

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2015 (Consolidated Data)

November 14, 2014

Company Name: Senshu Ikeda Holdings, Inc.

Stock Code: 8714

President and Representative Director:

For inquiries:

Stock exchange listing: Tokyo Stock Exchange

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Scheduled date for filing quarterly securities report:

November 28, 2014

Scheduled date to commence dividend payments:

None

Segregated trading accounts:

None

Supplementary material on quarterly financial results:

Yes (Selected financial information)

Quarterly financial results presentation meeting:

Yes (Analysts, institutional investors)

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

1. Financial Results for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2015 (April 1, 2014 — September 30, 2014)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six Months ended September 30, 2014	50,709	(5.8)	9,667	34.4	8,099	43.3
Six Months ended September 30, 2013	53,856	(1.5)	7,189	46.4	5,650	45.1

Note: Comprehensive income: Six Months ended September 30, 2014: 18,426million yen [—%]

Six Months ended September 30, 2013: 1,162million yen [(52.2%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six Months ended September 30, 2014	34.10	34.08
Six Months ended September 30, 2013	23.90	23.88

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2014	5,424,382	210,508	3.6
As of March 31, 2014	5,349,776	196,397	3.4

(Reference) capital: As of September 30, 2014: 200,283million yen; As of March 31, 2014: 186,159million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of period — Stock subscription rights at the end of period — Minority interests at the end of period)/ Total assets at the end of period.

2. Dividends

	Annual Dividends				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
Fiscal Year ended March 31, 2014	Yen —	Yen 0.00	Yen —	Yen 15.00	Yen 15.00
Fiscal Year ending March 31, 2015	—	0.00			
Fiscal Year ending March 31, 2015 (Forecasts)			—	15.00	15.00

Note: Revisions of the forecasts from recently announced figures: No

Please refer to Cash Dividends for Shareholders of Classified Stock (unlisted) stated hereinafter for information on classified stock (unlisted) which has different rights relation from that of common stocks.

3. Financial Forecasts for the Fiscal Year ending March 31, 2015 (April 1, 2014—March 31, 2015)

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

	Ordinary revenue		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	101,000	(3.6)	19,500	11.0	17,000	2.3	63.93

Note: Revisions of the forecasts from recently announced figures: No

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2015 : None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added —(company name)—

Excluded —(company name)—

- (2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policies due to revision of accounting standards etc. : Yes

(b) Changes in accounting policies other than those noted in (a) above : None

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

- (3) Number of shares (common stock)

- (a) Number of shares in issue (including treasury stock)

As of September 30, 2014 238,458,632 shares

As of March 31, 2014 238,458,632 shares

- (b) Number of treasury shares

As of September 30, 2014 653,724 shares

As of March 31, 2014 1,269,294 shares

- (c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2014 237,505,341 shares

Six months ended September 30, 2013 236,412,311 shares

(Reference) Overview of Non-Consolidated Financial Results**1. Non-consolidated Financial Highlights for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2015 (April 1, 2014—September 30, 2014)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Six Months ended September 30, 2014	5,867	(44.5)	5,479	(46.0)	5,451	(46.1)	5,436	(46.1)
Six Months ended September 30, 2013	10,585	74.8	10,162	78.8	10,116	78.1	10,091	78.0

	Net income per share
	Yen
Six Months ended September 30, 2014	22.88
Six Months ended September 30, 2013	42.68

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2014	189,990	188,709	99.2
As of March 31, 2014	198,523	187,814	94.6

(Reference) Capital: As of September 30, 2014: 188,656million yen; As of March 31, 2014: 187,745million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of the period — Stock subscription rights at the end of period)/ Total assets at the end of the period.

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2015 (April 1, 2014—March 31, 2015)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	6,100	(44.4)	5,500	(46.4)	5,400	(46.0)	5,400	(46.0)	15.12

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. As of this report's publication, audit procedures of consolidated and non-consolidated financial statements have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act.

Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains projections and other forward-looking statements which are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Unit: Millions of yen)

	As of March 31, 2014	As of September 30, 2014
Assets		
Cash and due from banks	215,658	258,697
Call loans and bills bought	775	511
Monetary claims bought	1,128	93
Trading account securities	122	146
Money held in trust	27,000	27,912
Securities	1,375,525	1,379,933
Loans and bills discounted	3,602,329	3,628,410
Foreign exchange assets	5,529	7,273
Other assets	61,282	58,979
Tangible fixed assets	38,447	38,340
Intangible fixed assets	8,045	7,246
Net defined benefit assets	6,496	8,769
Deferred tax assets	26,366	23,757
Customers' liabilities for acceptances and guarantees	19,992	18,618
Reserve for possible loan losses	(38,923)	(34,308)
Total assets	5,349,776	5,424,382
Liabilities		
Deposits	4,580,769	4,664,236
Payables under securities lending transactions	315,691	275,505
Borrowed money	118,517	133,485
Foreign exchange liabilities	366	503
Corporate bonds and notes	70,000	70,000
Other liabilities	45,146	47,651
Provision for employees' bonuses	1,678	1,875
Net defined benefit liability	120	784
Accrued retirement benefits for directors and corporate auditors	62	39
Reserve for reimbursement of deposits	328	482
Reserve for point services	170	195
Reserve for contingent losses	379	367
Reserve under special laws	0	0
Deferred tax liabilities	151	127
Negative goodwill	2	1
Acceptances and guarantees	19,992	18,618
Total liabilities	5,153,379	5,213,874
Net Assets		
Common stock	79,811	79,811
Capital surplus	59,251	59,205
Retained earnings	46,949	50,682
Treasury stock	(728)	(375)
Total shareholders' equity	185,284	189,324
Net unrealized gain (loss) on available-for-sale securities	(147)	9,775
Net unrealized gain (loss) on deferred hedges	1	(6)
Remeasurements of defined benefit plans	1,020	1,189
Total accumulated other comprehensive income	875	10,958
Stock subscription rights	68	53
Minority interests	10,168	10,171
Total net assets	196,397	210,508
Total liabilities and net assets	5,349,776	5,424,382

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

Consolidated Statement of Income

(Unit: Millions of yen)

	For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2014
Ordinary revenue	53,856	50,709
Interest income	31,323	29,982
Interest on loans and bills discounted	25,837	24,351
Interest and dividends on securities	5,318	5,414
Fees and commissions	9,981	10,459
Other ordinary income	4,936	3,481
Other income	7,615	6,785
Ordinary expenses	46,666	41,042
Interest expenses	4,530	4,297
Interest on deposits	3,336	2,981
Fees and commissions payments	2,492	2,493
Other ordinary expenses	5,694	1,954
General and administrative expenses	26,560	26,181
Other expenses	7,388	6,115
Ordinary income	7,189	9,667
Extraordinary income	3	0
Gain on disposal on non-current assets	0	0
Gain on negative goodwill	3	—
Extraordinary loss	162	92
Loss on disposal of non-current assets	27	55
Impairment loss	22	36
Loss on changes in equity interest	112	0
Income before income taxes and minority interests	7,030	9,575
Income taxes - current	590	1,038
Income taxes - deferred	531	184
Total income taxes	1,122	1,222
Net income before minority interests	5,908	8,352
Minority interests	257	252
Net income	5,650	8,099

Consolidated Statement of Comprehensive Income

(Unit: Millions of yen)

	For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2014
Net income before minority interests	5,908	8,352
Other comprehensive income	(4,746)	10,073
Net unrealized gain (loss) on available-for-sale securities	(4,750)	9,913
Net unrealized gain (loss) on deferred hedges	4	(8)
Remeasurements of defined benefit plans	—	169
Comprehensive income	1,162	18,426
Comprehensive income attributable to		
Owners of the parent	894	18,182
Minority interests	267	243

(3) Consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2013

(Unit: Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	72,311	62,235	35,431	(1,350)	168,627
Changes of items during period					
Increase by merger			131		131
Cash dividends			(5,208)		(5,208)
Net income			5,650		5,650
Acquisition of treasury stock				(1)	(1)
Disposal of treasury stock		(48)		344	296
Net changes in items other than shareholders' equity					
Total changes during the period	—	(48)	573	343	868
Balance at the end of current period	72,311	62,187	36,004	(1,007)	169,496

	Accumulated other comprehensive income				Stock subscription rights	Minority interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	7,808	0	—	7,809	63	8,888	185,389
Changes of items during period							
Increase by merger							131
Cash dividends							(5,208)
Net income							5,650
Acquisition of treasury stock							(1)
Disposal of treasury stock							296
Net changes in items other than shareholders' equity	(4,760)	4	—	(4,755)	(9)	1,236	(3,528)
Total changes during the period	(4,760)	4	—	(4,755)	(9)	1,236	(2,659)
Balance at the end of current period	3,048	5	—	3,053	54	10,125	182,729

For the six months ended September 30, 2014

(Unit: Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	79,811	59,251	46,949	(728)	185,284
Cumulative effect of change in accounting policy			466		466
Balance at the beginning of current period which reflects the change in accounting policy	79,811	59,251	47,415	(728)	185,750
Change of items during period					
Cash dividends			(4,832)		(4,832)
Net income			8,099		8,099
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(46)		354	308
Net changes in items other than shareholders' equity					
Total changes during the period	—	(46)	3,267	353	3,574
Balance at the end of current period	79,811	59,205	50,682	(375)	189,324

	Accumulated other comprehensive income				Stock subscription rights	Minority interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	(147)	1	1,020	875	68	10,168	196,397
Cumulative effect of change in accounting policy							466
Balance at the beginning of current period which reflects the change in accounting policy	(147)	1	1,020	875	68	10,168	196,863
Change of items during period							
Cash dividends							(4,832)
Net income							8,099
Acquisition of treasury stock							(0)
Disposal of treasury stock							308
Net changes in items other than shareholders' equity	9,922	(8)	169	10,082	(15)	2	10,070
Total changes during the period	9,922	(8)	169	10,082	(15)	2	13,644
Balance at the end of current period	9,775	(6)	1,189	10,958	53	10,171	210,508

**Selected Financial Information
for the First Half of FY2014
(Six months ended September 30, 2014)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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(Notes) Recorded amounts are rounded down to the nearest million yen.

The Senshu Ikeda Bank transferred a portion of loans to the business rehabilitation subsidiaries on March 25, 2013.

For this reason, with regard to loans and bills discounted, status of claims under the Financial Revitalization Law, risk monitored loans, and reserve for possible loan losses, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

I Second Quarter FY2014 Results (Financial Highlights)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
1 Ordinary revenue	50,709	(3,147)	53,856
2 Ordinary expenses	41,042	(5,624)	46,666
3 Ordinary income	9,667	2,478	7,189
4 Income before income taxes and minority interests	9,575	2,545	7,030
5 Net income	8,099	2,449	5,650
6 Comprehensive income	18,426	17,264	1,162
7 Net credit costs	1,404	(609)	2,013

(2) The Senshu Ikeda Bank 【Non-consolidated】

Gross profit increased by ¥715 million year-on-year to ¥31,549 million. This was mainly due to increase in net other operation income by ¥1,984 million following the improvement of net gains (losses) on debt securities, despite decrease of net interest income by ¥1,641 million mainly due to decrease of interest on loans and discounts.

Banking profit (before provision for general reserve for possible loan losses) increased by ¥1,162 million year-on-year to ¥8,444 million due to expenses decreased by ¥448 million to ¥23,104 million. Net credit costs decreased by ¥521 million year-on-year to ¥864 million.

Ordinary income increased by ¥2,332 million year-on-year to ¥8,098 million, and net income increased by ¥2,083 million year-on-year to ¥7,606 million.

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
1 Gross profit	31,549	715	30,834
2 Net interest income	26,505	(1,641)	28,146
3 Net fees and commissions income	3,810	370	3,440
4 Net other operation income	1,233	1,984	(751)
5 Expenses(excluding non-recurring expenses)(-)	23,104	(448)	23,552
6 Personnel expenses (-)	11,025	(471)	11,496
7 Non-personnel expenses (-)	10,846	(171)	11,017
8 Banking profit (before provision for general reserve for possible loan losses)	8,444	1,162	7,282
9 Core banking profit	6,975	(1,278)	8,253
10 Net gains (losses) on debt securities	1,469	2,439	(970)
11 Reversal of general reserve for possible loan losses(-) ①	447	4,105	(3,658)
12 Banking profit	7,997	(2,943)	10,940
13 Net non-recurring gains (loss)	101	5,275	(5,174)
14 Disposal of non-performing loans ②	416	(4,627)	5,043
15 Net gains (losses) on equity securities	193	(642)	835
16 Ordinary income	8,098	2,332	5,766
17 Net extraordinary income (loss)	(78)	(44)	(34)
18 Income before income taxes	8,020	2,288	5,732
19 Total income taxes (-)	414	206	208
20 Income taxes-current (-)	256	486	(230)
21 Income taxes-deferred (-)	157	(281)	438
22 Net income	7,606	2,083	5,523
23 Net credit costs ①②	864	(521)	1,385

2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

(1) Deposits, Loans and Bills Discounted and Securities etc. (term-end balance and average balance during the period)

The balance of deposits at the end of September 2014 increased by ¥124.5 billion from the end of September 2013 to ¥4,698.4 billion, reflecting favorable trend of both individual and corporation deposits.

The balance of loans and bills discounted at the end of September 2014 increased by ¥59.6 billion from the end of September 2013 to ¥3,610.1 billion mainly due to increase of corporate loans for local companies.

① Term-end balance

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Deposits	4,698,476	81,142	124,512	4,617,334	4,573,964
Loans and bills discounted	3,610,132	25,305	59,681	3,584,827	3,550,451
Securities	1,403,767	4,390	133,490	1,399,377	1,270,277

(Reference)

Including two business rehabilitation subsidiaries

Loans and bills discounted	3,636,045	18,974	52,682	3,617,071	3,583,363
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② Average balance

(Millions of yen)

	For the six months ended Sep. 30, 2014			For the fiscal year ended Mar. 31, 2014	For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Deposits	4,619,427	63,702	65,624	4,555,725	4,553,803
Loans and bills discounted	3,565,144	38,352	61,950	3,526,792	3,503,194
Securities	1,377,854	33,900	94,327	1,343,954	1,283,527

(Reference 1) Breakdown of deposit balance (term-end balance)

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Individual	3,670,335	7,525	19,774	3,662,810	3,650,561
Corporation	1,028,140	73,616	104,738	954,524	923,402
General corporation	852,903	39,151	80,054	813,752	772,849
Financial institutions	49,648	26,555	34,051	23,093	15,597
Governmental funds	125,589	7,911	(9,367)	117,678	134,956
Total	4,698,476	81,142	124,512	4,617,334	4,573,964
Foreign currency deposits	63,410	7,668	10,835	55,742	52,575

(Reference 2) Breakdown of loan balance (term-end balance)

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,610,132	25,305	59,681	3,584,827	3,550,451
Corporate loans	1,878,935	26,049	61,734	1,852,886	1,817,201
Consumer loans	1,731,197	(743)	(2,052)	1,731,940	1,733,249
Housing loans	1,702,835	2,465	4,932	1,700,370	1,697,903
Other loans	28,361	(3,209)	(6,984)	31,570	35,345

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,636,045	18,974	52,682	3,617,071	3,583,363
Corporate loans	1,904,848	19,718	54,735	1,885,130	1,850,113
Consumer loans	1,731,197	(743)	(2,052)	1,731,940	1,733,249
Housing loans	1,702,835	2,465	4,932	1,700,370	1,697,903
Other loans	28,361	(3,209)	(6,984)	31,570	35,345

(Reference 3) Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to SMEs, etc.	2,865,776	18,097	29,147	2,847,679	2,836,629
Ratio of loans to SMEs, etc.	79.38	(0.05)	(0.51)	79.43	79.89

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to SMEs, etc.	2,891,690	11,767	22,149	2,879,923	2,869,541
Ratio of loans to SMEs, etc.	79.52	(0.10)	(0.55)	79.62	80.07

(Reference 4) Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans guaranteed by Credit Guarantee Corporations	232,895	(2,297)	(1,024)	235,192	233,919

(Reference 5) Private placement bonds

(guaranteed by Credit Guarantee Corporations, guaranteed by The Senshu Ikeda Bank)

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Private placement bonds guaranteed by Credit Guarantee Corporations	1,610	168	(279)	1,442	1,889
Private placement bonds guaranteed by The Senshu Ikeda Bank	4,354	(2,119)	(4,277)	6,473	8,631
Total	5,964	(1,951)	(4,556)	7,915	10,520

(Note) Private placement bonds are recorded at market value.

(2) Assets under Management

The balance of assets under management at the end of September 2014 including figures for Senshu Ikeda Tokai Tokyo Securities, increased by ¥13.1 billion from the end of September 2013 to ¥291.3 billion due to diversification of investment products based on the collaboration between banking and securities functions in our group.

① Investment products sales

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
The Senshu Ikeda Bank	110,101	(16,577)	126,678
Investment trusts	68,726	(11,267)	79,993
Public bonds	2,348	236	2,112
Life insurance	39,026	(5,546)	44,572
Senshu Ikeda Tokai Tokyo Securities	20,888		
Total	130,990		126,678

(Note) Comparison figures for Senshu Ikeda Tokai Tokyo Securities have not been stated as it commenced operation in September, 2013.

② Balance of assets under management

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
The Senshu Ikeda Bank	235,232	(5,630)	(11,429)	240,862	246,661
Investment trusts	191,061	29	(3,442)	191,032	194,503
Public bonds	44,170	(5,660)	(7,988)	49,830	52,158
Senshu Ikeda Tokai Tokyo Securities	56,146	11,780	24,594	44,366	31,552
Total	291,378	6,149	13,164	285,229	278,214

3. Status of Credits disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

The balance of credits disclosed under the Financial Revitalization Law at the end of September 2014 including two business rehabilitation subsidiaries, decreased by ¥8.9 billion from the end of September 2013 to ¥72.7 billion. As a result, non-performing loans ratio at the end of September 2014 decreased by 0.27% from the end of September 2013 to 1.98%.

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Non-performing loans (A)	57,513	6,696	(3,519)	50,817	61,032
Total credits (B)	3,636,854	22,415	53,643	3,614,439	3,583,211
Non-performing loans ratio (A)/(B)	1.58	0.18	(0.12)	1.40	1.70

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Non-performing loans (A)	72,736	1,551	(8,971)	71,185	81,707
Total credits (B)	3,662,769	16,085	46,646	3,646,684	3,616,123
Non-performing loans ratio (A)/(B)	1.98	0.03	(0.27)	1.95	2.25

4. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings was 10.60%, sufficiently exceeding the 4% level required of banks subject to domestic standards. Consolidated capital ratio of The Senshu Ikeda Bank also still sustained sufficient level.

(1) Senshu Ikeda Holdings(domestic standard)

				(Millions of yen)	
	As of Sep. 30, 2014 (Preliminary figures)			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(b)		
Total capital ratio (%)	10.60	0.11	10.49	Total capital ratio (%)	11.21
Total capital(A)-(B)	279,135	9,353	269,782	Tier I capital	177,948
Core capital (A)	280,292	9,225	271,067	Tier I ratio(%)	7.20
Adjustments (B)	1,157	(128)	1,285	Total capital	277,038
Risk weighted assets	2,633,344	62,071	2,571,273	Risk weighted assets	2,470,514

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

				(Millions of yen)	
	As of Sep. 30, 2014 (Preliminary figures)			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(b)		
Total capital ratio (%)	9.81	0.12	9.69	Total capital ratio (%)	10.22
Total capital(A)-(B)	256,375	8,553	247,822	Tier I capital	163,476
Core capital (A)	256,772	8,521	248,251	Tier I Ratio(%)	6.64
Adjustments (B)	396	(33)	429	Total capital	251,538
Risk weighted assets	2,613,384	56,276	2,557,108	Risk weighted assets	2,458,951

② Consolidated

				(Millions of yen)	
	As of Sep. 30, 2014 (Preliminary figures)			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(b)		
Total capital ratio (%)	11.08	0.12	10.96	Total capital ratio (%)	11.15
Total capital(A)-(B)	292,493	8,867	283,626	Tier I capital	177,694
Core capital (A)	292,890	8,835	284,055	Tier I Ratio(%)	7.15
Adjustments (B)	396	(33)	429	Total capital	276,855
Risk weighted assets	2,638,924	52,625	2,586,299	Risk weighted assets	2,482,053

(Notes) Comparison with the previous capital adequacy requirement (Basel II) has not been conducted due to application of the new capital adequacy requirement (Basel III) from March 31, 2014.

5. FY2014 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2014 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥101 billion, ordinary income is ¥19.5 billion, and net income is ¥17 billion.

Forecasts of cash dividends for FY2014: ¥15.00 per common stock, ¥1,020 divided by 18.5 per second-class preferred stock, and ¥70.70 per third-class preferred stock

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	FY2014 Forecast	FY2013 Result
Ordinary revenue	101,000	104,855
Ordinary income	19,500	17,551
Net income	17,000	16,604

【Non-consolidated】

(Millions of yen)

	FY2014 Forecast	FY2013 Result
Operating revenue	6,100	10,983
Operating income	5,500	10,272
Ordinary income	5,400	10,000
Net income	5,400	10,010

② Cash dividends

	FY2014 Forecast	FY2013 Result
Common stock	¥ 15.00	¥ 15.00
Second-class preferred stock	¥ 1,020 divided by 18.5	¥ 1,020 divided by 18.5
Third-class preferred stock	¥ 70.70	

(Note) Third-class preferred stock was issued by way of third party allotment on March 28, 2014, and as preferred dividends with the record date of March 31, 2014 are not to be paid based on the rule upon issuance, information on such third-class preferred stock is not stated above.

③ Capital ratio

(%)

	As of Mar. 31, 2015 (Forecast)	As of Sep. 30, 2014 (Preliminary figures)	As of Mar. 31, 2014 (Result)
Capital ratio(Consolidated)	mid 10 range	10.60	10.49

(2) The Senshu Ikeda Bank

① Financial forecasts

【Non-consolidated】

(Millions of yen)

	FY2014 Forecast	FY2013 Result
Ordinary revenue	88,000	92,884
Ordinary income	16,500	13,517
Net income	15,000	14,746
Banking profit	21,000	18,089
Banking profit(before reversal of (provision for) general reserve for possible loan losses)	21,000	13,021
Core banking profit	20,500	13,256
Net credit costs	4,000	1,887

② Capital ratio

(%)

	As of Mar. 31, 2015 (Forecast)	As of Sep. 30, 2014 (Preliminary figures)	As of Mar. 31, 2014 (Result)
Capital ratio (Non-consolidated)	Approx. 10	9.81	9.69
Capital ratio (Consolidated)	Approx. 11	11.08	10.96

II Second Quarter FY2014 Results (Summary of Financial Results)

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings 【Consolidated】

〈Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income〉

Consolidated Statement of Operations

(Millions of yen)

		For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
		(a)	(a)-(b)	(b)
1	Consolidated gross profits	35,178	1,655	33,523
2	Net interest income	25,684	(1,108)	26,792
3	Net fees and commissions income	7,966	477	7,489
4	Net other operation income	1,527	2,285	(758)
5	General and administrative expenses (-)	26,181	(379)	26,560
6	Net disposal of nonperforming loans (-)	1,404	(609)	2,013
7	Provision for general reserve for possible loan losses (-)	341	5,054	(4,713)
8	Written-off loans (-)	1,747	(588)	2,335
9	Provision for specific reserve for possible loan losses (-)	(65)	(5,035)	4,970
10	Provision for contingent losses (-)	(13)	(6)	(7)
11	Gains (losses) on sales of non-performing loans (-)	12	(5)	17
12	Recoveries of written off claims	720	22	698
13	Others (-)	102	(6)	108
14	Net gains (losses) on equity securities	134	(666)	800
15	Equity in earnings of affiliates	19	2	17
16	Others	1,919	497	1,422
17	Ordinary income	9,667	2,478	7,189
18	Net extraordinary income (loss)	(91)	67	(158)
19	Income before income taxes and minority interests	9,575	2,545	7,030
20	Total income taxes (-)	1,222	100	1,122
21	Income taxes-current (-)	1,038	448	590
22	Income taxes-deferred (-)	184	(347)	531
23	Net income before minority interests	8,352	2,444	5,908
24	Minority interests(-)	252	(5)	257
25	Net income	8,099	2,449	5,650

Consolidated Statement of Comprehensive Income

(Millions of yen)

23	Net income before minority interests	8,352	2,444	5,908
26	Total other comprehensive income	10,073	14,819	(4,746)
27	Net unrealized gain (loss) on available-for-sale securities	9,913	14,663	(4,750)
28	Net unrealized gain (loss) on deferred hedges	(8)	(12)	4
29	Remeasurements of defined benefit plans	169	169	—
30	Comprehensive income	18,426	17,264	1,162

(Note) Consolidated gross profit =(Interest income — Interest expenses)+(Fees and commissions — Fees and commissions payments)
+(Other ordinary income — Other ordinary expenses)

(Reference) Number of consolidated subsidiaries

(Number of companies)

		As of Sep. 30, 2014		As of Mar. 31, 2014
		(a)	(a)-(b)	(b)
Consolidated subsidiaries		31	1	30
Affiliated companies accounted for by the equity method		3	—	3

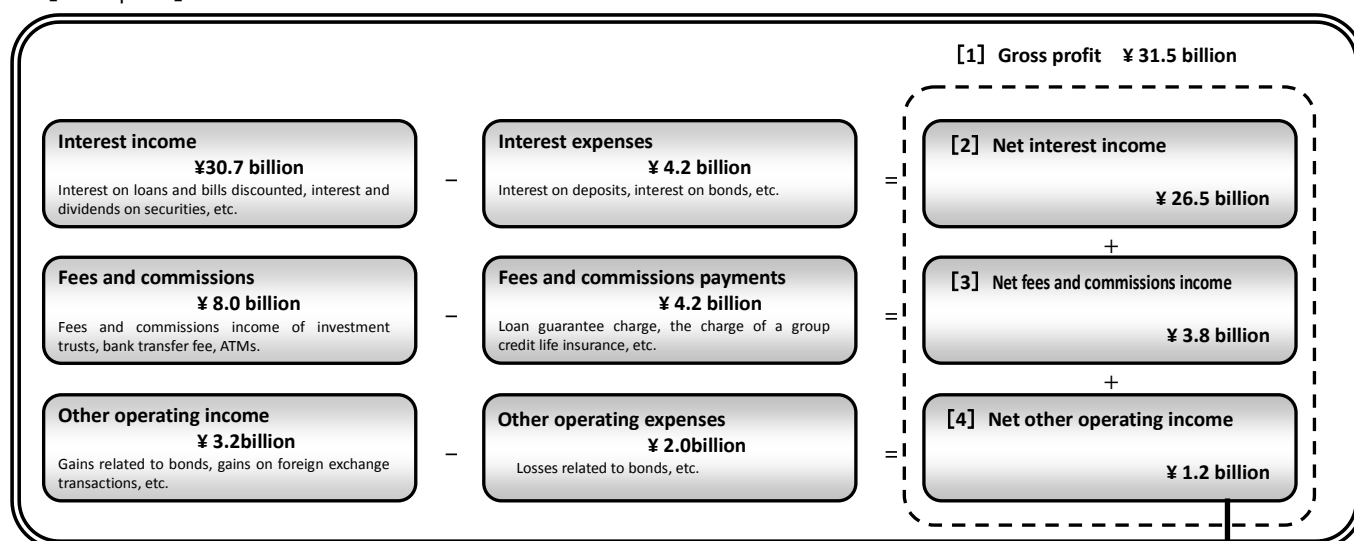
(2) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

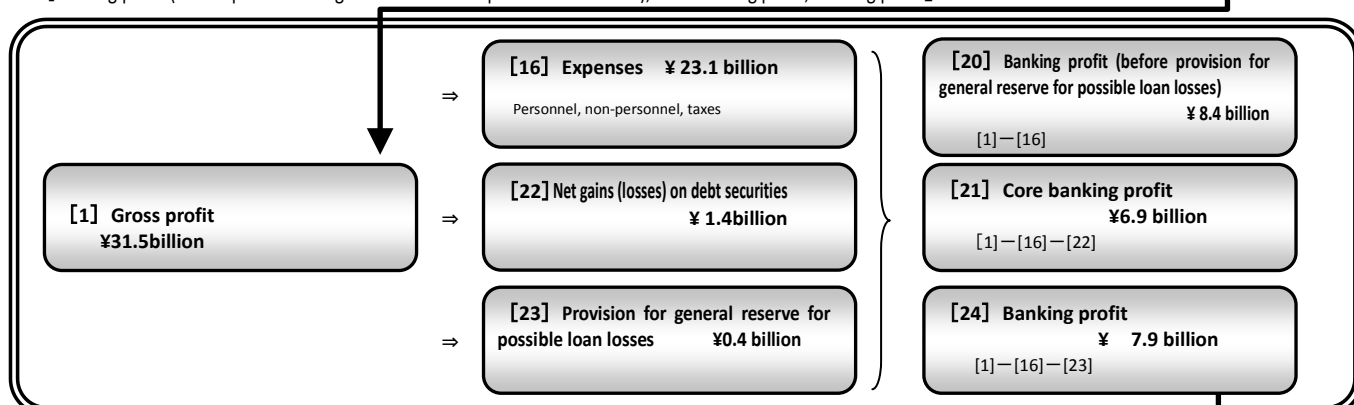
		For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
		(a)	(a)-(b)	(b)
1	Gross profit	31,549	715	30,834
2	Net interest income	26,505	(1,641)	28,146
3	Net fees and commissions income	3,810	370	3,440
4	Net other operation income	1,233	1,984	(751)
5	Net gains (losses) on debt securities	1,469	2,439	(970)
6	Domestic gross profit	28,470	(1,202)	29,672
7	Net interest income	24,109	(2,136)	26,245
8	Net fees and commissions income	3,797	357	3,440
9	Net other operation income	563	576	(13)
10	Net gains (losses) on debt securities	560	642	(82)
11	International gross profit	3,078	1,916	1,162
12	Net interest income	2,395	494	1,901
13	Net fees and commissions income	12	12	(0)
14	Net other operation income	670	1,408	(738)
15	Net gains (losses) on debt securities	908	1,796	(888)
16	Expenses (excluding non-recurring expenses) (-)	23,104	(448)	23,552
17	Personnel expenses (-)	11,025	(471)	11,496
18	Non-personnel expenses (-)	10,846	(171)	11,017
19	Miscellaneous taxes (-)	1,232	194	1,038
20	Banking profit (before provision for general reserve for possible loan losses)	8,444	1,162	7,282
21	Core banking profit	6,975	(1,278)	8,253
22	Net gains (losses) on debt securities	1,469	2,439	(970)
23	Provision for general reserve for possible loan losses (-) ①	447	4,105	(3,658)
24	Banking profit	7,997	(2,943)	10,940
25	Net non-recurring gains (losses)	101	5,275	(5,174)
26	Credit costs (-) ②	416	(4,627)	5,043
27	Written-off loans (-)	464	(315)	779
28	Provision for specific reserve for possible loan losses (-)	28	(4,362)	4,390
29	Provision for contingent losses (-)	(13)	(6)	(7)
30	Gains (losses) on sales of non-performing loans (-)	(8)	3	(11)
31	Recoveries of written-off claims	157	(59)	216
32	Others (-)	102	(6)	108
33	Net gains (losses) on equity securities	193	(642)	835
34	Gain on sales of equity securities	237	(846)	1,083
35	Loss on sales of equity securities (-)	6	(239)	245
36	Loss on write-down of equity securities (-)	37	35	2
37	Other non-recurring gains (losses)	324	1,289	(965)
38	Ordinary income	8,098	2,332	5,766
39	Net extraordinary income (loss)	(78)	(44)	(34)
40	Income before income taxes	8,020	2,288	5,732
41	Total income taxes (-)	414	206	208
42	Income taxes-current (-)	256	486	(230)
43	Income taxes-deferred (-)	157	(281)	438
44	Net income	7,606	2,083	5,523
45	Net credit costs ①+②	864	(521)	1,385

(Reference) Structure of profits (For the six months ended Sep. 30, 2014)

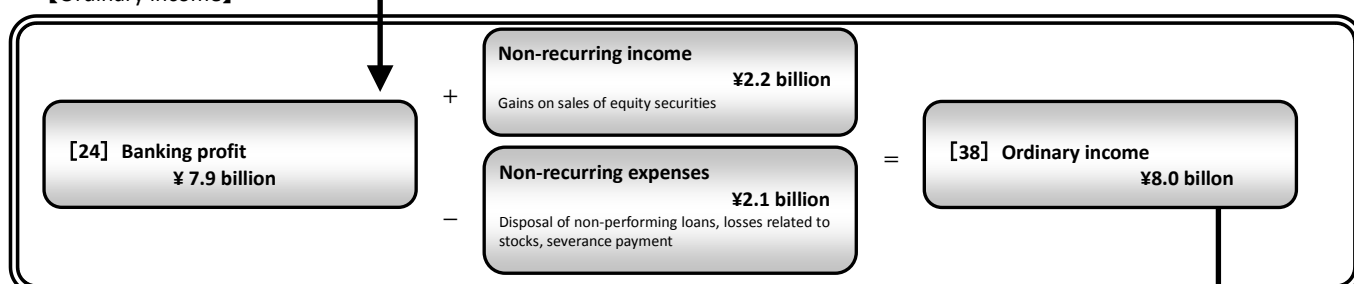
【Gross profit】



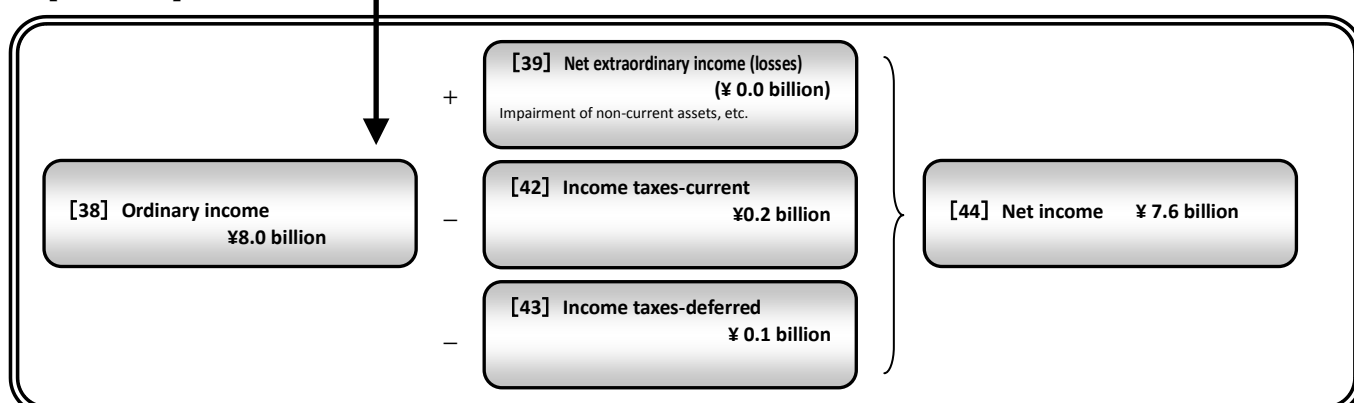
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
(1) Banking profit (before provision for general reserve for possible loan losses)	8,444	1,162	7,282
Per head (thousands of yen)	3,189	558	2,631
(2) Core banking profit	6,975	(1,278)	8,253
Per head (thousands of yen)	2,634	(347)	2,981
(3) Banking profit	7,997	(2,943)	10,940
Per head (thousands of yen)	3,020	(932)	3,952

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

(%)

	For the six months ended Sep. 30, 2014				For the six months ended Sep. 30, 2013	
	(a)		(a)-(b)		(b)	
	All business	Domestic business	All business	Domestic business	All business	Domestic business
(1) Average yield on interest earning assets (A)	1.21	1.18	(0.12)	(0.12)	1.33	1.30
(i)Average yield on loans and bills discounted (B)	1.35	1.36	(0.10)	(0.10)	1.45	1.46
(ii)Average yield on securities	0.93	0.73	(0.14)	(0.19)	1.07	0.92
(2) Average yield on interest bearing liabilities (C)	1.07	1.08	(0.08)	(0.06)	1.15	1.14
(i)Average yield on deposits and negotiable (including expenses) (D)	1.12	1.07	(0.05)	(0.06)	1.17	1.13
① Average yield on deposits and negotiable	0.12	0.12	(0.02)	(0.02)	0.14	0.14
② Expense ratio	0.99	0.95	(0.03)	(0.03)	1.02	0.98
(ii)Average yield on external liabilities	0.56	0.64	(0.39)	(0.38)	0.95	1.02
(3) Average interest rate spread (A)－(C)	0.14	0.10	(0.04)	(0.06)	0.18	0.16
(4) Difference between average yield on loans and deposits (B)－(D)	0.23	0.29	(0.05)	(0.04)	0.28	0.33

4. ROE

The Senshu Ikeda Bank 【Non-consolidated】

(%)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
Banking profit (before provision for general reserve for possible loan losses) basis	9.39	0.93	8.46
Banking profit basis	8.89	(3.82)	12.71
Core banking profit basis	7.76	(1.83)	9.59
Net income basis	8.46	2.05	6.41

5. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Directors and auditors	30	(1)	(1)	31	31
Employees	2,586	(22)	(115)	2,608	2,701
Total	2,616	(23)	(116)	2,639	2,732

Note: "Directors and auditors" includes executive officers

"Employees" excludes employees temporarily seconded to other companies and temporary staff.

② Branches

(Number of branches)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Branches	134	-	-	134	134
Sub-branches	5	-	-	5	5
Total	139	-	-	139	139
(Reference) ATMs	217	-	-	217	217

6. Gains and Losses on Investment Securities

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
Gains (losses) on debt securities	1,469	2,439	(970)
Gain on sales	2,817	(1,653)	4,470
Gain on redemption	—	—	—
Loss on sales (-)	1,238	(1,395)	2,633
Loss on redemption (-)	—	—	—
Loss on write-down (-)	—	(2,808)	2,808
Loss by investment partnership (-)	110	110	—

(Millions of yen)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2013
	(a)	(a)-(b)	(b)
Gains (losses) on equity securities	193	(642)	835
Gain on sales	237	(846)	1,083
Loss on sales (-)	6	(239)	245
Loss on write-down (-)	37	35	2

7. Net Unrealized Gains (Losses) on Securities

The Senshu Ikeda Bank 【Non-consolidated】

(1) Held-to-maturity debt securities (with market value)

(Millions of yen)

	As of Sep. 30, 2014					As of Mar. 31, 2014				
	Carrying value	Fair value	Difference	Unrealized gain		Carrying value	Fair value	Difference	Unrealized gain	
				Unrealized gain	Unrealized loss				Unrealized gain	Unrealized loss
Government bonds	24,997	25,048	50	50	—	24,997	25,024	26	26	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	35,206	35,341	134	134	—	45,406	45,601	195	200	5
Other	26,000	26,328	328	361	33	18,000	18,321	321	321	—
Total	86,204	86,717	512	545	33	88,403	88,946	542	548	5

As of Sep. 30, 2013				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
—	—	—	—	—
—	—	—	—	—
27,688	27,964	275	275	—
17,000	17,270	270	270	—
44,688	45,234	545	545	—

(2) Available-for-sale securities (with market value)

(Millions of yen)

	As of Sep. 30, 2014					As of Mar. 31, 2014				
	Acquisition cost	Carrying value	Difference	Unrealized gain		Acquisition cost	Carrying value	Difference	Unrealized gain	
				Unrealized gain	Unrealized loss				Unrealized gain	Unrealized loss
Equity securities	47,165	71,489	24,324	25,753	1,429	47,729	62,294	14,564	16,912	2,348
Bonds	606,949	608,892	1,943	1,978	35	615,986	617,750	1,763	1,880	117
Government bonds	286,502	286,886	384	385	1	294,110	294,290	179	194	14
Local government bonds	58,926	59,101	175	180	5	53,478	53,642	163	173	9
Corporate bonds	261,520	262,904	1,383	1,412	28	268,398	269,818	1,420	1,512	92
Other	617,860	605,990	(11,870)	3,752	15,622	614,151	600,230	(13,920)	2,297	16,217
Total	1,271,976	1,286,373	14,396	31,484	17,088	1,277,868	1,280,275	2,407	21,090	18,683

As of Sep. 30, 2013				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
54,456	74,691	20,234	22,686	2,451
645,318	646,883	1,565	1,845	279
349,389	349,424	35	149	114
57,921	58,111	190	204	14
238,007	239,346	1,339	1,490	150
488,899	473,131	(15,768)	1,766	17,534
1,188,674	1,194,706	6,031	26,297	20,266

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Sep. 30, 2014 (Preliminary figures) (a)	(a)-(b)	As of Mar. 31, 2014 (b)
Total capital ratio (%)	10.60	0.11	10.49
Total capital(A)-(B)	279,135	9,353	269,782
Core capital (A)	280,292	9,225	271,067
Common stock, internal reserves, etc.	149,084	8,890	140,194
General reserve for possible loan losses	16,510	346	16,164
Qualified previous noncumulative perpetual preferred stock	40,000	—	40,000
Qualified previous capital raising instruments	72,471	—	72,471
Deduction (B)	1,157	(128)	1,285
Risk weighted assets	2,633,344	62,071	2,571,273
Required capital	105,333	2,483	102,850

Total capital ratio (%)	11.21
Tier I capital	177,948
Tier I Ratio (%)	7.20
Tier II capital	100,440
Tier II Ratio (%)	4.06
General reserve for possible loan losses	18,247
Hybrid debt capital instruments	85,000
Deductions	2,806
Deduction	1,351
Total capital	277,038
Risk weighted assets	2,470,514
Required capital	98,820

(Reference)

Deferred tax assets on balance sheet	27,658
Deferred-tax-asset ratio which accounts for Tier I (%)	15.54

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

	As of Sep. 30, 2014 (Preliminary figures)		As of Mar. 31, 2014
	(a)	(a)-(b)	(b)
Total capital ratio (%)	9.81	0.12	9.69
Total capital(A)-(B)	256,375	8,553	247,822
Core capital (A)	256,772	8,521	248,251
Common stock, internal reserves, etc.	175,823	8,072	167,751
General reserve for possible loan losses	6,459	447	6,012
Qualified previous noncumulative perpetual preferred stock	—	—	—
Qualified previous capital raising instruments	74,488	—	74,488
Deduction (B)	396	(33)	429
Risk weighted assets	2,613,384	56,276	2,557,108
Required capital	104,535	2,251	102,284

(Millions of yen)

	As of Sep. 30, 2013
Total capital ratio (%)	10.22
Tier I capital	163,476
Tier I Ratio (%)	6.64
Tier II capital	89,159
Tier II Ratio (%)	3.62
General reserve for possible loan losses	7,421
Hybrid debt capital instruments	85,000
Deductions	3,261
Deduction	1,096
Total capital	251,538
Risk weighted assets	2,458,951
Required capital	98,358

(Reference)

Deferred tax assets on balance sheet	25,867
Deferred-tax-asset ratio which accounts for Tier I (%)	15.82

② Consolidated

	As of Sep. 30, 2014 (Preliminary figures)		As of Mar. 31, 2014
	(a)	(a)-(b)	(b)
Total capital ratio (%)	11.08	0.12	10.96
Total capital(A)-(B)	292,493	8,867	283,626
Core capital (A)	292,890	8,835	284,055
Common stock, internal reserves, etc.	183,270	8,544	174,726
General reserve for possible loan losses	16,510	346	16,164
Qualified previous noncumulative perpetual preferred stock	—	—	—
Qualified previous capital raising instruments	91,996	—	91,996
Deduction (B)	396	(33)	429
Risk weighted assets	2,638,924	52,625	2,586,299
Required capital	105,556	2,105	103,451

(Millions of yen)

	As of Sep. 30, 2013
Total capital ratio (%)	11.15
Tier I capital	177,694
Tier I Ratio (%)	7.15
Tier II capital	100,512
Tier II Ratio (%)	4.04
General reserve for possible loan losses	18,248
Hybrid debt capital instruments	85,000
Deductions	2,735
Deduction	1,351
Total capital	276,855
Risk weighted assets	2,482,053
Required capital	99,282

(Reference)

Deferred tax assets on balance sheet	27,645
Deferred-tax-asset ratio which accounts for Tier I (%)	15.55

- (Notes)
1. Comparison with the previous capital adequacy requirement (Basel II) has not been conducted due to application of the new capital adequacy requirement (Basel III) from March 31, 2014.
 2. Required capital is an amount calculated by multiplying 4% to risk-weighted assets.

III Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	4,261	1,062	8	3,199	4,253
Delinquent loans	41,998	(997)	(7,971)	42,995	49,969
Loans past due three months or more	119	119	119	—	—
Restructured loans	10,790	6,526	4,556	4,264	6,234
Total	57,169	6,710	(3,289)	50,459	60,458

(Note) Amount of partial direct write-off

As of Sep. 30, 2014: Loans to bankrupt borrowers 14,491million yen Delinquent loans 44,858million yen

As of Mar. 31, 2014: Loans to bankrupt borrowers 14,762million yen Delinquent loans 43,747million yen

As of Sep. 30, 2013: Loans to bankrupt borrowers 15,730 million yen Delinquent loans 36,231million yen

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,610,132	25,305	59,681	3,584,827	3,550,451

(%)

		As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.11	0.03	—	0.08	0.11
	Delinquent loans	1.16	(0.03)	(0.24)	1.19	1.40
	Loans past due three months or more	0.00	0.00	0.00	—	—
	Restructured loans	0.29	0.18	0.12	0.11	0.17
	Total	1.58	0.18	(0.12)	1.40	1.70

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	4,261	1,062	8	3,199	4,253
Delinquent loans	54,840	(6,080)	(13,328)	60,920	68,168
Loans past due three months or more	119	119	119	—	—
Restructured loans	13,171	6,465	4,460	6,706	8,711
Total	72,392	1,565	(8,741)	70,827	81,133

(Note) Amount of partial direct write-off

As of Sep. 30, 2014: Loans to bankrupt borrowers 14,491million yen Delinquent loans 48,286million yen

As of Mar. 31, 2014: Loans to bankrupt borrowers 14,762million yen Delinquent loans 44,005million yen

As of Sep. 30, 2013: Loans to bankrupt borrowers 15,730million yen Delinquent loans 38,111million yen

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,636,045	18,974	52,682	3,617,071	3,583,363

(%)

		As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.11	0.03	—	0.08	0.11
	Delinquent loans	1.50	(0.18)	(0.40)	1.68	1.90
	Loans past due three months or more	0.00	0.00	0.00	—	—
	Restructured loans	0.36	0.18	0.12	0.18	0.24
	Total	1.99	0.04	(0.27)	1.95	2.26

② Consolidated

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	5,300	1,300	167	4,000	5,133
Delinquent loans	56,208	(5,965)	(13,841)	62,173	70,049
Loans past due three months or more	119	119	119	—	—
Restructured loans	13,171	6,465	4,460	6,706	8,711
Total	74,799	1,918	(9,094)	72,881	83,893

(Note) Amount of partial direct written-off

As of Sep. 30, 2014: Loans to bankrupt borrowers 15,801million yen Delinquent loans 49,248million yen

As of Mar. 31, 2014: Loans to bankrupt borrowers 15,940million yen Delinquent loans 46,040million yen

As of Sep. 30, 2013: Loans to bankrupt borrowers 17,023million yen Delinquent loans 40,298million yen

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,628,410	19,081	53,381	3,609,329	3,575,029

(%)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted					
Loans to bankrupt borrowers	0.14	0.03	—	0.11	0.14
Delinquent loans	1.54	(0.18)	(0.41)	1.72	1.95
Loans past due three months or more	0.00	0.00	0.00	—	—
Restructured loans	0.36	0.18	0.12	0.18	0.24
Total	2.06	0.05	(0.28)	2.01	2.34

(Notes)

1. Risk monitored loans are calculated in accordance with Ordinance for Enforcement of the Banking Act, and it should be noted that the disclosed amount of risk-monitored loans does not represent irrecoverable amounts as such loans are disclosed regardless of its securitization by collaterals and guarantees.

2. Loans to bankrupt borrowers:

Loans to bankrupt borrowers represent non-accrual loans to borrowers who are legally bankrupt as defined in Articles 96-1-3 and 96-1-4 of the Order for Enforcement of the Corporation Tax Act (the "Tax Act").

3. Delinquent loans:

Delinquent loans represent non-accrual loans other than (i) loans to bankrupt borrowers and (ii) loans on which interest payments have been suspended in order to assist or facilitate the restructuring of borrowers who are experiencing financial difficulties.

4. Loans past due three months or more:

Loans past due for three months or more represent loans on which the payment of principal and/or interest has not been received for three months or more from the due date, and which are not classified as "loans to bankrupt borrowers" or "delinquent loans."

5. Restructured loans:

Restructured loans are loans which have been restructured to support the rehabilitation of borrowers who are encountering financial difficulties, with the intention of ensuring the recovery of the loans by providing more flexible repayment terms for the borrowers (such as reducing the rate of interest or suspending the payment of principal/interest, etc.) or loans which are not classified in any of the above categories.

2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	17,188	(1,000)	(8,127)	18,188	25,315
General reserve for possible loan losses	6,459	447	(962)	6,012	7,421
Specific reserve for possible loan losses	10,728	(1,448)	(7,166)	12,176	17,894

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	27,779	(4,271)	(11,017)	32,050	38,796
General reserve for possible loan losses	11,706	851	(477)	10,855	12,183
Specific reserve for possible loan losses	16,072	(5,122)	(10,540)	21,194	26,612

② Consolidated

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	34,308	(4,616)	(12,873)	38,924	47,181
General reserve for possible loan losses	16,510	346	(1,738)	16,164	18,248
Specific reserve for possible loan losses	17,797	(4,962)	(11,136)	22,759	28,933

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	30.06	(5.98)	(11.81)	36.04	41.87

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	38.37	(6.88)	(9.44)	45.25	47.81

② Consolidated

(%)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	45.86	(7.54)	(10.38)	53.40	56.24

(Note) Reserve Ratios = Reserve for possible loan losses / Risk monitored loans

4. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	8,490	226	(1,266)	8,264	9,756
Doubtful credit	38,114	(175)	(6,926)	38,289	45,040
Substandard credit	10,909	6,645	4,675	4,264	6,234
Subtotal (A)	57,513	6,696	(3,519)	50,817	61,032
Normal credit	3,579,340	15,719	57,162	3,563,621	3,522,178
Total(B)	3,636,854	22,415	53,643	3,614,439	3,583,211

Non-performing loans ratio (A)/(B)	1.58	0.18	(0.12)	1.40	1.70
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Partial direct write-off	59,725	830	7,145	58,895	52,580
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	9,265	225	(1,264)	9,040	10,529
Doubtful credit	50,180	(5,258)	(12,286)	55,438	62,466
Substandard credit	13,290	6,584	4,579	6,706	8,711
Subtotal (A)	72,736	1,551	(8,971)	71,185	81,707
Normal credit	3,590,032	14,534	55,616	3,575,498	3,534,416
Total(B)	3,662,769	16,085	46,646	3,646,684	3,616,123

Non-performing loans ratio (A)/(B)	1.98	0.03	(0.27)	1.95	2.25
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Partial direct write-off	63,153	4,001	8,693	59,152	54,460
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(Notes) Credits:

Credits represent loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.

Bankruptcy and quasi-bankrupt credit:

Bankruptcy and quasi-bankrupt credits represent the credits held by borrowers who have been classified as "bankrupt borrowers" and "effectively bankrupt borrowers" by the Bank's self-assessment.

Doubtful credit:

Doubtful credits represent the credits held by borrowers who have been classified as "potentially bankrupt borrowers" by the Bank's self-assessment.

Substandard credit:

Substandard credits represent the credits held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the credits requiring special caution. (Borrowers requiring special caution: Borrowers who have concerns in lending conditions, exercising their obligations and financial situation, requiring special caution on their future situations.)

Normal credit:

Normal credits represent the credits held by borrowers who show no particular problems regarding financial conditions and business performances; therefore they are classified as an item other than the aforementioned credits.

5. Status of Coverage of Credits disclosed under the Financial Revitalization Law
The Senshu Ikeda Bank 【Non-Consolidated】

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Coverage amount (C)	52,866	6,400	(2,325)	46,466	55,191
Reserve for possible loan losses	12,973	(559)	(6,846)	13,532	19,819
Collateral and guarantees	39,893	6,959	4,522	32,934	35,371
Coverage ratio(C)/(A)	91.91	0.48	1.49	91.43	90.42

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2014)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	8,490	8,490	849	7,640	100.00
Doubtful credit	38,114	34,683	9,729	24,954	90.99
Substandard credit	10,909	9,693	2,394	7,298	88.84
Total	57,513	52,866	12,973	39,893	91.91

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Coverage amount (C)	64,214	1,214	(7,787)	63,000	72,001
Reserve for possible loan losses	19,141	(4,271)	(10,198)	23,412	29,339
Collateral and guarantees	45,073	5,486	2,411	39,587	42,662
Coverage Ratio (C)/(A)	88.28	(0.22)	0.16	88.50	88.12

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2014)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	9,265	9,265	1,080	8,184	100.00
Doubtful credit	50,180	43,947	14,842	29,105	87.57
Substandard credit	13,290	11,001	3,217	7,783	82.77
Total	72,736	64,214	19,141	45,073	88.28

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	As of Sep. 30, 2014			As of Mar. 31, 2014	As of Sep. 30, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic (excluding JOM account)	3,610,132	25,305	59,681	3,584,827	3,550,451
Manufacturing	342,879	2,153	10,922	340,726	331,957
Agriculture and forestry	1,076	(292)	(356)	1,368	1,432
Fishery	49	(50)	(20)	99	69
Mining, quarrying and gravel extraction	190	(44)	(19)	234	209
Construction	77,147	(703)	1,667	77,850	75,480
Electricity, gas, heat and water supply	13,246	1,484	2,309	11,762	10,937
Information and communication	14,930	297	2,832	14,633	12,098
Transportation and postal activities	75,718	1,598	(276)	74,120	75,994
Wholesale and retail trade	243,577	14,172	21,268	229,405	222,309
Finance and insurance activities	169,758	6,491	14,623	163,267	155,135
Real estate and rental activities	496,512	18,470	20,405	478,042	476,107
Academic research, professional and technical services	10,066	584	532	9,482	9,534
Accommodation and food service activities	21,292	(52)	342	21,344	20,950
Life related services and entertainment	12,256	(353)	(1,166)	12,609	13,422
Education and study support activities	7,205	(384)	583	7,589	6,622
Medical and welfare	38,995	2,871	6,379	36,124	32,616
Other services	63,339	1,621	3,571	61,718	59,768
Local governments	226,443	(12,469)	(10,700)	238,912	237,143
Others	1,795,443	(10,091)	(13,210)	1,805,534	1,808,653

7. Self-assessment, Credits Disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30, 2014)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Credit exposures) Credit-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Credit exposure) Substandard credit represents loans and bills discounted Other represents credit-related loans including loans and bills discounted				Risk monitored loans	
Classification Outstanding loans	Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio	Classification	Outstanding balance of loans
	Category I	Category II	Category III	Category IV						
Bankrupt 4.2	1.0	3.2	— (0.1)	— (—)	Bankruptcy and quasi-bankrupt 8.4	7.6	0.8	100.00	Loans to bankrupt borrowers	4.2
Effectively bankrupt 4.2	1.5	2.6	— (0.6)	— (0.0)	Doubtful 38.1	24.9	9.7	90.99	Delinquent loans	41.9
Potentially bankrupt 38.1	22.6	12.0	3.4 (9.7)		Substandard 10.9	7.2	2.3	88.84	Loans past due three months or more	0.1
Watch list	Requiring special caution 13.0	1.6	11.4		Subtotal 57.5	39.8	12.9	91.91	Restructured loans	10.7
	Other borrowers requiring caution 166.8	72.0	94.7		Normal 3,579.3	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.58%			Total	57.1
Normal 3,410.2	3,410.2								Ratio of risk managed loans to total loans: 1.58%	
Total 3,636.8	3,509.2	124.2	3.4 (10.5)	— (0.0)	Total 3,636.8				Loans and bills discounted	3,610.1

- (Notes)
1. Japanese yen amounts are rounded down to the nearest billion yen.
 2. Credit-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.
 3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.
 Category I Claims secured by reserve for possible loan losses, superior guarantee reserved by Credit Guarantee Corporation.
 Category II : Claims secured by general collateral or guarantee such as mortgage collateral.
 Categories III and IV: All or part of claims are secured, and claims already secured are posted as Category I .
 4. "()" in "Borrower classification under self-assessment guidelines (Credit exposures)" represent reserved amounts for classified loans.