

August 1, 2016

Ashikaga Holdings Co.,Ltd.

Financial Results for the First Quarter of Fiscal Year 2016, ending March 31, 2017

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: August 8, 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, 2016 to June 30, 2016)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income Attributable to Owners of Parent	
	¥Million	%	¥Million	%	¥Million	%
First quarter Ended June 30, 2016	27,647	(3.6)	9,923	(3.6)	6,411	(16.8)
Ended June 30, 2015	28,705	20.7	10,297	82.1	7,707	259.3

(Note) Comprehensive Income First quarter of FY2016: ¥5,840 million [9.7%] First quarter of FY2015: ¥5,320 million [-3.1%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
First quarter Ended June 30, 2016	19.24	—
Ended June 30, 2015	23.12	—

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

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
	¥Million	¥Million	%
First quarter Ended June 30, 2016	6,357,335	309,003	4.8
Fiscal year 2015	6,106,037	303,105	4.9

(Reference) Capital assets First quarter of FY2016: ¥309,003million Fiscal year 2015: ¥303,105 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, 2016	—	5.50	—	4.50	10.00
Ending March 31, 2017	—	—	—	—	—
Ending March 31, 2017(Forecast)	—	5.50	—	—	—

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

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

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

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

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

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

(Note) 1. Revisions of released consolidated earnings forecasts : No

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

*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) 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: Yes
 - ③ Changes in accounting estimates: Yes
 - ④ Restatement: No
- (4) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

June 30, 2016	333,250,000 shares	March 31, 2016	333,250,000 shares
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 - ② Number of treasury stock:

June 30, 2016	— shares	March 31, 2016	— shares
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 - ③ Average number of shares:

For the three months ended June 30, 2016	333,250,000 shares
For the three months ended June 30, 2015	333,250,000 shares

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

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

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

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

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

(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 (changes in business environment, the market situation of interest rates and stocks, etc.).

Financial Results for the First Quarter of Fiscal Year 2016, Ending March 31, 2017

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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, 2016	As of June 30, 2016
Assets	(資産の部)		
Cash and due from banks	現金預け金	437,509	745,583
Call loans and bills bought	コールローン及び買入手形	414	7,176
Monetary claims bought	買入金銭債権	7,627	7,157
Trading account securities	商品有価証券	3,596	3,152
Securities	有価証券	1,296,769	1,301,001
Loans and bills discounted	貸出金	4,235,174	4,167,096
Foreign exchanges	外国為替	4,377	6,287
Lease receivables and investment assets	リース債権及びリース投資資産	—	164
Other assets	その他資産	34,277	32,955
Tangible fixed assets	有形固定資産	24,424	24,766
Intangible fixed assets	無形固定資産	78,601	76,918
Asset for retirement benefits	退職給付に係る資産	10,446	11,005
Deferred tax assets	繰延税金資産	584	587
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,913	12,785
Allowance for loan losses	貸倒引当金	(40,679)	(39,304)
Total Assets	資産の部合計	6,106,037	6,357,335
Liabilities	(負債の部)		
Deposits	預金	5,206,700	5,186,052
Negotiable certificates of deposit	譲渡性預金	174,878	285,651
Call money and bills sold	コールマネー及び売渡手形	78,000	55,145
Payables under securities lending transactions	債券貸借取引受入担保金	25,263	168,123
Borrowed money	借入金	251,726	293,924
Foreign Exchanges	外国為替	282	210
Other liabilities	その他負債	46,266	39,782
Provision for directors' bonuses	役員賞与引当金	57	—
Provision for directors' retirement benefits	役員退職慰労引当金	311	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	858	830
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	134	120
Deferred tax liabilities	繰延税金負債	5,074	5,196
Acceptances and guarantees	支払承諾	12,913	12,785
Total liabilities	負債の部合計	5,802,932	6,048,332
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	113,594	120,063
Total shareholders' equity	株主資本合計	260,115	266,584
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	48,527	44,005
Deferred gains (losses) on hedges	繰延ヘッジ損益	(3,951)	(4)
Defined retirement benefit plans	退職給付に係る調整累計額	(1,585)	(1,581)
Total accumulated other comprehensive income	その他の包括利益累計額合計	42,990	42,418
Total equity	純資産の部合計	303,105	309,003
Total liabilities and equity	負債及び純資産の部合計	6,106,037	6,357,335

(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 three months ended Jun.30,2015	For the three months ended Jun.30,2016
Ordinary income	経常収益	28,705	27,647
Interest income	資金運用収益	20,998	19,115
Interest on loans and discounts	貸出金利	13,957	13,441
Interest and dividends on securities	有価証券利息配当金	6,804	5,536
Fees and commissions	役務取引等収益	5,219	4,938
Other ordinary income	その他業務収益	826	982
Other income	その他経常収益	1,660	2,611
Ordinary expenses	経常費用	18,407	17,723
Interest expenses	資金調達費用	1,287	993
Interest on deposits	預金利息	567	325
Fees and commissions payments	役務取引等費用	1,585	1,646
Other business expenses	その他業務費用	32	307
General and administrative expenses	営業経費	14,146	13,914
Other operating expenses	その他経常費用	1,355	861
Ordinary profit	経常利益	10,297	9,923
Extraordinary losses	特別損失	29	11
Losses on disposal of fixed assets	固定資産処分損	3	11
Losses on reduction of fixed assets	固定資産圧縮損	25	—
Income before income taxes and minority interests	税金等調整前四半期純利益	10,268	9,912
Income taxes-current	法人税、住民税及び事業税	1,444	1,763
Income taxes-deferred	法人税等調整額	1,116	1,736
Total income taxes	法人税等合計	2,560	3,500
Net income	四半期純利益	7,707	6,411
Net income attributable to owners of parent	親会社株主に帰属する四半期純利益	7,707	6,411

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

(2)Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the three months ended Jun.30,2015	For the three months ended Jun.30,2016
Net income	四半期純利益	7,707	6,411
Other comprehensive income	その他の包括利益	(2,387)	(571)
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	(3,144)	(4,521)
Deferred gains (losses) on hedges	繰延ヘッジ損益	651	3,946
Defined retirement benefit plan	退職給付に係る調整額	105	4
Comprehensive income	四半期包括利益	5,320	5,840
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	5,320	5,840
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

(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 the fiscal year	当 期 首 残 高	117,495	29,025	113,594	260,115
Cumulative effect of an accounting change	会 計 方 針 の 変 更 に よ る 累 積 的 影 響 額	—	—	1,557	1,557
Balance at the beginning of the fiscal year reflected accounting change	会 計 方 針 の 変 更 を 反 映 し た 当 期 首 残 高	117,495	29,025	115,151	261,672
Changes of items during the first quarter of the fiscal year	当 第 1 四 半 期 連 結 会 計 期 間 末 ま で の 変 動 額 (累 計)				
Cash dividends	剰 余 金 の 配 当	—	—	(1,499)	(1,499)
Net income attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 (累 計)	—	—	6,411	6,411
Total changes of items during the first quarter of the fiscal year	当 第 1 四 半 期 連 結 会 計 期 間 末 ま で の 変 動 額 (累 計) 合 計	—	—	4,912	4,912
Balance at the end of the first quarter of the fiscal year	当 第 1 四 半 期 連 結 会 計 期 間 末 残 高	117,495	29,025	120,063	266,584

II Financial Data for the First Quarter of Fiscal Year 2016 ending March 31, 2017

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

(Millions of yen)

	(Japanese)	1st quarter of FY2016 (A)	(A)-(B)	1st quarter of FY2015 (B)	(Forecast) 1st half of FY2016	(Reference) FY2015
Consolidated gross profit	連 結 粗 利 益	22,088	(2,051)	24,139		86,413
Net interest income	資 金 利 益	18,122	(1,588)	19,710		68,973
Net fees and commissions	役 務 取 引 等 利 益	3,291	(342)	3,634		15,940
Net other business income	そ の 他 業 務 利 益	674	(120)	794		1,499
General and administrative expenses	営 業 経 費	13,914	(232)	14,146		55,471
Write-off and reserve expenses of loans ①	貸 倒 償 却 引 当 費 用 ①	344	69	274		3,749
Reversal of allowance for loan losses ②	貸 倒 引 当 金 戻 入 益 ②	1,026	(68)	1,094		—
Recoveries of written-off claims ③	償 却 債 権 取 立 益 ③	105	4	101		524
Gains (losses) on stocks	株 式 等 関 係 損 益	906	1,526	(620)		2,300
Others	そ の 他	55	51	3		338
Ordinary profit	経 常 利 益	9,923	(373)	10,297	13,000	30,356
Extraordinary income(losses)	特 別 損 益	(11)	17	(29)		(186)
Income before income taxes	税金等調整前四半期(当期)純利益	9,912	(356)	10,268		30,170
Income taxes-current	法人税、住民税及び事業税	1,763	318	1,444		5,805
Income taxes-deferred	法 人 税 等 調 整 額	1,736	620	1,116		1,912
Income before minority interests	四半期純利益(当期純利益)	6,411	(1,295)	7,707		22,452
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	6,411	(1,295)	7,707	8,000	22,452
Credit related costs (①－②－③)	与信関係費用 (①-②-③)	(788)	133	(921)		3,224

(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)

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

(Millions of yen)

	(Japanese)	1st quarter of FY2016 (A)	(A)-(B)	1st quarter of FY2015 (B)	(Reference) FY2015
Gross business profit	業 務 粗 利 益	21,608	(2,061)	23,670	84,370
Net interest income	資 金 利 益	17,862	(1,749)	19,611	68,124
Net fees and commissions	役 務 取 引 等 利 益	3,104	(191)	3,295	14,939
Net other business income	そ の 他 業 務 利 益	642	(120)	762	1,307
Gains (losses) on bonds	う ち 国 債 等 債 券 損 益	480	(198)	678	859
Expenses	経 費 (除 く 臨 時 処 理 分)	11,895	(102)	11,998	47,055
Personnel expenses	人 件 費	6,382	(31)	6,414	25,396
Non-personnel expenses	物 件 費	4,449	(103)	4,552	18,854
Taxes	税 金	1,063	32	1,031	2,804
Core net business income	コ ア 業 務 純 益	9,232	(1,761)	10,993	36,455
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	9,712	(1,959)	11,672	37,315
Net transfer to general allowance for loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	—	—	—	—
Net business income (after general allowance for loan losses)	業 務 純 益	9,712	(1,959)	11,672	37,315
Net non-recurrent gains (losses)	臨 時 損 益	1,196	758	438	2,535
Gains (losses) on stocks	う ち 株 式 関 係 損 益	953	1,591	(637)	2,519
Disposal of non-performing loans ②	う ち 不 良 債 権 処 理 額 ②	205	133	72	1,528
Reversal of allowance for loan losses ③	う ち 貸 倒 引 当 金 戻 入 益 ③	299	(894)	1,194	1,284
Recoveries of written-off claims ④	う ち 償 却 債 権 取 立 益 ④	96	(4)	100	508
Ordinary profit	経 常 利 益	10,909	(1,201)	12,110	39,850
Extraordinary income(loss)	特 別 損 益	(11)	17	(29)	(383)
Income before income taxes	税 引 前 四 半 期 (当 期) 純 利 益	10,897	(1,184)	12,081	39,466
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,350	(258)	2,609	10,468
Income taxes-deferred	法 人 税 等 調 整 額	1,012	1,013	(0)	(1,861)
Net Income	四 半 期 (当 期) 純 利 益	7,533	(1,939)	9,473	30,859
Credit related costs (①+②-③-④)	与 信 関 係 費 用 (①+②-③-④)	(190)	1,031	(1,222)	(264)

(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)	1st quarter of FY2016 (A)	(A)-(B)	1st quarter of FY2015 (B)	(Reference) FY2015
Gains (losses) on bonds (Government bonds, etc.)	国 債 等 債 券 損 益 (5 勘 定 戻)	480	(198)	678	859
Gains on sales	売 却 益	761	83	678	895
Gains on redemption	償 還 益	—	—	—	—
Losses on sales	売 却 損	281	281	—	0
Losses on redemption	償 還 損	—	—	—	—
Write-offs	償 却	—	—	—	36
Gains (losses) on stocks, etc.	株 式 等 損 益 (3 勘 定 戻)	953	1,591	(637)	2,519
Gains on sales	売 却 益	1,385	1,044	340	3,508
Losses on sales	売 却 損	417	(560)	978	980
Write-offs	償 却	13	13	—	8

4. Disclosed Claims under the Financial Revitalization Law

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

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of March 31, 2016 (B)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6.8	1.9	4.9
Doubtful claims	危険債権	65.0	(1.0)	66.1
Claims requiring supervision	要管理債権	18.6	(1.7)	20.3
Subtotal (A)	小 計 (A)	90.5	(0.9)	91.4
Normal claims	正常債権	4,197.9	(64.2)	4,262.1
Total (B)	合 計 (B)	4,288.4	(65.1)	4,353.6
Ratio of disclosed claims under the Financial Revitalization Law (A)÷(B)	金融再生法開示債権比率 (A)÷(B)	2.11%	0.01%	2.10%

5. Capital Adequacy Ratio (Domestic Standard)

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

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of March 31, 2016 (B)
Capital adequacy ratio (③÷④)	自 己 資 本 比 率	8.86%	0.25%	8.61%
Basic Core capital ①	コ ア 資 本 に 係 る 基 礎 項 目	349.1	7.1	341.9
Adjustment Core capital ②	コ ア 資 本 に 係 る 調 整 項 目	78.3	(1.5)	79.9
Capital ③ (①－②)	自 己 資 本 の 額	270.7	8.7	262.0
Total risk weighted assets ④	リ ス ク ・ ア セ ッ ト 等 の 額	3,053.4	11.7	3,041.6
Minimum capital requirements (④×4%)	総 所 要 自 己 資 本 の 額	122.1	0.4	121.6

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

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of March 31, 2016 (B)
Capital adequacy ratio (③÷④)	自 己 資 本 比 率	8.90%	0.23%	8.67%
Basic Core capital ①	コ ア 資 本 に 係 る 基 礎 項 目	278.6	8.2	270.3
Adjustment Core capital ②	コ ア 資 本 に 係 る 調 整 項 目	4.3	0.1	4.2
Capital ③ (①－②)	自 己 資 本 の 額	274.2	8.1	266.0
Total risk weighted assets ④	リ ス ク ・ ア セ ッ ト 等 の 額	3,078.2	10.8	3,067.4
Minimum capital requirements (④×4%)	総 所 要 自 己 資 本 の 額	123.1	0.4	122.6

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

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

(Billions of yen)

		As of June 30, 2016				As of March 31, 2016			
		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	1,209.7	61.9	68.3	6.4	1,205.4	68.2	72.8	4.6
Stocks	株式	43.1	22.1	23.1	1.0	47.2	26.0	26.7	0.6
Bonds	債券	670.2	28.1	28.4	0.2	734.5	30.9	31.2	0.3
Others	その他	496.4	11.5	16.8	5.2	423.5	11.2	14.8	3.6
Held-to-maturity	満期保有目的	88.7	15.4	15.4	0.0	88.7	13.8	13.8	—

(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 June 30, 2016				As of March 31, 2016			
		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	1,209.6	65.2	70.8	5.5	1,205.3	71.6	75.6	3.9
Stocks	株式	43.0	25.4	25.6	0.1	47.1	29.4	29.5	0.0
Bonds	債券	670.2	28.1	28.4	0.2	734.5	30.9	31.2	0.3
Others	その他	496.4	11.5	16.8	5.2	423.5	11.2	14.8	3.6

(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 June 30, 2016 (A)	(A-B)	As of June 30, 2015 (B)	(Reference) As of March 31, 2016
Loans (Term-end balance)	貸 出 金 (未 残)	4,206.2	66.2	4,140.0	4,274.4
Government / Local government	う ち 国 ・ 地 公 体 向 け	455.1	(31.8)	486.9	504.8
Consumer loans	う ち 消 費 者 ロ ー ン	1,715.1	103.6	1,611.5	1,694.4
Housing loans	住 宅 ロ ー ン	1,666.0	95.6	1,570.3	1,647.5
Other loans	そ の 他 ロ ー ン	49.1	7.9	41.1	46.9

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

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of June 30, 2015 (B)	(Reference) As of March 31, 2016
Loans to small and medium-sized enterprises (Term-end balance)	中 小 企 業 等 貸 出 金 (未 残)	3,192.3	153.6	3,038.6	3,205.9
Ratio of small and medium-sized enterprises loans	中 小 企 業 等 貸 出 金 比 率 (%)	75.89%	2.50%	73.39%	75.00%

(3) Outstanding Balance of Deposits

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of June 30, 2015 (B)	(Reference) As of March 31, 2016
Deposits (Term-end balance)	預 金 (未 残)	5,204.2	96.1	5,108.1	5,224.5
Individual	う ち 個 人 預 金	3,649.9	46.7	3,603.2	3,595.7
Corporate	う ち 法 人 預 金	1,254.2	63.4	1,190.8	1,234.1
Public sector	う ち 地 公 体 預 金	263.4	(5.1)	268.5	346.2
Negotiable Certificate of Deposit	譲 渡 性 預 金	345.6	14.1	331.5	224.8

(4) Outstanding Balance of Assets under custody

(Billions of yen)

	(Japanese)	As of June 30, 2016 (A)	(A-B)	As of June 30, 2015 (B)	(Reference) As of March 31, 2016
Assets under custody for individuals	個 人 預 り 資 産	682.0	(16.8)	698.8	690.3
Investment trusts	投 資 信 託	303.5	(29.1)	332.6	316.4
Public bonds	債 券 (約 定 ベ ー ス)	60.2	(18.5)	78.8	62.3
Insurance ※	保 険 ※	318.2	30.8	287.3	311.6

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