

Financial Results for the Third Quarter of the Fiscal Year ending March 31, 2015

(Consolidated Data)

January 30, 2015

Company Name: Senshu Ikeda Holdings, Inc.

Stock Code: 8714

President and Representative Director:

For inquiries:

Stock exchange listing: Tokyo Stock Exchange

URL <http://www.senshuikeda-hd.co.jp/>

Hirohisa Fujita

Koji Miyata, Director and General Manager of the Corporate Planning Division

Telephone: +81-6-4802-0013

Scheduled date for filing quarterly securities report:

February 6, 2015

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:

None

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

1. Financial Results for the Third Quarter of the Fiscal Year ending March 31, 2015

(April 1, 2014 — December 31, 2014)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31, 2014	80,227	(1.2)	15,024	21.0	12,513	21.6
Nine Months ended December 31, 2013	81,263	0.9	12,411	18.4	10,284	10.6

Note: Comprehensive income: Nine Months ended December 31, 2014: 31,138 million yen [668.4%]

Nine Months ended December 31, 2013: 4,052 million yen [(61.8%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2014	52.66	52.63
Nine Months ended December 31, 2013	43.47	43.45

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of December 31, 2014	5,453,009	223,025	3.9
As of March 31, 2014	5,349,776	196,397	3.4

(Reference) capital: As of December 31, 2014: 212,738 million yen; As of March 31, 2014: 186,159 million 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
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2014	—	0.00	—	15.00	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” 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 third 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 December 31, 2014 238,458,632 shares
As of March 31, 2014 238,458,632 shares

- (b) Number of treasury shares

As of December 31, 2014 575,559 shares
As of March 31, 2014 1,269,294 shares

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

Nine Months ended December 31, 2014 237,603,144 shares
Nine Months ended December 31, 2013 236,541,935 shares

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 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.

○Cash Dividends for Shareholders of Classified Stock

Cash dividends per share for shareholders of classified stock which has different rights relation from that of common stocks are as follows:

(Second-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
Fiscal Year ended March 31, 2014	Yen —	Yen —	Yen —	Yen 1,020 divided by 18.5	Yen 1,020 divided by 18.5
Fiscal Year ending March 31, 2015	—	—	—		
Fiscal Year ending March 31, 2015 (Forecasts)				1,020 divided by 18.5	1,020 divided by 18.5

(Third-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
Fiscal Year ended March 31, 2014	Yen	Yen	Yen	Yen	Yen
Fiscal Year ending March 31, 2015	—	—	—		
Fiscal Year ending March 31, 2015 (Forecasts)				70.70	70.70

Note: As we decided not to divide in Fiscal year ended March 31, 2014, we do not describe the dividends of third-class preferred stock.

Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Unit: Millions of yen)

	As of March 31, 2014	As of December 31, 2014
Assets		
Cash and due from banks	215,658	441,261
Call loans and bills bought	775	621
Monetary claims bought	1,128	137
Trading account securities	122	148
Money held in trust	27,000	28,331
Securities	1,375,525	1,198,230
Loans and bills discounted	3,602,329	3,646,250
Foreign exchange assets	5,529	4,583
Other assets	61,282	71,714
Tangible fixed assets	38,447	37,941
Intangible fixed assets	8,045	6,845
Net defined benefit assets	6,496	9,096
Deferred tax assets	26,366	22,019
Customers' liabilities for acceptances and guarantees	19,992	18,203
Reserve for possible loan losses	(38,923)	(32,376)
Total assets	5,349,776	5,453,009
Liabilities		
Deposits	4,580,769	4,719,817
Payables under securities lending transactions	315,691	214,190
Borrowed money	118,517	154,948
Foreign exchange liabilities	366	149
Corporate bonds and notes	70,000	70,000
Other liabilities	45,146	49,931
Provision for employees' bonuses	1,678	840
Net defined benefit liability	120	662
Accrued retirement benefits for directors and corporate auditors	62	39
Reserve for reimbursement of deposits	328	487
Reserve for point services	170	193
Reserve for contingent losses	379	370
Reserve under special laws	0	0
Deferred tax liabilities	151	149
Negative goodwill	2	0
Acceptances and guarantees	19,992	18,203
Total liabilities	5,153,379	5,229,984
Net Assets		
Common stock	79,811	79,811
Capital surplus	59,251	59,199
Retained earnings	46,949	55,096
Treasury stock	(728)	(332)
Total shareholders' equity	185,284	193,775
Net unrealized gain (loss) on available-for-sale securities	(147)	17,682
Net unrealized gain (loss) on deferred hedges	1	6
Remeasurements of defined benefit plans	1,020	1,274
Total accumulated other comprehensive income	875	18,963
Stock subscription rights	68	62
Minority interests	10,168	10,224
Total net assets	196,397	223,025
Total liabilities and net assets	5,349,776	5,453,009

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

Consolidated Statement of Income

(Unit: Millions of yen)

	For the Nine Months ended Dec. 31, 2013	For the Nine Months ended Dec. 31, 2014
Ordinary revenue	81,263	80,227
Interest income	46,798	45,494
Interest on loans and bills discounted	38,657	36,428
Interest and dividends on securities	7,892	8,729
Fees and commissions	14,997	16,216
Other ordinary income	5,950	6,781
Other income	13,517	11,733
Ordinary expenses	68,852	65,202
Interest expenses	6,750	6,324
Interest on deposits	4,874	4,369
Fees and commissions payments	4,141	4,174
Other ordinary expenses	6,895	6,038
General and administrative expenses	39,998	39,509
Other expenses	11,066	9,154
Ordinary income	12,411	15,024
Extraordinary income	3	0
Gain on disposal on non-current assets	0	0
Gain on negative goodwill	3	—
Extraordinary loss	171	104
Loss on disposal of non-current assets	36	68
Impairment loss	22	36
Loss on changes in equity interest	112	0
Income before income taxes and minority interests	12,243	14,920
Income taxes - current	709	1,453
Income taxes - deferred	807	425
Total income taxes	1,517	1,879
Net income before minority interests	10,725	13,041
Minority interests	441	527
Net income	10,284	12,513

Consolidated Statement of Comprehensive Income

(Unit: Millions of yen)

	For the Nine Months ended Dec. 31, 2013	For the Nine Months ended Dec. 31, 2014
Net income before minority interests	10,725	13,041
Other comprehensive income	(6,673)	18,096
Net unrealized gain (loss) on available-for-sale securities	(6,680)	17,838
Net unrealized gain (loss) on deferred hedges	7	4
Remeasurements of defined benefit plans	—	253
Comprehensive income	4,052	31,138
Comprehensive income attributable to		
Owners of the parent	3,599	30,601
Minority interests	452	536

**Selected Financial Information
for the Third Quarter of FY2014
(Nine months ended December 31, 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 and status of claims under the Financial Revitalization Law, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

1. Summary of Profit and Loss

Consolidated gross profits for the nine months ended December 31, 2014, increased by ¥1,997 million year-on-year to ¥51,955 million. This was mainly due to an increase in net other operation income by ¥1,687 million following the improvement of net gains (losses) on debt securities, despite a decrease of net interest income by ¥877 million mainly due to decrease of interest on loans and discounts.

General and administrative expenses decreased by ¥489 million year-on-year to ¥39,509 million, and net disposal of nonperforming loans decreased by ¥2,544 million year-on-year to ¥627 million. Net gains on equity securities decreased by ¥3,631 million year-on-year to ¥195 million.

Ordinary income increased by ¥2,613 million year-on-year to ¥15,024 million, and net income after reporting total income taxes, minority interests and so forth increased by ¥2,229 million year-on-year to ¥12,513 million.

(1) Senshu Ikeda Holdings 【Consolidated】

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

Consolidated Statement of Operations

(Millions of yen)

	For the nine months ended Dec. 31, 2014		For the nine months ended Dec. 31, 2013	FY2014 Forecast
	(a)	(a)-(b)	(b)	
1 Consolidated gross profits	51,955	1,997	49,958	
2 Net interest income	39,170	(877)	40,047	
3 Net fees and commissions income	12,042	1,186	10,856	
4 Net other operation income	742	1,687	(945)	
5 General and administrative expenses (-)	39,509	(489)	39,998	
6 Net disposal of nonperforming loans (-)	627	(2,544)	3,171	
7 Net gains (losses) on equity securities	195	(3,631)	3,826	
8 Equity in earnings of affiliates	30	7	23	
9 Others	2,980	1,209	1,771	
10 Ordinary income	15,024	2,613	12,411	19,500
11 Net extraordinary income (loss)	(104)	64	(168)	
12 Income before income taxes and minority interests	14,920	2,677	12,243	
13 Total income taxes (-)	1,879	362	1,517	
14 Income taxes-current (-)	1,453	744	709	
15 Income taxes-deferred (-)	425	(382)	807	
16 Net income before minority interests	13,041	2,316	10,725	
17 Minority interests(-)	527	86	441	
18 Net income	12,513	2,229	10,284	17,000

Consolidated Statement of Comprehensive Income

(Millions of yen)

16 Net income before minority interests	13,041	2,316	10,725
19 Total other comprehensive income	18,096	24,769	(6,673)
20 Net unrealized gain (loss) on available-for-sale securities	17,838	24,518	(6,680)
21 Net unrealized gain (loss) on deferred hedges	4	(3)	7
22 Remeasurements of defined benefit plans	253	253	—
23 Comprehensive income	31,138	27,086	4,052

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

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

(Millions of yen)

	For the nine months ended Dec. 31, 2014		For the nine months ended Dec. 31, 2013	FY2014 Forecast	
	(a)	(a)-(b)	(b)		
1	Gross profit	46,137	1,219	44,918	
2	Net interest income	39,842	(1,410)	41,252	
3	Net fees and commissions income	5,971	1,326	4,645	
4	Net other operation income	323	1,303	(980)	
5	Expenses (excluding non-recurring expenses)(-)	34,895	(502)	35,397	
6	Personnel expenses (-)	16,749	(440)	17,189	
7	Non-personnel expenses (-)	16,307	(336)	16,643	
8	Banking profit (before provision for general reserve for possible loan losses)	11,242	1,721	9,521	
9	Core banking profit	10,200	(342)	10,542	20,500
10	Net gains (losses) on debt securities	1,041	2,062	(1,021)	
11	Reversal of general reserve for possible loan losses(-) ①	—	4,896	(4,896)	
12	Banking profit	11,242	(3,175)	14,417	21,000
13	Net non-recurring gains (loss)	370	5,409	(5,039)	
14	Disposal of non-performing loans ②	487	(6,615)	7,102	
15	Net gains (losses) on equity securities	239	(3,617)	3,856	
16	Ordinary income	11,612	2,234	9,378	16,500
17	Net extraordinary income (loss)	(81)	(45)	(36)	
18	Income before income taxes	11,531	2,190	9,341	
19	Total income taxes (-)	640	377	263	
20	Income taxes-current (-)	278	516	(238)	
21	Income taxes-deferred (-)	361	(141)	502	
22	Net income	10,891	1,813	9,078	15,000
23	Net credit costs ①+②	487	(1,718)	2,205	

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 December 2014 increased by ¥142.8 billion from the end of December 2013 to ¥4,755.6 billion, reflecting the favorable trend of both individual and corporation deposits.

The balance of loans and bills discounted at the end of December 2014 increased by ¥48.5 billion from the end of December 2013 to ¥3,627.9 billion mainly due to an increase of corporate loans for local companies.

① Term-end balance

(Millions of yen)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Deposits	4,755,638	138,304	142,824	4,617,334	4,612,814
Loans and bills discounted	3,627,999	43,172	48,540	3,584,827	3,579,459
Securities	1,221,794	(177,583)	(229,690)	1,399,377	1,451,484

(Reference)

Including two business rehabilitation subsidiaries

Loans and bills discounted	3,653,685	36,614	41,612	3,617,071	3,612,073
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② Average balance

(Millions of yen)

	For the nine months ended Dec. 31, 2014			For the fiscal year ended Mar. 31, 2014	For the nine months ended Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Deposits	4,627,997	72,272	74,898	4,555,725	4,553,099
Loans and bills discounted	3,572,217	45,425	57,134	3,526,792	3,515,083
Securities	1,357,434	13,480	43,607	1,343,954	1,313,827

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

(Millions of yen)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Individual	3,757,830	95,020	45,010	3,662,810	3,712,820
Corporation	997,807	43,283	97,813	954,524	899,994
General corporations	834,853	21,101	60,141	813,752	774,712
Financial institutions	37,533	14,440	33,117	23,093	4,416
Governmental funds	125,420	7,742	4,556	117,678	120,864
Total	4,755,638	138,304	142,824	4,617,334	4,612,814
Foreign currency deposits	57,160	1,418	(4,043)	55,742	61,203

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

(Millions of yen)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,627,999	43,172	48,540	3,584,827	3,579,459
Corporate loans	1,894,715	41,829	41,929	1,852,886	1,852,786
Consumer loans	1,733,284	1,344	6,612	1,731,940	1,726,672
Housing loans	1,706,313	5,943	12,681	1,700,370	1,693,632
Other loans	26,970	(4,600)	(6,070)	31,570	33,040

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,653,685	36,614	41,612	3,617,071	3,612,073
Corporate loans	1,920,401	35,271	35,001	1,885,130	1,885,400
Consumer loans	1,733,284	1,344	6,612	1,731,940	1,726,672
Housing loans	1,706,313	5,943	12,681	1,700,370	1,693,632
Other loans	26,970	(4,600)	(6,070)	31,570	33,040

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

(Millions of yen, %)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to SMEs, etc.	2,881,937	34,258	41,138	2,847,679	2,840,799
Ratio of loans to SMEs, etc.	79.43	0.00	0.07	79.43	79.36

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to SMEs, etc.	2,907,623	27,700	34,210	2,879,923	2,873,413
Ratio of loans to SMEs, etc.	79.58	(0.04)	0.03	79.62	79.55

(2) Assets under Management

The balance of assets under management at the end of December 2014 including figures for Senshu Ikeda Tokai Tokyo Securities, increased by ¥23.0 billion from the end of December 2013 to ¥302.6 billion due to the 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 nine months ended Dec. 31, 2014		For the nine months ended Dec. 31, 2013
	(a)	(a)-(b)	(b)
The Senshu Ikeda Bank	175,619	(711)	176,330
Investment trusts	112,362	4,400	107,962
Public bonds	2,761	(116)	2,877
Life insurance	60,495	(4,995)	65,490
Senshu Ikeda Tokai Tokyo Securities	33,581		
Total	209,201		176,330

(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 Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
The Senshu Ikeda Bank	239,605	(1,257)	(964)	240,862	240,569
Investment trusts	195,883	4,851	6,344	191,032	189,539
Public bonds	43,722	(6,108)	(7,307)	49,830	51,029
Senshu Ikeda Tokai Tokyo Securities	63,049	18,683	23,972	44,366	39,077
Total	302,655	17,426	23,009	285,229	279,646

3. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings was 10.58%, sufficiently exceeding the 4% level required of banks subject to domestic standards. Consolidated capital ratio of The Senshu Ikeda Bank also still sustained a sufficient level.

(1) Senshu Ikeda Holdings(domestic standard)

	As of Dec. 31, 2014 (Preliminary figures)		As of Mar. 31, 2014	(Millions of yen)	
	(a)	(a)-(b)	(b)	As of Dec. 31, 2013	
Total capital ratio (%)	10.58	0.09	10.49	Total capital ratio (%) 11.44	
Total capital(A)-(B)	281,999	12,217	269,782	Tier I capital 182,972	
Core capital (A)	283,109	12,042	271,067	Tier I ratio(%) 7.23	
Adjustments (B)	1,109	(176)	1,285	Total capital 289,275	
Risk weighted assets	2,663,073	91,800	2,571,273	Risk weighted assets 2,527,502	
Required capital	106,522	3,672	102,850	Required capital 101,100	

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

	As of Dec. 31, 2014 (Preliminary figures)		As of Mar. 31, 2014	(Millions of yen)	
	(a)	(a)-(b)	(b)	As of Dec. 31, 2013	
Total capital ratio (%)	9.77	0.08	9.69	Total capital ratio (%) 10.18	
Total capital(A)-(B)	258,429	10,607	247,822	Tier I capital 167,030	
Core capital (A)	258,825	10,574	248,251	Tier I Ratio(%) 6.64	
Adjustments (B)	396	(33)	429	Total capital 256,009	
Risk weighted assets	2,643,398	86,290	2,557,108	Risk weighted assets 2,513,536	
Required capital	105,735	3,451	102,284	Required capital 100,541	

② Consolidated

	As of Dec. 31, 2014 (Preliminary figures)		As of Mar. 31, 2014	(Millions of yen)	
	(a)	(a)-(b)	(b)	As of Dec. 31, 2013	
Total capital ratio (%)	11.05	0.09	10.96	Total capital ratio (%) 11.36	
Total capital(A)-(B)	295,187	11,561	283,626	Tier I capital 182,500	
Core capital (A)	295,584	11,529	284,055	Tier I Ratio(%) 7.18	
Adjustments (B)	396	(33)	429	Total capital 288,640	
Risk weighted assets	2,669,130	82,831	2,586,299	Risk weighted assets 2,539,344	
Required capital	106,765	3,314	103,451	Required capital 101,573	

(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.

4. 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 Dec. 31, 2014					As of Mar. 31, 2014				
	Carrying value	Fair value	Difference	Unrealized gain / loss		Carrying value	Fair value	Difference	Unrealized gain / loss	
				Unrealized gain	Unrealized loss				Unrealized gain	Unrealized loss
Government bonds	24,997	25,126	128	128	—	24,997	25,024	26	26	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	33,807	33,941	134	134	—	45,406	45,601	195	200	5
Other	27,000	27,309	309	362	52	18,000	18,321	321	321	—
Total	85,804	86,377	572	625	52	88,403	88,946	542	548	5

As of Dec. 31, 2013				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,997	24,983	(14)	—	14
—	—	—	—	—
38,292	38,527	234	244	9
18,000	18,382	382	382	—
81,289	81,893	603	626	23

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

(Millions of yen)

	As of Dec. 31, 2014					As of Mar. 31, 2014				
	Acquisition cost	Carrying value	Difference	Unrealized gain / loss		Acquisition cost	Carrying value	Difference	Unrealized gain / loss	
				Unrealized gain	Unrealized loss				Unrealized gain	Unrealized loss
Equity securities	46,505	76,104	29,599	30,698	1,099	47,729	62,294	14,564	16,912	2,348
Bonds	481,303	483,150	1,846	1,854	8	615,986	617,750	1,763	1,880	117
Government bonds	179,123	179,243	119	119	—	294,110	294,290	179	194	14
Local government bonds	61,628	61,873	244	246	1	53,478	53,642	163	173	9
Corporate bonds	240,551	242,034	1,482	1,489	6	268,398	269,818	1,420	1,512	92
Other	553,473	545,763	(7,709)	6,885	14,594	614,151	600,230	(13,920)	2,297	16,217
Total	1,081,282	1,105,018	23,736	39,438	15,702	1,277,868	1,280,275	2,407	21,090	18,683

As of Dec. 31, 2013				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
51,275	74,015	22,739	24,919	2,179
648,204	649,242	1,037	1,468	430
335,100	334,932	(168)	77	246
54,901	55,061	160	177	16
258,202	259,248	1,046	1,213	167
634,622	615,840	(18,782)	2,036	20,819
1,334,102	1,339,097	4,995	28,425	23,430

5. Status of Credits Disclosed under the Financial Revitalization Law
The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen, %)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	7,019	(1,245)	(1,637)	8,264	8,656
Doubtful credit	39,076	787	(6,694)	38,289	45,770
Substandard credit	10,374	6,110	6,004	4,264	4,370
Subtotal (A)	56,470	5,653	(2,328)	50,817	58,798
Normal credit	3,598,351	34,730	45,208	3,563,621	3,553,143
Total(B)	3,654,822	40,383	42,881	3,614,439	3,611,941

Non-performing loans ratio (A)/(B)	1.54	0.14	(0.08)	1.40	1.62
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Partial direct write-off	60,416	1,521	7,748	58,895	52,668
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Dec. 31, 2014			As of Mar. 31, 2014	As of Dec. 31, 2013
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	7,922	(1,118)	(1,511)	9,040	9,433
Doubtful credit	50,745	(4,693)	(12,232)	55,438	62,977
Substandard credit	12,739	6,033	5,913	6,706	6,826
Subtotal (A)	71,407	222	(7,831)	71,185	79,238
Normal credit	3,609,103	33,605	43,781	3,575,498	3,565,322
Total(B)	3,680,511	33,827	35,951	3,646,684	3,644,560

Non-performing loans ratio (A)/(B)	1.94	(0.01)	(0.23)	1.95	2.17
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Partial direct write-off	63,804	4,652	9,075	59,152	54,729
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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.