業 、 林 業	251	25	(165)	226	417
Fishery	漁 業	—	(4)	(5)	4	5
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建 設 業	7,712	(174)	(672)	7,886	8,385
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	(1)	—	1
Telecommunication	情 報 通 信 業	1,229	(81)	198	1,310	1,031
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,476	159	(13)	2,317	2,489
Wholesale / Retail services	卸 売 業 、 小 売 業	26,162	(1,873)	(1,039)	28,036	27,202
Financial and insurance services	金 融 業 、 保 険 業	273	(32)	(45)	306	319
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	13,313	(592)	(249)	13,906	13,563
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	14,889	615	(3,262)	14,273	18,151
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	7,696	(253)	(745)	7,950	8,442

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	91,691	(417)	3,395	92,108	88,295
Manufacturing	製 造 業	27,410	(111)	823	27,521	26,586
Agriculture / Forestry	農 業 、 林 業	292	(6)	64	298	227
Fishery	漁 業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	14	14	14	—	—
Construction	建 設 業	5,881	87	678	5,794	5,202
Electricity, gas and water	電気・ガス・熱供給・水道業	5	3	2	2	2
Telecommunication	情 報 通 信 業	426	(15)	107	442	319
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,531	(274)	(214)	2,805	2,746
Wholesale / Retail services	卸 売 業 、 小 売 業	18,643	90	1,174	18,552	17,468
Financial and insurance services	金 融 業 、 保 険 業	243	184	151	59	91
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	10,734	47	(109)	10,686	10,844
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	12,470	1,048	1,203	11,421	11,266
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	13,038	(1,486)	(501)	14,524	13,540

(3) Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
		Consumer loans	消費者ローン残高	4,205,371	111,590	246,977
Housing-related loans	住宅関連ローン残高	4,055,261	103,907	230,221	3,951,353	3,825,039
Housing loans	住宅ローン残高	3,128,911	78,049	153,769	3,050,861	2,975,141
Apartment loans	アパートローン残高	926,350	25,857	76,452	900,492	849,898
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	7,419,189	111,930	286,100	7,307,258	7,133,088
Ratio of loans to SMEs	中小企業等貸出比率	71.54%	0.71%	1.53%	70.83%	70.01%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
		Consumer loans	消費者ローン残高	2,359,972	60,156	143,779
Housing-related loans	住宅関連ローン残高	2,270,783	57,083	136,408	2,213,700	2,134,374
Housing loans	住宅ローン残高	1,525,841	36,240	75,094	1,489,601	1,450,747
Apartment loans	アパートローン残高	744,942	20,843	61,314	724,099	683,627
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,031,909	49,407	154,759	3,982,501	3,877,150
Ratio of loans to SMEs	中小企業等貸出比率	67.14%	0.40%	1.74%	66.74%	65.40%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
		Consumer loans	消費者ローン残高	1,845,399	51,433	103,198
Housing-related loans	住宅関連ローン残高	1,784,477	46,824	93,812	1,737,652	1,690,664
Housing loans	住宅ローン残高	1,603,069	41,809	78,675	1,561,260	1,524,394
Apartment loans	アパートローン残高	181,407	5,014	15,137	176,392	166,270
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	3,387,279	62,522	131,341	3,324,756	3,255,938
Ratio of loans to SMEs	中小企業等貸出比率	77.59%	1.14%	1.18%	76.45%	76.41%

8. Outstanding Balance of Deposits and Loans 【Non-consolidated】

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017 (B)	As of Sep.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	13,636,923	63,943	493,137	13,572,980	13,143,785
Deposits (Average balance)	預 金 (平 残)	13,573,777	330,789	363,320	13,242,987	13,210,456
Loans (Terms-end balance)	貸 出 金 (末 残)	10,370,026	54,548	181,416	10,315,478	10,188,610
Loans (Average balance)	貸 出 金 (平 残)	10,288,431	83,868	134,477	10,204,562	10,153,953

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017 (B)	As of Sep.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	8,237,202	(3,196)	264,093	8,240,398	7,973,108
Deposits (Average balance)	預 金 (平 残)	8,257,529	193,719	197,547	8,063,809	8,059,982
Loans (Terms-end balance)	貸 出 金 (末 残)	6,004,960	37,930	77,024	5,967,030	5,927,935
Loans (Average balance)	貸 出 金 (平 残)	5,996,692	37,774	62,088	5,958,917	5,934,603

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017 (B)	As of Sep.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	5,399,721	67,139	229,044	5,332,582	5,170,677
Deposits (Average balance)	預 金 (平 残)	5,316,248	137,070	165,773	5,179,177	5,150,474
Loans (Terms-end balance)	貸 出 金 (末 残)	4,365,066	16,618	104,391	4,348,447	4,260,674
Loans (Average balance)	貸 出 金 (平 残)	4,291,738	46,094	72,389	4,245,644	4,219,349