

**Financial Results for the First Quarter of the Fiscal Year ended March 31, 2017**  
**(Consolidated Data)**

July 27, 2016

Company Name: Senshu Ikeda Holdings, Inc.     Stock exchange listing: Tokyo Stock Exchange  
 Stock Code:                                8714                                URL                                <http://www.senshuikeda-hd.co.jp/>  
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Scheduled date for filing quarterly securities report:                                August 9, 2016  
 Scheduled date to commence dividend payments:                                None  
 Segregated trading accounts:                                None  
 Supplementary material on financial results:                                Yes (Selected financial information)  
 Financial results presentation meeting:                                None

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

**1. Financial Results for the First Quarter of the Fiscal Year ending March 31, 2017 (April 1, 2016 – June 30, 2016)**

**(1) Consolidated Operating Results**

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Three months ended June 30, 2016	26,331	(9.1)	6,491	7.2	5,711	12.0
Three months ended June 30, 2015	28,983	13.8	6,053	30.5	5,099	31.3

(Note) Comprehensive income:                                Three months ended June 30, 2016                                10,625 million yen                                [ 150.5% ]  
    Three months ended June 30, 2015                                4,240 million yen                                [ (65.9%) ]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2016	20.73	17.32
Three months ended June 30, 2015	19.14	16.54

**(2) Consolidated Financial Position**

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2016	5,614,028	261,036	4.5
As of March 31, 2016	5,406,626	258,005	4.6

(Reference) capital: As of June 30, 2016 : 257,800 million yen ; As of March 31, 2016 : 249,740 million yen

Note: “Equity ratio” is calculated as: (Total net assets at the end of period – Stock subscription rights at the end of period – Non-controlling interests at the end of period)/ Total assets at the end of period.  
 The ratio above is not based on the regulation of Capital Adequacy Ratio.

## 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, 2016	—	7.50	—	7.50	15.00
Fiscal Year ended March 31, 2017	—				
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 the 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)	28.52
Full Year	100,000	(9.3)	19,000	(14.9)	17,000	3.1	57.03

### Note

- (1) Changes in significant subsidiaries during the first quarter of the fiscal year ending March 31, 2017 : 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. : None

(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 June 30, 2016 281,008,632 shares

As of March 31, 2016 281,008,632 shares

- (b) Number of treasury shares

As of June 30, 2016 5,232,378 shares

As of March 31, 2016 5,616,987 shares

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

Three months ended June 30, 2016 275,502,569 shares

Three months ended June 30, 2015 266,309,011 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, 2016	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2017	—				
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, 2016	—	14.51	—	15.00	29.51
Fiscal Year ending March 31, 2017	—				
Fiscal Year ending March 31, 2017 (Forecasts)		15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2016	As of June 30, 2016
<b>Assets</b>		
Cash and due from banks	460,293	588,381
Call loans and bills bought	885	942
Monetary claims bought	67	150
Trading account securities	221	221
Money held in trust	27,000	29,015
Securities	1,026,804	1,120,523
Loans and bills discounted	3,765,182	3,741,949
Foreign exchange assets	6,451	7,345
Other assets	63,765	73,799
Tangible fixed assets	38,714	38,218
Intangible fixed assets	6,123	5,679
Net defined benefit assets	13,018	12,944
Deferred tax assets	14,181	11,746
Customers' liabilities for acceptances and guarantees	14,399	14,035
Reserve for possible loan losses	(30,483)	(30,926)
<b>Total assets</b>	<b>5,406,626</b>	<b>5,614,028</b>
<b>Liabilities</b>		
Deposits	4,730,075	4,792,164
Negotiable certificates of deposit	3,800	—
Payables under securities lending transactions	211,509	270,465
Borrowed money	86,216	165,140
Foreign exchange liabilities	429	384
Corporate bonds and notes	55,000	55,000
Other liabilities	43,488	53,323
Provision for employees' bonuses	1,787	660
Net defined benefit liability	741	696
Accrued retirement benefits for directors and corporate auditors	39	39
Reserve for reimbursement of deposits	456	456
Reserve for point services	223	225
Reserve for contingent losses	343	343
Reserve under special laws	0	0
Deferred tax liabilities	110	53
Acceptances and guarantees	14,399	14,035
<b>Total liabilities</b>	<b>5,148,621</b>	<b>5,352,992</b>
<b>Net Assets</b>		
Common stock	102,999	102,999
Capital surplus	57,361	57,369
Retained earnings	68,521	71,489
Treasury stock	(2,678)	(2,496)
<b>Total shareholders' equity</b>	<b>226,203</b>	<b>229,362</b>
Net unrealized gain (loss) on available-for-sale securities	21,753	26,679
Net unrealized gain (loss) on deferred hedges	(144)	(124)
Remeasurements of defined benefit plans	1,927	1,883
<b>Total accumulated other comprehensive income</b>	<b>23,536</b>	<b>28,438</b>
Stock subscription rights	91	99
Non-controlling interests	8,172	3,136
<b>Total net assets</b>	<b>258,005</b>	<b>261,036</b>
<b>Total liabilities and net assets</b>	<b>5,406,626</b>	<b>5,614,028</b>

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

## Consolidated Statements of Income

(Unit: Millions of yen)

	For the three months ended June 30, 2015	For the three months ended June 30, 2016
Ordinary revenue	28,983	26,331
Interest income	14,243	12,850
Interest on loans and bills discounted	11,537	10,778
Interest and dividends on securities	2,544	1,955
Fees and commissions	5,242	4,878
Other ordinary income	1,869	3,832
Other income	7,627	4,769
Ordinary expenses	22,930	19,840
Interest expenses	2,076	1,635
Interest on deposits	1,293	888
Fees and commissions payments	1,351	1,468
Other ordinary expenses	4,120	567
General and administrative expenses	12,485	12,999
Other expenses	2,895	3,168
Ordinary income	6,053	6,491
Extraordinary loss	13	65
Loss on disposal of non-current assets	13	65
Transfer to reserve for financial products transaction liabilities	0	0
Income before income taxes	6,039	6,425
Income taxes - current	476	615
Income taxes - deferred	401	85
Total income taxes	877	700
Profit	5,161	5,724
Profit attributable to non-controlling interests	62	12
Profit attributable to owners of the parent	5,099	5,711

## Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2015	For the three months ended June 30, 2016
Profit	5,161	5,724
Other comprehensive income	(920)	4,900
Net unrealized gain (loss) on available-for-sale securities	(724)	4,924
Net unrealized gain (loss) on deferred hedges	(4)	20
Remeasurements of defined benefit plans	(191)	(44)
Comprehensive income	4,240	10,625
Comprehensive income attributable to		
Owners of the parent	4,178	10,613
Non-controlling interests	62	11

**Selected Financial Information  
for the First Quarter of FY2016  
(Ended June 30, 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 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 three months ended June 30, 2015	For the three months ended June 30, 2016	(b)-(a)
	(a)	(b)	
1 Ordinary revenue	28,983	26,331	(2,652)
2 Ordinary expenses	22,930	19,840	(3,090)
3 Ordinary income	6,053	6,491	438
4 Income before income taxes	6,039	6,425	386
5 Profit attributable to owners of the parent	5,099	5,711	612
6 Comprehensive income	4,240	10,625	6,385
7 Net credit costs	(444)	953	1,397

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

Core gross profit decreased by ¥1,058 million year-on-year to ¥13,838 million. This was due to decrease in net interest income by ¥1,627 million, decrease in net fees and commissions income by ¥372 million, and increase in net other operation income (excluding net gains (losses) on debt securities) by ¥940 million.

Core banking profit decreased by ¥1,293 million year-on-year to ¥2,319 million. This was due to increase in expenses (excluding non-recurring expenses) by ¥235 million year-on-year to ¥11,519 million.

Net gains on equity securities decreased by 3,795 million year-on-year to ¥303 million, and net gains on debt securities increased by ¥4,677 million year-on-year to 2,000 million. Ordinary income increased by ¥486 million year-on-year to ¥5,821 million, and net income increased by ¥341 million year-on-year to ¥5,179 million.

(Millions of yen)

	For the three months ended June 30, 2015	For the three months ended June 30, 2016	(b)-(a)
	(a)	(b)	
1 Gross profit	12,219	15,839	3,620
2 (Core gross profit)	14,896	13,838	(1,058)
3 Net interest income	12,809	11,182	(1,627)
4 Net fees and commissions income	1,932	1,560	(372)
5 Net other operation income	(2,522)	3,096	5,618
6 (Net gains (losses) on debt securities)	(2,677)	2,000	4,677
7 Expenses (excluding non-recurring expenses) (-)	11,284	11,519	235
8 Personnel expenses (-)	5,725	5,639	(86)
9 Non-personnel expenses (-)	4,883	5,062	179
10 Banking profit (before provision for general reserve for possible loan losses)	935	4,320	3,385
11 Core banking profit	3,612	2,319	(1,293)
12 Net gains (losses) on debt securities	(2,677)	2,000	4,677
13 Reversal of general reserve for possible loan losses (-) ①	—	—	—
14 Banking profit	935	4,320	3,385
15 Net non-recurring gains (loss)	4,400	1,501	(2,899)
16 Disposal of non-performing loans ②	(234)	(266)	(32)
17 Net gains (losses) on equity securities	4,098	303	(3,795)
18 Ordinary income	5,335	5,821	486
19 Net extraordinary income (loss)	(4)	(55)	(51)
20 Income before income taxes	5,330	5,765	435
21 Total income taxes (-)	491	586	95
22 Income taxes-current (-)	201	362	161
23 Income taxes-deferred (-)	290	223	(67)
24 Net income	4,838	5,179	341
25 Net credit costs ①+②	(234)	(266)	(32)



(Reference) Substantial figures after deduction of specific factors

## The Senshu Ikeda Bank 【 Non-consolidated】

	For the three months ended June 30, 2015		For the three months ended June 30, 2016		
	Disclosed figures (a)	Substantial figures (b)	(c)	(c)-(a)	(c)-(b)
Core gross profit	14,896	14,503	13,838	(1,058)	(665)
Net interest income	12,809	12,342	11,182	(1,627)	(1,160)
Interest income on loans and deposits	10,113	10,113	9,814	(299)	(299)
Others	2,696	2,229	1,367	(1,329)	(862)
Net fees and commissions income	1,932	1,932	1,560	(372)	(372)
Net other operation income	155	228	1,096	941	868
Expenses (-)	11,284	11,284	11,519	235	235
Core banking profit	3,612	3,219	2,319	(1,293)	(900)
Net gains (losses) on debt securities	(2,677)	234	2,000	4,677	1,766
Banking profit (before provision for general reserve for possible loan losses)	935	3,453	4,320	3,385	867
Net gains (losses) on equity securities	4,098	1,580	303	(3,795)	(1,277)
Others	301	301	1,197	896	896
Ordinary income	5,335	5,335	5,821	486	486
Net extraordinary income (loss)	(4)	(4)	(55)	(51)	(51)
Total income taxes (-)	491	491	586	95	95
Net income	4,838	4,838	5,179	341	341

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

(Millions of yen)

		For the three months ended June 30, 2015	For the three months ended June 30, 2016	
		(a)	(b)	(b)-(a)
1	Net operating income	622	484	(138)
2	Administrative expense (-)	409	417	8
3	Operating income	213	66	(147)
4	Income before income taxes	213	65	(148)
5	Net income	140	43	(97)

## (4) ROE

## Senshu Ikeda Holdings 【 Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2015	For the three months ended June 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the three months ended June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	11.91	11.56	10.31	11.31	(0.25)	1.00
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.15	9.76	7.74	10.05	0.29	2.31

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

(%)

	For the fiscal year ended Mar. 31, 2015	For the three months ended June 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the three months ended June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	11.10	10.24	9.21	10.15	(0.09)	0.94
ROE (Profit attributable to owners of the parent basis)	8.52	8.65	6.92	9.02	0.37	2.10

## 2. Information on Main Accounts

## The Senshu Ikeda Bank 【 Non-consolidated】

The balance of loans and bills discounted (including two business rehabilitation subsidiaries) at the end of June 2016 increased by ¥87.7 billion from the end of June 2015 to ¥3,749.4 billion.

The balance of deposits at the end of June 2016 increased by ¥25.7 billion from the end of June 2015 to ¥4,835.1 billion.

## (1) Loans and Bills Discounted

## ① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	1,912,885	1,900,523	2,021,670	2,005,486	104,963	(16,184)
Consumer loans	1,743,166	1,737,810	1,730,397	1,723,654	(14,156)	(6,743)
Housing loans	1,716,611	1,711,756	1,701,561	1,693,511	(18,245)	(8,050)
Other loans	26,554	26,053	28,835	30,142	4,089	1,307
Total	3,656,051	3,638,333	3,752,067	3,729,140	90,807	(22,927)
Foreign currency loans	60,348	61,717	62,100	59,066	(2,651)	(3,034)

(scale of enterprise)

Large and mid-tier enterprises	465,198	458,858	464,438	459,155	297	(5,283)
Small and medium-sized enterprises	1,167,700	1,174,111	1,261,284	1,263,536	89,425	2,252
Local governments	227,548	215,580	219,574	209,307	(6,273)	(10,267)
Japanese government	49,977	49,977	77,321	74,821	24,844	(2,500)
Individuals	1,745,624	1,739,805	1,729,448	1,722,318	(17,487)	(7,130)
total	3,656,051	3,638,333	3,752,067	3,729,140	90,807	(22,927)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	1,936,964	1,923,853	2,042,644	2,025,773	101,920	(16,871)
Consumer loans	1,743,166	1,737,810	1,730,397	1,723,654	(14,156)	(6,743)
Housing loans	1,716,611	1,711,756	1,701,561	1,693,511	(18,245)	(8,050)
Other loans	26,554	26,053	28,835	30,142	4,089	1,307
Total	3,680,130	3,661,664	3,773,041	3,749,428	87,764	(23,613)
Foreign currency loans	60,348	61,717	62,100	59,066	(2,651)	(3,034)

(scale of enterprise)

Large and mid-tier enterprises	465,198	458,858	464,438	459,155	297	(5,283)
Small and medium-sized enterprises	1,191,420	1,197,083	1,281,899	1,283,465	86,382	1,566
Local governments	227,548	215,580	219,574	209,307	(6,273)	(10,267)
Japanese government	49,977	49,977	77,321	74,821	24,844	(2,500)
Individuals	1,745,983	1,740,164	1,729,807	1,722,677	(17,487)	(7,130)
Total	3,680,130	3,661,664	3,773,041	3,749,428	87,764	(23,613)

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

(Millions of yen, %)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,913,325	2,913,917	2,990,733	2,985,855	71,938	(4,878)
Ratio of loans to SMEs, etc.	79.68	80.08	79.70	80.06	(0.02)	0.36

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,937,404	2,937,248	3,011,706	3,006,142	68,894	(5,564)
Ratio of loans to SMEs, etc.	79.81	80.21	79.82	80.17	(0.04)	0.35

## (2) Deposits

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Individual	3,744,025	3,771,882	3,726,769	3,757,468	(14,414)	30,699
Online branch	83,583	79,944	67,960	65,896	(14,048)	(2,064)
Corporation	1,028,510	1,037,457	1,050,926	1,077,651	40,194	26,725
General corporation	850,231	861,817	911,572	928,159	66,342	16,587
Financial institutions	28,145	15,200	10,056	7,683	(7,517)	(2,373)
Governmental funds	150,133	160,440	129,297	141,807	(18,633)	12,510
Total	4,772,536	4,809,340	4,777,696	4,835,119	25,779	57,423
Foreign currency deposits	49,214	47,183	18,862	19,184	(27,999)	322

## (3) Assets under Management

## ① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the three months ended June 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the three months ended June 30, 2016	
				(b)	(b)-(a)
The Senshu Ikeda Bank	231,584	50,454	168,343	35,953	(14,501)
Investment trusts	151,413	29,569	87,445	16,161	(13,408)
Public bonds	2,937	225	1,066	256	31
Life insurance	77,234	20,659	79,831	19,535	(1,124)
Senshu Ikeda Tokai Tokyo Securities	46,533	14,487	48,102	9,792	(4,695)
Total	278,117	64,941	216,445	45,746	(19,195)

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Deposits	3,744,025	3,771,882	3,726,769	3,757,468	(14,414)	30,699
Investment trusts	194,394	191,919	183,895	174,782	(17,137)	(9,113)
Life insurance	489,826	489,652	501,062	488,917	(735)	(12,145)
Public bonds	23,710	21,168	17,752	16,286	(4,882)	(1,466)
Senshu Ikeda Tokai Tokyo Securities	61,349	68,070	72,632	71,227	3,157	(1,405)
Total	4,513,306	4,542,693	4,502,112	4,508,681	(34,012)	6,569

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	237,827	231,749	216,205	203,936	(27,813)	(12,269)
Investment trusts	204,260	201,080	192,067	182,333	(18,747)	(9,734)
Public bonds	33,566	30,669	24,138	21,602	(9,067)	(2,536)
Senshu Ikeda Tokai Tokyo Securities	68,346	76,045	81,701	80,915	4,870	(786)
Total	306,173	307,794	297,907	284,852	(22,942)	(13,055)

## (4) Securities

## ① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Securities	1,163,549	1,141,773	1,051,825	1,145,465	3,692	93,640
Government bonds	164,153	119,142	76,259	67,173	(51,969)	(9,086)
Local government bonds	51,256	39,832	49,338	47,221	7,389	(2,117)
Corporate bonds	273,480	262,220	277,505	294,571	32,351	17,066
Authority bonds	197,171	192,514	205,420	222,662	30,148	17,242
Bank debenture bonds	9,384	9,385	15,429	15,437	6,052	8
General corporate bonds	66,924	60,321	56,656	56,470	(3,851)	(186)
Stocks	101,658	102,199	90,783	89,611	(12,588)	(1,172)
Other securities	572,999	618,378	557,938	646,887	28,509	88,949
Foreign securities	269,125	265,633	249,540	296,927	31,294	47,387
Euroyen bonds	38,993	39,000	27,000	27,000	(12,000)	—
Dollar-dominated bonds	230,125	215,507	172,052	215,177	(330)	43,125
Euro-dominated bonds	—	11,118	50,482	54,744	43,626	4,262
REIT	31,040	32,903	34,027	32,818	(85)	(1,209)
Investment trusts	267,719	314,653	267,881	310,170	(4,483)	42,289
Hedging investment trust for cross-shareholdings etc.	16,980	12,729	161	—	(12,729)	(161)
Investment partnership	5,115	5,187	6,487	6,970	1,783	483

## ② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	590	582	465	460	(122)	(5)
Available-for-sale securities	27,695	26,614	28,730	36,042	9,428	7,312
Stocks	31,198	35,672	28,336	27,424	(8,248)	(912)
Bonds	1,125	643	2,396	3,527	2,884	1,131
Government bonds	35	25	109	136	111	27
Local government bonds	161	162	188	218	56	30
Corporate bonds	929	455	2,098	3,171	2,716	1,073
Other securities	(4,628)	(9,701)	(2,001)	5,090	14,791	7,091
Foreign securities	(734)	(4,316)	2,165	6,610	10,926	4,445
Euroyen bonds	(6)	—	—	—	—	—
Dollar-dominated bonds	(727)	(4,367)	1,465	5,259	9,626	3,794
Euro-dominated bonds	—	50	700	1,351	1,301	651
REIT	2,414	1,973	3,514	2,977	1,004	(537)
Investment trusts	(6,515)	(7,554)	(7,770)	(4,599)	2,955	3,171
Hedging investment trust for cross-shareholdings etc.	(7,017)	(5,268)	(62)	—	5,268	62
Investment partnership	206	196	88	102	(94)	14

## 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 June 30, 2016					As of Mar. 31, 2016				
	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
Government bonds	24,998	25,158	159	159	—	24,998	25,143	145	145	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	23,703	23,738	34	34	—	23,704	23,741	37	37	—
Other	27,000	27,266	266	274	8	27,000	27,282	282	291	8
Total	75,701	76,162	460	468	8	75,702	76,168	465	474	8

As of June 30, 2015				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,998	25,090	91	91	—
—	—	—	—	—
26,207	26,280	73	73	—
27,000	27,416	416	416	—
78,205	78,787	582	582	—

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

(Millions of yen)

	As of June 30, 2016					As of Mar. 31, 2016				
	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
Equity securities	34,287	61,712	27,424	29,265	1,840	34,548	62,884	28,336	29,978	1,642
Bonds	356,737	360,264	3,527	3,535	8	352,004	354,400	2,396	2,426	30
Government bonds	42,038	42,175	136	136	—	51,151	51,260	109	109	—
Local government bonds	47,002	47,221	218	219	0	49,149	49,338	188	193	4
Corporate bonds	267,695	270,867	3,171	3,179	7	251,702	253,801	2,098	2,124	25
Other	609,249	614,339	5,090	12,019	6,929	527,896	525,894	(2,001)	7,103	9,105
Total	1,000,274	1,036,317	36,042	44,820	8,777	914,449	943,180	28,730	39,509	10,778

As of June 30, 2015				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
38,344	74,016	35,672	36,026	353
369,346	369,990	643	748	104
94,118	94,144	25	25	0
39,669	39,832	162	168	5
235,557	236,013	455	554	98
597,494	587,793	(9,701)	3,631	13,333
1,005,184	1,031,799	26,614	40,406	13,791

## 4. Capital Ratio

## (1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.09	10.99	10.59	10.60	(0.39)	0.01
Total capital (A)-(B)	268,401	295,891	288,687	290,634	(5,257)	1,947
Core capital (A)	275,747	302,113	297,309	299,415	(2,698)	2,106
Common stock, internal reserves, etc.	153,292	205,099	208,220	214,361	9,262	6,141
General reserve for possible loan losses	14,711	14,242	13,893	13,701	(541)	(192)
Qualified previous noncumulative perpetual preferred stock	40,000	15,000	15,000	15,000	—	—
Qualified previous capital raising instruments	65,224	65,224	57,977	54,137	(11,087)	(3,840)
Deduction (B)	7,346	6,221	8,622	8,781	2,560	159
Risk weighted assets (C)	2,657,817	2,691,886	2,724,851	2,739,436	47,550	14,585
Required capital (C×4%)	106,312	107,675	108,994	109,577	1,902	583

## (2) The Senshu Ikeda Bank (domestic standard)

## ① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.27	10.18	9.90	10.03	(0.15)	0.13
Total capital (A)-(B)	244,865	271,495	267,748	272,996	1,501	5,248
Core capital (A)	250,192	276,269	275,348	280,570	4,301	5,222
Common stock, internal reserves, etc.	177,751	203,939	210,303	215,482	11,543	5,179
General reserve for possible loan losses	5,402	5,290	5,455	5,497	207	42
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	67,039	67,039	59,590	59,590	(7,449)	—
Deduction (B)	5,327	4,774	7,599	7,573	2,799	(26)
Risk weighted assets (C)	2,639,343	2,665,464	2,704,408	2,719,712	54,248	15,304
Required capital (C×4%)	105,573	106,618	108,176	108,788	2,170	612

## ② Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.51	11.39	11.10	11.09	(0.30)	(0.01)
Total capital (A)-(B)	280,062	306,898	302,595	303,958	(2,940)	1,363
Core capital (A)	286,016	312,282	310,379	312,285	3	1,906
Common stock, internal reserves, etc.	187,216	213,988	222,020	227,987	13,999	5,967
General reserve for possible loan losses	14,711	14,242	13,893	13,701	(541)	(192)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	82,796	82,796	73,597	69,757	(13,039)	(3,840)
Deduction (B)	5,953	5,384	7,784	8,326	2,942	542
Risk weighted assets (C)	2,664,117	2,692,844	2,725,680	2,738,855	46,011	13,175
Required capital (C×4%)	106,564	107,713	109,027	109,554	1,841	527

## 5. Status of Credits Disclosed under the Financial Revitalization Law

## The Senshu Ikeda Bank 【 Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	6,437	6,434	4,648	5,009	(1,425)	361
Doubtful credit	38,676	39,348	37,149	37,188	(2,160)	39
Substandard credit	11,192	11,148	10,604	10,585	(563)	(19)
Subtotal (A)	56,306	56,932	52,403	52,782	(4,150)	379
Normal credit	3,623,475	3,605,290	3,720,083	3,696,964	91,674	(23,119)
Total (B)	3,679,782	3,662,222	3,772,486	3,749,747	87,525	(22,739)
Non-performing loans ratio (A) / (B)	1.53	1.55	1.38	1.40	(0.15)	0.02
Partial direct write-off	59,614	59,563	32,879	32,843	(26,720)	(36)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of June 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of June 30, 2016		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	7,136	6,901	4,845	5,195	(1,706)	350
Doubtful credit	48,969	50,019	46,233	47,440	(2,579)	1,207
Substandard credit	13,538	13,475	12,840	11,599	(1,876)	(1,241)
Subtotal (A)	69,644	70,396	63,918	64,235	(6,161)	317
Normal credit	3,634,217	3,615,156	3,729,542	3,705,800	90,644	(23,742)
Total (B)	3,703,861	3,685,553	3,793,461	3,770,035	84,482	(23,426)
Non-performing loans ratio (A) / (B)	1.88	1.91	1.68	1.70	(0.21)	0.02
Partial direct write-off	63,035	59,920	33,683	33,644	(26,276)	(39)

(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.