Nov 13, 2017

Mebuki Financial Group, Inc.

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

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

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

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

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

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

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

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

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

(2)Consolidated Financial Conditions

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

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

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

2. Cash Dividends for Shareholders

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

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

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

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

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

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

(Note) Revisions of released earnings forecasts : No

*Notes

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

Included: -

Excluded: -

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

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

② Other changes in accounting principles: No

③ Changes in accounting estimates: No

④ Restatement: No

(3) Number of issued shares (common stock)

① Number of issued shares (including treasury stock):

September 30, 2017 1,179,055,218 shares March 31, 2017 1,179,055,218 shares

② Number of treasury stock:

September 30, 2017 1,181,309 shares March 31, 2017 1,303,564 shares

③ Average number of shares:

For the six months ended September 30, 2017 1,177,814,420 shares

For the six months ended September 30, 2016 333,250,000 shares

※ This report is outside the scope of the audit procedure based on the Financial Instrument and Exchange Law.

※ Notes for using forecasts information ,etc

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

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

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

---------- Contents ----------

Ⅰ Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 1
2. Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income・ 3
3. Consolidated Interim Statement of Changes in Shareholders' Equity・・・・・・・・・・・・・・・・ 5
4. Note for Assumptions of Going Concern・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 7
5. Significant Subsequent Events・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 7

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

1. Non-consolidated Financial Information of The Joyo Bank, Ltd.・・・・・・・・・・・・・・・・・・・ 8
2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd. ・・・・・・・・・・・・・・・・・ 12

Ⅲ Financial Data for the First Half of Fiscal Year 2017

1. Income Status・・・ 16
2. Net Business Income・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 20
3. Interest Rate Spread・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 20
4. Return on Equity ・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 21
5. Gains and Losses on Securities・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 21
6. Valuation Gains (Losses) on Securities・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 22
7. Capital Adequacy Ratio (Domestic standard) ・・・・・・・・・・・・・・・・・・・・・・・・・・ 23

Ⅳ Status of Loans

1. Risk-monitored Loans・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 24
2. Allowance for Loan Losses・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 25
3. Ratio to Reserve for Total Risk-monitored Loans・・・・・・・・・・・・・・・・・・・・・・・・ 25
4. Disclosed Claims under the Financial Revitalization Law・・・・・・・・・・・・・・・・・・・・ 26
5. Status of Coverage on Disclosed Claims under the Financial Revitalization Law・・・・・・・・・・ 27
6. Comparision between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans ・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 28
7. Loans Portfolio, etc・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・ 30
   (1) Classification of loans by type of industry
   (2) Classification of risk-monitored loans by type of industry
   (3) Consumer loans / Loans to SMEs
8. Outstanding Balance of Deposits and Loans【Non-consolidated】・・・・・・・・・・・・・・・・・ 33

Ⅰ Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet

(Millions of yen)

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

Item	*(Japanese)*	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	**（純資産の部）**		
Capital stock	資本金	117,495	117,495
Capital surplus	資本剰余金	148,490	148,540
Retained earnings	利益剰余金	461,631	478,790
Treasury stock	自己株式	(6)	(7)
Total shareholders' equity	**株主資本合計**	**727,610**	**744,819**
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	128,545	131,100
Deferred gains (losses) on hedges	繰延ヘッジ損益	(674)	(536)
Land revaluation surplus	土地再評価差額金	12,844	13,429
Defined retirement benefit plans	退職給付に係る調整累計額	(5,433)	(4,406)
Total accumulated other comprehensive income	**その他の包括利益累計額合計**	**135,282**	**139,586**
Equity warrants	新株予約権	**193**	**216**
Total net assets	**純資産の部合計**	**863,086**	**884,622**
Total liabilities and net assets	**負債及び純資産の部合計**	**16,124,452**	**16,270,418**

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

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

(1)Consolidated Interim Statement of Income

(Millions of yen)

Item	*(Japanese)*	For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
Ordinary income	**経常収益**	**52,972**	**131,495**
Interest income	資金運用収益	37,364	80,812
Interest on loans and discounts	（うち貸出金利息）	26,850	56,945
Interest and dividends on securities	（うち有価証券利息配当金）	10,250	23,261
Trust fees	信託報酬	―	11
Fees and commissions	役務取引等収益	10,384	24,794
Trading income	特定取引収益	―	1,432
Other ordinary income	その他業務収益	1,333	2,901
Other income	その他経常収益	3,890	21,542
Ordinary expenses	**経常費用**	**34,282**	**94,122**
Interest expenses	資金調達費用	2,055	6,682
Interest on deposits	（うち預金利息）	644	1,449
Fees and commissions payments	役務取引等費用	3,274	6,083
Other business expenses	その他業務費用	334	1,473
General and administrative expenses	営業経費	27,258	60,843
Other operating expenses	その他経常費用	1,359	19,039
Ordinary profit	**経常利益**	**18,690**	**37,372**
Extraordinary income	**特別利益**	**―**	**8**
Gain on dispositions of fixed assets	固定資産処分益	―	8
Extraordinary losses	**特別損失**	**47**	**1,159**
Loss on disposal of non-current assets	固定資産処分損	39	115
Loss on reduction of non-current assets	固定資産圧縮損	7	―
Impairment loss	減損損失	―	1,043
Income before income taxes	**税金等調整前中間純利益**	**18,643**	**36,221**
Income taxes-current	法人税、住民税及び事業税	4,758	11,642
Income taxes-deferred	法人税等調整額	1,856	(350)
Total income taxes	**法人税等合計**	**6,615**	**11,291**
Net income	**中間純利益**	**12,027**	**24,930**
Net income attributable to owners of the parent	**親会社株主に帰属する中間純利益**	**12,027**	**24,930**

(2)Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

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

3. Consolidated Interim Statement of Changes in Shareholders' Equity

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

(Millions of yen)

		Shareholders' equity			
		Capital stock	Capital surplus	Retained earnings	Total shareholders' equity
		株主資本			
		資本金	資本剰余金	利益剰余金	株主資本合計
Balance at the beginning of current period	当期首残高	117,495	29,025	113,594	260,115
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			1,557	1,557
Restated balance	会計方針の変更を反映した当期首残高	117,495	29,025	115,151	261,672
Changes of items during the period	当中間期変動額				
Cash dividends	剰余金の配当			(1,499)	(1,499)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			12,027	12,027
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）				
Total changes during the period	当中間期変動額合計	—	—	10,528	10,528
Balance at the end of current period	当中間期末残高	117,495	29,025	125,679	272,200

		Accumulated other comprehensive income				Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Defined retirement benefit plans	Total accumulated other comprehensive income	
		その他の包括利益累計額				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	48,527	(3,951)	(1,585)	42,990	303,105
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					1,557
Restated balance	会計方針の変更を反映した当期首残高	48,527	(3,951)	(1,585)	42,990	304,662
Changes of items during the period	当中間期変動額					
Cash dividends	剰余金の配当					(1,499)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益					12,027
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）	(10,353)	4,033	8	(6,312)	(6,312)
Total changes during the period	当中間期変動額合計	(10,353)	4,033	8	(6,312)	4,215
Balance at the end of current period	当中間期末残高	38,173	81	(1,577)	36,677	308,877

First Half of FY 2017 (ended September 30, 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	117,495	148,490	461,631	(6)	727,610
Changes of items during the period	当中間期変動額					
Cash dividends	剰余金の配当			(7,655)		(7,655)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			24,930		24,930
Purchase of treasury stock	自己株式の取得				(1)	(1)
Disposal of treasury stock	自己株式の処分		50		0	51
Transfer from land revaluation surplus	土地再評価差額金の取崩			(116)		(116)
Net changes except for shareholders' equity during the period	株主資本以外の項目の当期変動額（純額）					—
Total changes of items during the period	当中間期変動額合計	—	50	17,158	(0)	17,208
Balance at the end of current period	当中間期末残高	117,495	148,540	478,790	(7)	744,819

		Accumulated other comprehensive income					Equity warrants	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income		
		その他の包括利益累計額					新株予約権	純資産合計
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance at the beginning of current period	当期首残高	128,545	(674)	12,844	(5,433)	135,282	193	863,086
Changes of items during the period	当中間期変動額							
Cash dividends	剰余金の配当							(7,655)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益							24,930
Purchase of treasury stock	自己株式の取得							(1)
Disposal of treasury stock	自己株式の処分							51
Transfer from land revaluation surplus	土地再評価差額金の取崩							(116)
Net changes except for shareholders' equity during the period	株主資本以外の項目の当期変動額（純額）	2,555	137	584	1,026	4,304	23	4,327
Total changes of items during the period	当中間期変動額合計	2,555	137	584	1,026	4,304	23	21,536
Balance at the end of current period	当中間期末残高	131,100	(536)	13,429	(4,406)	139,586	216	884,622

4. Note for Assumptions of Going Concern

Not applicable.

5. Significant Subsequent Events

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

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

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

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

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

①Non-consolidated Operating Results

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

②Non-consolidated Financial Conditions

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

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

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

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

(Millions of yen)

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

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	**（純資産の部）**		
Capital stock	資本金	85,113	85,113
Capital surplus	資本剰余金	58,574	58,574
Legal capital surplus	資本準備金	58,574	58,574
Retained earnings	利益剰余金	308,341	318,217
Legal retained earnings	利益準備金	55,317	55,317
Other retained earnings	その他利益剰余金	253,024	262,900
Reserve for advanced depreciation of non-current assets	（固定資産圧縮積立金）	887	878
Reserve for special account of advanced depreciation of non-current assets	（固定資産圧縮特別勘定積立金）	13	13
General Reserve	（別途積立金）	222,432	222,432
Retained earnings brought forward	（繰越利益剰余金）	29,692	39,576
Total shareholders' equity	**株主資本合計**	**452,028**	**461,904**
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	130,542	129,328
Deferred gains or losses on hedges	繰延ヘッジ損益	(574)	(487)
Land revaluation surplus	土地評価差額金	11,287	11,871
Total valuation and translation adjustments	**評価・換算差額等合計**	**141,254**	**140,712**
Total net assets	**純資産の部合計**	**593,283**	**602,617**
Total liabilities and net assets	**負債及び純資産の部合計**	**9,697,024**	**9,749,181**

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

(Millions of yen)

Item	*(Japanese)*	For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
Ordinary income	**経常収益**	**71,622**	**70,061**
Interest income	資金運用収益	46,504	47,361
Interest on loans and discounts	（うち貸出金利息）	32,000	31,666
Interest and dividends on securities	（うち有価証券利息配当金）	14,151	15,352
Trust fees	信託報酬	11	11
Fees and commissions	役務取引等収益	10,849	12,190
Trading income	特定取引収益	192	232
Other ordinary income	その他業務収益	7,785	2,273
Other income	その他経常収益	6,278	7,991
Operating expenses	**経常費用**	**49,273**	**46,687**
Interest expenses	資金調達費用	3,567	3,941
Interest on deposits	（うち預金利息）	1,052	978
Fees and commissions payments	役務取引等費用	3,142	3,216
Other ordinary expenses	その他業務費用	1,132	1,433
General and administrative expenses	営業経費	37,174	35,245
Other expenses	その他経常費用	4,256	2,850
Ordinary income	**経常利益**	**22,348**	**23,374**
Extraordinary income	**特別利益**	**2**	**8**
Extraordinary losses	**特別損失**	**301**	**770**
Income before income taxes	**税引前中間純利益**	**22,049**	**22,612**
Income taxes - current	法人税、住民税及び事業税	6,412	6,267
Income taxes - deferred	法人税等調整額	157	572
Total income taxes	**法人税等合計**	**6,570**	**6,840**
Net income	**中間純利益**	**15,479**	**15,772**

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

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

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

①Non-consolidated Operating Results

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

②Non-consolidated Financial Conditions

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

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

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

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

(Millions of yen)

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

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2017	As of Sep. 30, 2017
Net Assets	**（純資産の部）**		
Capital stock	資本金	135,000	135,000
Retained earnings	利益剰余金	145,333	153,299
Legal retained earnings	利益準備金	20,107	21,057
Other retained earnings	その他利益剰余金	125,225	132,241
Retained earnings brought forward	繰越利益剰余金	125,225	132,241
Total shareholders' equity	**株主資本合計**	**280,333**	**288,299**
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	37,259	36,560
Deferred gains or losses on hedges	繰延ヘッジ損益	(99)	(49)
Total valuation and translation adjustments	**評価・換算差額等合計**	**37,160**	**36,511**
Total net assets	**純資産の部合計**	**317,494**	**324,810**
Total liabilities and net assets	**負債及び純資産の部合計**	**6,477,729**	**6,575,370**

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

(Millions of yen)

Item	*(Japanese)*	For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
Ordinary income	**経常収益**	**50,867**	**50,469**
Interest income	資金運用収益	36,229	36,454
Interest on loans and discounts	（うち貸出金利息）	25,722	24,726
Interest and dividends on securities	（うち有価証券利息配当金）	10,246	11,473
Fees and commissions	役務取引等収益	10,076	10,186
Other ordinary income	その他業務収益	1,225	642
Other income	その他経常収益	3,336	3,185
Operating expenses	**経常費用**	**30,790**	**31,891**
Interest expenses	資金調達費用	1,433	2,132
Interest on deposits	（うち預金利息）	644	503
Fees and commissions payments	役務取引等費用	3,338	3,580
Other ordinary expenses	その他業務費用	281	50
General and administrative expenses	営業経費	23,336	23,449
Other expenses	その他経常費用	2,399	2,678
Ordinary income	**経常利益**	**20,077**	**18,577**
Extraordinary income	**特別利益**	**—**	**0**
Extraordinary losses	**特別損失**	**46**	**374**
Income before income taxes	**税引前当期純利益**	**20,030**	**18,203**
Income taxes - current	法人税、住民税及び事業税	5,296	4,619
Income taxes - deferred	法人税等調整額	950	868
Total income taxes	**法人税等合計**	**6,247**	**5,487**
Net income	**中間純利益**	**13,783**	**12,715**

Ⅲ Financial Data for the First Half of Fiscal Year 2017

1. Income Status

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

(Millions of yen)

	(Japanese)	First Half of FY2017 (A)	(A)-(B)	First Half of FY2016 (B)	(Reference) FY2016
Consolidated gross profit	連結粗利益	95,712			149,634
Net interest income	資金利益	74,129			115,213
Net fees and commissions	役務取引等利益	18,722			26,232
Net trading income	特定取引利益	1,432			2,241
Net other business income	その他業務利益	1,427			5,946
General and administrative expenses	営業経費	60,843			98,088
Credit related costs	与信関係費用	4,416			8,273
Write-off of loans	貸出金償却	2,240			3,940
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	2,454			5,167
Transfer to general allowance for loan losses	一般貸倒引当金繰入額	296			1,110
Other credit related costs	その他の与信関係費用	(575)			(1,944)
Gains/losses related to stocks, etc.	株式等関係損益	6,000			7,644
Equity in gains (losses) of affiliated companies	持分法による投資損益	—			—
Others	その他	918			1,338
Ordinary profit	経常利益	37,372			52,255
Extraordinary income(losses)	特別損益	(1,150)			117,139
Income before income taxes	税金等調整前中間純利益	36,221			169,395
Income taxes-current	法人税、住民税及び事業税	11,642			16,880
Income taxes-deferred	法人税等調整額	(350)			(5,968)
Total income taxes	法人税等合計	11,291			10,911
Net income	中間純利益	24,930			158,483
Net income attributable to noncontrolling interests	非支配株主に帰属する中間純利益	—			28
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	24,930			158,455

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

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

(注) 1. 連結粗利益＝(資金運用収益－資金調達費用)＋(役務取引等収益＋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. 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

Reference

(Millions of yen)

	(Japanese)	First Half of FY2017 (A)	(A)-(B)	First Half of FY2016 (B)	(Reference) FY2016
Consolidated net business income (before general allowance for loan losses)	連結業務純益(一般貸引繰入前)	36,331			55,272
Consolidated net business income	連結業務純益	36,035			54,161

(Note) 1. Consolidated net business income
= Consolidated gross profit － General and administrative expenses(excluding non-recurrent expense)－Transfer to general allowance for loan losses

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

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

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

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Sep. 30, 2017 (A)	(A)-(B)	As of Sep. 30, 2016 (B)	(Reference) As of Mar. 31, 2017
Number of Consolidated Subsidiaries	連結子会社数	14			14
Number of affiliated companies applicable to the equity method	持分法適用会社数	—			—

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

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

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

(Millions of yen)

	(Japanese)	First Half of FY2017 (A)	(A)-(B)	First Half of FY2016 (B)	(Reference) FY2016
Gross business profit	業務粗利益	94,998	(4,979)	99,977	187,550
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	94,476	1,938	92,538	181,944
Gross domestic business profit	国内業務粗利益	90,116	(3,473)	93,589	179,325
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	89,628	981	88,647	173,357
Net interest income	資金利益	73,960	(396)	74,356	146,544
Net fees and commissions	役務取引等利益	15,391	980	14,410	27,418
Net trading income	特定取引等利益	232	39	193	450
Net other business income	その他業務利益	533	(4,096)	4,629	4,911
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	487	(4,455)	4,942	5,967
Gross international business profit	国際業務粗利益	4,881	(1,505)	6,387	8,225
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	4,848	956	3,891	8,587
Net interest income	資金利益	3,783	407	3,375	6,951
Net fees and commissions	役務取引等利益	200	153	46	236
Net trading income	特定取引等利益	0	0	(0)	(1)
Net other business income	その他業務利益	898	(2,067)	2,966	1,038
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	33	(2,462)	2,496	(362)
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	57,196	(1,171)	58,368	115,014
Personnel expenses	人件費	30,052	(387)	30,440	60,425
Non-personnel expenses	物件費	22,894	(480)	23,375	47,095
Taxes	税金	4,249	(303)	4,552	7,492
Net business income (before net transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	37,801	(3,807)	41,608	72,536
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	37,280	3,110	34,170	66,930
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	189	2,419	(2,229)	(465)
Net business income	業務純益	37,611	(6,226)	43,838	73,001
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	521	(6,917)	7,438	5,605
Net non-recurrent gains/losses	臨時損益	4,340	5,752	(1,412)	(4,063)
Disposal of non-performing loans②	不良債権処理額②	3,659	(1,577)	5,237	10,018
Write-off of loans	貸出金償却	1,516	51	1,464	3,103
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	2,515	(1,985)	4,500	8,720
Losses on sales of loans	貸出金売却損	44	(12)	56	68
Transfer to provision for contingent losses	偶発損失引当金繰入額	86	(1)	88	75
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—	—
Recoveries of written-off claims	償却債権取立益	726	(309)	1,036	2,431
Other	その他	224	61	163	481
Gains/losses related to stocks, etc.	株式等関係損益	9,231	2,667	6,563	9,769
Other non-recuurrent gains/losses	その他臨時損益	(1,231)	1,508	(2,739)	(3,815)
Ordinary profit	経常利益	41,951	(473)	42,425	68,938
Extraordinary income/losses	特別損益	(1,136)	(790)	(345)	(2,130)
Net gain (loss) from fixed assets	固定資産処分損益	(93)	118	(211)	(463)
Gain on disposal of non-current assets	固定資産処分益	8	6	2	6
Loss on disposal of non-current assets	固定資産処分損	101	(112)	214	469
Impairment loss	減損損失	1,043	916	126	1,659
Loss on reduction of non-current assets	固定資産圧縮損	—	(7)	7	7
Income before income taxes	税引前中間純利益	40,815	(1,264)	42,080	66,808
Income taxes-current	法人税、住民税及び事業税	10,886	(822)	11,709	19,827
Income taxes-deferred	法人税等調整額	1,441	333	1,108	(3,886)
Total income taxes	法人税等合計	12,327	(489)	12,817	15,940
Net Income	中間純利益	28,487	(775)	29,262	50,867

Credit related costs (①＋②)	与信関係費用(①+②)	3,849	842	3,007	9,552

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

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

（注）1. コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

2. 与信関係費用＝一般貸倒引当金繰入額＋不良債権処理額

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

(Millions of yen)

	(Japanese)	First Half of FY2017 (A)	(A)-(B)	First Half of FY2016 (B)	(Reference) FY2016
Gross business profit	業務粗利益	53,478	(4,022)	57,500	105,250
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	52,994	2,445	50,549	99,412
Gross domestic business profit	国内業務粗利益	50,328	(2,072)	52,400	99,885
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	49,838	1,892	47,945	93,685
Net interest income	資金利益	40,884	387	40,497	80,329
Net fees and commissions	役務取引等利益	8,795	1,107	7,688	14,154
Net trading income	特定取引等利益	232	39	193	450
Net other business income	その他業務利益	416	(3,605)	4,021	4,950
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	490	(3,964)	4,455	6,199
Gross international business profit	国際業務粗利益	3,149	(1,950)	5,100	5,365
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	3,156	552	2,603	5,727
Net interest income	資金利益	2,536	96	2,439	4,868
Net fees and commissions	役務取引等利益	189	159	30	207
Net trading income	特定取引等利益	0	0	(0)	(1)
Net other business income	その他業務利益	423	(2,207)	2,630	290
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	(7)	(2,503)	2,496	(362)
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	33,791	(1,265)	35,057	68,522
Personnel expenses	人件費	16,997	(727)	17,724	34,716
Non-personnel expenses	物件費	14,339	(246)	14,586	29,550
Taxes	税金	2,454	(291)	2,746	4,255
Net business income (before net transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	19,686	(2,756)	22,443	36,727
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	19,203	3,711	15,492	30,889
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	(342)	648	(990)	(664)
Net business income	業務純益	20,028	(3,405)	23,434	37,392
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	483	(6,468)	6,951	5,837
Net non-recurrent gains/losses	臨時損益	3,345	4,431	(1,085)	(1,728)
Disposal of non-performing loans②	不良債権処理額②	2,125	(321)	2,447	5,431
Write-off of loans	貸出金償却	1,100	64	1,035	2,360
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,292	(690)	1,983	4,475
Losses on sales of loans	貸出金売却損	—	(56)	56	68
Transfer to provision for contingent losses	偶発損失引当金繰入額	15	(16)	31	29
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—	—
Recoveries of written-off claims	償却債権取立益	506	(316)	823	1,982
Other	その他	224	61	163	481
Gains/losses related to stocks, etc.	株式等関係損益	6,738	2,616	4,121	7,591
Other non-recuurrent gains/losses	その他臨時損益	(1,266)	1,493	(2,760)	(3,888)
Ordinary profit	経常利益	23,374	1,025	22,348	35,663
Extraordinary income/losses	特別損益	(761)	(463)	(298)	(815)
Net gain (loss) from fixed assets	固定資産処分損益	(88)	83	(171)	(256)
Gain on disposal of non-current assets	固定資産処分益	8	6	2	6
Loss on disposal of non-current assets	固定資産処分損	96	(77)	174	263
Impairment loss	減損損失	673	547	126	559
Loss on reduction of non-current assets	固定資産圧縮損	—	—	—	—
Income before income taxes	税引前中間純利益	22,612	562	22,049	34,847
Income taxes-current	法人税、住民税及び事業税	6,267	(145)	6,412	10,477
Income taxes-deferred	法人税等調整額	572	415	157	(84)
Total income taxes	法人税等合計	6,840	269	6,570	10,392
Net Income	中間純利益	15,772	292	15,479	24,454

Credit related costs (①＋②)	与信関係費用(①＋②)	1,783	327	1,456	4,767

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

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

（注）1. コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

2. 与信関係費用＝一般貸倒引当金繰入額＋不良債権処理額

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

(Millions of yen)

	(Japanese)	First Half of FY2017 (A)	(A)-(B)	First Half of FY2016 (B)	(Reference) FY2016
Gross business profit	業務粗利益	41,520	(956)	42,476	82,300
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	41,482	(507)	41,989	82,532
Gross domestic business profit	国内業務粗利益	39,787	(1,401)	41,189	79,440
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	39,790	(910)	40,701	79,672
Net interest income	資金利益	33,075	(783)	33,859	66,214
Net fees and commissions	役務取引等利益	6,595	(126)	6,721	13,263
Net trading income	特定取引等利益	—	—	—	—
Net other business income	その他業務利益	116	(491)	608	(38)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	(2)	(490)	487	(232)
Gross international business profit	国際業務粗利益	1,732	445	1,287	2,859
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻)	1,691	403	1,287	2,859
Net interest income	資金利益	1,247	310	936	2,082
Net fees and commissions	役務取引等利益	10	(5)	16	29
Net trading income	特定取引等利益	—	—	—	—
Net other business income	その他業務利益	474	139	335	748
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	41	41	—	—
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	23,405	94	23,311	46,491
Personnel expenses	人件費	13,055	339	12,716	25,709
Non-personnel expenses	物件費	8,555	(233)	8,789	17,545
Taxes	税金	1,794	(11)	1,805	3,236
Net business income (before net transfer to general allowance for loan losses)	業務純益(一般貸引繰入前)	18,115	(1,050)	19,165	35,808
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	18,076	(601)	18,678	36,040
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	532	1,771	(1,239)	199
Net business income	業務純益	17,583	(2,821)	20,404	35,609
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻)	38	(449)	487	(232)
Net non-recurrent gains/losses	臨時損益	994	1,321	(326)	(2,334)
Disposal of non-performing loans②	不良債権処理額②	1,533	(1,255)	2,789	4,586
Write-off of loans	貸出金償却	415	(12)	428	743
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,222	(1,294)	2,516	4,245
Losses on sales of loans	貸出金売却損	44	43	0	0
Transfer to provision for contingent losses	偶発損失引当金繰入額	71	14	57	45
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—	—
Recoveries of written-off claims	償却債権取立益	219	6	212	448
Other	その他	(0)	(0)	—	—
Gains/losses related to stocks, etc.	株式等関係損益	2,492	50	2,442	2,177
Other non-recuurrent gains/losses	その他臨時損益	35	14	21	73
Ordinary profit	経常利益	18,577	(1,499)	20,077	33,274
Extraordinary income/losses	特別損益	(374)	(327)	(46)	(1,314)
Net gain (loss) from fixed assets	固定資産処分損益	(5)	34	(39)	(206)
Gain on disposal of non-current assets	固定資産処分益	0	0	—	0
Loss on disposal of non-current assets	固定資産処分損	5	(34)	39	206
Impairment loss	減損損失	369	369	—	1,100
Loss on reduction of non-current assets	固定資産圧縮損	—	(7)	7	7
Income before income taxes	税引前中間純利益	18,203	(1,827)	20,030	31,960
Income taxes-current	法人税、住民税及び事業税	4,619	(677)	5,296	9,350
Income taxes-deferred	法人税等調整額	868	(82)	950	(3,802)
Total income taxes	法人税等合計	5,487	(759)	6,247	5,547
Net Income	中間純利益	12,715	(1,067)	13,783	26,412

Credit related costs (①＋②)	与信関係費用(①+②)	2,065	515	1,550	4,785

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

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

（注）1. コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

2. 与信関係費用＝一般貸倒引当金繰入額＋不良債権処理額

2. Net Business Income

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

(Millions of yen)

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

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

(Millions of yen)

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

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

(Millions of yen)

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

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

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

3. Interest Rate Spread

(%)

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

(Reference) Domestic operation

(%)

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

4. Return on Equity

(%)

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

(Note) 1. ROE on net income basis is caluculated based on net income attributable to owners of the parent.
2. A denominator (Net average assets) is calculated as follows: (Net assets excluding equity warrants at the beginning of the period + Net assets at the end of the period excluding equity warrants)/2.
Capital assets = Net assets-Equity warrants-Non-controlling interests
3. Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on Octber 1, 2016, figures corresponding period of previous year are not shown.

(注)1. めぶきフィナンシャルグループ(連結)の中間純利益ベースは、親会社株主に帰属する中間純利益により算出しております。
2. 分母の自己資本平均残高は、[(期首純資産の部－新株予約権)+(期末純資産の部－新株予約権)]÷2としております。
自己資本＝純資産の部合計－新株予約権－非支配株主持分
3. 当社は、平成28年10月1日の経営統合により連続性がなくなったため、前年同期の計数は記載しておりません。

5. Gains and Losses on Securities

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

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

(Millions of yen)

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

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

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

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

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

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

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

(Millions of yen)

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

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

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

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

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

6. Valuation Gains (Losses) on Securities

(1) Valuation Standards of Securities

Trading purpose securities	売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income） 時価法（評価差額を損益処理）
Securities held-to-maturity	満期保有目的債券	Amortized cost method 償却原価法
Other securities (available-for-sale securities)	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法（評価差額は全部純資産直入）
Stocks of subsidiaries and affiliated companies	子会社及び関連会社株式	Cost accounting method 原価法

(2) Unrealized Valuation Gains (Losses)

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

(Millions of yen)

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

(Note) 1. "Available-for-sale" is valued at market price.Consequentry, 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 trsut beneficial rights recognized as "Monetary claims bought".

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

2.「有価証券」のほか、「買入金銭債権」中の信託受益権も含めております。

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

(Millions of yen)

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

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

(Millions of yen)

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

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

(Millions of yen)

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

7. Capital Adequacy Ratio （Domestic standard）

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

(Millions of yen)

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

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

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

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

(Millions of yen)

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

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

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

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

(Millions of yen)

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

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

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

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

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

3. Other information on capital including the composition of capital disclosure is disclosed at the website ot Mebuki Financial Group, Inc （http://www.mebuki-fg.co.jp/shareholder/ir_library/results/）.

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

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

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

Ⅳ Status of Loans

1. Risk-monitored Loans

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

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

(1)The ammount of Risk-monitored loans

(Millions of yen)

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

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

(%)

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

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

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

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

(1)The ammount of Risk-monitored loans

(Millions of yen)

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

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

(%)

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

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

(1)The ammount of Risk-monitored loans

(Millions of yen)

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

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

(%)

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

2. Allowance for Loan Losses

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

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

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

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

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

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

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

3. Ratio to Reserve for Total Risk-monitored Loans

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

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

(Note) Since there is no continuity between the prior first half of the fiscal year and the current first half of the fiscal year due to the business combination on Octber 1, 2016, figures as of September 30, 2016 are not shown.
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【The Joyo Bank, Ltd. (Non-consolidated basis)】 (%)

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

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

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

4. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

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

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

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

(Millions of yen)

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

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

(Millions of yen)

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

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

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額②	74,732	(3,395)	(6,594)	78,127	81,326
Portion covered by allowance	貸倒引当金	23,339	(556)	(1,327)	23,896	24,667
Reserve for specific debtors	担保保証等	51,392	(2,838)	(5,266)	54,231	56,659
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	92,954	(5,250)	(11,553)	98,205	104,508
						(%)
Coverage ratio ②／①	保全率②／①	80.39	0.84	2.58	79.55	77.81

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

		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	6,329	67,151	19,473	92,954
Collateral and guarantees	担保保証等保全額②	6,320	39,663	5,407	51,392
Uncoverage amount	非保全額③=①-②	9	27,487	14,065	41,562
Allowance for loan losses	貸倒引当金④	9	20,650	2,680	23,339
Coverage amount	保全額⑤=②+④	6,329	60,314	8,088	74,732
Allowance ratio	引当率④／③	100.00%	75.12%	19.05%	56.15%
Coverage ratio	保全率⑤／①	100.00%	89.81%	41.53%	80.39%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額②	69,753	(228)	1,553	69,981	68,199
Portion covered by allowance	貸倒引当金	20,785	854	1,453	19,930	19,332
Reserve for specific debtors	担保保証等	48,967	(1,082)	100	50,050	48,867
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	92,126	(360)	3,381	92,487	88,744
						(%)
Coverage ratio ②／①	保全率②／①	75.71	0.05	(1.13)	75.66	76.84

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

		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	8,365	65,788	17,973	92,126
Collateral and guarantees	担保保証等保全額②	4,696	38,990	5,281	48,967
Uncoverage amount	非保全額③=①-②	3,668	26,797	12,691	43,158
Allowance for loan losses	貸倒引当金④	3,668	12,913	4,203	20,785
Coverage amount	保全額⑤=②+④	8,365	51,904	9,484	69,753
Allowance ratio	引当率④／③	100.00%	48.18%	33.11%	48.16%
Coverage ratio	保全率⑤／①	100.00%	78.89%	52.76%	75.71%

6.Comparision 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) 自己査定の債務者区分		Disclosed Claims under the Financial Revitalization Law 金融再生法に基づく開示債権	Claim-classification: No-classification 非分類	Claim-classification: Ⅱ Ⅱ分類	Claim-classification: Ⅲ Ⅲ分類	Claim-classification: Ⅳ Ⅳ分類	Allowance 引当額	Coverage ratio 保全率	Risk-monitored Loans リスク管理債権 (貸出金)
Legally Bankrupt 破綻先 10		Bankrupt and substantially bankrupt claims 破産更生債権およびこれらに準ずる債権 63	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分		Entirely reserved 全額引当 ー	Entirely reserved or write-off 全額償却・引当 ー	0	100.0%	Loans to bankrupt borrowers 破綻先債権 9
Substantially Bankrupt 実質破綻先 52			19	43					Non-accrual delinquent loans 延滞債権 722
Potentially Bankrupt 破綻懸念先 671		Doubtful claims 危険債権 671	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 458	144	68		206	89.8%	
Borrrowers Requiring Caution 要注意先 3,548	Borrrowers Requiring Monitoring 要管理先 303	Claims requiring monitoring 要管理債権 194	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 150 35	268			44	41.5%	Loans past due 3 month or more 3ヶ月以上延滞債権 4
			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 26		Restructured loans 貸出条件緩和債権 190
	Borrrowers Requiring Caution その他の要注意先 3,245	Normal claims 正常債権 60,197	1,007	2,237			62		
Normal Borrowers 正常先 56,297			56,297				22		
Total 合計 60,581		Total 合計 61,127	No-classification 57,818	Ⅱ 2,694	Ⅲ 68	Ⅳ ー	Total 合計 336		Total 合計 927

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

(Note) 1. Figures have been rounded down to the nearest hundred million yen.
2. "Normal Borrowers" includes loans to local government.
3. "Self- assessment" 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)

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

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

(Note) 1. Figures have been rounded down to the nearest hundred million yen.
2. "Normal Borrowers" includes loans to local government.
3. "Self- assessment" 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。

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 Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	10,370,026	54,548	181,416	10,315,478	10,188,610
Manufacturing	製造業	1,190,360	(10,896)	(31,389)	1,201,256	1,221,750
Agriculture / Forestry	農業、林業	29,792	561	2,715	29,231	27,077
Fishery	漁業	5,912	1,612	1,920	4,300	3,991
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	12,749	(1,746)	(1,373)	14,495	14,122
Construction	建設業	309,314	(15,186)	(1,980)	324,501	311,294
Electricity, gas and water	電気・ガス・熱供給・水道業	125,104	12,436	18,540	112,667	106,564
Telecommunication	情報通信業	49,020	(3,808)	(5,967)	52,828	54,987
Transportation / Postal activities	運輸業、郵便業	261,808	2,492	7,000	259,316	254,808
Wholesale / Retail services	卸売業、小売業	1,022,208	16,247	32,028	1,005,960	990,179
Financial and insurance services	金融業、保険業	363,569	(12,949)	(50,977)	376,519	414,547
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,741,496	54,468	125,463	1,687,027	1,616,033
Medical welfare and other sercices	医療・福祉等サービス業	697,916	(4,222)	10,874	702,139	687,042
Government / Local government	国・地方公共団体	1,147,115	(78,898)	(116,920)	1,226,013	1,264,036
Others	その他	3,413,657	94,437	191,483	3,319,219	3,222,173

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	6,004,960	37,930	77,024	5,967,030	5,927,935
Manufacturing	製造業	679,476	(24,655)	(47,514)	704,131	726,990
Agriculture / Forestry	農業、林業	17,355	(262)	915	17,617	16,440
Fishery	漁業	5,472	1,690	1,934	3,781	3,537
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	10,122	(99)	62	10,222	10,060
Construction	建設業	165,335	(11,970)	(393)	177,306	165,729
Electricity, gas and water	電気・ガス・熱供給・水道業	72,725	6,706	8,566	66,018	64,158
Telecommunication	情報通信業	30,528	(3,366)	(5,103)	33,894	35,631
Transportation / Postal activities	運輸業、郵便業	149,475	(516)	618	149,991	148,857
Wholesale / Retail services	卸売業、小売業	621,188	14,495	31,933	606,693	589,254
Financial and insurance services	金融業、保険業	217,420	(7,729)	(16,582)	225,150	234,002
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,198,093	31,627	74,163	1,166,465	1,123,930
Medical welfare and other sercices	医療・福祉等サービス業	383,007	(2,690)	(615)	385,698	383,623
Government / Local government	国・地方公共団体	737,653	(13,681)	(75,186)	751,335	812,839
Others	その他	1,717,104	48,383	104,226	1,668,721	1,612,878

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	4,365,066	16,618	104,391	4,348,447	4,260,674
Manufacturing	製造業	510,884	13,759	16,125	497,124	494,759
Agriculture / Forestry	農業、林業	12,436	823	1,800	11,613	10,636
Fishery	漁業	440	(78)	(14)	518	454
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	2,626	(1,646)	(1,435)	4,273	4,061
Construction	建設業	143,978	(3,215)	(1,586)	147,194	145,565
Electricity, gas and water	電気・ガス・熱供給・水道業	52,379	5,730	9,973	46,649	42,406
Telecommunication	情報通信業	18,492	(441)	(863)	18,934	19,355
Transportation / Postal activities	運輸業、郵便業	112,333	3,008	6,381	109,324	105,951
Wholesale / Retail services	卸売業、小売業	401,019	1,752	94	399,266	400,924
Financial and insurance services	金融業、保険業	146,149	(5,219)	(34,395)	151,369	180,544
Real estate / Goods rental and leasing	不動産業、物品賃貸業	543,402	22,841	51,299	520,561	492,103
Medical welfare and other sercices	医療・福祉等サービス業	314,909	(1,532)	11,490	316,441	303,418
Government / Local government	国・地方公共団体	409,461	(65,216)	(41,734)	474,678	451,196
Others	その他	1,696,552	46,054	87,257	1,650,497	1,609,295

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

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	184,412	(5,244)	(7,792)	189,656	192,204
Manufacturing	製造業	46,122	(2,726)	(4,361)	48,848	50,484
Agriculture / Forestry	農業、林業	543	19	(100)	524	644
Fishery	漁業	—	(4)	(5)	4	5
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	14	14	14	—	—
Construction	建設業	13,594	(86)	6	13,681	13,588
Electricity, gas and water	電気・ガス・熱供給・水道業	5	3	1	2	4
Telecommunication	情報通信業	1,656	(97)	305	1,753	1,350
Transportation / Postal activities	運輸業、郵便業	5,008	(115)	(228)	5,123	5,236
Wholesale / Retail services	卸売業、小売業	44,805	(1,782)	135	46,588	44,670
Financial and insurance services	金融業、保険業	517	151	106	365	410
Real estate / Goods rental and leasing	不動産業、物品賃貸業	24,048	(544)	(359)	24,593	24,407
Medical welfare and other sercices	医療・福祉等サービス業	27,360	1,664	(2,058)	25,695	29,418
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	20,735	(1,739)	(1,247)	22,475	21,982

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	92,720	(4,826)	(11,188)	97,547	103,908
Manufacturing	製造業	18,712	(2,614)	(5,185)	21,327	23,897
Agriculture / Forestry	農業、林業	251	25	(165)	226	417
Fishery	漁業	—	(4)	(5)	4	5
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建設業	7,712	(174)	(672)	7,886	8,385
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	(1)	—	1
Telecommunication	情報通信業	1,229	(81)	198	1,310	1,031
Transportation / Postal activities	運輸業、郵便業	2,476	159	(13)	2,317	2,489
Wholesale / Retail services	卸売業、小売業	26,162	(1,873)	(1,039)	28,036	27,202
Financial and insurance services	金融業、保険業	273	(32)	(45)	306	319
Real estate / Goods rental and leasing	不動産業、物品賃貸業	13,313	(592)	(249)	13,906	13,563
Medical welfare and other sercices	医療・福祉等サービス業	14,889	615	(3,262)	14,273	18,151
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	7,696	(253)	(745)	7,950	8,442

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	91,691	(417)	3,395	92,108	88,295
Manufacturing	製造業	27,410	(111)	823	27,521	26,586
Agriculture / Forestry	農業、林業	292	(6)	64	298	227
Fishery	漁業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	14	14	14	—	—
Construction	建設業	5,881	87	678	5,794	5,202
Electricity, gas and water	電気・ガス・熱供給・水道業	5	3	2	2	2
Telecommunication	情報通信業	426	(15)	107	442	319
Transportation / Postal activities	運輸業、郵便業	2,531	(274)	(214)	2,805	2,746
Wholesale / Retail services	卸売業、小売業	18,643	90	1,174	18,552	17,468
Financial and insurance services	金融業、保険業	243	184	151	59	91
Real estate / Goods rental and leasing	不動産業、物品賃貸業	10,734	47	(109)	10,686	10,844
Medical welfare and other sercices	医療・福祉等サービス業	12,470	1,048	1,203	11,421	11,266
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	13,038	(1,486)	(501)	14,524	13,540

(3) Consumer loans / Loans to SMEs

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	4,205,371	111,590	246,977	4,093,781	3,958,393
Housing-related loans	住宅関連ローン残高	4,055,261	103,907	230,221	3,951,353	3,825,039
Housing loans	住宅ローン残高	3,128,911	78,049	153,769	3,050,861	2,975,141
Apartment loans	アパートローン残高	926,350	25,857	76,452	900,492	849,898
Loans to SME and Indivisual customers (SMEs)	中小企業等貸出金残高	7,419,189	111,930	286,100	7,307,258	7,133,088
Ratio of loans to SMEs	中小企業等貸出比率	71.54%	0.71%	1.53%	70.83%	70.01%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,359,972	60,156	143,779	2,299,816	2,216,192
Housing-related loans	住宅関連ローン残高	2,270,783	57,083	136,408	2,213,700	2,134,374
Housing loans	住宅ローン残高	1,525,841	36,240	75,094	1,489,601	1,450,747
Apartment loans	アパートローン残高	744,942	20,843	61,314	724,099	683,627
Loans to SME and Indivisual customers (SMEs)	中小企業等貸出金残高	4,031,909	49,407	154,759	3,982,501	3,877,150
Ratio of loans to SMEs	中小企業等貸出比率	67.14%	0.40%	1.74%	66.74%	65.40%

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

(Millions of yen)

	(Japanese)	As of Sep.30, 2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,845,399	51,433	103,198	1,793,965	1,742,201
Housing-related loans	住宅関連ローン残高	1,784,477	46,824	93,812	1,737,652	1,690,664
Housing loans	住宅ローン残高	1,603,069	41,809	78,675	1,561,260	1,524,394
Apartment loans	アパートローン残高	181,407	5,014	15,137	176,392	166,270
Loans to SME and Indivisual customers (SMEs)	中小企業等貸出金残高	3,387,279	62,522	131,341	3,324,756	3,255,938
Ratio of loans to SMEs	中小企業等貸出比率	77.59%	1.14%	1.18%	76.45%	76.41%

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

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

(Millions of yen)

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

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

(Millions of yen)

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

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

(Millions of yen)

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