

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2020 (Consolidated Data)

November 14, 2019

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <https://www.senshuikeda-hd.co.jp/>
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Scheduled date for filing quarterly securities report: November 28, 2019
 Scheduled date to commence dividend payments: December 2, 2019
 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, 2020 (April 1, 2019— September 30, 2019)

(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, 2019	45,136	(6.0)	1,757	(59.3)	1,822	(38.8)
Six months ended September 30, 2018	48,063	(19.1)	4,329	(38.8)	2,981	(29.0)

(Note) Comprehensive income: Six months ended September 30, 2019: 5,264million yen [(15.1)%]
 Six months ended September 30, 2018: 6,205million yen [(40.1)%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2019	5.17	5.17
Six months ended September 30, 2018	8.42	8.17

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2019	5,464,987	240,071	4.3
As of March 31, 2019	5,450,878	236,462	4.3

(Reference) capital: As of September 30, 2019: 237,747 million yen; As of March 31, 2019: 234,421 million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of period — Stock subscription rights at the end of period — Non-controlling interests at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2019	—	7.50	—	7.50	15.00
Fiscal Year ending March 31, 2020	—	3.75			
Fiscal Year ending March 31, 2020 (Forecasts)			—	3.75	7.50

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, 2020 (April 1, 2019—March 31, 2020)

(%: 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	85,000	(12.6)	5,000	(48.4)	4,000 (34.8)	11.60

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

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2020 : 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, 2019	281,008,632 shares
As of March 31, 2019	281,008,632 shares
 - (b) Number of treasury shares

As of September 30, 2019	710,007 shares
As of March 31, 2019	1,845,557 shares
 - (c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2019	279,679,221 shares
Six months ended September 30, 2018	278,286,206 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, 2020 (April 1, 2019—September 30, 2019)****(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, 2019	2,894	(10.0)	2,328	(16.6)	2,360	(16.0)	2,365	(16.3)
Six months ended September 30, 2018	3,216	0.1	2,793	0.1	2,813	0.1	2,828	1.2

	Net income per share
	Yen
Six months ended September 30, 2019	7.11
Six months ended September 30, 2018	7.87

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2019	193,905	192,057	99.0
As of March 31, 2019	194,012	191,639	98.7

(Reference) Capital: As of September 30, 2019: 191,988million yen; As of March 31, 2019: 191,568million 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, 2020 (April 1, 2019—March 31, 2020)

(%: 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	4,700	(25.7)	4,000	(23.4)	4,000	4,000	(25.4)	11.60

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:

(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, 2019	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2020	—	15.00			
Fiscal Year ending March 31, 2020 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2019	As of September 30, 2019
Assets		
Cash and due from banks	743,563	799,427
Call loans and bills bought	7,127	11,134
Monetary claims bought	100	99
Trading account securities	112	97
Money held in trust	27,003	26,984
Securities	612,741	577,580
Loans and bills discounted	3,913,086	3,900,313
Foreign exchange assets	5,514	5,309
Other assets	79,939	82,693
Tangible fixed assets	40,093	38,957
Intangible fixed assets	5,152	5,443
Net defined benefit assets	13,512	14,423
Deferred tax assets	8,403	6,778
Customers' liabilities for acceptances and guarantees	8,492	8,235
Reserve for possible loan losses	(13,965)	(12,491)
Total assets	5,450,878	5,464,987
Liabilities		
Deposits	4,945,548	4,971,258
Payables under securities lending transactions	87,321	38,336
Borrowed money	123,077	143,430
Foreign exchange liabilities	408	802
Other liabilities	45,960	58,881
Provision for employees' bonuses	1,225	1,473
Net defined benefit liability	146	148
Accrued retirement benefits for directors and corporate auditors	8	4
Reserve for reimbursement of deposits	611	606
Reserve for point services	254	156
Reserve for losses on guarantees	371	514
Reserve for contingent losses	799	863
Reserve under special laws	4	5
Deferred tax liabilities	184	197
Acceptances and guarantees	8,492	8,235
Total liabilities	5,214,416	5,224,916
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,103	42,105
Retained earnings	78,804	78,146
Treasury stock	(831)	(298)
Total shareholders' equity	223,074	222,952
Net unrealized gain (loss) on available-for-sale securities	9,285	12,735
Net unrealized gain (loss) on deferred hedges	(136)	(145)
Remeasurements of defined benefit plans	2,197	2,205
Total accumulated other comprehensive income	11,346	14,795
Stock subscription rights	71	69
Non-controlling interests	1,969	2,254
Total net assets	236,462	240,071
Total liabilities and net assets	5,450,878	5,464,987

(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, 2018	For the Six months ended September 30, 2019
Ordinary revenue	48,063	45,136
Interest income	23,912	22,232
Interest on loans and bills discounted	20,285	19,651
Interest and dividends on securities	3,352	2,238
Fees and commissions	10,260	10,709
Other ordinary income	3,594	3,981
Other income	10,294	8,212
Ordinary expenses	43,734	43,378
Interest expenses	2,670	1,688
Interest on deposits	881	724
Fees and commissions payments	2,986	3,636
Other ordinary expenses	5,437	5,531
General and administrative expenses	24,239	24,035
Other expenses	8,400	8,486
Ordinary income	4,329	1,757
Extraordinary income	9	363
Gain on disposal of non-current assets	9	363
Extraordinary loss	51	88
Loss on disposal of non-current assets	32	10
Impairment loss	18	6
Transfer to reserve for financial products transaction liabilities	1	0
Other extraordinary loss	—	70
Income before income taxes	4,287	2,032
Income taxes - current	858	419
Income taxes - deferred	377	(200)
Total income taxes	1,236	218
Profit	3,050	1,813
Profit attributable to non-controlling interests	69	(9)
Profit attributable to owners of the parent	2,981	1,822

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2018	For the Six months ended September 30, 2019
Profit	3,050	1,813
Other comprehensive income	3,154	3,450
Net unrealized gain (loss) on available-for-sale securities	3,005	3,451
Net unrealized gain (loss) on deferred hedges	2	(8)
Remeasurements of defined benefit plans	146	7
Comprehensive income	6,205	5,264
Comprehensive income attributable to		
Owners of the parent	6,135	5,272
Non-controlling interests	69	(7)

(3) Consolidated Statements of Changes in Net Assets

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
Changes of items during the period					
Changes 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
Changes of items during the period							
Changes 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

For the six months ended September 30, 2019

(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	42,103	78,804	(831)	223,074
Changes of items during the period					
Cash dividends			(2,480)		(2,480)
Profit attributable to owners of the parent			1,822		1,822
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		533	535
Net changes in items other than shareholders' equity					
Total changes during the period	—	1	(657)	533	(122)
Balance at the end of current period	102,999	42,105	78,146	(298)	222,952

	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	9,285	(136)	2,197	11,346	71	1,969	236,462
Changes of items during the period							
Cash dividends							(2,480)
Profit attributable to owners of the parent							1,822
Acquisition of treasury stock							(0)
Disposal of treasury stock							535
Net changes in items other than shareholders' equity	3,450	(8)	7	3,449	(2)	284	3,731
Total changes during the period	3,450	(8)	7	3,449	(2)	284	3,608
Balance at the end of current period	12,735	(145)	2,205	14,795	69	2,254	240,071

**Selected Financial Information
for the First Half of FY2019
(Six months ended September 30, 2019)**

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 FY2019 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, 2018 (a)	For the six months ended Sep. 30, 2019 (b)	(b)-(a)
1 Consolidated gross profits	26,674	26,066	(608)
2 Net interest income	21,242	20,544	(698)
3 Net fees and commissions income	7,274	7,072	(202)
4 Net other operating income	(1,842)	(1,550)	292
5 General and administrative expenses (-)	24,239	24,035	(204)
6 Net disposal of nonperforming loans (-)	1,487	1,849	362
7 Provision for general reserve for possible loan losses (-)	—	(407)	(407)
8 Written-off loans (-)	3,266	2,036	(1,230)
9 Provision for specific reserve for possible loan losses (-)	—	524	524
10 Provision for contingent losses (-)	27	35	8
11 Gains (losses) on sales of non-performing loans (-)	29	(0)	(29)
12 Recoveries of written off claims	540	560	20
13 Reversal of reserve for possible loan losses	1,481	—	(1,481)
14 Others (-)	186	221	35
15 Net gains (losses) on equity securities	2,665	1,201	(1,464)
16 Equity in earnings of affiliates	14	6	(8)
17 Others	702	368	(334)
18 Ordinary income	4,329	1,757	(2,572)
19 Net extraordinary income (losses)	(41)	274	315
20 Income before income taxes	4,287	2,032	(2,255)
21 Total income taxes (-)	1,236	218	(1,018)
22 Income taxes-current (-)	858	419	(439)
23 Income taxes-deferred (-)	377	(200)	(577)
24 Profit	3,050	1,813	(1,237)
25 Profit attributable to non-controlling interests (-)	69	(9)	(78)
26 Profit attributable to owners of the parent	2,981	1,822	(1,159)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	3,050	1,813	(1,237)
27 Total other comprehensive income	3,154	3,450	296
28 Net unrealized gain (loss) on available-for-sale securities	3,005	3,451	446
29 Net unrealized gain (loss) on deferred hedges	2	(8)	(10)
30 Remeasurements of defined benefit plans	146	7	(139)
31 Comprehensive income	6,205	5,264	(941)

(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, 2018 (a)	For the six months ended Sep. 30, 2019 (b)	(b)-(a)
1 Net operating income	1,568	1,302	(266)
2 Administrative expenses (-)	1,302	1,306	4
3 Operating income	266	(4)	(270)
4 Income before income taxes	265	(4)	(269)
5 Net income	179	(7)	(186)

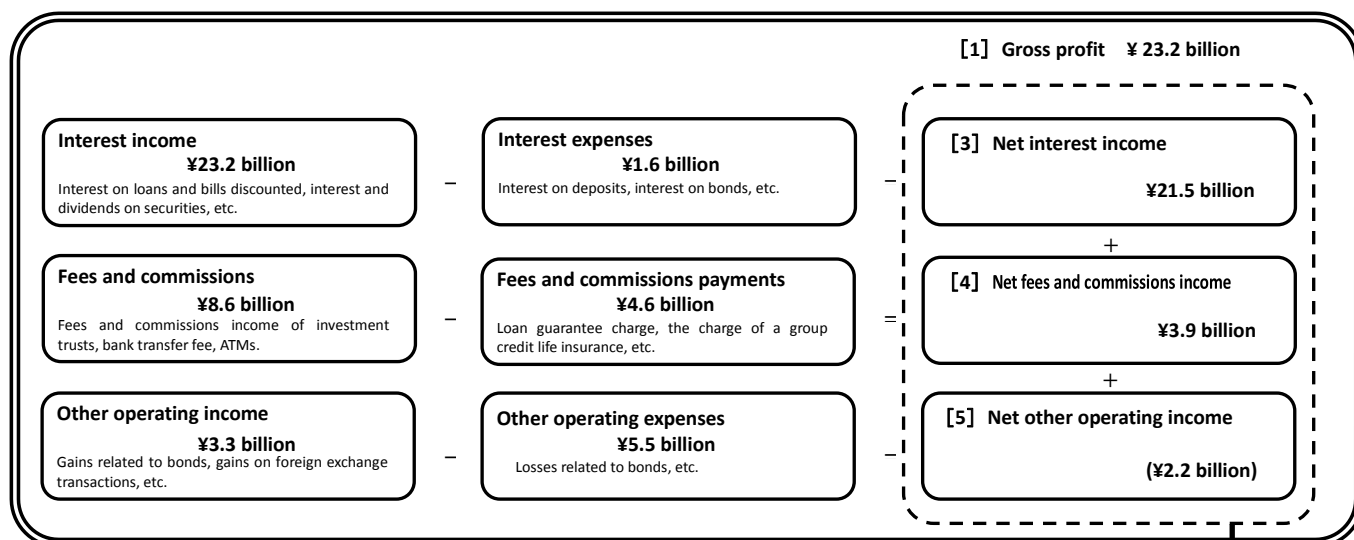
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

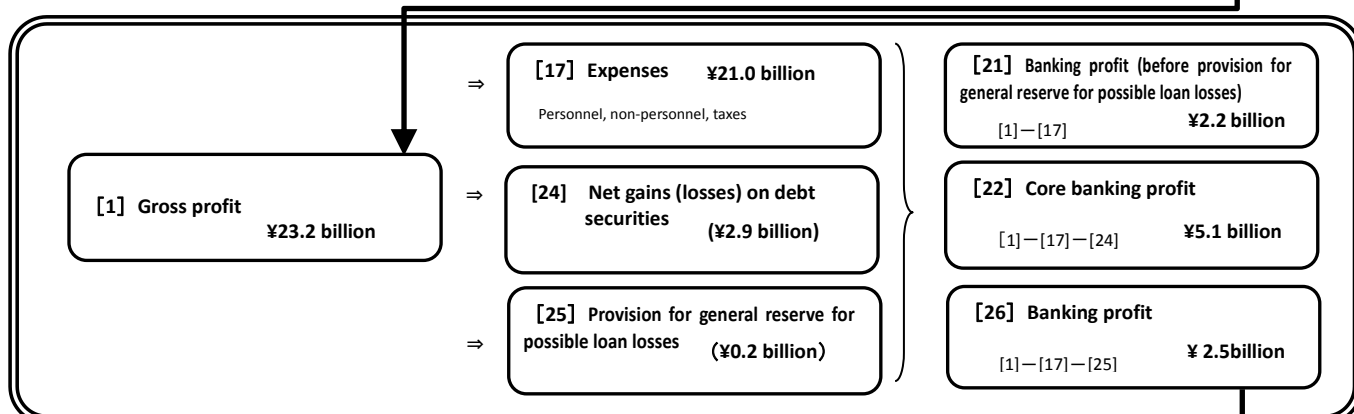
		For the six months ended Sep. 30, 2018 (a)	For the six months ended Sep. 30, 2019 (b)	(b)-(a)
1	Gross profit	23,681	23,280	(401)
2	(Core gross profit)	26,978	26,190	(788)
3	Net interest income	22,439	21,540	(899)
4	Net fees and commissions income	3,862	3,963	101
5	Net other operating income	(2,620)	(2,223)	397
6	Net gains (losses) on debt securities	(3,296)	(2,909)	387
7	Domestic gross profit	22,602	23,858	1,256
8	Net interest income	22,198	21,346	(852)
9	Net fees and commissions income	3,814	3,911	97
10	Net other operating income	(3,410)	(1,398)	2,012
11	Net gains (losses) on debt securities	(3,410)	(1,391)	2,019
12	International gross profit	1,079	(577)	(1,656)
13	Net interest income	240	194	(46)
14	Net fees and commissions income	48	52	4
15	Net other operating income	790	(824)	(1,614)
16	Net gains (losses) on debt securities	114	(1,518)	(1,632)
17	Expenses (excluding non-recurring expenses) (-)	21,356	21,036	(320)
18	Personnel expenses (-)	9,886	10,291	405
19	Non-personnel expenses (-)	10,010	9,320	(690)
20	Miscellaneous taxes (-)	1,460	1,424	(36)
21	Banking profit (before provision for general reserve for possible loan losses)	2,324	2,244	(80)
22	Core banking profit	5,621	5,154	(467)
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	5,485	5,154	(331)
24	Net gains (losses) on debt securities	(3,296)	(2,909)	387
25	Provision for general reserve for possible loan losses (-) ①	—	(272)	(272)
26	Banking profit	2,324	2,516	192
27	Net non-recurring gains (losses)	1,457	(1,129)	(2,586)
28	Credit costs (-) ②	1,093	1,801	708
29	Written-off loans (-)	2,460	1,324	(1,136)
30	Provision for specific reserve for possible loan losses (-)	—	490	490
31	Provision for contingent losses (-)	27	35	8
32	Gains (losses) on sales of non-performing loans (-)	(7)	(16)	(9)
33	Recoveries of written-off claims	157	253	96
34	Reversal of reserve for possible loan losses	1,415	—	(1,415)
35	Others (-)	186	221	35
36	Net gains (losses) on equity securities	2,663	1,211	(1,452)
37	Gain on sales of equity securities	2,664	1,618	(1,046)
38	Loss on sales of equity securities (-)	0	0	0
39	Loss on write-down of equity securities (-)	—	406	406
40	Other non-recurring gains (losses)	(112)	(538)	(426)
41	Ordinary income	3,782	1,387	(2,395)
42	Net extraordinary income (losses)	(27)	283	310
43	Income before income taxes	3,754	1,671	(2,083)
44	Total income taxes (-)	134	(244)	(378)
45	Income taxes-current (-)	(184)	(41)	143
46	Income taxes-deferred (-)	319	(202)	(521)
47	Net income	3,620	1,915	(1,705)
48	Net credit costs (-) ①+②	1,093	1,529	436

(Reference) Structure of profits (For the six months ended Sep. 30, 2019)

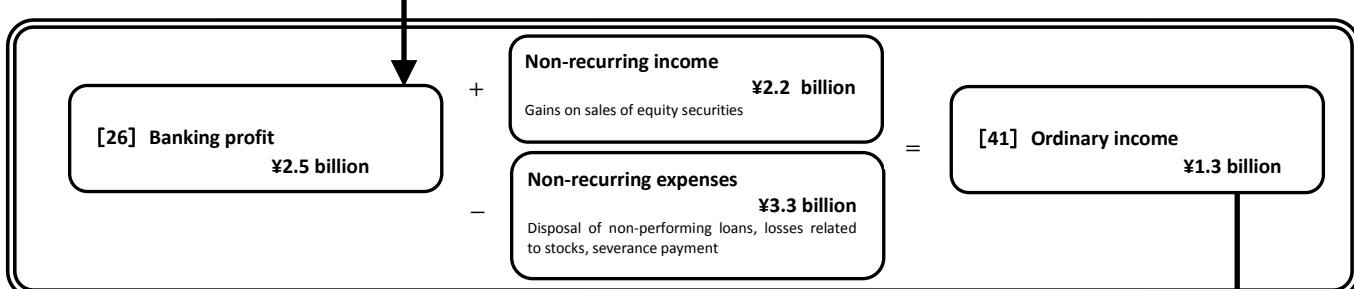
【Gross profit】



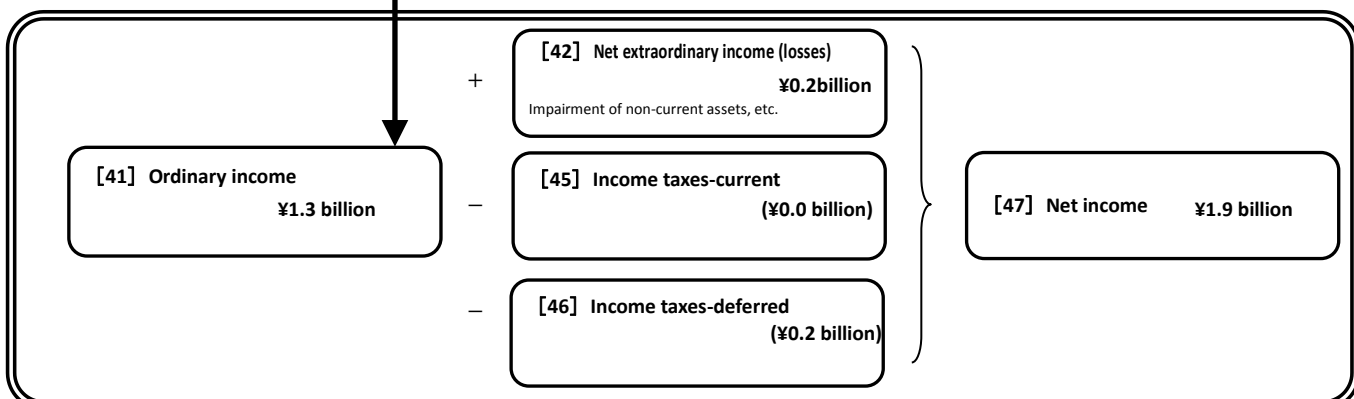
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,131,506	2,100,521	2,115,162	2,098,597	(1,924)	(16,565)
Consumer loans	1,776,527	1,786,151	1,811,194	1,818,777	32,626	7,583
Housing loans	1,731,354	1,738,078	1,758,960	1,763,623	25,545	4,663
Other loans	45,172	48,073	52,234	55,153	7,080	2,919
Total	3,908,034	3,886,673	3,926,357	3,917,375	30,702	(8,982)
Foreign currency loans	42,376	32,758	25,334	22,354	(10,404)	(2,980)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	408,734	403,358	394,836	(13,898)	(8,522)
Small and medium-sized enterprises	1,456,643	1,474,881	1,509,319	1,510,682	35,801	1,363
Local governments	168,086	156,322	142,060	132,835	(23,487)	(9,225)
Japanese government	64,946	65,027	65,007	65,004	(23)	(3)
Individuals	1,772,370	1,781,707	1,806,612	1,814,017	32,310	7,405
Total	3,908,034	3,886,673	3,926,357	3,917,375	30,702	(8,982)

Average Balance	3,816,475	3,862,533	3,871,096	3,889,556	27,023	18,460
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,137,204	2,104,520	2,119,006	2,100,099	(4,421)	(18,907)
Consumer loans	1,776,527	1,786,151	1,811,194	1,818,777	32,626	7,583
Housing loans	1,731,354	1,738,078	1,758,960	1,763,623	25,545	4,663
Other loans	45,172	48,073	52,234	55,153	7,080	2,919
Total	3,913,732	3,890,672	3,930,201	3,918,876	28,204	(11,325)
Foreign currency loans	42,376	32,758	25,334	22,354	(10,404)	(2,980)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	408,734	403,358	394,836	(13,898)	(8,522)
Small and medium-sized enterprises	1,462,254	1,478,880	1,513,163	1,512,184	33,304	(979)
Local governments	168,086	156,322	142,060	132,835	(23,487)	(9,225)
Japanese government	64,946	65,027	65,007	65,004	(23)	(3)
Individuals	1,772,457	1,781,707	1,806,612	1,814,017	32,310	7,405
Total	3,913,732	3,890,672	3,930,201	3,918,876	28,204	(11,325)

Average Balance	3,827,172	3,867,209	3,875,406	3,892,169	24,960	16,763
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,229,013	3,256,589	3,315,931	3,324,700	68,111	8,769
Ratio of loans to SMEs, etc.	82.62	83.78	84.45	84.87	1.09	0.42

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,234,711	3,260,588	3,319,775	3,326,201	65,613	6,426
Ratio of loans to SMEs, etc.	82.65	83.80	84.46	84.87	1.07	0.41

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Individual	3,825,365	3,820,957	3,842,757	3,831,315	10,358	(11,442)
Online branch	55,069	47,890	40,289	36,362	(11,528)	(3,927)
Corporation	1,128,618	1,123,504	1,147,658	1,161,538	38,034	13,880
General corporation	1,008,221	1,014,654	1,030,228	1,004,721	(9,933)	(25,507)
Financial institutions	5,868	6,086	5,982	19,119	13,033	13,137
Governmental funds	114,528	102,763	111,447	137,698	34,935	26,251
Subtotal	4,953,983	4,944,462	4,990,415	4,992,854	48,392	2,439
Foreign currency deposits	17,936	15,111	14,567	15,692	581	1,125
Negotiable certificates of deposit	900	—	—	26,500	26,500	26,500
Total	4,954,883	4,944,462	4,990,415	5,019,354	74,892	28,939

Average Balance deposits	4,881,023	4,919,855	4,924,518	4,994,432	74,577	69,914
Average Balance deposits and negotiable certificates of deposit	4,901,725	4,939,632	4,943,515	5,013,598	73,966	70,083

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)	For the six months ended Sep. 30, 2018 (c)	For the six months ended Sep. 30, 2019 (d)	(d)-(c)
The Senshu Ikeda Bank	172,159	165,069	(7,090)	82,720	75,756	(6,964)
Investment trusts	99,652	81,567	(18,085)	43,624	37,739	(5,885)
Public bonds	599	892	293	331	400	69
Life insurance	71,906	82,609	10,703	38,765	37,616	(1,149)
Senshu Ikeda Tokai Tokyo Securities	68,015	46,805	(21,210)	23,914	20,315	(3,599)
Total	240,175	211,874	(28,301)	106,635	96,072	(10,563)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Deposits	3,825,365	3,820,957	3,842,757	3,831,315	10,358	(11,442)
Investment trusts	174,148	177,089	177,445	181,398	4,309	3,953
Life insurance	512,755	528,632	539,046	532,746	4,114	(6,300)
Public bonds	10,931	10,630	10,293	9,674	(956)	(619)
Senshu Ikeda Tokai Tokyo Securities	104,940	110,014	102,777	101,432	(8,582)	(1,345)
Total	4,628,140	4,647,324	4,672,319	4,656,567	9,243	(15,752)

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	195,442	197,936	197,691	200,641	2,705	2,950
Investment trusts	181,228	184,212	184,405	188,198	3,986	3,793
Public bonds	14,214	13,723	13,286	12,443	(1,280)	(843)
Senshu Ikeda Tokai Tokyo Securities	119,958	127,755	119,713	117,087	(10,668)	(2,626)
Total	315,401	325,692	317,405	317,729	(7,963)	324

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Securities	760,428	754,380	629,846	595,256	(159,124)	(34,590)
Government bonds	72,135	71,132	64,115	29,029	(42,103)	(35,086)
Local government bonds	39,462	51,693	60,118	94,007	42,314	33,889
Corporate bonds	245,227	266,627	256,712	287,986	21,359	31,274
Authority bonds	180,272	193,700	181,769	200,948	7,248	19,179
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	64,955	72,927	74,943	87,038	14,111	12,095
Stocks	73,565	62,756	48,356	43,930	(18,826)	(4,426)
Other securities	330,037	302,170	200,544	140,302	(161,868)	(60,242)
Foreign securities	140,838	142,338	91,847	38,847	(103,491)	(53,000)
Euroyen bonds	11,000	9,000	1,000	—	(9,000)	(1,000)
Dollar-dominated bonds	85,899	89,434	49,566	—	(89,434)	(49,566)
Euro-dominated bonds	43,933	43,897	41,275	38,841	(5,056)	(2,434)
REIT	32,313	34,711	37,775	34,763	52	(3,012)
Investment trusts	149,125	116,027	61,901	56,694	(59,333)	(5,207)
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	7,758	9,092	9,019	9,997	905	978

Average Balance	830,610	776,305	753,944	644,865	(131,440)	(109,079)
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② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	68	34	5	—	(34)	(5)
Available-for-sale securities	10,643	13,041	11,529	16,802	3,761	5,273
Stocks	22,396	21,781	10,955	7,917	(13,864)	(3,038)
Bonds	325	108	1,073	1,555	1,447	482
Government bonds	145	158	156	71	(87)	(85)
Local government bonds	55	24	50	45	21	(5)
Corporate bonds	124	(74)	867	1,439	1,513	572
Other securities	(12,079)	(8,849)	(500)	7,329	16,178	7,829
Foreign securities	(3,424)	(3,674)	(233)	2,446	6,120	2,679
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(2,630)	(2,840)	(1,265)	—	2,840	1,265
Euro-dominated bonds	(793)	(833)	1,032	2,446	3,279	1,414
REIT	869	1,919	3,308	5,055	3,136	1,747
Investment trusts	(9,526)	(7,096)	(3,608)	(238)	6,858	3,370
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	1	1	33	66	65	33

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2018	For the six months ended Sep. 30, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.12	1.07	1.07	1.01	(0.06)	(0.06)
Average yield on loans and bills discounted (B)	1.08	1.05	1.05	1.01	(0.04)	(0.04)
Average yield on securities	1.33	1.16	1.18	0.99	(0.17)	(0.19)
Average yield on interest bearing liabilities (C)	0.98	0.90	0.91	0.86	(0.04)	(0.05)
Average yield on deposits and negotiable (including expenses) (D)	0.99	0.89	0.90	0.86	(0.03)	(0.04)
Average yield on deposits and negotiable	0.05	0.03	0.03	0.02	(0.01)	(0.01)
Expense ratio	0.94	0.86	0.86	0.83	(0.03)	(0.03)
Average yield on external liabilities	0.23	0.21	0.22	0.18	(0.03)	(0.04)
Average interest rate spread (A)-(C)	0.14	0.17	0.16	0.15	(0.02)	(0.01)
Difference between average yield on loans and deposits (B) - (D)	0.09	0.16	0.15	0.15	(0.01)	0.00

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2018	For the six months ended Sep. 30, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	For the six months ended Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.08	1.02	1.02	0.98	(0.04)	(0.04)
Average yield on loans and bills discounted (B)	1.07	1.03	1.03	1.00	(0.03)	(0.03)
Average yield on securities	1.23	1.03	1.00	0.90	(0.13)	(0.10)
Average yield on interest bearing liabilities (C)	0.92	0.83	0.83	0.81	(0.02)	(0.02)
Average yield on deposits and negotiable (including expenses) (D)	0.95	0.85	0.86	0.82	(0.03)	(0.04)
Average yield on deposits and negotiable	0.05	0.03	0.03	0.02	(0.01)	(0.01)
Expense ratio	0.90	0.82	0.82	0.80	(0.02)	(0.02)
Average yield on external liabilities	0.03	(0.01)	(0.01)	(0.00)	0.01	0.01
Average interest rate spread (A)-(C)	0.16	0.19	0.19	0.17	(0.02)	(0.02)
Difference between average yield on loans and deposits (B) - (D)	0.12	0.18	0.17	0.18	0.00	0.01

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)	For the six months ended Sep. 30, 2018 (c)	For the six months ended Sep. 30, 2019 (d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	(8,399)	1,540	9,939	2,324	2,244	(80)
Per head(thousands of yen)	(3,213)	593	3,806	880	895	15
(2) Core banking profit	5,321	10,874	5,553	5,621	5,154	(467)
Per head(thousands of yen)	2,035	4,190	2,155	2,129	2,057	(72)
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	4,126	10,740	6,614	5,485	5,154	(331)
Per head(thousands of yen)	1,578	4,138	2,560	2,078	2,057	(21)
(4) Banking profit	(8,399)	1,540	9,939	2,324	2,516	192
Per head(thousands of yen)	(3,213)	593	3,806	880	1,004	124

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2018	For the six months ended Sep. 30, 2018	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	6.75	3.60	3.25	1.81	(1.79)	(1.44)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	3.56	2.50	2.66	1.63	(0.87)	(1.03)

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

(%)

	For the fiscal year ended Mar. 31, 2018	For the six months ended Sep. 30, 2018	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	6.49	3.45	3.12	1.71	(1.74)	(1.41)
ROE (Profit attributable to owners of the parent basis)	3.42	2.40	2.55	1.53	(0.87)	(1.02)

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

(%)

	For the fiscal year ended Mar. 31, 2018	For the six months ended Sep. 30, 2018	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	(3.71)	2.02	0.69	2.07	0.05	1.38
Banking profit basis	(3.71)	2.02	0.69	2.33	0.31	1.64
Core banking profit basis	2.35	4.90	4.93	4.77	(0.13)	(0.16)
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	1.82	4.78	4.87	4.77	(0.01)	(0.10)
Net income basis	3.49	3.15	2.59	1.77	(1.38)	(0.82)

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, 2018	As of Sep. 30, 2018	As of Mar. 31, 2019	As of Sep. 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Directors and auditors	35	31	31	31	—	—
Employees	2,517	2,566	2,480	2,439	(127)	(41)
Total	2,552	2,597	2,511	2,470	(127)	(41)

Note: "Directors and auditors" includes executive officers.

"Employees" excludes employees temporarily seconded to other companies and temporary staff.

② Branches

(Number of branches)

	As of Mar. 31, 2018	As of Sep. 30, 2018	As of Mar. 31, 2019	As of Sep. 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	5	6	6	4	(2)	(2)
Total	141	142	142	140	(2)	(2)
(Reference) ATMs	229	224	213	224	—	11

Note: Teller services of Kofudai sub-branch were integrated into Tokiwadai branch on November 11, 2019.

7. Gains and Losses on Investment Securities
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	(b)-(a)	For the six months ended Sep. 30, 2018	For the six months ended Sep. 30, 2019	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	(13,721)	(9,333)	4,388	(3,296)	(2,909)	387
Gain on sales	3,511	2,384	(1,127)	2,140	2,621	481
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	17,169	11,717	(5,452)	5,437	5,481	44
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	50	50
Loss by investment partnership (-)	63	—	(63)	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	(b)-(a)	For the six months ended Sep. 30, 2018	For the six months ended Sep. 30, 2019	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	18,403	8,942	(9,461)	2,663	1,211	(1,452)
Gain on sales	18,449	9,348	(9,101)	2,664	1,618	(1,046)
Loss on sales (-)	36	0	(36)	0	0	0
Loss on write-down (-)	9	405	396	—	406	406

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018	As of Mar. 31, 2019	As of Sep. 30, 2019 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.43	10.76	9.49	9.46	(1.30)	(0.03)
Total capital(A)-(B)	250,612	242,112	216,621	217,356	(24,756)	735
Core capital (A)	263,121	254,774	233,122	234,754	(20,020)	1,632
Common stock, internal reserves, etc.	219,278	219,913	220,590	221,520	1,607	930
Reserve	5,010	6,876	8,565	9,120	2,244	555
Qualified previous noncumulative perpetual preferred stock	15,000	15,000	—	—	(15,000)	—
Qualified previous capital raising instruments	20,960	10,000	—	—	(10,000)	—
Deduction (B)	12,509	12,662	16,501	17,397	4,735	896
Risk weighted assets (C)	2,192,207	2,248,945	2,281,057	2,297,450	48,505	16,393
Required capital (C ×4%)	87,688	89,957	91,242	91,898	1,941	656

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018	As of Mar. 31, 2019	As of Sep. 30, 2019 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.25	10.55	9.29	9.24	(1.31)	(0.05)
Total capital(A)-(B)	246,363	237,285	211,765	212,061	(25,224)	296
Core capital (A)	258,712	249,891	228,193	229,391	(20,500)	1,198
Common stock, internal reserves, etc.	231,562	231,732	217,362	217,854	(13,878)	492
Reserve	5,010	6,876	8,565	9,120	2,244	555
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	20,960	10,000	—	—	(10,000)	—
Deduction (B)	12,348	12,606	16,428	17,330	4,724	902
Risk weighted assets (C)	2,188,720	2,248,320	2,278,127	2,293,988	45,668	15,861
Required capital (C ×4%)	87,548	89,932	91,125	91,759	1,827	634

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018	As of Mar. 31, 2019	As of Sep. 30, 2019 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.54	9.94	8.63	8.58	(1.36)	(0.05)
Total capital(A)-(B)	229,105	221,434	194,927	195,123	(26,311)	196
Core capital (A)	239,265	232,047	208,046	208,962	(23,085)	916
Common stock, internal reserves, etc.	217,520	218,339	202,627	203,089	(15,250)	462
Reserve	1,745	3,707	5,419	5,872	2,165	453
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	20,000	10,000	—	—	(10,000)	—
Deduction (B)	10,159	10,613	13,118	13,838	3,225	720
Risk weighted assets (C)	2,173,444	2,225,973	2,256,363	2,271,670	45,697	15,307
Required capital (C ×4%)	86,937	89,038	90,254	90,866	1,828	612

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, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	687	638	790	424	(214)	(366)
Delinquent loans	26,644	27,882	24,934	22,873	(5,009)	(2,061)
Loans past due three months or more	—	48	111	180	132	69
Restructured loans	6,966	4,765	4,732	5,536	771	804
Total	34,298	33,335	30,569	29,015	(4,320)	(1,554)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,747	10,498	10,706	12,353	1,855	1,647
Delinquent loans	18,048	20,236	20,005	17,186	(3,050)	(2,819)

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,908,034	3,886,673	3,926,357	3,917,375	30,702	(8,982)

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.01	0.01	0.02	0.01	0.00	(0.01)
Delinquent loans	0.68	0.71	0.63	0.58	(0.13)	(0.05)
Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.17	0.12	0.12	0.14	0.02	0.02
Total	0.87	0.85	0.77	0.74	(0.11)	(0.03)

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	687	638	790	424	(214)	(366)
Delinquent loans	31,972	31,645	28,635	24,375	(7,270)	(4,260)
Loans past due three months or more	—	48	111	180	132	69
Restructured loans	7,209	5,001	4,875	5,536	535	661
Total	39,869	37,334	34,413	30,517	(6,817)	(3,896)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,747	10,498	10,706	12,353	1,855	1,647
Delinquent loans	18,101	20,272	20,041	17,526	(2,746)	(2,515)

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,913,732	3,890,672	3,930,201	3,918,876	28,204	(11,325)

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.01	0.01	0.02	0.01	0.00	(0.01)
Delinquent loans	0.81	0.81	0.72	0.62	(0.19)	(0.10)
Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.18	0.12	0.12	0.14	0.02	0.02
Total	1.01	0.95	0.87	0.77	(0.18)	(0.10)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,380	1,418	1,387	920	(498)	(467)
Delinquent loans	32,715	32,454	29,295	25,107	(7,347)	(4,188)
Loans past due three months or more	—	48	111	180	132	69
Restructured loans	7,209	5,001	4,875	5,536	535	661
Total	41,306	38,923	35,670	31,745	(7,178)	(3,925)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	11,591	11,439	11,558	13,004	1,565	1,446
Delinquent loans	19,539	21,402	20,689	18,146	(3,256)	(2,543)

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,897,405	3,874,265	3,913,086	3,900,313	26,048	(12,773)

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.03	0.03	0.03	0.02	(0.01)	(0.01)
Delinquent loans	0.83	0.83	0.74	0.64	(0.19)	(0.10)
Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.18	0.12	0.12	0.14	0.02	0.02
Total	1.05	1.00	0.91	0.81	(0.19)	(0.10)

(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, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	9,308	7,804	8,587	8,033	229	(554)
General reserve for possible loan losses	6,420	3,624	3,956	3,684	60	(272)
Specific reserve for possible loan losses	2,888	4,179	4,631	4,349	170	(282)

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	11,449	9,655	10,836	9,302	(353)	(1,534)
General reserve for possible loan losses	6,463	3,663	3,988	3,684	21	(304)
Specific reserve for possible loan losses	4,985	5,991	6,848	5,618	(373)	(1,230)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	14,873	13,082	13,965	12,491	(591)	(1,474)
General reserve for possible loan losses	8,933	5,930	6,065	5,657	(273)	(408)
Specific reserve for possible loan losses	5,940	7,151	7,900	6,833	(318)	(1,067)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve ratios	27.13	23.41	28.09	27.68	4.27	(0.41)

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve ratios	28.71	25.86	31.49	30.48	4.62	(1.01)

② Consolidated

(%)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Reserve ratios	36.00	33.61	39.15	39.34	5.73	0.19

(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, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	2,755	4,296	4,509	3,204	(1,092)	(1,305)
Doubtful credit	24,663	24,317	21,314	20,156	(4,161)	(1,158)
Substandard credit	6,966	4,813	4,843	5,717	904	874
Subtotal (A)	34,384	33,427	30,668	29,078	(4,349)	(1,590)
Normal credit	3,891,198	3,872,810	3,923,411	3,920,167	47,357	(3,244)
Total (B)	3,925,583	3,906,238	3,954,079	3,949,245	43,007	(4,834)

Non-performing loans ratio (A)/(B)	0.87	0.85	0.77	0.73	(0.12)	(0.04)
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Partial direct write-off	29,013	30,888	30,816	29,695	(1,193)	(1,121)
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	2,926	4,296	5,156	3,220	(1,076)	(1,936)
Doubtful credit	29,819	28,080	24,368	21,642	(6,438)	(2,726)
Substandard credit	7,209	5,050	4,987	5,717	667	730
Subtotal (A)	39,956	37,426	34,512	30,580	(6,846)	(3,932)
Normal credit	3,891,325	3,872,810	3,923,411	3,920,167	47,357	(3,244)
Total (B)	3,931,281	3,910,237	3,957,923	3,950,747	40,510	(7,176)

Non-performing loans ratio (A)/(B)	1.01	0.95	0.87	0.77	(0.18)	(0.10)
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Partial direct write-off	29,065	30,925	30,852	30,035	(890)	(817)
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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, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	29,353	29,162	27,976	26,080	(3,082)	(1,896)
Collateral and guarantees	24,034	24,179	22,281	20,671	(3,508)	(1,610)
Reserve for possible loan losses	5,319	4,983	5,694	5,408	425	(286)
Coverage ratio (C)/(A)	85.36	87.24	91.22	89.69	2.45	(1.53)

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2019)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	3,204	3,204	2,458	745	100.00
Doubtful credit	20,156	19,074	15,675	3,399	94.63
Substandard credit	5,717	3,801	2,537	1,263	66.48
Total	29,078	26,080	20,671	5,408	89.69

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	33,742	32,335	31,417	27,459	(4,876)	(3,958)
Collateral and guarantees	26,284	25,500	23,473	20,782	(4,718)	(2,691)
Reserve for possible loan losses	7,458	6,834	7,943	6,677	(157)	(1,266)
Coverage ratio (C)/(A)	84.44	86.39	91.03	89.79	3.40	(1.24)

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2019)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	3,220	3,220	2,469	750	100.00
Doubtful credit	21,642	20,438	15,774	4,663	94.43
Substandard credit	5,717	3,801	2,537	1,263	66.48
Total	30,580	27,459	20,782	6,677	89.79

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	3,908,034	3,886,673	3,926,357	3,917,375	30,702	(8,982)
Manufacturing	332,527	319,784	310,209	300,050	(19,734)	(10,159)
Agriculture and forestry	625	729	861	645	(84)	(216)
Fishery	40	56	59	432	376	373
Mining, quarrying and gravel extraction	216	369	268	395	26	127
Construction	98,153	99,237	105,179	104,211	4,974	(968)
Electricity, gas, heat and water supply	17,098	17,978	19,350	19,413	1,435	63
Information and communication	13,248	13,375	13,130	16,602	3,227	3,472
Transportation and postal activities	107,564	107,403	108,964	104,440	(2,963)	(4,524)
Wholesale and retail trade	291,867	286,926	288,142	280,551	(6,375)	(7,591)
Finance and insurance activities	172,923	159,429	159,920	154,549	(4,880)	(5,371)
Real estate and rental activities	628,298	630,539	647,201	657,740	27,201	10,539
Academic research, professional and technical services	15,635	14,322	14,855	16,197	1,875	1,342
Accommodation and food service activities	30,865	31,216	32,939	33,428	2,212	489
Life related services and entertainment	15,728	14,999	18,257	17,031	2,032	(1,226)
Education and study support activities	9,695	8,787	8,972	8,365	(422)	(607)
Medical and welfare	76,663	84,860	91,357	98,092	13,232	6,735
Other services	87,603	89,025	88,304	85,945	(3,080)	(2,359)
Local governments	168,086	156,322	142,060	132,835	(23,487)	(9,225)
Others	1,841,189	1,851,304	1,876,315	1,886,439	35,135	10,124

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2018	As of Sep. 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of Sep. 30, 2019 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	34,298	33,335	30,569	29,015	(4,320)	(1,554)
Manufacturing	5,270	4,507	3,808	3,140	(1,367)	(668)
Agriculture and forestry	435	432	432	427	(5)	(5)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,065	4,229	3,657	3,531	(698)	(126)
Electricity, gas, heat and water supply	166	170	164	163	(7)	(1)
Information and communication	130	93	277	152	59	(125)
Transportation and postal activities	410	329	411	420	91	9
Wholesale and retail trade	5,100	5,180	4,775	4,886	(294)	111
Finance and insurance activities	613	83	70	49	(34)	(21)
Real estate and rental activities	8,451	9,372	8,745	7,770	(1,602)	(975)
Academic research, professional and technical services	570	560	289	307	(253)	18
Accommodation and food service activities	569	602	755	642	40	(113)
Life related services and entertainment	178	182	177	474	292	297
Education and study support activities	20	—	—	—	—	—
Medical and welfare	463	456	377	582	126	205
Other services	1,749	1,596	1,494	1,336	(260)	(158)
Local governments	—	—	—	—	—	—
Others	6,102	5,536	5,132	5,130	(406)	(2)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30, 2019)

(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		
Classification Outstanding loans		Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio	Classification	Outstanding balance of loans
		Category I	Category II	Category III	Category IV						
Bankrupt 0.4		0.3	0.0	— (0.0)	— (0.0)	Bankruptcy and quasi-bankrupt 3.2	2.4	0.7	100.00	Loans to bankrupt borrowers	0.4
Effectively bankrupt 2.7		1.5	1.2	— (0.4)	— (0.2)					Delinquent loans	22.8
Potentially bankrupt 20.1		14.8	4.1	1.0 (3.3)		Doubtful 20.1	15.6	3.3	94.63	Loans past due three months or more	0.1
Watch list	Requiring special caution 5.7	0.6	5.1			Substandard 5.7	2.5	1.2	66.48	Restructured loans	5.5
	Other borrowers requiring caution 107.4	46.9	60.4			Subtotal (A) 29.0	20.6	5.4	89.69	Total (C)	29.0
Normal 3,812.7		3,812.7				Normal 3,920.1	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit (A) / (B) = 0.73%			Ratio of risk managed loans to total loans (C) / (D) = 0.74%	
Total 3,949.2		3,877.1	71.0	1.0 (3.8)	— (0.2)	Total (B) 3,949.2	Loans and bills discounted (D) 3,917.3				

(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.

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 FY2019 Financial Forecasts

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2019(Result)	For the fiscal year ending Mar. 31, 2020(Forecast)
Ordinary revenue	97,303	85,000
Ordinary income	9,698	5,000
Profit attributable to owners of the parent	6,139	4,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2019(Result)	For the fiscal year ending Mar. 31, 2020(Forecast)
Operating revenue	6,334	4,700
Operating income	5,223	4,000
Ordinary income	5,262	4,000
Net income	5,365	4,000

② Cash dividends

(yen)

	For the fiscal year ended Mar. 31, 2019(Result)	For the six months ended Sep. 30, 2019 (Projection)	For the fiscal year ending Mar. 31, 2020 (Forecast)	For the fiscal year ending Mar. 31, 2020 (Forecast)
Common stock	15.00	3.75	3.75	7.50
First series of seventh-class preferred stock	30.00	15.00	15.00	30.00

③ Capital ratio

(%)

	As of Mar. 31, 2019 (Result)	As of Sep. 30, 2019 (Preliminary figures)	As of Mar. 31, 2020 (Forecast)
Capital ratio (Consolidated)	9.49	9.46	Half of 9

④ ROE

(%)

	For the fiscal year ended Mar. 31, 2019(Result)	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ending Mar. 31, 2020 (Forecast)
Shareholders' equity ROE (Income before income taxes basis)	3.25	1.81	Around 2

(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, 2019 (Result)	For the fiscal year ending Mar. 31, 2020 (Forecast)
Ordinary revenue	81,315	70,000
Ordinary income	7,957	3,000
Net income	5,713	3,500
Banking profit	1,540	4,000
Banking profit (before reversal of (provision for) general reserve for possible loan losses)	1,540	6,000
Core banking profit	10,874	9,000
Core banking profit (excluding gains (losses) on cancellation of investment trust)	10,740	9,000
Net credit costs (-)	2,334	3,500

② Capital ratio

(%)

	As of Mar. 31, 2019 (Result)	As of Sep. 30, 2019 (Preliminary figures)	As of Mar. 31, 2020 (Forecast)
Capital ratio (Consolidated)	9.29	9.24	First half of 9
Capital ratio (Non-consolidated)	8.63	8.58	Half of 8