

October 26, 2015

Company name: The Joyo Bank, Ltd.

President: Kazuyoshi Terakado

TSE Section 1, Stock Code Number 8333

Contact: General Manager of Corporate Planning Division, Kiyoshi Nozaki

Tel. 029-300-2605

**Reports in Certain Media regarding The Joyo Bank, Ltd.**

There have been reports in certain media regarding a business integration between The Joyo Bank, Ltd. and Ashikaga Holdings Co., Ltd.. However, no announcement has been made in this regard.

Currently our bank is considering and discussing a wide range of possibilities regarding business reorganization, including business integration with Ashikaga Holdings Co., Ltd., but at the current time no decision has been made by our bank. If in future such a decision is made, it will be disclosed promptly.

**Inquiries regarding this matter:**

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