

Financial Results for the Fiscal Year ended March 31, 2021 (Consolidated Data)

May 14, 2021

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 General Meeting of Shareholders	June 23, 2021
Scheduled date for filing securities report:	June 24, 2021
Scheduled date to commence dividend payments:	June 24, 2021
Segregated trading accounts:	None
Supplementary material on financial results:	Yes
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 Fiscal Year ended March 31, 2021(April 1, 2020—March 31, 2021)

(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	%
Fiscal year ended March 31, 2021	81,328	(7.8)	7,714	55.9	5,103	29.4
Fiscal year ended March 31, 2020	88,221	(9.3)	4,946	(48.9)	3,943	(35.7)

(Note) Comprehensive income: Fiscal year ended March 31, 2021: 17,448million yen [—%]
Fiscal year ended March 31, 2020: (1,216)million yen [—%]

	Net income per share	Diluted earnings per share	Return on net assets	Ordinary income on total assets	Ordinary income on ordinary revenue
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2021	15.51	15.24	2.1	0.1	9.4
Fiscal year ended March 31, 2020	11.40	11.39	1.6	0.0	5.6

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2021: (28)million yen
Fiscal year ended March 31, 2020: 8million yen

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2021	6,705,548	247,042	3.6	782.13
As of March 31, 2020	5,492,555	232,373	4.1	729.15

(Reference) capital: As of March 31, 2021: 244,531 million yen; As of March 31, 2020: 230,071 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.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of year
	Million yen	Million yen	Million yen	Million yen
Fiscal year ended March 31, 2021	880,026	(18,923)	(2,776)	1,660,156
Fiscal year ended March 31, 2020	17,352	50,863	(2,896)	801,973

2. Dividends

	Annual Dividends per Share					Annual Dividends (Total)	Dividend payout ratio (Consolidated)	Dividend on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Year End	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year ended March 31, 2020	—	3.75	—	3.75	7.50	2,105	65.7	1.0
Fiscal Year ended March 31, 2021	—	3.75	—	3.75	7.50	2,103	48.3	0.9
Fiscal Year ending March 31, 2022 (Forecasts)	—	3.75	—	3.75	7.50		43.3	

Note: Please refer to “Cash Dividends for Shareholders of Classified Stock” stated hereinafter for information on classified stock (unlisted) which has different rights relation from that of common stocks.

3. Financial Forecasts for the Fiscal Year ending March 31, 2022(April 1, 2021—March 31, 2022)

(%: Changes from corresponding period of previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
First half of fiscal year	42,000	5.3	3,700	(32.4)	2,600	(41.5)	7.94
Full Year	82,000	0.8	7,600	(1.4)	5,600	9.7	17.30

Note

(1) Changes in significant subsidiaries during the fiscal year ended March 31, 2021 : None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added —(company name)—

Excluded —(company name)—

(2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policies due to revision of accounting standards etc. : None

(b) Changes in accounting policies other than those noted in (a) above : None

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of March 31, 2021 281,008,632 shares

As of March 31, 2020 281,008,632 shares

(b) Number of treasury shares

As of March 31, 2021 804,214 shares

As of March 31, 2020 277,099 shares

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

Fiscal year ended March 31, 2021 280,578,514 shares

Fiscal year ended March 31, 2020 280,142,686 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2021 (April 1, 2020—March 31, 2021)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2021	3,590	(23.0)	2,929	(20.6)	2,932	(21.9)	2,909	(22.8)
Fiscal year ended March 31, 2020	4,667	(26.3)	3,691	(29.3)	3,756	(28.6)	3,773	(29.6)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2021	7.69	7.68
Fiscal year ended March 31, 2020	10.79	10.78

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2021	193,747	192,229	99.1	595.20
As of March 31, 2020	193,426	192,251	99.3	594.15

(Reference) Capital: As of March 31, 2021: 192,153million yen; As of March 31, 2020: 192,172 million yen

Note: “Equity ratio” is calculated as: (Total net assets at the end of the period — Stock subscription rights at the end of period)/ Total assets at the end of the period.

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2022 (April 1, 2021—March 31, 2022)

(%: Changes from corresponding period of previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
First half of fiscal year	1,800	(3.2)	1,400	(5.5)	1,400	(5.6)	1,400	(4.3)	3.65
Full Year	3,600	0.2	2,900	(1.0)	2,900	(1.1)	2,900	(0.3)	7.67

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, 2020	—	15.00	—	15.00	30.00
Fiscal Year ended March 31, 2021	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2022 (Forecasts)	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2020	As of March 31, 2021
Assets		
Cash and due from banks	807,879	1,671,441
Call loans and bills bought	6,651	9,414
Monetary claims bought	99	79
Trading account securities	50	—
Money held in trust	19,988	20,001
Securities	548,789	564,580
Loans and bills discounted	3,963,504	4,291,531
Foreign exchange assets	5,468	5,061
Other assets	77,889	83,958
Tangible fixed assets	38,539	37,122
Buildings	14,859	14,277
Land	15,196	15,195
Lease assets	5	8
Construction in progress	3	—
Other tangible fixed assets	8,474	7,640
Intangible fixed assets	5,175	4,632
Software	4,153	3,833
Goodwill	55	27
Other intangible fixed assets	966	771
Net defined benefit assets	12,587	23,462
Deferred tax assets	9,104	2,751
Customers' liabilities for acceptances and guarantees	8,210	7,407
Reserve for possible loan losses	(11,385)	(15,899)
Total assets	5,492,555	6,705,548
Liabilities		
Deposits	4,987,885	5,408,845
Payables under securities lending transactions	—	10,323
Borrowed money	209,104	973,225
Foreign exchange liabilities	556	487
Other liabilities	51,320	54,420
Provision for employees' bonuses	1,201	1,655
Net defined benefit liability	139	136
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	519	392
Reserve for point services	183	175
Reserve for contingent losses	873	1,171
Reserve under special laws	6	8
Deferred tax liabilities	176	250
Acceptances and guarantees	8,210	7,407
Total liabilities	5,260,182	6,458,505
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,105	42,107
Retained earnings	78,839	81,087
Treasury stock	(94)	(163)
Total shareholders' equity	223,850	226,030
Net unrealized gain (loss) on available-for-sale securities	5,752	10,744
Net unrealized gain (loss) on deferred hedges	(170)	(133)
Remeasurements of defined benefit plans	638	7,889
Total accumulated other comprehensive income	6,220	18,500
Stock subscription rights	79	76
Non-controlling interests	2,223	2,434
Total net assets	232,373	247,042
Total liabilities and net assets	5,492,555	6,705,548

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

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2020	For the Fiscal Year ended Mar. 31, 2021
Ordinary revenue	88,221	81,328
Interest income	44,985	43,124
Interest on loans and bills discounted	39,291	39,549
Interest and dividends on securities	5,060	2,956
Interest on call loans and bills bought	182	57
Interest on deposits with banks	380	526
Other interest income	69	35
Fees and commissions	21,731	20,452
Other ordinary income	6,290	2,533
Other income	15,213	15,217
Reversal of provision for reimbursement of deposits	92	127
Recoveries of written off claims	1,169	686
Other	13,952	14,403
Ordinary expenses	83,274	73,614
Interest expenses	2,655	1,306
Interest on deposits	1,449	1,085
Interest on negotiable certificates of deposit	—	0
Interest on call money and bills sold	(14)	(25)
Interest on payables under securities lending transactions	620	6
Interest on borrowings and rediscounts	255	97
Other interest expenses	343	141
Fees and commissions payments	7,450	7,407
Other ordinary expenses	8,835	24
General and administrative expenses	47,453	45,483
Other expenses	16,879	19,391
Provision for possible loan losses	507	5,473
Other	16,372	13,918
Ordinary income	4,946	7,714
Extraordinary income	363	27
Gain on sales or disposal of fixed assets	363	27
Extraordinary loss	267	114
Loss on sales or disposal of fixed assets	29	46
Impairment loss	99	6
Transfer to reserve for financial products transaction liabilities	1	3
Other extraordinary loss	136	57
Income before income taxes	5,042	7,628
Income taxes - current	607	493
Income taxes - deferred	527	1,964
Total income taxes	1,134	2,458
Profit	3,908	5,169
Profit attributable to non-controlling interests	(35)	65
Profit attributable to owners of the parent	3,943	5,103

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2020	For the Fiscal Year ended Mar. 31, 2021
Profit	3,908	5,169
Other comprehensive income	(5,124)	12,279
Net unrealized gain (loss) on available-for-sale securities	(3,531)	4,990
Net unrealized gain (loss) on deferred hedges	(34)	37
Remeasurements of defined benefit plans	(1,558)	7,250
Comprehensive income	(1,216)	17,448
Comprehensive income attributable to		
Owners of the parent	(1,181)	17,384
Non-controlling interests	(34)	64

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2020

(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					
Purchase of shares of consolidated subsidiaries		0			0
Cash dividends			(3,908)		(3,908)
Profit attributable to owners of the parent			3,943		3,943
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		737	739
Net changes in items other than shareholders' equity					
Total changes during the period	—	2	35	737	775
Balance at the end of current period	102,999	42,105	78,839	(94)	223,850

	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							
Purchase of shares of consolidated subsidiaries							0
Cash dividends							(3,908)
Profit attributable to owners of the parent							3,943
Acquisition of treasury stock							(0)
Disposal of treasury stock							739
Net changes in items other than shareholders' equity	(3,533)	(34)	(1,558)	(5,125)	7	253	(4,864)
Total changes during the period	(3,533)	(34)	(1,558)	(5,125)	7	253	(4,088)
Balance at the end of current period	5,752	(170)	638	6,220	79	2,223	232,373

For the fiscal year ended March 31, 2021

(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	42,105	78,839	(94)	223,850
Change of items during the period					
Purchase of shares of consolidated subsidiaries		5			5
Cash dividends			(2,855)		(2,855)
Profit attributable to owners of the parent			5,103		5,103
Acquisition of treasury stock				(95)	(95)
Disposal of treasury stock		(3)		25	21
Net changes in items other than shareholders' equity					
Total changes during the period	—	1	2,248	(69)	2,179
Balance at the end of current period	102,999	42,107	81,087	(163)	226,030

	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	5,752	(170)	638	6,220	79	2,223	232,373
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							5
Cash dividends							(2,855)
Profit attributable to owners of the parent							5,103
Acquisition of treasury stock							(95)
Disposal of treasury stock							21
Net changes in items other than shareholders' equity	4,991	37	7,250	12,280	(2)	211	12,489
Total changes during the period	4,991	37	7,250	12,280	(2)	211	14,669
Balance at the end of current period	10,744	(133)	7,889	18,500	76	2,434	247,042

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2020	For the Fiscal Year ended Mar. 31, 2021
Cash flows from operating activities		
Income before income taxes	5,042	7,628
Depreciation	5,784	5,207
Loss on impairment of fixed assets	99	6
Amortization of goodwill	27	27
(Earnings) losses from investments under the equity method	(8)	28
Increase (decrease) in reserve for possible loan losses	(2,580)	4,513
Increase (decrease) in accrued bonuses	(23)	453
Decrease (increase) in net defined benefit asset	(1,352)	(46)
Increase (decrease) in net defined benefit liability	(7)	(2)
Increase (decrease) in accrued retirement benefits for directors and audit & supervisory board members	(3)	—
Increase (decrease) in reserve for reimbursement of deposits	(92)	(127)
Increase (decrease) in reserve for point services	(71)	(8)
Increase (decrease) in reserve for losses on guarantees	(371)	—
Increase (decrease) in reserve for contingent losses	74	297
Interest income	(44,985)	(43,124)
Interest expenses	2,655	1,306
(Gain) loss on securities	4,802	(2,147)
(Gain) loss on money held in trust	(43)	19
(Gain) loss on foreign exchange	3,524	(492)
(Gain) loss on sales or disposal of fixed assets, net	(341)	(0)
Net (increase) decrease in loans and bills discounted	(50,417)	(328,026)
Net increase (decrease) in deposits	42,337	420,959
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	86,027	764,120
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	833	(5,379)
Net (increase) decrease in trading account securities	61	50
Net (increase) decrease in call loans and bills bought and others	476	(2,742)
Net increase (decrease) in payables under securities lending transactions	(87,321)	10,323
Net (increase) decrease in foreign exchange (assets)	45	406
Net increase (decrease) in foreign exchange (liabilities)	147	(68)
Interest received	46,667	43,249
Interest paid	(2,917)	(1,549)
Other	10,002	5,280
Subtotal	18,074	880,162
Income taxes paid	(721)	(136)
Net cash provided by (used in) operating activities	17,352	880,026

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2020	For the Fiscal Year ended Mar. 31, 2021
Cash flows from investing activities		
Purchases of securities	(191,732)	(144,950)
Proceeds from sales of securities	130,371	16,962
Proceeds from maturity of securities	109,227	112,220
Increase in money held in trust	(6,000)	—
Decrease in money held in trust	13,000	—
Purchases of tangible fixed assets	(2,937)	(2,432)
Purchases of intangible fixed assets	(1,872)	(1,163)
Proceeds from sales of tangible fixed assets	806	439
Net cash provided by (used in) investing activities	50,863	(18,923)
Cash flows from financing activities		
Proceed from stock issuance to non-controlling shareholders	280	360
Cash dividends paid	(3,908)	(2,855)
Cash dividends paid to non-controlling shareholders	(7)	(7)
Payment for non-controlling shareholders	—	(200)
Purchases of treasury stock	(0)	(95)
Proceeds from disposition of treasury stock	739	21
Net cash provided by (used in) financing activities	(2,896)	(2,776)
Effect of exchange rate changes on cash and cash equivalents	(169)	(143)
Net increase (decrease) in cash and cash equivalents	65,149	858,182
Cash and cash equivalents at beginning of period	736,824	801,973
Cash and cash equivalents at end of period	801,973	1,660,156

Selected Financial Information
For the FY2020
(Ended March 31, 2021)

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 (the “Bank”) transferred a portion of loans to the business rehabilitation subsidiary on March 25, 2013, and liquidated the subsidiary on September 23, 2020.

For this reason, total amounts of the Bank and business rehabilitation subsidiary as of March 31, 2021 is stated the same amount of the Bank.

I FY2020 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

〈Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income〉

Consolidated Statement of Operations

(Millions of yen)

	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
1 Consolidated gross profits	54,065	57,372	3,307
2 Net interest income	42,329	41,818	(511)
3 Net fees and commissions income	14,281	13,044	(1,237)
4 Net other operating income	(2,545)	2,508	5,053
5 General and administrative expenses (-)	47,453	45,483	(1,970)
6 Net disposal of nonperforming loans (-)	3,202	6,713	3,511
7 Provision for general reserve for possible loan losses (-)	(1,509)	4,990	6,499
8 Written-off loans (-)	3,250	1,583	(1,667)
9 Provision for specific reserve for possible loan losses (-)	2,016	483	(1,533)
10 Provision for contingent losses (-)	74	(1)	(75)
11 Gains (losses) on sales of non-performing loans (-)	91	(128)	(219)
12 Recoveries of written off claims	1,169	686	(483)
13 Others (-)	449	472	23
14 Net gains (losses) on equity securities	394	1,750	1,356
15 Equity in earnings of affiliates	8	(28)	(36)
16 Others	1,134	816	(318)
17 Ordinary income	4,946	7,714	2,768
18 Net extraordinary income (losses)	95	(86)	(181)
19 Income before income taxes	5,042	7,628	2,586
20 Total income taxes (-)	1,134	2,458	1,324
21 Income taxes-current (-)	607	493	(114)
22 Income taxes-deferred (-)	527	1,964	1,437
23 Profit	3,908	5,169	1,261
24 Profit attributable to non-controlling interests (-)	(35)	65	100
25 Profit attributable to owners of the parent	3,943	5,103	1,160

Consolidated Statement of Comprehensive Income

(Millions of yen)

23 Profit	3,908	5,169	1,261
26 Total other comprehensive income	(5,124)	12,279	17,403
27 Net unrealized gain (loss) on available-for-sale securities	(3,531)	4,990	8,521
28 Net unrealized gain (loss) on deferred hedges	(34)	37	71
29 Remeasurements of defined benefit plans	(1,558)	7,250	8,808
30 Comprehensive income	(1,216)	17,448	18,664

(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)

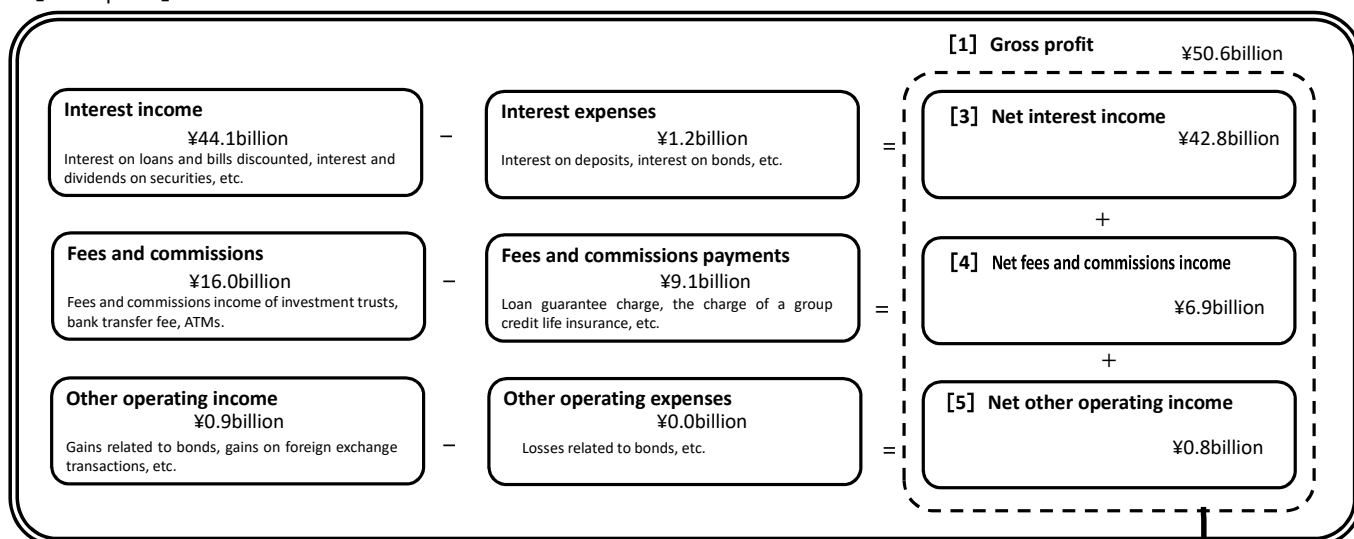
	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
1 Net operating income	2,664	3,441	777
2 Administrative expenses (-)	2,681	3,129	448
3 Operating income	(16)	312	328
4 Income before income taxes	(21)	309	330
5 Net income	(53)	201	254

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

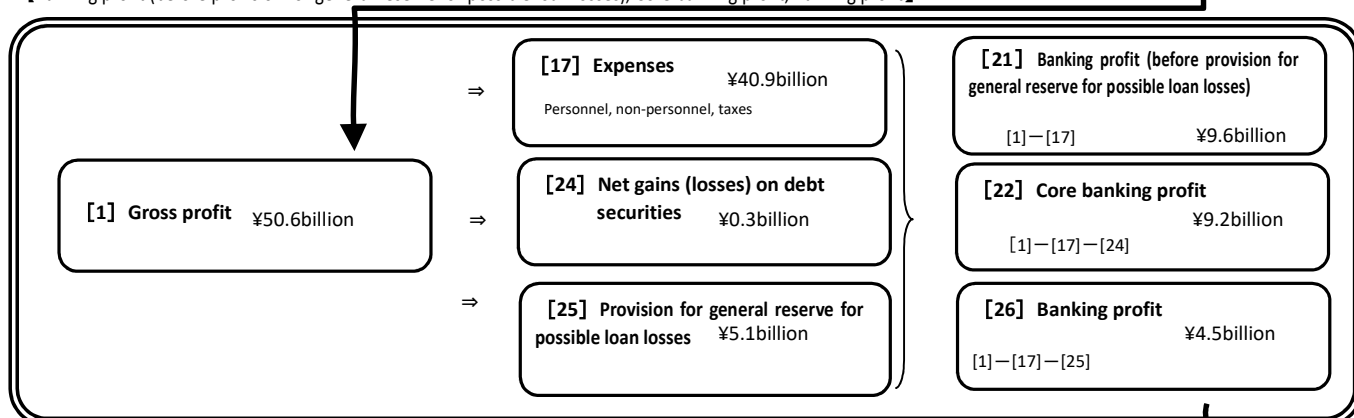
(Millions of yen)

		For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
1	Gross profit	47,407	50,687	3,280
2	(Core gross profit)	52,604	50,290	(2,314)
3	Net interest income	43,252	42,875	(377)
4	Net fees and commissions income	8,041	6,929	(1,112)
5	Net other operating income	(3,886)	881	4,767
6	Net gains (losses) on debt securities	(5,197)	396	5,593
7	Domestic gross profit	45,810	49,929	4,119
8	Net interest income	42,341	42,714	373
9	Net fees and commissions income	7,942	6,818	(1,124)
10	Net other operating income	(4,473)	396	4,869
11	Net gains (losses) on debt securities	(4,454)	396	4,850
12	International gross profit	1,596	757	(839)
13	Net interest income	911	161	(750)
14	Net fees and commissions income	98	111	13
15	Net other operating income	586	485	(101)
16	Net gains (losses) on debt securities	(742)	—	742
17	Expenses (excluding non-recurring expenses) (-)	41,736	40,995	(741)
18	Personnel expenses (-)	20,424	20,728	304
19	Non-personnel expenses (-)	18,518	17,604	(914)
20	Miscellaneous taxes (-)	2,793	2,662	(131)
21	Banking profit (before provision for general reserve for possible loan losses)	5,670	9,691	4,021
22	Core banking profit	10,867	9,294	(1,573)
23	Core banking profit (excluding gains(losses) on cancellation of investment trusts)	10,875	9,448	(1,427)
24	Net gains (losses) on debt securities	(5,197)	396	5,593
25	Provision for general reserve for possible loan losses (-) ①	(1,255)	5,125	6,380
26	Banking profit	6,925	4,565	(2,360)
27	Net non-recurring gains (losses)	(3,777)	623	4,400
28	Credit costs (-) ②	3,781	1,138	(2,643)
29	Written-off loans (-)	2,204	893	(1,311)
30	Provision for specific reserve for possible loan losses (-)	1,713	116	(1,597)
31	Provision for contingent losses (-)	74	(1)	(75)
32	Gains (losses) on sales of non-performing loans (-)	(75)	(31)	44
33	Recoveries of written-off claims	585	310	(275)
34	Others (-)	449	472	23
35	Net gains (losses) on equity securities	456	1,716	1,260
36	Gain on sales of equity securities	1,754	1,748	(6)
37	Loss on sales of equity securities (-)	95	1	(94)
38	Loss on write-down of equity securities (-)	1,202	31	(1,171)
39	Other non-recurring gains (losses)	(452)	44	496
40	Ordinary income	3,148	5,188	2,040
41	Net extraordinary income (losses)	121	(69)	(190)
42	Income before income taxes	3,269	5,119	1,850
43	Total income taxes (-)	14	1,229	1,215
44	Income taxes-current (-)	(190)	(742)	(552)
45	Income taxes-deferred (-)	204	1,971	1,767
46	Net income	3,254	3,890	636
47	Net credit costs (-) ①+②	2,525	6,263	3,738
48	Preventive provision (-)	—	4,513	4,513

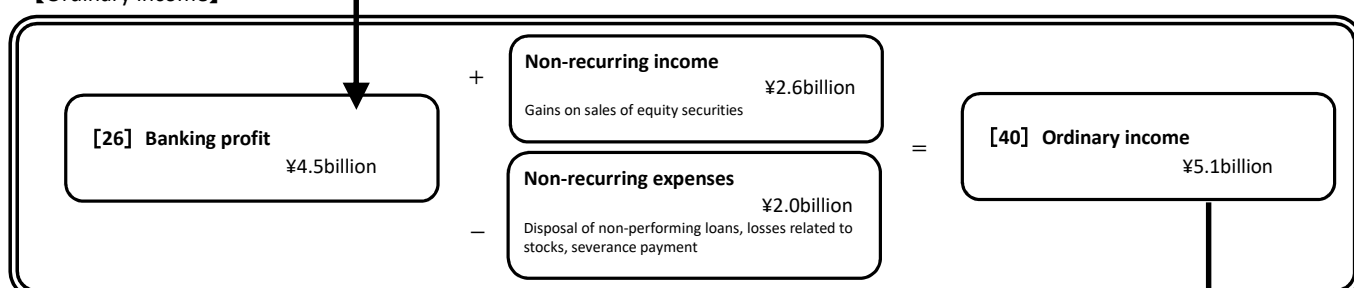
【Gross profit】



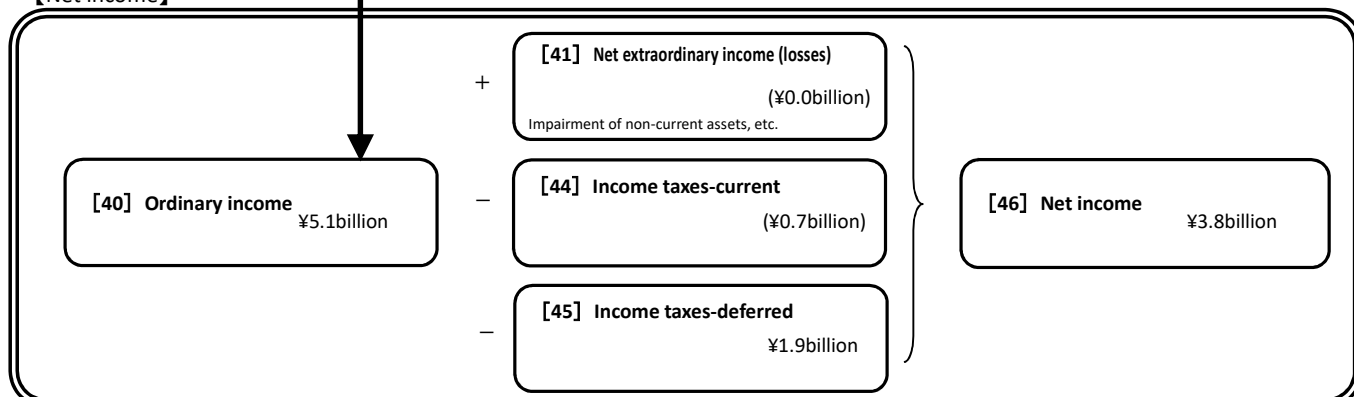
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Corporate loans	2,064,282	2,131,506	2,115,162	2,154,097	2,452,921	298,824
Consumer loans	1,746,889	1,776,527	1,811,194	1,829,463	1,858,673	29,210
Housing loans	1,710,333	1,731,354	1,758,960	1,772,948	1,800,333	27,385
Other loans	36,556	45,172	52,234	56,514	58,339	1,825
Total	3,811,171	3,908,034	3,926,357	3,983,560	4,311,595	328,035
Foreign currency loans	53,864	42,376	25,334	20,137	10,981	(9,156)

(Scale of enterprise)

Large and mid-tier enterprises	456,259	445,988	403,358	410,436	426,670	16,234
Small and medium-sized enterprises	1,350,077	1,456,643	1,509,319	1,554,815	1,732,763	177,948
Local governments	186,091	168,086	142,060	129,871	124,003	(5,868)
Japanese government	74,500	64,946	65,007	65,044	178,662	113,618
Individuals	1,744,242	1,772,370	1,806,612	1,823,392	1,849,495	26,103
Total	3,811,171	3,908,034	3,926,357	3,983,560	4,311,595	328,035

Average Balance	3,732,105	3,816,475	3,871,096	3,903,614	4,135,152	231,538
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Corporate loans	2,076,488	2,137,204	2,119,006	2,154,097	2,452,921	298,824
Consumer loans	1,746,889	1,776,527	1,811,194	1,829,463	1,858,673	29,210
Housing loans	1,710,333	1,731,354	1,758,960	1,772,948	1,800,333	27,385
Other loans	36,556	45,172	52,234	56,514	58,339	1,825
Total	3,823,377	3,913,732	3,930,201	3,983,560	4,311,595	328,035
Foreign currency loans	53,864	42,376	25,334	20,137	10,981	(9,156)

(Scale of enterprise)

Large and mid-tier enterprises	456,259	445,988	403,358	410,436	426,670	16,234
Small and medium-sized enterprises	1,361,857	1,462,254	1,513,163	1,554,815	1,732,763	177,948
Local governments	186,091	168,086	142,060	129,871	124,003	(5,868)
Japanese government	74,500	64,946	65,007	65,044	178,662	113,618
Individuals	1,744,668	1,772,457	1,806,612	1,823,392	1,849,495	26,103
Total	3,823,377	3,913,732	3,930,201	3,983,560	4,311,595	328,035

Average Balance	3,748,696	3,827,172	3,875,406	3,905,338	4,135,152	229,814
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans to SMEs, etc.	3,094,320	3,229,013	3,315,931	3,378,208	3,582,259	204,051
Ratio of loans to SMEs, etc.	81.19	82.62	84.45	84.80	83.08	(1.72)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans to SMEs, etc.	3,106,525	3,234,711	3,319,775	3,378,208	3,582,259	204,051
Ratio of loans to SMEs, etc.	81.25	82.65	84.46	84.80	83.08	(1.72)

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Individual	3,783,872	3,825,365	3,842,757	3,844,283	4,073,527	229,244
Online branch	67,827	55,069	40,289	33,154	28,525	(4,629)
Corporation	1,064,425	1,128,618	1,147,658	1,163,398	1,346,863	183,465
General corporation	979,458	1,008,221	1,030,228	1,014,542	1,245,067	230,525
Financial institutions	15,612	5,868	5,982	17,045	5,765	(11,280)
Governmental funds	69,354	114,528	111,447	131,809	96,030	(35,779)
Subtotal	4,848,297	4,953,983	4,990,415	5,007,681	5,420,391	412,710
Foreign currency deposits	15,472	17,936	14,567	13,617	15,349	1,732
Negotiable certificates of deposit	—	900	—	27,800	29,300	1,500
Total	4,848,297	4,954,883	4,990,415	5,035,481	5,449,691	414,210

Average Balance deposits	4,787,905	4,881,023	4,924,518	4,982,232	5,285,722	303,490
Average Balance deposits and negotiable certificates of deposit	4,809,611	4,901,725	4,943,515	5,005,426	5,313,715	308,289

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
The Senshu Ikeda Bank	137,361	172,159	165,069	166,518	142,329	(24,189)
Investment trusts	85,027	99,652	81,567	101,845	91,494	(10,351)
Public bonds	766	599	892	599	744	145
Life insurance	51,568	71,906	82,609	64,073	50,090	(13,983)
Senshu Ikeda Tokai Tokyo Securities	46,211	68,015	46,805	44,748	41,922	(2,826)
Total	183,572	240,175	211,874	211,267	184,251	(27,016)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Deposits	3,783,872	3,825,365	3,842,757	3,844,283	4,073,527	229,244
Investment trusts	190,619	174,148	177,445	156,837	198,077	41,240
Life insurance	508,016	512,755	539,046	514,588	506,361	(8,227)
Public bonds	12,821	10,931	10,293	9,147	8,753	(394)
Senshu Ikeda Tokai Tokyo Securities	93,416	104,940	102,777	87,293	114,309	27,016
Total	4,588,746	4,628,140	4,672,319	4,612,149	4,901,029	288,880

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
The Senshu Ikeda Bank	215,356	195,442	197,691	174,003	214,863	40,860
Investment trusts	198,407	181,228	184,405	162,286	203,834	41,548
Public bonds	16,949	14,214	13,286	11,717	11,028	(689)
Senshu Ikeda Tokai Tokyo Securities	105,805	119,958	119,713	101,233	133,553	32,320
Total	321,162	315,401	317,405	275,237	348,416	73,179

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Securities	954,214	760,428	629,846	566,004	571,287	5,283
Government bonds	62,050	72,135	64,115	26,380	33,500	7,120
Local government bonds	32,269	39,462	60,118	113,365	119,972	6,607
Corporate bonds	237,668	245,227	256,712	299,306	264,710	(34,596)
Authority bonds	184,463	180,272	181,769	206,816	178,335	(28,481)
Bank debenture bonds	7,419	—	—	—	—	—
General corporate bonds	45,785	64,955	74,943	92,490	86,375	(6,115)
Stocks	94,340	73,565	48,356	40,866	32,431	(8,435)
Other securities	527,885	330,037	200,544	86,085	120,672	34,587
Foreign securities	291,884	140,838	91,847	5	10,642	10,637
Euroyen bonds	22,000	11,000	1,000	—	—	—
Dollar-dominated bonds	220,649	85,899	49,566	—	10,636	10,636
Euro-dominated bonds	49,229	43,933	41,275	—	—	—
REIT	31,304	32,313	37,775	26,852	30,300	3,448
Investment trusts	196,497	149,125	61,901	50,617	70,884	20,267
Investment partnership	8,199	7,758	9,019	8,609	8,845	236
Average Balance	1,034,835	830,610	753,944	623,823	566,956	(56,867)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Held-to-maturity debt securities	271	68	5	—	—	—
Available-for-sale securities	14,827	10,643	11,529	7,532	13,506	5,974
Stocks	36,060	22,396	10,955	5,662	8,429	2,767
Bonds	743	325	1,073	(119)	(57)	62
Government bonds	38	145	156	36	(21)	(57)
Local government bonds	140	55	50	(93)	(42)	51
Corporate bonds	564	124	867	(62)	6	68
Other securities	(21,977)	(12,079)	(500)	1,988	5,133	3,145
Foreign securities	(16,226)	(3,424)	(233)	—	(388)	(388)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(13,174)	(2,630)	(1,265)	—	(388)	(388)
Euro-dominated bonds	(3,052)	(793)	1,032	—	—	—
REIT	2,886	869	3,308	3,618	4,522	904
Investment trusts	(8,632)	(9,526)	(3,608)	(1,765)	884	2,649
Investment partnership	(4)	1	33	135	114	(21)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020	For the fiscal year ended Mar. 31, 2021	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	1.18	1.12	1.07	1.00	0.92	(0.08)
Average yield on loans and bills discounted (B)	1.14	1.08	1.05	1.01	0.96	(0.05)
Average yield on securities	1.35	1.33	1.18	0.94	0.68	(0.26)
Average yield on interest bearing liabilities (C)	1.02	0.98	0.91	0.84	0.73	(0.11)
Average yield on deposits and negotiable (including expenses) (D)	1.03	0.99	0.90	0.86	0.79	(0.07)
Average yield on deposits and negotiable	0.06	0.05	0.03	0.02	0.02	0.00
Expense ratio	0.96	0.94	0.86	0.83	0.77	(0.06)
Average yield on external liabilities	0.35	0.23	0.22	0.10	0.00	(0.10)
Average interest rate spread (A)-(C)	0.16	0.14	0.16	0.16	0.19	0.03
Difference between average yield on loans and deposits (B) - (D)	0.11	0.09	0.15	0.15	0.17	0.02

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020	For the fiscal year ended Mar. 31, 2021	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	1.13	1.08	1.02	0.97	0.92	(0.05)
Average yield on loans and bills discounted (B)	1.13	1.07	1.03	1.00	0.96	(0.04)
Average yield on securities	1.23	1.23	1.00	0.82	0.68	(0.14)
Average yield on interest bearing liabilities (C)	0.97	0.92	0.83	0.79	0.69	(0.10)
Average yield on deposits and negotiable (including expenses) (D)	0.98	0.95	0.86	0.82	0.75	(0.07)
Average yield on deposits and negotiable	0.06	0.05	0.03	0.02	0.02	0.00
Expense ratio	0.91	0.90	0.82	0.79	0.73	(0.06)
Average yield on external liabilities	0.17	0.03	(0.01)	(0.00)	(0.00)	0.00
Average interest rate spread (A)-(C)	0.16	0.16	0.19	0.18	0.23	0.05
Difference between average yield on loans and deposits (B) - (D)	0.15	0.12	0.17	0.18	0.21	0.03

4. Banking Profit

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	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020	For the fiscal year ended Mar. 31, 2021	
				(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	14,421	(8,399)	1,540	5,670	9,691	4,021
Per head(thousands of yen)	5,686	(3,213)	593	2,315	4,106	1,791
(2) Core banking profit	9,109	5,321	10,874	10,867	9,294	(1,573)
Per head(thousands of yen)	3,592	2,035	4,190	4,437	3,938	(499)
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)	7,500	4,126	10,740	10,875	9,448	(1,427)
Per head(thousands of yen)	2,957	1,578	4,138	4,440	4,003	(437)
(4) Banking profit	12,313	(8,399)	1,540	6,925	4,565	(2,360)
Per head(thousands of yen)	4,855	(3,213)	593	2,828	1,934	(894)

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	8.86	6.75	3.25	2.25	3.39	1.14
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	5.31	3.56	2.66	1.76	2.26	0.50

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

(%)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
ROE (Income before income taxes basis)	8.24	6.49	3.12	2.17	3.21	1.04
ROE (Profit attributable to owners of the parent basis)	4.94	3.42	2.55	1.69	2.15	0.46

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

(%)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	6.27	(3.71)	0.69	2.67	4.55	1.88
Banking profit basis	5.35	(3.71)	0.69	3.27	2.14	(1.13)
Core banking profit basis	3.96	2.35	4.93	5.13	4.37	(0.76)
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	3.26	1.82	4.87	5.13	4.44	(0.69)
Net income basis	4.57	3.49	2.59	1.53	1.82	0.29

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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Directors and auditors	31	35	31	31	32	1
Employees	2,454	2,517	2,480	2,328	2,263	(65)
Total	2,485	2,552	2,511	2,359	2,295	(64)

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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Branches	136	136	136	136	136	—
Sub-branches	5	5	6	3	3	—
Total	141	141	142	139	139	—
(Reference) ATMs	228	229	213	232	228	(4)

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	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
Gains (losses) on debt securities	5,312	(13,721)	(9,333)	(5,197)	396	5,593
Gain on sales	9,191	3,511	2,384	3,638	421	(3,217)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	3,879	17,169	11,717	8,778	10	(8,768)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	—	57	14	(43)
Loss by investment partnership (-)	—	63	—	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020 (a)	For the fiscal year ended Mar. 31, 2021 (b)	(b)-(a)
Gains (losses) on equity securities	5,102	18,403	8,942	456	1,716	1,260
Gain on sales	5,131	18,449	9,348	1,754	1,748	(6)
Loss on sales (-)	20	36	0	95	1	(94)
Loss on write-down (-)	8	9	405	1,202	31	(1,171)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.59	11.43	9.49	9.37	9.88	0.51
Total capital(A)-(B)	261,985	250,612	216,621	214,441	220,810	6,369
Core capital (A)	273,397	263,121	233,122	230,488	242,188	11,700
Common stock, internal reserves, etc.	215,696	219,278	220,590	222,419	224,604	2,185
Reserve	9,960	5,010	8,565	5,737	8,037	2,300
Qualified previous noncumulative perpetual preferred stock	15,000	15,000	—	—	—	—
Qualified previous capital raising instruments	29,290	20,960	—	—	—	—
Deduction (B)	11,412	12,509	16,501	16,047	21,377	5,330
Risk weighted assets (C)	2,473,114	2,192,207	2,281,057	2,286,607	2,233,761	(52,846)
Required capital (C ×4%)	98,924	87,688	91,242	91,464	89,350	(2,114)

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.48	11.25	9.29	9.15	9.65	0.50
Total capital(A)-(B)	259,054	246,363	211,765	209,135	215,485	6,350
Core capital (A)	270,115	258,712	228,193	225,139	236,837	11,698
Common stock, internal reserves, etc.	228,852	231,562	217,362	218,598	220,687	2,089
Reserve	9,960	5,010	8,565	5,737	8,037	2,300
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	29,290	20,960	—	—	—	—
Deduction (B)	11,060	12,348	16,428	16,003	21,352	5,349
Risk weighted assets (C)	2,470,055	2,188,720	2,278,127	2,284,021	2,231,289	(52,732)
Required capital (C ×4%)	98,802	87,548	91,125	91,360	89,251	(2,109)

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.77	10.54	8.63	8.48	8.82	0.34
Total capital(A)-(B)	236,411	229,105	194,927	191,911	195,952	4,041
Core capital (A)	245,771	239,265	208,046	205,781	209,832	4,051
Common stock, internal reserves, etc.	215,213	217,520	202,627	202,976	203,960	984
Reserve	3,557	1,745	5,419	2,805	5,872	3,067
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	27,000	20,000	—	—	—	—
Deduction (B)	9,359	10,159	13,118	13,870	13,880	10
Risk weighted assets (C)	2,418,518	2,173,444	2,256,363	2,262,665	2,220,957	(41,708)
Required capital (C ×4%)	96,740	86,937	90,254	90,506	88,838	(1,668)

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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans to bankrupt borrowers	916	687	790	1,173	502	(671)
Delinquent loans	31,457	26,644	24,934	24,465	27,589	3,124
Loans past due three months or more	—	—	111	175	70	(105)
Restructured loans	10,495	6,966	4,732	5,568	5,804	236
Total	42,868	34,298	30,569	31,382	33,967	2,585

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	9,922	10,747	10,706	10,396	9,442	(954)
Delinquent loans	20,953	18,048	20,005	15,445	15,528	83

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans and bills discounted	3,811,171	3,908,034	3,926,357	3,983,560	4,311,595	328,035

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.02	0.01	0.02	0.01	(0.01)
	Delinquent loans	0.82	0.68	0.63	0.63	0.02
	Loans past due three months or more	—	—	0.00	0.00	0.00
	Restructured loans	0.27	0.17	0.12	0.13	0.00
	Total	1.12	0.87	0.77	0.78	0.00

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans to bankrupt borrowers	916	687	790	1,173	502	(671)
Delinquent loans	42,314	31,972	28,635	24,465	27,589	3,124
Loans past due three months or more	—	—	111	175	70	(105)
Restructured loans	10,755	7,209	4,875	5,568	5,804	236
Total	53,985	39,869	34,413	31,382	33,967	2,585

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	9,922	10,747	10,706	10,396	9,442	(954)
Delinquent loans	25,251	18,101	20,041	16,629	15,528	(1,101)

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans and bills discounted	3,823,377	3,913,732	3,930,201	3,983,560	4,311,595	328,035

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.02	0.01	0.02	0.01	(0.01)
	Delinquent loans	1.10	0.81	0.72	0.63	0.02
	Loans past due three months or more	—	—	0.00	0.00	0.00
	Restructured loans	0.28	0.18	0.12	0.13	0.00
	Total	1.41	1.01	0.87	0.78	0.00

② Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans to bankrupt borrowers	1,621	1,380	1,387	1,649	879	(770)
Delinquent loans	43,099	32,715	29,295	24,997	28,241	3,244
Loans past due three months or more	—	—	111	175	70	(105)
Restructured loans	10,755	7,209	4,875	5,568	5,804	236
Total	55,476	41,306	35,670	32,391	34,996	2,605

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,737	11,591	11,558	10,988	9,950	(1,038)
Delinquent loans	26,313	19,539	20,689	17,074	16,081	(993)

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Loans and bills discounted	3,813,333	3,897,405	3,913,086	3,963,504	4,291,531	328,027

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.04	0.03	0.03	0.04	0.02	(0.02)
Delinquent loans	1.13	0.83	0.74	0.63	0.65	0.02
Loans past due three months or more	—	—	0.00	0.00	0.00	0.00
Restructured loans	0.28	0.18	0.12	0.14	0.13	(0.01)
Total	1.45	1.05	0.91	0.81	0.81	0.00

(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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve for possible loan losses	12,188	9,308	8,587	8,188	12,825	4,637
General reserve for possible loan losses	7,562	6,420	3,956	2,701	7,826	5,125
Specific reserve for possible loan losses	4,625	2,888	4,631	5,487	4,999	(488)

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve for possible loan losses	17,993	11,449	10,836	8,188	12,825	4,637
General reserve for possible loan losses	7,654	6,463	3,988	2,701	7,826	5,125
Specific reserve for possible loan losses	10,338	4,985	6,848	5,487	4,999	(488)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve for possible loan losses	21,883	14,873	13,965	11,385	15,899	4,514
General reserve for possible loan losses	10,525	8,933	6,065	4,555	9,545	4,990
Specific reserve for possible loan losses	11,358	5,940	7,900	6,830	6,354	(476)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve ratios	28.43	27.13	28.09	26.09	37.75	11.66

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve ratios	33.32	28.71	31.49	26.09	37.75	11.66

② Consolidated

(%)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Reserve ratios	39.44	36.00	39.15	35.15	45.43	10.28

(Note) Reserve Ratios = Reserve for possible loan losses / Risk monitored loans

4. Status of Claims disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt claim	3,016	2,755	4,509	3,519	2,062	(1,457)
Doubtful claim	29,540	24,663	21,314	22,218	27,080	4,862
Substandard claim	10,495	6,966	4,843	5,743	5,874	131
Subtotal (A)	43,052	34,384	30,668	31,481	35,017	3,536
Normal claim	3,787,777	3,891,198	3,923,411	3,987,388	4,312,806	325,418
Total (B)	3,830,830	3,925,583	3,954,079	4,018,870	4,347,824	328,954

Non-performing loans ratio (A)/(B)	1.12	0.87	0.77	0.78	0.80	0.02
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Partial direct write-off	31,110	29,013	30,816	25,957	25,035	(922)
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt claim	3,469	2,926	5,156	3,519	2,062	(1,457)
Doubtful claim	39,944	29,819	24,368	22,218	27,080	4,862
Substandard claim	10,755	7,209	4,987	5,743	5,874	131
Subtotal (A)	54,170	39,956	34,512	31,481	35,017	3,536
Normal claim	3,788,865	3,891,325	3,923,411	3,987,388	4,312,806	325,418
Total (B)	3,843,035	3,931,281	3,957,923	4,018,870	4,347,824	328,954

Non-performing loans ratio (A)/(B)	1.40	1.01	0.87	0.78	0.80	0.02
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Partial direct write-off	35,408	29,065	30,852	27,140	25,035	(2,105)
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(Notes) Claims:

Claims 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 claim:

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

Doubtful claim:

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

Substandard claim:

Substandard claims represent the claims held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the claims 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 claim:

Normal claims represent the claims 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 claims.

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

The Senshu Ikeda Bank 【Non-Consolidated】

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Coverage amount (C)	38,040	29,353	27,976	27,480	30,795	3,315
Collateral and guarantees	30,080	24,034	22,281	21,089	24,919	3,830
Reserve for possible loan losses	7,959	5,319	5,694	6,391	5,876	(515)
Coverage ratio (C)/(A)	88.35	85.36	91.22	87.29	87.94	0.65

Status of Coverage of Claims of Borrowers Classification (As of Mar. 31, 2021)

(Millions of yen, %)

	Claim amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt claim	2,062	2,062	1,852	210	100.00
Doubtful claim	27,080	25,189	20,522	4,667	93.01
Substandard claim	5,874	3,542	2,544	998	60.30
Total	35,017	30,795	24,919	5,876	87.94

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Coverage amount (C)	47,878	33,742	31,417	27,480	30,795	3,315
Collateral and guarantees	34,178	26,284	23,473	21,089	24,919	3,830
Reserve for possible loan losses	13,700	7,458	7,943	6,391	5,876	(515)
Coverage ratio (C)/(A)	88.38	84.44	91.03	87.29	87.94	0.65

Status of Coverage of Claims of Borrowers Classification (As of Mar. 31, 2021)

The figures are the same as the amount shown in the above.

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 Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Domestic (excluding JOM account)	3,811,171	3,908,034	3,926,357	3,983,560	4,311,595	328,035
Manufacturing	342,635	332,527	310,209	300,717	324,920	24,203
Agriculture and forestry	760	625	861	635	498	(137)
Fishery	42	40	59	482	549	67
Mining, quarrying and gravel extraction	304	216	268	311	332	21
Construction	91,274	98,153	105,179	109,523	144,934	35,411
Electricity, gas, heat and water supply	16,228	17,098	19,350	19,224	22,010	2,786
Information and communication	13,356	13,248	13,130	22,250	22,836	586
Transportation and postal activities	106,691	107,564	108,964	100,088	114,041	13,953
Wholesale and retail trade	268,656	291,867	288,142	288,484	335,298	46,814
Finance and insurance activities	174,496	172,923	159,920	166,931	157,585	(9,346)
Real estate and rental activities	570,921	628,298	647,201	672,503	681,688	9,185
Academic research, professional and technical services	13,114	15,635	14,855	16,946	23,665	6,719
Accommodation and food service activities	26,793	30,865	32,939	35,055	45,396	10,341
Life related services and entertainment	15,219	15,728	18,257	17,130	21,973	4,843
Education and study support activities	9,917	9,695	8,972	8,025	7,578	(447)
Medical and welfare	68,985	76,663	91,357	109,891	132,520	22,629
Other services	83,666	87,603	88,304	90,838	118,149	27,311
Local governments	186,091	168,086	142,060	129,871	124,003	(5,868)
Others	1,822,015	1,841,189	1,876,315	1,894,641	2,033,602	138,961

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020 (a)	As of Mar. 31, 2021 (b)	(b)-(a)
Domestic (excluding JOM account)	42,868	34,298	30,569	31,382	33,967	2,585
Manufacturing	7,862	5,270	3,808	5,054	5,481	427
Agriculture and forestry	438	435	432	491	418	(73)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,547	4,065	3,657	3,624	3,763	139
Electricity, gas, heat and water supply	150	166	164	162	63	(99)
Information and communication	324	130	277	125	82	(43)
Transportation and postal activities	362	410	411	571	627	56
Wholesale and retail trade	5,116	5,100	4,775	4,961	5,233	272
Finance and insurance activities	636	613	70	52	36	(16)
Real estate and rental activities	12,506	8,451	8,745	7,322	5,854	(1,468)
Academic research, professional and technical services	294	570	289	344	281	(63)
Accommodation and food service activities	728	569	755	788	4,751	3,963
Life related services and entertainment	339	178	177	480	425	(55)
Education and study support activities	21	20	—	—	—	—
Medical and welfare	862	463	377	511	969	458
Other services	1,588	1,749	1,494	2,266	2,160	(106)
Local governments	—	—	—	—	—	—
Others	7,087	6,102	5,132	4,624	3,816	(808)

7. Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2021)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Claim exposure) Substandard claim represents loans and bills discounted Other represents claim-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 0.5	0.4	0.0	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 2.0	1.8	0.2	100.00	Loans to bankrupt borrowers	0.5
Effectively bankrupt 1.5	0.7	0.7	— (0.1)	— (0.0)					Delinquent loans	27.5
Potentially bankrupt 27.0	18.2	6.9	1.8 (4.6)		Doubtful 27.0	20.5	4.6	93.01	Loans past due three months or more	0.0
Watch list	Requiring special caution 6.0	0.5	5.4		Substandard 5.8	2.5	0.9	60.30	Restructured loans	5.8
	Other borrowers requiring caution 161.4	89.1	72.2		Subtotal (A) 35.0	24.9	5.8	87.94	Total (C)	33.9
Normal 4,151.1	4,151.1				Normal 4,312.8	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claim (A) / (B) = 0.80%			Ratio of risk managed loans to total loans (C) / (D) = 0.78%	
Total 4,347.8	4,260.4	85.5	1.8 (4.8)	— (0.0)	Total (B) 4,347.8				Loans and bills discounted (D)	4,311.5

(Notes) 1. Japanese yen amounts are rounded down to the nearest 100 million yen.

2. Claim-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 Claim 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 (Claim exposures)” represent reserved amounts for classified loans.

III FY2021 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ending Sep. 30, 2021 (Forecast)		For the fiscal year ending Mar. 31, 2022 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	39,862	81,328	42,000	2,138	82,000	672
Ordinary income	5,474	7,714	3,700	(1,774)	7,600	(114)
Profit attributable to owners of the parent	4,450	5,103	2,600	(1,850)	5,600	497

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ending Sep. 30, 2021 (Forecast)		For the fiscal year ending Mar. 31, 2022 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	1,861	3,590	1,800	(61)	3,600	10
Operating income	1,482	2,929	1,400	(82)	2,900	(29)
Ordinary income	1,483	2,932	1,400	(83)	2,900	(32)
Net income	1,464	2,909	1,400	(64)	2,900	(9)

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ending Sep. 30, 2021 (Forecast)		For the fiscal year ending Mar. 31, 2022 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	31,764	63,806	33,000	1,236	64,000	194
Ordinary income	5,051	5,188	3,200	(1,851)	6,100	912
Net income	4,574	3,890	2,600	(1,974)	4,800	910
Net credit costs (-)	865	6,263	2,000	1,135	4,000	(2,263)

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ended Mar. 31, 2021 (Projection)	For the six months ending Sep. 30, 2021 (Forecast)	For the fiscal year ending Mar. 31, 2022 (Forecast)
	(Result)	(Projection)	(Forecast)	(Forecast)
Common stock	3.75	7.50	3.75	7.50
First series of seventh-class preferred stock	15.00	30.00	15.00	30.00

(3) Capital ratio

(%)

	As of Sep. 30, 2020 (Result)	As of Mar. 31, 2021 (Preliminary figures)	As of Sep. 30, 2021 (Forecast)	As of Mar. 31, 2022 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.69	9.88	Half of 9	Half of 9
The Senshu Ikeda Bank (Consolidated)	9.46	9.65	First half of 9	First half of 9
The Senshu Ikeda Bank (Non-consolidated)	8.76	8.82	Half of 8	Half of 8

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ending Sep. 30, 2021 (Forecast)	For the fiscal year ending Mar. 31, 2022 (Forecast)
	(Result)	(Result)	(Forecast)	(Forecast)
ROE (Profit attributable to owners of the parent basis)	3.81	2.15	First half of 2	Half of 2