

Mebuki Financial Group, Inc.

Financial Results for the First Half of Fiscal Year 2018, ending March 31, 2019

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <http://www.mebuki-fg.co.jp/>
 Representative: Ritsuo Sasajima, President
 For Inquiry: Toshihiko Ono, General Manager of Corporate Planning Dept.
 Filing date of Financial Statements: November 21, 2018 (scheduled)
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(Japanese yen amounts of less than 1 million and the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2018 to September 30, 2018)

(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	
	¥Million	%	¥Million	%	¥Million	%
First Half						
Ended September 30, 2018	156,553	19.0	39,079	4.5	27,189	9.0
Ended September 30, 2017	131,495	—	37,372	—	24,930	—

(Note) Comprehensive Income First half of FY2018: ¥22,600 million [-22.3%] First half of FY2017: ¥29,118 million [-%]

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
First Half		
Ended September 30, 2018	23.15	23.13
Ended September 30, 2017	21.16	21.15

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
	¥Million	¥Million	%
First Half			
Ended September 30, 2018	16,999,060	902,264	5.3
Fiscal year 2017	16,769,883	888,139	5.2

(Reference) Capital assets First half of FY2018: ¥902,031million Fiscal Year 2017: ¥887,923 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 2017	—	5.50	—	5.50	11.00
Fiscal year 2018	—	5.50	—	5.50	11.00
Fiscal year 2018 (Forecast)	—	—	—	5.50	11.00

(Note) Revisions of released cash dividend forecasts : No

3. Consolidated Earnings Forecasts for Fiscal Year 2018, ending March 31, 2019

(%: 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, 2019	65,000	2.3	45,000	4.4	38.33

(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, 2018	1,179,055,218 shares	March 31, 2018	1,179,055,218 shares
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② Number of treasury stock:

September 30, 2018	5,971,483 shares	March 31, 2018	1,183,162 shares
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③ Average number of shares:

For the six months ended September 30, 2018	1,174,483,262 shares
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For the six months ended September 30, 2017	1,177,814,420 shares
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※ This report is not subject to the interim 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

Because of the business integration on October 1, 2016, there is no continuity of financial statements between the first half of FY2018 and the first half of FY2017. Therefore, the year-on-year changes of the first half of FY2017 are not disclosed.

Financial Results for the First Half of Fiscal Year 2018, Ending March 31, 2019

----- 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	6

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

1. Non-consolidated Financial Information of The Joyo Bank, Ltd.	7
2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.	11

III Financial Data for the First Half of Fiscal Year 2018

1. Income Status	15
2. Net Business Income	19
3. Interest Rate Spread	19
4. Return on Equity	20
5. Gains and Losses on Securities	20
6. Valuation Gains (Losses) on Securities	21
7. Capital Adequacy Ratio (Domestic standard)	22

IV Status of Loans

1. Risk-monitored Loans	23
2. Allowance for Loan Losses	24
3. Ratio to Reserve for Total Risk-monitored Loans	24
4. Disclosed Claims under the Financial Revitalization Law	25
5. Status of Coverage on Disclosed Claims under the Financial Revitalization Law	26
6. Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans	27
7. Loans Portfolio, etc.	29
(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】	32

I Consolidated Interim Financial Information
1. Consolidated Interim Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2018	As of Sep. 30, 2018
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,708,734	1,798,368
Call loans and bills bought	コールローン及び買入手形	14,636	10,963
Monetary claims bought	買入金銭債権	15,388	15,326
Trading assets	特定取引資産	12,539	13,213
Securities	有価証券	4,176,768	4,266,913
Loans and bills discounted	貸出金	10,497,976	10,533,675
Foreign exchanges	外国為替	6,416	7,319
Lease receivable and investments in lease	リース債権及びリース投資資産	56,620	58,196
Other assets	その他の資産	187,737	194,581
Tangible fixed assets	有形固定資産	115,146	114,434
Intangible fixed assets	無形固定資産	14,801	16,536
Asset for retirement benefits	退職給付に係る資産	15,428	17,394
Deferred tax assets	繰延税金資産	2,119	2,674
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,902	24,334
Allowance for loan losses	貸倒引当金	(79,324)	(74,865)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(9)
Total Assets	資産の部合計	16,769,883	16,999,060
Liabilities	(負債の部)		
Deposits	預金	13,977,912	14,041,251
Negotiable certificates of deposit	譲渡性預金	272,640	398,786
Call money and bills sold	コールマネー及び売渡手形	340,540	337,824
Payables under repurchase agreements	売現先勘定	26,314	44,720
Payables under securities lending transactions	債券貸借取引受入担保金	158,149	191,656
Trading liabilities	特定取引負債	504	337
Borrowed money	借入金	877,856	848,877
Foreign Exchanges	外国為替	708	937
Bonds	社債	5,000	5,000
Bonds with warrant attached	新株予約権付社債	31,881	34,071
Due to trust account	信託勘定借	11	108
Other liabilities	その他の負債	114,060	120,078
Provision for directors' bonuses	役員賞与引当金	129	—
Liability for retirement benefits	退職給付に係る負債	6,014	5,944
Provision for directors' retirement benefits	役員退職慰労引当金	63	50
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	3,781	3,490
Provision for contingent loss	偶発損失引当金	1,603	2,524
Provision for point card certificates	ポイント引当金	294	280
Provision for loss on interest repayment	利息返還損失引当金	13	19
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	28,789	26,028
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,226	9,206
Negative goodwill	負ののれん	1,343	1,264
Acceptances and guarantees	支払承諾	24,902	24,334
Total liabilities	負債の部合計	15,881,743	16,096,795

Item	(Japanese)	As of March 31, 2018	As of Sep. 30, 2018
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	148,541	148,545
Retained earnings	利 益 剰 余 金	489,697	510,440
Treasury stock	自 己 株 式	(8)	(2,026)
Total shareholders' equity	株 主 資 本 合 計	755,725	774,455
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	120,727	115,720
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(56)	(149)
Land revaluation surplus	土 地 再 評 価 差 額 金	14,182	14,152
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(2,656)	(2,146)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	132,197	127,576
Equity warrants	新 株 予 約 権	216	233
Total net assets	純 資 産 の 部 合 計	888,139	902,264
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	16,769,883	16,999,060

(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.30,2017	For the six months ended Sep.30,2018
Ordinary income	経常収益	131,495	156,553
Interest income	資金運用収益	80,812	90,142
Interest on loans and discounts	(うち貸出金利息)	56,945	56,897
Interest and dividends on securities	(うち有価証券利息配当金)	23,261	32,563
Trust fees	信託報酬	11	12
Fees and commissions	役務取引等収益	24,794	26,368
Trading income	特定取引収益	1,432	1,116
Other ordinary income	その他業務収益	2,901	1,583
Other income	その他経常収益	21,542	37,329
Ordinary expenses	経常費用	94,122	117,473
Interest expenses	資金調達費用	6,682	7,640
Interest on deposits	(うち預金利息)	1,449	2,770
Fees and commissions payments	役務取引等費用	6,083	6,362
Other business expenses	その他業務費用	1,473	10,840
General and administrative expenses	営業経費	60,843	60,175
Other operating expenses	その他経常費用	19,039	32,454
Ordinary profit	経常利益	37,372	39,079
Extraordinary income	特別利益	8	62
Gain on dispositions of fixed assets	固定資産処分益	8	62
Extraordinary losses	特別損失	1,159	280
Loss on disposal of non-current assets	固定資産処分損	115	86
Impairment loss	減損損失	1,043	193
Income before income taxes	税金等調整前中間純利益	36,221	38,862
Income taxes-current	法人税、住民税及び事業税	11,642	12,909
Income taxes-deferred	法人税等調整額	(350)	(1,236)
Total income taxes	法人税等合計	11,291	11,672
Net income	中間純利益	24,930	27,189
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	27,189

(2)Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2017	For the six months ended Sep.30,2018
Net income	中 間 純 利 益	24,930	27,189
Other comprehensive income	そ の 他 の 包 括 利 益	4,188	(4,589)
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	2,555	(5,007)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	137	(93)
Land revaluation surplus	土 地 再 評 価 差 額 金	468	2
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 額	1,026	509
Comprehensive income	中 間 包 括 利 益	29,118	22,600
(Breakdown)	(内 訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 中 間 包 括 利 益	29,118	22,600

3. Consolidated Interim Statement of Changes in Shareholders' Equity

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 中 間 期 変 動 額 (純 額)					—
Total changes during the period	当 中 間 期 変 動 額 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 中 間 期 変 動 額 (純 額)	2,555	137	584	1,026	4,304	23	4,327
Total changes during the period	当 中 間 期 変 動 額 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

First Half of FY 2018 (ended September 30, 2018)

(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	148,541	489,697	(8)	755,725
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(6,478)		(6,478)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			27,189		27,189
Purchase of treasury stock	自 己 株 式 の 取 得				(2,089)	(2,089)
Disposal of treasury stock	自 己 株 式 の 処 分		3		72	76
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取			32		32
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)					—
Total changes of items during the period	当 中 間 期 変 動 額 計 合	—	3	20,743	(2,017)	18,729
Balance at the end of current period	当 中 間 期 末 残 高	117,495	148,545	510,440	(2,026)	774,455

		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						
		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	新株予約権	純資産合計
Balance at the beginning of current period	当 期 首 残 高	120,727	(56)	14,182	(2,656)	132,197	216	888,139
Changes of items during the period	当 中 間 期 変 動 額							
Cash dividends	剰 余 金 の 当 配							(6,478)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益							27,189
Purchase of treasury stock	自 己 株 式 の 取 得							(2,089)
Disposal of treasury stock	自 己 株 式 の 処 分							76
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取							32
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)	(5,007)	(93)	(29)	509	(4,621)	16	(4,604)
Total changes of items during the period	当 中 間 期 変 動 額 計 合	(5,007)	(93)	(29)	509	(4,621)	16	14,125
Balance at the end of current period	当 中 間 期 末 残 高	115,720	(149)	14,152	(2,146)	127,576	233	902,264

4. Note for Assumptions of Going Concern

Not applicable.

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

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

(1)Financial Highlights (from April 1, 2018 to September 30, 2018)

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

①Non-consolidated Operating Results

	Ordinary Income		Ordinary Profit		Net Income	
First Half	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2018	86,113	22.9	25,570	9.3	17,957	13.8
Ended September 30, 2017	70,061	(2.1)	23,374	4.5	15,772	1.8

②Non-consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First Half	¥Million	¥Million	%
Ended September 30, 2018	10,225,266	610,368	5.9
Fiscal year 2017	10,053,746	599,683	5.9

(Reference) Capital assets First half of FY2018: ¥610,368million FY2017: ¥599,683 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, 2018	As of Sep. 30, 2018
Assets	(資産の部)		
Cash and due from banks	現金預け金	968,263	933,147
Call loans	コールローン	13,786	6,974
Monetary claims bought	買入金銭債権	7,447	7,090
Trading assets	特定取引資産	8,526	10,095
Securities	有価証券	2,802,591	2,943,854
Loans and bills discounted	貸出金	6,063,500	6,130,604
Foreign exchanges	外国為替	3,341	3,981
Other assets	その他の資産	77,320	79,940
Tangible fixed assets	有形固定資産	81,764	80,346
Intangible fixed assets	無形固定資産	9,153	8,906
Prepaid pension cost	前払年金費用	6,495	6,372
Customers' liabilities for acceptances and guarantees	支払承諾見返	46,564	47,485
Allowance for loan losses	貸倒引当金	(35,002)	(33,525)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(9)
Total Assets	資産の部合計	10,053,746	10,225,266
Liabilities	(負債の部)		
Deposits	預金	8,509,025	8,557,284
Negotiable certificates of deposit	譲渡性預金	67,249	165,924
Call money	コールマネー	65,340	62,851
Payables under repurchase agreements	売現先勘定	26,314	44,720
Payables under securities lending transactions	債券貸借取引受入担保金	61,535	50,307
Trading liabilities	特定取引負債	504	337
Borrowed money	借入金	579,167	582,166
Foreign Exchanges	外国為替	451	592
Bonds	社債	5,000	5,000
Due to trust account	信託勘定借	11	108
Other liabilities	その他の負債	38,513	44,135
Income taxes payable	未払法人税等	2,109	2,535
Lease obligations	リース債務	2,301	2,037
Other	その他の負債	34,102	39,563
Provision for directors' bonuses	役員賞与引当金	65	—
Provision for retirement benefits	退職給付引当金	8,638	8,487
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,838	2,635
Provision for point card certificates	ポイント引当金	85	98
Provision for contingent loss	偶発損失引当金	946	1,054
Deferred tax liabilities	繰延税金負債	33,260	33,178
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,546	8,526
Acceptances and guarantees	支払承諾	46,564	47,485
Total liabilities	負債の部合計	9,454,062	9,614,897

Item	(Japanese)	(Millions of yen)	
		As of March 31, 2018	As of Sep. 30, 2018
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	319,555	330,395
Legal retained earnings	利 益 準 備 金	55,317	55,317
Other retained earnings	そ の 他 利 益 剰 余 金	264,238	275,078
Reserve for advanced depreciation of non-current assets	(固 定 資 産 圧 縮 積 立 金)	1,106	1,096
General Reserve	(別 途 積 立 金)	222,432	222,432
Retained earnings brought forward	(繰 越 利 益 剰 余 金)	40,699	51,549
Total shareholders' equity	株 主 資 本 合 計	463,242	474,082
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	123,847	123,785
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(31)	(94)
Land revaluation surplus	土 地 評 価 差 額 金	12,625	12,595
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	136,441	136,286
Total net assets	純 資 産 の 部 合 計	599,683	610,368
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	10,053,746	10,225,266

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

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2017	For the six months ended Sep.30,2018
Ordinary income	経 常 収 益	70,061	86,113
Interest income	資 金 運 用 収 益	47,361	49,614
Interest on loans and discounts	(う ち 貸 出 金 利 息)	31,666	31,912
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	15,352	17,259
Trust fees	信 託 報 酬	11	12
Fees and commissions	役 務 取 引 等 収 益	12,190	12,845
Trading income	特 定 取 引 収 益	232	63
Other ordinary income	そ の 他 業 務 収 益	2,273	837
Other income	そ の 他 経 常 収 益	7,991	22,739
Operating expenses	経 常 費 用	46,687	60,542
Interest expenses	資 金 調 達 費 用	3,941	3,706
Interest on deposits	(う ち 預 金 利 息)	978	1,732
Fees and commissions payments	役 務 取 引 等 費 用	3,216	3,673
Other ordinary expenses	そ の 他 業 務 費 用	1,433	7,694
General and administrative expenses	営 業 経 費	35,245	33,891
Other expenses	そ の 他 経 常 費 用	2,850	11,576
Ordinary income	経 常 利 益	23,374	25,570
Extraordinary income	特 別 利 益	8	62
Extraordinary losses	特 別 損 失	770	125
Income before income taxes	税 引 前 中 間 純 利 益	22,612	25,507
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	6,267	7,610
Income taxes - deferred	法 人 税 等 調 整 額	572	(60)
Total income taxes	法 人 税 等 合 計	6,840	7,549
Net income	中 間 純 利 益	15,772	17,957

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

(1) Financial Highlights (from April 1, 2018 to September 30, 2018)

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

① Non-consolidated Operating Results

	Ordinary Income		Ordinary Profit		Net Income	
First Half	¥Million	%	¥Million	%	¥Million	%
Ended September 30, 2018	58,317	15.5	15,010	(19.2)	22,255	75.0
Ended September 30, 2017	50,469	(0.7)	18,577	(7.4)	12,715	(7.7)

② Non-consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First Half	¥Million	¥Million	%
Ended September 30, 2018	6,866,310	332,685	4.8
Fiscal year 2017	6,764,543	322,287	4.7

(Reference) Capital assets First half of FY2018: ¥332,685million FY2017: ¥322,287 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, 2018	As of Sep. 30, 2018
Assets	(資産の部)		
Cash and due from banks	現金預け金	740,378	865,021
Call loans	コールローン	849	3,988
Monetary claims bought	買入金銭債権	7,941	8,236
Trading account securities	商品有価証券	4,012	3,118
Securities	有価証券	1,391,021	1,340,269
Loans and bills discounted	貸出金	4,517,299	4,528,796
Foreign exchanges	外国為替	3,074	3,338
Other assets	その他の資産	69,504	72,078
Tangible fixed assets	有形固定資産	27,001	27,646
Intangible fixed assets	無形固定資産	5,207	7,223
Prepaid pension cost	前払年金費用	18,310	19,573
Deferred tax assets	繰延税金資産	4,005	7,102
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,219	10,919
Allowance for loan losses	貸倒引当金	(34,283)	(31,004)
Total Assets	資産の部合計	6,764,543	6,866,310
Liabilities	(負債の部)		
Deposits	預金	5,529,812	5,549,073
Negotiable certificates of deposit	譲渡性預金	279,440	297,911
Call money	コールマネー	275,200	274,973
Payables under securities lending transactions	債券貸借取引受入担保金	96,613	141,348
Borrowed money	借入金	222,366	229,835
Foreign Exchanges	外国為替	256	344
Other liabilities	その他の負債	26,562	26,795
Income taxes payable	未払法人税等	1,320	1,672
Lease obligations	リース債務	13	11
Other	その他の負債	25,228	25,111
Provision for directors' bonuses	役員賞与引当金	54	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	943	854
Provision for contingent loss	偶発損失引当金	656	1,469
Provision for point card certificates	ポイント引当金	130	98
Acceptances and guarantees	支払承諾	10,219	10,919
Total liabilities	負債の部合計	6,442,255	6,533,625

		(Millions of yen)	
Item	(Japanese)	As of March 31, 2018	As of Sep. 30, 2018
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	157,188	174,693
Legal retained earnings	利 益 準 備 金	22,007	22,957
Other retained earnings	そ の 他 利 益 剰 余 金	135,180	151,735
Retained earnings brought forward	繰 越 利 益 剰 余 金	135,180	151,735
Total shareholders' equity	株 主 資 本 合 計	292,188	309,693
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	30,123	23,047
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(24)	(55)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	30,098	22,991
Total net assets	純 資 産 の 部 合 計	322,287	332,685
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,764,543	6,866,310

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

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2017	For the six months ended Sep.30,2018
Ordinary income	経 常 収 益	50,469	58,317
Interest income	資 金 運 用 収 益	36,454	43,172
Interest on loans and discounts	(う ち 貸 出 金 利 息)	24,726	24,433
Interest and dividends on securities	(うち有価証券利息配当金)	11,473	18,507
Fees and commissions	役 務 取 引 等 収 益	10,186	10,955
Other ordinary income	そ の 他 業 務 収 益	642	2,221
Other income	そ の 他 経 常 収 益	3,185	1,967
Operating expenses	経 常 費 用	31,891	43,307
Interest expenses	資 金 調 達 費 用	2,132	3,516
Interest on deposits	(う ち 預 金 利 息)	503	1,072
Fees and commissions payments	役 務 取 引 等 費 用	3,580	3,494
Other ordinary expenses	そ の 他 業 務 費 用	50	4,527
General and administrative expenses	営 業 経 費	23,449	24,293
Other expenses	そ の 他 経 常 費 用	2,678	7,475
Ordinary income	経 常 利 益	18,577	15,010
Extraordinary income	特 別 利 益	—	12,018
Extraordinary losses	特 別 損 失	374	189
Income before income taxes	税 引 前 当 期 純 利 益	18,203	26,839
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	4,619	4,515
Income taxes - deferred	法 人 税 等 調 整 額	868	69
Total income taxes	法 人 税 等 合 計	5,487	4,584
Net income	中 間 純 利 益	12,715	22,255

III Financial Data for the First Half of Fiscal Year 2018

1. Income Status

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

(Millions of yen)

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)	(Reference) FY2017
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	94,380	(1,332)	95,712	183,399
Net interest income	資 金 利 益	82,501	8,372	74,129	146,353
Net fees and commissions	役 務 取 引 等 利 益	20,019	1,296	18,722	37,020
Net trading income	特 定 取 引 利 益	1,116	(316)	1,432	3,669
Net other business income	そ の 他 業 務 利 益	(9,257)	(10,684)	1,427	(3,642)
General and administrative expenses	営 業 経 費	60,175	(667)	60,843	120,427
Credit related costs	与 信 関 係 費 用	6,090	1,674	4,416	10,108
Write-off of loans	貸 出 金 償 却	5,570	3,329	2,240	4,517
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[3,397]	(2,454)	2,454	7,658
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	[-3,448]	(296)	296	(755)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	50	50	—	—
Other credit related costs	そ の 他 の 与 信 関 係 費 用	571	1,147	(575)	(1,312)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	9,871	3,870	6,000	7,709
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	1,095	176	918	2,948
Ordinary profit	経 常 利 益	39,079	1,707	37,372	63,521
Extraordinary income(losses)	特 別 損 益	(217)	933	(1,150)	(1,182)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	38,862	2,640	36,221	62,338
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,909	1,267	11,642	20,182
Income taxes-deferred	法 人 税 等 調 整 額	(1,236)	(886)	(350)	(913)
Total income taxes	法 人 税 等 合 計	11,672	381	11,291	19,269
Net income	中 間 純 利 益	27,189	2,259	24,930	43,069
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 中 間 純 利 益	—	—	—	—
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	27,189	2,259	24,930	43,069

(Note) 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)

(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+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)

Reference

(Millions of yen)

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)	(Reference) FY2017
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連結業務純益(一般貸引繰入前)	34,960	(1,371)	36,331	65,982
Consolidated net business income	連 結 業 務 純 益	34,960	(1,074)	36,035	66,738

(Note) Consolidated net business income

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

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

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Sep. 30, 2018		As of Sep. 30, 2017 (B)	(Reference) As of Mar. 31, 2018
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	14	—	14	14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

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

(Millions of yen)

	(Japanese)	First Half of FY2018		First Half of FY2017	(Reference) FY2017
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	93,110	(1,888)	94,998	180,767
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	103,507	9,030	94,476	187,252
Gross domestic business profit	国 内 業 務 粗 利 益	93,158	3,041	90,116	174,913
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	97,856	8,227	89,628	176,941
Net interest income	資 金 利 益	81,449	7,489	73,960	146,019
Net fees and commissions	役 務 取 引 等 利 益	16,406	1,015	15,391	30,393
Net trading income	特 定 取 引 等 利 益	63	(168)	232	373
Net other business income	そ の 他 業 務 利 益	(4,762)	(5,295)	533	(1,872)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(4,697)	(5,185)	487	(2,027)
Gross international business profit	国 際 業 務 粗 利 益	(47)	(4,929)	4,881	5,854
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	5,651	803	4,848	10,311
Net interest income	資 金 利 益	4,115	331	3,783	7,730
Net fees and commissions	役 務 取 引 等 利 益	239	39	200	427
Net trading income	特 定 取 引 等 利 益	0	(0)	0	0
Net other business income	そ の 他 業 務 利 益	(4,402)	(5,300)	898	(2,304)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(5,699)	(5,733)	33	(4,457)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	57,438	241	57,196	113,599
Personnel expenses	人 件 費	30,489	436	30,052	59,789
Non-personnel expenses	物 件 費	22,676	(217)	22,894	46,640
Taxes	税 金	4,272	22	4,249	7,168
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,671	(2,130)	37,801	67,168
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	46,069	8,789	37,280	73,653
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[-3,586]	(189)	189	(1,428)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	35,671 (10,397)	(1,940) (10,919)	37,611 521	68,597 (6,485)
Net non-recurrent gains/losses	臨 時 損 益	4,909	568	4,340	(372)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	4,821	1,162	3,659	9,388
Write-off of loans	貸 出 金 償 却	4,783	3,267	1,516	3,034
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[-2,846]	(2,515)	2,515	7,360
Losses on sales of loans	貸 出 金 売 却 損	29	(14)	44	46
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	969	882	86	104
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	739	739	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	617	(108)	726	1,583
Other	そ の 他	397	172	224	426
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	10,098	866	9,231	10,516
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(367)	863	(1,231)	(1,501)
Ordinary profit	経 常 利 益	40,580	(1,371)	41,951	68,224
Extraordinary income/losses	特 別 損 益	11,766	12,902	(1,136)	(1,145)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	0	93	(93)	685
Gain on disposal of non-current assets	固 定 資 産 処 分 益	81	73	8	977
Loss on disposal of non-current assets	固 定 資 産 処 分 損	81	(20)	101	292
Impairment loss	減 損 損 失	233	(809)	1,043	1,830
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	12,000	12,000	—	—
Income before income taxes	税 引 前 中 間 純 利 益	52,347	11,531	40,815	67,078
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	12,125	1,239	10,886	18,260
Income taxes-deferred	法 人 税 等 調 整 額	8	(1,432)	1,441	1,950
Total income taxes	法 人 税 等 合 計	12,134	(193)	12,327	20,211
Net Income	中 間 純 利 益	40,212	11,725	28,487	46,867
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,821	972	3,849	7,959

(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 FY2018		First Half of FY2017	(Reference) FY2017
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	48,299	(5,178)	53,478	100,485
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	55,633	2,639	52,994	104,374
Gross domestic business profit	国 内 業 務 粗 利 益	49,767	(561)	50,328	97,994
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	51,646	1,808	49,838	97,458
Net interest income	資 金 利 益	42,728	1,844	40,884	80,565
Net fees and commissions	役 務 取 引 等 利 益	8,964	168	8,795	16,528
Net trading income	特 定 取 引 等 利 益	63	(168)	232	373
Net other business income	そ の 他 業 務 利 益	(1,989)	(2,405)	416	526
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(1,879)	(2,369)	490	536
Gross international business profit	国 際 業 務 粗 利 益	(1,467)	(4,617)	3,149	2,491
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	3,987	830	3,156	6,916
Net interest income	資 金 利 益	3,179	643	2,536	5,254
Net fees and commissions	役 務 取 引 等 利 益	220	31	189	397
Net trading income	特 定 取 引 等 利 益	0	(0)	0	0
Net other business income	そ の 他 業 務 利 益	(4,867)	(5,291)	423	(3,161)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(5,455)	(5,447)	(7)	(4,425)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	33,206	(584)	33,791	66,375
Personnel expenses	人 件 費	17,067	70	16,997	33,658
Non-personnel expenses	物 件 費	13,845	(493)	14,339	28,781
Taxes	税 金	2,292	(162)	2,454	3,934
Net business income (before net transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	15,092	(4,593)	19,686	34,110
(excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	22,427	3,223	19,203	37,999
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[-881]	342	(342)	(302)
Net business income	業 務 純 益	15,092	(4,935)	20,028	34,413
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(7,334)	(7,817)	483	(3,889)
Net non-recurrent gains/losses	臨 時 損 益	10,477	7,132	3,345	2,526
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,093	(31)	2,125	5,230
Write-off of loans	貸 出 金 償 却	2,469	1,368	1,100	2,353
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[-655]	(1,292)	1,292	3,643
Losses on sales of loans	貸 出 金 売 却 損	12	12	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	109	93	15	(42)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	225	225	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	488	(18)	506	1,150
Other	そ の 他	217	(7)	224	426
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	12,996	6,258	6,738	9,481
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(424)	842	(1,266)	(1,724)
Ordinary profit	経 常 利 益	25,570	2,196	23,374	36,939
Extraordinary income/losses	特 別 損 益	(62)	699	(761)	(536)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	14	102	(88)	667
Gain on disposal of non-current assets	固 定 資 産 処 分 益	62	54	8	942
Loss on disposal of non-current assets	固 定 資 産 処 分 損	48	(48)	96	274
Impairment loss	減 損 損 失	77	(596)	673	1,203
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	—	—	—	—
Income before income taxes	税 引 前 中 間 純 利 益	25,507	2,895	22,612	36,403
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	7,610	1,343	6,267	10,360
Income taxes-deferred	法 人 税 等 調 整 額	(60)	(633)	572	529
Total income taxes	法 人 税 等 合 計	7,549	709	6,840	10,890
Net Income	中 間 純 利 益	17,957	2,185	15,772	25,513
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,093	310	1,783	4,927

(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 FY2018		First Half of FY2017	(Reference) FY2017
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	44,811	3,290	41,520	80,282
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	47,874	6,391	41,482	82,878
Gross domestic business profit	国 内 業 務 粗 利 益	43,391	3,603	39,787	76,919
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	46,209	6,418	39,790	79,482
Net interest income	資 金 利 益	38,721	5,645	33,075	65,453
Net fees and commissions	役 務 取 引 等 利 益	7,442	846	6,595	13,864
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(2,772)	(2,889)	116	(2,398)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(2,818)	(2,815)	(2)	(2,563)
Gross international business profit	国 際 業 務 粗 利 益	1,419	(312)	1,732	3,362
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	1,664	(26)	1,691	3,395
Net interest income	資 金 利 益	935	(311)	1,247	2,475
Net fees and commissions	役 務 取 引 等 利 益	18	8	10	29
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	465	(9)	474	857
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(244)	(285)	41	(32)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	24,232	826	23,405	47,223
Personnel expenses	人 件 費	13,421	366	13,055	26,131
Non-personnel expenses	物 件 費	8,831	275	8,555	17,859
Taxes	税 金	1,979	184	1,794	3,233
Net business income (before net transfer to general allowance for loan losses) (excluding gains/losses on bond transactions)	業 務 純 益 (一 般 貸 引 繰 入 前) (除く国債等債券損益(5勘定戻))	20,578 23,642	2,463 5,565	18,115 18,076	33,058 35,654
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	—	〔-2,705〕	532	(1,126)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	20,578 (3,063)	2,995 (3,101)	17,583 38	34,184 (2,595)
Net non-recurrent gains/losses	臨 時 損 益	(5,568)	(6,563)	994	(2,899)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,727	1,193	1,533	4,158
Write-off of loans	貸 出 金 償 却	2,314	1,898	415	681
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	〔2,190〕	1,222	3,717
Losses on sales of loans	貸 出 金 売 却 損	16	(27)	44	46
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	860	788	71	146
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	514	514	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	129	(90)	219	433
Other	そ の 他	180	180	(0)	(0)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	(2,898)	(5,391)	2,492	1,035
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	57	21	35	223
Ordinary profit	経 常 利 益	15,010	(3,567)	18,577	31,284
Extraordinary income/losses	特 別 損 益	11,829	12,203	(374)	(609)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(14)	(9)	(5)	17
Gain on disposal of non-current assets	固 定 資 産 処 分 益	18	18	0	34
Loss on disposal of non-current assets	固 定 資 産 処 分 損	33	28	5	17
Impairment loss	減 損 損 失	156	(213)	369	626
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	12,000	12,000	—	—
Income before income taxes	税 引 前 中 間 純 利 益	26,839	8,636	18,203	30,675
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,515	(104)	4,619	7,900
Income taxes-deferred	法 人 税 等 調 整 額	69	(799)	868	1,420
Total income taxes	法 人 税 等 合 計	4,584	(903)	5,487	9,320
Net Income	中 間 純 利 益	22,255	9,539	12,715	21,354
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,727	661	2,065	3,032

(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 FY2018		First Half of FY2017
		(A)	(A)-(B)	(B)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	35,671	(2,130)	37,801
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	5,527	(349)	5,877
Net business income	業 務 純 益	35,671	(1,940)	37,611
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	5,527	(319)	5,847

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

(Millions of yen)

	(Japanese)	First Half of FY2018		First Half of FY2017
		(A)	(A)-(B)	(B)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	15,092	(4,593)	19,686
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	4,330	(1,305)	5,636
Net business income	業 務 純 益	15,092	(4,935)	20,028
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	4,330	(1,403)	5,733

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

(Millions of yen)

	(Japanese)	First Half of FY2018		First Half of FY2017
		(A)	(A)-(B)	(B)
Net business income (before transfer to general allowance for loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	20,578	2,463	18,115
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	6,933	769	6,163
Net business income	業 務 純 益	20,578	2,995	17,583
Per head (in thousands of yen)	職 員 一 人 当 たり (千 円)	6,933	950	5,982

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

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

3. Interest Rate Spread

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資 金 運 用 利 回	1.21	0.09	1.12	1.09	0.02	1.07	1.38	0.19	1.19
Average yield on loans and bills discounted	貸 出 金 利 回	1.06	(0.03)	1.09	1.04	(0.01)	1.05	1.09	(0.05)	1.14
Average yield on securities	有 価 証 券 利 回	1.74	0.38	1.36	1.25	0.06	1.19	2.72	1.06	1.66
Average yield on interest bearing liabilities②	資 金 調 達 原 価	0.79	(0.02)	0.81	0.75	(0.06)	0.81	0.85	0.03	0.82
Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.03	0.01	0.02	0.04	0.02	0.02	0.03	0.02	0.01
Average yield on call money and borrowed money	外 部 負 債 利 回	0.18	0.06	0.12	0.16	(0.02)	0.18	0.24	0.23	0.01
Average interest rate spread (①－②)	総 資 金 利 鞘	0.42	0.11	0.31	0.34	0.08	0.26	0.53	0.16	0.37

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資 金 運 用 利 回	1.12	0.08	1.04	0.99	0.01	0.98	1.30	0.18	1.12
Average yield on loans and bills discounted	貸 出 金 利 回	1.03	(0.05)	1.08	1.00	(0.03)	1.03	1.08	(0.06)	1.14
Average yield on securities	有 価 証 券 利 回	1.61	0.42	1.19	1.11	0.09	1.02	2.67	1.15	1.52
Average yield on interest bearing liabilities②	資 金 調 達 原 価	0.72	(0.04)	0.76	0.69	(0.07)	0.76	0.77	0.00	0.77
Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.00	(0.01)	0.01	0.00	0.00	0.00	0.01	0.00	0.01
Average yield on call money and borrowed money	外 部 負 債 利 回	(0.02)	(0.01)	(0.01)	(0.02)	(0.01)	(0.01)	(0.01)	0.00	(0.01)
Average interest rate spread (①－②)	総 資 金 利 鞘	0.40	0.12	0.28	0.30	0.08	0.22	0.53	0.18	0.35

4. Return on Equity

(%)

		(Japanese)		Mebuki FG (Consolidated)			The Joyo Bank			The Ashikaga Bank		
				First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017	First Half of FY2018		First Half of FY2017
				(A)	(A)-(B)		(B)	(A)		(A)-(B)	(B)	
Net business income (before net transfer to general allowance for loan losses)		業 務 純 益 (一般貸引繰入前)	7.79	(0.50)	8.29	4.97	(1.59)	6.56	12.53	1.28	11.25	
Net business income basis		業 務 純 益 ベース	7.79	(0.43)	8.22	4.97	(1.71)	6.68	12.53	1.61	10.92	
Net income basis		当期純利益ベース	6.05	0.36	5.69	5.91	0.65	5.26	13.55	5.66	7.89	

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

2. A denominator (Net average assets) is calculated as follows:

(Net assets excluding equity warrants at the beginning of the period + Net assets at the end of the period excluding equity warrants)/2.

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

(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+期末純資産の部)]÷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

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 FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds(Government bonds, etc.)	国 債 等 債 券 損 益	(10,397)	(10,919)	521
Gains on sales	売 却 益	1,728	(148)	1,876
Gains on redemption	償 還 益	—	—	—
Losses on sales	売 却 損	12,125	10,770	1,354
Losses on redemption	償 還 損	—	—	—
Write-offs	償 却	—	—	—

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

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds(Government bonds, etc.)	国 債 等 債 券 損 益	(7,334)	(7,817)	483
Gains on sales	売 却 益	272	(1,524)	1,797
Gains on redemption	償 還 益	—	—	—
Losses on sales	売 却 損	7,607	6,292	1,314
Losses on redemption	償 還 損	—	—	—
Write-offs	償 却	—	—	—

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

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds(Government bonds, etc.)	国 債 等 債 券 損 益	(3,063)	(3,101)	38
Gains on sales	売 却 益	1,455	1,376	78
Gains on redemption	償 還 益	—	—	—
Losses on sales	売 却 損	4,518	4,478	40
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 FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	10,098	866	9,231
Gains on sales	売 却 益	22,669	12,967	9,702
Losses on sales	売 却 損	12,349	11,878	470
Write-offs	償 却	222	221	0

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

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	12,996	6,258	6,738
Gains on sales	売 却 益	21,595	14,543	7,052
Losses on sales	売 却 損	8,377	8,062	314
Write-offs	償 却	222	221	0

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

	(Japanese)	First Half of FY2018		First Half of FY2017 (B)
		(A)	(A)-(B)	
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	(2,898)	(5,391)	2,492
Gains on sales	売 却 益	1,074	(1,575)	2,649
Losses on sales	売 却 損	3,972	3,816	156
Write-offs	償 却	—	—	—

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, 2018					As of Mar. 31, 2018			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	164,794	(285)	(418)	734	1,019	154,787	133	651	518
	Bonds 債券	164,794	(285)	(418)	734	1,019	154,787	133	651	518
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,080,933	164,129	(7,482)	217,269	53,139	4,005,292	171,612	226,533	54,921
	Stocks 株式	308,903	161,811	4,463	164,779	2,968	307,890	157,347	158,520	1,173
	Bonds 債券	2,232,781	10,005	(6,443)	14,024	4,019	2,219,550	16,449	18,839	2,389
	Others その他	1,539,248	(7,687)	(5,502)	38,464	46,152	1,477,852	(2,184)	49,172	51,357
Total	合計	4,245,728	163,844	(7,900)	218,004	54,159	4,160,080	171,745	227,185	55,439
	Stocks 株式	308,903	161,811	4,463	164,779	2,968	307,890	157,347	158,520	1,173
	Bonds 債券	2,397,576	9,720	(6,862)	14,759	5,038	2,374,337	16,582	19,491	2,908
	Others その他	1,539,248	(7,687)	(5,502)	38,464	46,152	1,477,852	(2,184)	49,172	51,357

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

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

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

2. 「有価証券」のほか、「買入金銭債権」中の信託受益権も含めております。

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

(Millions of yen)

		As of Sep. 30, 2018					As of Mar. 31, 2018			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	150,757	11,243	(959)	11,292	49	140,306	12,203	12,241	37
	Bonds 債券	150,757	11,243	(959)	11,292	49	140,306	12,203	12,241	37
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,080,676	207,156	(10,275)	251,368	44,212	4,005,112	217,432	267,034	49,601
	Stocks 株式	308,646	183,408	4,159	184,393	985	307,709	179,249	179,870	621
	Bonds 債券	2,232,781	25,454	(9,801)	27,095	1,640	2,219,550	35,255	35,718	462
	Others その他	1,539,248	(1,706)	(4,633)	39,880	41,586	1,477,852	2,927	51,444	48,517
Total	合計	4,231,434	218,400	(11,235)	262,661	44,261	4,145,418	229,636	279,276	49,639
	Stocks 株式	308,646	183,408	4,159	184,393	985	307,709	179,249	179,870	621
	Bonds 債券	2,383,539	36,698	(10,761)	38,388	1,689	2,359,856	47,459	47,960	500
	Others その他	1,539,248	(1,706)	(4,633)	39,880	41,586	1,477,852	2,927	51,444	48,517

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

(Millions of yen)

		As of Sep. 30, 2018					As of Mar. 31, 2018			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	76,868	650	71	689	39	66,436	578	610	31
	Bonds 債券	76,868	650	71	689	39	66,436	578	610	31
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,849,407	176,269	(108)	197,715	21,445	2,722,885	176,378	203,598	27,220
	Stocks 株式	259,429	149,315	4,471	150,294	978	257,921	144,844	145,462	618
	Bonds 債券	1,699,038	12,234	(5,715)	13,670	1,436	1,659,021	17,950	18,317	367
	Others その他	890,940	14,719	1,135	33,750	19,030	805,942	13,584	39,818	26,234
Total	合計	2,926,276	176,920	(36)	198,405	21,484	2,789,322	176,957	204,209	27,252
	Stocks 株式	259,429	149,315	4,471	150,294	978	257,921	144,844	145,462	618
	Bonds 債券	1,775,906	12,885	(5,643)	14,360	1,475	1,725,458	18,528	18,928	399
	Others その他	890,940	14,719	1,135	33,750	19,030	805,942	13,584	39,818	26,234

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

(Millions of yen)

		As of Sep. 30, 2018					As of Mar. 31, 2018			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	73,889	10,593	(1,031)	10,603	9	73,869	11,625	11,631	6
	Bonds 債券	73,889	10,593	(1,031)	10,603	9	73,869	11,625	11,631	6
	Others その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,231,268	30,887	(10,166)	53,653	22,766	1,282,226	41,054	63,435	22,381
	Stocks 株式	49,217	34,093	(312)	34,099	6	49,787	34,405	34,408	3
	Bonds 債券	533,742	13,219	(4,085)	13,424	204	560,528	17,305	17,400	95
	Others その他	648,308	(16,425)	(5,768)	6,129	22,555	671,910	(10,656)	11,626	22,282
Total	合計	1,305,158	41,480	(11,198)	64,256	22,776	1,356,096	52,679	75,066	22,387
	Stocks 株式	49,217	34,093	(312)	34,099	6	49,787	34,405	34,408	3
	Bonds 債券	607,632	23,813	(5,117)	24,027	214	634,398	28,930	29,031	101
	Others その他	648,308	(16,425)	(5,768)	6,129	22,555	671,910	(10,656)	11,626	22,282

7. Capital Adequacy Ratio (Domestic standard)

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

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	10.24%	(0.14%)	(0.57%)	10.38%	10.81%
②Basic Core capital	コア資本に係る基礎項目の額	819,670	(10,826)	(11,366)	830,497	831,037
③Adjustment Core capital	コア資本に係る調整項目の額	28,474	726	5,323	27,748	23,151
④Capital ②-③	自 己 資 本 の 額	791,195	(11,553)	(16,689)	802,749	807,885
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	7,726,114	(4,058)	255,192	7,730,172	7,470,921
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	309,044	(162)	10,207	309,206	298,836

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

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	12.18%	0.38%	0.30%	11.80%	11.88%
②Basic Core capital	コア資本に係る基礎項目の額	490,119	14,428	15,627	475,690	474,491
③Adjustment Core capital	コア資本に係る調整項目の額	15,306	(1,105)	(688)	16,411	15,995
④Capital ②-③	自 己 資 本 の 額	474,812	15,534	16,316	459,278	458,496
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	3,896,631	7,017	38,341	3,889,613	3,858,289
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	155,865	280	1,533	155,584	154,331

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

Capital Adequacy Ratio	自 己 資 本 比 率	11.66%	0.36%	0.25%	11.30%	11.41%
Capital	自 己 資 本 の 額	452,222	14,605	14,614	437,616	437,607
Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	3,875,894	6,498	42,502	3,869,396	3,833,392

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

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	8.79%	0.08%	(0.43%)	8.71%	9.22%
②Basic Core capital	コア資本に係る基礎項目の額	322,747	6,099	8,213	316,648	314,533
③Adjustment Core capital	コア資本に係る調整項目の額	13,104	1,858	5,886	11,245	7,217
④Capital ②-③	自 己 資 本 の 額	309,642	4,240	2,326	305,402	307,316
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	3,520,603	15,522	189,817	3,505,080	3,330,785
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	140,824	620	7,592	140,203	133,231

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

Capital Adequacy Ratio	自 己 資 本 比 率	8.67%	0.40%	(0.11%)	8.27%	8.78%
Capital	自 己 資 本 の 額	306,998	15,436	12,936	291,562	294,062
Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	3,537,237	15,069	188,470	3,522,167	3,348,767

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

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

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

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

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

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

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

IV Status of Loans

1. Risk-monitored Loans

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

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

(1)The amount of Risk-monitored loans

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,515	(922)	(252)	4,437	3,767
Non-accrual delinquent loans	延滞債権額	137,830	(4,435)	(6,446)	142,266	144,277
Loans past due 3 month or more	3ヶ月以上延滞債権額	608	182	150	426	457
Restructured loans	貸出条件緩和債権額	35,942	(1,406)	(1,046)	37,348	36,988
Total risk-monitored loans	合 計	177,896	(6,582)	(7,595)	184,479	185,491
Amount of partial direct write-off executed	部分直接償却実施額	24,042	4,571	3,748	19,470	20,294
Total loans (Term-end balance)	貸出金残高(末残)	10,533,675	35,698	243,152	10,497,976	10,290,523

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

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.03	(0.01)	0.00	0.04	0.03
Non-accrual delinquent loans	延滞債権額	1.30	(0.05)	(0.10)	1.35	1.40
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00	0.00	0.00	0.00	0.00
Restructured loans	貸出条件緩和債権額	0.34	(0.01)	(0.01)	0.35	0.35
Total risk-monitored loans	合 計	1.68	(0.07)	(0.12)	1.75	1.80

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

(1)The amount of Risk-monitored loans

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	755	(65)	(199)	821	954
Non-accrual delinquent loans	延滞債権額	68,695	(2,310)	(3,597)	71,005	72,292
Loans past due 3 month or more	3ヶ月以上延滞債権額	608	182	150	426	457
Restructured loans	貸出条件緩和債権額	19,249	(141)	233	19,391	19,015
Total risk-monitored loans	合 計	89,308	(2,335)	(3,412)	91,643	92,720
Amount of partial direct write-off executed	部分直接償却実施額	10,639	1,432	77	9,206	10,562
Total loans (Term-end balance)	貸出金残高(末残)	6,130,604	67,103	125,643	6,063,500	6,004,960

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

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.01	0.00	0.00	0.01	0.01
Non-accrual delinquent loans	延滞債権額	1.12	(0.05)	(0.08)	1.17	1.20
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00	0.00	0.00	0.00	0.00
Restructured loans	貸出条件緩和債権額	0.31	0.00	0.00	0.31	0.31
Total risk-monitored loans	合 計	1.45	(0.06)	(0.09)	1.51	1.54

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

(1)The amount of Risk-monitored loans

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,571	(823)	(164)	3,394	2,735
Non-accrual delinquent loans	延滞債権額	68,131	(2,256)	(2,851)	70,387	70,983
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	16,692	(1,264)	(1,280)	17,957	17,973
Total risk-monitored loans	合 計	87,395	(4,344)	(4,296)	91,740	91,691
Amount of partial direct write-off executed	部分直接償却実施額	10,419	2,984	3,529	7,435	6,889
Total loans (Term-end balance)	貸出金残高(末残)	4,528,796	11,496	163,730	4,517,299	4,365,066

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

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	0.05	(0.02)	(0.01)	0.07	0.06
Non-accrual delinquent loans	延滞債権額	1.50	(0.05)	(0.12)	1.55	1.62
Loans past due 3 month or more	3ヶ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	0.36	(0.03)	(0.05)	0.39	0.41
Total risk-monitored loans	合 計	1.92	(0.11)	(0.18)	2.03	2.10

2. Allowance for Loan Losses

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金	74,865	(4,459)	(3,454)	79,324	78,319
General allowance for loan losses	一般貸倒引当金	33,561	(3,448)	(4,654)	37,010	38,215
Specific allowance for loan losses	個別貸倒引当金	41,303	(1,010)	1,199	42,314	40,104
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	33,525	(1,476)	(116)	35,002	33,641
General allowance for loan losses	一般貸倒引当金	12,101	(881)	(842)	12,983	12,943
Specific allowance for loan losses	個別貸倒引当金	21,423	(595)	725	22,019	20,697
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, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	31,004	(3,279)	(4,258)	34,283	35,263
General allowance for loan losses	一般貸倒引当金	14,362	(2,705)	(4,363)	17,067	18,725
Specific allowance for loan losses	個別貸倒引当金	16,642	(574)	104	17,216	16,538
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, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	48.55	0.42	0.92	48.13	47.63
After partial direct write-off	部分直接償却後	41.49	(1.05)	(0.29)	42.54	41.78

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

(%)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	44.10	0.34	1.38	43.76	42.72
After partial direct write-off	部分直接償却後	37.53	(0.66)	1.25	38.19	36.28

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

(%)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	部分直接償却前	42.56	0.27	(0.44)	42.29	43.00
After partial direct write-off	部分直接償却後	35.44	(1.91)	(2.99)	37.35	38.43

4. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	16,474	(220)	711	16,695	15,763
Doubtful claims	危険債権	126,725	(3,834)	(6,347)	130,559	133,073
Claims requiring monitoring	要管理債権	36,550	(1,224)	(895)	37,774	37,446
Subtotal	小計 ①	179,751	(5,278)	(6,532)	185,030	186,283
Normal claims	正常債権	10,547,216	54,870	269,523	10,492,346	10,277,693
Total	合計 ②	10,726,967	49,591	262,991	10,677,376	10,463,976
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.67%	(0.06%)	(0.11%)	1.73%	1.78%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6,688	(45)	358	6,733	6,329
Doubtful claims	危険債権	63,436	(1,932)	(3,714)	65,369	67,151
Claims requiring monitoring	要管理債権	19,857	40	384	19,817	19,473
Subtotal	小計 ①	89,982	(1,937)	(2,971)	91,920	92,954
Normal claims	正常債権	6,163,855	79,553	144,059	6,084,301	6,019,795
Total	合計 ②	6,253,837	77,616	141,087	6,176,221	6,112,750
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.43%	(0.05%)	(0.09%)	1.48%	1.52%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,605	(267)	240	8,872	8,365
Doubtful claims	危険債権	63,151	(1,905)	(2,636)	65,056	65,788
Claims requiring monitoring	要管理債権	16,692	(1,264)	(1,280)	17,957	17,973
Subtotal	小計 ①	88,449	(3,437)	(3,677)	91,886	92,126
Normal claims	正常債権	4,540,512	19,943	175,937	4,520,569	4,364,574
Total	合計 ②	4,628,961	16,505	172,260	4,612,455	4,456,700
Ratio of disclosed claims under the Financial Revitalization Law	貸出金等残高に占める比率 ① / ②	1.91%	(0.08%)	(0.15%)	1.99%	2.06%

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, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount ②	保 全 額 ②	71,473	(3,067)	(3,259)	74,540	74,732
Portion covered by allowance	貸 倒 引 当 金	24,121	(763)	781	24,884	23,339
Reserve for specific debtors	担 保 保 証 等	47,351	(2,303)	(4,040)	49,655	51,392
Total disclosed claims under the Financial Revitalization Law ①	金 融 再 生 法 開 示 債 権 残 高 ①	89,982	(1,937)	(2,971)	91,920	92,954
Coverage ratio ②/①	保 全 率 ② / ①	79.42	(1.67)	(0.97)	81.09	80.39

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep 30, 2018)

	(Japanese)	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	6,688	63,436	19,857	89,982
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	6,654	35,806	4,890	47,351
Uncoverage amount	非 保 全 額 ③=①-②	34	27,629	14,967	42,631
Allowance for loan losses	貸 倒 引 当 金 ④	14	21,371	2,735	24,121
Coverage amount	保 全 額 ⑤=②+④	6,668	57,178	7,626	71,473
Allowance ratio	引 当 率 ④/③	41.58%	77.34%	18.27%	56.58%
Coverage ratio	保 全 率 ⑤/①	99.70%	90.13%	38.40%	79.42%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount ②	保 全 額 ②	67,796	(1,494)	(1,956)	69,291	69,753
Portion covered by allowance	貸 倒 引 当 金	20,525	(105)	(260)	20,631	20,785
Reserve for specific debtors	担 保 保 証 等	47,271	(1,388)	(1,696)	48,659	48,967
Total disclosed claims under the Financial Revitalization Law ①	金 融 再 生 法 開 示 債 権 残 高 ①	88,449	(3,437)	(3,677)	91,886	92,126
Coverage ratio ②/①	保 全 率 ② / ①	76.65	1.25	0.94	75.40	75.71

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep 30, 2018)

	(Japanese)	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	8,605	63,151	16,692	88,449
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	4,812	35,967	6,491	47,271
Uncoverage amount	非 保 全 額 ③=①-②	3,792	27,183	10,201	41,178
Allowance for loan losses	貸 倒 引 当 金 ④	3,792	13,584	3,148	20,525
Coverage amount	保 全 額 ⑤=②+④	8,605	49,551	9,639	67,796
Allowance ratio	引 当 率 ④/③	100.00%	49.97%	30.86%	49.84%
Coverage ratio	保 全 率 ⑤/①	100.00%	78.46%	57.74%	76.65%

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

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

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)		Disclosed Claims under the Financial Revitalization Law 金融再生法に基づく開示債権	Claim-classification				Allowance	Coverage ratio	Risk-monitored Loans
			No-classification	Ⅱ	Ⅲ	Ⅳ			
自己査定の債務者区分			非分類	Ⅱ分類	Ⅲ分類	Ⅳ分類	引当額	保全率	リスク管理債権 (貸出金)
Legally Bankrupt 破綻先 8		Bankrupt and substantially bankrupt claims 破産更生債権およびこれらに準ずる債権 66	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 1848		Entirely reserved 全額引当－	Entirely reserved or write-off 全額償却・引当－	0	99.7%	Loans to bankrupt borrowers 破綻先債権 7
Substantially Bankrupt 実質破綻先 58									
Potentially Bankrupt 破綻懸念先 632		Doubtful claims 危険債権 634	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 440130		60		213	90.1%	Non-accrual delinquent loans 延滞債権 686
Borrowers Requiring Caution 要注意先 3,605	Borrowers Requiring Monitoring 要管理先 268	Claims requiring monitoring 要管理債権 198	Covered by allowance, corateral, guarantee 引当金、担保・保証等による保全部分 117 30238				34	38.4%	Loans past due 3 month or more 3ヶ月以上延滞債権 6
			Coverage of Claims requiring monitoring 要管理債権に対する保全額 76	Allowance of Claims requiring monitoring 要管理先に対する引当額 27					Restructured loans 貸出条件緩和債権 192
		Borrowers Requiring Caution その他の要注意先 3,336	Normal claims 正常債権 61,638	1,010	2,326			62	
Normal Borrowers 正常先 57,519			57,519				23		
Total 合計 61,824		Total 合計 62,538	No-classification 59,019	Ⅱ 2,743	Ⅲ 60	Ⅳ －	Total 合計 334		Total 合計 893

Amount of partial direct write-off 部分直接償却残高: 11.5 billion yen

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

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

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

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

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

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

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)		Disclosed Claims under the Financial Revitalization Law 金融再生法に 基づく開示債権	Claim-classification				Allowance	Coverage ratio	Risk-monitored Loans
自己査定の債務者区分			No- classifi- cation	Ⅱ	Ⅲ	Ⅳ			
Legally Bankrupt 破綻先 25	Substantially Bankrupt 実質破綻先 54	Bankrupt and substantially bankrupt claims 破産更生債権 およびこれら に準ずる債権 86	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved	Entirely reserved or write-off	37	100.0%	Loans to bankrupt borrowers 破綻先債権 25
			41	38					全額引当 —
Potentially Bankrupt 破綻懸念先 627		Doubtful claims 危険債権 631	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分		134		135	78.4%	
	313		180						
Borrowers Requiring Caution 要注意先 3,190	Borrowers Requiring Monitoring 要管理先 289	Claims requiring monitoring 要管理債権 166	Covered by allowance, corateral, guarantee 引当金、担保・保証 等による保全部分 162				47	57.7%	Loans past due 3 month or more 3ヶ月以上 延滞債権 -
		79	209	Coverage of Claims requiring monitoring 要管理債権に対する 保全額 96					Allowance of Claims requiring monitoring 要管理先に対する 引当額 31
	Borrowers Requiring Caution その他の 要注意先 2,901	Normal claims 正常債権 45,405	666		2,235			71	
Normal Borrowers 正常先 41,526			41,526				24		
Total 合計 45,425		Total 合計 46,289	No- classifi- cation 42,627	Ⅱ 2,664	Ⅲ 134	Ⅳ —	Total 合計 316		Total 合計 873

Amount of partial direct write-off 部分直接償却残高: 10.4 billion yen

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

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

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

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

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

7. Loan Portfolio, etc.

(1) Classification of loans by type of industry

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	10,659,401	78,600	289,374	10,580,800	10,370,026
Manufacturing	製 造 業	1,183,487	(9,552)	(6,873)	1,193,040	1,190,360
Agriculture / Forestry	農 業 、 林 業	31,748	220	1,956	31,528	29,792
Fishery	漁 業	4,378	583	(1,533)	3,794	5,912
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	10,632	(916)	(2,117)	11,548	12,749
Construction	建 設 業	319,107	(5,248)	9,793	324,356	309,314
Electricity, gas and water	電気・ガス・熱供給・水道業	165,306	22,976	40,201	142,329	125,104
Telecommunication	情 報 通 信 業	43,624	(5,657)	(5,395)	49,282	49,020
Transportation / Postal activities	運 輸 業 、 郵 便 業	278,810	4,422	17,001	274,388	261,808
Wholesale / Retail services	卸 売 業 、 小 売 業	1,041,355	15,333	19,147	1,026,022	1,022,208
Financial and insurance services	金 融 業 、 保 険 業	403,928	44,787	40,359	359,140	363,569
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	1,823,945	26,698	82,449	1,797,247	1,741,496
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	706,392	(7,648)	8,475	714,040	697,916
Government / Local government	国 ・ 地 方 公 共 団 体	1,043,529	(103,330)	(103,585)	1,146,860	1,147,115
Others	そ の 他	3,603,151	95,933	189,494	3,507,218	3,413,657

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	6,130,604	67,103	125,643	6,063,500	6,004,960
Manufacturing	製 造 業	678,751	(7,734)	(724)	686,485	679,476
Agriculture / Forestry	農 業 、 林 業	18,774	(55)	1,419	18,830	17,355
Fishery	漁 業	3,805	549	(1,667)	3,256	5,472
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	8,684	(750)	(1,438)	9,434	10,122
Construction	建 設 業	170,800	(4,380)	5,464	175,180	165,335
Electricity, gas and water	電気・ガス・熱供給・水道業	97,956	16,235	25,230	81,721	72,725
Telecommunication	情 報 通 信 業	25,529	(5,208)	(4,998)	30,737	30,528
Transportation / Postal activities	運 輸 業 、 郵 便 業	155,583	182	6,107	155,400	149,475
Wholesale / Retail services	卸 売 業 、 小 売 業	630,700	11,577	9,512	619,123	621,188
Financial and insurance services	金 融 業 、 保 険 業	238,106	25,738	20,686	212,368	217,420
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	1,244,233	20,152	46,139	1,224,080	1,198,093
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	372,813	(7,627)	(10,194)	380,440	383,007
Government / Local government	国 ・ 地 方 公 共 団 体	682,225	(29,671)	(55,428)	711,897	737,653
Others	そ の 他	1,802,639	48,096	85,534	1,754,542	1,717,104

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	4,528,796	11,496	163,730	4,517,299	4,365,066
Manufacturing	製 造 業	504,736	(1,818)	(6,148)	506,555	510,884
Agriculture / Forestry	農 業 、 林 業	12,973	275	536	12,698	12,436
Fishery	漁 業	573	34	133	538	440
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	1,948	(166)	(678)	2,114	2,626
Construction	建 設 業	148,307	(868)	4,329	149,176	143,978
Electricity, gas and water	電気・ガス・熱供給・水道業	67,350	6,741	14,970	60,608	52,379
Telecommunication	情 報 通 信 業	18,095	(448)	(396)	18,544	18,492
Transportation / Postal activities	運 輸 業 、 郵 便 業	123,226	4,239	10,893	118,987	112,333
Wholesale / Retail services	卸 売 業 、 小 売 業	410,654	3,755	9,635	406,899	401,019
Financial and insurance services	金 融 業 、 保 険 業	165,821	19,049	19,672	146,772	146,149
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	579,712	6,545	36,309	573,166	543,402
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	333,578	(21)	18,669	333,599	314,909
Government / Local government	国 ・ 地 方 公 共 団 体	361,304	(73,658)	(48,156)	434,963	409,461
Others	そ の 他	1,800,512	47,836	103,959	1,752,675	1,696,552

(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, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	176,703	(6,680)	(7,708)	183,384	184,412
Manufacturing	製 造 業	42,994	(2,303)	(3,127)	45,298	46,122
Agriculture / Forestry	農 業 、 林 業	638	0	95	638	543
Fishery	漁 業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	7	(0)	(7)	7	14
Construction	建 設 業	12,928	532	(665)	12,395	13,594
Electricity, gas and water	電気・ガス・熱供給・水道業	19	(0)	13	19	5
Telecommunication	情 報 通 信 業	1,207	(110)	(448)	1,318	1,656
Transportation / Postal activities	運 輸 業 、 郵 便 業	4,698	(347)	(309)	5,045	5,008
Wholesale / Retail services	卸 売 業 、 小 売 業	43,370	(261)	(1,435)	43,632	44,805
Financial and insurance services	金 融 業 、 保 険 業	494	(235)	(22)	730	517
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	21,158	(1,920)	(2,890)	23,078	24,048
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	28,384	(1,698)	1,024	30,082	27,360
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	20,800	(334)	65	21,135	20,735

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	89,308	(2,335)	(3,412)	91,643	92,720
Manufacturing	製 造 業	19,207	409	495	18,798	18,712
Agriculture / Forestry	農 業 、 林 業	171	5	(79)	166	251
Fishery	漁 業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	7	(0)	7	7	—
Construction	建 設 業	6,286	(264)	(1,426)	6,551	7,712
Electricity, gas and water	電気・ガス・熱供給・水道業	11	(0)	11	11	—
Telecommunication	情 報 通 信 業	897	(100)	(332)	998	1,229
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,306	(170)	(170)	2,476	2,476
Wholesale / Retail services	卸 売 業 、 小 売 業	25,448	201	(713)	25,247	26,162
Financial and insurance services	金 融 業 、 保 険 業	369	(34)	95	403	273
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	11,815	(970)	(1,498)	12,785	13,313
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	14,959	(1,475)	69	16,435	14,889
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	7,827	65	130	7,761	7,696

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	87,395	(4,344)	(4,296)	91,740	91,691
Manufacturing	製 造 業	23,787	(2,713)	(3,623)	26,500	27,410
Agriculture / Forestry	農 業 、 林 業	467	(4)	175	471	292
Fishery	漁 業	—	—	—	—	—
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	—	—	(14)	—	14
Construction	建 設 業	6,641	797	760	5,844	5,881
Electricity, gas and water	電気・ガス・熱供給・水道業	8	(0)	2	8	5
Telecommunication	情 報 通 信 業	310	(9)	(116)	320	426
Transportation / Postal activities	運 輸 業 、 郵 便 業	2,392	(177)	(139)	2,569	2,531
Wholesale / Retail services	卸 売 業 、 小 売 業	17,921	(463)	(721)	18,384	18,643
Financial and insurance services	金 融 業 、 保 険 業	125	(201)	(117)	327	243
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	9,342	(950)	(1,391)	10,292	10,734
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	13,425	(222)	954	13,647	12,470
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	12,973	(400)	(64)	13,373	13,038

(3) Consumer loans / Loans to SMEs

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	4,414,504	90,057	209,133	4,324,447	4,205,371
Housing-related loans	住宅関連ローン残高	4,254,380	85,358	199,119	4,169,021	4,055,261
Housing loans	住宅ローン残高	3,293,941	77,332	165,883	3,216,608	3,128,057
Apartment loans	アパートローン残高	957,688	7,270	31,338	950,417	926,350
Loans for asset building	資産形成ローン残高	2,750	755	1,897	1,995	853
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	7,790,254	170,891	371,065	7,619,362	7,419,189
Ratio of loans to SMEs	中小企業等貸出比率	73.08%	1.07%	1.54%	72.01%	71.54%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,457,955	40,407	97,982	2,417,547	2,359,972
Housing-related loans	住宅関連ローン残高	2,363,306	37,268	92,522	2,326,037	2,270,783
Housing loans	住宅ローン残高	1,590,362	29,846	65,374	1,560,515	1,524,988
Apartment loans	アパートローン残高	770,193	6,666	25,251	763,526	744,942
Loans for asset building	資産形成ローン残高	2,750	755	1,897	1,995	853
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,198,834	92,535	166,924	4,106,298	4,031,909
Ratio of loans to SMEs	中小企業等貸出比率	68.48%	0.76%	1.34%	67.72%	67.14%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018	As of Sep. 30, 2017
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,956,549	49,649	111,150	1,906,900	1,845,399
Housing-related loans	住宅関連ローン残高	1,891,073	48,089	106,596	1,842,984	1,784,477
Housing loans	住宅ローン残高	1,703,579	47,486	100,509	1,656,093	1,603,069
Apartment loans	アパートローン残高	187,494	603	6,086	186,891	181,407
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	3,591,420	78,356	204,140	3,513,064	3,387,279
Ratio of loans to SMEs	中小企業等貸出比率	79.30%	1.54%	1.71%	77.76%	77.59%

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, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	14,106,357	67,520	469,434	14,038,837	13,636,923
Deposits (Average balance)	預 金 (平 残)	14,056,797	394,292	483,019	13,662,504	13,573,777
Loans (Terms-end balance)	貸 出 金 (末 残)	10,659,401	78,600	289,374	10,580,800	10,370,026
Loans (Average balance)	貸 出 金 (平 残)	10,550,995	184,971	262,564	10,366,023	10,288,431

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	8,557,284	48,259	320,082	8,509,025	8,237,202
Deposits (Average balance)	預 金 (平 残)	8,530,395	230,565	272,865	8,299,829	8,257,529
Loans (Terms-end balance)	貸 出 金 (末 残)	6,130,604	67,103	125,643	6,063,500	6,004,960
Loans (Average balance)	貸 出 金 (平 残)	6,084,403	57,795	87,710	6,026,607	5,996,692

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2018			As of Mar. 31, 2018 (B)	As of Sep. 30, 2017 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	5,549,073	19,260	149,351	5,529,812	5,399,721
Deposits (Average balance)	預 金 (平 残)	5,526,401	163,726	210,153	5,362,674	5,316,248
Loans (Terms-end balance)	貸 出 金 (末 残)	4,528,796	11,496	163,730	4,517,299	4,365,066
Loans (Average balance)	貸 出 金 (平 残)	4,466,592	127,176	174,853	4,339,416	4,291,738