

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2015	—	0.00	—	15.00	15.00
Fiscal Year ended March 31, 2016	—	7.50	—		
Fiscal Year ending March 31, 2016 (Forecasts)				7.50	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, 2016 (April 1, 2015—March 31, 2016)

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	110,000	(3.7)	22,000	3.0	18,000	2.3	60.38

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, 2016 : 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, 2015 281,008,632shares

As of March 31, 2015 238,458,632shares

(b) Number of treasury shares

As of December 31, 2015 239,000shares

As of March 31, 2015 438,304shares

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

Nine months ended December 31, 2015 275,985,138 shares

Nine months ended December 31, 2014 237,603,144 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:

(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, 2015	—	—	—	70.70	70.70
Fiscal Year ending March 31, 2016	—	35.00	—		
Fiscal Year ending March 31, 2016 (Forecasts)				35.00	70.00

(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, 2015					
Fiscal Year ending March 31, 2016	—	14.51	—		
Fiscal Year ending March 31, 2016 (Forecasts)				15.00	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, 2015.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2015	As of December 31, 2015
Assets		
Cash and due from banks	544,513	512,216
Call loans and bills bought	616	736
Monetary claims bought	87	126
Trading account securities	177	220
Money held in trust	27,000	27,008
Securities	1,139,284	1,026,915
Loans and bills discounted	3,672,521	3,701,651
Foreign exchange assets	6,321	6,575
Other assets	65,835	53,585
Tangible fixed assets	37,276	36,540
Intangible fixed assets	7,470	6,222
Net defined benefit assets	16,014	17,247
Deferred tax assets	17,224	16,180
Customers' liabilities for acceptances and guarantees	17,098	16,041
Reserve for possible loan losses	(31,907)	(30,080)
Total assets	5,519,533	5,391,187
Liabilities		
Deposits	4,737,122	4,728,488
Negotiable certificates of deposit	1,543	—
Payables under securities lending transactions	251,176	204,243
Borrowed money	159,198	92,029
Foreign exchange liabilities	538	236
Corporate bonds and notes	70,000	55,000
Other liabilities	45,123	37,379
Provision for employees' bonuses	1,682	875
Net defined benefit liability	137	136
Accrued retirement benefits for directors and corporate auditors	39	39
Reserve for reimbursement of deposits	409	424
Reserve for point services	199	220
Reserve for contingent losses	351	313
Reserve under special laws	1	0
Deferred tax liabilities	121	102
Acceptances and guarantees	17,098	16,041
Total liabilities	5,284,745	5,135,531
Net Assets		
Capital stock	79,811	102,999
Capital surplus	59,197	57,361
Retained earnings	60,155	65,107
Treasury stock	(253)	(138)
Total shareholders' equity	198,910	225,329
Net unrealized gain (loss) on available-for-sale securities	21,101	16,627
Net unrealized gain (loss) on deferred hedges	5	(161)
Remeasurements of defined benefit plans	6,214	5,639
Total accumulated other comprehensive income	27,321	22,106
Stock subscription rights	69	84
Non-controlling interests	8,485	8,136
Total net assets	234,788	255,655
Total liabilities and net assets	5,519,533	5,391,187

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

Consolidated Statements of Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2014	For the Nine months ended December 31, 2015
Ordinary revenue	80,227	81,223
Interest income	45,494	44,735
Interest on loans and bills discounted	36,428	34,373
Interest and dividends on securities	8,729	9,850
Fees and commissions	16,216	15,240
Other ordinary income	6,781	6,386
Other income	11,733	14,860
Ordinary expenses	65,202	65,569
Interest expenses	6,324	5,932
Interest on deposits	4,369	3,546
Fees and commissions payments	4,174	4,243
Other ordinary expenses	6,038	8,198
General and administrative expenses	39,509	37,435
Other expenses	9,154	9,759
Ordinary income	15,024	15,653
Extraordinary income	0	—
Gain on disposal of non-current assets	0	—
Extraordinary loss	104	299
Loss on disposal of non-current assets	68	80
Impairment loss	36	218
Loss on changes in equity interest	0	—
Other loss	—	0
Income before income taxes	14,920	15,353
Income taxes - current	1,453	562
Income taxes - deferred	425	1,619
Total income taxes	1,879	2,181
Profit	13,041	13,172
Profit attributable to non-controlling interests	527	113
Profit attributable to owners of the parent	12,513	13,058

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2014	For the Nine months ended December 31, 2015
Profit	13,041	13,172
Other comprehensive income	18,096	(5,215)
Net unrealized gain (loss) on available-for-sale securities	17,838	(4,474)
Net unrealized gain (loss) on deferred hedges	4	(167)
Remeasurements of defined benefit plans	253	(574)
Comprehensive income	31,138	7,956
Comprehensive income attributable to		
Owners of the parent	30,601	7,843
Non-controlling interests	536	113

**Selected Financial Information
for the Third Quarter of FY2015
(Nine months ended December 31, 2015)**

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

(1) Senshu Ikeda Holdings 【 Consolidated】

(Millions of yen)

	For the nine months ended Dec. 31,2014 (a)	For the nine months ended Dec. 31,2015	
		(b)	(b)-(a)
1 Ordinary revenue	80,227	81,223	996
2 Ordinary expenses	65,202	65,569	367
3 Ordinary income	15,024	15,653	629
4 Income before income taxes and non-controlling interests	14,920	15,353	433
5 Profit attributable to owners of the parent	12,513	13,058	545
6 Comprehensive income	31,138	7,956	(23,182)
7 Net credit costs	627	1,729	1,102

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

Core gross profit increased by ¥1,860 million year-on-year to ¥46,956 million. This was due to decrease in net interest income by ¥600 million, decrease in net fees and commissions income by ¥643 million, and increase in net other operation income (excluding net gains/losses on debt securities).

Core banking profit increased by ¥2,865 million year-on-year to ¥13,065 million by reduction of expenses. Net credit costs increased by ¥150 million year-on-year to ¥637 million. Net gains on equity securities increased by ¥5,948 million year-on-year to ¥6,187 million.

Ordinary income increased by ¥1,838 million year-on-year to ¥13,450 million, and net income increased by ¥961 million year-on-year to ¥11,852 million.

(Millions of yen)

	For the nine months ended Dec. 31,2014 (a)	For the nine months ended Dec. 31,2015	
		(b)	(b)-(a)
1 Gross profit	46,137	42,332	(3,805)
2 (Core gross profit)	45,096	46,956	1,860
3 Net interest income	39,842	39,242	(600)
4 Net fees and commissions income	5,971	5,328	(643)
5 Net other operation income	323	(2,238)	(2,561)
6 (Net gains (losses) on debt securities)	1,041	(4,624)	(5,665)
7 Expenses(excluding non-recurring expenses)(-)	34,895	33,891	(1,004)
8 Personnel expenses (-)	16,749	17,018	269
9 Non-personnel expenses (-)	16,307	14,897	(1,410)
10 Banking profit (before provision for general reserve for possible loan losses)	11,242	8,441	(2,801)
11 Core banking profit	10,200	13,065	2,865
12 Net gains (losses) on debt securities	1,041	(4,624)	(5,665)
13 Reversal of general reserve for possible loan losses(-) ①	—	—	—
14 Banking profit	11,242	8,441	(2,801)
15 Net non-recurring gains (loss)	370	5,009	4,639
16 Disposal of non-performing loans ②	487	637	150
17 Net gains (losses) on equity securities	239	6,187	5,948
18 Ordinary income	11,612	13,450	1,838
19 Net extraordinary income (loss)	(81)	(278)	(197)
20 Income before income taxes	11,531	13,171	1,640
21 Total income taxes (-)	640	1,319	679
22 Income taxes-current (-)	278	(166)	(444)
23 Income taxes-deferred (-)	361	1,485	1,124
24 Net income	10,891	11,852	961
25 Net credit costs ①+②	487	637	150

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

Disclosed figures (a)			(a) - For the nine months ended Dec. 31, 2014	(Millions of yen)			
Core gross profit	46,956	1,860					
Net interest income	39,242	(600)	Net interest income a 39,242				
Interest income on loans and deposits	30,461	(1,145)	Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings b 481				
Other	8,781	546	Net gains (losses) from cancellation of hedging investment trust for portfolio investment c 593				
Substantial net interest income (a-b-c)			38,167				
Net fees and commissions income	5,328	(643)					
Net other operation income	2,385	3,102	Net other operation income d 2,385				
Expenses (-)	33,891	(1,004)	Bond futures e 1,535				
Substantial net other operation income (d-e)			849				
Core banking profit	13,065	2,865	Net gains (losses) on debt securities (f-g+h) (4,624)				
Net gains (losses) on debt securities	(4,624)	(5,665)	(Breakdown)				
Banking profit (before provision for general reserve for possible loan losses)	8,441	(2,801)	Except for bond futures f 1,283				
Net gains (losses) on equity securities	6,187	5,948	Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings g (4,565)				
Others	(1,178)	(1,309)	Net gains (losses) from cancellation of hedging investment trust for portfolio investment h (1,341)				
Ordinary income	13,450	1,838	(Net gains (losses) from cross-shareholdings)				
Net extraordinary income (loss)	(278)	(197)	Net gains (losses) on equity securities i 6,187				
Income taxes	1,319	679	Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings b 481				
Net income	11,852	961	Net gains (losses) from sales of hedging investment trust for cross-shareholdings g (4,565)				
			Total (i+b+g) 2,102				
Substantial figures (b)		(b)-(a)	(b) - For the nine months ended Dec. 31, 2014				
Core gross profit	44,346	(2,610)	(2,868)				
Net interest income	38,167	(1,075)	(2,246)				
Interest income on loans and deposits	30,461	-	(1,145)				
Other	7,706	(1,075)	(1,100)				
Net fees and commissions income	5,328	-	(643)				
Net other operation income	849	(1,536)	20				
Expenses (-)	33,891	-	(1,004)				
Core banking profit	10,454	(2,611)	(1,864)				
Net gains (losses) on debt securities	2,070	6,694	2,112				
Banking profit (before provision for general reserve for possible loan losses)	12,525	4,084	250				
Net gains (losses) on equity securities	2,102	(4,085)	2,896				
Others	(1,178)	-	(1,309)				
Ordinary income	13,450	-	1,838				
Net extraordinary income (loss)	(278)	-	(197)				
Income taxes	1,319	-	679				
Net income	11,852	-	961				

(3) Senshu Ikeda Tokai Tokyo Securities 【 Non-consolidated】

(Millions of yen)

	For the nine months ended Dec. 31, 2014 (a)	For the nine months ended Dec. 31, 2015 (b)	(b)-(a)
1 Net operating income	1,469	1,637	168
2 Administrative expenses	1,039	1,235	196
3 Operating income	430	402	(28)
4 Income before income taxes	429	393	(36)
5 Net income	271	257	(14)

(4) ROE

Senshu Ikeda Holdings 【 Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2014	For the nine months ended Dec. 31, 2014 (a)	For the fiscal year ended Mar. 31, 2015 (b)	For the nine months ended Dec. 31, 2015 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	11.10	10.44	11.91	9.60	(0.84)	(2.31)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.38	8.76	9.15	8.17	(0.59)	(0.98)

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

(%)

	For the fiscal year ended Mar. 31, 2014	For the nine months ended Dec. 31, 2014 (a)	For the fiscal year ended Mar. 31, 2015 (b)	For the nine months ended Dec. 31, 2015 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	10.84	9.92	11.10	8.60	(1.32)	(2.50)
ROE (Profit attributable to owners of the parent basis)	9.15	8.32	8.52	7.31	(1.01)	(1.21)

2. Information on Main Accounts

The Senshu Ikeda Bank 【 Non-consolidated】

The balance of loans and bills discounted at the end of December 2015 increased by ¥59.7 billion from the end of December 2014 to ¥3,687.7 billion.

The balance of deposits at the end of December 2015 increased by ¥9.4 billion from the end of December 2014 to ¥4,765.0 billion.

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	1,852,886	1,894,715	1,912,885	1,957,209	62,494	44,324
Large and mid-tier enterprises	438,234	460,614	465,198	466,773	6,159	1,575
Small and medium-sized enterprises	1,102,973	1,146,240	1,167,700	1,226,784	80,544	59,084
Local governments etc.	311,679	287,859	279,986	263,651	(24,208)	(16,335)
Consumer loans	1,731,940	1,733,284	1,743,166	1,730,559	(2,725)	(12,607)
Housing loans	1,700,370	1,706,313	1,716,611	1,703,886	(2,427)	(12,725)
Other loans	31,570	26,970	26,554	26,673	(297)	119
Total	3,584,827	3,627,999	3,656,051	3,687,768	59,769	31,717
Foreign currency loans	47,141	58,906	60,348	64,014	5,108	3,666

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	1,885,130	1,920,401	1,936,964	1,978,648	58,247	41,684
Large and mid-tier enterprises	438,234	460,614	465,198	466,773	6,159	1,575
Small and medium-sized enterprises	1,134,858	1,171,568	1,191,420	1,247,865	76,297	56,445
Local governments etc.	312,038	288,218	280,344	264,010	(24,208)	(16,334)
Consumer loans	1,731,940	1,733,284	1,743,166	1,730,559	(2,725)	(12,607)
Housing loans	1,700,370	1,706,313	1,716,611	1,703,886	(2,427)	(12,725)
Other loans	31,570	26,970	26,554	26,673	(297)	119
Total	3,617,071	3,653,685	3,680,130	3,709,208	55,523	29,078
Foreign currency loans	47,141	58,906	60,348	64,014	5,108	3,666

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

(Millions of yen, %)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,847,679	2,881,937	2,913,325	2,955,678	73,741	42,353
Ratio of loans to SMEs, etc.	79.43	79.43	79.68	80.14	0.71	0.46

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,879,923	2,907,623	2,937,404	2,977,117	69,494	39,713
Ratio of loans to SMEs, etc.	79.62	79.58	79.81	80.26	0.68	0.45

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015 (c)	(c)-(a)	(c)-(b)
Individual	3,662,810	3,757,830	3,744,025	3,780,149	22,319	36,124
Online branch	105,331	86,285	83,583	72,572	(13,713)	(11,011)
Corporation	954,524	997,807	1,028,510	984,941	(12,866)	(43,569)
General corporation	813,752	834,853	850,231	877,266	42,413	27,035
Financial institutions	23,093	37,533	28,145	4,202	(33,331)	(23,943)
Governmental funds	117,678	125,420	150,133	103,472	(21,948)	(46,661)
Total	4,617,334	4,755,638	4,772,536	4,765,091	9,453	(7,445)
Foreign currency deposits	55,742	57,160	49,214	16,616	(40,544)	(32,598)

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31,2014	For the nine months ended Dec. 31,2014 (a)	For the fiscal year ended Mar.31,2015	For the nine months ended Dec. 31,2015 (b)	(b)-(a)
The Senshu Ikeda Bank	222,194	175,619	231,584	129,714	(45,905)
Investment trusts	136,422	112,362	151,413	69,699	(42,663)
Public bonds	3,939	2,761	2,937	918	(1,843)
Life insurance	81,833	60,495	77,234	59,096	(1,399)
Senshu Ikeda Tokai Tokyo Securities	20,421	33,581	46,533	39,512	5,931
Total	242,615	209,201	278,117	169,226	(39,975)

② Balance of assets under management(individual)

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015 (c)	(c)-(a)	(c)-(b)
Deposits	3,662,810	3,757,830	3,744,025	3,780,149	22,319	36,124
Investment trusts	181,022	186,399	194,394	187,849	1,450	(6,545)
Life insurance	484,462	498,737	489,826	496,814	(1,923)	6,988
Public bonds	35,467	26,276	23,710	18,481	(7,795)	(5,229)
Senshu Ikeda Tokai Tokyo Securities	11,733	28,259	33,154	49,506	21,247	16,352
Total	4,375,496	4,497,504	4,485,110	4,532,801	35,297	47,691

(Reference)Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	240,862	239,605	237,827	222,315	(17,290)	(15,512)
Investment trusts	191,032	195,883	204,260	196,230	347	(8,030)
Public bonds	49,830	43,722	33,566	26,084	(17,638)	(7,482)
Senshu Ikeda Tokai Tokyo Securities	44,366	63,049	68,346	83,147	20,098	14,801
Total	285,229	302,655	306,173	305,462	2,807	(711)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Securities	1,399,377	1,221,794	1,163,549	1,051,781	(170,013)	(111,768)
Government bonds	319,287	204,240	164,153	74,210	(130,030)	(89,943)
Local government bonds	53,642	61,873	51,256	44,704	(17,169)	(6,552)
Corporate bonds	315,224	275,841	273,480	255,886	(19,955)	(17,594)
Authority bonds	189,221	192,863	197,171	192,500	(363)	(4,671)
Bank debenture bonds	12,643	12,643	9,384	8,003	(4,640)	(1,381)
General corporate bonds	113,358	70,333	66,924	55,382	(14,951)	(11,542)
Stocks	89,986	103,742	101,658	99,835	(3,907)	(1,823)
Other securities	621,236	576,097	572,999	577,143	1,046	4,144
Foreign securities	369,427	262,264	269,125	248,064	(14,200)	(21,061)
Euroyen bonds	30,998	38,989	38,993	37,000	(1,989)	(1,993)
Dollar-dominated bonds	251,741	202,842	230,125	182,179	(20,663)	(47,946)
Euro-dominated bonds	86,681	20,427	—	28,879	8,452	28,879
REIT	33,745	36,379	31,040	34,144	(2,235)	3,104
Investment trusts	213,286	272,262	267,719	288,405	16,143	20,686
Hedging investment trust for cross-shareholdings etc.	72,271	36,440	16,980	5,914	(30,526)	(11,066)
Investment partnership	4,777	5,190	5,115	6,529	1,339	1,414

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	542	572	590	429	(143)	(161)
Available-for-sale securities	2,407	23,736	27,695	22,943	(793)	(4,752)
Stocks	14,564	29,599	31,198	35,151	5,552	3,953
Bonds	1,763	1,846	1,125	942	(904)	(183)
Government bonds	179	119	35	50	(69)	15
Local government bonds	163	244	161	185	(59)	24
Corporate bonds	1,420	1,482	929	706	(776)	(223)
Other securities	(13,920)	(7,709)	(4,628)	(13,150)	(5,441)	(8,522)
Foreign securities	(3,469)	(1,473)	(734)	(5,016)	(3,543)	(4,282)
Euroyen bonds	(1)	(11)	(6)	—	11	6
Dollar-dominated bonds	(3,520)	(1,591)	(727)	(4,938)	(3,347)	(4,211)
Euro-dominated bonds	52	128	—	(78)	(206)	(78)
REIT	(51)	4,300	2,414	1,516	(2,784)	(898)
Investment trusts	(10,656)	(10,761)	(6,515)	(9,727)	1,034	(3,212)
Hedging investment trust for cross-shareholdings etc.	(8,849)	(11,384)	(7,017)	(2,292)	9,092	4,725
Investment partnership	257	225	206	77	(148)	(129)

3. 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, 2015					As of Mar. 31, 2015				
	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
Government bonds	24,998	25,093	95	95	—	24,997	25,071	73	73	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	25,405	25,455	50	50	—	31,307	31,390	83	83	—
Other	27,000	27,284	284	295	11	27,000	27,434	434	436	2
Total	77,403	77,833	429	440	11	83,305	83,895	590	592	2

As of Dec. 31, 2014				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,997	25,126	128	128	—
—	—	—	—	—
33,807	33,941	134	134	—
27,000	27,309	309	362	52
85,804	86,377	572	625	52

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

(Millions of yen, %)

	As of Dec. 31, 2015					As of Mar. 31, 2015				
	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
Equity securities	36,788	71,940	35,151	35,997	845	42,243	73,441	31,198	31,778	580
Bonds	323,456	324,398	942	982	40	431,460	432,586	1,125	1,238	112
Government bonds	49,162	49,212	50	50	—	139,120	139,155	35	35	—
Local government bonds	44,519	44,704	185	186	1	51,095	51,256	161	174	13
Corporate bonds	229,774	230,481	706	746	39	241,243	242,173	929	1,029	99
Other	558,316	545,166	(13,150)	2,020	15,170	547,189	542,560	(4,628)	5,855	10,484
Total	918,561	941,505	22,943	39,001	16,057	1,020,893	1,048,588	27,695	38,873	11,178

As of Dec. 31, 2014				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
46,505	76,104	29,599	30,698	1,099
481,303	483,150	1,846	1,854	8
179,123	179,243	119	119	—
61,628	61,873	244	246	1
240,551	242,034	1,482	1,489	6
553,473	545,763	(7,709)	6,885	14,594
1,081,282	1,105,018	23,736	39,438	15,702

4. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014	As of Mar. 31, 2015	As of Dec. 31, 2015		
				(a)	(b)	(c)
Total capital ratio (%)	10.49	10.58	10.09	11.08	0.50	0.99
Total capital(A)-(B)	269,782	281,999	268,401	300,846	18,847	32,445
Core capital (A)	271,067	283,109	275,747	306,562	23,453	30,815
Common stock, internal reserves, etc.	140,194	153,775	153,292	210,329	56,554	57,037
General reserve for possible loan losses	16,164	14,575	14,711	13,461	(1,114)	(1,250)
Qualified previous noncumulative perpetual preferred stock	40,000	40,000	40,000	15,000	(25,000)	(25,000)
Qualified previous capital raising instruments	72,471	72,471	65,224	65,224	(7,247)	—
Deduction (B)	1,285	1,109	7,346	5,715	4,606	(1,631)
Risk weighted assets (C)	2,571,273	2,663,073	2,657,817	2,713,779	50,706	55,962
Required capital (C×4%)	102,850	106,522	106,312	108,551	2,029	2,239

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014	As of Mar. 31, 2015	As of Dec. 31, 2015		
				(a)	(b)	(c)
Total capital ratio (%)	9.69	9.77	9.27	10.34	0.57	1.07
Total capital(A)-(B)	247,822	258,429	244,865	278,141	19,712	33,276
Core capital (A)	248,251	258,825	250,192	282,501	23,676	32,309
Common stock, internal reserves, etc.	167,751	179,109	177,751	210,530	31,421	32,779
General reserve for possible loan losses	6,012	5,228	5,402	4,931	(297)	(471)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	74,488	74,488	67,039	67,039	(7,449)	—
Deduction (B)	429	396	5,327	4,360	3,964	(967)
Risk weighted assets (C)	2,557,108	2,643,398	2,639,343	2,689,434	46,036	50,091
Required capital (C×4%)	102,284	105,735	105,573	107,577	1,842	2,004

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Dec. 31, 2014	As of Mar. 31, 2015	As of Dec. 31, 2015		
				(a)	(b)	(c)
Total capital ratio (%)	10.96	11.05	10.51	11.43	0.38	0.92
Total capital(A)-(B)	283,626	295,187	280,062	310,525	15,338	30,463
Core capital (A)	284,055	295,584	286,016	315,460	19,876	29,444
Common stock, internal reserves, etc.	174,726	187,897	187,216	221,597	33,700	34,381
General reserve for possible loan losses	16,164	14,575	14,711	13,461	(1,114)	(1,250)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	91,996	91,996	82,796	79,200	(12,796)	(3,596)
Deduction (B)	429	396	5,953	4,934	4,538	(1,019)
Risk weighted assets (C)	2,586,299	2,669,130	2,664,117	2,715,968	46,838	51,851
Required capital (C×4%)	103,451	106,765	106,564	108,638	1,873	2,074

5. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank【 Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	8,264	7,019	6,437	4,876	(2,143)	(1,561)
Doubtful credit	38,289	39,076	38,676	36,867	(2,209)	(1,809)
Substandard credit	4,264	10,374	11,192	11,390	1,016	198
Subtotal (A)	50,817	56,470	56,306	53,133	(3,337)	(3,173)
Normal credit	3,563,621	3,598,351	3,623,475	3,657,263	58,912	33,788
Total(B)	3,614,439	3,654,822	3,679,782	3,710,396	55,574	30,614

Non-performing loans ratio (A)/(B)	1.40	1.54	1.53	1.43	(0.11)	(0.10)
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Partial direct write-off	58,895	60,416	59,614	44,599	(15,817)	(15,015)
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Dec. 31, 2014 (a)	As of Mar. 31, 2015 (b)	As of Dec. 31, 2015		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	9,040	7,922	7,136	5,207	(2,715)	(1,929)
Doubtful credit	55,438	50,745	48,969	45,983	(4,762)	(2,986)
Substandard credit	6,706	12,739	13,538	13,637	898	99
Subtotal (A)	71,185	71,407	69,644	64,828	(6,579)	(4,816)
Normal credit	3,575,498	3,609,103	3,634,217	3,667,010	57,907	32,793
Total(B)	3,646,684	3,680,511	3,703,861	3,731,838	51,327	27,977

Non-performing loans ratio (A)/(B)	1.95	1.94	1.88	1.73	(0.21)	(0.15)
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Partial direct write-off	59,152	63,804	63,035	45,608	(18,196)	(17,427)
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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.