

February, 2 2016

Ashikaga Holdings Co.,Ltd.

Financial Results for the Third Quarter of Fiscal Year 2015, ending March 31, 2016

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <http://www.ashikaga-hd.co.jp/>
 Representative: Masanao Matsushita, President and Chief Executive Officer
 For Inquiry: Kazuyuki Shimizu, Executive Officer and General Manager of Corporate Planning Dept.
 Filing date of Financial Statements: February 10, 2016 (scheduled)

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

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

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income Attributable to Owners of Parent	
	¥Million	%	¥Million	%	¥Million	%
Third quarter						
Ended December 31, 2015	78,210	7.0	22,817	18.0	14,500	17.6
Ended December 31, 2014	73,054	(11.6)	19,323	(18.0)	12,328	(45.4)

(Note) Comprehensive Income Third quarter of FY2015: ¥11,440 million [-66.6%] Third quarter of FY2014: ¥34,300 million [53.0%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
Third quarter		
Ended December 31, 2015	43.51	—
Ended December 31, 2014	36.99	—

(Note) Since net income per share does not decrease as a result of dilution, diluted net income per share for the Third quarter of previous fiscal year 2014 and current fiscal year 2015, is not shown.

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
	¥Million	¥Million	%
Third quarter			
Ended December 31, 2015	6,219,821	295,229	4.7
Fiscal year 2014	5,864,239	287,121	4.8

(Reference) Capital assets Third quarter of FY2015: ¥295,229million Fiscal year 2014: ¥287,121 million

(Note) “Capital assets to total assets” represents (“Net assets”-“Subscription rights to shares”-“Non-controlling interests”) / “Total assets” at fiscal year-end. The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Cash Dividends for Shareholders

	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
	¥	¥	¥	¥	¥
Fiscal year					
Ended March 31, 2015	—	4.50	—	4.50	9.00
Ending March 31, 2016	—	5.50	—		
Ending March 31, 2016(Forecast)				4.50	10.00

(Note) Revisions of released cash dividend forecasts : No

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

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

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

	Ordinary Income		Ordinary Profit		Net Income Attributable to Owners of Parent		Net Income per Share
	¥Million	%	¥Million	%	¥Million	%	¥
Fiscal Year							
Ending March 31, 2016	100,000	3.3	28,000	32.9	21,000	22.9	63.01

(Note) Revisions of released consolidated earnings forecasts : No

*Notes

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

(2) Adoption of special accounting methods for preparation of quarterly consolidated financial statements : No

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

① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes

② Other changes in accounting principles: No

③ Changes in accounting estimates: No

④ Restatement: No

(4) Number of issued shares (common stock)

① Number of issued shares (including treasury stock):

December 31, 2015 333,250,000 shares March 31, 2015 333,250,000 shares

② Number of treasury stock:

December 31, 2015 — shares March 31, 2015 — shares

③ Average number of shares:

For the nine months ended December 31, 2015 333,250,000 shares

For the nine months ended December 31, 2014 333,250,000 shares

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

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

¥Billion

	Fiscal Year ended Mar.31,2015 (A)	Fiscal Year ending Mar.31,2016 (B) Forecast	Change (B)－(A)
Core gross business profit	80.1	82.5	2.4
Expenses	48.0	47.5	(0.5)
Core net business income	32.0	35.0	3.0
Ordinary profit	29.7	38.0	8.3
Net income	19.7	30.0	10.3

(Note) Revisions of previous earnings forecasts : No

Statement relating to the status of the audit procedures

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

Explanation for proper use of forecasts and other notes

The above forecasts are based on information, which is presently available and certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Financial Results for the Third Quarter of Fiscal Year 2015, Ending March 31, 2016

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I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet 【Ashikaga Holdings Co., Ltd.】

(Millions of yen)

Item	(Japanese)	As of March 31, 2015	As of Dec. 31, 2015
Assets	(資産の部)		
Cash and due from banks	現金預け金	365,322	577,965
Call loans and bills bought	コールローン及び買入手形	1,644	77,972
Monetary claims bought	買入金銭債権	7,727	8,601
Trading account securities	商品有価証券	4,164	3,604
Securities	有価証券	1,207,938	1,236,835
Loans and bills discounted	貸出金	4,150,466	4,187,240
Foreign exchanges	外国為替	5,837	4,517
Other assets	その他の資産	23,938	32,369
Tangible fixed assets	有形固定資産	24,291	24,434
Intangible fixed assets	無形固定資産	85,754	80,119
Asset for retirement benefits	退職給付に係る資産	13,884	15,689
Deferred tax assets	繰延税金資産	604	604
Customers' liabilities for acceptances and guarantees	支払承諾見返	16,566	14,243
Allowance for loan losses	貸倒引当金	(43,901)	(44,375)
Total Assets	資産の部合計	5,864,239	6,219,821
Liabilities	(負債の部)		
Deposits	預金	5,071,110	5,130,662
Negotiable certificates of deposit	譲渡性預金	197,379	306,168
Payables under securities lending transactions	債券貸借取引受入担保金	2,473	198,213
Borrowed money	借入金	232,546	221,929
Foreign Exchanges	外国為替	365	229
Other liabilities	その他の負債	49,169	43,228
Provision for directors' bonuses	役員賞与引当金	54	39
Provision for directors' retirement benefits	役員退職慰労引当金	262	310
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	803	705
Provision for contingent loss	偶発損失引当金	495	524
Provision for point card certificates	ポイント引当金	115	92
Deferred tax liabilities	繰延税金負債	5,774	8,242
Acceptances and guarantees	支払承諾	16,566	14,243
Total liabilities	負債の部合計	5,577,117	5,924,591
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	29,025
Retained earnings	利益剰余金	94,474	105,641
Total shareholders' equity	株主資本合計	240,994	252,162
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	44,704	41,512
Deferred gains (losses) on hedges	繰延ヘッジ損益	(650)	(835)
Defined retirement benefit plans	退職給付に係る調整累計額	2,072	2,389
Total accumulated other comprehensive income	その他の包括利益累計額合計	46,126	43,066
Total equity	純資産の部合計	287,121	295,229
Total liabilities and equity	負債及び純資産の部合計	5,864,239	6,219,821

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

2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income 【Ashikaga Holdings Co., Ltd.】

(1) Quarterly Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2014	For the nine months ended Dec.31,2015
Ordinary income	経常収益	73,054	78,210
Interest income	資金運用収益	53,506	56,472
Interest on loans and discounted	貸出金利	42,883	42,064
Interest and dividends on securities	有価証券利息配当金	10,085	13,684
Fees and commissions	役務取引等収益	16,373	16,418
Other ordinary income	その他業務収益	1,093	1,389
Other income	その他経常収益	2,080	3,930
Ordinary expenses	経常費用	53,730	55,393
Interest expenses	資金調達費用	3,648	3,685
Interest on deposits	預金利息	1,774	1,665
Fees and commissions payments	役務取引等費用	4,680	4,653
Other business expenses	その他業務費用	84	157
General and administrative expenses	営業経費	42,718	41,307
Other operating expenses	その他経常費用	2,598	5,588
Ordinary profit	経常利益	19,323	22,817
Extraordinary income	特別利益	16	—
Gains on disposal of non-current assets	固定資産処分益	16	—
Extraordinary losses	特別損失	19	124
Losses on disposal of fixed assets	固定資産処分損	19	97
Losses on reduction of fixed assets	固定資産圧縮損	—	26
Income before income taxes	税金等調整前四半期純利益	19,320	22,692
Income taxes-current	法人税、住民税及び事業税	8,675	4,439
Income taxes-deferred	法人税等調整額	(1,682)	3,753
Total income taxes	法人税等合計	6,992	8,192
Net income	四半期純利益	12,328	14,500
Net income attributable to owners of parent	親会社株主に帰属する四半期純利益	12,328	14,500

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

(2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2014	For the nine months ended Dec.31,2015
Net income	四半期純利益	12,328	14,500
Other comprehensive income	その他の包括利益	21,972	(3,059)
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	22,308	(3,192)
Deferred gains (losses) on hedges	繰延ヘッジ損益	(759)	(185)
Defined retirement benefit plan	退職給付に係る調整額	423	317
Comprehensive income	四半期包括利益	34,300	11,440
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	34,300	11,440
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	—	—

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

3. Note for the Assumption of Going Concern
Not applicable.

4. Note for Material Changes in Shareholders' Equity
Not applicable.

II Financial Data for the Third Quarter of Fiscal Year 2015 ending March 31, 2016

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

(Millions of yen)

	(Japanese)	3rd quarter of FY2015 (A)	(A)-(B)	3rd quarter of FY2014 (B)	(Forecast) FY2015	(Reference) FY2014
Consolidated gross profit	連 結 粗 利 益	65,783	3,222	62,560		82,889
Net interest income	資 金 利 益	52,786	2,928	49,858		65,978
Net fees and commissions	役 務 取 引 等 利 益	11,764	70	11,693		15,783
Net other business income	そ の 他 業 務 利 益	1,232	223	1,009		1,128
General and administrative expenses	営 業 経 費	41,307	(1,410)	42,718		56,636
Write-off and reserve expenses of loans ①	貸 倒 償 却 引 当 費 用 ①	4,244	1,897	2,347		6,656
Reversal of allowance for loan losses ②	貸 倒 引 当 金 戻 入 益 ②	—	—	—		—
Recoveries of written-off claims ③	償 却 債 権 取 立 益 ③	397	(77)	475		707
Gains (losses) on stocks	株 式 等 関 係 損 益	2,292	1,830	462		(409)
Others	そ の 他	(104)	(995)	890		1,169
Ordinary profit	経 常 利 益	22,817	3,493	19,323	28,000	21,064
Extraordinary income(losses)	特 別 損 益	(124)	(120)	(3)		(15)
Income before income taxes	税金等調整前四半期(当期)純利益	22,692	3,372	19,320		21,048
Income taxes-current	法人税、住民税及び事業税	4,439	(4,235)	8,675		10,592
Income taxes-deferred	法 人 税 等 調 整 額	3,753	5,435	(1,682)		(6,620)
Net income	四 半 期 (当 期) 純 利 益	14,500	2,171	12,328		17,076
Net Income attributable to owners of parent	親会社株主に帰属する四半期(当期)純利益	14,500	2,171	12,328	21,000	17,076

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

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

Credit related costs (① – ② – ③)	与信関係費用 (① – ② – ③)	3,846	1,975	1,871		5,949
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2. Income Status 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	3rd quarter of FY2015 (A)	(A)-(B)	3rd quarter of FY2014 (B)	(Forecast) FY2015	(Reference) FY2014
Gross business profit	業 務 粗 利 益	64,248	3,603	60,645		80,598
Net interest income	資 金 利 益	52,202	3,147	49,055		65,084
Net fees and commissions	役 務 取 引 等 利 益	10,927	215	10,711		14,560
Net other business income	そ の 他 業 務 利 益	1,118	240	878		952
Gains (losses) on bonds	(うち国債等債券損益)	853	366	486		486
Expenses	経 費 (除 く 臨 時 処 理 分)	34,906	(1,304)	36,211		48,046
Personnel expenses	人 件 費	19,093	(281)	19,375		26,005
Non-personnel expenses	物 件 費	13,739	(1,172)	14,911		19,698
Taxes	税 金	2,074	149	1,924		2,342
Core net business income	コ ア 業 務 純 益	28,488	4,540	23,947		32,065
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	29,341	4,907	24,434		32,551
Net transfer to general allowance for loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	—	—	—		(2,265)
Net business income (after general allowance for loan losses)	業 務 純 益	29,341	4,907	24,434		34,816
Net non-recurrent gains (losses)	臨 時 損 益	2,026	2,102	(75)		(5,046)
Gains (losses) on stocks	う ち 株 式 関 係 損 益	2,511	2,048	462		(409)
Disposal of non-performing loans ②	う ち 不 良 債 権 処 理 額 ②	515	(802)	1,318		5,649
Reversal of allowance for loan losses ③	う ち 貸 倒 引 当 金 戻 入 益 ③	204	144	59		—
Recoveries of written-off claims ④	う ち 償 却 債 権 取 立 益 ④	387	(83)	471		701
Ordinary profit	経 常 利 益	31,368	7,009	24,358	38,000	29,770
Extraordinary income(loss)	特 別 損 益	(124)	(124)	0		(12)
Income before income taxes	税引前四半期(当期)純利益	31,244	6,885	24,358		29,757
Income taxes-current	法人税、住民税及び事業税	8,009	(315)	8,325		10,192
Income taxes-deferred	法 人 税 等 調 整 額	1,080	3,037	(1,957)		(224)
Net Income	四 半 期 (当 期) 純 利 益	22,153	4,162	17,990	30,000	19,789

Credit related costs (① + ② – ③ – ④)	与信関係費用 (① + ② – ③ – ④)	(76)	(864)	787		2,683
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(Note) Core net business income = Net business income (before general allowances for loan losses) – Gains (losses) on bonds

3. Gains and Losses on Securities

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

(Millions of yen)

	(Japanese)	3rd quarter of FY2015 (A)	(A)-(B)	3rd quarter of FY2014 (B)	(Reference) FY2014
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益(5勘定戻)	853	366	486	486
Gains on sales	売却益	894	407	486	486
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	0	(0)	0	0
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	41	41	—	—
Gains (losses) on stocks, etc.	株式等損益(3勘定戻)	2,511	2,048	462	(409)
Gains on sales	売却益	3,500	2,994	505	505
Losses on sales	売却損	980	980	—	871
Write-offs	償却	8	(34)	43	43

4. Disclosed Claims under the Financial Revitalization Law

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

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A)-(B)	As of Sept. 30, 2015 (B)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8.0	2.7	5.3
Doubtful claims	危険債権	69.1	(2.9)	72.0
Claims requiring supervision	要管理債権	19.1	1.5	17.5
Subtotal (A)	小計(A)	96.3	1.3	94.9
Normal claims	正常債権	4,205.5	25.3	4,180.1
Total (B)	合計(B)	4,301.8	26.7	4,275.0
Ratio of disclosed claims under the Financial Revitalization Law (A)÷(B)	金融再生法開示債権比率 (A)÷(B)	2.23%	0.01%	2.22%

5. Capital Adequacy Ratio (Domestic Standard)

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

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A)-(B)	As of Sept. 30, 2015 (B)
Capital adequacy ratio (③÷④)	自己資本比率	8.64%	(0.03%)	8.67%
Basic Core capital ①	コア資本に係る基礎項目	341.7	3.5	338.2
Adjustment Core capital ②	コア資本に係る調整項目	80.2	(1.5)	81.8
Capital ③ (①-②)	自己資本の額	261.4	5.1	256.3
Total risk weighted assets ④	リスク・アセット等の額	3,023.3	69.4	2,953.9
Minimum capital requirements (④×4%)	総所要自己資本の額	120.9	2.7	118.1

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

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A)-(B)	As of Sept. 30, 2015 (B)
Capital adequacy ratio (③÷④)	自己資本比率	8.89%	(0.03%)	8.92%
Basic Core capital ①	コア資本に係る基礎項目	272.7	5.1	267.5
Adjustment Core capital ②	コア資本に係る調整項目	2.0	0.0	2.0
Capital ③ (①-②)	自己資本の額	270.7	5.1	265.5
Total risk weighted assets ④	リスク・アセット等の額	3,042.9	68.1	2,974.7
Minimum capital requirements (④×4%)	総所要自己資本の額	121.7	2.7	118.9

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

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

(Billions of yen)

		As of Dec. 31, 2015				As of Sept. 30, 2015			
		Book value	Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Book value	Unrealized valuation gains (losses)	Unrealized valuation gains (losses)	
				Gains	Losses			Gains	Losses
Other Securities (available-for-sale)	その他有価証券	1,138.8	59.3	62.6	3.2	1,056.5	48.8	52.5	3.7
Stocks	株式	54.7	33.5	33.8	0.3	48.8	27.7	28.3	0.5
Bonds	債券	739.6	17.7	18.1	0.3	710.6	13.9	14.4	0.5
Others	その他	344.4	8.0	10.6	2.5	296.9	7.1	9.8	2.6
Held-to-maturity	満期保有目的	95.7	10.8	10.8	—	95.7	10.0	10.0	—

(Note) Unrealized valuation gains (losses) are the difference between book value and the acquisition cost.

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

(Billions of yen)

		As of Dec. 31, 2015				As of Sept. 30, 2015			
		Book value	Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Book value	Unrealized valuation gains (losses)	Unrealized valuation gains (losses)	
				Gains	Losses			Gains	Losses
Other Securities (available-for-sale)	その他有価証券	1,138.7	62.7	65.7	2.9	1,056.4	52.2	55.4	3.2
Stocks	株式	54.6	36.9	36.9	0.0	48.8	31.1	31.2	0.0
Bonds	債券	739.6	17.7	18.1	0.3	710.6	13.9	14.4	0.5
Others	その他	344.4	8.0	10.6	2.5	296.9	7.1	9.8	2.6

(Note) Unrealized valuation gains (losses) are the difference between book value and the acquisition cost.

Unrealized valuation gains (losses) on held-to-maturity securities are same amount as Ashikaga Holdings Co.,Ltd.(consolidated basis).

7. Status of Loans, Deposits and Assets under custody
【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(1) Outstanding Balance of loans

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A-B)	As of Dec. 31, 2014 (B)	(Reference) As of Sept. 30, 2015
Loans (Term-end balance)	貸 出 金 (末 残)	4,226.2	92.1	4,134.1	4,204.5
Government / Local government	う ち 国 ・ 地 公 体 向 け	461.9	(28.8)	490.8	479.8
Consumer loans	う ち 消 費 者 ロ ー ン	1,666.5	117.8	1,548.7	1,640.9
Housing loans	住 宅 ロ ー ン	1,621.9	109.3	1,512.5	1,597.9
Other loans	そ の 他 ロ ー ン	44.6	8.5	36.1	42.9

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

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A-B)	As of Dec. 31, 2014 (B)	(Reference) As of Sept. 30, 2015
Loans to small and medium-sized enterprises (Term-end balance)	中 小 企 業 等 貸 出 金 (末 残)	3,168.8	181.8	2,987.0	3,121.5
Ratio of small and medium-sized enterprises loans	中 小 企 業 等 貸 出 金 比 率 (%)	74.97%	2.72%	72.25%	74.24%

(3) Outstanding Balance of Deposits

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A-B)	As of Dec. 31, 2014 (B)	(Reference) As of Sept. 30, 2015
Deposits (Term-end balance)	預 金 (末 残)	5,143.4	92.1	5,051.3	5,058.1
Individual	う ち 個 人 預 金	3,653.0	44.7	3,608.3	3,556.0
Corporate	う ち 法 人 預 金	1,235.3	50.6	1,184.6	1,218.5
Public sector	う ち 地 公 体 預 金	220.6	(1.6)	222.2	239.2
Negotiable Certificate of Deposit	譲 渡 性 預 金	361.1	41.8	319.2	275.7

(4) Outstanding Balance of Assets under custody

(Billions of yen)

	(Japanese)	As of Dec. 31, 2015 (A)	(A-B)	As of Dec. 31, 2014 (B)	(Reference) As of Sept. 30, 2015
Assets under custody for individuals	個 人 預 り 資 産	693.6	(8.9)	702.5	683.0
Investment trusts	投 資 信 託	326.7	7.7	319.0	317.9
Public bonds	債 券 (約 定 ベ ー ス)	65.3	(37.5)	102.8	69.8
Insurance ※	保 険 ※	301.5	20.7	280.7	295.2

(Note) Insurance = personal annuity insurance + whole life insurance + educational endowment insurance