

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2019
(Consolidated Data)

November 13, 2018

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange

Stock Code: 8714 URL <http://www.senshuikedahd.co.jp/>

President and Representative Director: Atsushi Ukawa

For inquiries: Tsutomu Irie, Executive Officer, General Manager of the Corporate
Planning and General Affairs Division

Telephone: +81-6-4802-0013

Scheduled date for filing quarterly securities report: November 29, 2018

Scheduled date to commence dividend payments: December 3, 2018

Segregated trading accounts: None

Supplementary material on quarterly financial results: Yes

Quarterly financial results presentation meeting: Yes (Analysts, institutional investors)

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

1. Financial Results for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2019 (April 1, 2018 – September 30, 2018)

(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	%
Six months ended September 30, 2018	48,063	(19.1)	4,329	(38.8)	2,981	(29.0)
Six months ended September 30, 2017	59,432	14.4	7,079	(40.2)	4,201	(52.3)

(Note) Comprehensive income: Six months ended September 30, 2018 6,205million yen [(40.1%)]
Six months ended September 30, 2017 10,369million yen [(23.9%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2018	8.42	8.17
Six months ended September 30, 2017	12.87	12.09

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2018	5,474,991	251,078	4.5
As of March 31, 2018	5,526,003	248,935	4.4

(Reference) capital: As of September 30, 2018 : 249,038million yen ; As of March 31, 2018 : 245,279million 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, 2018	—	7.50	—	7.50	15.00
Fiscal Year ending March 31, 2019	—	7.50			
Fiscal Year ending March 31, 2019 (Forecasts)			—	7.50	15.00

Note: Revisions of the forecasts from recently announced figures: None

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 the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	90,000	(19.3)	7,500	(47.2)	6,000	(28.5)	16.96

Note: Revisions of the forecasts from recently announced figures: Yes

Note

(1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2019 : 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 September 30, 2018 281,008,632 shares

As of March 31, 2018 281,008,632 shares

(b) Number of treasury shares

As of September 30, 2018 2,304,468 shares

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

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

Six months ended September 30, 2018 278,286,206 shares

Six months ended September 30, 2017 276,926,115 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2019
(April 1, 2018 – September 30, 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	%
Six months ended September 30, 2018	3,216	0.1	2,793	0.1	2,813	0.1	2,828	1.2
Six months ended September 30, 2017	3,210	(0.1)	2,789	(1.0)	2,808	(1.0)	2,792	(1.4)

	Net income per share
	Yen
Six months ended September 30, 2018	7.87
Six months ended September 30, 2017	7.78

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2018	208,832	206,837	99.0
As of March 31, 2018	209,519	206,449	98.4

(Reference) Capital: As of September 30, 2018 : 206,777million yen ; As of March 31, 2018 : 206,327million 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.

Note: From the beginning of the Second Quarter (Interim period) under review, the Company has applied "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. The figures as of March 31, 2018 have been adjusted retrospectively to apply these accounting standards.

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
Full Year	6,400	0.2	5,600	0.1	5,600	(0.4)	5,600	0.1	15.52

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, 2018	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2019	—	35.00			
Fiscal Year ending March 31, 2019 (Forecasts)			—	35.00	70.00

(First series of seventh-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2018	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2019	—	15.00			
Fiscal Year ending March 31, 2019 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2018	As of September 30, 2018
Assets		
Cash and due from banks	713,371	665,968
Call loans and bills bought	3,783	1,382
Monetary claims bought	100	70
Trading account securities	176	172
Money held in trust	26,987	26,910
Securities	736,415	737,680
Loans and bills discounted	3,897,405	3,874,265
Foreign exchange assets	5,448	5,327
Other assets	82,965	102,288
Tangible fixed assets	41,148	40,727
Intangible fixed assets	5,209	5,172
Net defined benefit assets	11,114	11,929
Deferred tax assets	7,427	7,499
Customers' liabilities for acceptances and guarantees	9,322	8,678
Reserve for possible loan losses	(14,873)	(13,082)
Total assets	5,526,003	5,474,991
Liabilities		
Deposits	4,902,103	4,900,763
Negotiable certificates of deposit	900	—
Payables under securities lending transactions	165,002	130,826
Borrowed money	132,133	123,197
Foreign exchange liabilities	562	722
Corporate bonds and notes	20,000	10,000
Other liabilities	43,314	46,227
Provision for employees' bonuses	1,876	1,518
Net defined benefit liability	151	157
Accrued retirement benefits for directors and corporate auditors	33	8
Reserve for reimbursement of deposits	512	568
Reserve for point services	246	255
Reserve for contingent losses	770	797
Reserve under special laws	2	4
Deferred tax liabilities	135	185
Acceptances and guarantees	9,322	8,678
Total liabilities	5,277,067	5,223,913
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,381	57,360
Retained earnings	78,153	78,390
Treasury stock	(1,476)	(1,087)
Total shareholders' equity	237,057	237,661
Net unrealized gain (loss) on available-for-sale securities	6,981	9,987
Net unrealized gain (loss) on deferred hedges	(115)	(113)
Remeasurements of defined benefit plans	1,355	1,502
Total accumulated other comprehensive income	8,222	11,376
Stock subscription rights	122	59
Non-controlling interests	3,533	1,980
Total net assets	248,935	251,078
Total liabilities and net assets	5,526,003	5,474,991

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

(Unit: Millions of yen)

	For the Six months ended September 30, 2017	For the Six months ended September 30, 2018
Ordinary revenue	59,432	48,063
Interest income	25,970	23,912
Interest on loans and bills discounted	20,584	20,285
Interest and dividends on securities	5,123	3,352
Fees and commissions	9,849	10,260
Other operating income	1,738	3,594
Other income	21,874	10,294
Ordinary expenses	52,352	43,734
Interest expenses	2,694	2,670
Interest on deposits	1,344	881
Fees and commissions payments	3,387	2,986
Other operating expenses	14,374	5,437
General and administrative expenses	25,833	24,239
Other expenses	6,062	8,400
Ordinary income	7,079	4,329
Extraordinary income	1,710	9
Gain on return of retirement benefit trust	1,710	—
Gain on sales or disposal of fixed assets	—	9
Extraordinary loss	35	51
Loss on sales or disposal of fixed assets	19	32
Impairment loss	15	18
Transfer to reserve for financial products transaction liabilities	0	1
Income before income taxes	8,754	4,287
Income taxes - current	498	858
Income taxes - deferred	3,936	377
Total income taxes	4,434	1,236
Profit	4,319	3,050
Profit attributable to non-controlling interests	118	69
Profit attributable to owners of the parent	4,201	2,981

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2017	For the Six months ended September 30, 2018
Profit	4,319	3,050
Other comprehensive income	6,049	3,154
Net unrealized gain (loss) on available-for-sale securities	6,864	3,005
Net unrealized gain (loss) on deferred hedges	(41)	2
Remeasurements of defined benefit plans	(773)	146
Comprehensive income	10,369	6,205
Comprehensive income attributable to		
Owners of the parent	10,251	6,135
Non-controlling interests	118	69

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 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	57,365	75,244	(2,097)	233,512
Change of items during period					
Cash dividends			(2,743)		(2,743)
Profit attributable to owners of the parent			4,201		4,201
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		305	300
Net changes in items other than shareholders' equity					
Total changes during the period	—	(4)	1,458	304	1,758
Balance at the end of current period	102,999	57,361	76,702	(1,792)	235,270

	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
Change of items during period							
Cash dividends							(2,743)
Profit attributable to owners of the parent							4,201
Acquisition of treasury stock							(0)
Disposal of treasury stock							300
Net changes in items other than shareholders' equity	6,864	(41)	(773)	6,049	(1)	(1,301)	4,746
Total changes during the period	6,864	(41)	(773)	6,049	(1)	(1,301)	6,504
Balance at the end of current period	14,657	(180)	2,411	16,888	104	3,459	255,722

For the six months ended September 30, 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	57,381	78,153	(1,476)	237,057
Change of items during period					
Change in subsidiaries' equity		1			1
Cash dividends			(2,743)		(2,743)
Profit attributable to owners of the parent			2,981		2,981
Acquisition of treasury stock				(4)	(4)
Disposal of treasury stock		(22)		392	369
Net changes in items other than shareholders' equity					
Total changes during the period	—	(21)	237	388	604
Balance at the end of current period	102,999	57,360	78,390	(1,087)	237,661

	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	6,981	(115)	1,355	8,222	122	3,533	248,935
Change of items during period							
Change in subsidiaries' equity							1
Cash dividends							(2,743)
Profit attributable to owners of the parent							2,981
Acquisition of treasury stock							(4)
Disposal of treasury stock							369
Net changes in items other than shareholders' equity	3,005	2	146	3,154	(62)	(1,552)	1,539
Total changes during the period	3,005	2	146	3,154	(62)	(1,552)	2,143
Balance at the end of current period	9,987	(113)	1,502	11,376	59	1,980	251,078

**Selected Financial Information
for the First Half of FY2018
(Six months ended September 30, 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 business rehabilitation subsidiaries are stated as well.

I Second Quarter FY2018 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 six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018	
	(a)	(b)	(b)-(a)
1 Consolidated gross profits	17,101	26,674	9,573
2 Net interest income	23,275	21,242	(2,033)
3 Net fees and commissions income	6,461	7,274	813
4 Net other operating income	(12,635)	(1,842)	10,793
5 General and administrative expenses (-)	25,833	24,239	(1,594)
6 Net disposal of nonperforming loans (-)	(747)	1,487	2,234
7 Provision for general reserve for possible loan losses (-)	—	—	—
8 Written-off loans (-)	955	3,266	2,311
9 Provision for specific reserve for possible loan losses (-)	—	—	—
10 Provision for contingent losses (-)	(9)	27	36
11 Gains (losses) on sales of non-performing loans (-)	74	29	(45)
12 Recoveries of written off claims	604	540	(64)
13 Reversal of reserve for possible loan losses	1,331	1,481	150
14 Others (-)	168	186	18
15 Net gains (losses) on equity securities	14,555	2,665	(11,890)
16 Equity in earnings of affiliates	15	14	(1)
17 Others	493	702	209
18 Ordinary income	7,079	4,329	(2,750)
19 Net extraordinary income (losses)	1,674	(41)	(1,715)
20 Income before income taxes	8,754	4,287	(4,467)
21 Total income taxes (-)	4,434	1,236	(3,198)
22 Income taxes-current (-)	498	858	360
23 Income taxes-deferred (-)	3,936	377	(3,559)
24 Profit	4,319	3,050	(1,269)
25 Profit attributable to non-controlling interests (-)	118	69	(49)
26 Profit attributable to owners of the parent	4,201	2,981	(1,220)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	4,319	3,050	(1,269)
27 Total other comprehensive income	6,049	3,154	(2,895)
28 Net unrealized gain (loss) on available-for-sale securities	6,864	3,005	(3,859)
29 Net unrealized gain (loss) on deferred hedges	(41)	2	43
30 Remeasurements of defined benefit plans	(773)	146	919
31 Comprehensive income	10,369	6,205	(4,164)

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

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

(Millions of yen)

	For the six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018	
	(a)	(b)	(b)-(a)
1 Net operating income	1,379	1,568	189
2 Administrative expenses (-)	1,076	1,302	226
3 Operating income	303	266	(37)
4 Income before income taxes	302	265	(37)
5 Net income	204	179	(25)

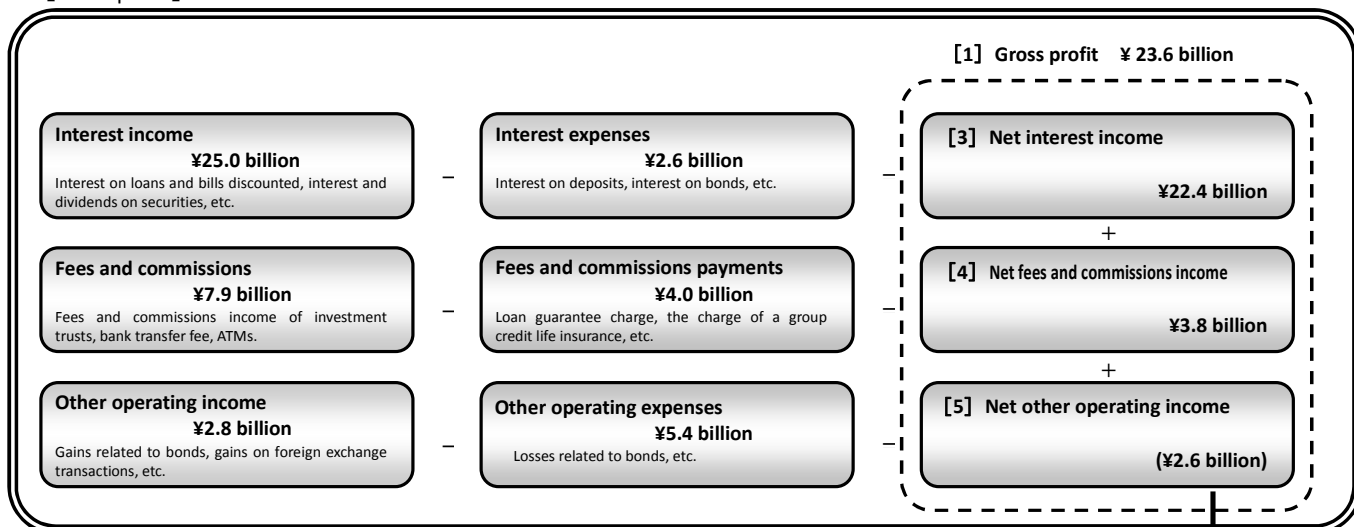
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

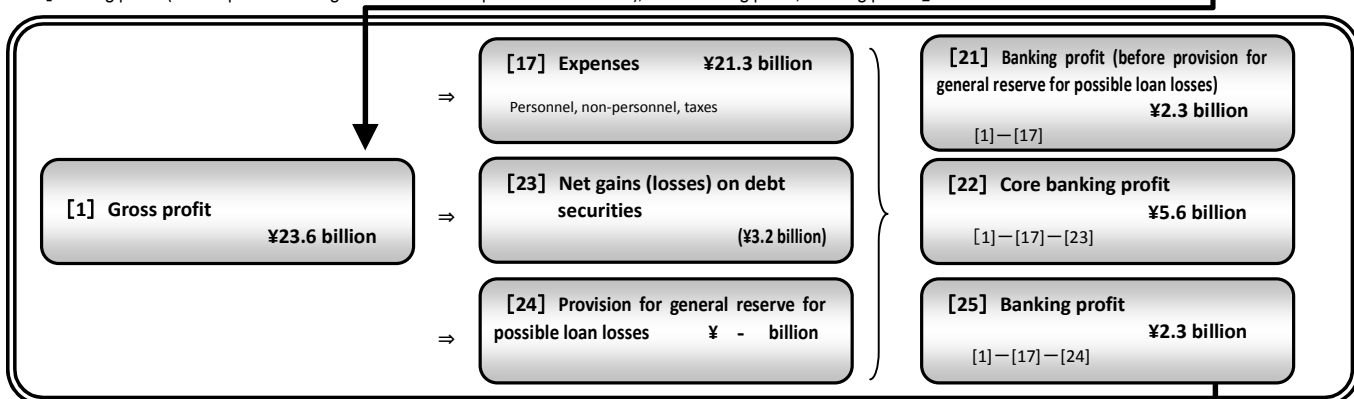
		For the six months	For the six months	(b)-(a)
		ended Sep. 30, 2017	ended Sep. 30, 2018	
		(a)	(b)	
1	Gross profit	14,301	23,681	9,380
2	(Core gross profit)	27,325	26,978	(347)
3	Net interest income	24,668	22,439	(2,229)
4	Net fees and commissions income	2,745	3,862	1,117
5	Net other operating income	(13,113)	(2,620)	10,493
6	Net gains (losses) on debt securities	(13,024)	(3,296)	9,728
7	Domestic gross profit	26,578	22,602	(3,976)
8	Net interest income	23,808	22,198	(1,610)
9	Net fees and commissions income	2,783	3,814	1,031
10	Net other operating income	(14)	(3,410)	(3,396)
11	Net gains (losses) on debt securities	(2)	(3,410)	(3,408)
12	International gross profit	(12,277)	1,079	13,356
13	Net interest income	859	240	(619)
14	Net fees and commissions income	(38)	48	86
15	Net other operating income	(13,098)	790	13,888
16	Net gains (losses) on debt securities	(13,022)	114	13,136
17	Expenses (excluding non-recurring expenses) (-)	23,330	21,356	(1,974)
18	Personnel expenses (-)	11,329	9,886	(1,443)
19	Non-personnel expenses (-)	10,491	10,010	(481)
20	Miscellaneous taxes (-)	1,509	1,460	(49)
21	Banking profit (before provision for general reserve for possible loan losses)	(9,029)	2,324	11,353
22	Core banking profit	3,994	5,621	1,627
23	Net gains (losses) on debt securities	(13,024)	(3,296)	9,728
24	Provision for general reserve for possible loan losses (-) ①	—	—	—
25	Banking profit	(9,029)	2,324	11,353
26	Net non-recurring gains (losses)	15,484	1,457	(14,027)
27	Credit costs (-) ②	(914)	1,093	2,007
28	Written-off loans (-)	256	2,460	2,204
29	Provision for specific reserve for possible loan losses (-)	—	—	—
30	Provision for contingent losses (-)	(9)	27	36
31	Gains (losses) on sales of non-performing loans (-)	(10)	(7)	3
32	Recoveries of written-off claims	182	157	(25)
33	Reversal of reserve for possible loan losses	1,137	1,415	278
34	Others (-)	168	186	18
35	Net gains (losses) on equity securities	14,553	2,663	(11,890)
36	Gain on sales of equity securities	14,563	2,664	(11,899)
37	Loss on sales of equity securities (-)	—	0	0
38	Loss on write-down of equity securities (-)	9	—	(9)
39	Other non-recurring gains (losses)	16	(112)	(128)
40	Ordinary income	6,454	3,782	(2,672)
41	Net extraordinary income (losses)	1,692	(27)	(1,719)
42	Income before income taxes	8,147	3,754	(4,393)
43	Total income taxes (-)	3,799	134	(3,665)
44	Income taxes-current (-)	(120)	(184)	(64)
45	Income taxes-deferred (-)	3,919	319	(3,600)
46	Net income	4,348	3,620	(728)
47	Net credit costs (-) ①+②	(914)	1,093	2,007

(Reference) Structure of profits (For the six months ended Sep. 30, 2018)

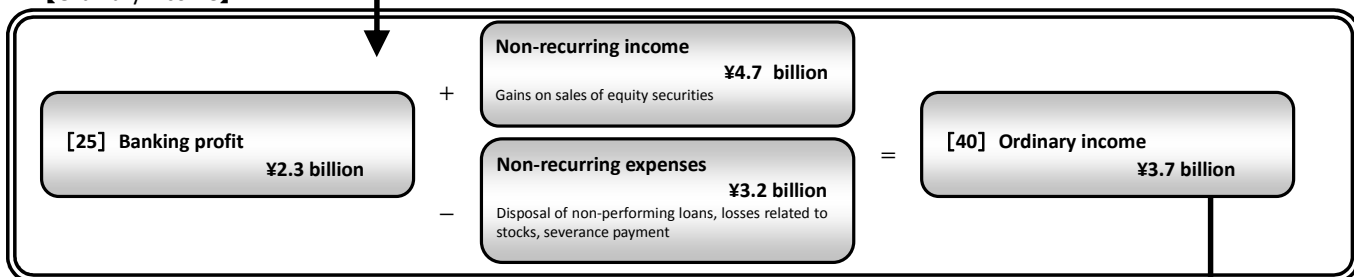
【Gross profit】



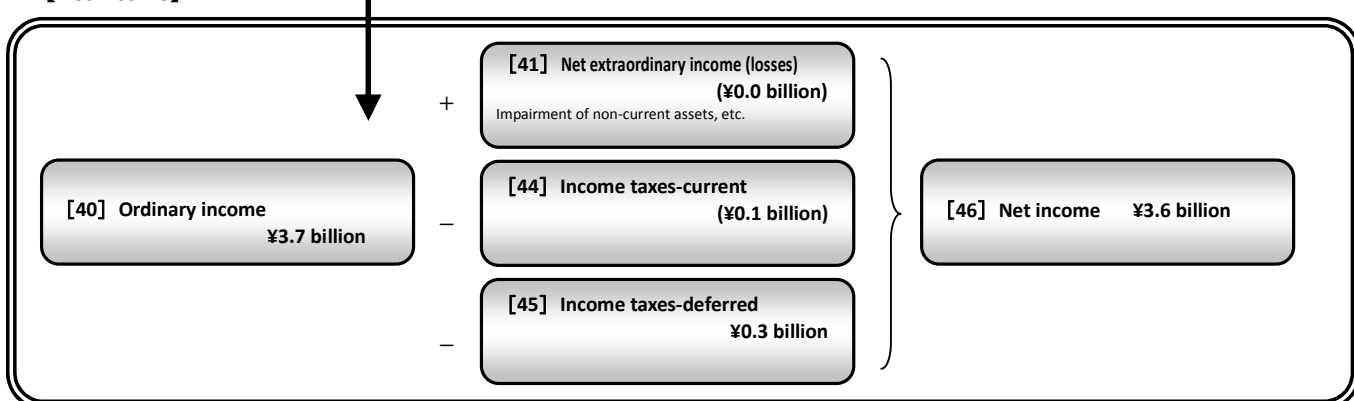
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,064,282	2,094,695	2,131,506	2,100,521	5,826	(30,985)
Consumer loans	1,746,889	1,759,990	1,776,527	1,786,151	26,161	9,624
Housing loans	1,710,333	1,719,576	1,731,354	1,738,078	18,502	6,724
Other loans	36,556	40,413	45,172	48,073	7,660	2,901
Total	3,811,171	3,854,685	3,908,034	3,886,673	31,988	(21,361)
Foreign currency loans	53,864	52,090	42,376	32,758	(19,332)	(9,618)

(scale of enterprise)

Large and mid-tier enterprises	456,259	452,774	445,988	408,734	(44,040)	(37,254)
Small and medium-sized enterprises	1,350,077	1,401,033	1,456,643	1,474,881	73,848	18,238
Local governments	186,091	169,087	168,086	156,322	(12,765)	(11,764)
Japanese government	74,500	75,036	64,946	65,027	(10,009)	81
Individuals	1,744,242	1,756,753	1,772,370	1,781,707	24,954	9,337
Total	3,811,171	3,854,685	3,908,034	3,886,673	31,988	(21,361)

Average Balance	3,732,105	3,790,457	3,816,475	3,862,533	72,076	46,058
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,076,488	2,106,528	2,137,204	2,104,520	(2,008)	(32,684)
Consumer loans	1,746,889	1,759,990	1,776,527	1,786,151	26,161	9,624
Housing loans	1,710,333	1,719,576	1,731,354	1,738,078	18,502	6,724
Other loans	36,556	40,413	45,172	48,073	7,660	2,901
Total	3,823,377	3,866,518	3,913,732	3,890,672	24,154	(23,060)
Foreign currency loans	53,864	52,090	42,376	32,758	(19,332)	(9,618)

(scale of enterprise)

Large and mid-tier enterprises	456,259	452,774	445,988	408,734	(44,040)	(37,254)
Small and medium-sized enterprises	1,361,857	1,412,631	1,462,254	1,478,880	66,249	16,626
Local governments	186,091	169,087	168,086	156,322	(12,765)	(11,764)
Japanese government	74,500	75,036	64,946	65,027	(10,009)	81
Individuals	1,744,668	1,756,989	1,772,457	1,781,707	24,718	9,250
Total	3,823,377	3,866,518	3,913,732	3,890,672	24,154	(23,060)

Average Balance	3,748,696	3,802,449	3,827,172	3,867,209	64,760	40,037
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,094,320	3,157,787	3,229,013	3,256,589	98,802	27,576
Ratio of loans to SMEs, etc.	81.19	81.92	82.62	83.78	1.86	1.16

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,106,525	3,169,620	3,234,711	3,260,588	90,968	25,877
Ratio of loans to SMEs, etc.	81.25	81.97	82.65	83.80	1.83	1.15

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Individual	3,783,872	3,814,863	3,825,365	3,820,957	6,094	(4,408)
Online branch	67,827	60,872	55,069	47,890	(12,982)	(7,179)
Corporation	1,064,425	1,100,280	1,128,618	1,123,504	23,224	(5,114)
General corporation	979,458	992,781	1,008,221	1,014,654	21,873	6,433
Financial institutions	15,612	5,847	5,868	6,086	239	218
Governmental funds	69,354	101,651	114,528	102,763	1,112	(11,765)
Total	4,848,297	4,915,144	4,953,983	4,944,462	29,318	(9,521)
Foreign currency deposits	15,472	17,185	17,936	15,111	(2,074)	(2,825)

Average Balance	4,787,905	4,865,066	4,881,023	4,919,855	54,789	38,832
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(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar.31, 2018 (b)	(b)-(a)	For the six months ended Sep. 30, 2017 (c)	For the six months ended Sep. 30, 2018	
					(d)	(d)-(c)
The Senshu Ikeda Bank	137,361	172,159	34,798	81,744	82,720	976
Investment trusts	85,027	99,652	14,625	45,453	43,624	(1,829)
Public bonds	766	599	(167)	363	331	(32)
Life insurance	51,568	71,906	20,338	35,927	38,765	2,838
Senshu Ikeda Tokai Tokyo Securities	46,211	68,015	21,804	27,921	23,914	(4,007)
Total	183,572	240,175	56,603	109,666	106,635	(3,031)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Deposits	3,783,872	3,814,863	3,825,365	3,820,957	6,094	(4,408)
Investment trusts	190,619	186,047	174,148	177,089	(8,958)	2,941
Life insurance	508,016	519,037	512,755	528,632	9,595	15,877
Public bonds	12,821	11,566	10,931	10,630	(936)	(301)
Senshu Ikeda Tokai Tokyo Securities	93,416	105,685	104,940	110,014	4,329	5,074
Total	4,588,746	4,637,200	4,628,140	4,647,324	10,124	19,184

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	215,356	209,081	195,442	197,936	(11,145)	2,494
Investment trusts	198,407	193,826	181,228	184,212	(9,614)	2,984
Public bonds	16,949	15,255	14,214	13,723	(1,532)	(491)
Senshu Ikeda Tokai Tokyo Securities	105,805	121,067	119,958	127,755	6,688	7,797
Total	321,162	330,149	315,401	325,692	(4,457)	10,291

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Securities	954,214	845,020	760,428	754,380	(90,640)	(6,048)
Government bonds	62,050	87,134	72,135	71,132	(16,002)	(1,003)
Local government bonds	32,269	42,603	39,462	51,693	9,090	12,231
Corporate bonds	237,668	245,775	245,227	266,627	20,852	21,400
Authority bonds	184,463	185,373	180,272	193,700	8,327	13,428
Bank debenture bonds	7,419	—	—	—	—	—
General corporate bonds	45,785	60,402	64,955	72,927	12,525	7,972
Stocks	94,340	79,999	73,565	62,756	(17,243)	(10,809)
Other securities	527,885	389,506	330,037	302,170	(87,336)	(27,867)
Foreign securities	291,884	186,126	140,838	142,338	(43,788)	1,500
Euroyen bonds	22,000	13,000	11,000	9,000	(4,000)	(2,000)
Dollar-dominated bonds	220,649	117,320	85,899	89,434	(27,886)	3,535
Euro-dominated bonds	49,229	55,800	43,933	43,897	(11,903)	(36)
REIT	31,304	32,930	32,313	34,711	1,781	2,398
Investment trusts	196,497	161,918	149,125	116,027	(45,891)	(33,098)
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	8,199	8,531	7,758	9,092	561	1,334

Average Balance	1,034,835	850,399	830,610	776,305	(74,094)	(54,305)
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② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	271	124	68	34	(90)	(34)
Available-for-sale securities	14,827	18,382	10,643	13,041	(5,341)	2,398
Stocks	36,060	24,301	22,396	21,781	(2,520)	(615)
Bonds	743	703	325	108	(595)	(217)
Government bonds	38	136	145	158	22	13
Local government bonds	140	65	55	24	(41)	(31)
Corporate bonds	564	502	124	(74)	(576)	(198)
Other securities	(21,977)	(6,622)	(12,079)	(8,849)	(2,227)	3,230
Foreign securities	(16,226)	(2,494)	(3,424)	(3,674)	(1,180)	(250)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(13,174)	(759)	(2,630)	(2,840)	(2,081)	(210)
Euro-dominated bonds	(3,052)	(1,734)	(793)	(833)	901	(40)
REIT	2,886	1,772	869	1,919	147	1,050
Investment trusts	(8,632)	(5,892)	(9,526)	(7,096)	(1,204)	2,430
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	(4)	(8)	1	1	9	0

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.18	1.16	1.12	1.07	(0.09)	(0.05)
Average yield on loans and bills discounted(B)	1.14	1.08	1.08	1.05	(0.03)	(0.03)
Average yield on securities	1.35	1.54	1.33	1.16	(0.38)	(0.17)
Average yield on interest bearing liabilities (C)	1.02	0.99	0.98	0.90	(0.09)	(0.08)
Average yield on deposits and negotiable (including expenses) (D)	1.03	1.00	0.99	0.89	(0.11)	(0.10)
Average yield on deposits and negotiable	0.06	0.05	0.05	0.03	(0.02)	(0.02)
Expense ratio	0.96	0.95	0.94	0.86	(0.09)	(0.08)
Average yield on external liabilities	0.35	0.26	0.23	0.21	(0.05)	(0.02)
Average interest rate spread (A)-(C)	0.16	0.17	0.14	0.17	0.00	0.03
Difference between average yield on loans and deposits (B) - (D)	0.11	0.08	0.09	0.16	0.08	0.07

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.13	1.12	1.08	1.02	(0.10)	(0.06)
Average yield on loans and bills discounted(B)	1.13	1.07	1.07	1.03	(0.04)	(0.04)
Average yield on securities	1.23	1.52	1.23	1.03	(0.49)	(0.20)
Average yield on interest bearing liabilities (C)	0.97	0.94	0.92	0.83	(0.11)	(0.09)
Average yield on deposits and negotiable (including expenses) (D)	0.98	0.96	0.95	0.85	(0.11)	(0.10)
Average yield on deposits and negotiable	0.06	0.05	0.05	0.03	(0.02)	(0.02)
Expense ratio	0.91	0.91	0.90	0.82	(0.09)	(0.08)
Average yield on external liabilities	0.17	0.07	0.03	(0.01)	(0.08)	(0.04)
Average interest rate spread (A)-(C)	0.16	0.18	0.16	0.19	0.01	0.03
Difference between average yield on loans and deposits (B) - (D)	0.15	0.11	0.12	0.18	0.07	0.06

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	(b)-(a)	For the six months ended Sep. 30, 2018		
				(c)	(d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	14,421	(8,399)	(22,820)	(9,029)	2,324	11,353
Per head(thousands of yen)	5,686	(3,213)	(8,899)	(3,406)	880	4,286
(2) Core banking profit	9,109	5,321	(3,788)	3,994	5,621	1,627
Per head(thousands of yen)	3,592	2,035	(1,557)	1,506	2,129	623
(3) Banking profit	12,313	(8,399)	(20,712)	(9,029)	2,324	11,353
Per head(thousands of yen)	4,855	(3,213)	(8,068)	(3,406)	880	4,286

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	8.86	7.44	6.75	3.60	(3.84)	(3.15)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	5.31	3.57	3.56	2.50	(1.07)	(1.06)

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

(%)

	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	8.24	7.03	6.49	3.45	(3.58)	(3.04)
ROE (Profit attributable to owners of the parent basis)	4.94	3.37	3.42	2.40	(0.97)	(1.02)

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

(%)

	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (a)	For the fiscal year ended Mar. 31, 2018 (b)	For the six months ended Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	6.27	(7.84)	(3.71)	2.02	9.86	5.73
Banking profit basis	5.35	(7.84)	(3.71)	2.02	9.86	5.73
Core banking profit basis	3.96	3.47	2.35	4.90	1.43	2.55
Net income basis	4.57	3.77	3.49	3.15	(0.62)	(0.34)

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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Directors and auditors	31	35	35	31	(4)	(4)
Employees	2,454	2,606	2,517	2,566	(40)	49
Total	2,485	2,641	2,552	2,597	(44)	45

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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	5	5	5	6	1	1
Total	141	141	141	142	1	1
(Reference) ATMs	228	231	229	224	(7)	(5)

7. Gains and Losses on Investment Securities

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	(b)-(a)	For the six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	5,312	(13,721)	(19,033)	(13,024)	(3,296)	9,728
Gain on sales	9,191	3,511	(5,680)	850	2,140	1,290
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	3,879	17,169	13,290	13,875	5,437	(8,438)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	—	—
Loss by investment partnership (-)	—	63	63	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	(b)-(a)	For the six months ended Sep. 30, 2017	For the six months ended Sep. 30, 2018	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	5,102	18,403	13,301	14,553	2,663	(11,890)
Gain on sales	5,131	18,449	13,318	14,563	2,664	(11,899)
Loss on sales (-)	20	36	16	—	0	0
Loss on write-down (-)	8	9	1	9	—	(9)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	10.59	10.34	11.43	10.76	0.42	(0.67)
Total capital(A)-(B)	261,985	257,560	250,612	242,112	(15,448)	(8,500)
Core capital (A)	273,397	267,633	263,121	254,774	(12,859)	(8,347)
Common stock, internal reserves, etc.	215,696	217,491	219,278	219,913	2,422	635
Reserve	9,960	9,241	5,010	6,876	(2,365)	1,866
Qualified previous noncumulative perpetual preferred stock	15,000	15,000	15,000	15,000	—	—
Qualified previous capital raising instruments	29,290	22,760	20,960	10,000	(12,760)	(10,960)
Deduction (B)	11,412	10,073	12,509	12,662	2,589	153
Risk weighted assets (C)	2,473,114	2,489,233	2,192,207	2,248,945	(240,288)	56,738
Required capital (C ×4%)	98,924	99,569	87,688	89,957	(9,612)	2,269

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	10.48	10.22	11.25	10.55	0.33	(0.70)
Total capital(A)-(B)	259,054	254,053	246,363	237,285	(16,768)	(9,078)
Core capital (A)	270,115	263,881	258,712	249,891	(13,990)	(8,821)
Common stock, internal reserves, etc.	228,852	230,270	231,562	231,732	1,462	170
Reserve	9,960	9,241	5,010	6,876	(2,365)	1,866
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	29,290	22,760	20,960	10,000	(12,760)	(10,960)
Deduction (B)	11,060	9,827	12,348	12,606	2,779	258
Risk weighted assets (C)	2,470,055	2,483,451	2,188,720	2,248,320	(235,131)	59,600
Required capital (C ×4%)	98,802	99,338	87,548	89,932	(9,406)	2,384

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	9.77	9.60	10.54	9.94	0.34	(0.60)
Total capital(A)-(B)	236,411	232,249	229,105	221,434	(10,815)	(7,671)
Core capital (A)	245,771	240,562	239,265	232,047	(8,515)	(7,218)
Common stock, internal reserves, etc.	215,213	216,761	217,520	218,339	1,578	819
Reserve	3,557	2,300	1,745	3,707	1,407	1,962
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	27,000	21,500	20,000	10,000	(11,500)	(10,000)
Deduction (B)	9,359	8,312	10,159	10,613	2,301	454
Risk weighted assets (C)	2,418,518	2,418,997	2,173,444	2,225,973	(193,024)	52,529
Required capital (C ×4%)	96,740	96,759	86,937	89,038	(7,721)	2,101

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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	916	1,558	687	638	(920)	(49)
Delinquent loans	31,457	28,241	26,644	27,882	(359)	1,238
Loans past due three months or more	—	—	—	48	48	48
Restructured loans	10,495	8,134	6,966	4,765	(3,369)	(2,201)
Total	42,868	37,934	34,298	33,335	(4,599)	(963)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	9,922	10,781	10,747	10,498	(283)	(249)
Delinquent loans	20,953	20,111	18,048	20,236	125	2,188

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,811,171	3,854,685	3,908,034	3,886,673	31,988	(21,361)

(%)

		As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.02	0.04	0.01	0.01	(0.03)	0.00
	Delinquent loans	0.82	0.73	0.68	0.71	(0.02)	0.03
	Loans past due three months or more	—	—	—	0.00	0.00	0.00
	Restructured loans	0.27	0.21	0.17	0.12	(0.09)	(0.05)
	Total	1.12	0.98	0.87	0.85	(0.13)	(0.02)

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	916	1,558	687	638	(920)	(49)
Delinquent loans	42,314	38,795	31,972	31,645	(7,150)	(327)
Loans past due three months or more	—	—	—	48	48	48
Restructured loans	10,755	8,384	7,209	5,001	(3,383)	(2,208)
Total	53,985	48,738	39,869	37,334	(11,404)	(2,535)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	9,922	10,781	10,747	10,498	(283)	(249)
Delinquent loans	25,251	24,429	18,101	20,272	(4,157)	2,171

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
				(c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,823,377	3,866,518	3,913,732	3,890,672	24,154	(23,060)

(%)

		As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018 (c)		
					(c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.02	0.04	0.01	0.01	(0.03)	0.00
	Delinquent loans	1.10	1.00	0.81	0.81	(0.19)	0.00
	Loans past due three months or more	—	—	—	0.00	0.00	0.00
	Restructured loans	0.28	0.21	0.18	0.12	(0.09)	(0.06)
	Total	1.41	1.26	1.01	0.95	(0.31)	(0.06)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,621	2,112	1,380	1,418	(694)	38
Delinquent loans	43,099	39,590	32,715	32,454	(7,136)	(261)
Loans past due three months or more	—	—	—	48	48	48
Restructured loans	10,755	8,384	7,209	5,001	(3,383)	(2,208)
Total	55,476	50,087	41,306	38,923	(11,164)	(2,383)

(Note) Amount of partial direct written-off

Loans to bankrupt borrowers	10,737	11,644	11,591	11,439	(205)	(152)
Delinquent loans	26,313	25,512	19,539	21,402	(4,110)	1,863

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,813,333	3,850,533	3,897,405	3,874,265	23,732	(23,140)

(%)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018			
				(c)	(c)-(a)	(c)-(b)	
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.04	0.05	0.03	0.03	(0.02)	0.00
	Delinquent loans	1.13	1.02	0.83	0.83	(0.19)	0.00
	Loans past due three months or more	—	—	—	0.00	0.00	0.00
	Restructured loans	0.28	0.21	0.18	0.12	(0.09)	(0.06)
	Total	1.45	1.30	1.05	1.00	(0.30)	(0.05)

(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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	12,188	10,281	9,308	7,804	(2,477)	(1,504)
General reserve for possible loan losses	7,562	7,231	6,420	3,624	(3,607)	(2,796)
Specific reserve for possible loan losses	4,625	3,049	2,888	4,179	1,130	1,291

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	17,993	15,923	11,449	9,655	(6,268)	(1,794)
General reserve for possible loan losses	7,654	7,305	6,463	3,663	(3,642)	(2,800)
Specific reserve for possible loan losses	10,338	8,617	4,985	5,991	(2,626)	1,006

② Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	21,883	19,650	14,873	13,082	(6,568)	(1,791)
General reserve for possible loan losses	10,525	9,960	8,933	5,930	(4,030)	(3,003)
Specific reserve for possible loan losses	11,358	9,689	5,940	7,151	(2,538)	1,211

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	28.43	27.10	27.13	23.41	(3.69)	(3.72)

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	33.32	32.67	28.71	25.86	(6.81)	(2.85)

② Consolidated

(%)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	39.44	39.23	36.00	33.61	(5.62)	(2.39)

(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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	3,016	3,803	2,755	4,296	493	1,541
Doubtful credit	29,540	26,103	24,663	24,317	(1,786)	(346)
Substandard credit	10,495	8,134	6,966	4,813	(3,321)	(2,153)
Subtotal (A)	43,052	38,041	34,384	33,427	(4,614)	(957)
Normal credit	3,787,777	3,834,516	3,891,198	3,872,810	38,294	(18,388)
Total (B)	3,830,830	3,872,558	3,925,583	3,906,238	33,680	(19,345)

Non-performing loans ratio (A)/(B)	1.12	0.98	0.87	0.85	(0.13)	(0.02)
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Partial direct write-off	31,110	31,090	29,013	30,888	(202)	1,875
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	3,469	4,218	2,926	4,296	78	1,370
Doubtful credit	39,944	36,242	29,819	28,080	(8,162)	(1,739)
Substandard credit	10,755	8,384	7,209	5,050	(3,334)	(2,159)
Subtotal (A)	54,170	48,845	39,956	37,426	(11,419)	(2,530)
Normal credit	3,788,865	3,835,546	3,891,325	3,872,810	37,264	(18,515)
Total(B)	3,843,035	3,884,391	3,931,281	3,910,237	25,846	(21,044)

Non-performing loans ratio (A)/(B)	1.40	1.25	1.01	0.95	(0.30)	(0.06)
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Partial direct write-off	35,408	35,409	29,065	30,925	(4,484)	1,860
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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, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	38,040	32,527	29,353	29,162	(3,365)	(191)
Collateral and guarantees	30,080	27,007	24,034	24,179	(2,828)	145
Reserve for possible loan losses	7,959	5,519	5,319	4,983	(536)	(336)
Coverage ratio(C)/(A)	88.35	85.50	85.36	87.24	1.74	1.88

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2018)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt credit	4,296	4,296	3,939	356	100.00
Doubtful credit	24,317	21,393	17,830	3,563	87.97
Substandard credit	4,813	3,472	2,409	1,063	72.12
Total	33,427	29,162	24,179	4,983	87.24

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	47,878	42,099	33,742	32,335	(9,764)	(1,407)
Collateral and guarantees	34,178	30,952	26,284	25,500	(5,452)	(784)
Reserve for possible loan losses	13,700	11,147	7,458	6,834	(4,313)	(624)
Coverage Ratio (C)/(A)	88.38	86.18	84.44	86.39	0.21	1.95

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2018)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt credit	4,296	4,296	3,939	356	100.00
Doubtful credit	28,080	24,473	19,098	5,375	87.15
Substandard credit	5,050	3,565	2,462	1,102	70.59
Total	37,426	32,335	25,500	6,834	86.39

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017	As of Mar. 31, 2018	As of Sep. 30, 2018		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	3,811,171	3,854,685	3,908,034	3,886,673	31,988	(21,361)
Manufacturing	342,635	342,621	332,527	319,784	(22,837)	(12,743)
Agriculture and forestry	760	599	625	729	130	104
Fishery	42	56	40	56	0	16
Mining, quarrying and gravel extraction	304	285	216	369	84	153
Construction	91,274	94,592	98,153	99,237	4,645	1,084
Electricity, gas, heat and water supply	16,228	15,931	17,098	17,978	2,047	880
Information and communication	13,356	13,397	13,248	13,375	(22)	127
Transportation and postal activities	106,691	105,325	107,564	107,403	2,078	(161)
Wholesale and retail trade	268,656	277,429	291,867	286,926	9,497	(4,941)
Finance and insurance activities	174,496	177,717	172,923	159,429	(18,288)	(13,494)
Real estate and rental activities	570,921	595,168	628,298	630,539	35,371	2,241
Academic research, professional and technical services	13,114	12,710	15,635	14,322	1,612	(1,313)
Accommodation and food service activities	26,793	29,028	30,865	31,216	2,188	351
Life related services and entertainment	15,219	15,630	15,728	14,999	(631)	(729)
Education and study support activities	9,917	9,644	9,695	8,787	(857)	(908)
Medical and welfare	68,985	74,136	76,663	84,860	10,724	8,197
Other services	83,666	85,678	87,603	89,025	3,347	1,422
Local governments	186,091	169,087	168,086	156,322	(12,765)	(11,764)
Others	1,822,015	1,835,643	1,841,189	1,851,304	15,661	10,115

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2017	As of Sep. 30, 2017 (a)	As of Mar. 31, 2018 (b)	As of Sep. 30, 2018		
				(c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	42,868	37,934	34,298	33,335	(4,599)	(963)
Manufacturing	7,862	7,796	5,270	4,507	(3,289)	(763)
Agriculture and forestry	438	435	435	432	(3)	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,547	4,316	4,065	4,229	(87)	164
Electricity, gas, heat and water supply	150	150	166	170	20	4
Information and communication	324	278	130	93	(185)	(37)
Transportation and postal activities	362	489	410	329	(160)	(81)
Wholesale and retail trade	5,116	5,492	5,100	5,180	(312)	80
Finance and insurance activities	636	649	613	83	(566)	(530)
Real estate and rental activities	12,506	8,116	8,451	9,372	1,256	921
Academic research, professional and technical services	294	160	570	560	400	(10)
Accommodation and food service activities	728	518	569	602	84	33
Life related services and entertainment	339	326	178	182	(144)	4
Education and study support activities	21	21	20	—	(21)	(20)
Medical and welfare	862	871	463	456	(415)	(7)
Other services	1,588	1,550	1,749	1,596	46	(153)
Local governments	—	—	—	—	—	—
Others	7,087	6,758	6,102	5,536	(1,222)	(566)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30, 2018)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Credit exposures) Credit-related loans including loans and bills discounted		Category			
		Category I	Category II	Category III	Category IV
Outstanding loans					
Bankrupt	0.2	0.4	—	—	
0.6			(0.0)	(—)	
Effectively bankrupt	2.3	1.3	—	—	
3.6			(0.2)	(0.0)	
Potentially bankrupt	14.0	7.3	2.9		
24.3			(3.5)		
Watch list	Requiring special caution	0.0	4.8		
	4.8				
	Other borrowers requiring caution	43.0	58.7		
101.7					
Normal	3,770.9				
3,770.9					

Claims disclosed under the Financial Revitalization Law (Credit exposures) Substandard credit represents loans and bills discounted Other represents credit-related loans including loans and bills discounted			
Classification	Secured or guaranteed	Reserve	Coverage ratio
Outstanding loans			
Bankruptcy and quasi-bankrupt	3.9	0.3	100.00
4.2			
Doubtful	17.8	3.5	87.97
24.3			
Substandard	2.4	1.0	72.12
4.8			
Subtotal	24.1	4.9	87.24
33.4			
Normal	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 0.85%		
3,872.8			

Risk monitored loans	
Classification	Outstanding balance of loans
Loans to bankrupt borrowers	0.6
Delinquent loans	27.8
Loans past due three months or more	0.0
Restructured loans	4.7
Total	33.3
Ratio of risk managed loans to total loans: 0.85%	

Total	3,830.7	72.6	2.9	—
3,906.2			(3.8)	(0.0)

Total	3,906.2
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Loans and bills discounted	3,886.6
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- (Notes)
1. Japanese yen amounts are rounded down to the nearest 100 million yen.
 2. Credit-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts), which are required to be stated in a note to the Balance Sheet.
 3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.
Category I : Claims secured by reserve for possible loan losses, superior guarantee reserved by Credit Guarantee Corporation.
Category II : Claims secured by general collateral or guarantee such as mortgage collateral.
Category III and IV : All or part of claims are secured, and claims already secured are posted as Category I .
 4. “()” in “Borrower classification under self-assessment guidelines (Credit exposures)” represent reserved amounts for classified loans.

III FY2018 Financial Forecasts

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018(Result)	For the fiscal year ending Mar. 31, 2019(Forecast)
Ordinary revenue	111,612	90,000
Ordinary income	14,206	7,500
Profit attributable to owners of the parent	8,395	6,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018(Result)	For the fiscal year ending Mar. 31, 2019(Forecast)
Operating revenue	6,383	6,400
Operating income	5,591	5,600
Ordinary income	5,628	5,600
Net income	5,594	5,600

② Cash dividends

(Yen)

	For the fiscal year ended Mar. 31, 2018(Result)	For the fiscal year ending Mar. 31, 2019		
		For the six months ended Sep. 30, 2018 (Projection)	For the fiscal year ending Mar. 31, 2019 (Forecast)	For the fiscal year ending Mar. 31, 2019 (Forecast)
Common stock	15.00	7.50	7.50	15.00
Third-class preferred stock	70.00	35.00	35.00	70.00
First series of seventh-class preferred stock	30.00	15.00	15.00	30.00

③ Capital ratio

(%)

	As of Mar. 31, 2018 (Result)	As of Sep. 30, 2018 (Preliminary figures)	As of Mar. 31, 2019 (Forecast)
Capital ratio (Consolidated)	11.43	10.76	Half of 9

④ ROE

(%)

	For the fiscal year ended Mar. 31, 2018(Result)	For the six months ended Sep. 30, 2018 (Result)	For the fiscal year ending Mar. 31, 2019 (Forecast)
Shareholders' equity ROE (Income before income taxes basis)	6.75	3.60	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 fiscal year ended Mar. 31, 2018 (Result)	For the fiscal year ending Mar. 31, 2019 (Forecast)
Ordinary revenue	95,444	75,000
Ordinary income	12,197	5,500
Net income	7,906	5,500
Banking profit	(8,399)	4,000
Banking profit (before reversal of (provision for) general reserve for possible loan losses)	(8,399)	4,000
Core banking profit	5,321	8,000
Net credit costs (-)	(1,711)	1,500

② Capital ratio

(%)

	As of Mar. 31, 2018 (Result)	As of Sep. 30, 2018 (Preliminary figures)	As of Mar. 31, 2019 (Forecast)
Capital ratio (Consolidated)	11.25	10.55	Half of 9
Capital ratio (Non-consolidated)	10.54	9.94	Half of 8