

(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, 2018	(136,416)	185,204	(11,986)	706,045
Fiscal year ended March 31, 2017	171,535	94,160	(50,222)	669,243

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, 2017	—	7.50	—	7.50	15.00	4,212	37.8	2.0
Fiscal Year ended March 31, 2018	—	7.50	—	7.50	15.00	4,212	58.4	2.0
Fiscal Year ending March 31, 2019 (Forecasts)	—	7.50	—	7.50	15.00		88.2	

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, 2019(April 1, 2018—March 31, 2019)

(%: 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	45,000	(24.2)	3,500	(50.5)	2,500	(40.4)	6.70
Full Year	85,000	(23.8)	7,500	(47.2)	6,000	(28.5)	17.00

Note

(1) Changes in significant subsidiaries during the fiscal year ending March 31, 2018 : 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 March 31, 2018 281,008,632 shares

As of March 31, 2017 281,008,632 shares

(b) Number of treasury shares

As of March 31, 2018 3,089,250 shares

As of March 31, 2017 4,397,012 shares

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

Fiscal year ended March 31, 2018 277,260,105 shares

Fiscal year ended March 31, 2017 276,049,923 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2018 (April 1, 2017 – March 31, 2018)

(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, 2018	6,383	0.3	5,591	(0.2)	5,628	(0.2)	5,594	(0.3)
Fiscal year ended March 31, 2017	6,358	2.1	5,605	1.5	5,642	5.5	5,616	5.2

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2018	15.57	15.54
Fiscal year ended March 31, 2017	15.72	15.42

(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, 2018	209,525	206,449	98.4	596.17
As of March 31, 2017	207,964	205,708	98.8	596.38

(Reference) Capital: As of March 31, 2018: 206,327 million yen; As of March 31, 2017: 205,603 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, 2019 (April 1, 2018 – March 31, 2019)

(%: 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	3,200	(0.3)	2,800	0.3	2,800	(0.2)	2,800	0.2	7.78
Full Year	6,400	0.2	5,600	0.1	5,600	(0.4)	5,600	0.1	15.56

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, 2017	—	35.00	—	35.00	70.00
Fiscal Year ended March 31, 2018	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2019 (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, 2017	—	15.00	—	15.00	30.00
Fiscal Year ended March 31, 2018	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2019 (Forecasts)	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2017	As of March 31, 2018
Assets		
Cash and due from banks	675,966	713,371
Call loans and bills bought	172	3,783
Monetary claims bought	31	100
Trading account securities	317	176
Money held in trust	26,979	26,987
Securities	929,505	736,415
Loans and bills discounted	3,813,333	3,897,405
Foreign exchange assets	6,340	5,448
Other assets	61,550	82,965
Tangible fixed assets	38,508	41,148
Buildings	16,352	15,955
Land	15,776	15,768
Lease assets	19	9
Construction in progress	122	11
Other tangible fixed assets	6,238	9,401
Intangible fixed assets	5,216	5,209
Software	4,102	4,175
Goodwill	285	205
Other intangible fixed assets	828	828
Net defined benefit assets	14,334	11,114
Deferred tax assets	9,526	7,427
Customers' liabilities for acceptances and guarantees	13,006	9,322
Reserve for possible loan losses	(21,883)	(14,873)
Total assets	5,572,906	5,526,003
Liabilities		
Deposits	4,799,493	4,902,103
Negotiable certificates of deposit	—	900
Call money and bills sold	14,809	—
Payables under repurchase agreements	9,907	—
Payables under securities lending transactions	249,762	165,002
Borrowed money	160,997	132,133
Foreign exchange liabilities	583	562
Corporate bonds and notes	20,000	20,000
Other liabilities	51,996	43,314
Provision for employees' bonuses	1,798	1,876
Net defined benefit liability	142	151
Accrued retirement benefits for directors and corporate auditors	33	33
Reserve for reimbursement of deposits	486	512
Reserve for point services	226	246
Reserve for contingent losses	350	770
Reserve under special laws	1	2
Deferred tax liabilities	92	135
Acceptances and guarantees	13,006	9,322
Total liabilities	5,323,688	5,277,067

(Unit: Millions of yen)

	As of March 31, 2017	As of March 31, 2018
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,365	57,381
Retained earnings	75,244	78,153
Treasury stock	(2,097)	(1,476)
Total shareholders' equity	233,512	237,057
Net unrealized gain (loss) on available-for-sale securities	7,793	6,981
Net unrealized gain (loss) on deferred hedges	(139)	(115)
Remeasurements of defined benefit plans	3,184	1,355
Total accumulated other comprehensive income	10,838	8,222
Stock subscription rights	105	122
Non-controlling interests	4,760	3,533
Total net assets	249,217	248,935
Total liabilities and net assets	5,572,906	5,526,003

(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, 2017	For the Fiscal Year ended Mar. 31, 2018
Ordinary revenue	103,065	111,612
Interest income	56,876	51,223
Interest on loans and bills discounted	42,414	41,062
Interest and dividends on securities	14,015	9,640
Interest on call loans and bills bought	26	71
Interest on deposits with banks	379	379
Other interest income	42	69
Fees and commissions	18,893	20,695
Other ordinary income	11,466	5,618
Other income	15,828	34,075
Reversal of provision for possible loan losses	—	2,254
Recoveries of written off claims	1,522	1,375
Other	14,305	30,444
Ordinary expenses	82,396	97,405
Interest expenses	7,697	5,294
Interest on deposits	3,226	2,528
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	23	(9)
Interest on payables under repurchase agreements	36	17
Interest on payables under securities lending transactions	1,518	1,274
Interest on borrowings and rediscounts	673	480
Interest on bonds	876	275
Other interest expenses	1,341	727
Fees and commissions payments	6,461	6,945
Other ordinary expenses	3,879	20,015
General and administrative expenses	51,955	51,453
Other expenses	12,402	13,697
Provision of allowance for loan losses	1,709	—
Other	10,692	13,697
Ordinary income	20,668	14,206
Extraordinary income	—	1,790
Gain on disposal of non-current assets	—	80
Gain on return of retirement benefit trust	—	1,710
Extraordinary loss	297	104
Loss on disposal of non-current assets	202	46
Impairment loss	93	56
Transfer to reserve for financial products transaction liabilities	1	1
Income before income taxes	20,371	15,892
Income taxes - current	2,458	966
Income taxes - deferred	4,043	6,235
Total income taxes	6,502	7,201
Profit	13,869	8,691
Profit attributable to non-controlling interests	1,658	295
Profit attributable to owners of the parent	12,210	8,395

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2017	For the Fiscal Year ended Mar. 31, 2018
Profit	13,869	8,691
Other comprehensive income	(12,698)	(2,618)
Net unrealized gain (loss) on available-for-sale securities	(13,960)	(813)
Net unrealized gain (loss) on deferred hedges	5	23
Remeasurements of defined benefit plans	1,257	(1,829)
Comprehensive income	1,170	6,072
Comprehensive income attributable to		
Owners of the parent	(487)	5,779
Non-controlling interests	1,657	293

(3) Consolidated Statements of Changes in Net Assets
For the fiscal year ended March 31, 2017

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	57,361	68,521	(2,678)	226,203
Changes of items during the period					
Increase by merger		8			8
Cash dividends			(5,486)		(5,486)
Profit attributable to owners of the parent			12,210		12,210
Acquisition of treasury stock				(1)	(1)
Disposal of treasury stock		(4)		581	577
Net changes in items other than shareholders' equity					
Total changes during the period	—	4	6,723	580	7,308
Balance at the end of current period	102,999	57,365	75,244	(2,097)	233,512

	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	21,753	(144)	1,927	23,536	91	8,172	258,005
Changes of items during the period							
Increase by merger							8
Cash dividends							(5,486)
Profit attributable to owners of the parent							12,210
Acquisition of treasury stock							(1)
Disposal of treasury stock							577
Net changes in items other than shareholders' equity	(13,959)	5	1,257	(12,697)	13	(3,412)	(16,095)
Total changes during the period	(13,959)	5	1,257	(12,697)	13	(3,412)	(8,787)
Balance at the end of current period	7,793	(139)	3,184	10,838	105	4,760	249,217

For the fiscal year ended March 31, 2018

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	57,365	75,244	(2,097)	233,512
Change of items during period					
Purchase of shares of consolidated subsidiaries		20			20
Cash dividends			(5,487)		(5,487)
Profit attributable to owners of the parent			8,395		8,395
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		621	617
Net changes in items other than shareholders' equity					
Total changes during the period	—	15	2,908	621	3,545
Balance at the end of current period	102,999	57,381	78,153	(1,476)	237,057

	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	7,793	(139)	3,184	10,838	105	4,760	249,217
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							20
Cash dividends							(5,487)
Profit attributable to owners of the parent							8,395
Acquisition of treasury stock							(0)
Disposal of treasury stock							617
Net changes in items other than shareholders' equity	(811)	23	(1,829)	(2,616)	16	(1,227)	(3,827)
Total changes during the period	(811)	23	(1,829)	(2,616)	16	(1,227)	(282)
Balance at the end of current period	6,981	(115)	1,355	8,222	122	3,533	248,935

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2017	For the Fiscal Year ended Mar. 31, 2018
Cash flows from operating activities		
Income before income taxes	20,371	15,892
Depreciation	5,179	5,267
Loss on impairment of fixed assets	93	56
Amortization of goodwill	190	217
(Earnings) losses from investments under the equity method	(34)	(27)
Increase (decrease) in reserve for possible loan losses	(8,600)	(7,012)
Increase (decrease) in accrued bonuses	10	72
Gain on return of retirement benefit trust	—	(1,710)
Decrease (increase) in net defined benefit asset	147	(974)
Increase (decrease) in net defined benefit liability	(4)	6
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	(5)	—
Increase (decrease) in reserve for reimbursement of deposits	29	25
Increase (decrease) in reserve for point services	3	19
Increase (decrease) in reserve for contingent losses	7	419
Interest income	(56,876)	(51,223)
Interest expenses	7,697	5,294
(Gain) loss on securities	(10,542)	(4,793)
(Gain) loss on money held in trust	(190)	864
(Gain) loss on foreign exchange	2,731	94
(Gain) loss on sales or disposal of fixed assets, net	178	(49)
Net (increase) decrease in loans and bills discounted	(48,151)	(88,078)
Net increase (decrease) in deposits	69,417	102,676
Net increase (decrease) in negotiable certificates of deposit	(3,800)	900
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	84,780	(22,603)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(397)	(679)
Net (increase) decrease in trading account securities	(95)	141
Net (increase) decrease in call loans and bills bought and others	750	(3,680)
Net (increase) decrease in call money and bills sold and others	24,716	(24,716)
Net increase (decrease) in payables under securities lending transactions	38,253	(84,759)
Net (increase) decrease in foreign exchange (assets)	110	892
Net increase (decrease) in foreign exchange (liabilities)	153	(21)
Interest received	56,890	52,360
Interest paid	(7,940)	(5,730)
Other	(3,580)	(22,963)
Subtotal	171,493	(133,823)
Income taxes paid	41	(2,592)
Net cash provided by (used in) operating activities	171,535	(136,416)

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2017	For the Fiscal Year ended Mar. 31, 2018
Cash flows from investing activities		
Purchases of securities	(713,962)	(413,251)
Proceeds from sales of securities	604,194	399,351
Proceeds from maturity of securities	207,951	203,189
Increase in money held in trust	(228)	—
Decrease in money held in trust	420	—
Purchases of tangible fixed assets	(2,762)	(3,010)
Purchases of intangible fixed assets	(1,452)	(1,518)
Proceeds from sales of tangible fixed assets	0	520
Purchase of shares of subsidiaries resulting in change in scope of consolidation	—	(75)
Net cash provided by (used in) investing activities	94,160	185,204
Cash flows from financing activities		
Decrease in subordinated borrowings	(10,000)	(7,000)
Decrease in subordinated bonds and bonds with stock subscription rights	(35,000)	—
Cash dividends paid	(5,486)	(5,487)
Cash dividends paid for minority shareholders	(312)	(116)
Purchases of treasury stock	(1)	(0)
Proceeds from disposal of treasury stock	577	617
Net cash provided by (used in) financing activities	(50,222)	(11,986)
Effect of exchange rate changes on cash and cash equivalents	(197)	0
Net increase (decrease) in cash and cash equivalents	215,274	36,801
Cash and cash equivalents at beginning of year	453,968	669,243
Cash and cash equivalents at end of year	669,243	706,045

**Selected Financial Information
for the FY2017
(Ended March 31, 2018)**

**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 FY2017 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, 2017		For the fiscal year ended Mar. 31, 2018	
	(a)	(b)	(b)-(a)	
1 Consolidated gross profits	69,198	45,281	(23,917)	
2 Net interest income	49,179	45,928	(3,251)	
3 Net fees and commissions income	12,432	13,750	1,318	
4 Net other operation income	7,587	(14,396)	(21,983)	
5 General and administrative expenses (-)	51,955	51,453	(502)	
6 Net disposal of nonperforming loans (-)	3,032	(1,673)	(4,705)	
7 Provision for general reserve for possible loan losses (-)	615	—	(615)	
8 Written-off loans (-)	2,612	2,145	(467)	
9 Provision for specific reserve for possible loan losses (-)	1,093	—	(1,093)	
10 Provision for contingent losses (-)	16	(22)	(38)	
11 Gains (losses) on sales of non-performing loans (-)	(78)	(428)	(350)	
12 Recoveries of written off claims	1,522	1,375	(147)	
13 Reversal of reserve for possible loan losses	—	2,254	2,254	
14 Others (-)	295	261	(34)	
15 Net gains (losses) on equity securities	5,230	18,451	13,221	
16 Equity in earnings of affiliates	34	27	(7)	
17 Others	1,193	225	(968)	
18 Ordinary income	20,668	14,206	(6,462)	
19 Net extraordinary income (loss)	(297)	1,685	1,982	
20 Income before income taxes	20,371	15,892	(4,479)	
21 Total income taxes (-)	6,502	7,201	699	
22 Income taxes-current (-)	2,458	966	(1,492)	
23 Income taxes-deferred (-)	4,043	6,235	2,192	
24 Profit	13,869	8,691	(5,178)	
25 Profit attributable to non-controlling interests (-)	1,658	295	(1,363)	
26 Profit attributable to owners of the parent	12,210	8,395	(3,815)	

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	13,869	8,691	(5,178)	
27 Total other comprehensive income	(12,698)	(2,618)	10,080	
28 Net unrealized gain (loss) on available-for-sale securities	(13,960)	(813)	13,147	
29 Net unrealized gain (loss) on deferred hedges	5	23	18	
30 Remeasurements of defined benefit plans	1,257	(1,829)	(3,086)	
31 Comprehensive income	1,170	6,072	4,902	

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

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

(Millions of yen)

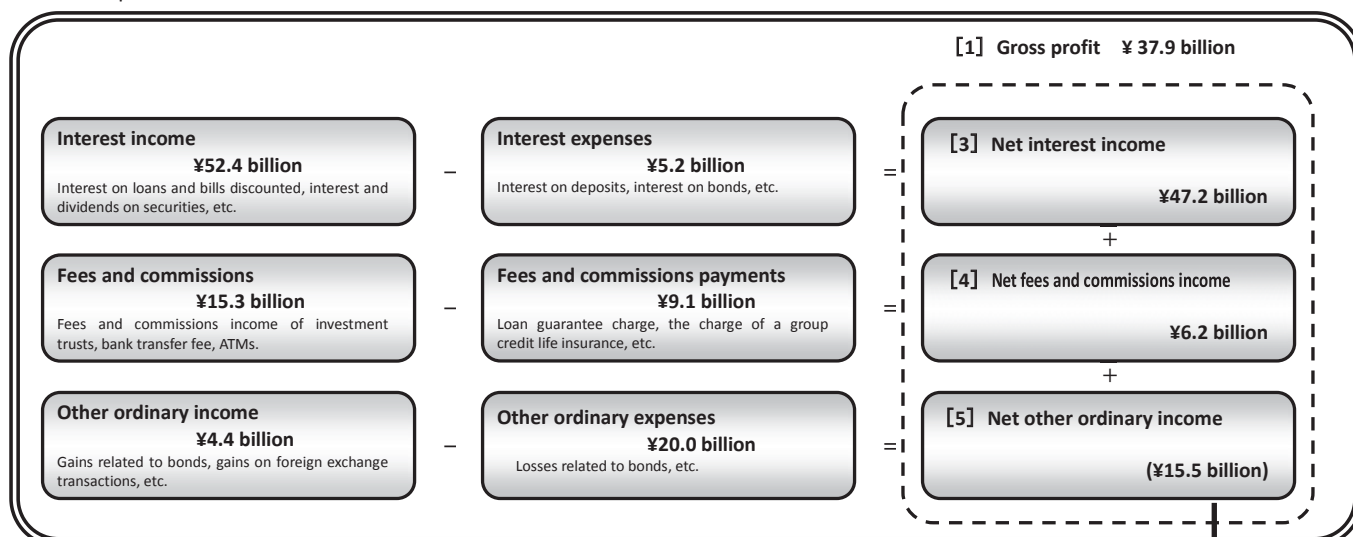
	For the fiscal year ended Mar. 31, 2017		For the fiscal year ended Mar. 31, 2018	
	(a)	(b)	(b)-(a)	
1 Net operating income	2,237	3,263	1,026	
2 Administrative expenses	1,914	2,428	514	
3 Operating income	322	834	512	
4 Income before income taxes	320	832	512	
5 Net income	212	566	354	

(3) The Senshu Ikeda Bank [Non-consolidated]

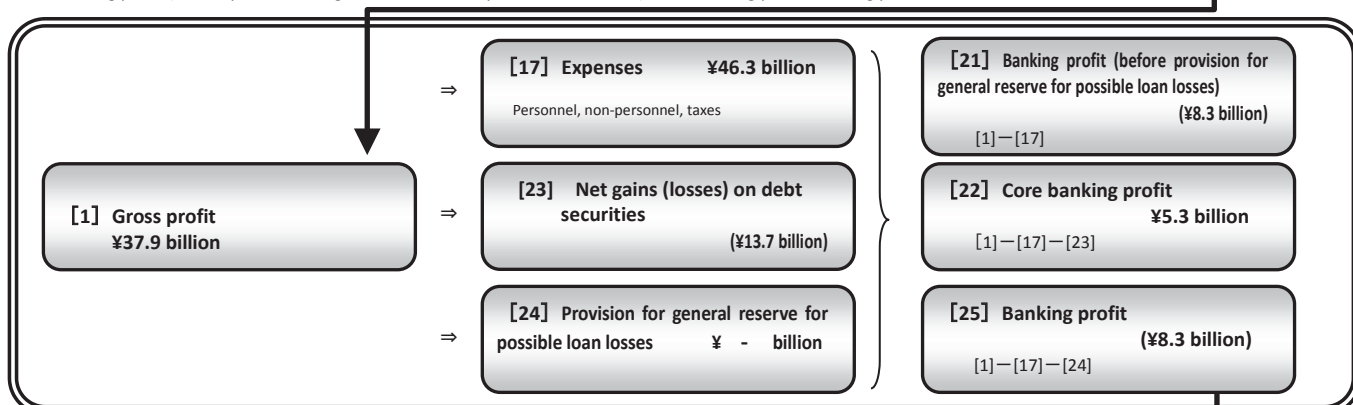
(Millions of yen)

	For the fiscal year ended Mar. 31, 2017		For the fiscal year ended Mar. 31, 2018	
	(a)	(b)	(b)-(a)	
1 Gross profit	60,813	37,948	(22,865)	
2 (Core gross profit)	55,501	51,669	(3,832)	
3 Net interest income	48,946	47,234	(1,712)	
4 Net fees and commissions income	4,986	6,257	1,271	
5 Net other operation income	6,880	(15,543)	(22,423)	
6 Net gains (losses) on debt securities	5,312	(13,721)	(19,033)	
7 Domestic gross profit	51,137	51,211	74	
8 Net interest income	46,476	45,710	(766)	
9 Net fees and commissions income	5,029	6,322	1,293	
10 Net other operation income	(367)	(821)	(454)	
11 Net gains (losses) on debt securities	(464)	(648)	(184)	
12 International gross profit	9,675	(13,263)	(22,938)	
13 Net interest income	2,470	1,523	(947)	
14 Net fees and commissions income	(42)	(65)	(23)	
15 Net other operation income	7,248	(14,721)	(21,969)	
16 Net gains (losses) on debt securities	5,776	(13,072)	(18,848)	
17 Expenses (excluding non-recurring expenses) (-)	46,391	46,348	(43)	
18 Personnel expenses (-)	22,422	22,615	193	
19 Non-personnel expenses (-)	20,947	20,873	(74)	
20 Miscellaneous taxes (-)	3,021	2,859	(162)	
21 Banking profit (before provision for general reserve for possible loan losses)	14,421	(8,399)	(22,820)	
22 Core banking profit	9,109	5,321	(3,788)	
23 Net gains (losses) on debt securities	5,312	(13,721)	(19,033)	
24 Provision for general reserve for possible loan losses (-) ①	2,107	—	(2,107)	
25 Banking profit	12,313	(8,399)	(20,712)	
26 Net non-recurring gains (losses)	4,082	20,597	16,515	
27 Credit costs (-) ②	(174)	(1,711)	(1,537)	
28 Written-off loans (-)	682	571	(111)	
29 Provision for specific reserve for possible loan losses (-)	(618)	—	618	
30 Provision for contingent losses (-)	16	(22)	(38)	
31 Gains (losses) on sales of non-performing loans (-)	(15)	(12)	3	
32 Recoveries of written-off claims	535	543	8	
33 Reversal of reserve for possible loan losses	—	1,965	1,965	
34 Others (-)	295	261	(34)	
35 Net gains (losses) on equity securities	5,102	18,403	13,301	
36 Gain on sales of equity securities	5,131	18,449	13,318	
37 Loss on sales of equity securities (-)	20	36	16	
38 Loss on write-down of equity securities (-)	8	9	1	
39 Other non-recurring gains (losses)	(1,194)	482	1,676	
40 Ordinary income	16,396	12,197	(4,199)	
41 Net extraordinary income (loss)	(254)	1,730	1,984	
42 Income before income taxes	16,142	13,928	(2,214)	
43 Total income taxes (-)	5,630	6,021	391	
44 Income taxes-current (-)	1,556	(297)	(1,853)	
45 Income taxes-deferred (-)	4,074	6,318	2,244	
46 Net income	10,511	7,906	(2,605)	
47 Net credit costs (-) ①+②	1,933	(1,711)	(3,644)	

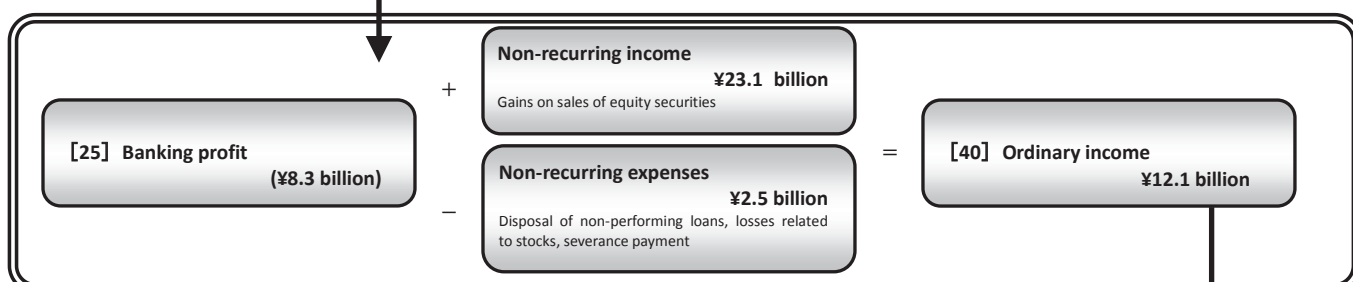
【Gross profit】



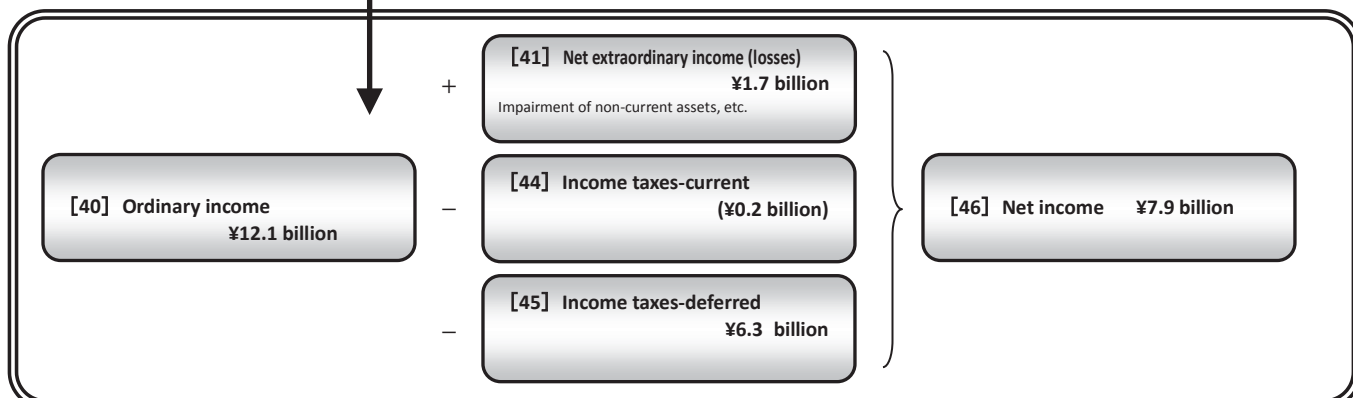
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



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	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Corporate loans	1,852,886	1,912,885	2,021,670	2,064,282	2,131,506	67,224
Consumer loans	1,731,940	1,743,166	1,730,397	1,746,889	1,776,527	29,638
Housing loans	1,700,370	1,716,611	1,701,561	1,710,333	1,731,354	21,021
Other loans	31,570	26,554	28,835	36,556	45,172	8,616
Total	3,584,827	3,656,051	3,752,067	3,811,171	3,908,034	96,863
Foreign currency loans	47,141	60,348	62,100	53,864	42,376	(11,488)

(scale of enterprise)

Large and mid-tier enterprises	438,234	465,198	464,438	456,259	445,988	(10,271)
Small and medium-sized enterprises	1,102,973	1,167,700	1,261,284	1,350,077	1,456,643	106,566
Local governments	238,912	227,548	219,574	186,091	168,086	(18,005)
Japanese government	60,000	49,977	77,321	74,500	64,946	(9,554)
Individuals	1,744,706	1,745,624	1,729,448	1,744,242	1,772,370	28,128
Total	3,584,827	3,656,051	3,752,067	3,811,171	3,908,034	96,863

Average Balance	3,526,792	3,582,906	3,638,361	3,732,105	3,816,475	84,370
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Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Corporate loans	1,885,130	1,936,964	2,042,644	2,076,488	2,137,204	60,716
Consumer loans	1,731,940	1,743,166	1,730,397	1,746,889	1,776,527	29,638
Housing loans	1,700,370	1,716,611	1,701,561	1,710,333	1,731,354	21,021
Other loans	31,570	26,554	28,835	36,556	45,172	8,616
Total	3,617,071	3,680,130	3,773,041	3,823,377	3,913,732	90,355
Foreign currency loans	47,141	60,348	62,100	53,864	42,376	(11,488)

(scale of enterprise)

Large and mid-tier enterprises	438,234	465,198	464,438	456,259	445,988	(10,271)
Small and medium-sized enterprises	1,134,858	1,191,420	1,281,899	1,361,857	1,462,254	100,397
Local governments	238,912	227,548	219,574	186,091	168,086	(18,005)
Japanese government	60,000	49,977	77,321	74,500	64,946	(9,554)
Individuals	1,745,065	1,745,983	1,729,807	1,744,668	1,772,457	27,789
Total	3,617,071	3,680,130	3,773,041	3,823,377	3,913,732	90,355

Average Balance	3,560,883	3,611,413	3,661,043	3,748,696	3,827,172	78,476
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Loans to SMEs, etc.	2,847,679	2,913,325	2,990,733	3,094,320	3,229,013	134,693
Ratio of loans to SMEs, etc.	79.43	79.68	79.70	81.19	82.62	1.43

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Loans to SMEs, etc.	2,879,923	2,937,404	3,011,706	3,106,525	3,234,711	128,186
Ratio of loans to SMEs, etc.	79.62	79.81	79.82	81.25	82.65	1.40

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Individual	3,662,810	3,744,025	3,726,769	3,783,872	3,825,365	41,493
Online branch	105,331	83,583	67,960	67,827	55,069	(12,758)
Corporation	954,524	1,028,510	1,050,926	1,064,425	1,128,618	64,193
General corporation	813,752	850,231	911,572	979,458	1,008,221	28,763
Financial institutions	23,093	28,145	10,056	15,612	5,868	(9,744)
Governmental funds	117,678	150,133	129,297	69,354	114,528	45,174
Total	4,617,334	4,772,536	4,777,696	4,848,297	4,953,983	105,686
Foreign currency deposits	55,742	49,214	18,862	15,472	17,936	2,464
Average Balance	4,555,725	4,646,813	4,741,066	4,787,905	4,881,023	93,118

(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	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018	
					(b)	(b)-(a)
The Senshu Ikeda Bank	222,194	231,584	168,343	137,361	172,159	34,798
Investment trusts	136,422	151,413	87,445	85,027	99,652	14,625
Public bonds	3,939	2,937	1,066	766	599	(167)
Life insurance	81,833	77,234	79,831	51,568	71,906	20,338
Senshu Ikeda Tokai Tokyo Securities	20,421	46,533	48,102	46,211	68,015	21,804
Total	242,615	278,117	216,445	183,572	240,175	56,603

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Deposits	3,662,810	3,744,025	3,726,769	3,783,872	3,825,365	41,493
Investment trusts	181,022	194,394	183,895	190,619	174,148	(16,471)
Life insurance	484,462	489,826	501,062	508,016	512,755	4,739
Public bonds	35,467	23,710	17,752	12,821	10,931	(1,890)
Senshu Ikeda Tokai Tokyo Securities	40,534	61,349	72,632	93,416	104,940	11,524
Total	4,404,297	4,513,306	4,502,112	4,588,746	4,628,140	39,394

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
The Senshu Ikeda Bank	240,862	237,827	216,205	215,356	195,442	(19,914)
Investment trusts	191,032	204,260	192,067	198,407	181,228	(17,179)
Public bonds	49,830	33,566	24,138	16,949	14,214	(2,735)
Senshu Ikeda Tokai Tokyo Securities	44,366	68,346	81,701	105,805	119,958	14,153
Total	285,229	306,173	297,907	321,162	315,401	(5,761)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Securities	1,399,377	1,163,549	1,051,825	954,214	760,428	(193,786)
Government bonds	319,287	164,153	76,259	62,050	72,135	10,085
Local government bonds	53,642	51,256	49,338	32,269	39,462	7,193
Corporate bonds	315,224	273,480	277,505	237,668	245,227	7,559
Authority bonds	189,221	197,171	205,420	184,463	180,272	(4,191)
Bank debenture bonds	12,643	9,384	15,429	7,419	—	(7,419)
General corporate bonds	113,358	66,924	56,656	45,785	64,955	19,170
Stocks	89,986	101,658	90,783	94,340	73,565	(20,775)
Other securities	621,236	572,999	557,938	527,885	330,037	(197,848)
Foreign securities	369,427	269,125	249,540	291,884	140,838	(151,046)
Euroyen bonds	30,998	38,993	27,000	22,000	11,000	(11,000)
Dollar-dominated bonds	251,741	230,125	172,052	220,649	85,899	(134,750)
Euro-dominated bonds	86,681	—	50,482	49,229	43,933	(5,296)
REIT	33,745	31,040	34,027	31,304	32,313	1,009
Investment trusts	213,286	267,719	267,881	196,497	149,125	(47,372)
Hedging investment trust for cross-shareholdings etc.	72,271	16,980	161	—	—	—
Investment partnership	4,777	5,115	6,487	8,199	7,758	(441)
Average Balance	1,343,954	1,319,019	1,066,378	1,034,835	830,610	(204,225)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Held-to-maturity debt securities	542	590	465	271	68	(203)
Available-for-sale securities	2,407	27,695	28,730	14,827	10,643	(4,184)
Stocks	14,564	31,198	28,336	36,060	22,396	(13,664)
Bonds	1,763	1,125	2,396	743	325	(418)
Government bonds	179	35	109	38	145	107
Local government bonds	163	161	188	140	55	(85)
Corporate bonds	1,420	929	2,098	564	124	(440)
Other securities	(13,920)	(4,628)	(2,001)	(21,977)	(12,079)	9,898
Foreign securities	(3,469)	(734)	2,165	(16,226)	(3,424)	12,802
Euroyen bonds	(1)	(6)	—	—	—	—
Dollar-dominated bonds	(3,520)	(727)	1,465	(13,174)	(2,630)	10,544
Euro-dominated bonds	52	—	700	(3,052)	(793)	2,259
REIT	(51)	2,414	3,514	2,886	869	(2,017)
Investment trusts	(10,656)	(6,515)	(7,770)	(8,632)	(9,526)	(894)
Hedging investment trust for cross-shareholdings etc.	(8,849)	(7,017)	(62)	—	—	—
Investment partnership	257	206	88	(4)	1	5

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	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
Average yield on interest earning assets (A)	1.25	1.30	1.28	1.18	1.12	(0.06)
Average yield on loans and bills discounted(B)	1.43	1.33	1.24	1.14	1.08	(0.06)
Average yield on securities	0.81	1.28	1.48	1.35	1.33	(0.02)
Average yield on interest bearing liabilities (C)	1.12	1.05	1.03	1.02	0.98	(0.04)
Average yield on deposits and negotiable (including expenses) (D)	1.14	1.09	1.04	1.03	0.99	(0.04)
Average yield on deposits and negotiable	0.13	0.12	0.09	0.06	0.05	(0.01)
Expense ratio	1.01	0.97	0.95	0.96	0.94	(0.02)
Average yield on external liabilities	0.86	0.49	0.53	0.35	0.23	(0.12)
Average interest rate spread (A)-(C)	0.13	0.25	0.25	0.16	0.14	(0.02)
Difference between average yield on loans and deposits (B) - (D)	0.29	0.24	0.20	0.11	0.09	(0.02)

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
Average yield on interest earning assets (A)	1.21	1.26	1.25	1.13	1.08	(0.05)
Average yield on loans and bills discounted(B)	1.44	1.34	1.25	1.13	1.07	(0.06)
Average yield on securities	0.57	1.13	1.40	1.23	1.23	0.00
Average yield on interest bearing liabilities (C)	1.11	1.06	1.00	0.97	0.92	(0.05)
Average yield on deposits and negotiable (including expenses) (D)	1.10	1.05	1.00	0.98	0.95	(0.03)
Average yield on deposits and negotiable	0.13	0.11	0.09	0.06	0.05	(0.01)
Expense ratio	0.97	0.93	0.90	0.91	0.90	(0.01)
Average yield on external liabilities	0.96	0.54	0.56	0.17	0.03	(0.14)
Average interest rate spread (A)-(C)	0.10	0.20	0.25	0.16	0.16	0.00
Difference between average yield on loans and deposits (B) - (D)	0.34	0.29	0.25	0.15	0.12	(0.03)

4. 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	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	13,021	15,234	12,162	14,421	(8,399)	(22,820)
Per head(thousands of yen)	4,789	5,850	4,784	5,686	(3,213)	(8,899)
(2) Core banking profit	13,256	17,974	18,481	9,109	5,321	(3,788)
Per head(thousands of yen)	4,875	6,902	7,270	3,592	2,035	(1,557)
(3) Banking profit	18,089	15,234	12,110	12,313	(8,399)	(20,712)
Per head(thousands of yen)	6,652	5,850	4,763	4,855	(3,213)	(8,068)

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	11.10	11.91	10.31	8.86	6.75	(2.11)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.38	9.15	7.74	5.31	3.56	(1.75)

(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	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
ROE (Income before income taxes basis)	10.84	11.10	9.21	8.24	6.49	(1.75)
ROE (Profit attributable to owners of the parent basis)	9.15	8.52	6.92	4.94	3.42	(1.52)

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

(%)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	7.45	8.07	5.54	6.27	(3.71)	(9.98)
Banking profit basis	10.35	8.07	5.52	5.35	(3.71)	(9.06)
Core banking profit basis	7.59	9.53	8.42	3.96	2.35	(1.61)
Net income basis	8.44	7.97	6.57	4.57	3.49	(1.08)

6. 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	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Directors and auditors	31	29	30	31	35	4
Employees	2,608	2,498	2,456	2,454	2,517	63
Total	2,639	2,527	2,486	2,485	2,552	67

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	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Branches	134	134	134	136	136	—
Sub-branches	5	5	5	5	5	—
Total	139	139	139	141	141	—
(Reference) ATMs	217	218	225	228	229	1

7. 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	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
	Gains (losses) on debt securities	(234)	(2,740)	(6,318)	5,312	(13,721)
Gain on sales	6,081	9,582	5,312	9,191	3,511	(5,680)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	2,948	12,323	11,631	3,879	17,169	13,290
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	3,367	—	—	—	—	—
Loss by investment partnership (-)	—	—	—	—	63	63

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)
	Gains (losses) on equity securities	5,346	3,352	7,228	5,102	18,403
Gain on sales	5,829	3,816	7,628	5,131	18,449	13,318
Loss on sales (-)	472	426	358	20	36	16
Loss on write-down (-)	10	37	41	8	9	1

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	10.49	10.09	10.59	10.59	11.43	0.84
Total capital(A)-(B)	269,782	268,401	288,687	261,985	250,612	(11,373)
Core capital (A)	271,067	275,747	297,309	273,397	263,121	(10,276)
Common stock, internal reserves, etc.	140,194	153,292	208,220	215,696	219,278	3,582
Reserve	16,164	14,711	13,893	9,960	5,010	(4,950)
Qualified previous noncumulative perpetual preferred stock	40,000	40,000	15,000	15,000	15,000	—
Qualified previous capital raising instruments	72,471	65,224	57,977	29,290	20,960	(8,330)
Deduction (B)	1,285	7,346	8,622	11,412	12,509	1,097
Risk weighted assets (C)	2,571,273	2,657,817	2,724,851	2,473,114	2,192,207	(280,907)
Required capital (C ×4%)	102,850	106,312	108,994	98,924	87,688	(11,236)

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	10.96	10.51	11.10	10.48	11.25	0.77
Total capital(A)-(B)	283,626	280,062	302,595	259,054	246,363	(12,691)
Core capital (A)	284,055	286,016	310,379	270,115	258,712	(11,403)
Common stock, internal reserves, etc.	174,726	187,216	222,020	228,852	231,562	2,710
Reserve	16,164	14,711	13,893	9,960	5,010	(4,950)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	91,996	82,796	73,597	29,290	20,960	(8,330)
Deduction (B)	429	5,953	7,784	11,060	12,348	1,288
Risk weighted assets (C)	2,586,299	2,664,117	2,725,680	2,470,055	2,188,720	(281,335)
Required capital (C ×4%)	103,451	106,564	109,027	98,802	87,548	(11,254)

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	9.69	9.27	9.90	9.77	10.54	0.77
Total capital(A)-(B)	247,822	244,865	267,748	236,411	229,105	(7,306)
Core capital (A)	248,251	250,192	275,348	245,771	239,265	(6,506)
Common stock, internal reserves, etc.	167,751	177,751	210,303	215,213	217,520	2,307
Reserve	6,012	5,402	5,455	3,557	1,745	(1,812)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	74,488	67,039	59,590	27,000	20,000	(7,000)
Deduction (B)	429	5,327	7,599	9,359	10,159	800
Risk weighted assets (C)	2,557,108	2,639,343	2,704,408	2,418,518	2,173,444	(245,074)
Required capital (C ×4%)	102,284	105,573	108,176	96,740	86,937	(9,803)

(Note) We have calculated risk-weighted assets according to the Foundation Internal Ratings-Based Approach as of Mar. 31, 2017. Until Mar. 31, 2016, we used the Standard Approach.

II 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	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans to bankrupt borrowers	3,199	2,494	1,750	916	687	(229)
Delinquent loans	42,995	42,300	39,801	31,457	26,644	(4,813)
Loans past due three months or more	—	—	5	—	—	—
Restructured loans	4,264	11,192	10,599	10,495	6,966	(3,529)
Total	50,459	55,988	52,156	42,868	34,298	(8,570)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	14,762	14,436	10,884	9,922	10,747	825
Delinquent loans	43,747	44,835	21,785	20,953	18,048	(2,905)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans and bills discounted	3,584,827	3,656,051	3,752,067	3,811,171	3,908,034	96,863

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.08	0.06	0.04	0.02	0.01	(0.01)
Delinquent loans	1.19	1.15	1.06	0.82	0.68	(0.14)
Loans past due three months or more	—	—	0.00	—	—	—
Restructured loans	0.11	0.30	0.28	0.27	0.17	(0.10)
Total	1.40	1.53	1.39	1.12	0.87	(0.25)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans to bankrupt borrowers	3,199	2,636	1,750	916	687	(229)
Delinquent loans	60,920	53,151	49,081	42,314	31,972	(10,342)
Loans past due three months or more	—	—	5	—	—	—
Restructured loans	6,706	13,538	12,834	10,755	7,209	(3,546)
Total	70,827	69,326	63,671	53,985	39,869	(14,116)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	14,762	17,297	10,928	9,922	10,747	825
Delinquent loans	44,005	45,394	22,544	25,251	18,101	(7,150)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans and bills discounted	3,617,071	3,680,130	3,773,041	3,823,377	3,913,732	90,355

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.08	0.07	0.04	0.02	0.01	(0.01)
Delinquent loans	1.68	1.44	1.30	1.10	0.81	(0.29)
Loans past due three months or more	—	—	0.00	—	—	—
Restructured loans	0.18	0.36	0.34	0.28	0.18	(0.10)
Total	1.95	1.88	1.68	1.41	1.01	(0.40)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans to bankrupt borrowers	4,000	3,522	2,628	1,621	1,380	(241)
Delinquent loans	62,173	54,195	50,252	43,099	32,715	(10,384)
Loans past due three months or more	—	—	5	—	—	—
Restructured loans	6,706	13,538	12,834	10,755	7,209	(3,546)
Total	72,881	71,255	65,721	55,476	41,306	(14,170)

(Note) Amount of partial direct written-off

Loans to bankrupt borrowers	15,940	18,266	12,006	10,737	11,591	854
Delinquent loans	46,040	46,747	23,782	26,313	19,539	(6,774)

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)
Loans and bills discounted	3,609,329	3,672,521	3,765,182	3,813,333	3,897,405	84,072

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018 (b)	(b)-(a)	
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.11	0.09	0.06	0.04	0.03	(0.01)
	Delinquent loans	1.72	1.47	1.33	1.13	0.83	(0.30)
	Loans past due three months or more	—	—	0.00	—	—	—
	Restructured loans	0.18	0.36	0.34	0.28	0.18	(0.10)
	Total	2.01	1.94	1.74	1.45	1.05	(0.40)

(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	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve for possible loan losses	18,188	16,198	16,232	12,188	9,308	(2,880)
General reserve for possible loan losses	6,012	5,402	5,455	7,562	6,420	(1,142)
Specific reserve for possible loan losses	12,176	10,796	10,777	4,625	2,888	(1,737)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve for possible loan losses	32,050	26,232	25,742	17,993	11,449	(6,544)
General reserve for possible loan losses	10,855	10,507	10,416	7,654	6,463	(1,191)
Specific reserve for possible loan losses	21,194	15,725	15,325	10,338	4,985	(5,353)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve for possible loan losses	38,924	31,907	30,483	21,883	14,873	(7,010)
General reserve for possible loan losses	16,164	14,711	13,893	10,525	8,933	(1,592)
Specific reserve for possible loan losses	22,759	17,196	16,589	11,358	5,940	(5,418)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve ratios	36.04	28.93	31.12	28.43	27.13	(1.30)

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve ratios	45.25	37.83	40.42	33.32	28.71	(4.61)

② Consolidated

(%)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017 (a)	As of Mar. 31, 2018	
					(b)	(b)-(a)
Reserve ratios	53.40	44.77	46.38	39.44	36.00	(3.44)

(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	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	8,264	6,437	4,648	3,016	2,755	(261)
Doubtful credit	38,289	38,676	37,149	29,540	24,663	(4,877)
Substandard credit	4,264	11,192	10,604	10,495	6,966	(3,529)
Subtotal (A)	50,817	56,306	52,403	43,052	34,384	(8,668)
Normal credit	3,563,621	3,623,475	3,720,083	3,787,777	3,891,198	103,421
Total (B)	3,614,439	3,679,782	3,772,486	3,830,830	3,925,583	94,753

Non-performing loans ratio (A)/(B)	1.40	1.53	1.38	1.12	0.87	(0.25)
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Partial direct write-off	58,895	59,614	32,879	31,110	29,013	(2,097)
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	9,040	7,136	4,845	3,469	2,926	(543)
Doubtful credit	55,438	48,969	46,233	39,944	29,819	(10,125)
Substandard credit	6,706	13,538	12,840	10,755	7,209	(3,546)
Subtotal (A)	71,185	69,644	63,918	54,170	39,956	(14,214)
Normal credit	3,575,498	3,634,217	3,729,542	3,788,865	3,891,325	102,460
Total(B)	3,646,684	3,703,861	3,793,461	3,843,035	3,931,281	88,246

Non-performing loans ratio (A)/(B)	1.95	1.88	1.68	1.40	1.01	(0.39)
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Partial direct write-off	59,152	63,035	33,683	35,408	29,065	(6,343)
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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	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Coverage amount (C)	46,466	50,842	47,098	38,040	29,353	(8,687)
Collateral and guarantees	32,934	37,591	33,433	30,080	24,034	(6,046)
Reserve for possible loan losses	13,532	13,250	13,664	7,959	5,319	(2,640)
Coverage ratio(C)/(A)	91.43	90.29	89.87	88.35	85.36	(2.99)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2018)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt credit	2,755	2,755	2,450	305	100.00
Doubtful credit	24,663	21,316	18,862	2,453	86.42
Substandard credit	6,966	5,281	2,721	2,560	75.82
Total	34,384	29,353	24,034	5,319	85.36

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Coverage amount (C)	63,000	60,968	56,088	47,878	33,742	(14,136)
Collateral and guarantees	39,587	42,081	37,300	34,178	26,284	(7,894)
Reserve for possible loan losses	23,412	18,887	18,788	13,700	7,458	(6,242)
Coverage Ratio (C)/(A)	88.50	87.54	87.74	88.38	84.44	(3.94)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2018)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt credit	2,926	2,926	2,468	457	100.00
Doubtful credit	29,819	25,437	21,038	4,398	85.30
Substandard credit	7,209	5,378	2,776	2,602	74.60
Total	39,956	33,742	26,284	7,458	84.44

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Domestic (excluding JOM account)	3,584,827	3,656,051	3,752,067	3,811,171	3,908,034	96,863
Manufacturing	340,726	341,673	347,553	342,635	332,527	(10,108)
Agriculture and forestry	1,368	961	846	760	625	(135)
Fishery	99	93	140	42	40	(2)
Mining, quarrying and gravel extraction	234	220	193	304	216	(88)
Construction	77,850	80,890	86,297	91,274	98,153	6,879
Electricity, gas, heat and water supply	11,762	14,759	15,378	16,228	17,098	870
Information and communication	14,633	15,281	13,593	13,356	13,248	(108)
Transportation and postal activities	74,120	82,569	100,739	106,691	107,564	873
Wholesale and retail trade	229,405	248,249	257,357	268,656	291,867	23,211
Finance and insurance activities	163,267	168,865	177,937	174,496	172,923	(1,573)
Real estate and rental activities	478,042	511,234	537,087	570,921	628,298	57,377
Academic research, professional and technical services	9,482	10,480	11,951	13,114	15,635	2,521
Accommodation and food service activities	21,344	21,973	24,875	26,793	30,865	4,072
Life related services and entertainment	12,609	12,598	14,466	15,219	15,728	509
Education and study support activities	7,589	7,580	8,355	9,917	9,695	(222)
Medical and welfare	36,124	45,416	50,240	68,985	76,663	7,678
Other services	61,718	69,047	75,239	83,666	87,603	3,937
Local governments	238,912	227,548	219,574	186,091	168,086	(18,005)
Others	1,805,534	1,796,602	1,810,234	1,822,015	1,841,189	19,174

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	
				(a)	(b)	(b)-(a)
Domestic (excluding JOM account)	50,459	55,988	52,156	42,868	34,298	(8,570)
Manufacturing	14,164	15,908	14,887	7,862	5,270	(2,592)
Agriculture and forestry	456	448	441	438	435	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	6,429	5,992	4,943	4,547	4,065	(482)
Electricity, gas, heat and water supply	53	214	209	150	166	16
Information and communication	40	114	243	324	130	(194)
Transportation and postal activities	1,202	628	707	362	410	48
Wholesale and retail trade	4,180	5,064	4,678	5,116	5,100	(16)
Finance and insurance activities	1,063	888	766	636	613	(23)
Real estate and rental activities	8,450	13,928	13,021	12,506	8,451	(4,055)
Academic research, professional and technical services	380	348	316	294	570	276
Accommodation and food service activities	844	729	630	728	569	(159)
Life related services and entertainment	442	542	395	339	178	(161)
Education and study support activities	10	9	8	21	20	(1)
Medical and welfare	395	608	879	862	463	(399)
Other services	1,367	1,503	1,479	1,588	1,749	161
Local governments	—	—	—	—	—	—
Others	10,977	9,057	8,548	7,087	6,102	(985)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2018)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Credit exposures) Credit-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Credit exposure) Substandard credit represents loans and bills discounted Other represents credit-related loans including loans and bills discounted				Risk monitored loans	
Category I	Category II	Category III	Category IV	Bankruptcy and quasi-bankrupt	2.4	0.3	100.00	Loans to bankrupt borrowers	0.6	
Bankrupt 0.6	0.1	0.5	—	—	2.7	18.8	2.4	86.42	Delinquent loans	26.6
Effectively bankrupt 2.0	0.9	1.1	—	—						
Potentially bankrupt 24.6	13.5	7.8	3.3	(—)	Subtotal	24.0	5.3	85.36	Total	34.2
Watch list	Requiring special caution 10.1	0.3	9.7	(0.0)	Normal	3,891.1	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 0.87%			
	Other borrowers requiring caution 107.1	46.1	61.0							
Normal 3,780.8	3,780.8									
Total 3,925.5	3,841.9	80.2	3.3	—	Total 3,925.5				Loans and bills discounted	3,908.0
			(2.7)	(0.0)						

(Notes) 1. Japanese yen amounts are rounded down to the nearest 0.1 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.

Categories 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.

III FY2018 Financial Forecasts

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2017 (Result)	For the fiscal year ended Mar. 31, 2018 (Result)	For the six months ending Sep. 30, 2018 (Forecast)		For the fiscal year ending Mar. 31, 2019 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	59,432	111,612	45,000	(14,432)	85,000	(26,612)
Ordinary income	7,079	14,206	3,500	(3,579)	7,500	(6,706)
Net income attributable to Senshu Ikeda Holdings' shareholders	4,201	8,395	2,500	(1,701)	6,000	(2,395)

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2017 (Result)	For the fiscal year ended Mar. 31, 2018 (Result)	For the six months ending Sep. 30, 2018 (Forecast)		For the fiscal year ending Mar. 31, 2019 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	3,210	6,383	3,200	(10)	6,400	17
Operating income	2,789	5,591	2,800	11	5,600	9
Ordinary income	2,808	5,628	2,800	(8)	5,600	(28)
Net income	2,792	5,594	2,800	8	5,600	6

② Cash dividends

(円)

	For the six months ended Sep. 30, 2017 (Result)	For the fiscal year ended Mar. 31, 2018 (Projection)	For the six months ending Sep. 30, 2018 (Forecast)	For the fiscal year ending Mar. 31, 2019 (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	15.00	30.00	15.00	30.00

③ Capital ratio

(%)

	As of Sep. 30, 2017 (Result)	As of Mar. 31, 2018 (Preliminary figures)	As of Sep. 30, 2018 (Forecast)	As of Mar. 31, 2019 (Forecast)
Capital ratio (Consolidated)	10.34	11.43	Half of 10	First half of 9

④ ROE

(%)

	For the six months ended Sep. 30, 2017 (Result)	For the fiscal year ended Mar. 31, 2018 (Result)	For the six months ending Sep. 30, 2018 (Forecast)	For the fiscal year ending Mar. 31, 2019 (Forecast)
	Shareholders' equity ROE (Income before income taxes basis)	7.44	6.75	First half of 3

(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, 2017 (Result)	For the fiscal year ended Mar. 31, 2018 (Result)	For the six months ending Sep. 30, 2018 (Forecast)		For the fiscal year ending Mar. 31, 2019 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	52,238	95,444	38,000	(14,238)	70,000	(25,444)
Ordinary income	6,454	12,197	3,000	(3,454)	5,500	(6,697)
Net income	4,348	7,906	3,000	(1,348)	5,500	(2,406)
Banking profit	(9,029)	(8,399)	3,000	12,029	6,000	14,399
Banking profit (before reversal of (provision for) general reserve for possible loan losses)	(9,029)	(8,399)	3,000	12,029	6,000	14,399
Core banking profit	3,994	5,321	3,000	(994)	6,000	679
Net credit costs (-)	(914)	(1,711)	500	1,414	1,000	2,711

② Capital ratio

(%)

	As of Sep. 30, 2017 (Result)	As of Mar. 31, 2018 (Preliminary figures)	As of Sep. 30, 2018 (Forecast)	As of Mar. 31, 2019 (Forecast)
Capital ratio (Consolidated)	10.22	11.25	Half of 10	First half of 9
Capital ratio (Non-consolidated)	9.60	10.54	Approx. 10	Half of 8