



### (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, 2016	(176,158)	102,002	(4,660)	453,968
Fiscal year ended March 31, 2015	51,639	287,566	(12,839)	532,484

### 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, 2015	—	0.00	—	15.00	15.00	3,573	22.5	2.1
Fiscal Year ended March 31, 2016	—	7.50	—	7.50	15.00	4,211	27.2	1.9
Fiscal Year ending March 31, 2017 (Forecasts)	—	7.50	—	7.50	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, 2017 (April 1, 2016—March 31, 2017)

(%: 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	50,000	(10.7)	9,000	(12.5)	8,500	(1.1)	28.55
Full Year	100,000	(9.3)	19,000	(14.9)	17,000	3.1	57.10

#### Note

(1) Changes in significant subsidiaries during 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 March 31, 2016	281,008,632 shares
As of March 31, 2015	238,458,632 shares
(b) Number of treasury shares	
As of March 31, 2016	5,616,987 shares
As of March 31, 2015	438,304 shares
(c) Average number of shares for the period under review	
Fiscal year ended March 31, 2016	276,174,200 shares
Fiscal year ended March 31, 2015	237,686,429 shares

## (Reference) Overview of Non-Consolidated Financial Results

### 1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2016 (April 1, 2015—March 31, 2016)

#### (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, 2016	6,223	1.4	5,519	0.7	5,343	(1.5)	5,333	(1.4)
Fiscal year ended March 31, 2015	6,133	(44.1)	5,477	(46.6)	5,425	(45.7)	5,410	(45.9)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2016	14.74	12.71
Fiscal year ended March 31, 2015	15.16	15.15

#### (2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2016	209,620	204,989	97.7	596.45
As of March 31, 2015	190,847	188,813	98.8	617.33

(Reference) Capital: As of March 31, 2016: 204,897 million yen; As of March 31, 2015: 188,743 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, 2017 (April 1, 2016—March 31, 2017)

(%: 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	3,100	(47.7)	2,800	(49.6)	2,800	(47.9)	2,800	(47.9)	7.85
Full Year	6,200	(0.3)	5,500	(0.3)	5,500	2.9	5,500	3.1	15.34

#### 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.

**OCash 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	—	35.00	70.00
Fiscal Year ending March 31, 2017 (Forecasts)	—	35.00	—	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	—	15.00	29.51
Fiscal Year ending March 31, 2017 (Forecasts)	—	15.00	—	15.00	30.00

(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 March 31, 2016
<b>Assets</b>		
Cash and due from banks	544,513	460,293
Call loans and bills bought	616	885
Monetary claims bought	87	67
Trading account securities	177	221
Money held in trust	27,000	27,000
Securities	1,139,284	1,026,804
Loans and bills discounted	3,672,521	3,765,182
Foreign exchange assets	6,321	6,451
Other assets	65,835	63,765
Tangible fixed assets	37,276	38,714
Buildings	16,307	16,501
Land	15,457	15,464
Lease assets	20	16
Construction in progress	43	62
Other tangible fixed assets	5,447	6,668
Intangible fixed assets	7,470	6,123
Software	4,748	4,800
Goodwill	665	475
Other intangible fixed assets	2,056	847
Net defined benefit assets	16,014	13,018
Deferred tax assets	17,224	14,181
Customers' liabilities for acceptances and guarantees	17,098	14,399
Reserve for possible loan losses	(31,907)	(30,483)
<b>Total assets</b>	<b>5,519,533</b>	<b>5,406,626</b>
<b>Liabilities</b>		
Deposits	4,737,122	4,730,075
Negotiable certificates of deposit	1,543	3,800
Payables under securities lending transactions	251,176	211,509
Borrowed money	159,198	86,216
Foreign exchange liabilities	538	429
Corporate bonds and notes	70,000	55,000
Other liabilities	45,123	43,488
Provision for employees' bonuses	1,682	1,787
Net defined benefit liability	137	741
Accrued retirement benefits for directors and corporate auditors	39	39
Reserve for reimbursement of deposits	409	456
Reserve for point services	199	223
Reserve for contingent losses	351	343
Reserve under special laws	1	0
Deferred tax liabilities	121	110
Acceptances and guarantees	17,098	14,399
<b>Total liabilities</b>	<b>5,284,745</b>	<b>5,148,621</b>

(Unit: Millions of yen)

	As of March 31, 2015	As of March 31, 2016
Net Assets		
Common stock	79,811	102,999
Capital surplus	59,197	57,361
Retained earnings	60,155	68,521
Treasury stock	(253)	(2,678)
Total shareholders' equity	198,910	226,203
Net unrealized gain (loss) on available-for-sale securities	21,101	21,753
Net unrealized gain (loss) on deferred hedges	5	(144)
Remeasurements of defined benefit plans	6,214	1,927
Total accumulated other comprehensive income	27,321	23,536
Stock subscription rights	69	91
Non-controlling interests	8,485	8,172
Total net assets	234,788	258,005
Total liabilities and net assets	5,519,533	5,406,626

(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, 2015	For the Fiscal Year ended Mar. 31, 2016
Ordinary revenue	114,324	110,347
Interest income	63,681	61,366
Interest on loans and bills discounted	48,164	45,467
Interest and dividends on securities	15,058	15,211
Interest on call loans and bills bought	108	72
Interest on deposits with banks	126	462
Other interest income	224	151
Fees and commissions	21,514	20,281
Other ordinary income	11,036	8,532
Other income	18,092	20,166
Reversal of provision for possible loan losses	1,350	117
Reversal of reserve for contingent losses	28	8
Recoveries of written off claims	1,768	1,481
Other	14,944	18,558
Ordinary expenses	92,982	88,011
Interest expenses	8,210	7,622
Interest on deposits	5,589	4,470
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	1	3
Interest on payables under securities lending transactions	596	842
Interest on borrowings and rediscounts	734	676
Interest on bonds	1,271	1,206
Other interest expenses	16	423
Fees and commissions payments	5,706	5,835
Other ordinary expenses	14,350	11,631
General and administrative expenses	51,794	50,063
Other expenses	12,920	12,858
Other	12,920	12,858
Ordinary income	21,342	22,335
Extraordinary income	1,678	—
Gain on disposal on non-current assets	81	—
Gain on negative goodwill	1,596	—
Extraordinary loss	129	410
Loss on disposal of non-current assets	93	118
Impairment loss	36	291
Loss on changes in equity interest	0	—
Other loss	—	0
Income before income taxes	22,890	21,925
Income taxes - current	1,869	632
Income taxes - deferred	2,407	4,710
Total income taxes	4,277	5,343
Profit	18,613	16,582
Profit attributable to non-controlling interests	1,028	109
Profit attributable to owners of the parent	17,584	16,472



## Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2015	For the Fiscal Year ended Mar. 31, 2016
Profit	18,613	16,582
Other comprehensive income	26,456	(3,784)
Net unrealized gain (loss) on available-for-sale securities	21,258	652
Net unrealized gain (loss) on deferred hedges	4	(150)
Remeasurements of defined benefit plans	5,193	(4,286)
Comprehensive income	45,069	12,797
Comprehensive income attributable to		
Owners of the parent	44,030	12,687
Non-controlling interests	1,038	110

## (3) Consolidated Statements of Changes in Net Assets

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)
Profit attributable to owners of the parent			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	Non-controlling 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)
Profit attributable to owners of the parent							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

For the fiscal year ended March 31, 2016

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	79,811	59,197	60,155	(253)	198,910
Change of items during period					
Issuance of capital stock	23,187	23,187			46,375
Cash dividends			(8,106)		(8,106)
Profit attributable to owners of the parent			16,472		16,472
Acquisition of treasury stock				(27,621)	(27,621)
Disposal of treasury stock		(3)		175	172
Retirement of treasury stock		(25,020)		25,020	—
Net changes in items other than shareholders' equity					
Total changes during the period	23,187	(1,836)	8,366	(2,424)	27,293
Balance at the end of current period	102,999	57,361	68,521	(2,678)	226,203

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling 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	21,101	5	6,214	27,321	69	8,485	234,788
Change of items during period							
Issuance of capital stock							46,375
Cash dividends							(8,106)
Profit attributable to owners of the parent							16,472
Acquisition of treasury stock							(27,621)
Disposal of treasury stock							172
Retirement of treasury stock							—
Net changes in items other than shareholders' equity	651	(150)	(4,286)	(3,785)	22	(312)	(4,076)
Total changes during the period	651	(150)	(4,286)	(3,785)	22	(312)	23,216
Balance at the end of current period	21,753	(144)	1,927	23,536	91	8,172	258,005

## (4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2015	For the Fiscal Year ended Mar. 31, 2016
Cash flows from operating activities		
Income before income taxes	22,890	21,925
Depreciation	4,833	5,050
Loss on impairment of fixed assets	36	291
Amortization of goodwill	208	190
Amortization of negative goodwill	(2)	—
Gains on negative goodwill incurred	(1,596)	—
(Earnings) losses from investments under the equity method	(40)	3
Increase (decrease) in reserve for possible loan losses	(7,015)	(1,424)
Increase (decrease) in accrued bonuses	3	104
Decrease (increase) in net defined benefit asset	(1,736)	(1,662)
Increase (decrease) in net defined benefit liability	16	1
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	(22)	—
Increase (decrease) in reserve for reimbursement of deposits	80	46
Increase (decrease) in reserve for point services	29	24
Increase (decrease) in reserve for contingent losses	(28)	(7)
Interest income	(63,681)	(61,366)
Interest expenses	8,210	7,622
(Gain) loss on securities	(560)	(883)
(Gain) loss on money held in trust	(1,670)	(1,593)
(Gain) loss on foreign exchange	(35,988)	9,742
(Gain) loss on sales or disposal of fixed assets, net	(17)	89
Net (increase) decrease in loans and bills discounted	(70,192)	(92,660)
Net increase (decrease) in deposits	156,353	(7,047)
Net increase (decrease) in negotiable certificates of deposit	1,543	2,256
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	48,680	(72,981)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(2,687)	5,704
Net (increase) decrease in trading account securities	(54)	(43)
Net (increase) decrease in call loans and bills bought	1,200	(250)
Net increase (decrease) in payables under securities lending transactions	(64,514)	(39,667)
Net (increase) decrease in foreign exchange (assets)	(792)	(129)
Net increase (decrease) in foreign exchange (liabilities)	172	(109)
Interest received	65,823	62,015
Interest paid	(9,444)	(8,285)
Other	2,947	(1,700)
Subtotal	52,981	(174,744)
Income taxes paid	(1,342)	(1,414)
Net cash provided by (used in) operating activities	51,639	(176,158)

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2015	For the Fiscal Year ended Mar. 31, 2016
Cash flows from investing activities		
Purchases of securities	(841,250)	(724,154)
Proceeds from sales of securities	818,433	547,418
Proceeds from maturity of securities	311,784	282,763
Increase in money held in trust	(38)	(289)
Decrease in money held in trust	1,691	1,860
Purchases of tangible fixed assets	(1,761)	(4,204)
Purchases of intangible fixed assets	(1,857)	(1,392)
Proceeds from sales of tangible fixed assets	565	—
Net cash provided by (used in) investing activities	287,566	102,002
Cash flows from financing activities		
Proceeds from stock issuance of common stock	—	46,375
Decrease in subordinated borrowings	(8,000)	—
Decrease in subordinated bonds and bonds with stock subscription rights	—	(15,000)
Cash dividends paid	(4,832)	(8,106)
Cash dividends paid for minority shareholders	(480)	(480)
Purchases of treasury stock	(118)	(27,621)
Proceeds from disposal of treasury stock	593	172
Net cash provided by (used in) financing activities	(12,839)	(4,660)
Effect of exchange rate changes on cash and cash equivalents	(199)	300
Net increase (decrease) in cash and cash equivalents	326,167	(78,515)
Cash and cash equivalents at beginning of year	206,317	532,484
Cash and cash equivalents at end of year	532,484	453,968

**Selected Financial Information  
for the FY2015  
(Ended March 31, 2016)**

**SENSHU IKEDA HOLDINGS, INC.  
THE SENSHU IKEDA BANK, LTD.**

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

The Senshu Ikeda Bank transferred a portion of loans to the business rehabilitation subsidiaries on March 25, 2013. For this reason, with regard to loans and bills discounted, status of claims under the Financial Revitalization Law, risk monitored loans, and reserve for possible loan losses, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

## I FY2015 Results (Financial Highlights)

### 1. Summary of Profit and Loss

#### (1) Senshu Ikeda Holdings 【 Consolidated 】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	
	(b)	(a)	(a)-(b)
Ordinary revenue	114,324	110,347	(3,977)
Ordinary expenses	92,982	88,011	(4,971)
Ordinary income	21,342	22,335	993
Income before income taxes	22,890	21,925	(965)
Profit attributable to owners of the parent	17,584	16,472	(1,112)
Comprehensive income	45,069	12,797	(32,272)
Net credit costs	1,902	2,426	524

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

Core gross profit increased by ¥171 million year-on-year to ¥63,755 million. This was due to decrease in net interest income by ¥2,865 million, decrease in net fees and commissions income by ¥719 million, and increases of net other operation income( excluding net losses on debt securities) by ¥3,755 million.

Core banking profit increased by ¥507 million year-on-year to ¥18,481 million. Net credit costs increased by ¥21 million year-on-year to ¥1,386 million. Net gains on equity securities increased by ¥3,876 million year-on-year to ¥7,228 million.

Ordinary income increased by ¥1,359 million year-on-year to ¥19,062 million, and net income decreased by ¥610 million year-on-year to ¥14,424 million.

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	
	(b)	(a)	(a)-(b)
1 Gross profit	60,844	57,436	(3,408)
2 (Core gross profit)	63,584	63,755	171
3     Net interest income	56,870	54,005	(2,865)
4     Net fees and commissions income	7,750	7,031	(719)
5     Net other operation income	(3,776)	(3,599)	177
6 Expenses (excluding non-recurring expenses) (-)	45,610	45,274	(336)
7     Personnel expenses (-)	22,095	22,633	538
8     Non-personnel expenses (-)	21,154	20,032	(1,122)
9 Banking profit (before provision for general reserve for possible loan losses)	15,234	12,162	(3,072)
10     Core banking profit	17,974	18,481	507
11     Net gains (losses) on debt securities	(2,740)	(6,318)	(3,578)
12 Reversal of general reserve for possible loan losses (-) ①	—	52	52
13 Banking profit	15,234	12,110	(3,124)
14 Net non-recurring gains (loss)	2,469	6,952	4,483
15     Disposal of non-performing loans ②	1,365	1,334	(31)
16     Net gains (losses) on equity securities	3,352	7,228	3,876
17 Ordinary income	17,703	19,062	1,359
18 Net extraordinary income (loss)	(15)	(358)	(343)
19 Income before income taxes	17,687	18,704	1,017
20 Total income taxes (-)	2,652	4,279	1,627
21     Income taxes-current (-)	451	(212)	(663)
22     Income taxes-deferred (-)	2,201	4,491	2,290
23 Net income	15,034	14,424	(610)
24 Net credit costs ①+②	1,365	1,386	21



(Reference) Substantial figures after deduction of specific factors

The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen)

Disclosed figures (a)			Substantial figures (b)			
		(*) For the fiscal year ended Mar. 31, 2015			(b)-(a)	(*) For the fiscal year ended Mar. 31, 2015
Core gross profit	63,755	171	Core gross profit	61,509	(2,246)	(4,206)
Net interest income	54,005	(2,865)	Net interest income	53,141	(864)	(3,781)
Interest income on loans and deposits	40,530	(1,446)	Interest income on loans and deposits	40,530	—	(1,446)
Others	13,475	(1,419)	Others	12,611	(864)	(2,335)
Net fees and commissions income	7,031	(719)	Net fees and commissions income	7,031	—	(719)
Net other operation income	2,719	3,754	Net other operation income	1,335	(1,384)	293
Expenses (-)	45,274	(336)	Expenses (-)	45,274	—	(336)
Core banking profit	18,481	507	Core banking profit	16,235	(2,246)	(3,870)
Net gains (losses) on debt securities	(6,318)	(3,578)	Net gains (losses) on debt securities	1,724	8,042	56
Banking profit (before provision for general reserve for possible loan losses)	12,162	(3,072)	Banking profit (before provision for general reserve for possible loan losses)	17,959	5,797	(3,815)
Net gains (losses) on equity securities	7,228	3,876	Net gains (losses) on equity securities	1,432	(5,796)	4,619
Others	(329)	554	Others	(329)	—	554
Ordinary income	19,062	1,359	Ordinary income	19,062	—	1,359
Net extraordinary income (loss)	(358)	(343)	Net extraordinary income (loss)	(358)	—	(343)
Income taxes	4,279	1,627	Income taxes	4,279	—	1,627
Net income	14,424	(610)	Net income	14,424	—	(610)

Net interest income		a	54,005
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings		b	481
Net gains (losses) from cancellation of hedging investment trust for portfolio investment		c	382
Substantial net interest income (a-b-c)			53,141

Net other operation income		d	2,719
Bond futures		e	1,383
Substantial net other operation income(d-e)			1,335

Net gains (losses) on debt securities(f-g+h)		(Breakdown)	
Except for bond futures		f	2,641
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings		g	(6,277)
Net gains (losses) from cancellation of hedging investment trust for portfolio investment		h	(2,682)

(Net gains (losses) from cross-shareholdings)		Net gains (losses) on equity securities	
Net gains (losses) on equity securities		i	7,228
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings		b	481
Net gains (losses) from sales of hedging investment trust for cross-shareholdings		g	(6,277)
Total(i+b+g)			1,432

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

(Millions of yen)

		For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	
		(b)	(a)	(a)-(b)
1	Net operating income	2,040	2,034	(6)
2	Administrative expenses	1,426	1,640	214
3	Operating income	614	394	(220)
4	Income before income taxes	613	385	(228)
5	Net income	387	250	(137)

2. Information on Main Accounts

The Senshu Ikeda Bank 【 Non-consolidated】

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Corporate loans	1,852,886	1,912,885	2,021,670	108,785
Consumer loans	1,731,940	1,743,166	1,730,397	(12,769)
Housing loans	1,700,370	1,716,611	1,701,561	(15,050)
Other loans	31,570	26,554	28,835	2,281
Total	3,584,827	3,656,051	3,752,067	96,016
Foreign currency loans	47,141	60,348	62,100	1,752

(scale of enterprise)

Large and mid-tier enterprises	438,234	465,198	464,438	(760)
Small and medium-sized enterprises	1,102,973	1,167,700	1,261,284	93,584
Local governments	238,912	227,548	219,574	(7,974)
Japanese government	60,000	49,977	77,321	27,344
Individuals	1,744,706	1,745,624	1,729,448	(16,176)
Total	3,584,827	3,656,051	3,752,067	96,016

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Corporate loans	1,885,130	1,936,964	2,042,644	105,680
Consumer loans	1,731,940	1,743,166	1,730,397	(12,769)
Housing loans	1,700,370	1,716,611	1,701,561	(15,050)
Other loans	31,570	26,554	28,835	2,281
Total	3,617,071	3,680,130	3,773,041	92,911
Foreign currency loans	47,141	60,348	62,100	1,752

(scale of enterprise)

Large and mid-tier enterprises	438,234	465,198	464,438	(760)
Small and medium-sized enterprises	1,134,858	1,191,420	1,281,899	90,479
Local governments	238,912	227,548	219,574	(7,974)
Japanese government	60,000	49,977	77,321	27,344
Individuals	1,745,065	1,745,983	1,729,807	(16,176)
Total	3,617,071	3,680,130	3,773,041	92,911

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

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans to SMEs, etc.	2,847,679	2,913,325	2,990,733	77,408
Ratio of loans to SMEs, etc.	79.43	79.68	79.70	0.02

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans to SMEs, etc.	2,879,923	2,937,404	3,011,706	74,302
Ratio of loans to SMEs, etc.	79.62	79.81	79.82	0.01

③ Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans guaranteed by Credit Guarantee Corporations	235,192	232,309	236,984	4,675

## (2) Deposits

## ① Breakdown of deposit balance

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Individual	3,662,810	3,744,025	3,726,769	(17,256)
Online branch	105,331	83,583	67,960	(15,623)
Corporation	954,524	1,028,510	1,050,926	22,416
General corporation	813,752	850,231	911,572	61,341
Financial institutions	23,093	28,145	10,056	(18,089)
Governmental funds	117,678	150,133	129,297	(20,836)
Total	4,617,334	4,772,536	4,777,696	5,160
Foreign currency deposits	55,742	49,214	18,862	(30,352)

## (3) Assets under Management

## ① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
The Senshu Ikeda Bank	222,194	231,584	168,343	(63,241)
Investment trusts	136,422	151,413	87,445	(63,968)
Public bonds	3,939	2,937	1,066	(1,871)
Life insurance	81,833	77,234	79,831	2,597
Senshu Ikeda Tokai Tokyo Securities	20,421	46,533	48,102	1,569
Total	242,615	278,117	216,445	(61,672)

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Deposits	3,662,810	3,744,025	3,726,769	(17,256)
Investment trusts	181,022	194,394	183,895	(10,499)
Life insurance	484,462	489,826	501,062	11,236
Public bonds	35,467	23,710	17,752	(5,958)
Senshu Ikeda Tokai Tokyo Securities	11,733	33,154	50,140	16,986
Total	4,375,496	4,485,110	4,479,620	(5,490)

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
The Senshu Ikeda Bank	240,862	237,827	216,205	(21,622)
Investment trusts	191,032	204,260	192,067	(12,193)
Public bonds	49,830	33,566	24,138	(9,428)
Senshu Ikeda Tokai Tokyo Securities	44,366	68,346	81,701	13,355
Total	285,229	306,173	297,907	(8,266)

## (4) Securities

## ① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Securities	1,399,377	1,163,549	1,051,825	(111,724)
Government bonds	319,287	164,153	76,259	(87,894)
Local government bonds	53,642	51,256	49,338	(1,918)
Corporate bonds	315,224	273,480	277,505	4,025
Authority bonds	189,221	197,171	205,420	8,249
Bank debenture bonds	12,643	9,384	15,429	6,045
General corporate bonds	113,358	66,924	56,656	(10,268)
Stocks	89,986	101,658	90,783	(10,875)
Other securities	621,236	572,999	557,938	(15,061)
Foreign securities	369,427	269,125	249,540	(19,585)
Euroyen bonds	30,998	38,993	27,000	(11,993)
Dollar-dominated bonds	251,741	230,125	172,052	(58,073)
Euro-dominated bonds	86,681	—	50,482	50,482
REIT	33,745	31,040	34,027	2,987
Investment trusts	213,286	267,719	267,881	162
Hedging investment trust for cross-shareholdings etc.	72,271	16,980	161	(16,819)
Investment partnership	4,777	5,115	6,487	1,372

## ② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Held-to-maturity debt securities	542	590	465	(125)
Available-for-sale securities	2,407	27,695	28,730	1,035
Stocks	14,564	31,198	28,336	(2,862)
Bonds	1,763	1,125	2,396	1,271
Government bonds	179	35	109	74
Local government bonds	163	161	188	27
Corporate bonds	1,420	929	2,098	1,169
Other securities	(13,920)	(4,628)	(2,001)	2,627
Foreign securities	(3,469)	(734)	2,165	2,899
Euroyen bonds	(1)	(6)	—	6
Dollar-dominated bonds	(3,520)	(727)	1,465	2,192
Euro-dominated bonds	52	—	700	700
REIT	(51)	2,414	3,514	1,100
Investment trusts	(10,656)	(6,515)	(7,770)	(1,255)
Hedging investment trust for cross-shareholdings etc.	(8,849)	(7,017)	(62)	6,955
Investment partnership	257	206	88	(118)

### 3. Interest Margins

#### The Senshu Ikeda Bank 【 Non-consolidated】

##### ① All business

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Average yield on interest earning assets (A)	1.25	1.30	1.28	(0.02)
Average yield on loans and bills discounted(B)	1.43	1.33	1.24	(0.09)
Average yield on securities	0.81	1.28	1.48	0.20
Average yield on interest bearing liabilities (C)	1.12	1.05	1.03	(0.02)
Average yield on deposits and negotiable (including expenses) (D)	1.14	1.09	1.04	(0.05)
Average yield on deposits and negotiable	0.13	0.12	0.09	(0.03)
Expense ratio	1.01	0.97	0.95	(0.02)
Average yield on external liabilities	0.86	0.49	0.53	0.04
Average interest rate spread (A)-(C)	0.13	0.25	0.25	—
Difference between average yield on loans and deposits (B) - (D)	0.29	0.24	0.20	(0.04)

##### ② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Average yield on interest earning assets (A)	1.21	1.26	1.25	(0.01)
Average yield on loans and bills discounted(B)	1.44	1.34	1.25	(0.09)
Average yield on securities	0.57	1.13	1.40	0.27
Average yield on interest bearing liabilities (C)	1.11	1.06	1.00	(0.06)
Average yield on deposits and negotiable (including expenses) (D)	1.10	1.05	1.00	(0.05)
Average yield on deposits and negotiable	0.13	0.11	0.09	(0.02)
Expense ratio	0.97	0.93	0.90	(0.03)
Average yield on external liabilities	0.96	0.54	0.56	0.02
Average interest rate spread (A)-(C)	0.10	0.20	0.25	0.05
Difference between average yield on loans and deposits (B) - (D)	0.34	0.29	0.25	(0.04)

### 4. 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 Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Non-performing loans (A)	50,817	56,306	52,403	(3,903)
Total credits (B)	3,614,439	3,679,782	3,772,486	92,704
Non-performing loans ratio (A)/(B)	1.40	1.53	1.38	(0.15)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Non-performing loans (A)	71,185	69,644	63,918	(5,726)
Total credits (B)	3,646,684	3,703,861	3,793,461	89,600
Non-performing loans ratio (A)/(B)	1.95	1.88	1.68	(0.20)

5. ROE

Senshu Ikeda Holdings 【 Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Shareholders' equity ROE (Income before income taxes basis)	11.10	11.91	10.31	(1.60)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.38	9.15	7.74	(1.41)

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

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
ROE (Income before income taxes basis)	10.84	11.10	9.21	(1.89)
ROE (Profit attributable to owners of the parent basis)	9.15	8.52	6.92	(1.60)

6. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Total capital ratio (%)	10.49	10.09	10.59	0.50
Total capital	269,782	268,401	288,687	20,286
Risk weighted assets	2,571,273	2,657,817	2,724,851	67,034

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Total capital ratio (%)	9.69	9.27	9.90	0.63
Total capital	247,822	244,865	267,748	22,883
Risk weighted assets	2,557,108	2,639,343	2,704,408	65,065

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2015	
			(a)	(a)-(b)
Total capital ratio (%)	10.96	10.51	11.10	0.59
Total capital	283,626	280,062	302,595	22,533
Risk weighted assets	2,586,299	2,664,117	2,725,680	61,563

7. FY2016 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2016 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥100.0 billion, ordinary income is ¥19.0 billion, and net income attributable to Senshu Ikeda Holdings' shareholders is ¥17.0 billion.

Forecast cash dividends for FY2016: ¥15.00 per common stock, ¥70.00 per third-class preferred stock, and ¥30.00 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, 2015 (Result) (d)	For the fiscal year ended Mar. 31, 2016 (Result) (c)	For the six months ended Sep. 30, 2016 (Forecast)		For the fiscal year ended Mar. 31, 2017 (Forecast)	
			(b)	(b)-(d)	(a)	(a)-(c)
Ordinary revenue	56,039	110,347	50,000	(6,039)	100,000	(10,347)
Ordinary income	10,296	22,335	9,000	(1,296)	19,000	(3,335)
Profit attributable to owners of parent	8,596	16,472	8,500	(96)	17,000	528

【 Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2015 (Result) (d)	For the fiscal year ended Mar. 31, 2016 (Result) (c)	For the six months ended Sep. 30, 2016 (Forecast)		For the fiscal year ended Mar. 31, 2017 (Forecast)	
			(b)	(b)-(d)	(a)	(a)-(c)
Operating revenue	5,932	6,223	3,100	(2,832)	6,200	(23)
Operating income	5,561	5,519	2,800	(2,761)	5,500	(19)
Ordinary income	5,377	5,343	2,800	(2,577)	5,500	157
Net income	5,374	5,333	2,800	(2,574)	5,500	167

② Cash dividends

(Yen)

	For the six months ended Sep. 30, 2015 (Result)	For the fiscal year ended Mar. 31, 2016 (Projection)	For the six months ended Sep. 30, 2016 (Forecast)	For the fiscal year ended Mar. 31, 2017 (Forecast)
	Common stock	7.50	15.00	7.50
Third-class preferred stock	35.00	70.00	35.00	70.00
First series of seventh-class preferred stock	14.51	29.51	15.00	30.00

③ Capital ratio

(%)

	As of Sep. 30, 2015 (Result)	As of Mar. 31, 2016 (Preliminary figures)	As of Sep. 30, 2016 (Forecast)	As of Mar. 31, 2017 (Forecast)
Capital ratio (Consolidated)	10.99	10.59	Half of 10	approx. 10

④ ROE

(%)

	For the six months ended Sep. 30, 2015 (Result)	For the fiscal year ended Mar. 31, 2016 (Result)	For the six months ended Sep. 30, 2016 (Forecast)	For the fiscal year ended Mar. 31, 2017 (Forecast)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	8.11	7.74	Half of 7	Half of 7

(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, 2015 (Result)	For the fiscal year ended Mar. 31, 2016 (Result)	For the six months ended Sep. 30, 2016 (Forecast)		For the fiscal year ended Mar. 31, 2017 (Forecast)	
	(d)	(c)	(b)	(b)-(d)	(a)	(a)-(c)
Ordinary revenue	49,117	95,931	40,000	(9,117)	80,000	(15,931)
Ordinary income	9,057	19,062	7,500	(1,557)	16,000	(3,062)
Net income	8,048	14,424	7,500	(548)	15,000	576
Banking profit	5,554	12,110	7,000	1,446	14,500	2,390
Banking profit (before reversal of (provision for) general reserve for possible loan losses)	5,524	12,162	7,000	1,476	14,500	2,338
Core banking profit	10,523	18,481	7,000	(3,523)	14,500	(3,981)
Net credit costs	382	1,386	1,000	618	2,000	614

## ② Capital ratio

(%)

	As of Sep. 30, 2015 (Result)	As of Mar. 31, 2016 (Preliminary figures)	As of Sep. 30, 2016 (Forecast)	As of Mar. 31, 2017 (Forecast)
Capital ratio (Non-consolidated)	10.26	9.90	Latter half of 10	approx. 9
Capital ratio (Consolidated)	11.47	11.10	Half of 10	approx. 10



## II FY2015 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 (b)	For the fiscal year ended Mar. 31, 2016 (a)	(a)-(b)
1 <b>Consolidated gross profits</b>	67,964	65,090	(2,874)
2     Net interest income	55,471	53,743	(1,728)
3     Net fees and commissions income	15,807	14,445	(1,362)
4     Net other operation income	(3,313)	(3,098)	215
5 <b>General and administrative expenses (-)</b>	51,794	50,063	(1,731)
6 <b>Net disposal of nonperforming loans (-)</b>	1,902	2,426	524
7     Provision for general reserve for possible loan losses (-)	—	—	—
8     Written-off loans (-)	4,720	4,137	(583)
9     Provision for specific reserve for possible loan losses (-)	—	—	—
10     Provision for contingent losses (-)	(28)	(16)	12
11     Gains (losses) on sales of non-performing loans (-)	97	(362)	(459)
12     Recoveries of written off claims	1,768	1,481	(287)
13     Reversal of reserve for possible loan losses	1,350	117	(1,233)
14     Others (-)	232	268	36
15 Net gains (losses) on equity securities	3,300	7,202	3,902
16 Equity in earnings of affiliates	40	(3)	(43)
17 Others	3,733	2,536	(1,197)
18 <b>Ordinary income</b>	21,342	22,335	993
19 Net extraordinary income (loss)	1,548	(410)	(1,958)
20 <b>Income before income taxes</b>	22,890	21,925	(965)
21 Total income taxes (-)	4,277	5,343	1,066
22     Income taxes-current (-)	1,869	632	(1,237)
23     Income taxes-deferred (-)	2,407	4,710	2,303
24 <b>Profit</b>	18,613	16,582	(2,031)
25 Profit attributable to non-controlling interests (-)	1,028	109	(919)
26 <b>Profit attributable to owners of the parent</b>	17,584	16,472	(1,112)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 <b>Profit</b>	18,613	16,582	(2,031)
27 Total other comprehensive income	26,456	(3,784)	(30,240)
28     Net unrealized gain (loss) on available-for-sale securities	21,258	652	(20,606)
29     Net unrealized gain (loss) on deferred hedges	4	(150)	(154)
30     Remeasurements of defined benefit plans	5,193	(4,286)	(9,479)
31 <b>Comprehensive income</b>	45,069	12,797	(32,272)

(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 (b)	As of Mar. 31, 2016 (a)	(a)-(b)
Consolidated subsidiaries	30	30	—
Affiliated companies accounted for by the equity method	3	2	(1)

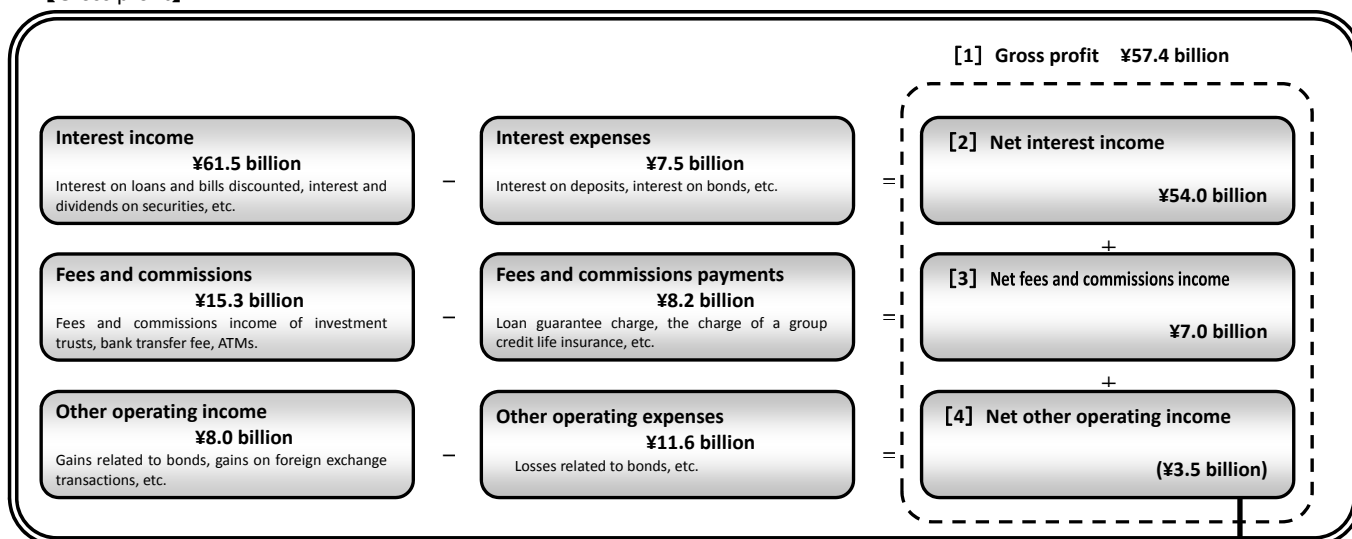
## (2) The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen)

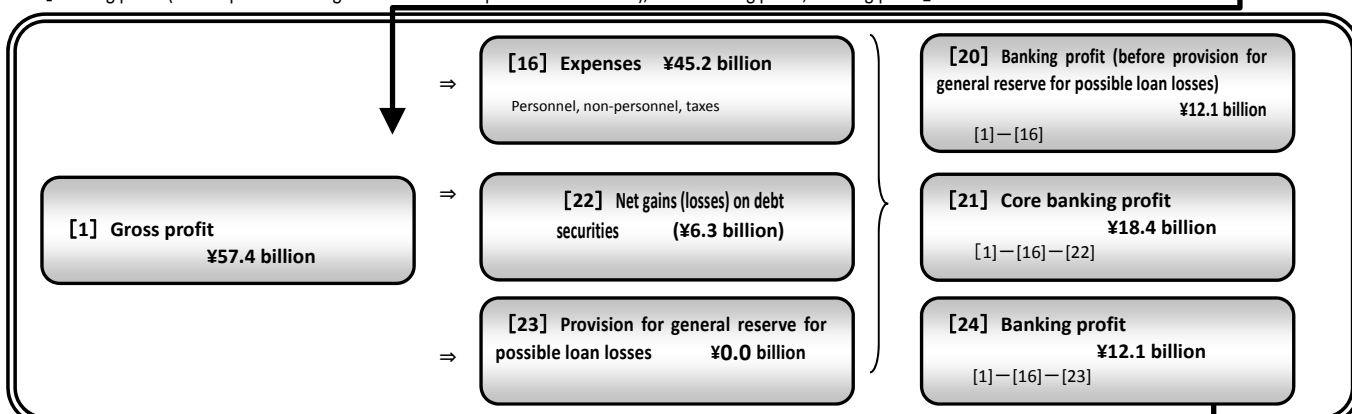
	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016 (a)	(a)-(b)
1 <b>Gross profit</b>	60,844	57,436	(3,408)
2 (Core gross profit)	63,584	63,755	171
3     Net interest income	56,870	54,005	(2,865)
4     Net fees and commissions income	7,750	7,031	(719)
5     Net other operation income	(3,776)	(3,599)	177
6         Net gains (losses) on debt securities	(2,740)	(6,318)	(3,578)
7     Domestic gross profit	53,605	49,928	(3,677)
8         Net interest income	51,862	50,637	(1,225)
9         Net fees and commissions income	7,727	7,047	(680)
10         Net other operation income	(5,983)	(7,756)	(1,773)
11         Net gains (losses) on debt securities	(6,071)	(7,540)	(1,469)
12     International gross profit	7,238	7,508	270
13         Net interest income	5,007	3,367	(1,640)
14         Net fees and commissions income	23	(15)	(38)
15         Net other operation income	2,207	4,156	1,949
16         Net gains (losses) on debt securities	3,330	1,221	(2,109)
17 <b>Expenses (excluding non-recurring expenses) (-)</b>	45,610	45,274	(336)
18     Personnel expenses (-)	22,095	22,633	538
19     Non-personnel expenses (-)	21,154	20,032	(1,122)
20     Miscellaneous taxes (-)	2,360	2,607	247
21 <b>Banking profit (before provision for general reserve for possible loan losses)</b>	15,234	12,162	(3,072)
22     Core banking profit	17,974	18,481	507
23     Net gains (losses) on debt securities	(2,740)	(6,318)	(3,578)
24 Provision for general reserve for possible loan losses (-) ①	—	52	52
25 <b>Banking profit</b>	15,234	12,110	(3,124)
26 Net non-recurring gains (losses)	2,469	6,952	4,483
27     Credit costs (-) ②	1,365	1,334	(31)
28         Written-off loans (-)	1,711	1,298	(413)
29         Provision for specific reserve for possible loan losses (-)	—	460	460
30         Provision for contingent losses (-)	(28)	(16)	12
31         Gains (losses) on sales of non-performing loans (-)	(16)	(160)	(144)
32         Recoveries of written-off claims	477	515	38
33         Reversal of reserve for possible loan losses	56	—	(56)
34         Others (-)	232	268	36
35     Net gains (losses) on equity securities	3,352	7,228	3,876
36         Gain on sales of equity securities	3,816	7,628	3,812
37         Loss on sales of equity securities (-)	426	358	(68)
38         Loss on write-down of equity securities (-)	37	41	4
39     Other non-recurring gains (losses)	481	1,057	576
40 <b>Ordinary income</b>	17,703	19,062	1,359
41 Net extraordinary income (loss)	(15)	(358)	(343)
42 <b>Income before income taxes</b>	17,687	18,704	1,017
43 Total income taxes (-)	2,652	4,279	1,627
44     Income taxes-current (-)	451	(212)	(663)
45     Income taxes-deferred (-)	2,201	4,491	2,290
46 <b>Net income</b>	15,034	14,424	(610)
47 Net credit costs ①+②	1,365	1,386	21

(Reference) Structure of profits (For the fiscal year ended Mar. 31, 2016)

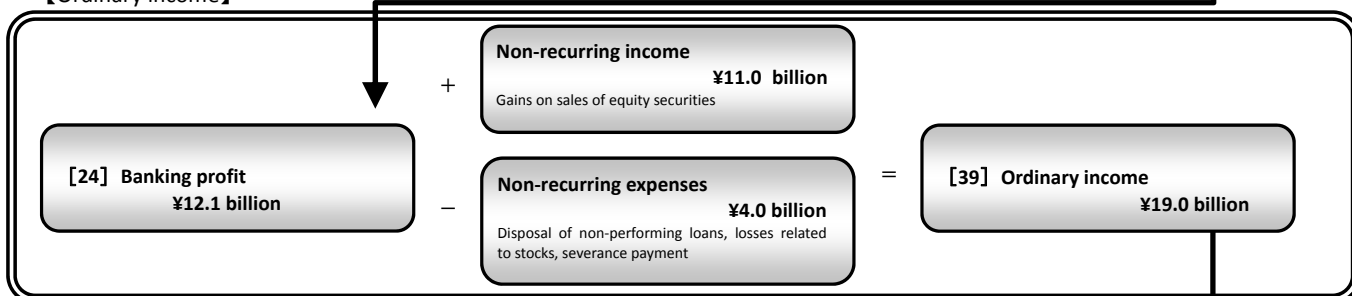
【Gross profit】



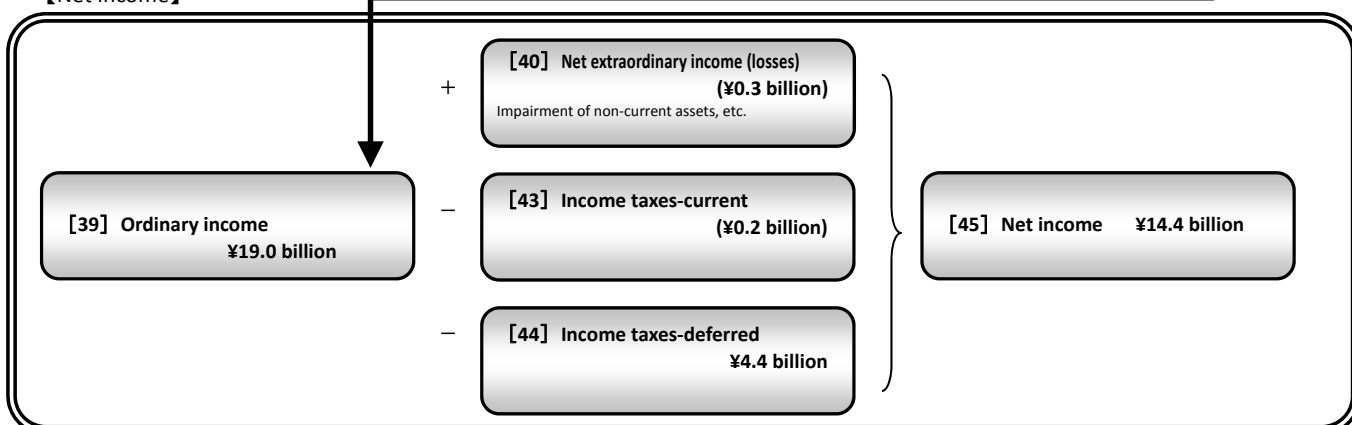
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



## 2. Banking Profit

### The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Banking profit (before provision for general reserve for possible loan losses)	13,021	15,234	12,162	(3,072)
Per head(thousands of yen )	4,789	5,850	4,784	(1,066)
Core banking profit	13,256	17,974	18,481	507
Per head(thousands of yen )	4,875	6,902	7,270	368
Banking profit	18,089	15,234	12,110	(3,124)
Per head(thousands of yen )	6,652	5,850	4,763	(1,087)

## 3. ROE

### The Senshu Ikeda Bank 【 Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	7.45	8.07	5.54	(2.53)
Banking profit basis	10.35	8.07	5.52	(2.55)
Core banking profit basis	7.59	9.53	8.42	(1.11)
Net income basis	8.44	7.97	6.57	(1.40)

## 4. Number of Directors and Employees, and Branches

### The Senshu Ikeda Bank 【 Non-consolidated】

#### ① Employees and Officers

(Number of people)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Directors and auditors	31	29	30	1
Employees	2,608	2,498	2,456	(42)
Total	2,639	2,527	2,486	(41)

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, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Branches	134	134	134	—
Sub-branches	5	5	5	—
Total	139	139	139	—
(Reference) ATMs	217	218	225	7

5. Gains and Losses on Investment Securities

The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Gains (losses) on debt securities	(234)	(2,740)	(6,318)	(3,578)
Gain on sales	6,081	9,582	5,312	(4,270)
Gain on redemption	—	—	—	—
Loss on sales (-)	2,948	12,323	11,631	(692)
Loss on redemption (-)	—	—	—	—
Loss on write-down (-)	3,367	—	—	—
Loss by investment partnership (-)	—	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015 (b)	For the fiscal year ended Mar. 31, 2016	
			(a)	(a)-(b)
Gains (losses) on equity securities	5,346	3,352	7,228	3,876
Gain on sales	5,829	3,816	7,628	3,812
Loss on sales (-)	472	426	358	(68)
Loss on write-down (-)	10	37	41	4

6. 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, 2016					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	25,143	145	145	—	24,997	25,071	73	73	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	23,704	23,741	37	37	—	31,307	31,390	83	83	—
Other	27,000	27,282	282	291	8	27,000	27,434	434	436	2
Total	75,702	76,168	465	474	8	83,305	83,895	590	592	2

As of Sep. 30, 2015				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,998	25,077	78	78	—
—	—	—	—	—
26,006	26,061	54	54	—
27,000	27,304	304	305	1
78,004	78,442	438	439	1

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

(Millions of yen)

	As of Mar. 31, 2016					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	34,548	62,884	28,336	29,978	1,642	42,243	73,441	31,198	31,778	580
Bonds	352,004	354,400	2,396	2,426	30	431,460	432,586	1,125	1,238	112
Government bonds	51,151	51,260	109	109	—	139,120	139,155	35	35	—
Local government bonds	49,149	49,338	188	193	4	51,095	51,256	161	174	13
Corporate bonds	251,702	253,801	2,098	2,124	25	241,243	242,173	929	1,029	99
Other	527,896	525,894	(2,001)	7,103	9,105	547,189	542,560	(4,628)	5,855	10,484
Total	914,449	943,180	28,730	39,509	10,778	1,020,893	1,048,588	27,695	38,873	11,178

As of Sep. 30, 2015				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
38,315	65,788	27,472	28,831	1,359
304,938	305,529	591	672	81
49,171	49,183	11	11	—
43,200	43,367	166	175	8
212,565	212,979	413	486	72
553,892	541,919	(11,972)	2,200	14,173
897,146	913,237	16,090	31,704	15,613

7. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016 (Preliminary figures)	
			(a)	(a)-(b)
Total capital ratio (%)	10.49	10.09	10.59	0.50
Total capital(A)-(B)	269,782	268,401	288,687	20,286
Core capital (A)	271,067	275,747	297,309	21,562
Common stock, internal reserves, etc.	140,194	153,292	208,220	54,928
General reserve for possible loan losses	16,164	14,711	13,893	(818)
Qualified previous noncumulative perpetual preferred stock	40,000	40,000	15,000	(25,000)
Qualified previous capital raising instruments	72,471	65,224	57,977	(7,247)
Deduction (B)	1,285	7,346	8,622	1,276
Risk weighted assets (C)	2,571,273	2,657,817	2,724,851	67,034
Required capital (C ×4%)	102,850	106,312	108,994	2,682

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016 (Preliminary figures)	
			(a)	(a)-(b)
Total capital ratio (%)	9.69	9.27	9.90	0.63
Total capital(A)-(B)	247,822	244,865	267,748	22,883
Core capital (A)	248,251	250,192	275,348	25,156
Common stock, internal reserves, etc.	167,751	177,751	210,303	32,552
General reserve for possible loan losses	6,012	5,402	5,455	53
Qualified previous noncumulative perpetual preferred stock	—	—	—	—
Qualified previous capital raising instruments	74,488	67,039	59,590	(7,449)
Deduction (B)	429	5,327	7,599	2,272
Risk weighted assets (C)	2,557,108	2,639,343	2,704,408	65,065
Required capital (C ×4%)	102,284	105,573	108,176	2,603

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016 (Preliminary figures)	
			(a)	(a)-(b)
Total capital ratio (%)	10.96	10.51	11.10	0.59
Total capital(A)-(B)	283,626	280,062	302,595	22,533
Core capital (A)	284,055	286,016	310,379	24,363
Common stock, internal reserves, etc.	174,726	187,216	222,020	34,804
General reserve for possible loan losses	16,164	14,711	13,893	(818)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—
Qualified previous capital raising instruments	91,996	82,796	73,597	(9,199)
Deduction (B)	429	5,953	7,784	1,831
Risk weighted assets (C)	2,586,299	2,664,117	2,725,680	61,563
Required capital (C ×4%)	103,451	106,564	109,027	2,463

### 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, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans to bankrupt borrowers	3,199	2,494	1,750	(744)
Delinquent loans	42,995	42,300	39,801	(2,499)
Loans past due three months or more	—	—	5	5
Restructured loans	4,264	11,192	10,599	(593)
Total	50,459	55,988	52,156	(3,832)

(Note) Amount of partial direct write-off

As of Mar. 31, 2016: Loans to bankrupt borrowers	10,884 million yen	Delinquent loans	21,785 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	14,436 million yen	Delinquent loans	44,835 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	43,747 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans and bills discounted	3,584,827	3,656,051	3,752,067	96,016

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016		
			(a)	(a)-(b)	
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.08	0.06	0.04	(0.02)
	Delinquent loans	1.19	1.15	1.06	(0.09)
	Loans past due three months or more	—	—	0.00	0.00
	Restructured loans	0.11	0.30	0.28	(0.02)
	Total	1.40	1.53	1.39	(0.14)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans to bankrupt borrowers	3,199	2,636	1,750	(886)
Delinquent loans	60,920	53,151	49,081	(4,070)
Loans past due three months or more	—	—	5	5
Restructured loans	6,706	13,538	12,834	(704)
Total	70,827	69,326	63,671	(5,655)

(Note) Amount of partial direct write-off

As of Mar. 31, 2016: Loans to bankrupt borrowers	10,928 million yen	Delinquent loans	22,544 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	17,297 million yen	Delinquent loans	45,394 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	44,005 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans and bills discounted	3,617,071	3,680,130	3,773,041	92,911

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016		
			(a)	(a)-(b)	
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.08	0.07	0.04	(0.03)
	Delinquent loans	1.68	1.44	1.30	(0.14)
	Loans past due three months or more	—	—	0.00	0.00
	Restructured loans	0.18	0.36	0.34	(0.02)
	Total	1.95	1.88	1.68	(0.20)



② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans to bankrupt borrowers	4,000	3,522	2,628	(894)
Delinquent loans	62,173	54,195	50,252	(3,943)
Loans past due three months or more	—	—	5	5
Restructured loans	6,706	13,538	12,834	(704)
Total	72,881	71,255	65,721	(5,534)

(Note) Amount of partial direct written-off

As of Mar. 31, 2016: Loans to bankrupt borrowers	12,006 million yen	Delinquent loans	23,782 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	18,266 million yen	Delinquent loans	46,747 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	15,940 million yen	Delinquent loans	46,040 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Loans and bills discounted	3,609,329	3,672,521	3,765,182	92,661

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016		
			(a)	(a)-(b)	
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.11	0.09	0.06	(0.03)
	Delinquent loans	1.72	1.47	1.33	(0.14)
	Loans past due three months or more	—	—	0.00	0.00
	Restructured loans	0.18	0.36	0.34	(0.02)
	Total	2.01	1.94	1.74	(0.20)

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

2. Loans to bankrupt borrowers:

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

3. Delinquent loans:

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

4. Loans past due three months or more:

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

5. Restructured loans:

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

## 2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve for possible loan losses	18,188	16,198	16,232	34
General reserve for possible loan losses	6,012	5,402	5,455	53
Specific reserve for possible loan losses	12,176	10,796	10,777	(19)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve for possible loan losses	32,050	26,232	25,742	(490)
General reserve for possible loan losses	10,855	10,507	10,416	(91)
Specific reserve for possible loan losses	21,194	15,725	15,325	(400)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve for possible loan losses	38,924	31,907	30,483	(1,424)
General reserve for possible loan losses	16,164	14,711	13,893	(818)
Specific reserve for possible loan losses	22,759	17,196	16,589	(607)

## 3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve ratios	36.04	28.93	31.12	2.19

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve ratios	45.25	37.83	40.42	2.59

② Consolidated

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Reserve ratios	53.40	44.77	46.38	1.61

(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, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Bankruptcy and quasi-bankrupt credit	8,264	6,437	4,648	(1,789)
Doubtful credit	38,289	38,676	37,149	(1,527)
Substandard credit	4,264	11,192	10,604	(588)
Subtotal (A)	50,817	56,306	52,403	(3,903)
Normal credit	3,563,621	3,623,475	3,720,083	96,608
Total (B)	3,614,439	3,679,782	3,772,486	92,704

Non-performing loans ratio (A)/(B)	1.40	1.53	1.38	(0.15)
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Partial direct write-off	58,895	59,614	32,879	(26,735)
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Bankruptcy and quasi-bankrupt credit	9,040	7,136	4,845	(2,291)
Doubtful credit	55,438	48,969	46,233	(2,736)
Substandard credit	6,706	13,538	12,840	(698)
Subtotal (A)	71,185	69,644	63,918	(5,726)
Normal credit	3,575,498	3,634,217	3,729,542	95,325
Total(B)	3,646,684	3,703,861	3,793,461	89,600

Non-performing loans ratio (A)/(B)	1.95	1.88	1.68	(0.20)
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Partial direct write-off	59,152	63,035	33,683	(29,352)
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(Notes) Credits:

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

Bankruptcy and quasi-bankrupt credit:

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

Doubtful credit:

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

Substandard credit:

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

Normal credit:

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

5. Status of Coverage of Credits disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【 Non-Consolidated】

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Coverage amount (C)	46,466	50,842	47,098	(3,744)
Reserve for possible loan losses	13,532	13,250	13,664	414
Collateral and guarantees	32,934	37,591	33,433	(4,158)
Coverage ratio(C)/(A)	91.43	90.29	89.87	(0.42)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2016)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	4,648	4,648	379	4,269	100.00
Doubtful credit	37,149	33,900	10,252	23,647	91.25
Substandard credit	10,604	8,549	3,032	5,517	80.61
Total	52,403	47,098	13,664	33,433	89.87

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Coverage amount (C)	63,000	60,968	56,088	(4,880)
Reserve for possible loan losses	23,412	18,887	18,788	(99)
Collateral and guarantees	39,587	42,081	37,300	(4,781)
Coverage Ratio (C)/(A)	88.50	87.54	87.74	0.20

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2016)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	4,845	4,845	437	4,407	100.00
Doubtful credit	46,233	41,632	14,742	26,889	90.04
Substandard credit	12,840	9,610	3,607	6,002	74.84
Total	63,918	56,088	18,788	37,300	87.74

## 6. Classification of Loans by Industry

The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015 (b)	As of Mar. 31, 2016	
			(a)	(a)-(b)
Domestic (excluding JOM account)	3,584,827	3,656,051	3,752,067	96,016
Manufacturing	340,726	341,673	347,553	5,880
Agriculture and forestry	1,368	961	846	(115)
Fishery	99	93	140	47
Mining, quarrying and gravel extraction	234	220	193	(27)
Construction	77,850	80,890	86,297	5,407
Electricity, gas, heat and water supply	11,762	14,759	15,378	619
Information and communication	14,633	15,281	13,593	(1,688)
Transportation and postal activities	74,120	82,569	100,739	18,170
Wholesale and retail trade	229,405	248,249	257,357	9,108
Finance and insurance activities	163,267	168,865	177,937	9,072
Real estate and rental activities	478,042	511,234	537,087	25,853
Academic research, professional and technical services	9,482	10,480	11,951	1,471
Accommodation and food service activities	21,344	21,973	24,875	2,902
Life related services and entertainment	12,609	12,598	14,466	1,868
Education and study support activities	7,589	7,580	8,355	775
Medical and welfare	36,124	45,416	50,240	4,824
Other services	61,718	69,047	75,239	6,192
Local governments	238,912	227,548	219,574	(7,974)
Others	1,805,534	1,796,602	1,810,234	13,632

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

The Senshu Ikeda Bank 【 Non-consolidated】

(As of Mar. 31, 2016)

(Billions of yen, %)

<b>Borrower classification under self-assessment guidelines (Credit exposures)</b> <b>Credit-related loans including loans and bills discounted</b>					<b>Claims disclosed under the Financial Revitalization Law (Credit exposure)</b> <b>Substandard credit represents loans and bills discounted</b> <b>Other represents credit-related loans including loans and bills discounted</b>				<b>Risk monitored loans</b>	
Category I	Category II	Category III	Category IV	Subtotal	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.38%	Total				
Bankrupt 1.7	0.3	1.4	—	—	Bankruptcy and quasi-bankrupt 4.6	4.2	0.3	100.00	Loans to bankrupt borrowers 1.7	
Effectively bankrupt 2.8	1.3	1.5	—	—	Doubtful 37.1	23.6	10.2	91.25	Delinquent loans 39.8	
Potentially bankrupt 37.1	23.1	10.7	3.2	—	Substandard 10.6	5.5	3.0	80.61	Loans past due three months or more 0.0	
Watch list	Requiring special caution 12.1	11.4	—	—	Other borrowers requiring caution 126.1	57.6	68.4	—	Restructured loans 10.5	
	Normal 3,592.3	3,592.3	—	—	Normal 3,720.0	3,720.0	—	—	Total 52.1	
Total 3,772.4	3,675.5	93.6	3.2	—	Total 3,772.4	3,772.4	—	—	Loans and bills discounted 3,752.0	

(Notes) 1. Japanese yen amounts are rounded down to the nearest billion yen.

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

3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

Category I: Claims secured by reserve for possible loan losses, superior guarantee reserved by Credit Guarantee Corporation.

Category II: Claims secured by general collateral or guarantee such as mortgage collateral.

Category III and IV: All or part of claims are secured, and claims already secured are posted as Category I.

4. "( )" in "Borrower classification under self-assessment guidelines (Credit exposures)" represent reserved amounts for classified loans.