

Financial Results for the Fiscal Year ended March 31, 2015

(Consolidated Data)

May 13, 2015

| | |
|---|---|
| Company Name: Senshu Ikeda Holdings, Inc. | Stock exchange listing: Tokyo Stock Exchange |
| Stock Code: 8714 | URL http://www.senshuikeda-hd.co.jp/ |
| President and Representative Director: | Hirohisa Fujita |
| For inquiries: | Tsutomu Irie, General Manager of the Corporate Planning Division |
| | Telephone: +81-6-4802-0013 |

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|--|---|
| Scheduled date for General Meeting of Shareholders | June 26, 2015 |
| Scheduled date for filing securities report: | June 29, 2015 |
| Scheduled date to commence dividend payments: | June 29, 2015 |
| Segregated trading accounts: | None |
| Supplementary material on financial results: | Yes (Selected financial information) |
| 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 Fiscal Year ending March 31, 2015

(April 1, 2014 — March 31, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

| | Ordinary revenue | | Ordinary income | | Net income | |
|----------------------------------|------------------|-------|-----------------|------|-------------|------|
| | Million yen | % | Million yen | % | Million yen | % |
| Fiscal year ended March 31, 2015 | 114,324 | 9.0 | 21,342 | 21.5 | 17,584 | 5.9 |
| Fiscal year ended March 31, 2014 | 104,855 | (6.0) | 17,551 | 37.0 | 16,604 | 64.3 |

(Note) Comprehensive income: Fiscal year ended March 31, 2015: 45,069 million yen [389.7%]
 Fiscal year ended March 31, 2014: 9,201 million yen [(69.4%)]

| | Net income per share | Diluted earnings per share | Return on net assets | Ordinary income on total assets | Ordinary income on ordinary revenue |
|----------------------------------|----------------------|----------------------------|----------------------|---------------------------------|-------------------------------------|
| | Yen | Yen | % | % | % |
| Fiscal year ended March 31, 2015 | 66.38 | 66.34 | 8.5 | 0.3 | 18.6 |
| Fiscal year ended March 31, 2014 | 64.77 | 64.73 | 9.1 | 0.3 | 16.7 |

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2015: 40 million yen
 Fiscal year ended March 31, 2014: 29 million yen

(2) Consolidated Financial Position

| | Total assets | Total net assets | Equity ratio | Net assets per share |
|----------------------|--------------|------------------|--------------|----------------------|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2015 | 5,519,533 | 234,788 | 4.0 | 774.83 |
| As of March 31, 2014 | 5,349,776 | 196,397 | 3.4 | 610.84 |

(Reference) capital: As of March 31, 2015: 226,232 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.

(3) Consolidated Cash Flows

| | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at end of year |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
| | Million yen | Million yen | % | Yen |
| Fiscal year ended March 31, 2015 | 51,639 | 287,566 | (12,839) | 532,484 |
| Fiscal year ended March 31, 2014 | 277,352 | (185,936) | 19,778 | 206,317 |

2. Dividends

| | Annual Dividends per Share | | | | | Annual Dividends (Total) | Dividend payout ratio (Consolidated) | Dividend on Net Assets (Consolidated) |
|---|----------------------------|----------------|---------------|----------|-------|--------------------------|--------------------------------------|---------------------------------------|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total | | | |
| | Yen | Yen | Yen | Yen | Yen | Million yen | % | % |
| Fiscal Year ended March 31, 2014 | — | 0.00 | — | 15.00 | 15.00 | 3,575 | 23.1 | 2.4 |
| Fiscal Year ended March 31, 2015 | — | 0.00 | — | 15.00 | 15.00 | 3,573 | 22.5 | 2.1 |
| Fiscal Year ending March 31, 2016 (Forecasts) | — | 0.00 | — | 15.00 | 15.00 | | — | |

Note: 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, 2016 (April 1, 2015—March 31, 2016)

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

| | Ordinary revenue | | Ordinary income | | Profit attributable to owners of parent | | Net income per share |
|---------------------------|------------------|-------|-----------------|-----|---|-----|----------------------|
| | Million yen | % | Million yen | % | Million yen | % | Yen |
| First half of fiscal year | 54,000 | 6.4 | 10,000 | 3.4 | 8,500 | 4.9 | 31.08 |
| Full Year | 110,000 | (3.7) | 22,000 | 3.0 | 18,000 | 2.3 | 60.42 |

Note

(1) Changes in significant subsidiaries during 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 March 31, 2015 238,458,632 shares

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

(b) Number of treasury shares

As of March 31, 2015 438,304 shares

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

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

Fiscal year ended March 31, 2015 237,686,429 shares

Fiscal year ended March 31, 2014 236,671,830 shares

(Reference) Overview of Non-Consolidated Financial Results**1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2015 (April 1, 2014—March 31, 2015)****(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 | % |
| Fiscal year ended March 31, 2015 | 6,133 | (44.1) | 5,477 | (46.6) | 5,425 | (45.7) | 5,410 | (45.9) |
| Fiscal year ended March 31, 2014 | 10,983 | 70.6 | 10,272 | 80.3 | 10,000 | 76.5 | 10,010 | 77.1 |

| | Net income per share | Diluted earnings per share |
|----------------------------------|----------------------|----------------------------|
| | Yen | Yen |
| Fiscal year ended March 31, 2015 | 15.16 | 15.15 |
| Fiscal year ended March 31, 2014 | 36.90 | 36.88 |

(2) Non-consolidated Financial Conditions

| | Total assets | Total net assets | Equity ratio | Net assets pdar |
|----------------------|--------------|------------------|--------------|-----------------|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2015 | 190,847 | 188,813 | 98.8 | 617.33 |
| As of March 31, 2014 | 198,523 | 187,814 | 94.6 | 617.52 |

(Reference) Capital: As of March 31, 2015: 188,743 million yen; As of March 31, 2014: 187,745 million 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, 2016 (April 1, 2015—March 31, 2016)

(%: 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 |
| First half of fiscal year | 5,900 | 0.5 | 5,500 | 0.3 | 5,500 | 0.8 | 5,500 | 1.1 | 20.11 |
| Full Year | 6,200 | 1.0 | 5,500 | 0.4 | 5,500 | 1.3 | 5,500 | 1.6 | 15.29 |

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 |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal Year ended March 31, 2014 | — | — | — | 1,020 divided by 18.5 | 1,020 divided by 18.5 |
| Fiscal Year ending March 31, 2015 | — | — | — | 1,020 divided by 18.5 | 1,020 divided by 18.5 |
| Fiscal Year ending March 31, 2016 (Forecasts) | | | | | |

(Note) As second-class preferred stock was retired on April 7, 2015, we do not describe the dividends of fiscal year ending March 31, 2016 (forecasts).

(Third-class preferred stock)

| | Dividends per share | | | | |
|---|---------------------|----------------|---------------|----------|-------|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal Year ended March 31, 2014 | | | | | |
| Fiscal Year ending March 31, 2015 | — | — | — | 70.70 | 70.70 |
| Fiscal Year ending March 31, 2016 (Forecasts) | — | — | — | 70.00 | 70.00 |

(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.

(First series of seventh-class preferred stock)

| | Dividends per share | | | | |
|---|---------------------|----------------|---------------|----------|-------|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal Year ended March 31, 2014 | | | | | |
| Fiscal Year ending March 31, 2015 | | | | | |
| Fiscal Year ending March 31, 2016 (Forecasts) | — | — | — | 29.51 | 29.51 |

(Note) As we issued first series of seventh-class preferred stock on April 7, 2015, we do not describe the dividends of fiscal year ended March 31, 2014 and 2015.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

| | As of March 31, 2014 | As of March 31, 2015 |
|--|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 215,658 | 544,513 |
| Call loans and bills bought | 775 | 616 |
| Monetary claims bought | 1,128 | 87 |
| Trading account securities | 122 | 177 |
| Money held in trust | 27,000 | 27,000 |
| Securities | 1,375,525 | 1,139,284 |
| Loans and bills discounted | 3,602,329 | 3,672,521 |
| Foreign exchange assets | 5,529 | 6,321 |
| Other assets | 61,282 | 65,835 |
| Tangible fixed assets | 38,447 | 37,276 |
| Buildings | 16,644 | 16,307 |
| Land | 15,804 | 15,457 |
| Lease assets | 30 | 20 |
| Construction in progress | 0 | 43 |
| Other tangible fixed assets | 5,966 | 5,447 |
| Intangible fixed assets | 8,045 | 7,470 |
| Software | 6,254 | 4,748 |
| Goodwill | 856 | 665 |
| Other intangible fixed assets | 934 | 2,056 |
| Net defined benefit assets | 6,496 | 16,014 |
| Deferred tax assets | 26,366 | 17,224 |
| Customers' liabilities for acceptances and guarantees | 19,992 | 17,098 |
| Reserve for possible loan losses | (38,923) | (31,907) |
| Total assets | 5,349,776 | 5,519,533 |
| Liabilities | | |
| Deposits | 4,580,769 | 4,737,122 |
| Negotiable certificates of deposit | — | 1,543 |
| Payables under securities lending transactions | 315,691 | 251,176 |
| Borrowed money | 118,517 | 159,198 |
| Foreign exchange liabilities | 366 | 538 |
| Corporate bonds and notes | 70,000 | 70,000 |
| Other liabilities | 45,146 | 45,123 |
| Provision for employees' bonuses | 1,678 | 1,682 |
| Net defined benefit liability | 120 | 137 |
| Accrued retirement benefits for directors and corporate auditors | 62 | 39 |
| Reserve for reimbursement of deposits | 328 | 409 |
| Reserve for point services | 170 | 199 |
| Reserve for contingent losses | 379 | 351 |
| Reserve under special laws | 0 | 1 |
| Deferred tax liabilities | 151 | 121 |
| Negative goodwill | 2 | — |
| Acceptances and guarantees | 19,992 | 17,098 |
| Total liabilities | 5,153,379 | 5,284,745 |

(Unit: Millions of yen)

| | As of March 31, 2014 | As of March 31, 2015 |
|---|----------------------|----------------------|
| Net Assets | | |
| Common stock | 79,811 | 79,811 |
| Capital surplus | 59,251 | 59,197 |
| Retained earnings | 46,949 | 60,155 |
| Treasury stock | (728) | (253) |
| Total shareholders' equity | 185,284 | 198,910 |
| Net unrealized gain (loss) on available-for-sale securities | (147) | 21,101 |
| Net unrealized gain (loss) on deferred hedges | 1 | 5 |
| Remeasurements of defined benefit plans | 1,020 | 6,214 |
| Total accumulated other comprehensive income | 875 | 27,321 |
| Stock subscription rights | 68 | 69 |
| Minority interests | 10,168 | 8,485 |
| Total net assets | 196,397 | 234,788 |
| Total liabilities and net assets | 5,349,776 | 5,519,533 |

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

Consolidated Statements of Income

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2014 | For the Fiscal Year ended Mar. 31, 2015 |
|--|--|--|
| Ordinary revenue | 104,855 | 114,324 |
| Interest income | 60,870 | 63,681 |
| Interest on loans and bills discounted | 51,103 | 48,164 |
| Interest and dividends on securities | 9,459 | 15,058 |
| Interest on call loans and bills bought | 76 | 108 |
| Interest on deposits with banks | 33 | 126 |
| Other interest income | 198 | 224 |
| Fees and commissions | 19,784 | 21,514 |
| Other ordinary income | 6,933 | 11,036 |
| Other income | 17,267 | 18,092 |
| Reversal of provision for possible loan losses | — | 1,350 |
| Reversal of reserve for contingent losses | 12 | 28 |
| Recoveries of written off claims | 1,634 | 1,768 |
| Other | 15,620 | 14,944 |
| Ordinary expenses | 87,303 | 92,982 |
| Interest expenses | 8,806 | 8,210 |
| Interest on deposits | 6,203 | 5,589 |
| Interest on negotiable certificates of deposit | 0 | 0 |
| Interest on call money and bills sold | 1 | 1 |
| Interest on payables under securities lending transactions | 568 | 596 |
| Interest on borrowings and rediscounts | 866 | 734 |
| Interest on bonds | 1,112 | 1,271 |
| Other interest expenses | 54 | 16 |
| Fees and commissions payments | 5,672 | 5,706 |
| Other ordinary expenses | 6,592 | 14,350 |
| General and administrative expenses | 52,582 | 51,794 |
| Other expenses | 13,650 | 12,920 |
| Provision for possible loan losses | 745 | — |
| Other | 12,904 | 12,920 |
| Ordinary income | 17,551 | 21,342 |
| Extraordinary income | 2,294 | 1,678 |
| Gain on disposal on non-current assets | 0 | 81 |
| Gain on negative goodwill | 3 | 1,596 |
| Gain on contribution of securities to retirement benefit | 2,291 | — |
| Extraordinary loss | 192 | 129 |
| Loss on disposal of non-current assets | 58 | 93 |
| Impairment loss | 22 | 36 |
| Loss on changes in equity interest | 112 | 0 |
| Income before income taxes and minority interests | 19,653 | 22,890 |
| Income taxes - current | 889 | 1,869 |
| Income taxes - deferred | 1,631 | 2,407 |
| Total income taxes | 2,521 | 4,277 |
| Net income before minority interests | 17,132 | 18,613 |
| Minority interests | 527 | 1,028 |
| Net income | 16,604 | 17,584 |

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2014 | For the Fiscal Year ended Mar. 31, 2015 |
|---|--|--|
| Net income before minority interests | 17,132 | 18,613 |
| Other comprehensive income | (7,930) | 26,456 |
| Net unrealized gain (loss) on available-for-sale securities | (7,931) | 21,258 |
| Net unrealized gain (loss) on deferred hedges | 0 | 4 |
| Remeasurements of defined benefit plans | — | 5,193 |
| Comprehensive income | 9,201 | 45,069 |
| Comprehensive income attributable to | | |
| Owners of the parent | 8,649 | 44,030 |
| Minority interests | 551 | 1,038 |

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 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 | 72,311 | 62,235 | 35,431 | (1,350) | 168,627 |
| Changes of items during period | | | | | |
| Issuance of common stock | 7,500 | 7,500 | | | 15,000 |
| Increase by merger | | | 131 | | 131 |
| Cash dividends | | | (5,208) | | (5,208) |
| Net income | | | 16,604 | | 16,604 |
| Acquisition of treasury stock | | | | (10,390) | (10,390) |
| Disposal of treasury stock | | (96) | | 624 | 528 |
| Retirement of treasury stock | | (10,387) | | 10,387 | — |
| Change of scope of consolidation | | | (8) | | (8) |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | 7,500 | (2,983) | 11,518 | 622 | 16,657 |
| Balance at the end of current period | 79,811 | 59,251 | 46,949 | (728) | 185,284 |

| | 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 | | | | | | | |
| Issuance of common stock | | | | | | | 15,000 |
| Increase by merger | | | | | | | 131 |
| Cash dividends | | | | | | | (5,208) |
| Net income | | | | | | | 16,604 |
| Acquisition of treasury stock | | | | | | | (10,390) |
| Disposal of treasury stock | | | | | | | 528 |
| Retirement of treasury stock | | | | | | | — |
| Change of scope of consolidation | | | | | | | (8) |
| Net changes in items other than shareholders' equity | (7,955) | 0 | 1,020 | (6,933) | 4 | 1,280 | (5,648) |
| Total changes during the period | (7,955) | 0 | 1,020 | (6,933) | 4 | 1,280 | 11,008 |
| Balance at the end of current period | (147) | 1 | 1,020 | 875 | 68 | 10,168 | 196,397 |

For the fiscal year ended March 31, 2015

(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 | | | 17,584 | | 17,584 |
| Acquisition of treasury stock | | | | (118) | (118) |
| Disposal of treasury stock | | (53) | | 593 | 539 |
| Change of scope of consolidation | | | (11) | | (11) |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | — | (53) | 12,739 | 474 | 13,160 |
| Balance at the end of current period | 79,811 | 59,197 | 60,155 | (253) | 198,910 |

| | 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 | | | | | | | 17,584 |
| Acquisition of treasury stock | | | | | | | (118) |
| Disposal of treasury stock | | | | | | | 539 |
| Change of scope of consolidation | | | | | | | (11) |
| Net changes in items other than shareholders' equity | 21,248 | 4 | 5,193 | 26,446 | 1 | (1,683) | 24,764 |
| Total changes during the period | 21,248 | 4 | 5,193 | 26,446 | 1 | (1,683) | 37,924 |
| Balance at the end of current period | 21,101 | 5 | 6,214 | 27,321 | 69 | 8,485 | 234,788 |

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2014 | For the Fiscal Year ended Mar. 31, 2015 |
|---|--|--|
| Cash flows from operating activities | | |
| Income before income taxes and minority interests | 19,653 | 22,890 |
| Depreciation | 4,656 | 4,833 |
| Loss on impairment of fixed assets | 22 | 36 |
| Amortization of goodwill | 133 | 208 |
| Amortization of negative goodwill | (2) | (2) |
| Gains on negative goodwill incurred | (3) | (1,596) |
| (Earnings) losses from investments under the equity method | (29) | (40) |
| Increase (decrease) in reserve for possible loan losses | (15,890) | (7,015) |
| Increase (decrease) in accrued bonuses | (29) | 3 |
| Loss (gain) on contribution of securities to retirement benefit | (2,291) | — |
| Decrease (increase) in net defined benefit asset | (1,538) | (1,736) |
| Increase (decrease) in net defined benefit liability | 12 | 16 |
| Increase (decrease) in accrued retirement benefits for directors and corporate auditors | (74) | (22) |
| Increase (decrease) in reserve for reimbursement of deposits | 13 | 80 |
| Increase (decrease) in reserve for point services | 7 | 29 |
| Increase (decrease) in reserve for contingent losses | (13) | (28) |
| Interest income | (60,870) | (63,681) |
| Interest expenses | 8,806 | 8,210 |
| (Gain) loss on securities | (5,060) | (560) |
| (Gain) loss on money held in trust | 219 | (1,670) |
| (Gain) loss on foreign exchange | (31,497) | (35,988) |
| (Gain) loss on sales or disposal of fixed assets, net | 57 | (17) |
| Net (increase) decrease in loans and bills discounted | (24,104) | (70,192) |
| Net increase (decrease) in deposits | 90,033 | 156,353 |
| Net increase (decrease) in negotiable certificates of deposit | — | 1,543 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 46,608 | 48,680 |
| Net (increase) decrease in due from banks (excluding due from the Bank of Japan) | (3,836) | (2,687) |
| Net (increase) decrease in trading account securities | (14) | (54) |
| Net (increase) decrease in call loans and bills bought | 4,655 | 1,200 |
| Net increase (decrease) in payables under securities lending transactions | 190,776 | (64,514) |
| Net (increase) decrease in foreign exchange (assets) | (1,153) | (792) |
| Net increase (decrease) in foreign exchange (liabilities) | 157 | 172 |
| Interest received | 61,215 | 65,823 |
| Interest paid | (10,313) | (9,444) |
| Other | 8,300 | 2,947 |
| Subtotal | 278,607 | 52,981 |
| Income taxes paid | (1,255) | (1,342) |
| Net cash provided by (used in) operating activities | 277,352 | 51,639 |

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2014 | For the Fiscal Year ended Mar. 31, 2015 |
|---|--|--|
| Cash flows from investing activities | | |
| Purchases of securities | (1,123,362) | (841,250) |
| Proceeds from sales of securities | 291,683 | 818,433 |
| Proceeds from maturity of securities | 660,551 | 311,784 |
| Increase in money held in trust | (8,612) | (38) |
| Decrease in money held in trust | 381 | 1,691 |
| Purchases of tangible fixed assets | (2,733) | (1,761) |
| Purchases of intangible fixed assets | (1,500) | (1,857) |
| Proceeds from sales of tangible fixed assets | 56 | 565 |
| Proceeds of investments in subsidiaries resulting in change in scope of consolidation | (2,400) | — |
| Net cash provided by (used in) investing activities | (185,936) | 287,566 |
| Cash flows from financing activities | | |
| Proceeds from stock issuance of common stock | 15,000 | — |
| Decrease in subordinated borrowings | — | (8,000) |
| Increase in subordinated bonds and bonds with stock subscription rights | 20,000 | — |
| Cash dividends paid | (5,208) | (4,832) |
| Cash dividends paid for minority shareholders | (247) | (480) |
| Purchases of treasury stock | (10,390) | (118) |
| Proceeds from disposal of treasury stock | 624 | 593 |
| Net cash provided by (used in) financing activities | 19,778 | (12,839) |
| Effect of exchange rate changes on cash and cash equivalents | (239) | (199) |
| Net increase (decrease) in cash and cash equivalents | 110,955 | 326,167 |
| Cash and cash equivalents at beginning of year | 95,361 | 206,317 |
| Cash and cash equivalents at end of year | 206,317 | 532,484 |

**Selected Financial Information
for the FY2014
(Ended March 31, 2015)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

【Contents】

I FY2014 Results (Financial Highlights)

| | | | | |
|---|---|------------------|-------|-----|
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II FY2014 Results (Summary of Financial Results)

| | | | | |
|---|---|------------------|-------|-------|
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| | | | | |
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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 FY2014 Results (Financial Highlights)

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2014 | For the fiscal year ended Mar. 31, 2015 | |
|---|--|--|---------|
| | (b) | (a) | (a)-(b) |
| Ordinary revenue | 104,855 | 114,324 | 9,469 |
| Ordinary expenses | 87,303 | 92,982 | 5,679 |
| Ordinary income | 17,551 | 21,342 | 3,791 |
| Income before income taxes and minority interests | 19,653 | 22,890 | 3,237 |
| Net income | 16,604 | 17,584 | 980 |
| Comprehensive income | 9,201 | 45,069 | 35,868 |
| Net credit costs | 3,316 | 1,902 | (1,414) |

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

Gross profit increased by ¥1,475 million year-on-year to ¥60,844 million. This was due to increase in net interest income by ¥3,745 million, increase in net fees and commissions income by ¥1,753 million, and decreases of net other operation income by ¥4,022 million.

Banking profit decreased by ¥2,855 million year-on-year to ¥15,234 million. Disposal of non-performing loans decreased by ¥5,589 million year-on-year to ¥1,365 million. Net gains on equity securities decreased by ¥1,994 million year-on-year to ¥3,352 million.

Ordinary income increased by ¥4,186 million year-on-year to ¥17,703 million, and net income increased by ¥288 million year-on-year to ¥15,034 million.

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2014 | For the fiscal year ended Mar. 31, 2015 | |
|--|--|--|---------|
| | (b) | (a) | (a)-(b) |
| 1 Gross profit | 59,369 | 60,844 | 1,475 |
| 2 Net interest income | 53,125 | 56,870 | 3,745 |
| 3 Net fees and commissions income | 5,997 | 7,750 | 1,753 |
| 4 Net other operation income | 246 | (3,776) | (4,022) |
| 5 Expenses(excluding non-recurring expenses)(-) | 46,347 | 45,610 | (737) |
| 6 Personnel expenses (-) | 22,560 | 22,095 | (465) |
| 7 Non-personnel expenses (-) | 21,698 | 21,154 | (544) |
| 8 Banking profit (before provision for general reserve for possible loan losses) | 13,021 | 15,234 | 2,213 |
| 9 Core banking profit | 13,256 | 17,974 | 4,718 |
| 10 Net gains (losses) on debt securities | (234) | (2,740) | (2,506) |
| 11 Reversal of general reserve for possible loan losses(-) ① | (5,067) | — | 5,067 |
| 12 Banking profit | 18,089 | 15,234 | (2,855) |
| 13 Net non-recurring gains (loss) | (4,571) | 2,469 | 7,040 |
| 14 Disposal of non-performing loans ② | 6,954 | 1,365 | (5,589) |
| 15 Net gains (losses) on equity securities | 5,346 | 3,352 | (1,994) |
| 16 Ordinary income | 13,517 | 17,703 | 4,186 |
| 17 Net extraordinary income (loss) | 2,243 | (15) | (2,258) |
| 18 Income before income taxes | 15,760 | 17,687 | 1,927 |
| 19 Total income taxes (-) | 1,013 | 2,652 | 1,639 |
| 20 Income taxes-current (-) | (130) | 451 | 581 |
| 21 Income taxes-deferred (-) | 1,144 | 2,201 | 1,057 |
| 22 Net income | 14,746 | 15,034 | 288 |
| 23 Net credit costs ①+② | 1,887 | 1,365 | (522) |

(Reference 1) Substantial figures after deduction of specific factors
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| Disclosed figures (a) | | (b)- For the fiscal year ended Mar. 31, 2014 | Substantial figures (b) | | (b)-(a) | (b)- For the fiscal year ended Mar. 31, 2014 |
|--|---------|--|--|---------|---------|--|
| Core gross profit | 63,584 | 3,980 | Core gross profit | 65,715 | 2,131 | 2,216 |
| Net interest income | 56,870 | 3,745 | Net interest income | 56,922 | 52 | 224 |
| Net fees and commissions income | 7,750 | 1,753 | Net fees and commissions income | 7,750 | - | 1,753 |
| Net other operation income | (1,035) | (1,516) | Net other operation income | 1,042 | 2,077 | 240 |
| Expenses (-) | 45,610 | (737) | Expenses (-) | 45,610 | - | (737) |
| Core banking profit | 17,974 | 4,718 | Core banking profit | 20,105 | 2,131 | 2,954 |
| Net gains (losses) on debt securities | (2,740) | (2,506) | Net gains (losses) on debt securities | 1,668 | 4,408 | (383) |
| Banking profit (before provision for general reserve for possible loan losses) | 15,234 | 2,213 | Banking profit (before provision for general reserve for possible loan losses) | 21,774 | 6,540 | 2,571 |
| Net gains (losses) on equity securities | 3,352 | (1,994) | Net gains (losses) on equity securities | (3,187) | (6,539) | (4,642) |
| Others | (883) | 3,968 | Others | (883) | - | 3,968 |
| Ordinary income | 17,703 | 4,186 | Ordinary income | 17,703 | - | 1,895 |
| Net extraordinary income (loss) | (15) | (2,258) | Net extraordinary income (loss) | (15) | - | 32 |
| Income taxes | 2,652 | 1,639 | Income taxes | 2,652 | - | 1,639 |
| Net income | 15,034 | 288 | Net income | 15,034 | - | 288 |

| Net interest income | | a | 56,870 |
|---|--|---|--------|
| Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings | | b | 366 |
| Net gains (losses) from cancellation of hedging investment trust for portfolio investment | | c | (418) |
| Substantial net interest income (a-b-c) | | | 56,922 |

| Net other operation income | | d | (1,035) |
|--|--|---|---------|
| Bond futures | | e | (2,078) |
| Substantial net other operation income (d-e) | | | 1,042 |

| Net gains (losses) on debt securities (f-g+h) | | (f+g+h) | (2,740) |
|---|--|---------|---------|
| Except for bond futures | | f | 8,839 |
| Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings | | g | (6,906) |
| Net gains (losses) from cancellation of hedging investment trust for portfolio investment | | h | (4,673) |

| (Net gains (losses) from cross-shareholdings) | | i | 3,352 |
|--|--|---|---------|
| Net gains (losses) on equity securities | | | |
| Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings | | b | 366 |
| Net gains (losses) from sales of hedging investment trust for cross-shareholdings | | g | (6,906) |
| Total (i+b+g) | | | (3,187) |

(Reference 2) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

| | For the fiscal year ended Mar. 31, 2011 | For the fiscal year ended Mar. 31, 2012 | For the fiscal year ended Mar. 31, 2013 | For the fiscal year ended Mar. 31, 2014 | For the fiscal year ended Mar. 31, 2015 | (a)-(b) |
|---|---|---|---|---|---|---------|
| | | | | (b) | (a) | |
| Shareholders' equity ROE (Net income before minority interests basis) | 4.79 | 5.88 | 7.70 | 11.10 | 11.91 | 0.81 |
| Shareholders' equity ROE (Net income basis) | 4.10 | 2.10 | 5.89 | 9.38 | 9.15 | (0.23) |

(Note) Shareholders' equity basis after deduction of total accumulated other comprehensive income.

(%)

| | For the fiscal year ended Mar. 31, 2011 | For the fiscal year ended Mar. 31, 2012 | For the fiscal year ended Mar. 31, 2013 | For the fiscal year ended Mar. 31, 2014 | For the fiscal year ended Mar. 31, 2015 | (a)-(b) |
|--|---|---|---|---|---|---------|
| | | | | (b) | (a) | |
| ROE (Net income before minority interests basis) | 5.15 | 6.31 | 7.79 | 10.84 | 11.10 | 0.26 |
| ROE (Net income basis) | 4.40 | 2.25 | 5.96 | 9.15 | 8.52 | (0.63) |

2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

The balance of loans and bills discounted at the end of March 2015 increased by ¥71.2 billion from the end of March 2014 to ¥3,656.0 billion.

The balance of deposits at the end of March 2015 increased by ¥155.2 billion from the end of March 2014 to ¥4,772.5 billion.

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|------------------------------------|---------------------|---------------------|---------------------|----------------------------|---------------------|----------|
| | | | | | (a) | (a)-(b) |
| Corporate loans | 1,716,329 | 1,768,632 | 1,806,060 | 1,852,886 | 1,912,885 | 59,999 |
| Large and mid-tier enterprises | 374,024 | 353,759 | 403,094 | 438,234 | 465,198 | 26,964 |
| Small and medium-sized enterprises | 1,118,107 | 1,127,412 | 1,083,547 | 1,102,973 | 1,167,700 | 64,727 |
| Local governments etc. | 224,197 | 287,459 | 319,417 | 311,679 | 279,986 | (31,693) |
| Consumer loans | 1,796,061 | 1,758,852 | 1,756,962 | 1,731,940 | 1,743,166 | 11,226 |
| Housing loans | 1,753,899 | 1,720,255 | 1,721,077 | 1,700,370 | 1,716,611 | 16,241 |
| Other loans | 42,162 | 38,597 | 35,885 | 31,570 | 26,554 | (5,016) |
| Total | 3,512,391 | 3,527,485 | 3,563,023 | 3,584,827 | 3,656,051 | 71,224 |
| Foreign currency loans | 1,330 | 8,506 | 20,336 | 47,141 | 60,348 | 13,207 |

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|------------------------------------|---------------------|---------------------|---------------------|----------------------------|---------------------|----------|
| | | | | | (a) | (a)-(b) |
| Corporate loans | 1,716,329 | 1,768,632 | 1,839,811 | 1,885,130 | 1,936,964 | 51,834 |
| Large and mid-tier enterprises | 374,024 | 353,759 | 403,094 | 438,234 | 465,198 | 26,964 |
| Small and medium-sized enterprises | 1,118,107 | 1,127,412 | 1,116,939 | 1,134,858 | 1,191,420 | 56,562 |
| Local governments etc. | 224,197 | 287,459 | 319,776 | 312,038 | 280,344 | (31,694) |
| Consumer loans | 1,796,061 | 1,758,852 | 1,756,962 | 1,731,940 | 1,743,166 | 11,226 |
| Housing loans | 1,753,899 | 1,720,255 | 1,721,077 | 1,700,370 | 1,716,611 | 16,241 |
| Other loans | 42,162 | 38,597 | 35,885 | 31,570 | 26,554 | (5,016) |
| Total | 3,512,391 | 3,527,485 | 3,596,774 | 3,617,071 | 3,680,130 | 63,059 |
| Foreign currency loans | 1,330 | 8,506 | 20,336 | 47,141 | 60,348 | 13,207 |

② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|------------------------------|---------------------|---------------------|---------------------|----------------------------|---------------------|---------|
| | | | | | (a) | (a)-(b) |
| Loans to SMEs, etc. | 2,939,762 | 2,901,231 | 2,856,262 | 2,847,679 | 2,913,325 | 65,646 |
| Ratio of loans to SMEs, etc. | 83.69 | 82.24 | 80.16 | 79.43 | 79.68 | 0.25 |

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|------------------------------|---------------------|---------------------|---------------------|----------------------------|---------------------|---------|
| | | | | | (a) | (a)-(b) |
| Loans to SMEs, etc. | 2,939,762 | 2,901,231 | 2,890,013 | 2,879,923 | 2,937,404 | 57,481 |
| Ratio of loans to SMEs, etc. | 83.69 | 82.24 | 80.35 | 79.62 | 79.81 | 0.19 |

③ Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|---|---------------------|---------------------|---------------------|----------------------------|---------------------|---------|
| | | | | | (a) | (a)-(b) |
| Loans guaranteed by Credit Guarantee Corporations | 237,317 | 237,907 | 235,892 | 235,192 | 232,309 | (2,883) |

(2) Deposits

① Breakdown of deposit balance

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|---------------------------|---------------------|---------------------|---------------------|----------------------------|---------------------|---------|
| | | | | | (a) | (a)-(b) |
| Individual | 3,562,663 | 3,566,886 | 3,619,531 | 3,662,810 | 3,744,025 | 81,215 |
| Corporation | 794,342 | 840,823 | 893,361 | 954,524 | 1,028,510 | 73,986 |
| General corporation | 714,399 | 739,224 | 759,234 | 813,752 | 850,231 | 36,479 |
| Financial institutions | 20,126 | 5,176 | 7,404 | 23,093 | 28,145 | 5,052 |
| Governmental funds | 59,815 | 96,422 | 126,722 | 117,678 | 150,133 | 32,455 |
| Total | 4,357,005 | 4,407,710 | 4,512,893 | 4,617,334 | 4,772,536 | 155,202 |
| Foreign currency deposits | 15,908 | 13,145 | 49,049 | 55,742 | 49,214 | (6,528) |

(3) Securities

① Breakdown of security balance

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|--|---------------------|---------------------|---------------------|----------------------------|---------------------|-----------|
| | | | | | (a) | (a)-(b) |
| Securities | 1,081,565 | 1,203,706 | 1,193,126 | 1,399,377 | 1,163,549 | (235,828) |
| Government bonds | 347,546 | 398,381 | 401,161 | 319,287 | 164,153 | (155,134) |
| Local government bonds | 84,323 | 77,972 | 56,333 | 53,642 | 51,256 | (2,386) |
| Corporate bonds | 211,276 | 229,180 | 229,218 | 315,224 | 273,480 | (41,744) |
| Authority bonds | 82,231 | 97,329 | 119,664 | 189,221 | 197,171 | 7,950 |
| Bank debenture bonds | — | 9,647 | 4,668 | 12,643 | 9,384 | (3,259) |
| General corporate bonds | 129,045 | 122,203 | 104,885 | 113,358 | 66,924 | (46,434) |
| Stocks | 65,234 | 64,630 | 97,541 | 89,986 | 101,658 | 11,672 |
| Other securities | 373,185 | 433,540 | 408,871 | 621,236 | 572,999 | (48,237) |
| Foreign securities | 232,978 | 283,307 | 179,992 | 369,427 | 269,125 | (100,302) |
| Euroyen bonds | 35,006 | 29,260 | 35,964 | 30,998 | 38,993 | 7,995 |
| Dollar-dominated bonds | 96,519 | 225,839 | 114,356 | 251,741 | 230,125 | (21,616) |
| Euro-dominated bonds | 101,451 | 28,203 | 29,666 | 86,681 | — | (86,681) |
| REIT | 27,027 | 34,419 | 43,963 | 33,745 | 31,040 | (2,705) |
| Investment trusts | 108,590 | 111,822 | 180,369 | 213,286 | 267,719 | 54,433 |
| Hedging investment trust for cross-shareholdings etc. | 41,600 | 49,182 | 48,334 | 72,271 | 16,980 | (55,291) |
| Investment partnership | 4,588 | 3,991 | 4,545 | 4,777 | 5,115 | 338 |

② Net unrealized gains (losses) on securities

(Millions of yen)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 (b) | As of Mar. 31, 2015 | |
|--|---------------------|---------------------|---------------------|----------------------------|---------------------|---------|
| | | | | | (a) | (a)-(b) |
| Held-to-maturity debt securities | 594 | 474 | 503 | 542 | 590 | 48 |
| Available-for-sale securities | (12,831) | (11,765) | 9,498 | 2,407 | 27,695 | 25,288 |
| Stocks | (6,641) | (5,874) | 12,445 | 14,564 | 31,198 | 16,634 |
| Bonds | 10,858 | 2,577 | 2,467 | 1,763 | 1,125 | (638) |
| Government bonds | 9,154 | 47 | 147 | 179 | 35 | (144) |
| Local government bonds | 626 | 567 | 285 | 163 | 161 | (2) |
| Corporate bonds | 1,077 | 1,962 | 2,034 | 1,420 | 929 | (491) |
| Other securities | (17,048) | (8,468) | (5,414) | (13,920) | (4,628) | 9,292 |
| Foreign securities | (3,921) | 229 | 616 | (3,469) | (734) | 2,735 |
| Euroyen bonds | 99 | (140) | (35) | (1) | (6) | (5) |
| Dollar-dominated bonds | (1,724) | (144) | 166 | (3,520) | (727) | 2,793 |
| Euro-dominated bonds | (2,296) | 514 | 485 | 52 | — | (52) |
| REIT | 124 | (1,828) | 6,361 | (51) | 2,414 | 2,465 |
| Investment trusts | (13,248) | (6,855) | (12,519) | (10,656) | (6,515) | 4,141 |
| Hedging investment trust for cross-shareholdings etc. | (9,025) | (5,889) | (12,690) | (8,849) | (7,017) | 1,832 |
| Investment partnership | (3) | (13) | 127 | 257 | 206 | (51) |

(4) Assets under Management

Investment product sales were ¥278.1 billion.

① Investment products sales

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2011 | For the fiscal year ended Mar. 31, 2012 | For the fiscal year ended Mar. 31, 2013 | For the fiscal year ended Mar. 31, 2014 | For the fiscal year ended Mar. 31, 2015 | |
|-------------------------------------|---|---|---|---|---|---------|
| | | | | (b) | (a) | (a)-(b) |
| The Senshu Ikeda Bank | 169,062 | 169,677 | 214,759 | 222,194 | 231,584 | 9,390 |
| Investment trusts | 73,535 | 66,789 | 111,897 | 136,422 | 151,413 | 14,991 |
| Public bonds | 4,632 | 12,872 | 12,132 | 3,939 | 2,937 | (1,002) |
| Life insurance | 90,893 | 90,015 | 90,729 | 81,833 | 77,234 | (4,599) |
| Senshu Ikeda Tokai Tokyo Securities | | | | 20,421 | 46,533 | 26,112 |
| Total | 169,062 | 169,677 | 214,759 | 242,615 | 278,117 | 35,502 |

(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 Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 | As of Mar. 31, 2015 | |
|-------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------|
| | | | | (b) | (a) | (a)-(b) |
| The Senshu Ikeda Bank | 288,147 | 245,234 | 255,666 | 240,862 | 237,827 | (3,035) |
| Investment trusts | 216,892 | 184,860 | 198,822 | 191,032 | 204,260 | 13,228 |
| Public bonds | 71,254 | 60,373 | 56,843 | 49,830 | 33,566 | (16,264) |
| Senshu Ikeda Tokai Tokyo Securities | | | | 44,366 | 68,346 | 23,980 |
| Total | 288,147 | 245,234 | 255,666 | 285,229 | 306,173 | 20,944 |

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

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 as at the end of March 2015 including two business rehabilitation subsidiaries, decreased ¥1.5 billion from the end of March 2014 to ¥69.6 billion. As a result, NPL ratio as at the end of March 2015 declined 0.07% from the end of March 2014 to 1.88%.

(Millions of yen, %)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 | As of Mar. 31, 2015 | |
|------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------|
| | | | | (b) | (a) | (a)-(b) |
| Non-performing loans (A) | 63,009 | 64,742 | 65,833 | 50,817 | 56,306 | 5,489 |
| Total credits (B) | 3,567,761 | 3,573,021 | 3,598,629 | 3,614,439 | 3,679,782 | 65,343 |
| Non-performing loans ratio (A)/(B) | 1.76 | 1.81 | 1.82 | 1.40 | 1.53 | 0.13 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Mar. 31, 2011 | As of Mar. 31, 2012 | As of Mar. 31, 2013 | As of Mar. 31, 2014 | As of Mar. 31, 2015 | |
|------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------|
| | | | | (b) | (a) | (a)-(b) |
| Non-performing loans (A) | 63,009 | 64,742 | 86,151 | 71,185 | 69,644 | (1,541) |
| Total credits (B) | 3,567,761 | 3,573,021 | 3,632,385 | 3,646,684 | 3,703,861 | 57,177 |
| Non-performing loans ratio (A)/(B) | 1.76 | 1.81 | 2.37 | 1.95 | 1.88 | (0.07) |

4. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings still sustained as high as 10.09%, and is above the 4% level required of banks subject to domestic standards.

Consolidated capital ratio of Senshu Ikeda Bank also still sustained .

(1) Senshu Ikeda Holdings(domestic standard)

(Millions of yen, %)

| | As of Mar. 31, 2011 (Basel II) | As of Mar. 31, 2012 (Basel II) | As of Mar. 31, 2013 (Basel II) | As of Mar. 31, 2014 (Basel III) (b) | As of Mar. 31, 2015 (Basel III) | |
|-------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---|------------------------------------|---------|
| | | | | | (a) | (a)-(b) |
| Total capital ratio (%) | 10.80 | 10.92 | 10.39 | 10.49 | 10.09 | (0.40) |
| Total capital | 266,507 | 267,465 | 261,133 | 269,782 | 268,401 | (1,381) |
| Risk weighted assets | 2,467,413 | 2,447,561 | 2,511,308 | 2,571,273 | 2,657,817 | 140,544 |

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

(Millions of yen, %)

| | As of Mar. 31, 2011 (Basel II) | As of Mar. 31, 2012 (Basel II) | As of Mar. 31, 2013 (Basel II) | As of Mar. 31, 2014 (Basel III) (b) | As of Mar. 31, 2015 (Basel III) | |
|-------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---|------------------------------------|----------|
| | | | | | (a) | (a)-(b) |
| Total capital ratio (%) | 10.54 | 10.66 | 9.91 | 9.69 | 9.27 | (0.42) |
| Total capital | 257,481 | 258,413 | 247,422 | 247,822 | 244,865 | (2,957) |
| Risk weighted assets | 2,440,800 | 2,423,616 | 2,495,687 | 2,557,108 | 2,639,343 | (82,235) |

② Consolidated

(Millions of yen, %)

| | As of Mar. 31, 2011 (Basel II) | As of Mar. 31, 2012 (Basel II) | As of Mar. 31, 2013 (Basel II) | As of Mar. 31, 2014 (Basel III) (b) | As of Mar. 31, 2015 (Basel III) | |
|-------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---|------------------------------------|---------|
| | | | | | (a) | (a)-(b) |
| Total capital ratio (%) | 10.53 | 10.72 | 10.35 | 10.96 | 10.51 | (0.45) |
| Total capital | 259,973 | 262,608 | 261,329 | 283,626 | 280,062 | (3,564) |
| Risk weighted assets | 2,468,081 | 2,447,465 | 2,522,717 | 2,586,299 | 2,664,117 | 77,818 |

5. FY2015 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2015 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥110.0 billion, ordinary income is ¥22.0 billion, and net income attributable to Senshu Ikeda Holdings' shareholders is ¥18.0 billion.

Forecast cash dividends for FY2015: ¥15.00 per common stock, ¥70.00 per third-class preferred stock, and ¥29.51 per first series of seventh-class preferred stock

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2014 (Result) (d) | For the fiscal year ended Mar. 31, 2015 (Result) (c) | For the six months ended Sep. 30, 2015 (Forecast) | | For the fiscal year ended Mar. 31, 2016 (Forecast) | |
|--|--|---|---|---------|--|---------|
| | | | (b) | (b)-(d) | (a) | (a)-(c) |
| Ordinary revenue | 50,709 | 114,324 | 54,000 | 3,291 | 110,000 | (4,324) |
| Ordinary income | 9,667 | 21,342 | 10,000 | 333 | 22,000 | 658 |
| Net income attributable to Senshu Ikeda Holdings' shareholders | 8,099 | 17,584 | 8,500 | 401 | 18,000 | 416 |

【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2014 (Result) (d) | For the fiscal year ended Mar. 31, 2015 (Result) (c) | For the six months ended Sep. 30, 2015 (Forecast) | | For the fiscal year ended Mar. 31, 2016 (Forecast) | |
|-------------------|--|---|---|---------|--|---------|
| | | | (b) | (b)-(d) | (a) | (a)-(c) |
| Operating revenue | 5,867 | 6,133 | 5,900 | 33 | 6,200 | 67 |
| Operating income | 5,479 | 5,477 | 5,500 | 21 | 5,500 | 23 |
| Ordinary income | 5,451 | 5,425 | 5,500 | 49 | 5,500 | 75 |
| Net income | 5,436 | 5,410 | 5,500 | 64 | 5,500 | 90 |

② Cash dividends

| | For the six months ended Sep. 30, 2014 (Result) | For the fiscal year ended Mar. 31, 2015 (Projection) | For the six months ended Sep. 30, 2015 (Forecast) | For the fiscal year ended Mar. 31, 2016 (Forecast) |
|---|---|--|---|--|
| Common stock | — | ¥ 15.00 | — | ¥ 15.00 |
| Second-class preferred stock | — | ¥ 1,020 divided by 18.5 | | |
| Third-class preferred stock | — | ¥ 70.70 | — | ¥ 70.00 |
| First series of seventh-class preferred stock | | | — | ¥ 29.51 |

(Note) As second-class preferred stock was acquired and retired on April 7, 2015, dividends for the fiscal year ended Mar. 31, 2016 is not stated above.

As first series of seventh-class preferred stock was issued on April 7, 2015, dividends for the fiscal year ended Mar. 31, 2015 is not stated above.

③ Capital ratio

(%)

| | As of Sep. 30, 2014 (Result) | As of Mar. 31, 2015 (Preliminary figures) | As of Sep. 30, 2015 (Forecast) | As of Mar. 31, 2016 (Forecast) |
|-----------------------------|------------------------------|---|--------------------------------|--------------------------------|
| Capital ratio(Consolidated) | 10.60 | 10.09 | Latter half of 10 | Latter half of 10 |

④ ROE

(%)

| | For the six months ended Sep. 30, 2014 (Result) | For the fiscal year ended Mar. 31, 2015 (Result) | For the six months ended Sep. 30, 2015 (Forecast) | For the fiscal year ended Mar. 31, 2016 (Forecast) |
|--|---|--|---|--|
| | Shareholders' equity ROE (Net income attributable to Senshu Ikeda Holdings' shareholders basis) | 8.62 | 9.15 | First half of 8 |

(Note) Shareholders' equity basis after deduction of total accumulated other comprehensive income.

(2) The Senshu Ikeda Bank

① Financial forecasts

【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2014 (Result) | For the fiscal year ended Mar. 31, 2015 (Result) | For the six months ended Sep. 30, 2015 (Forecast) | | For the fiscal year ended Mar. 31, 2016 (Forecast) | |
|---|---|--|---|---------|--|---------|
| | (d) | (c) | (b) | (b)-(d) | (a) | (a)-(c) |
| Ordinary revenue | 44,339 | 99,739 | 47,000 | 2,661 | 95,000 | (4,739) |
| Ordinary income | 8,098 | 17,703 | 9,000 | 902 | 19,000 | 1,297 |
| Net income | 7,606 | 15,034 | 8,000 | 394 | 16,000 | 966 |
| Banking profit | 7,997 | 15,234 | 10,500 | 2,503 | 21,500 | 6,266 |
| Banking profit(before reversal of (provision for) general reserve for possible loan losses) | 8,444 | 15,234 | 10,500 | 2,056 | 21,500 | 6,266 |
| Core banking profit | 6,975 | 17,974 | 10,000 | 3,025 | 21,000 | 3,026 |
| Net credit costs | 864 | 1,365 | 2,000 | 1,136 | 4,000 | 2,635 |

② Capital ratio

(%)

| | As of Sep. 30, 2014 (Preliminary figures) | As of Mar. 31, 2015 (Preliminary figures) | As of Sep. 30, 2015 (Forecast) | As of Mar. 31, 2016 (Forecast) |
|---------------------------------|---|---|--------------------------------|--------------------------------|
| Capital ratio(Non-consolidated) | 9.81 | 9.27 | Approx. 10 | Approx. 10 |
| Capital ratio(Consolidated) | 11.08 | 10.51 | Approx. 11 | Approx. 11 |

II FY2014 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

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

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|---|---|---------|---|
| | (a) | (a)-(b) | (b) |
| 1 Consolidated gross profits | 67,964 | 1,448 | 66,516 |
| 2 Net interest income | 55,471 | 3,407 | 52,064 |
| 3 Net fees and commissions income | 15,807 | 1,696 | 14,111 |
| 4 Net other operation income | (3,313) | (3,653) | 340 |
| 5 General and administrative expenses (-) | 51,794 | (788) | 52,582 |
| 6 Net disposal of nonperforming loans (-) | 1,902 | (1,414) | 3,316 |
| 7 Provision for general reserve for possible loan losses (-) | — | 6,780 | (6,780) |
| 8 Written-off loans (-) | 4,720 | 736 | 3,984 |
| 9 Provision for specific reserve for possible loan losses (-) | — | (7,525) | 7,525 |
| 10 Provision for contingent losses (-) | (28) | (22) | (6) |
| 11 Gains (losses) on sales of non-performing loans (-) | 97 | (2) | 99 |
| 12 Recoveries of written off claims | 1,768 | 134 | 1,634 |
| 13 Reversal of reserve for possible loan losses | 1,350 | 1,350 | — |
| 14 Others (-) | 232 | 104 | 128 |
| 15 Net gains (losses) on equity securities | 3,300 | (1,995) | 5,295 |
| 16 Equity in earnings of affiliates | 40 | 11 | 29 |
| 17 Others | 3,733 | 2,124 | 1,609 |
| 18 Ordinary income | 21,342 | 3,791 | 17,551 |
| 19 Net extraordinary income (loss) | 1,548 | (553) | 2,101 |
| 20 Income before income taxes and minority interests | 22,890 | 3,237 | 19,653 |
| 21 Total income taxes (-) | 4,277 | 1,756 | 2,521 |
| 22 Income taxes-current (-) | 1,869 | 980 | 889 |
| 23 Income taxes-deferred (-) | 2,407 | 776 | 1,631 |
| 24 Net income before minority interests | 18,613 | 1,481 | 17,132 |
| 25 Minority interests(-) | 1,028 | 501 | 527 |
| 26 Net income | 17,584 | 980 | 16,604 |

Consolidated Statement of Comprehensive Income

(Millions of yen)

| | | | |
|--|--------|--------|---------|
| 23 Net income before minority interests | 18,613 | 1,481 | 17,132 |
| 26 Total other comprehensive income | 26,456 | 34,386 | (7,930) |
| 27 Net unrealized gain (loss) on available-for-sale securities | 21,258 | 29,189 | (7,931) |
| 28 Net unrealized gain (loss) on deferred hedges | 4 | 4 | 0 |
| 29 Remeasurements of defined benefit plans | 5,193 | 5,193 | — |
| 30 Comprehensive income | 45,069 | 35,868 | 9,201 |

(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 Mar. 31, 2015 | | As of Mar. 31, 2014 |
|---|---------------------|---------|---------------------|
| | (a) | (a)-(b) | (b) |
| Consolidated subsidiaries | 30 | — | 30 |
| Affiliated companies accounted for by the equity method | 3 | — | 3 |

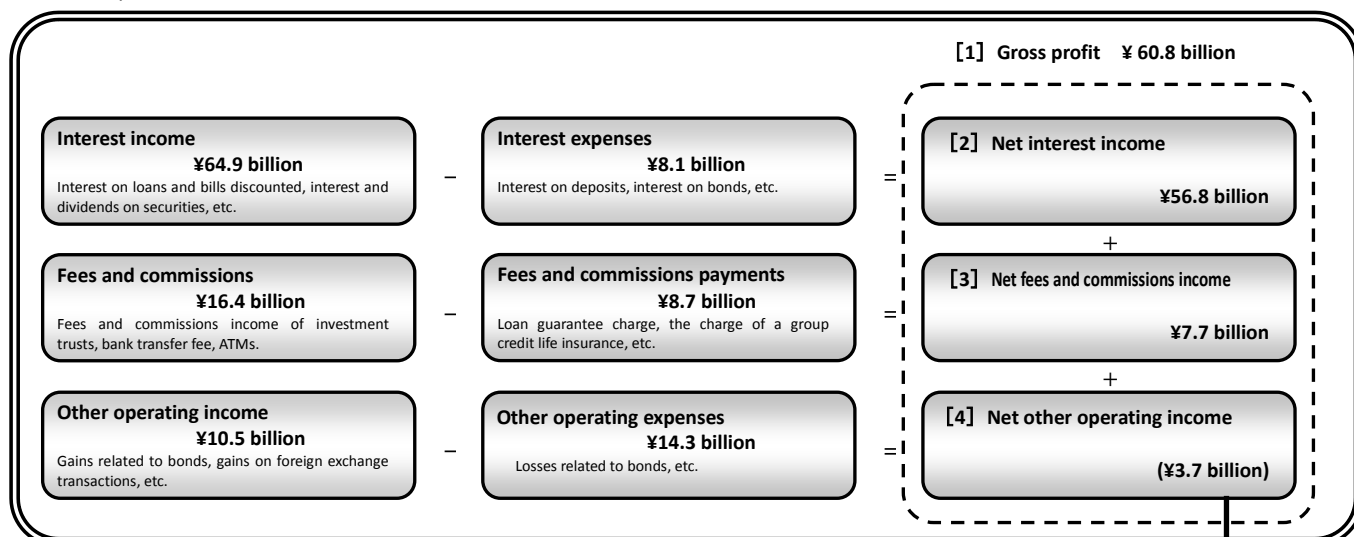
(2) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

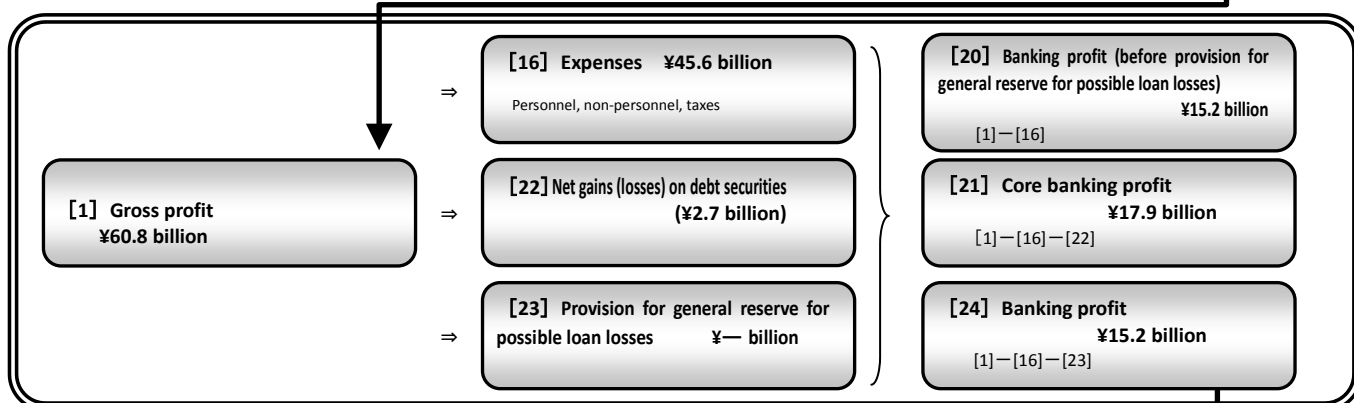
| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|--|---|---------|---|
| | (a) | (a)-(b) | (b) |
| 1 Gross profit | 60,844 | 1,475 | 59,369 |
| 2 Net interest income | 56,870 | 3,745 | 53,125 |
| 3 Net fees and commissions income | 7,750 | 1,753 | 5,997 |
| 4 Net other operation income | (3,776) | (4,022) | 246 |
| 5 Net gains (losses) on debt securities | (2,740) | (2,506) | (234) |
| 6 Domestic gross profit | 53,605 | (1,402) | 55,007 |
| 7 Net interest income | 51,862 | 3,084 | 48,778 |
| 8 Net fees and commissions income | 7,727 | 1,744 | 5,983 |
| 9 Net other operation income | (5,983) | (6,228) | 245 |
| 10 Net gains (losses) on debt securities | (6,071) | (6,364) | 293 |
| 11 International gross profit | 7,238 | 2,877 | 4,361 |
| 12 Net interest income | 5,007 | 661 | 4,346 |
| 13 Net fees and commissions income | 23 | 9 | 14 |
| 14 Net other operation income | 2,207 | 2,206 | 1 |
| 15 Net gains (losses) on debt securities | 3,330 | 3,858 | (528) |
| 16 Expenses (excluding non-recurring expenses) (-) | 45,610 | (737) | 46,347 |
| 17 Personnel expenses (-) | 22,095 | (465) | 22,560 |
| 18 Non-personnel expenses (-) | 21,154 | (544) | 21,698 |
| 19 Miscellaneous taxes (-) | 2,360 | 271 | 2,089 |
| 20 Banking profit (before provision for general reserve for possible loan losses) | 15,234 | 2,213 | 13,021 |
| 21 Core banking profit | 17,974 | 4,718 | 13,256 |
| 22 Net gains (losses) on debt securities | (2,740) | (2,506) | (234) |
| 23 Provision for general reserve for possible loan losses (-) ① | — | 5,067 | (5,067) |
| 24 Banking profit | 15,234 | (2,855) | 18,089 |
| 25 Net non-recurring gains (losses) | 2,469 | 7,040 | (4,571) |
| 26 Credit costs (-) ② | 1,365 | (5,589) | 6,954 |
| 27 Written-off loans (-) | 1,711 | 385 | 1,326 |
| 28 Provision for specific reserve for possible loan losses (-) | — | (6,211) | 6,211 |
| 29 Provision for contingent losses (-) | (28) | (22) | (6) |
| 30 Gains (losses) on sales of non-performing loans (-) | (16) | 4 | (20) |
| 31 Recoveries of written-off claims | 477 | (208) | 685 |
| 32 Reversal of reserve for possible loan losses | 56 | 56 | — |
| 33 Others (-) | 232 | 104 | 128 |
| 34 Net gains (losses) on equity securities | 3,352 | (1,994) | 5,346 |
| 35 Gain on sales of equity securities | 3,816 | (2,013) | 5,829 |
| 36 Loss on sales of equity securities (-) | 426 | (46) | 472 |
| 37 Loss on write-down of equity securities (-) | 37 | 27 | 10 |
| 38 Other non-recurring gains (losses) | 481 | 3,444 | (2,963) |
| 39 Ordinary income | 17,703 | 4,186 | 13,517 |
| 40 Net extraordinary income (loss) | (15) | (2,258) | 2,243 |
| 41 Income before income taxes | 17,687 | 1,927 | 15,760 |
| 42 Total income taxes (-) | 2,652 | 1,639 | 1,013 |
| 43 Income taxes-current (-) | 451 | 581 | (130) |
| 44 Income taxes-deferred (-) | 2,201 | 1,057 | 1,144 |
| 45 Net income | 15,034 | 288 | 14,746 |
| 46 Net credit costs ①+② | 1,365 | (522) | 1,887 |

(Reference) Structure of profits (For the fiscal year ended Mar. 31, 2015)

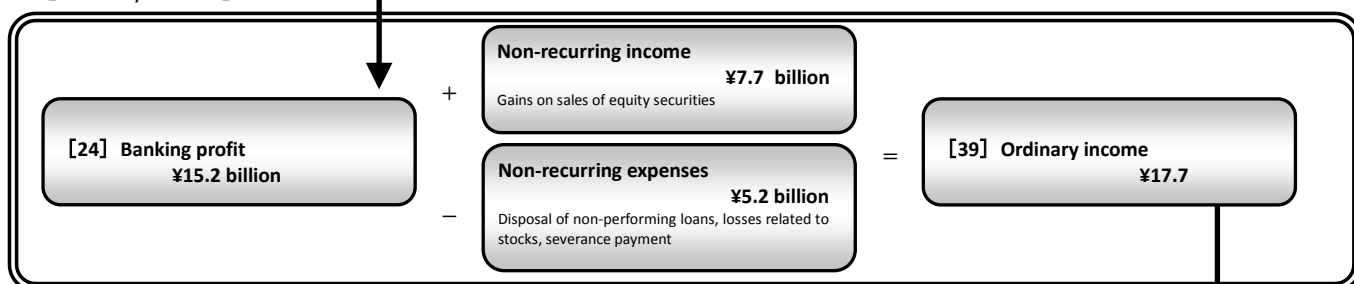
【Gross profit】



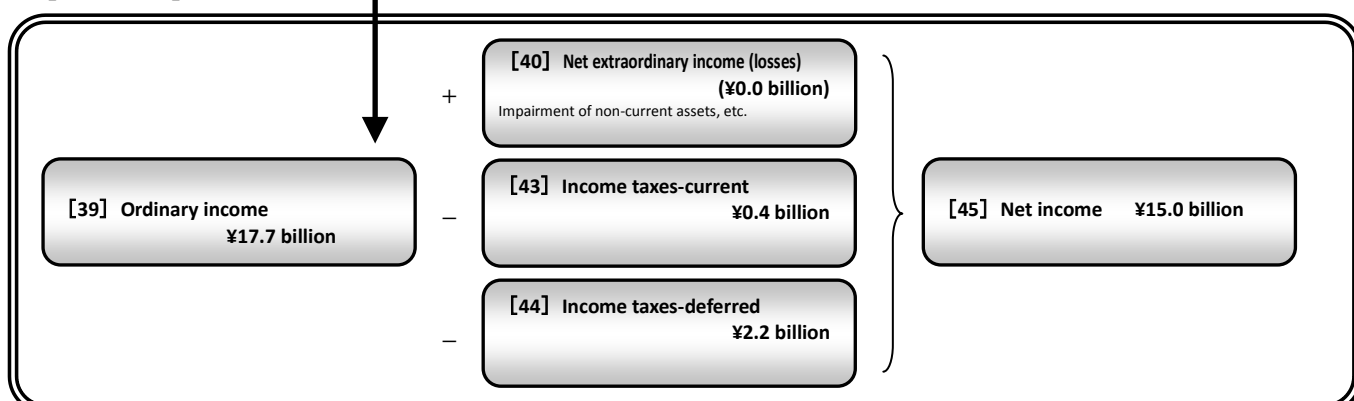
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|--|---|---------|---|
| | (a) | (a)-(b) | (b) |
| (1) Banking profit (before provision for general reserve for possible loan losses) | 15,234 | 2,213 | 13,021 |
| Per head (thousands of yen) | 5,850 | 1,061 | 4,789 |
| (2) Core banking profit | 17,974 | 4,718 | 13,256 |
| Per head (thousands of yen) | 6,902 | 2,027 | 4,875 |
| (3) Banking profit | 15,234 | (2,855) | 18,089 |
| Per head (thousands of yen) | 5,850 | (802) | 6,652 |

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

(%)

| | For the fiscal year ended Mar. 31, 2015 | | | | For the fiscal year ended Mar. 31, 2014 | |
|---|---|-------------------|--------------|-------------------|---|-------------------|
| | (a) | | (a)-(b) | | (b) | |
| | All business | Domestic business | All business | Domestic business | All business | Domestic business |
| (1) Average yield on interest earning assets (A) | 1.30 | 1.26 | 0.05 | 0.05 | 1.25 | 1.21 |
| (i) Average yield on loans and bills discounted (B) | 1.33 | 1.34 | (0.10) | (0.10) | 1.43 | 1.44 |
| (ii) Average yield on securities | 1.28 | 1.13 | 0.47 | 0.56 | 0.81 | 0.57 |
| (2) Average yield on interest bearing liabilities (C) | 1.05 | 1.06 | (0.07) | (0.05) | 1.12 | 1.11 |
| (i) Average yield on deposits and negotiable (including expenses) (D) | 1.09 | 1.05 | (0.05) | (0.05) | 1.14 | 1.10 |
| ① Average yield on deposits and negotiable | 0.12 | 0.11 | (0.01) | (0.02) | 0.13 | 0.13 |
| ② Expense ratio | 0.97 | 0.93 | (0.04) | (0.04) | 1.01 | 0.97 |
| (ii) Average yield on external liabilities | 0.49 | 0.54 | (0.37) | (0.42) | 0.86 | 0.96 |
| (3) Average interest rate spread (A) — (C) | 0.25 | 0.20 | 0.12 | 0.10 | 0.13 | 0.10 |
| (4) Difference between average yield on loans and deposits (B) — (D) | 0.24 | 0.29 | (0.05) | (0.05) | 0.29 | 0.34 |

4. ROE

The Senshu Ikeda Bank 【Non-consolidated】

(%)

| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|--|---|---------|---|
| | (a) | (a)-(b) | (b) |
| Banking profit (before provision for general reserve for possible loan losses) basis | 8.07 | 0.62 | 7.45 |
| Banking profit basis | 8.07 | (2.28) | 10.35 |
| Core banking profit basis | 9.53 | 1.94 | 7.59 |
| Net income basis | 7.97 | (0.47) | 8.44 |

5. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Directors and auditors | 29 | (1) | (2) | 30 | 31 |
| Employees | 2,498 | (88) | (110) | 2,586 | 2,608 |
| Total | 2,527 | (89) | (112) | 2,616 | 2,639 |

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 Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Branches | 134 | — | — | 134 | 134 |
| Sub-branches | 5 | — | — | 5 | 5 |
| Total | 139 | — | — | 139 | 139 |
| (Reference) ATMs | 218 | 1 | 1 | 217 | 217 |

6. Gains and Losses on Investment Securities

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|------------------------------------|---|---------|---|
| | (a) | (a)-(b) | (b) |
| Gains (losses) on debt securities | (2,740) | (2,506) | (234) |
| Gain on sales | 9,582 | 3,501 | 6,081 |
| Gain on redemption | — | — | — |
| Loss on sales (-) | 12,323 | 9,375 | 2,948 |
| Loss on redemption (-) | — | — | — |
| Loss on write-down (-) | — | (3,367) | 3,367 |
| Loss by investment partnership (-) | — | — | — |

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2015 | | For the fiscal year ended Mar. 31, 2014 |
|-------------------------------------|---|---------|---|
| | (a) | (a)-(b) | (b) |
| Gains (losses) on equity securities | 3,352 | (1,994) | 5,346 |
| Gain on sales | 3,816 | (2,013) | 5,829 |
| Loss on sales (-) | 426 | (46) | 472 |
| Loss on write-down (-) | 37 | 27 | 10 |

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 Mar. 31, 2015 | | | | | As of Sep. 30, 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 | 25,071 | 73 | 73 | — | 24,997 | 25,048 | 50 | 50 | — |
| Local government bonds | — | — | — | — | — | — | — | — | — | — |
| Corporate bonds | 31,307 | 31,390 | 83 | 83 | — | 35,206 | 35,341 | 134 | 134 | — |
| Other | 27,000 | 27,434 | 434 | 436 | 2 | 26,000 | 26,328 | 328 | 361 | 33 |
| Total | 83,305 | 83,895 | 590 | 592 | 2 | 86,204 | 86,717 | 512 | 545 | 33 |

| As of Mar. 31, 2014 | | | | |
|---------------------|------------|------------|----------------------|-----------------|
| Carrying value | Fair value | Difference | Unrealized gain/loss | |
| | | | Unrealized gain | Unrealized loss |
| 24,997 | 25,024 | 26 | 26 | — |
| — | — | — | — | — |
| 45,406 | 45,601 | 195 | 200 | 5 |
| 18,000 | 18,321 | 321 | 321 | — |
| 88,403 | 88,946 | 542 | 548 | 5 |

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

(Millions of yen)

| | As of Mar. 31, 2015 | | | | | As of Sep. 30, 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 | 42,243 | 73,441 | 31,198 | 31,778 | 580 | 47,165 | 71,489 | 24,324 | 25,753 | 1,429 |
| Bonds | 431,460 | 432,586 | 1,125 | 1,238 | 112 | 606,949 | 608,892 | 1,943 | 1,978 | 35 |
| Government bonds | 139,120 | 139,155 | 35 | 35 | — | 286,502 | 286,886 | 384 | 385 | 1 |
| Local government bonds | 51,095 | 51,256 | 161 | 174 | 13 | 58,926 | 59,101 | 175 | 180 | 5 |
| Corporate bonds | 241,243 | 242,173 | 929 | 1,029 | 99 | 261,520 | 262,904 | 1,383 | 1,412 | 28 |
| Other | 547,189 | 542,560 | (4,628) | 5,855 | 10,484 | 617,860 | 605,990 | (11,870) | 3,752 | 15,622 |
| Total | 1,020,893 | 1,048,588 | 27,695 | 38,873 | 11,178 | 1,271,976 | 1,286,373 | 14,396 | 31,484 | 17,088 |

| As of Mar. 31, 2014 | | | | |
|---------------------|----------------|------------|----------------------|-----------------|
| Acquisition cost | Carrying value | Difference | Unrealized gain/loss | |
| | | | Unrealized gain | Unrealized loss |
| 47,729 | 62,294 | 14,564 | 16,912 | 2,348 |
| 615,986 | 617,750 | 1,763 | 1,880 | 117 |
| 294,110 | 294,290 | 179 | 194 | 14 |
| 53,478 | 53,642 | 163 | 173 | 9 |
| 268,398 | 269,818 | 1,420 | 1,512 | 92 |
| 614,151 | 600,230 | (13,920) | 2,297 | 16,217 |
| 1,277,868 | 1,280,275 | 2,407 | 21,090 | 18,683 |

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

| | As of Mar. 31, 2015 (Preliminary figures) | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|--|----------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Total capital ratio (%) | 10.09 | (0.51) | (0.40) | 10.60 | 10.49 |
| Total capital(A)-(B) | 268,401 | (10,734) | (1,381) | 279,135 | 269,782 |
| Core capital (A) | 275,747 | (4,545) | 4,680 | 280,292 | 271,067 |
| Common stock, internal reserves, etc. | 153,292 | 4,208 | 13,098 | 149,084 | 140,194 |
| General reserve for possible loan losses | 14,711 | (1,799) | (1,453) | 16,510 | 16,164 |
| Qualified previous noncumulative perpetual preferred stock | 40,000 | — | — | 40,000 | 40,000 |
| Qualified previous capital raising instruments | 65,224 | (7,247) | (7,247) | 72,471 | 72,471 |
| Deduction (B) | 7,346 | 6,189 | 6,061 | 1,157 | 1,285 |
| Risk weighted assets | 2,657,817 | 24,473 | 86,544 | 2,633,344 | 2,571,273 |
| Required capital | 106,312 | 979 | 3,462 | 105,333 | 102,850 |

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

| | As of Mar. 31, 2015 (Preliminary figures) | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|--|----------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Total capital ratio (%) | 9.27 | (0.54) | (0.42) | 9.81 | 9.69 |
| Total capital(A)-(B) | 244,865 | (11,510) | (2,957) | 256,375 | 247,822 |
| Core capital (A) | 250,192 | (6,580) | 1,941 | 256,772 | 248,251 |
| Common stock, internal reserves, etc. | 177,751 | 1,928 | 10,000 | 175,823 | 167,751 |
| General reserve for possible loan losses | 5,402 | (1,057) | (610) | 6,459 | 6,012 |
| Qualified previous noncumulative perpetual preferred stock | — | — | — | — | — |
| Qualified previous capital raising instruments | 67,039 | (7,449) | (7,449) | 74,488 | 74,488 |
| Deduction (B) | 5,327 | 4,931 | 4,898 | 396 | 429 |
| Risk weighted assets | 2,639,343 | 25,959 | 82,235 | 2,613,384 | 2,557,108 |
| Required capital | 105,573 | 1,038 | 3,289 | 104,535 | 102,284 |

② Consolidated

(Millions of yen)

| | As of Mar. 31, 2015 (Preliminary figures) | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|--|----------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Total capital ratio (%) | 10.51 | (0.57) | (0.45) | 11.08 | 10.96 |
| Total capital(A)-(B) | 280,062 | (12,431) | (3,564) | 292,493 | 283,626 |
| Core capital (A) | 286,016 | (6,874) | 1,961 | 292,890 | 284,055 |
| Common stock, internal reserves, etc. | 187,216 | 3,946 | 12,490 | 183,270 | 174,726 |
| General reserve for possible loan losses | 14,711 | (1,799) | (1,453) | 16,510 | 16,164 |
| Qualified previous noncumulative perpetual preferred stock | — | — | — | — | — |
| Qualified previous capital raising instruments | 82,796 | (9,200) | (9,200) | 91,996 | 91,996 |
| Deduction (B) | 5,953 | 5,557 | 5,524 | 396 | 429 |
| Risk weighted assets | 2,664,117 | 25,193 | 77,818 | 2,638,924 | 2,586,299 |
| Required capital | 106,564 | 1,008 | 3,113 | 105,556 | 103,451 |

III Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|-------------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 2,494 | (1,767) | (705) | 4,261 | 3,199 |
| Delinquent loans | 42,300 | 302 | (695) | 41,998 | 42,995 |
| Loans past due three months or more | — | (119) | — | 119 | — |
| Restructured loans | 11,192 | 402 | 6,928 | 10,790 | 4,264 |
| Total | 55,988 | (1,181) | 5,529 | 57,169 | 50,459 |

(Note) Amount of partial direct write-off

| | | | |
|--|--------------------|------------------|--------------------|
| As of Mar. 31, 2015: Loans to bankrupt borrowers | 14,436 million yen | Delinquent loans | 44,835 million yen |
| As of Sep. 30, 2014: Loans to bankrupt borrowers | 14,491 million yen | Delinquent loans | 44,858 million yen |
| As of Mar. 31, 2014: Loans to bankrupt borrowers | 14,762 million yen | Delinquent loans | 43,747 million yen |

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,656,051 | 45,919 | 71,224 | 3,610,132 | 3,584,827 |

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | | | | | |
| Loans to bankrupt borrowers | 0.06 | (0.05) | (0.02) | 0.11 | 0.08 |
| Delinquent loans | 1.15 | (0.01) | (0.04) | 1.16 | 1.19 |
| Loans past due three months or more | — | (0.00) | — | 0.00 | — |
| Restructured loans | 0.30 | 0.01 | 0.19 | 0.29 | 0.11 |
| Total | 1.53 | (0.05) | 0.13 | 1.58 | 1.40 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|-------------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 2,636 | (1,625) | (563) | 4,261 | 3,199 |
| Delinquent loans | 53,151 | (1,689) | (7,769) | 54,840 | 60,920 |
| Loans past due three months or more | — | (119) | — | 119 | — |
| Restructured loans | 13,538 | 367 | 6,832 | 13,171 | 6,706 |
| Total | 69,326 | (3,066) | (1,501) | 72,392 | 70,827 |

(Note) Amount of partial direct write-off

| | | | |
|--|--------------------|------------------|--------------------|
| As of Mar. 31, 2015: Loans to bankrupt borrowers | 17,297 million yen | Delinquent loans | 45,394 million yen |
| As of Sep. 30, 2014: Loans to bankrupt borrowers | 14,491 million yen | Delinquent loans | 48,286 million yen |
| As of Mar. 31, 2014: Loans to bankrupt borrowers | 14,762 million yen | Delinquent loans | 44,005 million yen |

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,680,130 | 44,085 | 63,059 | 3,636,045 | 3,617,071 |

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | | | | | |
| Loans to bankrupt borrowers | 0.07 | (0.04) | (0.01) | 0.11 | 0.08 |
| Delinquent loans | 1.44 | (0.06) | (0.24) | 1.50 | 1.68 |
| Loans past due three months or more | — | (0.00) | — | 0.00 | — |
| Restructured loans | 0.36 | 0.00 | 0.18 | 0.36 | 0.18 |
| Total | 1.88 | (0.11) | (0.07) | 1.99 | 1.95 |

② Consolidated

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|-------------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 3,522 | (1,778) | (478) | 5,300 | 4,000 |
| Delinquent loans | 54,195 | (2,013) | (7,978) | 56,208 | 62,173 |
| Loans past due three months or more | — | (119) | — | 119 | — |
| Restructured loans | 13,538 | 367 | 6,832 | 13,171 | 6,706 |
| Total | 71,255 | (3,544) | (1,626) | 74,799 | 72,881 |

(Note) Amount of partial direct written-off

| | | | |
|--|--------------------|------------------|--------------------|
| As of Mar. 31, 2015: Loans to bankrupt borrowers | 18,266 million yen | Delinquent loans | 46,747 million yen |
| As of Sep. 30, 2014: Loans to bankrupt borrowers | 15,801 million yen | Delinquent loans | 49,248 million yen |
| As of Mar. 31, 2014: Loans to bankrupt borrowers | 15,940 million yen | Delinquent loans | 46,040 million yen |

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,672,521 | 44,111 | 63,192 | 3,628,410 | 3,609,329 |

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | | | | | |
| Loans to bankrupt borrowers | 0.09 | (0.05) | (0.02) | 0.14 | 0.11 |
| Delinquent loans | 1.47 | (0.07) | (0.25) | 1.54 | 1.72 |
| Loans past due three months or more | — | (0.00) | — | 0.00 | — |
| Restructured loans | 0.36 | — | 0.18 | 0.36 | 0.18 |
| Total | 1.94 | (0.12) | (0.07) | 2.06 | 2.01 |

- (Notes)
- 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.
 - 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").
 - 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.
 - 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."
 - 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 Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 16,198 | (990) | (1,990) | 17,188 | 18,188 |
| General reserve for possible loan losses | 5,402 | (1,057) | (610) | 6,459 | 6,012 |
| Specific reserve for possible loan losses | 10,796 | 68 | (1,380) | 10,728 | 12,176 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 26,232 | (1,547) | (5,818) | 27,779 | 32,050 |
| General reserve for possible loan losses | 10,507 | (1,199) | (348) | 11,706 | 10,855 |
| Specific reserve for possible loan losses | 15,725 | (347) | (5,469) | 16,072 | 21,194 |

② Consolidated

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 31,907 | (2,401) | (7,017) | 34,308 | 38,924 |
| General reserve for possible loan losses | 14,711 | (1,799) | (1,453) | 16,510 | 16,164 |
| Specific reserve for possible loan losses | 17,196 | (601) | (5,563) | 17,797 | 22,759 |

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 28.93 | (1.13) | (7.11) | 30.06 | 36.04 |

(Reference)

Including two business rehabilitation subsidiaries

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 37.83 | (0.54) | (7.42) | 38.37 | 45.25 |

② Consolidated

(%)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 44.77 | (1.09) | (8.63) | 45.86 | 53.40 |

(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 Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|--------------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Bankruptcy and quasi-bankrupt credit | 6,437 | (2,053) | (1,827) | 8,490 | 8,264 |
| Doubtful credit | 38,676 | 562 | 387 | 38,114 | 38,289 |
| Substandard credit | 11,192 | 283 | 6,928 | 10,909 | 4,264 |
| Subtotal (A) | 56,306 | (1,207) | 5,489 | 57,513 | 50,817 |
| Normal credit | 3,623,475 | 44,135 | 59,854 | 3,579,340 | 3,563,621 |
| Total(B) | 3,679,782 | 42,928 | 65,343 | 3,636,854 | 3,614,439 |

| | | | | | |
|------------------------------------|------|--------|------|------|------|
| Non-performing loans ratio (A)/(B) | 1.53 | (0.05) | 0.13 | 1.58 | 1.40 |
|------------------------------------|------|--------|------|------|------|

| | | | | | |
|--------------------------|--------|-------|-----|--------|--------|
| Partial direct write-off | 59,614 | (111) | 719 | 59,725 | 58,895 |
|--------------------------|--------|-------|-----|--------|--------|

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|--------------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Bankruptcy and quasi-bankrupt credit | 7,136 | (2,129) | (1,904) | 9,265 | 9,040 |
| Doubtful credit | 48,969 | (1,211) | (6,469) | 50,180 | 55,438 |
| Substandard credit | 13,538 | 248 | 6,832 | 13,290 | 6,706 |
| Subtotal (A) | 69,644 | (3,092) | (1,541) | 72,736 | 71,185 |
| Normal credit | 3,634,217 | 44,185 | 58,719 | 3,590,032 | 3,575,498 |
| Total(B) | 3,703,861 | 41,092 | 57,177 | 3,662,769 | 3,646,684 |

| | | | | | |
|------------------------------------|------|--------|--------|------|------|
| Non-performing loans ratio (A)/(B) | 1.88 | (0.10) | (0.07) | 1.98 | 1.95 |
|------------------------------------|------|--------|--------|------|------|

| | | | | | |
|--------------------------|--------|-------|-------|--------|--------|
| Partial direct write-off | 63,035 | (118) | 3,883 | 63,153 | 59,152 |
|--------------------------|--------|-------|-------|--------|--------|

(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 Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Coverage amount (C) | 50,842 | (2,024) | 4,376 | 52,866 | 46,466 |
| Reserve for possible loan losses | 13,250 | 277 | (282) | 12,973 | 13,532 |
| Collateral and guarantees | 37,591 | (2,302) | 4,657 | 39,893 | 32,934 |

| | | | | | |
|-----------------------|-------|--------|--------|-------|-------|
| Coverage ratio(C)/(A) | 90.29 | (1.62) | (1.14) | 91.91 | 91.43 |
|-----------------------|-------|--------|--------|-------|-------|

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2015)

(Millions of yen, %)

| | Credit amount | Coverage amount | | Coverage ratio |
|--------------------------------------|---------------|----------------------------------|---------------------------|----------------|
| | | Reserve for possible loan losses | Collateral and guarantees | |
| Bankruptcy and quasi-bankrupt credit | 6,437 | 6,437 | 700 | 100.00 |
| Doubtful credit | 38,676 | 35,394 | 9,951 | 91.51 |
| Substandard credit | 11,192 | 9,010 | 2,599 | 80.50 |
| Total | 56,306 | 50,842 | 13,250 | 90.29 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|----------------------------------|---------------------|---------|---------|---------------------|---------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Coverage amount (C) | 60,968 | (3,246) | (2,032) | 64,214 | 63,000 |
| Reserve for possible loan losses | 18,887 | (254) | (4,525) | 19,141 | 23,412 |
| Collateral and guarantees | 42,081 | (2,992) | 2,494 | 45,073 | 39,587 |

| | | | | | |
|------------------------|-------|--------|--------|-------|-------|
| Coverage Ratio (C)/(A) | 87.54 | (0.74) | (0.96) | 88.28 | 88.50 |
|------------------------|-------|--------|--------|-------|-------|

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2015)

(Millions of yen, %)

| | Credit amount | Coverage amount | | Coverage ratio |
|--------------------------------------|---------------|----------------------------------|---------------------------|----------------|
| | | Reserve for possible loan losses | Collateral and guarantees | |
| Bankruptcy and quasi-bankrupt credit | 7,136 | 7,136 | 909 | 100.00 |
| Doubtful credit | 48,969 | 43,629 | 14,670 | 89.09 |
| Substandard credit | 13,538 | 10,202 | 3,307 | 75.36 |
| Total | 69,644 | 60,968 | 18,887 | 87.54 |

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| | As of Mar. 31, 2015 | | | As of Sep. 30, 2014 | As of Mar. 31, 2014 |
|---|------------------------|---------|----------|------------------------|------------------------|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Domestic (excluding JOM account) | 3,656,051 | 45,919 | 71,224 | 3,610,132 | 3,584,827 |
| Manufacturing | 341,673 | (1,206) | 947 | 342,879 | 340,726 |
| Agriculture and forestry | 961 | (115) | (407) | 1,076 | 1,368 |
| Fishery | 93 | 44 | (6) | 49 | 99 |
| Mining, quarrying and gravel extraction | 220 | 30 | (14) | 190 | 234 |
| Construction | 80,890 | 3,743 | 3,040 | 77,147 | 77,850 |
| Electricity, gas, heat and water supply | 14,759 | 1,513 | 2,997 | 13,246 | 11,762 |
| Information and communication | 15,281 | 351 | 648 | 14,930 | 14,633 |
| Transportation and postal activities | 82,569 | 6,851 | 8,449 | 75,718 | 74,120 |
| Wholesale and retail trade | 248,249 | 4,672 | 18,844 | 243,577 | 229,405 |
| Finance and insurance activities | 168,865 | (893) | 5,598 | 169,758 | 163,267 |
| Real estate and rental activities | 511,234 | 14,722 | 33,192 | 496,512 | 478,042 |
| Academic research, professional and technical services | 10,480 | 414 | 998 | 10,066 | 9,482 |
| Accommodation and food service activities | 21,973 | 681 | 629 | 21,292 | 21,344 |
| Life related services and entertainment | 12,598 | 342 | (11) | 12,256 | 12,609 |
| Education and study support activities | 7,580 | 375 | (9) | 7,205 | 7,589 |
| Medical and welfare | 45,416 | 6,421 | 9,292 | 38,995 | 36,124 |
| Other services | 69,047 | 5,708 | 7,329 | 63,339 | 61,718 |
| Local governments | 227,548 | 1,105 | (11,364) | 226,443 | 238,912 |
| Others | 1,796,602 | 1,159 | (8,932) | 1,795,443 | 1,805,534 |

