

Mebuki Financial Group, Inc.
Financial Results for Fiscal Year 2016, ended March 31, 2017

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <http://www.mebuki-fg.co.jp/>
 Representative: Kazuyoshi Terakado, President
 For Inquiry: Kiyoshi Nozaki, General Manager of Corporate Planning Dept.
 Date of General Meeting of Shareholders: June 28, 2017 (scheduled)
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 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, 2016 to March 31, 2017)

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

	Ordinary Income		Ordinary Profit		Net income attributable to owners of the parent	
Fiscal year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2017	213,284	—	52,255	—	158,455	—
Ended March 31, 2016	102,474	5.9	30,356	44.1	22,452	31.4

(Note) Comprehensive Income Fiscal year 2016: ¥159,609 million [—%] Fiscal year 2015: ¥19,315million [(56.0)%]

	Net Income per Share	Net Income per Share (Diluted)	Return on Capital Assets	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year	¥	¥	%	%	%
Ended March 31, 2017	156.78	156.72	21.8	0.4	24.5
Ended March 31, 2016	67.37	—	7.6	0.5	29.6

(Reference) Equity in earnings (losses) of affiliates Fiscal year 2016: ¥ — million Fiscal year 2015: ¥ — million

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

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets	Net Assets per Share
Fiscal year	¥Million	¥Million	%	¥
Ended March 31, 2017	16,124,452	863,086	5.3	732.66
Ended March 31, 2016	6,106,037	303,105	4.9	909.54

(Reference) Capital assets Fiscal Year 2016: ¥862,892 million Fiscal Year 2015: ¥303,105 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.

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at year-end
Fiscal year	¥Million	¥Million	¥Million	¥Million
Ended March 31, 2017	499,210	(124,710)	(21,693)	1,369,893
Ended March 31, 2016	179,447	(93,654)	(13,332)	436,150

2. Cash Dividends for Shareholders

	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			
Fiscal year	¥	¥	¥	¥	¥	¥Million	%	%
Ended March 31, 2016	—	5.50	—	4.50	10.00	3,332	14.8	1.1
Ended March 31, 2017	—	5.50	—	6.50	12.00	9,488	7.6	1.4
Ending March 31, 2018(Forecast)	—	5.50	—	5.50	11.00		32.3	

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

2. Year-end dividend for FY2016 includes a commemorative cash dividend of ¥1.00 per share for the business integration of The Joyo Bank, Ltd. and Ashikaga Holdings Co., Ltd.

3. Cash dividends of End of 2Q FY2016 represent actual dividends paid by Ashikaga Holdings Co.,Ltd..

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

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

	Ordinary Profit		Net income attributable to owners of the parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Six months Ending September 30, 2017	32,000	—	22,000	—	18.67
Fiscal Year Ending March 31, 2018	58,500	11.9	40,000	(74.7)	33.96

*Notes

(1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): Yes

Included: 1 company The Joyo Bank, Ltd.

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):

March 31, 2017	1,179,055,218 shares	March 31, 2016	333,250,000 shares
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② Number of treasury stock:

March 31, 2017	1,303,564 shares	March 31, 2016	— shares
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③ Average number of shares:

FY2016	1,010,667,873 shares	FY2015	333,250,000 shares
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(Note) From April 1, 2016 to September 30, 2016, the average number of shares is provided by multiplying The Joyo Bank, Ltd.'s average number of shares and the share exchange ratio. From October 1, 2016 to March 31, 2017, the average number of shares is calculated by the actual figures of Mebuki Financial Group, Inc.

※ 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 Ashikaga Holdings, Co., Ltd. (AHD) 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 AHD is considered to be the acquired company and Joyo to be the acquiring company. Therefore, the consolidated assets and liabilities of AHD were transferred to the consolidated balance sheets of Joyo at the fair value.

Accordingly, consolidated financial results for FY2016 (from April 1, 2016 to March 31, 2017) includes those of Joyo for the period from April 1, 2016 to September 30, 2016, and those of Mebuki for the period from October 1, 2016 to March 31, 2017.

There is no continuity of financial statements between the prior fiscal year and the current fiscal year.

Therefore, the year-on-year changes are not disclosed.

Financial Results for the Fiscal Year 2016, Ended March 31, 2017

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I Consolidated Financial Information for Fiscal Year 2016

1. Consolidated Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2016	As of March 31, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	437,509	1,393,762
Call loans and bills bought	コールローン及び買入手形	414	5,160
Monetary claims bought	買入金銭債権	7,627	15,952
Trading assets	特定取引資産	—	7,226
Trading account securities	商品有価証券	3,596	—
Securities	有価証券	1,296,769	4,190,681
Loans and bills discounted	貸出金	4,235,174	10,244,730
Foreign exchanges	外国為替	4,377	7,222
Lease receivable and investments in lease	リース債権及びリース投資資産	—	48,366
Other assets	その他の投資資産	34,277	120,249
Tangible fixed assets	有形固定資産	24,424	117,732
Buildings, net	建物	7,527	41,423
Land	土地	12,798	63,107
Leased assets, net	リース資産	16	26
Construction in progress	建設仮勘定	435	652
Other tangible fixed assets	その他の有形固定資産	3,647	12,522
Intangible fixed assets	無形固定資産	78,601	12,414
Software	ソフトウェア	2,087	8,254
Goodwill	のれん	75,979	—
Other intangible fixed assets	その他の無形固定資産	534	4,160
Asset for retirement benefits	退職給付に係る資産	10,446	12,275
Deferred tax assets	繰延税金資産	584	1,609
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,913	25,916
Allowance for loan losses	貸倒引当金	(40,679)	(78,840)
Reserve for devaluation of investment securities	投資損失引当金	—	(9)
Total Assets	資産の部合計	6,106,037	16,124,452
Liabilities	(負債の部)		
Deposits	預金	5,206,700	13,507,047
Negotiable certificates of deposit	譲渡性預金	174,878	284,705
Call money and bills sold	コールマネー及び売渡手形	78,000	303,312
Payables under securities lending transactions	債券貸借取引受入担保金	25,263	167,640
Trading liabilities	特定取引負債	—	511
Borrowed money	借入金	251,726	735,593
Foreign Exchanges	外国為替	282	757
Bonds	社債	—	5,000
Bonds with warrant attached	新株予約権付社債	—	33,657
Due to trust account	信託勘定借	—	13
Other liabilities	その他の負債	46,266	140,446
Provision for directors' bonuses	役員賞与引当金	57	111
Liability for retirement benefits	退職給付に係る負債	—	8,896
Provision for directors' retirement benefits	役員退職慰労引当金	311	51
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	858	3,480
Provision for contingent loss	偶発損失引当金	464	1,548
Provision for point card certificates	ポイント引当金	134	294
Provision for loss on interest repayment	利息返還損失引当金	—	12
Reserves under special laws	特別法上の引当金	—	2
Deferred tax liabilities	繰延税金負債	5,074	31,410
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	—	9,454
Negative goodwill	負ののれん	—	1,501
Acceptances and guarantees	支払承諾	12,913	25,916
Total liabilities	負債の部合計	5,802,932	15,261,366

Item	(Japanese)	As of March 31, 2016	As of March 31, 2017
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	29,025	148,490
Retained earnings	利 益 剰 余 金	113,594	461,631
Treasury stock	自 己 株 式	—	(6)
Total shareholders' equity	株 主 資 本 合 計	260,115	727,610
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	48,527	128,545
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(3,951)	(674)
Land revaluation excess, net of taxes	土 地 再 評 価 差 額 金	—	12,844
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(1,585)	(5,433)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	42,990	135,282
Equity warrants	新 株 予 約 権	—	193
Total net assets	純 資 産 の 部 合 計	303,105	863,086
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,106,037	16,124,452

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

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

(1) Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Ordinary income	経常収益	102,474	213,284
Interest income	資金運用収益	73,805	125,501
Interest on loans and discounts	貸出金利息	55,936	89,325
Interest and dividends on securities	有価証券利息配当金	16,958	35,186
Interest on call loans and bills bought	コールローン利息及び買入手形利息	393	66
Interest on deposits with banks	預け金利息	404	502
Other interest income	その他の受入利息	114	419
Trust fees	信託報酬	—	22
Fees and commissions	役務取引等収益	22,138	36,245
Trading income	特定取引収益	—	2,241
Other ordinary income	その他業務収益	1,692	12,964
Other income	その他経常収益	4,838	36,309
Recoveries of written off claims	償却債権取立益	524	2,688
Gains on sales of stocks and other securities	株式等売却益	3,290	9,902
Others	その他の経常収益	1,023	23,718
Ordinary expenses	経常費用	72,118	161,029
Interest expenses	資金調達費用	4,832	10,287
Interest on deposits	預金利息	2,079	2,572
Interest on negotiable certificates of deposit	譲渡性預金利息	212	48
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	8	595
Interest on payables under securities lending transactions	債券貸借取引支払利息	211	1,198
Interest on borrowed money	借入金利息	1,537	1,101
Interest on bonds	社債利息	—	233
Other interest expenses	その他の支払利息	783	4,537
Fees and commissions payments	役務取引等費用	6,198	10,036
Other business expenses	その他業務費用	192	7,017
General and administrative expenses	営業経費	55,471	98,088
Other operating expenses	その他経常費用	5,423	35,599
Provision of allowance for loan losses	貸倒引当金繰入額	2,013	6,277
Other	その他の経常費用	3,409	29,321
Ordinary profit	経常利益	30,356	52,255
Extraordinary income	特別利益	—	119,225
Gain on dispositions of fixed assets	固定資産処分益	—	6
Gain on negative goodwill	負ののれん発生益	—	119,219
Extraordinary losses	特別損失	186	2,085
Loss on disposal of non-current assets	固定資産処分損失	108	438
Impairment loss	減損損失	50	1,463
Loss on reduction of non-current assets	固定資産圧縮損失	26	—
Loss on step acquisitions	段階取得に係る差損	—	184
Income before income taxes	税金等調整前当期純利益	30,170	169,395
Income taxes-current	法人税、住民税及び事業税	5,805	16,880
Income taxes-deferred	法人税等調整額	1,912	(5,968)
Total income taxes	法人税等合計	7,717	10,911
Net income	当期純利益	22,452	158,483
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	—	28
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	22,452	158,455

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

(2)Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Net income	当 期 純 利 益	22,452	158,483
Other comprehensive income	そ の 他 の 包 括 利 益	(3,136)	1,125
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	3,822	(6,507)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(3,301)	2,399
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 額	(3,658)	5,233
Comprehensive income	包 括 利 益	19,315	159,609
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 包 括 利 益	19,315	159,581
Comprehensive income attributable to noncontrolling interests	非 支 配 株 主 に 係 る 包 括 利 益	—	27

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

3. Consolidated Statement of Shareholders' Equity

FY 2015(ended March 31, 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	94,474	240,994
Changes of items during the period	当 期 変 動 額				
Cash dividends	剰 余 金 の 当 配			(3,332)	(3,332)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			22,452	22,452
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 期 変 動 額 計 合	—	—	19,120	19,120
Balance at the end of current period	当 期 末 残 高	117,495	29,025	113,594	260,115

		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				純資産合計
		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	44,704	(650)	2,072	46,126	287,121
Changes of items during the period	当 期 変 動 額					
Cash dividends	剰 余 金 の 当 配					(3,332)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益					22,452
Net changes except for shareholders' equity during the period	株主資本以外の項目の当期変動額(純額)	3,822	(3,301)	(3,658)	(3,136)	(3,136)
Total changes of items during the period	当 期 変 動 額 計 合	3,822	(3,301)	(3,658)	(3,136)	15,983
Balance at the end of current period	当 期 末 残 高	48,527	(3,951)	(1,585)	42,990	303,105

FY 2016(ended March 31, 2017)

(Millions of yen)

		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	85,113	58,574	333,964	(21,569)	456,082
Changes of items during the period	当 期 変 動 額					
Changes due to share exchange	株式交換による増加	32,382	90,616			122,998
Cash dividends	剰 余 金 の 当 配		(1,832)	(9,397)		(11,230)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益			158,455		158,455
Purchase of treasury stock	自己株式の取得				(11)	(11)
Disposal of treasury stock	自己株式の処分		1	(0)	25	25
Retirement of treasury stock	自己株式の消却			(21,548)	21,548	—
Changes due to acquiring equity of consolidated subsidiaries	連結子会社株式の取得による持分の増減		1,131			1,131
Transfer from land revaluation excess	土地再評価差額金の取崩			158		158
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 期 変 動 額 計 合	32,382	89,916	127,666	21,562	271,528
Balance at the end of current period	当 期 末 残 高	117,495	148,490	461,631	(6)	727,610

		Accumulated other comprehensive income					Equity warrants	Non-controlling interests	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation excess, net of taxes	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	非支配株主持分	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	135,031	(3,073)	13,002	(10,667)	134,293	132	1,562	592,070
Changes of items during the period	当 期 変 動 額								
Changes due to share exchange	株式交換による増加								122,998
Cash dividends	剰 余 金 の 当 配								(11,230)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益								158,455
Purchase of treasury stock	自 己 株 式 の 取 得								(11)
Disposal of treasury stock	自 己 株 式 の 処 分								25
Retirement of treasury stock	自 己 株 式 の 消 却								
Changes due to acquiring equity of consolidated subsidiaries	連結子会社株式の取得による持分の増減								1,131
Transfer from land revaluation excess	土地再評価差額金の取崩								158
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）	(6,485)	2,399	(158)	5,233	988	61	(1,562)	(512)
Total changes of items during the period	当 期 変 動 額 計 合	(6,485)	2,399	(158)	5,233	988	61	(1,562)	271,016
Balance at the end of current period	当 期 末 残 高	128,545	(674)	12,844	(5,433)	135,282	193	—	863,086

4. Consolidated Statement of Cash Flows

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
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	30,170	169,395
Depreciation and amortization	減価償却費	3,495	7,327
Impairment loss	減損損失	50	1,463
Amortization of goodwill	のれん償却額	6,202	—
Gain on negative goodwill	負ののれん発生益	—	(119,219)
Loss on step acquisitions	段階取得に係る差損益(△は益)	—	184
Amortization of negative goodwill	負ののれん償却額	—	(158)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(3,222)	(400)
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	3	44
Decrease (increase) in asset for retirement benefits	退職給付に係る資産の増減額(△は増加)	(1,893)	(1,323)
Increase (decrease) in liabilities for retirement benefits	退職給付に係る負債の増減額(△は減少)	—	8,764
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	48	13
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減額(△は減少)	55	317
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	(31)	(18)
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	19	38
Increase (decrease) in provision for interest repayment	利息返還損失引当金の増減額(△は減少)	—	(2)
Gain on fund management	資金運用収益	(73,805)	(131,337)
Financing expenses	資金調達費用	4,832	10,305
Loss (gain) related to securities	有価証券関係損益(△)	(1,212)	(4,941)
Foreign exchange losses (gains)	為替差損益(△は益)	7,905	(12,902)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	108	431
Loss on reduction of non-current assets	固定資産圧縮損	26	—
Net decrease (increase) in Trading assets	特定取引資産の純増(△)減	—	1,225
Net increase (decrease) in Trading liabilities	特定取引負債の純増減(△)	—	(383)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(84,707)	(153,758)
Net increase (decrease) in deposit	預金の純増減(△)	135,589	270,177
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(22,500)	37,290
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(△)	29,180	272,353
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	251	—
Net decrease (increase) in deposit (excluding cash and cash equivalents)	預け金(現金同等物を除く)の純増(△)減	—	57,258
Net decrease (increase) in call loans	コールローン等の純増(△)減	1,569	(1,499)
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	607	—
Net increase (decrease) in call money	コールマネー等の純増減(△)	78,000	35,956
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	22,789	15,881
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	1,460	1,256
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	(83)	(409)
Net decrease (increase) in lease receivable and investments in lease	リース債権及びリース投資資産の純増(△)減	—	(5,135)
Net increase (decrease) in due to trust account	信託勘定借の純増減(△)	—	(0)
Proceeds from fund management	資金運用による収入	73,908	129,285
Payments for finance	資金調達による支出	(7,692)	(8,791)
Other, net	その他	(9,273)	(62,863)
Subtotal	小計	191,853	515,824
Income taxes paid	法人税等の支払額	(12,405)	(16,614)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	179,447	499,210

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
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	(330,762)	(1,405,130)
Proceeds from sales of securities	有価証券の売却による収入	85,566	1,017,603
Proceeds from redemption of securities	有価証券の償還による収入	154,466	271,065
Purchases of tangible fixed assets	有形固定資産の取得による支出	(2,093)	(4,973)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	0	167
Purchases of intangible fixed assets	無形固定資産の取得による支出	(760)	(3,348)
Other, net	その他の	(71)	(94)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(93,654)	(124,710)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Repayments of subordinated borrowings	劣後特約付借入金の返済による支出	(10,000)	—
Redemption of subordinated bonds	劣後特約付社債の償還による支出	—	(10,000)
Purchases of treasury stocks	自己株式の取得による支出	—	(11)
Proceed from sales of treasury stocks	自己株式の売却による収入	—	3
Cash dividends paid	配当金の支払額	(3,332)	(11,230)
Dividends paid to non-controlling shareholders	非支配株主への配当金の支払額	—	(1)
Purchases of stocks of subsidiaries not resulting in change in scope of consolidation	連結の範囲の変更を伴わない子会社株式の取得による支出	—	(453)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(13,332)	(21,693)
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	(21)	29
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	72,438	352,836
Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	363,712	396,713
Increase in cash and cash equivalents resulting from share exchange	株式交換による現金及び現金同等物の増加額	—	620,343
Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	436,150	1,369,893

5. Note for Assumptions of Going Concern

Not applicable.

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, 2016 to March 31, 2017)

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

①Non-consolidated Operating Results

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2017	141,053	1.6	35,663	(16.5)	24,454	(11.9)
Ended March 31, 2016	138,712	3.9	42,717	5.7	27,774	16.1

②Non-consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Fiscal year	¥Million	¥Million	%
Ended March 31, 2017	9,697,024	593,283	6.1
Ended March 31, 2016	9,236,391	580,932	6.2

(Reference) Capital assets FY2016: ¥593,283million FY2015: ¥580,799 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, 2016	As of March 31, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	442,654	754,116
Cash	現金	68,700	66,398
Due from banks	預け金	373,954	687,717
Call loans	コール口金	2,000	3,365
Monetary claims bought	買入金銭債権	9,977	8,161
Trading assets	特定取引資産	5,918	4,060
Trading account securities	商品有価証券	4,009	2,457
Trading-related financial derivatives	特定金融派生商品	1,908	1,602
Securities	有価証券	2,739,570	2,793,575
Government bonds	国債	1,044,960	869,857
Local government bonds	地方債	215,769	397,999
Corporate bonds	社債	486,428	463,245
Stocks	株	248,922	266,787
Other securities	その他の証券	743,489	795,685
Loans and bills discounted	貸出金	5,912,707	5,967,030
Bills discounted	割引手形	20,744	19,732
Loans on bills	手形貸付	297,908	282,495
Loans on deeds	証書貸付	5,026,664	5,114,904
Overdrafts	当座貸越	567,390	549,897
Foreign exchanges	外国為替	4,241	2,826
Due from foreign banks (our accounts)	外国他店預け	3,700	2,024
Foreign bills bought	買入外国為替	39	45
Foreign bills receivable	取立外国為替	502	756
Other assets	その他の資産	36,515	48,076
Domestic exchange settlement account, debit	未決済為替貸	80	64
Prepaid expenses	前払費用	514	548
Accrued income	未収収益	8,564	8,524
Variation margins of future markets	先物取引差入証拠金	160	160
Derivatives other than for trading - assets	金融派生商品	7,975	5,122
Initial margins of futures markets	金融商品等差入保証金	4,824	3,211
Other	その他の資産	14,396	30,444
Tangible fixed assets	有形固定資産	86,520	85,854
Buildings, net	建物	31,019	30,617
Land	土地	47,818	47,571
Leased assets, net	リース資産	2,812	2,837
Construction in progress	建設仮勘定	324	613
Other tangible fixed assets	その他の有形固定資産	4,546	4,214
Intangible fixed assets	無形固定資産	9,456	9,531
Software	ソフトウェア	5,918	6,142
Leased assets, net	リース資産	188	409
Other intangible fixed assets	その他の無形固定資産	3,349	2,979
Prepaid pension cost	前払年金費用	7,825	7,231
Customers' liabilities for acceptances and guarantees	支払承諾見返	14,728	47,620
Allowance for loan losses	貸倒引当金	(35,715)	(34,416)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(9)
Total Assets	資産の部合計	9,236,391	9,697,024

(Millions of yen)

Item	(Japanese)	As of March 31, 2016	As of March 31, 2017
Liabilities	(負債の部)		
Deposits	預 金	8,103,353	8,240,398
Current deposits	当 座 預 金	155,904	188,796
Ordinary deposits	普 通 預 金	4,922,735	5,147,250
Saving deposits	貯 蓄 預 金	44,793	43,615
Deposits at notice	通 知 預 金	8,672	11,457
Time deposits	定 期 預 金	2,771,525	2,617,552
Other deposits	そ の 他 の 預 金	199,721	231,725
Negotiable certificates of deposit	譲 渡 性 預 金	39,539	56,252
Call money	コ ー ル マ ネ ー	45,560	61,337
Payables under securities lending transactions	債 券 貸 借 取 引 受 入 担 保 金	130,247	135,417
Trading liabilities	特 定 取 引 負 債	895	511
Trading-related financial derivatives	特 定 金 融 派 生 商 品	895	511
Borrowed money	借 用 金	164,751	436,978
Borrowings from other banks	借 入 金	164,751	436,978
Foreign Exchanges	外 国 為 替	886	501
Foreign bills sold	売 渡 外 国 為 替	819	425
Foreign bills payable	未 払 外 国 為 替	67	75
Bonds	社 債	15,000	5,000
Bonds with warrant attached	新 株 予 約 権 付 社 債	33,804	—
Due to trust account	信 託 勘 定 借	13	13
Other liabilities	そ の 他 負 債	50,212	63,079
Domestic exchange settlement account, credit	未 決 済 為 替 借	47	124
Income taxes payable	未 払 法 人 税 等	6,707	1,635
Accrued expenses	未 払 費 用	6,629	6,477
Unearned revenue	前 受 収 益	2,608	3,541
Deposit received from employees	従 業 員 預 り 金	1,501	1,612
Derivatives other than for trading - liabilities	金 融 派 生 商 品	6,871	7,174
Payables under derivative transactions	金 融 商 品 等 受 入 担 保 金	2,293	990
Lease obligations	リ ー ス 債 務	3,009	3,248
Other	そ の 他 の 負 債	20,545	38,274
Provision for directors' bonuses	役 員 賞 与 引 当 金	46	48
Provision for retirement benefits	退 職 給 付 引 当 金	7,355	8,415
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	2,354	2,585
Provision for point card certificates	ポ イ ン ト 引 当 金	112	106
Provision for contingent loss	偶 発 損 失 引 当 金	1,045	1,038
Deferred tax liabilities	繰 延 税 金 負 債	36,706	35,662
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債	8,846	8,774
Acceptances and guarantees	支 払 承 諾	14,728	47,620
Total liabilities	負 債 の 部 合 計	8,655,459	9,103,740

Item	(Japanese)	As of March 31, 2016	As of March 31, 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	315,717	308,341
Legal retained earnings	利 益 準 備 金	55,317	55,317
Other retained earnings	そ の 他 利 益 剰 余 金	260,400	253,024
Reserve for advanced depreciation of non-current assets	(固 定 資 産 圧 縮 積 立 金)	904	887
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
General Reserve	(別 途 積 立 金)	217,432	222,432
Retained earnings brought forward	(繰 越 利 益 剰 余 金)	42,064	29,692
Treasury stock	自 己 株 式	(21,963)	—
Total shareholders' equity	株 主 資 本 合 計	437,441	452,028
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	134,985	130,542
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(3,073)	(574)
Land revaluation excess, net of taxes	土 地 評 価 差 額 金	11,445	11,287
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	143,357	141,254
Equity warrants	新 株 予 約 権	132	—
Total net assets	純 資 産 の 部 合 計	580,932	593,283
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	9,236,391	9,697,024

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

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

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Ordinary income	経常収益	138,712	141,053
Interest income	資金運用収益	96,360	93,101
Interest on loans and discounts	貸出金利息	66,434	63,726
Interest and dividends on securities	有価証券利息配当金	29,187	28,625
Interest on call loans	コールローン利息	38	33
Interest on deposits with banks	預け金利息	323	315
Other interest income	その他の受入利息	376	401
Trust fees	信託報酬	25	22
Fees and commissions	役務取引等収益	22,967	22,154
Fees and commissions on domestic and foreign exchanges	受入為替手数料	6,276	6,283
Other fees and commissions	その他の役務収益	16,691	15,871
Trading income	特定取引収益	767	449
Gains on trading account securities	商品有価証券収益	95	92
Income from trading-related financial derivatives transaction	特定金融派生商品収益	672	356
Other ordinary income	その他業務収益	9,570	11,997
Gains on foreign exchange transactions	外国為替売買益	1,053	915
Gains on sales of bonds	国債等債券売却益	8,376	11,034
Gains on redemption of bonds	国債等債券償還益	139	48
Other	その他の業務収益	0	0
Other income	その他経常収益	9,020	13,326
Recoveries of written off claims	償却債権取立益	1,809	1,982
Gains on sales of stocks and other securities	株式等売却益	5,471	9,565
Other	その他の経常収益	1,739	1,778
Operating expenses	経常費用	95,995	105,389
Interest expenses	資金調達費用	6,513	7,903
Interest on deposits	預金利息	2,631	2,125
Interest on negotiable certificates of deposit	譲渡性預金利息	25	13
Interest on call money	コールマネー利息	255	471
Interest on deposits for bonds lending transaction	債券貸借取引支払利息	605	957
Interest on borrowed money	借入金利息	358	616
Interest on bonds	社債利息	254	233
Interest on interest swaps	金利スワップ支払利息	1,776	2,478
Other interest expenses	その他の支払利息	606	1,007
Fees and commissions payments	役務取引等費用	7,504	7,815
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,307	1,305
Other fees and commissions	その他の役務費用	6,197	6,510
Other ordinary expenses	その他業務費用	4,163	6,757
Losses on sales of bonds	国債等債券売却損	881	5,244
Expenses on derivatives	金融派生商品費用	3,282	1,512
General and administrative expenses	営業経費	69,690	72,544
Other expenses	その他経常費用	8,122	10,368
Provision of allowance for loan losses	貸倒引当金繰入額	2,796	3,811
Provision of reserve for devaluation of investment securities	投資損失引当金繰入額	—	29
Provision for reimbursement of deposits	睡眠預金払戻損失引当金繰入額	483	611
Provision for point card certificates	ポイント引当金繰入額	97	92
Write-off amount of loans	貸出金償却	3,259	2,360
Losses on sales of stocks	株式等売却損	711	1,929
Losses on devaluation of stocks and other securities	株式等償却	17	43
Other expenses or losses	その他の経常費用	756	1,490
Ordinary income	経常利益	42,717	35,663

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Extraordinary income	特 別 利 益	83	6
Gain on disposal of non-current assets	固 定 資 産 処 分 益	83	6
Extraordinary losses	特 別 損 失	737	822
Loss on disposal of non-current assets	固 定 資 産 処 分 損	528	263
Impairment loss	減 損 損 失	208	559
Income before income taxes	税 引 前 当 期 純 利 益	42,062	34,847
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	12,532	10,477
Income taxes - deferred	法 人 税 等 調 整 額	1,755	(84)
Total income taxes	法 人 税 等 合 計	14,288	10,392
Net income	当 期 純 利 益	27,774	24,454

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

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

(1) Financial Highlights (from April 1, 2016 to March 31, 2017)

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

① Non-consolidated Operating Results

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year	¥Million	%	¥Million	%	¥Million	%
Ended March 31, 2017	97,768	(2.7)	33,274	(16.5)	26,412	(14.4)
Ended March 31, 2016	100,545	8.5	39,850	33.8	30,859	55.9

② Non-consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Fiscal year	¥Million	¥Million	%
Ended March 31, 2017	6,477,729	317,494	4.9
Ended March 31, 2016	6,098,844	311,924	5.1

(Reference) Capital assets FY2016: ¥317,494million FY2015: ¥311,924 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, 2016	As of March 31, 2017
Assets	(資産の部)		
Cash and due from banks	現金預け金	437,507	639,631
Cash	現金	59,887	59,064
Due from banks	預け金	377,620	580,566
Call loans	コールローン	414	1,795
Monetary claims bought	買入金銭債権	7,627	7,791
Trading account securities	商品有価証券	3,596	3,166
Trading government bonds	商品国債	749	164
Trading local government bonds	商品地方債	1,258	1,695
Trading government guaranteed bonds	商品政府保証債	1,587	1,306
Securities	有価証券	1,325,749	1,417,158
Government bonds	国債	351,547	260,356
Local government bonds	地方債	251,967	229,786
Corporate bonds	社債	205,872	209,394
Stocks	株式	77,629	79,717
Other securities	その他の証券	438,732	637,902
Loans and bills discounted	貸出金	4,274,437	4,348,447
Bills discounted	割引手形	25,474	24,815
Loans on bills	手形貸付	193,052	185,662
Loans on deeds	証書貸付	3,668,137	3,726,907
Overdrafts	当座貸越	387,773	411,062
Foreign exchanges	外国為替	4,377	4,396
Due from foreign banks (our accounts)	外国他店預け	4,278	4,291
Foreign bills bought	買入外国為替	52	71
Foreign bills receivable	取立外国為替	45	32
Other assets	その他の資産	24,916	32,106
Domestic exchange settlement account, debit	未決済為替貸	4	6
Prepaid expenses	前払費用	260	287
Accrued income	未収収益	5,824	5,956
Variation margins of future markets	先物取引差金勘定	26	1
Derivatives other than for trading - assets	金融派生商品	5,745	5,058
Other	その他の資産	13,056	20,794
Tangible fixed assets	有形固定資産	25,275	25,872
Buildings, net	建物	7,737	8,545
Land	土地	13,459	13,062
Leased assets, net	リース資産	16	10
Construction in progress	建設仮勘定	435	39
Other tangible fixed assets	その他の有形固定資産	3,626	4,213
Intangible fixed assets	無形固定資産	2,569	2,370
Software	ソフトウェア	2,037	1,839
Other intangible fixed assets	その他の無形固定資産	531	531
Prepaid pension cost	前払年金費用	12,786	15,323
Deferred tax assets	繰延税金資産	—	2,461
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,913	11,953
Allowance for loan losses	貸倒引当金	(33,328)	(34,746)
Total Assets	資産の部合計	6,098,844	6,477,729

(Millions of yen)

Item	(Japanese)	As of March 31, 2016	As of March 31, 2017
Liabilities	(負債の部)		
Deposits	預 金	5,224,561	5,332,582
Current deposits	当 座 預 金	190,554	193,611
Ordinary deposits	普 通 預 金	3,053,380	3,212,763
Saving deposits	貯 蓄 預 金	72,060	72,347
Deposits at notice	通 知 預 金	8,181	6,954
Time deposits	定 期 預 金	1,739,401	1,687,339
Installment savings	定 期 積 金	14,710	14,486
Other deposits	そ の 他 の 預 金	146,270	145,078
Negotiable certificates of deposit	譲 渡 性 預 金	224,878	289,303
Call money	コ ー ル マ ネ ー	78,000	241,975
Payables under securities lending transactions	債券貸借取引受入担保金	25,263	32,222
Borrowed money	借 用 金	181,726	220,047
Borrowings from other banks	借 入 金	181,726	220,047
Foreign Exchanges	外 国 為 替	282	256
Foreign bills sold	売 渡 外 国 為 替	131	116
Foreign bills payable	未 払 外 国 為 替	151	139
Other liabilities	そ の 他 負 債	30,426	30,324
Domestic exchange settlement account, credit	未 決 済 為 替 借	2,864	3,222
Income taxes payable	未 払 法 人 税 等	1,990	1,602
Accrued expenses	未 払 費 用	5,774	5,254
Unearned revenue	前 受 収 益	1,679	1,582
Reserve for interest on installment savings	給 付 補 填 備 金	4	3
Derivatives other than for trading - liabilities	金 融 派 生 商 品	8,263	2,817
Lease obligations	リ ー ス 債 務	17	11
Asset retirement obligations	資 産 除 去 債 務	544	—
Other	そ の 他 の 負 債	9,287	15,828
Provision for directors' bonuses	役 員 賞 与 引 当 金	25	53
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金	132	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	858	895
Provision for contingent loss	偶 発 損 失 引 当 金	464	509
Provision for point card certificates	ポ イ ン ト 引 当 金	90	111
Deferred tax liabilities	繰 延 税 金 負 債	7,296	—
Acceptances and guarantees	支 払 承 諾	12,913	11,953
Total liabilities	負 債 の 部 合 計	5,786,919	6,160,235
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	129,428	145,333
Legal retained earnings	利 益 準 備 金	17,694	20,107
Other retained earnings	そ の 他 利 益 剰 余 金	111,733	125,225
Retained earnings brought forward	繰 越 利 益 剰 余 金	111,733	125,225
Total shareholders' equity	株 主 資 本 合 計	264,428	280,333
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	51,447	37,259
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(3,951)	(99)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	47,495	37,160
Total net assets	純 資 産 の 部 合 計	311,924	317,494
Total liabilities and net assets	負債及び純資産の部合計	6,098,844	6,477,729

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

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

(Millions of yen)

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Ordinary income	経常収益	100,545	97,768
Interest income	資金運用収益	71,582	71,606
Interest on loans and discounts	貸出金利息	53,724	51,017
Interest and dividends on securities	有価証券利息配当金	16,958	20,073
Interest on call loans	コールローン利息	393	60
Interest on deposits with banks	預け金利息	404	373
Other interest income	その他の受入利息	102	82
Fees and commissions	役務取引等収益	21,253	20,040
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,764	4,704
Other fees and commissions	その他の役務収益	16,488	15,336
Other ordinary income	その他業務収益	1,343	1,772
Gains on foreign exchange transactions	外国為替売買益	347	613
Gain on trading account securities transactions	商品有価証券売買益	58	4
Gains on sales of bonds	国債等債券売却益	895	794
Gains on redemption of bonds	国債等債券償還益	—	36
Income from derivatives other than for trading or hedging	金融派生商品収益	41	323
Other	その他の業務収益	0	0
Other income	その他経常収益	6,366	4,348
Reversal of allowance for loan losses	貸倒引当金戻入益	1,284	—
Recoveries of written off claims	償却債権取立益	508	448
Gains on sales of stocks and other securities	株式等売却益	3,508	3,117
Other	その他の経常収益	1,065	782
Operating expenses	経常費用	60,695	64,493
Interest expenses	資金調達費用	3,458	3,308
Interest on deposits	預金利息	2,082	1,110
Interest on negotiable certificates of deposit	譲渡性預金利息	226	85
Interest on call money	コールマネー利息	8	152
Interest on deposits for bonds lending transaction	債券貸借取引支払利息	211	411
Interest on borrowed money	借入金利息	150	40
Other interest expenses	その他の支払利息	779	1,508
Fees and commissions payments	役務取引等費用	6,314	6,747
Fees and commissions on domestic and foreign exchanges	支払為替手数料	886	888
Other fees and commissions	その他の役務費用	5,427	5,859
Other ordinary expenses	その他業務費用	36	1,062
Losses on sales of bonds	国債等債券売却損	0	751
Losses on redemption of bonds	国債等債券償還損	—	310
Losses on devaluation of bonds	国債等債券償却	36	—
General and administrative expenses	営業経費	47,711	46,526
Other expenses	その他経常費用	3,175	6,847
Provision of allowance for loan losses	貸倒引当金繰入額	—	4,444
Write-off amount of loans	貸出金償却	1,552	743
Losses on sales of stocks	株式等売却損	980	923
Losses on devaluation of stocks and other securities	株式等償却	8	16
Losses on sales of loans	貸出金売却損	7	0
Other expenses or losses	その他の経常費用	625	720
Ordinary income	経常利益	39,850	33,274

Item	(Japanese)	FY 2015(ended March 31, 2016)	FY 2016(ended March 31, 2017)
Extraordinary income	特 別 利 益	—	0
Gain on disposal of non-current assets	固 定 資 産 処 分 益	—	0
Extraordinary losses	特 別 損 失	383	1,314
Loss on disposal of non-current assets	固 定 資 産 処 分 損	108	206
Impairment loss	減 損 損 失	248	1,100
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	26	7
Income before income taxes	税 引 前 当 期 純 利 益	39,466	31,960
Income taxes - current	法人税、住民税及び事業税	10,468	9,350
Income taxes - deferred	法 人 税 等 調 整 額	(1,861)	(3,802)
Total income taxes	法 人 税 等 合 計	8,607	5,547
Net income	当 期 純 利 益	30,859	26,412

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

III Financial Data for the Fiscal Year 2016 (ended March 31, 2017)

1. Income Status

[Mebuki Financial Group, Inc. (Consolidated basis)]

(Millions of yen)

	(Japanese)	FY2016		FY2015 (B)
		(A)	(A)-(B)	
Consolidated gross profit	連 結 粗 利 益	149,634		
Net interest income	資 金 利 益	115,213		
Net fees and commissions	役 務 取 引 等 利 益	26,232		
Net trading income	特 定 取 引 利 益	2,241		
Net other business income	そ の 他 業 務 利 益	5,946		
General and administrative expenses	営 業 経 費	98,088		
Credit related costs	与 信 関 係 費 用	8,273		
Write-off of loans	貸 出 金 償 却	3,940		
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,167		
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	1,110		
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(1,944)		
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	7,644		
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—		
Others	そ の 他	1,338		
Ordinary profit	経 常 利 益	52,255		
Extraordinary income(losses)	特 別 損 益	117,139		
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	169,395		
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	16,880		
Income taxes-deferred	法 人 税 等 調 整 額	(5,968)		
Total income taxes	法 人 税 等 合 計	10,911		
Net income	当 期 純 利 益	158,483		
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 当 期 純 利 益	28		
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	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. Mebuki Financial Group, Inc. (“Mebuki”) and The Joyo Bank, Ltd. (“Joyo”) executed the share exchange which made Mebuki a wholly-owning company and Joyo a wholly-owned company on October 1, 2016. The share exchange corresponds to a reverse acquisition under the Accounting Standard for Business Combination, and the purchase method under which Joyo is an acquiring company is applied to the transaction. Due to a gain on negative goodwill from the business integration, 119.2 billion yen of extraordinary income is recognized. Consolidated financial results for FY2016 are composed of the consolidated results of Joyo from April 1, 2016 to September 30, 2016 and of Mebuki from October 1, 2016 to March 31, 2017.

3. Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, full-year figures of the previous fiscal year are not shown.

(注) 1. 連結粗利益＝(資金運用収益－資金調達費用)＋(役務取引等収益＋信託報酬－役務取引等費用)＋(特定取引収益－特定取引費用)
＋(その他業務収益－その他業務費用)

2. 平成28年10月1日付で、当社を株式交換完全親会社、株式会社常陽銀行を株式交換完全子会社とする株式交換を行いました。本株式交換は、企業結合会計上逆取得に該当し、株式会社常陽銀行を取得企業とするパーチェス法の適用により、「負ののれん発生益」として1,192億円を特別利益に計上しております。なお、当社の平成28年度(平成28年4月1日～平成29年3月31日)の業績は、株式会社常陽銀行の上期(平成28年4月1日～9月30日)6カ月分の連結業績に、株式交換後の当社グループの下期(平成28年10月1日～平成29年3月31日)6カ月分の連結業績を合算した金額となっております。

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、前年度の計数は記載しておりません。

Reference

(Millions of yen)

	(Japanese)	FY2016		FY2015 (B)
		(A)	(A)-(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)	55,272		
Consolidated net business income	連 結 業 務 純 益	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 the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, figures of the previous fiscal 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、前年度の計数は記載しておりません。

Number of Consolidated Companies

(Number of companies)

	(Japanese)	FY2016		FY2015 (B)
		(A)	(A)-(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	14		
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—		

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, figures at the end March 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、平成27年度末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)	FY2016		FY2015
		(A)	(A)-(B)	(B)
Gross business profit	業 務 粗 利 益	187,550	(8,330)	195,881
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	181,944	(5,442)	187,387
Gross domestic business profit	国 内 業 務 粗 利 益	179,325	(6,316)	185,641
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	173,357	(4,913)	178,271
Net interest income	資 金 利 益	146,544	(3,484)	150,028
Net fees and commissions	役 務 取 引 等 利 益	27,418	(2,919)	30,337
Net trading income	特 定 取 引 等 利 益	450	(323)	773
Net other business income	そ の 他 業 務 利 益	4,911	410	4,501
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	5,967	(1,402)	7,370
Gross international business profit	国 際 業 務 粗 利 益	8,225	(2,014)	10,239
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	8,587	(528)	9,116
Net interest income	資 金 利 益	6,951	(991)	7,942
Net fees and commissions	役 務 取 引 等 利 益	236	146	90
Net trading income	特 定 取 引 等 利 益	(1)	4	(5)
Net other business income	そ の 他 業 務 利 益	1,038	(1,174)	2,212
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(362)	(1,485)	1,123
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	115,014	(289)	115,303
Personnel expenses	人 件 費	60,425	98	60,327
Non-personnel expenses	物 件 費	47,095	(1,344)	48,440
Taxes	税 金	7,492	956	6,536
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	72,536	(8,041)	80,577
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	66,930	(5,153)	72,083
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(465)	219	(685)
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))	73,001 5,605	(8,260) (2,888)	81,262 8,493
Net non-recurrent gains/losses	臨 時 損 益	(4,063)	(5,368)	1,304
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	10,018	4,810	5,207
Write-off of loans	貸 出 金 償 却	3,103	(1,707)	4,811
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	8,720	5,234	3,486
Losses on sales of loans	貸 出 金 売 却 損	68	49	18
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	75	188	(113)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(1,284)	1,284
Recoveries of written-off claims	償 却 債 権 取 立 益	2,431	113	2,318
Other	そ の 他	481	(125)	606
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	9,769	2,507	7,261
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(3,815)	(3,065)	(749)
Ordinary profit	経 常 利 益	68,938	(13,629)	82,567
Extraordinary income/losses	特 別 損 益	(2,130)	(1,092)	(1,038)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(463)	90	(554)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	6	(76)	83
Loss on disposal of non-current assets	固 定 資 産 処 分 損	469	(167)	637
Impairment loss	減 損 損 失	1,659	1,202	457
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	7	(19)	26
Income before income taxes	税 引 前 当 期 純 利 益	66,808	(14,721)	81,529
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	19,827	(3,173)	23,001
Income taxes-deferred	法 人 税 等 調 整 額	(3,886)	(3,781)	(105)
Total income taxes	法 人 税 等 合 計	15,940	(6,954)	22,895
Net Income	当 期 純 利 益	50,867	(7,766)	58,633
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	9,552	5,029	4,522

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

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)	FY2016		FY2015
		(A)	(A)-(B)	(B)
Gross business profit	業 務 粗 利 益	105,250	(6,260)	111,510
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	99,412	(4,462)	103,875
Gross domestic business profit	国 内 業 務 粗 利 益	99,885	(3,663)	103,548
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	93,685	(3,351)	97,036
Net interest income	資 金 利 益	80,329	(3,411)	83,740
Net fees and commissions	役 務 取 引 等 利 益	14,154	(1,299)	15,453
Net trading income	特 定 取 引 等 利 益	450	(323)	773
Net other business income	そ の 他 業 務 利 益	4,950	1,370	3,579
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	6,199	(311)	6,511
Gross international business profit	国 際 業 務 粗 利 益	5,365	(2,596)	7,962
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	5,727	(1,111)	6,838
Net interest income	資 金 利 益	4,868	(1,237)	6,106
Net fees and commissions	役 務 取 引 等 利 益	207	172	34
Net trading income	特 定 取 引 等 利 益	(1)	4	(5)
Net other business income	そ の 他 業 務 利 益	290	(1,536)	1,827
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(362)	(1,485)	1,123
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	68,522	274	68,248
Personnel expenses	人 件 費	34,716	(214)	34,931
Non-personnel expenses	物 件 費	29,550	(35)	29,585
Taxes	税 金	4,255	524	3,731
Net business income	業 務 純 益 (一 般 貸 引 繰 入 前)	36,727	(6,534)	43,262
(before net transfer to general allowance for loan losses)				
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	30,889	(4,737)	35,627
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(664)	20	(685)
Net business income	業 務 純 益	37,392	(6,555)	43,947
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	5,837	(1,797)	7,634
Net non-recurrent gains/losses	臨 時 損 益	(1,728)	(498)	(1,230)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	5,431	(40)	5,472
Write-off of loans	貸 出 金 償 却	2,360	(899)	3,259
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	4,475	989	3,486
Losses on sales of loans	貸 出 金 売 却 損	68	57	10
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	29	110	(81)
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	1,982	173	1,809
Other	そ の 他	481	(125)	606
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	7,591	2,849	4,742
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(3,888)	(3,387)	(501)
Ordinary profit	経 常 利 益	35,663	(7,053)	42,717
Extraordinary income/losses	特 別 損 益	(815)	(161)	(654)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(256)	188	(445)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	6	(76)	83
Loss on disposal of non-current assets	固 定 資 産 処 分 損	263	(265)	528
Impairment loss	減 損 損 失	559	350	208
Loss 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	34,847	(7,215)	42,062
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,477	(2,055)	12,532
Income taxes-deferred	法 人 税 等 調 整 額	(84)	(1,840)	1,755
Total income taxes	法 人 税 等 合 計	10,392	(3,895)	14,288
Net Income	当 期 純 利 益	24,454	(3,319)	27,774
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,767	(19)	4,786

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

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)	FY2016		FY2015
		(A)	(A)-(B)	(B)
Gross business profit	業 務 粗 利 益	82,300	(2,070)	84,370
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	82,532	(979)	83,511
Gross domestic business profit	国 内 業 務 粗 利 益	79,440	(2,653)	82,093
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	79,672	(1,562)	81,234
Net interest income	資 金 利 益	66,214	(72)	66,287
Net fees and commissions	役 務 取 引 等 利 益	13,263	(1,619)	14,883
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	(38)	(960)	922
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(232)	(1,091)	859
Gross international business profit	国 際 業 務 粗 利 益	2,859	582	2,277
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	2,859	582	2,277
Net interest income	資 金 利 益	2,082	246	1,836
Net fees and commissions	役 務 取 引 等 利 益	29	(26)	55
Net trading income	特 定 取 引 等 利 益	—	—	—
Net other business income	そ の 他 業 務 利 益	748	362	385
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	—	—	—
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	46,491	(563)	47,055
Personnel expenses	人 件 費	25,709	313	25,396
Non-personnel expenses	物 件 費	17,545	(1,309)	18,854
Taxes	税 金	3,236	432	2,804
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	35,808	(1,506)	37,315
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	36,040	(415)	36,455
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	199	199	—
Net business income	業 務 純 益	35,609	(1,705)	37,315
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(232)	(1,091)	859
Net non-recurrent gains/losses	臨 時 損 益	(2,334)	(4,869)	2,535
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	4,586	4,850	(264)
Write-off of loans	貸 出 金 償 却	743	(808)	1,552
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	4,245	4,245	—
Losses on sales of loans	貸 出 金 売 却 損	0	(7)	7
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	45	77	(31)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(1,284)	1,284
Recoveries of written-off claims	償 却 債 権 取 立 益	448	(60)	508
Other	そ の 他	—	—	—
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,177	(341)	2,519
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	73	321	(248)
Ordinary profit	経 常 利 益	33,274	(6,575)	39,850
Extraordinary income/losses	特 別 損 益	(1,314)	(930)	(383)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(206)	(97)	(108)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	0	0	—
Loss on disposal of non-current assets	固 定 資 産 処 分 損	206	97	108
Impairment loss	減 損 損 失	1,100	852	248
Loss on reduction of non-current assets	固 定 資 産 圧 縮 損	7	(19)	26
Income before income taxes	税 引 前 当 期 純 利 益	31,960	(7,506)	39,466
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,350	(1,118)	10,468
Income taxes-deferred	法 人 税 等 調 整 額	(3,802)	(1,941)	(1,861)
Total income taxes	法 人 税 等 合 計	5,547	(3,059)	8,607
Net Income	当 期 純 利 益	26,412	(4,446)	30,859
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,785	5,049	(264)

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

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)	FY 2016 (A)	(A)-(B)	FY 2015 (A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	72,536	(8,041)	80,577
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	11,541	(1,261)	12,802
Net business income	業 務 純 益	73,001	(8,260)	81,262
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	11,615	(1,295)	12,911

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

(Millions of yen)

	(Japanese)	FY 2016 (A)	(A)-(B)	FY 2015 (A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	36,727	(6,534)	43,262
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	10,795	(1,913)	12,709
Net business income	業 務 純 益	37,392	(6,555)	43,947
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	10,991	(1,919)	12,910

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

(Millions of yen)

	(Japanese)	FY 2016 (A)	(A)-(B)	FY 2015 (A)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,808	(1,506)	37,315
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	12,420	(491)	12,911
Net business income	業 務 純 益	35,609	(1,705)	37,315
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	12,351	(560)	12,911

(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		
		FY2016		FY 2015	FY2016		FY 2015	FY2016		FY 2015
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資 金 運 用 利 回	1.12	(0.04)	1.16	1.06	(0.05)	1.11	1.20	(0.02)	1.22
Average yield on loans and bills discounted	貸 出 金 利 回	1.12	(0.08)	1.20	1.06	(0.08)	1.14	1.20	(0.08)	1.28
Average yield on securities	有 価 証 券 利 回	1.27	0.03	1.24	1.13	0.00	1.13	1.52	0.05	1.47
Average yield on interest bearing liabilities②	資 金 調 達 原 価	0.84	(0.04)	0.88	0.86	(0.03)	0.89	0.82	(0.06)	0.88
Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.02	(0.01)	0.03	0.02	(0.01)	0.03	0.02	(0.02)	0.04
Average yield on call money and borrowed	外 部 負 債 利 回	0.15	(0.02)	0.17	0.22	0.01	0.21	0.05	(0.04)	0.09
Average interest rate spread (①－②)	総 資 金 利 鞘	0.28	0.00	0.28	0.20	(0.02)	0.22	0.38	0.04	0.34

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		FY2016		FY 2015	FY2016		FY 2015	FY2016		FY 2015
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資 金 運 用 利 回	1.05	(0.06)	1.11	0.99	(0.07)	1.06	1.14	(0.04)	1.18
Average yield on loans and bills discounted	貸 出 金 利 回	1.12	(0.08)	1.20	1.06	(0.08)	1.14	1.20	(0.08)	1.28
Average yield on securities	有 価 証 券 利 回	1.13	(0.03)	1.16	0.96	(0.05)	1.01	1.43	(0.04)	1.47
Average yield on interest bearing liabilities②	資 金 調 達 原 価	0.80	(0.07)	0.87	0.82	(0.05)	0.87	0.78	(0.08)	0.86
Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.01	(0.02)	0.03	0.00	(0.02)	0.02	0.02	(0.02)	0.04
Average yield on call money and borrowed	外 部 負 債 利 回	(0.00)	(0.09)	0.09	(0.00)	(0.10)	0.10	0.00	(0.09)	0.09
Average interest rate spread (①－②)	総 資 金 利 鞘	0.25	0.01	0.24	0.17	(0.02)	0.19	0.36	0.04	0.32

4. Return on Equity

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		FY2016 (A)	(A)-(B)	FY 2015 (B)	FY2016 (A)	(A)-(B)	FY 2015 (B)	FY2016 (A)	(A)-(B)	FY 2015 (B)
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一般貸引繰入前)	7.60			6.25	(1.15)	7.40	11.35	(0.99)	12.34
Net business income basis	業 務 純 益 ベース	7.45			6.36	(1.16)	7.52	11.28	(1.06)	12.34
Net income basis	当期純利益ベース	21.80			4.16	(0.59)	4.75	8.37	(1.83)	10.20

(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.

3. Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, figures of the corresponding period and full-year figures of the previous fiscal year are not shown.

(注) 1. めぶきフィナンシャルグループ(連結)の当期純利益ベースは、親会社株主に帰属する当期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。

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、平成27年度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)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	5,605	(2,888)	8,493
Gains on sales	売却益	11,829	2,557	9,271
Gains on redemption	償還益	84	(55)	139
Losses on sales	売却損	5,996	5,115	881
Losses on redemption	償還損	310	310	—
Write-offs	償却	—	(36)	36

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

	(Japanese)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	5,837	(1,797)	7,634
Gains on sales	売却益	11,034	2,658	8,376
Gains on redemption	償還益	48	(91)	139
Losses on sales	売却損	5,244	4,363	881
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

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

	(Japanese)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(232)	(1,091)	859
Gains on sales	売却益	794	(100)	895
Gains on redemption	償還益	36	36	—
Losses on sales	売却損	751	751	0
Losses on redemption	償還損	310	310	—
Write-offs	償却	—	(36)	36

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

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

(Millions of yen)

	(Japanese)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株式等関係損益	9,769	2,507	7,261
Gains on sales	売却益	12,682	3,702	8,980
Losses on sales	売却損	2,853	1,161	1,691
Write-offs	償却	59	33	26

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

	(Japanese)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株式等関係損益	7,591	2,849	4,742
Gains on sales	売却益	9,565	4,093	5,471
Losses on sales	売却損	1,929	1,218	711
Write-offs	償却	43	26	17

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

	(Japanese)	FY 2016		FY 2015 (A)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株式等関係損益	2,177	(341)	2,519
Gains on sales	売却益	3,117	(391)	3,508
Losses on sales	売却損	923	(57)	980
Write-offs	償却	16	7	8

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)	その他の有価証券	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 Mar.31, 2017				As of Mar.31, 2016			
		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	139,385	(680)		488	1,169			
	Bonds 債券	139,385	(680)		488	1,169			
	Others その他	—	—		—	—			
Available-for-sale	その他の有価証券	4,039,818	182,816		216,101	33,284			
	Stocks 株式	306,697	147,147		147,566	418			
	Bonds 債券	2,306,681	23,243		27,636	4,393			
	Others その他	1,426,439	12,425		40,898	28,472			
Total	合計	4,179,203	182,135		216,590	34,454			
	Stocks 株式	306,697	147,147		147,566	418			
	Bonds 債券	2,446,067	22,562		28,125	5,563			
	Others その他	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".

3. Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, figures as of March 31, 2016 are not shown.

(注) 1. 「その他の有価証券」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。

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、平成28年3月末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)

		As of Mar.31, 2017				As of Mar.31, 2016			
		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	123,959	12,476	(1,832)	12,512	35	121,509	14,309	14,321
	Bonds 債券	123,959	12,476	(1,773)	12,512	35	107,509	14,250	14,262
	Others その他	—	—	(58)	—	—	14,000	58	58
Available-for-sale	その他の有価証券	4,039,660	237,303	(26,853)	264,194	26,891	3,902,900	264,156	274,698
	Stocks 株式	306,539	170,801	26,902	171,216	414	286,922	143,898	145,502
	Bonds 債券	2,306,681	45,644	(29,694)	46,823	1,179	2,449,036	75,338	75,798
	Others その他	1,426,439	20,857	(24,061)	46,154	25,297	1,166,941	44,919	53,397
Total	合計	4,163,620	249,780	(28,685)	276,707	26,926	4,024,410	278,465	289,020
	Stocks 株式	306,539	170,801	26,902	171,216	414	286,922	143,898	145,502
	Bonds 債券	2,430,640	58,121	(31,467)	59,336	1,214	2,556,546	89,588	90,061
	Others その他	1,426,439	20,857	(24,120)	46,154	25,297	1,180,941	44,978	53,456

[The Joyo Bank, Ltd. (Non-consolidated basis)]

(Millions of yen)

		As of Mar.31, 2017				As of Mar.31, 2016			
		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	48,130	444	(24)	461	17	32,721	468	481
	Bonds 債券	48,130	444	(24)	461	17	32,721	468	481
	Others その他	—	—	—	—	—	—	—	—
Available-for-sale	その他の有価証券	2,732,072	186,017	(6,506)	200,875	14,858	2,697,557	192,523	199,074
	Stocks 株式	257,254	138,827	24,367	139,242	414	239,773	114,460	115,987
	Bonds 債券	1,682,972	26,081	(18,282)	27,113	1,031	1,714,437	44,363	44,514
	Others その他	791,845	21,108	(12,591)	34,520	13,412	743,347	33,699	38,572
Total	合計	2,780,202	186,461	(6,531)	201,337	14,876	2,730,278	192,992	199,555
	Stocks 株式	257,254	138,827	24,367	139,242	414	239,773	114,460	115,987
	Bonds 債券	1,731,102	26,525	(18,307)	27,574	1,049	1,747,158	44,832	44,996
	Others その他	791,845	21,108	(12,591)	34,520	13,412	743,347	33,699	38,572

[The Ashikaga Bank, Ltd. (Non-consolidated basis)]

(Millions of yen)

		As of Mar.31, 2017				As of Mar.31, 2016			
		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	75,829	12,032	(1,807)	12,050	18	88,788	13,840	13,840
	Bonds 債券	75,829	12,032	(1,748)	12,050	18	74,788	13,781	13,781
	Others その他	—	—	(58)	—	—	14,000	58	58
Available-for-sale	その他の有価証券	1,307,587	51,286	(20,346)	63,318	12,032	1,205,343	71,633	75,624
	Stocks 株式	49,285	31,974	2,535	31,974	—	47,149	29,438	29,515
	Bonds 債券	623,708	19,563	(11,411)	19,710	147	734,599	30,974	31,283
	Others その他	634,593	(250)	(11,470)	11,633	11,884	423,594	11,219	14,825
Total	合計	1,383,417	63,319	(22,154)	75,369	12,050	1,294,131	85,473	89,464
	Stocks 株式	49,285	31,974	2,535	31,974	—	47,149	29,438	29,515
	Bonds 債券	699,538	31,595	(13,160)	31,761	165	809,387	44,756	45,064
	Others その他	634,593	(250)	(11,529)	11,633	11,884	437,594	11,278	14,883

7. Capital Adequacy Ratio (Domestic standard)

[Mebuki Financial Group, Inc. (Consolidated basis)]

(Millions of yen)

(Domestic standard)		As of Mar.31,2017 (A)			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	10.62%				
②Basic Core capital	コア資本に係る基礎項目の額	811,364				
③Adjustment Core capital	コア資本に係る調整項目の額	22,362				
④Capital ②-③	自 己 資 本 の 額	789,002				
⑤Total risk weighted assets	リスク・アセット等の額	7,422,804				
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	296,912				

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1,2016, figures as of September 30, 2016 and March 31, 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、平成28年9月末および平成28年3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 Mar.31,2017 (A)			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	11.86%	(0.69%)	(0.14%)	12.55%	12.00%
②Basic Core capital	コア資本に係る基礎項目の額	473,427	(5,865)	6,800	479,293	466,627
③Adjustment Core capital	コア資本に係る調整項目の額	15,893	1,547	776	14,345	15,116
④Capital ②-③	自 己 資 本 の 額	457,534	(7,413)	6,023	464,948	451,510
⑤Total risk weighted assets	リスク・アセット等の額	3,855,804	151,461	95,325	3,704,343	3,760,479
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	154,232	6,058	3,813	148,173	150,419

[The Joyo Bank, Ltd. (Non-consolidated basis)]

Capital Adequacy Ratio	自 己 資 本 比 率	11.23%	(0.76%)	(0.28%)	11.99%	11.51%
Capital	自 己 資 本 の 額	429,252	(10,799)	690	440,051	428,561
Total risk weighted assets	リスク・アセット等の額	3,821,916	154,079	99,858	3,667,836	3,722,057

[The Ashikaga Bank, Ltd.(Consolidated basis)]

(Millions of yen)

(Domestic standard)		As of Mar.31,2017 (A)			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	9.17%	(0.16%)	0.16%	9.33%	9.01%
②Basic Core capital	コア資本に係る基礎項目の額	305,300	10,414	26,822	294,886	278,478
③Adjustment Core capital	コア資本に係る調整項目の額	6,219	2,186	2,538	4,033	3,681
④Capital ②-③	自 己 資 本 の 額	299,080	8,227	24,283	290,853	274,797
⑤Total risk weighted assets	リスク・アセット等の額	3,259,270	145,127	210,449	3,114,143	3,048,820
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	130,370	5,805	8,417	124,565	121,952

[The Ashikaga Bank, Ltd. (Non-consolidated basis)]

Capital Adequacy Ratio	自 己 資 本 比 率	8.75%	(0.18%)	0.08%	8.93%	8.67%
Capital	自 己 資 本 の 額	286,546	6,697	20,460	279,848	266,086
Total risk weighted assets	リスク・アセット等の額	3,273,907	141,714	206,476	3,132,193	3,067,431

(Note) ・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.

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

・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.

The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.

部分直接償却:実施しております。

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 Mar 31,2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	2,757				
Non-accrual delinquent loans	延滞債権額	151,089				
Loans past due 3 month or more	3ヶ月以上延滞債権額	805				
Restructured loans	貸出条件緩和債権額	36,280				
Total risk-monitored loans	合計	190,932				
Amount of partial direct write-off executed	部分直接償却実施額	23,351				
Total loans (Term-end balance)	貸出金残高(末残)	10,244,730				

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

(%)

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

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1,2016,

figures as of September 30, 2016 and March 31, 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、平成28年9月末および平成28年3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 Mar 31,2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	1,304	(31)	90	1,335	1,213
Non-accrual delinquent loans	延滞債権額	74,912	(1,591)	(4,183)	76,504	79,095
Loans past due 3 month or more	3ヶ月以上延滞債権額	805	(848)	84	1,653	720
Restructured loans	貸出条件緩和債権額	20,525	(3,890)	(4,871)	24,415	25,397
Total risk-monitored loans	合計	97,547	(6,361)	(8,879)	103,908	106,426
Amount of partial direct write-off executed	部分直接償却実施額	12,185	(1,541)	(1,768)	13,727	13,954
Total loans (Term-end balance)	貸出金残高(末残)	5,967,030	39,094	54,322	5,927,935	5,912,707

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

(%)

	(Japanese)	As of Mar 31,2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	0.02	0.00	0.00	0.02	0.02
Non-accrual delinquent loans	延滞債権額	1.25	(0.04)	(0.08)	1.29	1.33
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.01	(0.01)	0.00	0.02	0.01
Restructured loans	貸出条件緩和債権額	0.34	(0.07)	(0.08)	0.41	0.42
Total risk-monitored loans	合計	1.63	(0.12)	(0.16)	1.75	1.79

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

(1)The amount of Risk-monitored loans

(Millions of yen)

	(Japanese)	As of Mar 31,2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	1,329	(813)	(287)	2,143	1,616
Non-accrual delinquent loans	延滞債権額	75,026	6,041	5,815	68,984	69,210
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	15,753	(1,414)	(4,587)	17,168	20,340
Total risk-monitored loans	合計	92,108	3,812	940	88,295	91,168
Amount of partial direct write-off executed	部分直接償却実施額	8,356	(1,065)	(1,192)	9,421	9,548
Total loans (Term-end balance)	貸出金残高(末残)	4,348,447	87,773	74,010	4,260,674	4,274,437

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

(%)

	(Japanese)	As of Mar 31,2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to bankrupt borrowers	破綻先債権額	0.03	(0.02)	0.00	0.05	0.03
Non-accrual delinquent loans	延滞債権額	1.72	0.11	0.11	1.61	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	0.36	(0.04)	(0.11)	0.40	0.47
Total risk-monitored loans	合計	2.11	0.04	(0.02)	2.07	2.13

2. Allowance for Loan Losses

[Mebuki Financial Group, Inc. (Consolidated basis)]

(Millions of yen)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸 倒 引 当 金	78,840				
General allowance for loan losses	一 般 貸 倒 引 当 金	37,919				
Specific allowance for loan losses	個 別 貸 倒 引 当 金	40,921				
Allowance for specific foreign debtors	特定海外債権引当勘定	—				

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016,

figures as of September 30, 2016 and March 31, 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、平成28年9月末および平成28年3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 Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸 倒 引 当 金 合 計	34,416	342	(1,299)	34,074	35,715
General allowance for loan losses	一 般 貸 倒 引 当 金	13,285	325	(664)	12,960	13,950
Specific allowance for loan losses	個 別 貸 倒 引 当 金	21,130	16	(634)	21,114	21,765
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 Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸 倒 引 当 金 合 計	34,746	1,912	1,417	32,834	33,328
General allowance for loan losses	一 般 貸 倒 引 当 金	18,193	1,438	199	16,755	17,994
Specific allowance for loan losses	個 別 貸 倒 引 当 金	16,553	474	1,218	16,079	15,334
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 Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部 分 直 接 償 却 前	47.76				
After partial direct write-off	部 分 直 接 償 却 後	41.29				

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016,

figures as of September 30, 2016 and March 31, 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、平成28年9月末および平成28年3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 Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部 分 直 接 償 却 前	42.35	1.79	1.14	40.56	41.21
After partial direct write-off	部 分 直 接 償 却 後	35.28	2.49	1.73	32.79	33.55

[The Ashikaga Bank, Ltd. (Non-consolidated basis)]

(%)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部 分 直 接 償 却 前	43.15	(0.36)	0.31	43.51	42.84
After partial direct write-off	部 分 直 接 償 却 後	37.70	0.54	1.18	37.16	36.52

4. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 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	15,900				
Doubtful claims	危険債権	139,117				
Claims requiring monitoring	要管理債権	37,085				
Subtotal	小計 ①	192,103				
Normal claims	正常債権	10,204,956				
Total	合計 ②	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	1.84%				

(Note) Since the financial results have substantially changed compared with those of FY2015 due to the business combination on October 1, 2016, figures as of September 30, 2016 and March 31, 2016 are not shown.

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 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	7,079	(10)	1,047	7,089	6,032
Doubtful claims	危険債権	69,794	(1,554)	(5,094)	71,349	74,889
Claims requiring monitoring	要管理債権	21,331	(4,738)	(4,787)	26,069	26,118
Subtotal	小計 ①	98,205	(6,303)	(8,834)	104,508	107,040
Normal claims	正常債権	5,964,013	89,019	111,557	5,874,993	5,852,455
Total	合計 ②	6,062,218	82,716	102,722	5,979,501	5,959,495
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.61%	(0.13%)	(0.18%)	1.74%	1.79%

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016 (B)	As of Mar 31, 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	7,537	1,451	2,561	6,085	4,975
Doubtful claims	危険債権	69,196	3,705	3,043	65,491	66,152
Claims requiring monitoring	要管理債権	15,753	(1,414)	(4,587)	17,168	20,340
Subtotal	小計 ①	92,487	3,742	1,017	88,744	91,469
Normal claims	正常債権	4,343,392	85,987	81,238	4,257,404	4,262,153
Total	合計 ②	4,435,879	89,729	82,256	4,346,149	4,353,623
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	2.08%	0.04%	(0.02%)	2.04%	2.10%

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 Mar 31, 2017			As of Sep 30, 2016	As of Mar 31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	78,127	(3,198)	(5,428)	81,326	83,556
Portion covered by allowance	貸 倒 引 当 金	23,896	(771)	(1,695)	24,667	25,592
Reserve for specific debtors	担 保 保 証 等	54,231	(2,427)	(3,733)	56,659	57,964
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	98,205	(6,303)	(8,834)	104,508	107,040
(%)						
Coverage ratio ②/①	保 全 率 ② / ①	79.55	1.74	1.49	77.81	78.06

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Mar 31, 2017)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正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	7,079	69,794	21,331	98,205
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	6,671	41,662	5,897	54,231
Uncoverage amount	非 保 全 額 ③=①-②	408	28,132	15,433	43,974
Allowance for loan losses	貸 倒 引 当 金 ④	408	20,351	3,136	23,896
Coverage amount	保 全 額 ⑤=②+④	7,079	62,014	9,033	78,127
Allowance ratio	引 当 率 ④/③	100.00%	72.34%	20.32%	54.34%
Coverage ratio	保 全 率 ⑤/①	100.00%	88.85%	42.34%	79.55%

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

(Millions of yen)

	(Japanese)	As of Mar 31, 2017			As of Sep 30, 2016	As of Mar 31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	69,981	1,781	745	68,199	69,236
Portion covered by allowance	貸 倒 引 当 金	19,930	598	1,039	19,332	18,891
Reserve for specific debtors	担 保 保 証 等	50,050	1,183	(293)	48,867	50,344
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	92,487	3,742	1,017	88,744	91,469
(%)						
Coverage ratio ②/①	保 全 率 ② / ①	75.66	(1.18)	(0.03)	76.84	75.69

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Mar 31, 2017)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正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	7,537	69,196	15,753	92,487
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	4,012	41,414	4,624	50,050
Uncoverage amount	非 保 全 額 ③=①-②	3,525	27,782	11,128	42,436
Allowance for loan losses	貸 倒 引 当 金 ④	3,525	12,972	3,433	19,930
Coverage amount	保 全 額 ⑤=②+④	7,537	54,386	8,057	69,981
Allowance ratio	引 当 率 ④/③	100.00%	46.69%	30.84%	46.96%
Coverage ratio	保 全 率 ⑤/①	100.00%	78.59%	51.14%	75.66%

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)

Clasification 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	Coverage ratio	Risk-monitored Loans
			No-classification	II	III	IV			
自己査定の債務者区分			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 13		Bankrupt and substantially bankrupt claims 破産更生債権 およびこれらに準ずる債権 70	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		Entirely reserved 全額引当 —	Entirely reserved or write-off 全額償却・引当 —	4	100.0%	Loans to bankrupt borrowers 破綻先債権 13
Substantially Bankrupt 実質破綻先 57			25	45					
Potentially Bankrupt 破綻懸念先 697		Doubtful claims 危険債権 697	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		77		203	88.8%	Non-accrual delinquent loans 延滞債権 749
			470	149					
Borrowers Requiring Caution 要注意先 3,760	Borrowers Requiring Monitoring 要管理先 287	Claims requiring monitoring 要管理債権 213	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 131				38	42.3%	Loans past due 3 month or more 3ヶ月以上延滞債権 8
			22	265					
	Borrowers Requiring Caution その他の要注意先 3,472	Normal claims 正常債権 59,640	Coverage of Claims requiring monitoring 要管理債権に対する保全額 90				76	20	
			1,088	2,384					
Normal Borrowers 正常先 55,656			55,656						
Total 合計 60,185		Total 合計 60,622	No-classification 57,262	II 2,844	III 77	IV —	Total 合計 343		Total 合計 975

Amount of partial direct write-off 部分直接償却残高: 12.3 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" dosen'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。

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

(hundreds million of Yen)

The Asahi-Kaiga Bank, Ltd. (Non-consolidated basis)		(hundreds million of Yen)							
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	Coverage ratio	Risk-monitored Loans
			No-classification	II	III	IV			
自己査定の債務者区分			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 13		Bankrupt and substantially bankrupt claims 破産更生債権およびこれらに準ずる債権 75	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	35	100.0%	Loans to bankrupt borrowers 破綻先債権 13
Substantially Bankrupt 実質破綻先 61			46	29					全額引当 —
Potentially Bankrupt 破綻懸念先 691		Doubtful claims 危険債権 691	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		148		129	78.5%	
			324	218					
Borrowers Requiring Caution 要注意先 3,745	Borrowers Requiring Monitoring 要管理先 307	Claims requiring monitoring 要管理債権 157	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 166				74	51.1%	Loans past due 3 month or more 3ヶ月以上延滞債権 -
			62	245					Restructured loans 貸出条件緩和債権 157
	Coverage of Claims requiring monitoring 要管理債権に対する保全額 80		Allowance of Claims requiring monitoring 要管理先に対する引当額 34						
	Borrowers Requiring Caution その他の要注意先 3,437	Normal claims 正常債権 43,433	946	2,491			82		
Normal Borrowers 正常先 39,119			39,119				23		
Total 合計 43,632		Total 合計 44,358	No-classification 40,498	II 2,984	III 148	IV —	Total 合計 346		Total 合計 921

Amount of partial direct write-off 部分直接償却残高: 8.3 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 Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	10,315,478	126,868	128,332	10,188,610	10,187,145
Manufacturing	製 造 業	1,201,256	(20,493)	(25,296)	1,221,750	1,226,553
Agriculture / Forestry	農 業 、 林 業	29,231	2,154	1,629	27,077	27,601
Fishery	漁 業	4,300	308	(57)	3,991	4,357
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	14,495	373	(918)	14,122	15,414
Construction	建 設 業	324,501	13,206	2,447	311,294	322,053
Electricity, gas and water	電気・ガス・熱供給・水道業	112,667	6,103	9,030	106,564	103,637
Telecommunication	情 報 通 信 業	52,828	(2,159)	(4,374)	54,987	57,203
Transportation / Postal activities	運 輸 業 、 郵 便 業	259,316	4,508	10,147	254,808	249,168
Wholesale / Retail services	卸 売 業 、 小 売 業	1,005,960	15,780	12,261	990,179	993,698
Financial and insurance services	金 融 業 、 保 険 業	376,519	(38,027)	(70,137)	414,547	446,656
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,687,027	70,994	119,966	1,616,033	1,567,060
Medical welfare and other services	医療・福祉等サービス業	702,139	15,097	4,869	687,042	697,269
Government / Local government	国・地方公共団体	1,226,013	(38,022)	(113,589)	1,264,036	1,339,603
Others	そ の 他	3,319,219	97,045	182,353	3,222,173	3,136,866

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	5,967,030	39,094	54,322	5,927,935	5,912,707
Manufacturing	製 造 業	704,131	(22,858)	(22,268)	726,990	726,400
Agriculture / Forestry	農 業 、 林 業	17,617	1,177	1,505	16,440	16,112
Fishery	漁 業	3,781	244	(61)	3,537	3,842
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	10,222	161	282	10,060	9,939
Construction	建 設 業	177,306	11,577	5,012	165,729	172,294
Electricity, gas and water	電気・ガス・熱供給・水道業	66,018	1,860	5,526	64,158	60,491
Telecommunication	情 報 通 信 業	33,894	(1,737)	(3,020)	35,631	36,915
Transportation / Postal activities	運 輸 業 、 郵 便 業	149,991	1,134	3,609	148,857	146,381
Wholesale / Retail services	卸 売 業 、 小 売 業	606,693	17,438	8,753	589,254	597,940
Financial and insurance services	金 融 業 、 保 険 業	225,150	(8,852)	(37,159)	234,002	262,309
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,166,465	42,535	82,890	1,123,930	1,083,575
Medical welfare and other services	医療・福祉等サービス業	385,698	2,074	(4,296)	383,623	389,994
Government / Local government	国・地方公共団体	751,335	(61,504)	(83,446)	812,839	834,782
Others	そ の 他	1,668,721	55,843	96,994	1,612,878	1,571,726

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	4,348,447	87,773	74,010	4,260,674	4,274,437
Manufacturing	製 造 業	497,124	2,365	(3,028)	494,759	500,153
Agriculture / Forestry	農 業 、 林 業	11,613	976	124	10,636	11,489
Fishery	漁 業	518	64	3	454	514
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	4,273	211	(1,201)	4,061	5,474
Construction	建 設 業	147,194	1,628	(2,565)	145,565	149,759
Electricity, gas and water	電気・ガス・熱供給・水道業	46,649	4,242	3,503	42,406	43,145
Telecommunication	情 報 通 信 業	18,934	(421)	(1,353)	19,355	20,287
Transportation / Postal activities	運 輸 業 、 郵 便 業	109,324	3,373	6,537	105,951	102,787
Wholesale / Retail services	卸 売 業 、 小 売 業	399,266	(1,657)	3,508	400,924	395,758
Financial and insurance services	金 融 業 、 保 険 業	151,369	(29,175)	(32,977)	180,544	184,346
Real estate / Goods rental and leasing	不動産業、物品賃貸業	520,561	28,458	37,076	492,103	483,485
Medical welfare and other services	医療・福祉等サービス業	316,441	13,022	9,166	303,418	307,275
Government / Local government	国・地方公共団体	474,678	23,481	(30,142)	451,196	504,821
Others	そ の 他	1,650,497	41,202	85,358	1,609,295	1,565,139

(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 Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)		
Total	合 計	189,656	(2,548)	(7,938)	192,204	197,595
Manufacturing	製 造 業	48,848	(1,635)	(4,608)	50,484	53,457
Agriculture / Forestry	農 業 、 林 業	524	(120)	(237)	644	761
Fishery	漁 業	4	(1)	(2)	5	6
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建 設 業	13,681	92	(1,028)	13,588	14,709
Electricity, gas and water	電気・ガス・熱供給・水道業	2	(2)	0	4	1
Telecommunication	情 報 通 信 業	1,753	402	418	1,350	1,335
Transportation / Postal activities	運 輸 業 、 郵 便 業	5,123	(113)	(489)	5,236	5,612
Wholesale / Retail services	卸 売 業 、 小 売 業	46,588	1,918	2,440	44,670	44,148
Financial and insurance services	金 融 業 、 保 険 業	365	(45)	(90)	410	456
Real estate / Goods rental and leasing	不動産業、物品賃貸業	24,593	185	(1,237)	24,407	25,831
Medical welfare and other services	医療・福祉等サービス業	25,695	(3,722)	(3,934)	29,418	29,630
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	そ の 他	22,475	492	830	21,982	21,644

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)		
Total	合 計	97,547	(6,361)	(8,879)	103,908	106,426
Manufacturing	製 造 業	21,327	(2,570)	(4,166)	23,897	25,494
Agriculture / Forestry	農 業 、 林 業	226	(190)	(203)	417	429
Fishery	漁 業	4	(1)	(2)	5	6
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建 設 業	7,886	(498)	(1,048)	8,385	8,935
Electricity, gas and water	電気・ガス・熱供給・水道業	—	(1)	(1)	1	1
Telecommunication	情 報 通 信 業	1,310	279	457	1,031	853
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,317	(172)	(313)	2,489	2,631
Wholesale / Retail services	卸 売 業 、 小 売 業	28,036	834	1,353	27,202	26,682
Financial and insurance services	金 融 業 、 保 険 業	306	(12)	(57)	319	363
Real estate / Goods rental and leasing	不動産業、物品賃貸業	13,906	342	(205)	13,563	14,111
Medical welfare and other services	医療・福祉等サービス業	14,273	(3,877)	(4,446)	18,151	18,720
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	そ の 他	7,950	(491)	(244)	8,442	8,195

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017 (A)			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)		
Total	合 計	92,108	3,812	940	88,295	91,168
Manufacturing	製 造 業	27,521	934	(441)	26,586	27,963
Agriculture / Forestry	農 業 、 林 業	298	70	(33)	227	331
Fishery	漁 業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建 設 業	5,794	591	19	5,202	5,774
Electricity, gas and water	電気・ガス・熱供給・水道業	2	(0)	2	2	—
Telecommunication	情 報 通 信 業	442	123	(38)	319	481
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,805	59	(175)	2,746	2,981
Wholesale / Retail services	卸 売 業 、 小 売 業	18,552	1,083	1,086	17,468	17,465
Financial and insurance services	金 融 業 、 保 険 業	59	(32)	(33)	91	92
Real estate / Goods rental and leasing	不動産業、物品賃貸業	10,686	(157)	(1,032)	10,844	11,719
Medical welfare and other services	医療・福祉等サービス業	11,421	155	512	11,266	10,909
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	そ の 他	14,524	984	1,075	13,540	13,448

(3) Consumer loans / Loans to SMEs

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	4,081,996	134,304	256,569	3,947,692	3,825,427
Housing-related loans	住宅関連ローン残高	3,951,353	126,314	241,811	3,825,039	3,709,542
Housing loans	住宅ローン残高	3,050,861	75,719	155,386	2,975,141	2,895,474
Apartment loans	アパートローン残高	900,492	50,594	86,424	849,898	814,068
Other loans	その他ローン残高	130,643	7,990	14,758	122,652	115,885
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	7,307,258	174,170	292,738	7,133,088	7,014,520
Ratio of loans to SMEs	中小企業等貸出比率	70.83%	0.82%	1.98%	70.01%	68.85%

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,288,031	82,540	157,079	2,205,490	2,130,951
Housing-related loans	住宅関連ローン残高	2,213,700	79,325	151,686	2,134,374	2,062,014
Housing loans	住宅ローン残高	1,489,601	38,854	78,660	1,450,747	1,410,941
Apartment loans	アパートローン残高	724,099	40,471	73,026	683,627	651,072
Other loans	その他ローン残高	74,331	3,214	5,393	71,116	68,937
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	3,982,501	105,351	173,963	3,877,150	3,808,538
Ratio of loans to SMEs	中小企業等貸出比率	66.74%	1.34%	2.33%	65.40%	64.41%

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

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30, 2016	As of Mar.31, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,793,965	51,764	99,489	1,742,201	1,694,476
Housing-related loans	住宅関連ローン残高	1,737,652	46,988	90,124	1,690,664	1,647,528
Housing loans	住宅ローン残高	1,561,260	36,865	76,726	1,524,394	1,484,533
Apartment loans	アパートローン残高	176,392	10,122	13,397	166,270	162,995
Other loans	その他ローン残高	56,312	4,775	9,364	51,536	46,947
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	3,324,756	68,818	118,774	3,255,938	3,205,981
Ratio of loans to SMEs	中小企業等貸出比率	76.45%	0.04%	1.45%	76.41%	75.00%

8. Outstanding Balance of Deposits and Loans [Non-consolidated]

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

(Millions of yen)

	<i>(Japanese)</i>	As of Mar.31,2017			As of Sep.30, 2016 (B)	As of Mar.31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	13,572,980	429,194	245,066	13,143,785	13,327,914
Deposits (Average balance)	預 金 (平 残)	13,242,987	32,530	365,803	13,210,456	12,877,183
Loans (Terms-end balance)	貸 出 金 (末 残)	10,315,478	126,868	128,332	10,188,610	10,187,145
Loans (Average balance)	貸 出 金 (平 残)	10,204,562	50,609	223,222	10,153,953	9,981,339

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

(Millions of yen)

	<i>(Japanese)</i>	As of Mar.31,2017			As of Sep.30, 2016 (B)	As of Mar.31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	8,240,398	267,289	137,045	7,973,108	8,103,353
Deposits (Average balance)	預 金 (平 残)	8,063,809	3,827	229,639	8,059,982	7,834,170
Loans (Terms-end balance)	貸 出 金 (末 残)	5,967,030	39,094	54,322	5,927,935	5,912,707
Loans (Average balance)	貸 出 金 (平 残)	5,958,917	24,314	150,646	5,934,603	5,808,271

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

(Millions of yen)

	<i>(Japanese)</i>	As of Mar.31,2017			As of Sep.30, 2016 (B)	As of Mar.31, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	5,332,582	161,905	108,021	5,170,677	5,224,561
Deposits (Average balance)	預 金 (平 残)	5,179,177	28,703	136,164	5,150,474	5,043,012
Loans (Terms-end balance)	貸 出 金 (末 残)	4,348,447	87,773	74,010	4,260,674	4,274,437
Loans (Average balance)	貸 出 金 (平 残)	4,245,644	26,295	72,576	4,219,349	4,173,068