

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2022 (Consolidated Data)

November 11, 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 filing quarterly securities report: November 29, 2021
 Scheduled date to commence dividend payments: December 1, 2021
 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, 2022 (April 1, 2021 — September 30, 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	%
Six months ended September 30, 2021	40,985	2.8	6,942	26.8	5,456	22.6
Six months ended September 30, 2020	39,862	(11.6)	5,474	211.4	4,450	144.1

(Note) Comprehensive income: Six months ended September 30, 2021: 6,453million yen [(10.4)%]
 Six months ended September 30, 2020: 7,202million yen [36.8%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2021	18.13	16.31
Six months ended September 30, 2020	14.51	13.28

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2021	7,186,983	251,764	3.4
As of March 31, 2021	6,705,548	247,042	3.6

(Reference) capital: As of September 30, 2021: 249,231 million yen; As of March 31, 2021: 244,531 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, 2021	—	3.75	—	3.75	7.50
Fiscal Year ending March 31, 2022	—	3.75			
Fiscal Year ending March 31, 2022 (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, 2022 (April 1, 2021—March 31, 2022)

(%: 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	82,500	1.4	12,000	55.5	9,000	76.3	29.43

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

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2022 : 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. : Yes
 - (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, 2021	281,008,632 shares
As of March 31, 2021	281,008,632 shares
 - (b) Number of treasury shares

As of September 30, 2021	715,440 shares
As of March 31, 2021	804,214 shares
 - (c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2021	280,252,387 shares
Six months ended September 30, 2020	280,765,870 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, 2022 (April 1, 2021—September 30, 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	%
Six months ended September 30, 2021	1,893	1.7	1,422	(4.0)	1,426	(3.8)	1,423	(2.8)
Six months ended September 30, 2020	1,861	(35.7)	1,482	(36.3)	1,483	(37.1)	1,464	(38.0)

	Net income per share
	Yen
Six months ended September 30, 2021	3.74
Six months ended September 30, 2020	3.87

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2021	192,476	192,237	99.8
As of March 31, 2021	193,747	192,229	99.1

(Reference) Capital: As of September 30, 2021: 192,170million yen; As of March 31, 2021: 192,153million 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
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, 2021	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2022	—	15.00			
Fiscal Year ending March 31, 2022 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2021	As of September 30, 2021
Assets		
Cash and due from banks	1,671,441	1,981,982
Call loans and bills bought	9,414	8,629
Monetary claims bought	79	89
Money held in trust	20,001	24,504
Securities	564,580	617,664
Loans and bills discounted	4,291,531	4,418,175
Foreign exchange assets	5,061	5,659
Other assets	83,958	73,074
Tangible fixed assets	37,122	36,545
Intangible fixed assets	4,632	4,291
Net defined benefit assets	23,462	23,649
Deferred tax assets	2,751	1,735
Customers' liabilities for acceptances and guarantees	7,407	7,638
Reserve for possible loan losses	(15,899)	(16,658)
Total assets	6,705,548	7,186,983
Liabilities		
Deposits	5,408,845	5,553,247
Negotiable certificates of deposit	—	39,950
Call money and bills sold	—	230,000
Payables under securities lending transactions	10,323	15,154
Borrowed money	973,225	1,026,613
Foreign exchange liabilities	487	316
Borrowed money from trust account	—	45
Other liabilities	54,420	58,305
Provision for employees' bonuses	1,655	1,995
Net defined benefit liability	136	142
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	392	333
Reserve for point services	175	44
Reserve for contingent losses	1,171	1,158
Reserve under special laws	8	10
Deferred tax liabilities	250	257
Acceptances and guarantees	7,407	7,638
Total liabilities	6,458,505	6,935,218
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,107	42,108
Retained earnings	81,087	84,803
Treasury stock	(163)	(145)
Total shareholders' equity	226,030	229,765
Net unrealized gain (loss) on available-for-sale securities	10,744	12,261
Net unrealized gain (loss) on deferred hedges	(133)	(110)
Remeasurements of defined benefit plans	7,889	7,314
Total accumulated other comprehensive income	18,500	19,465
Stock subscription rights	76	66
Non-controlling interests	2,434	2,466
Total net assets	247,042	251,764
Total liabilities and net assets	6,705,548	7,186,983

(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, 2020	For the Six months ended September 30, 2021
Ordinary revenue	39,862	40,985
Interest income	21,258	22,167
Interest on loans and bills discounted	19,611	19,951
Interest and dividends on securities	1,389	1,455
Trust fees	—	1
Fees and commissions	10,133	10,535
Other ordinary income	1,385	1,096
Other income	7,083	7,184
Ordinary expenses	34,387	34,042
Interest expenses	704	513
Interest on deposits	557	474
Fees and commissions payments	3,460	3,538
Other ordinary expenses	20	7
General and administrative expenses	22,583	22,553
Other expenses	7,619	7,429
Ordinary income	5,474	6,942
Extraordinary income	27	6
Gain on sales or disposal of fixed assets	27	6
Extraordinary loss	80	53
Loss on sales or disposal of fixed assets	22	39
Impairment loss	3	3
Transfer to reserve for financial products transaction liabilities	1	1
Other extraordinary loss	52	8
Income before income taxes	5,421	6,895
Income taxes - current	221	924
Income taxes - deferred	734	483
Total income taxes	956	1,407
Profit	4,465	5,488
Profit attributable to non-controlling interests	14	31
Profit attributable to owners of the parent	4,450	5,456

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2020	For the Six months ended September 30, 2021
Profit	4,465	5,488
Other comprehensive income	2,737	965
Net unrealized gain (loss) on available-for-sale securities	2,874	1,517
Net unrealized gain (loss) on deferred hedges	(4)	22
Remeasurements of defined benefit plans	(132)	(575)
Comprehensive income	7,202	6,453
Comprehensive income attributable to		
Owners of the parent	7,188	6,421
Non-controlling interests	14	31

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 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	42,105	78,839	(94)	223,850
Changes of items during the period					
Purchase of shares of consolidated subsidiaries		2			2
Cash dividends			(1,427)		(1,427)
Profit attributable to owners of the parent			4,450		4,450
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(3)		25	21
Net changes in items other than shareholders' equity					
Total changes during the period	—	(0)	3,022	25	3,047
Balance at the end of current period	102,999	42,104	81,862	(68)	226,897

	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							2
Cash dividends							(1,427)
Profit attributable to owners of the parent							4,450
Acquisition of treasury stock							(0)
Disposal of treasury stock							21
Net changes in items other than shareholders' equity	2,875	(4)	(132)	2,738	(14)	13	2,737
Total changes during the period	2,875	(4)	(132)	2,738	(14)	13	5,784
Balance at the end of current period	8,627	(174)	506	8,958	64	2,236	238,157

For the six months ended September 30, 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	42,107	81,087	(163)	226,030
Cumulative effect of change in accounting policy			(315)		(315)
Balance at the beginning of current period which reflects the change in accounting policy	102,999	42,107	80,772	(163)	225,715
Changes of items during the period					
Cash dividends			(1,425)		(1,425)
Profit attributable to owners of the parent			5,456		5,456
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		18	19
Net changes in items other than shareholders' equity					
Total changes during the period	—	1	4,031	18	4,050
Balance at the end of current period	102,999	42,108	84,803	(145)	229,765

	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	10,744	(133)	7,889	18,500	76	2,434	247,042
Cumulative effect of change in accounting policy						(0)	(315)
Balance at the beginning of current period which reflects the change in accounting policy	10,744	(133)	7,889	18,500	76	2,434	246,727
Changes of items during the period							
Cash dividends							(1,425)
Profit attributable to owners of the parent							5,456
Acquisition of treasury stock							(0)
Disposal of treasury stock							19
Net changes in items other than shareholders' equity	1,517	22	(575)	964	(10)	31	986
Total changes during the period	1,517	22	(575)	964	(10)	31	5,037
Balance at the end of current period	12,261	(110)	7,314	19,465	66	2,466	251,764

**Selected Financial Information
for the Second Quarter of the Fiscal
Year ending March 31, 2022
(Six months ended September 30, 2021)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

【Contents】

I Second Quarter of the FY2021 Results (Summary of Financial Results)

1	Financial Results			
	(1) Senshu Ikeda Holdings	Consolidated	• • • • •	1
	(2) Senshu Ikeda Tokai Tokyo Securities	Non-consolidated	• • • • •	1
	(3) The Senshu Ikeda Bank	Non-consolidated	• • • • •	2
2	Information on Main Accounts			
	(1) Loans and Bills Discounted	Non-consolidated	• • • • •	4
	(2) Deposits	Non-consolidated	• • • • •	5
	(3) Assets under Management	Non-consolidated	• • • • •	5
	(4) Securities	Non-consolidated	• • • • •	6
3	Interest Margins	Non-consolidated	• • • • •	7
4	Banking Profit	Non-consolidated	• • • • •	7
5	ROE		• • • • •	
	(1) Senshu Ikeda Holdings	Consolidated	• • • • •	8
	(2) The Senshu Ikeda Bank	Non-consolidated	• • • • •	8
6	Number of Directors and Employees, and Branches	Non-consolidated	• • • • •	8
7	Gains and Losses on Investment Securities	Non-consolidated	• • • • •	9
8	Capital Ratio			
	(1) Senshu Ikeda Holdings(domestic standard)	Consolidated	• • • • •	10
	(2) The Senshu Ikeda Bank(domestic standard)	Consolidated Non-consolidated	• • • • •	10

II Overview of Loans and Bills Discounted

1	Risk Monitored Loans	Non-consolidated Consolidated	• • • • •	11
2	Reserve for Possible Loan Losses	Non-consolidated Consolidated	• • • • •	13
3	Reserve Ratios for Risk Monitored Loans	Non-consolidated Consolidated	• • • • •	13
4	Status of Claims disclosed under the Financial Revitalization Law	Non-consolidated	• • • • •	14
5	Status of Coverage of Claims disclosed under the Financial Revitalization Law	Non-consolidated	• • • • •	15
6	Classification of Loans by Industry			
	(1) Loans and Bills Discounted	Non-consolidated	• • • • •	16
	(2) Risk Monitored Loans	Non-consolidated	• • • • •	17
7	Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans	Non-consolidated	• • • • •	18

III FY2021 Financial Forecasts

(1)	Financial forecasts	• • • • •	19
(2)	Cash dividends	• • • • •	19
(3)	Capital ratio	• • • • •	19
(4)	ROE	• • • • •	19

(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 after September 30, 2020 is stated the same amount of the Bank.

I Second Quarter of the FY2021 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. 30,2020 (a)	For the six months ended Sep. 30,2021 (b)	(b)-(a)
1 Consolidated gross profits	28,593	29,740	1,147
2 Net interest income	20,554	21,654	1,100
3 Trust fees	—	1	1
4 Net fees and commissions income	6,673	6,996	323
5 Net other operating income	1,365	1,089	(276)
6 General and administrative expenses (-)	22,583	22,553	(30)
7 Net disposal of nonperforming loans (-)	1,326	1,258	(68)
8 Provision for general reserve for possible loan losses (-)	384	(1,209)	(1,593)
9 Written-off loans (-)	732	632	(100)
10 Provision for specific reserve for possible loan losses (-)	274	2,284	2,010
11 Provision for contingent losses (-)	43	(4)	(47)
12 Gains (losses) on sales of non-performing loans (-)	(96)	(173)	(77)
13 Recoveries of written off claims	245	374	129
14 Others (-)	234	104	(130)
15 Net gains (losses) on equity securities	306	266	(40)
16 Equity in earnings of affiliates	(14)	(2)	12
17 Others	499	749	250
18 Ordinary income	5,474	6,942	1,468
19 Net extraordinary income (losses)	(53)	(46)	7
20 Income before income taxes	5,421	6,895	1,474
21 Total income taxes (-)	956	1,407	451
22 Income taxes-current (-)	221	924	703
23 Income taxes-deferred (-)	734	483	(251)
24 Profit	4,465	5,488	1,023
25 Profit attributable to non-controlling interests (-)	14	31	17
26 Profit attributable to owners of the parent	4,450	5,456	1,006

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	4,465	5,488	1,023
27 Total other comprehensive income	2,737	965	(1,772)
28 Net unrealized gain (loss) on available-for-sale securities	2,874	1,517	(1,357)
29 Net unrealized gain (loss) on deferred hedges	(4)	22	26
30 Remeasurements of defined benefit plans	(132)	(575)	(443)
31 Comprehensive income	7,202	6,453	(749)

(Note) Consolidated gross profit = (Interest income - Interest expenses)+Trust fees+(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. 30,2020 (a)	For the six months ended Sep. 30,2021 (b)	(b)-(a)
1 Net operating income	1,563	1,753	190
2 Administrative expenses (-)	1,481	1,596	115
3 Operating income	81	156	75
4 Income before income taxes	79	155	76
5 Net income	50	105	55

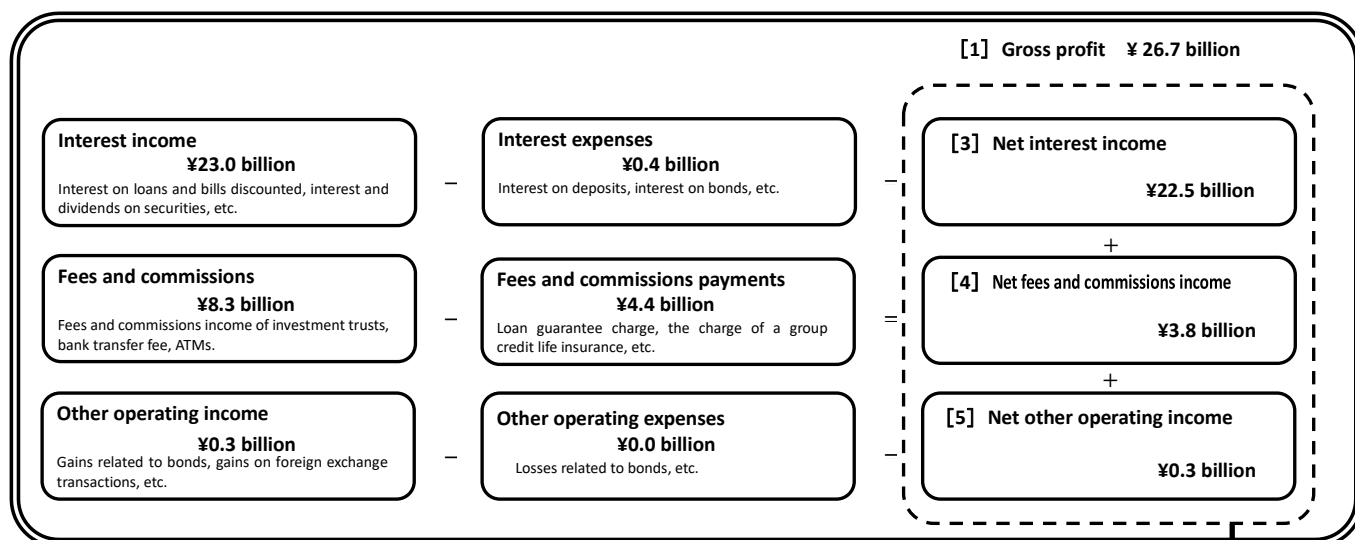
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

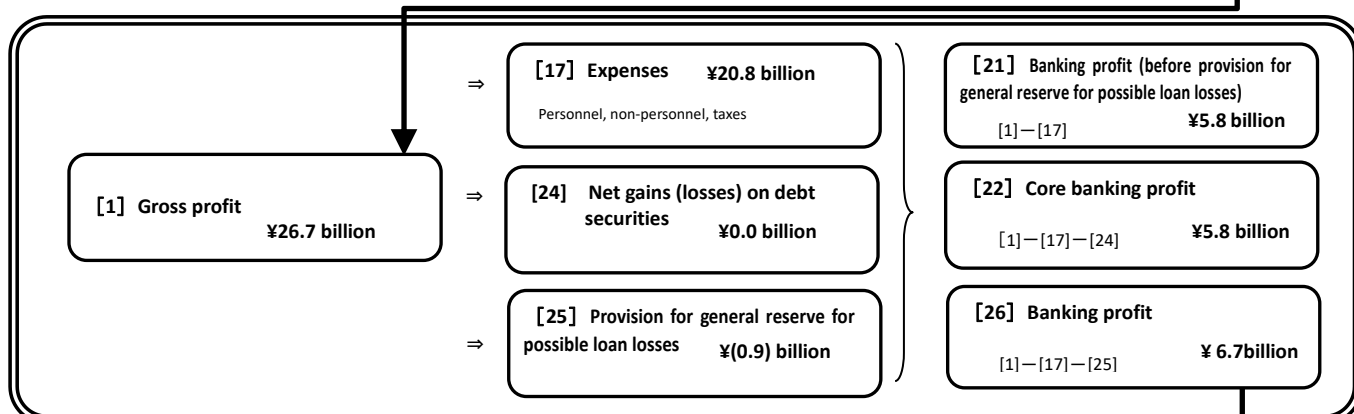
		For the six months ended Sep. 30,2020 (a)	For the six months ended Sep. 30,2021 (b)	(b)-(a)
1	Gross profit	25,738	26,718	980
2	(Core gross profit)	25,429	26,673	1,244
3	Net interest income	21,593	22,513	920
4	Net fees and commissions income	3,601	3,892	291
5	Net other operating income	544	312	(232)
6	Net gains (losses) on debt securities	309	44	(265)
7	Domestic gross profit	25,383	26,203	820
8	Net interest income	21,528	22,381	853
9	Net fees and commissions income	3,545	3,826	281
10	Net other operating income	309	(4)	(313)
11	Net gains (losses) on debt securities	309	(4)	(313)
12	International gross profit	355	515	160
13	Net interest income	64	132	68
14	Net fees and commissions income	56	65	9
15	Net other operating income	234	317	83
16	Net gains (losses) on debt securities	—	49	49
17	Expenses (excluding non-recurring expenses) (-)	20,305	20,847	542
18	Personnel expenses (-)	10,033	10,863	830
19	Non-personnel expenses (-)	8,928	8,619	(309)
20	Miscellaneous taxes (-)	1,343	1,364	21
21	Banking profit (before provision for general reserve for possible loan losses)	5,433	5,870	437
22	Core banking profit	5,124	5,826	702
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	4,958	5,806	848
24	Net gains (losses) on debt securities	309	44	(265)
25	Provision for general reserve for possible loan losses (-) ①	477	(928)	(1,405)
26	Banking profit	4,955	6,799	1,844
27	Net non-recurring gains (losses)	96	(1,198)	(1,294)
28	Credit costs (-) ②	388	2,306	1,918
29	Written-off loans (-)	307	311	4
30	Provision for specific reserve for possible loan losses (-)	(59)	2,221	2,280
31	Provision for contingent losses (-)	43	(4)	(47)
32	Gains (losses) on sales of non-performing loans (-)	(2)	(178)	(176)
33	Recoveries of written-off claims	134	147	13
34	Others (-)	234	104	(130)
35	Net gains (losses) on equity securities	364	167	(197)
36	Gain on sales of equity securities	398	170	(228)
37	Loss on sales of equity securities (-)	—	—	—
38	Loss on write-down of equity securities (-)	33	2	(31)
39	Other non-recurring gains (losses)	119	940	821
40	Ordinary income	5,051	5,600	549
41	Net extraordinary income (losses)	(42)	(28)	14
42	Income before income taxes	5,009	5,571	562
43	Total income taxes (-)	435	739	304
44	Income taxes-current (-)	(371)	368	739
45	Income taxes-deferred (-)	807	371	(436)
46	Net income	4,574	4,831	257
47	Net credit costs (-) ①+②	865	1,378	513

(Reference) Structure of profits (For the six months ended Sep. 30,2021)

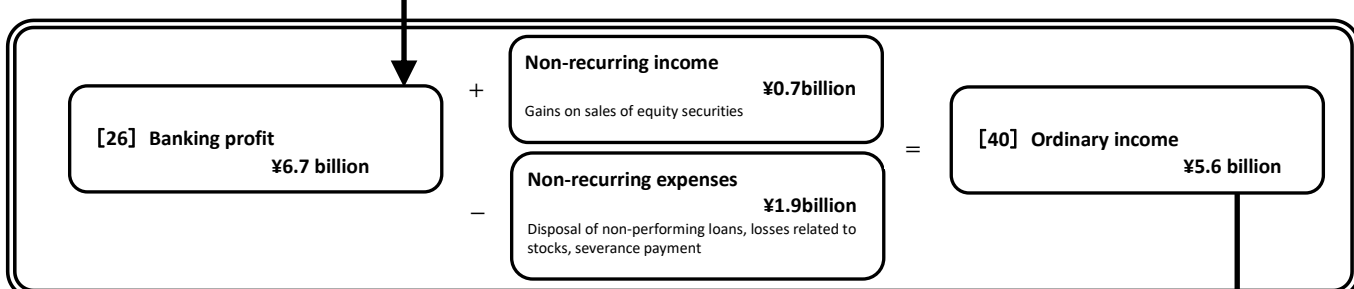
【Gross profit】



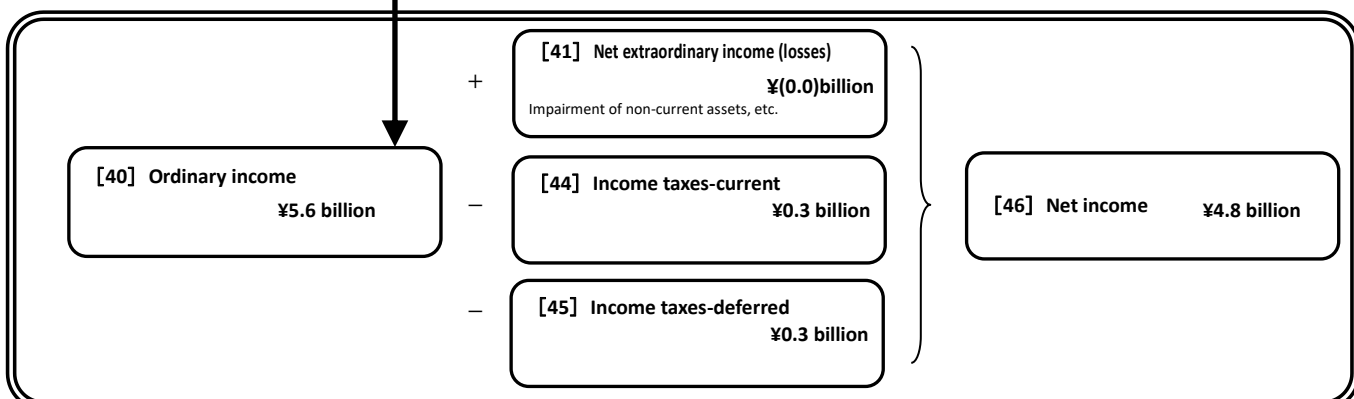
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,154,097	2,331,462	2,452,921	2,565,595	234,133	112,674
Consumer loans	1,829,463	1,834,520	1,858,673	1,874,415	39,895	15,742
Housing loans	1,772,948	1,777,756	1,800,333	1,814,061	36,305	13,728
Other loans	56,514	56,763	58,339	60,353	3,590	2,014
Total	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416
Foreign currency loans	20,137	13,947	10,981	7,866	(6,081)	(3,115)

(Scale of enterprise)

Large and mid-tier enterprises	410,436	424,205	426,670	426,538	2,333	(132)
Small and medium-sized enterprises	1,554,815	1,666,530	1,732,763	1,749,224	82,694	16,461
Local governments	129,871	127,405	124,003	124,565	(2,840)	562
Japanese government	65,044	121,847	178,662	276,174	154,327	97,512
Individuals	1,823,392	1,825,994	1,849,495	1,863,509	37,515	14,014
Total	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416

Average Balance	3,903,614	4,051,197	4,135,152	4,386,657	335,460	251,505
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Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,154,097	2,331,462	2,452,921	2,565,595	234,133	112,674
Consumer loans	1,829,463	1,834,520	1,858,673	1,874,415	39,895	15,742
Housing loans	1,772,948	1,777,756	1,800,333	1,814,061	36,305	13,728
Other loans	56,514	56,763	58,339	60,353	3,590	2,014
Total	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416
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Individuals	1,823,392	1,825,994	1,849,495	1,863,509	37,515	14,014
Total	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416

Average Balance	3,905,338	4,051,197	4,135,152	4,386,657	335,460	251,505
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,378,208	3,492,524	3,582,259	3,612,734	120,210	30,475
Ratio of loans to SMEs, etc.	84.80	83.83	83.08	81.36	(2.47)	(1.72)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,378,208	3,492,524	3,582,259	3,612,734	120,210	30,475
Ratio of loans to SMEs, etc.	84.80	83.83	83.08	81.36	(2.47)	(1.72)

(2) Deposits

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Individual	3,844,283	3,979,001	4,073,527	4,124,933	145,932	51,406
Online branch	33,154	30,801	28,525	26,847	(3,954)	(1,678)
Corporation	1,163,398	1,317,086	1,346,863	1,441,313	124,227	94,450
General corporation	1,014,542	1,173,573	1,245,067	1,246,096	72,523	1,029
Financial institutions	17,045	14,064	5,765	6,198	(7,866)	433
Governmental funds	131,809	129,448	96,030	189,017	59,569	92,987
Subtotal	5,007,681	5,296,088	5,420,391	5,566,247	270,159	145,856
Foreign currency deposits	13,617	15,826	15,349	14,769	(1,057)	(580)
Negotiable certificates of deposit	27,800	26,500	29,300	68,950	42,450	39,650
Total	5,035,481	5,322,588	5,449,691	5,635,197	312,609	185,506

Average Balance deposits	4,982,232	5,175,139	5,285,722	5,567,352	392,213	281,630
Average Balance deposits and negotiable certificates of deposit	5,005,426	5,203,529	5,313,715	5,610,265	406,736	296,550

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	(b)-(a)	For the six months ended Sep. 30,2020 (c)	For the six months ended Sep. 30,2021 (d)	(d)-(c)
The Senshu Ikeda Bank	166,518	142,329	(24,189)	71,444	62,000	(9,444)
Investment trusts	101,845	91,494	(10,351)	47,690	45,115	(2,575)
Public bonds	599	744	145	500	82	(418)
Life insurance	64,073	50,090	(13,983)	23,254	16,802	(6,452)
Senshu Ikeda Tokai Tokyo Securities	44,748	41,922	(2,826)	13,682	29,761	16,079
Total	211,267	184,251	(27,016)	85,127	91,761	6,634

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Deposits	3,844,283	3,979,001	4,073,527	4,124,933	145,932	51,406
Investment trusts	156,837	184,344	198,077	217,284	32,940	19,207
Life insurance	514,588	507,584	506,361	502,293	(5,291)	(4,068)
Public bonds	9,147	9,040	8,753	8,439	(601)	(314)
Senshu Ikeda Tokai Tokyo Securities	87,293	98,629	114,309	121,191	22,562	6,882
Total	4,612,149	4,778,600	4,901,029	4,974,143	195,543	73,114

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	174,003	201,553	214,863	233,879	32,326	19,016
Investment trusts	162,286	190,192	203,834	223,285	33,093	19,451
Public bonds	11,717	11,360	11,028	10,594	(766)	(434)
Senshu Ikeda Tokai Tokyo Securities	101,233	114,390	133,553	142,382	27,992	8,829
Total	275,237	315,944	348,416	376,261	60,317	27,845

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Securities	566,004	562,109	571,287	624,516	62,407	53,229
Government bonds	26,380	27,155	33,500	28,491	1,336	(5,009)
Local government bonds	113,365	122,756	119,972	145,037	22,281	25,065
Corporate bonds	299,306	288,590	264,710	265,932	(22,658)	1,222
Authority bonds	206,816	197,462	178,335	174,565	(22,897)	(3,770)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	92,490	91,128	86,375	91,366	238	4,991
Stocks	40,866	32,478	32,431	32,908	430	477
Other securities	86,085	91,127	120,672	152,146	61,019	31,474
Foreign securities	5	5	10,642	15,690	15,685	5,048
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	10,636	13,127	13,127	2,491
Euro-dominated bonds	—	—	—	2,557	2,557	2,557
REIT	26,852	28,658	30,300	32,017	3,359	1,717
Investment trusts	50,617	53,772	70,884	94,931	41,159	24,047
Investment partnership	8,609	8,690	8,845	9,507	817	662
Average Balance	623,823	564,347	566,956	588,080	23,733	21,124

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	—	—	—	—	—	—
Available-for-sale securities	7,532	11,169	13,506	15,921	4,752	2,415
Stocks	5,662	7,879	8,429	8,982	1,103	553
Bonds	(119)	217	(57)	443	226	500
Government bonds	36	6	(21)	(13)	(19)	8
Local government bonds	(93)	(32)	(42)	(10)	22	32
Corporate bonds	(62)	242	6	468	226	462
Other securities	1,988	3,073	5,133	6,495	3,422	1,362
Foreign securities	—	—	(388)	(239)	(239)	149
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	(388)	(250)	(250)	138
Euro-dominated bonds	—	—	—	11	11	11
REIT	3,618	3,683	4,522	5,183	1,500	661
Investment trusts	(1,765)	(727)	884	1,431	2,158	547
Investment partnership	135	117	114	119	2	5

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31,2020	For the six months ended Sep. 30,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	For the six months ended Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.00	0.95	0.92	0.91	(0.04)	(0.01)
Average yield on loans and bills discounted (B)	1.01	0.97	0.96	0.91	(0.06)	(0.05)
Average yield on securities	0.94	0.84	0.68	0.76	(0.08)	0.08
Average yield on interest bearing liabilities (C)	0.84	0.75	0.73	0.58	(0.17)	(0.15)
Average yield on deposits and negotiable (including expenses) (D)	0.86	0.79	0.79	0.75	(0.04)	(0.04)
Average yield on deposits and negotiable	0.02	0.02	0.02	0.01	(0.01)	(0.01)
Expense ratio	0.83	0.77	0.77	0.74	(0.03)	(0.03)
Average yield on external liabilities	0.10	0.02	0.00	(0.00)	(0.02)	(0.00)
Average interest rate spread (A)-(C)	0.16	0.20	0.19	0.33	0.13	0.14
Difference between average yield on loans and deposits (B) - (D)	0.15	0.18	0.17	0.16	(0.02)	(0.01)

② Domestic business

(%)

	For the fiscal year ended Mar. 31,2020	For the six months ended Sep. 30,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	For the six months ended Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.97	0.94	0.92	0.91	(0.03)	(0.01)
Average yield on loans and bills discounted (B)	1.00	0.97	0.96	0.91	(0.06)	(0.05)
Average yield on securities	0.82	0.84	0.68	0.75	(0.09)	0.07
Average yield on interest bearing liabilities (C)	0.79	0.72	0.69	0.56	(0.16)	(0.13)
Average yield on deposits and negotiable (including expenses) (D)	0.82	0.76	0.75	0.73	(0.03)	(0.02)
Average yield on deposits and negotiable	0.02	0.02	0.02	0.01	(0.01)	(0.01)
Expense ratio	0.79	0.74	0.73	0.71	(0.03)	(0.02)
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.00)	0.00	(0.00)
Average interest rate spread (A)-(C)	0.18	0.22	0.23	0.35	0.13	0.12
Difference between average yield on loans and deposits (B) - (D)	0.18	0.21	0.21	0.18	(0.03)	(0.03)

4. Banking Profit

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)	For the six months ended Sep. 30,2020 (c)	For the six months ended Sep. 30,2021 (d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	5,670	9,691	4,021	5,433	5,870	437
Per head(thousands of yen)	2,315	4,106	1,791	2,264	2,492	228
(2) Core banking profit	10,867	9,294	(1,573)	5,124	5,826	702
Per head(thousands of yen)	4,437	3,938	(499)	2,135	2,474	339
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	10,875	9,448	(1,427)	4,958	5,806	848
Per head(thousands of yen)	4,440	4,003	(437)	2,066	2,465	399
(4) Banking profit	6,925	4,565	(2,360)	4,955	6,799	1,844
Per head(thousands of yen)	2,828	1,934	(894)	2,065	2,887	822

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31,2020	For the six months ended Sep. 30,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	For the six months ended Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	2.25	4.79	3.39	6.03	1.24	2.64
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	1.76	3.93	2.26	4.77	0.84	2.51

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

(%)

	For the fiscal year ended Mar. 31,2020	For the six months ended Sep. 30,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	For the six months ended Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	2.17	4.64	3.21	5.57	0.93	2.36
ROE (Profit attributable to owners of the parent basis)	1.69	3.81	2.15	4.40	0.59	2.25

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

(%)

	For the fiscal year ended Mar. 31,2020	For the six months ended Sep. 30,2020 (a)	For the fiscal year ended Mar. 31,2021 (b)	For the six months ended Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	2.67	5.09	4.55	5.37	0.28	0.82
Banking profit basis	3.27	4.64	2.14	6.22	1.58	4.08
Core banking profit basis	5.13	4.80	4.37	5.33	0.53	0.96
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	5.13	4.65	4.44	5.31	0.66	0.87
Net income basis	1.53	4.29	1.82	4.42	0.13	2.60

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Directors and auditors	31	32	32	31	(1)	(1)
Employees	2,328	2,352	2,263	2,305	(47)	42
Total	2,359	2,384	2,295	2,336	(48)	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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	3	3	3	3	—	—
Total	139	139	139	139	—	—
(Reference) ATMs	232	236	228	223	(13)	(5)

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

(Millions of yen)

	For the fiscal year ended Mar. 31,2020	For the fiscal year ended Mar. 31,2021	(b)-(a)	For the six months ended Sep. 30,2020	For the six months ended Sep. 30,2021	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	(5,197)	396	5,593	309	44	(265)
Gain on sales	3,638	421	(3,217)	409	49	(360)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	8,778	10	(8,768)	5	5	—
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	57	14	(43)	14	—	(14)
Loss by investment partnership (-)	—	—	—	80	—	(80)

(Millions of yen)

	For the fiscal year ended Mar. 31,2020	For the fiscal year ended Mar. 31,2021	(b)-(a)	For the six months ended Sep. 30,2020	For the six months ended Sep. 30,2021	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	456	1,716	1,260	364	167	(197)
Gain on sales	1,754	1,748	(6)	398	170	(228)
Loss on sales (-)	95	1	(94)	—	—	0
Loss on write-down (-)	1,202	31	(1,171)	33	2	(31)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020	As of Mar. 31,2021	As of Sep. 30,2021 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.37	9.69	9.88	9.93	0.24	0.05
Total capital(A)-(B)	214,441	215,816	220,810	223,171	7,355	2,361
Core capital (A)	230,488	231,314	242,188	244,241	12,927	2,053
Common stock, internal reserves, etc.	222,419	225,469	224,604	228,339	2,870	3,735
Reserve	5,737	3,573	8,037	6,909	3,336	(1,128)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,047	15,497	21,377	21,069	5,572	(308)
Risk weighted assets (C)	2,286,607	2,226,561	2,233,761	2,245,819	19,258	12,058
Required capital (C ×4%)	91,464	89,062	89,350	89,832	770	482

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020	As of Mar. 31,2021	As of Sep. 30,2021 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.15	9.46	9.65	9.71	0.25	0.06
Total capital(A)-(B)	209,135	210,422	215,485	217,738	7,316	2,253
Core capital (A)	225,139	225,884	236,837	238,788	12,904	1,951
Common stock, internal reserves, etc.	218,598	221,561	220,687	224,344	2,783	3,657
Reserve	5,737	3,573	8,037	6,909	3,336	(1,128)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,003	15,461	21,352	21,050	5,589	(302)
Risk weighted assets (C)	2,284,021	2,223,702	2,231,289	2,242,309	18,607	11,020
Required capital (C ×4%)	91,360	88,948	89,251	89,692	744	441

② Non-consolidated

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020	As of Mar. 31,2021	As of Sep. 30,2021 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	8.48	8.76	8.82	8.87	0.11	0.05
Total capital(A)-(B)	191,911	192,509	195,952	198,057	5,548	2,105
Core capital (A)	205,781	207,342	209,832	212,095	4,753	2,263
Common stock, internal reserves, etc.	202,976	206,097	203,960	207,107	1,010	3,147
Reserve	2,805	1,245	5,872	4,987	3,742	(885)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	13,870	14,833	13,880	14,037	(796)	157
Risk weighted assets (C)	2,262,665	2,196,398	2,220,957	2,232,666	36,268	11,709
Required capital (C ×4%)	90,506	87,855	88,838	89,306	1,451	468

II Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,173	364	502	568	204	66
Delinquent loans	24,465	28,266	27,589	35,476	7,210	7,887
Loans past due three months or more	175	28	70	83	55	13
Restructured loans	5,568	5,572	5,804	5,741	169	(63)
Total	31,382	34,232	33,967	41,870	7,638	7,903

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,396	10,668	9,442	9,393	(1,275)	(49)
Delinquent loans	15,445	14,930	15,528	14,256	(674)	(1,272)

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.02	0.00	0.01	0.01	0.01	0.00
Delinquent loans	0.61	0.67	0.63	0.79	0.12	0.16
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.13	0.13	0.13	0.12	(0.01)	(0.01)
Total	0.78	0.82	0.78	0.94	0.12	0.16

(Reference)

Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,173	364	502	568	204	66
Delinquent loans	24,465	28,266	27,589	35,476	7,210	7,887
Loans past due three months or more	175	28	70	83	55	13
Restructured loans	5,568	5,572	5,804	5,741	169	(63)
Total	31,382	34,232	33,967	41,870	7,638	7,903

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,396	10,668	9,442	9,393	(1,275)	(49)
Delinquent loans	16,629	14,930	15,528	14,256	(674)	(1,272)

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.02	0.00	0.01	0.01	0.01	0.00
Delinquent loans	0.61	0.67	0.63	0.79	0.12	0.16
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.13	0.13	0.13	0.12	(0.01)	(0.01)
Total	0.78	0.82	0.78	0.94	0.12	0.16

② Consolidated

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,649	946	879	954	8	75
Delinquent loans	24,997	29,065	28,241	35,876	6,811	7,635
Loans past due three months or more	175	28	70	83	55	13
Restructured loans	5,568	5,572	5,804	5,741	169	(63)
Total	32,391	35,613	34,996	42,655	7,042	7,659

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,988	11,300	9,950	9,910	(1,390)	(40)
Delinquent loans	17,074	15,594	16,081	14,791	(803)	(1,290)

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,963,504	4,145,355	4,291,531	4,418,175	272,820	126,644

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.04	0.02	0.02	0.02	0.00	0.00
Delinquent loans	0.63	0.70	0.65	0.81	0.11	0.16
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.14	0.13	0.13	0.12	(0.01)	(0.01)
Total	0.81	0.85	0.81	0.96	0.11	0.15

(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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	8,188	8,428	12,825	13,906	5,478	1,081
General reserve for possible loan losses	2,701	3,178	7,826	6,898	3,720	(928)
Specific reserve for possible loan losses	5,487	5,250	4,999	7,008	1,758	2,009

(Reference)

Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	8,188	8,428	12,825	13,906	5,478	1,081
General reserve for possible loan losses	2,701	3,178	7,826	6,898	3,720	(928)
Specific reserve for possible loan losses	5,487	5,250	4,999	7,008	1,758	2,009

② Consolidated

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	11,385	11,730	15,899	16,658	4,928	759
General reserve for possible loan losses	4,555	4,939	9,545	8,336	3,397	(1,209)
Specific reserve for possible loan losses	6,830	6,791	6,354	8,321	1,530	1,967

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve ratios	26.09	24.62	37.75	33.21	8.59	(4.54)

(Reference)

Including business rehabilitation subsidiary

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve ratios	26.09	24.62	37.75	33.21	8.59	(4.54)

② Consolidated

(%)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Reserve ratios	35.15	32.93	45.43	39.05	6.12	(6.38)

(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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,519	1,529	2,062	1,944	415	(118)
Doubtful claims	22,218	28,149	27,080	35,169	7,020	8,089
Substandard claims	5,743	5,601	5,874	5,824	223	(50)
Subtotal (A)	31,481	35,281	35,017	42,938	7,657	7,921
Normal claims	3,987,388	4,165,782	4,312,806	4,432,624	266,842	119,818
Total (B)	4,018,870	4,201,063	4,347,824	4,475,563	274,500	127,739

Non-performing loans ratio (A)/(B)	0.78	0.83	0.80	0.95	0.12	0.15
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Partial direct write-off	25,957	25,675	25,035	23,695	(1,980)	(1,340)
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(Reference)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,519	1,529	2,062	1,944	415	(118)
Doubtful claims	22,218	28,149	27,080	35,169	7,020	8,089
Substandard claims	5,743	5,601	5,874	5,824	223	(50)
Subtotal (A)	31,481	35,281	35,017	42,938	7,657	7,921
Normal claims	3,987,388	4,165,782	4,312,806	4,432,624	266,842	119,818
Total (B)	4,018,870	4,201,063	4,347,824	4,475,563	274,500	127,739

Non-performing loans ratio (A)/(B)	0.78	0.83	0.80	0.95	0.12	0.15
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Partial direct write-off	27,140	25,675	25,035	23,695	(1,980)	(1,340)
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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 claims:

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 claims:

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

Substandard claims:

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 claims:

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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	27,480	31,083	30,795	36,715	5,632	5,920
Collateral and guarantees	21,089	24,975	24,919	28,903	3,928	3,984
Reserve for possible loan losses	6,391	6,107	5,876	7,812	1,705	1,936
Coverage ratio (C)/(A)	87.29	88.10	87.94	85.50	(2.60)	(2.44)

Status of Coverage of Claims of Borrowers Classification (As of Sep. 30,2021)

(Millions of yen, %)

	Claim amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt claims	1,944	1,944	1,824	120	100.00
Doubtful claims	35,169	31,234	24,468	6,765	88.81
Substandard claims	5,824	3,536	2,610	925	60.71
Total	42,938	36,715	28,903	7,812	85.50

(Reference)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	27,480	31,083	30,795	36,715	5,632	5,920
Collateral and guarantees	21,089	24,975	24,919	28,903	3,928	3,984
Reserve for possible loan losses	6,391	6,107	5,876	7,812	1,705	1,936
Coverage ratio (C)/(A)	87.29	88.10	87.94	85.50	(2.60)	(2.44)

Status of Coverage of Claims of Borrowers Classification (As of Sep. 30,2021)

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. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	3,983,560	4,165,982	4,311,595	4,440,011	274,029	128,416
Manufacturing	300,717	322,976	324,920	318,127	(4,849)	(6,793)
Agriculture and forestry	635	509	498	580	71	82
Fishery	482	458	549	541	83	(8)
Mining, quarrying and gravel extraction	311	355	332	372	17	40
Construction	109,523	127,579	144,934	138,907	11,328	(6,027)
Electricity, gas, heat and water supply	19,224	21,623	22,010	23,957	2,334	1,947
Information and communication	22,250	23,317	22,836	22,237	(1,080)	(599)
Transportation and postal activities	100,088	110,507	114,041	115,019	4,512	978
Wholesale and retail trade	288,484	320,347	335,298	337,395	17,048	2,097
Finance and insurance activities	166,931	154,956	157,585	160,426	5,470	2,841
Real estate and rental activities	672,503	675,744	681,688	700,156	24,412	18,468
Academic research, professional and technical services	16,946	20,344	23,665	22,549	2,205	(1,116)
Accommodation and food service activities	35,055	43,898	45,396	45,835	1,937	439
Life related services and entertainment	17,130	20,959	21,973	20,501	(458)	(1,472)
Education and study support activities	8,025	8,042	7,578	7,752	(290)	174
Medical and welfare	109,891	124,469	132,520	134,447	9,978	1,927
Other services	90,838	108,943	118,149	121,877	12,934	3,728
Local governments	129,871	127,405	124,003	124,565	(2,840)	562
Others	1,894,641	1,953,535	2,033,602	2,144,755	191,220	111,153

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31,2020	As of Sep. 30,2020 (a)	As of Mar. 31,2021 (b)	As of Sep. 30,2021 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	31,382	34,232	33,967	41,870	7,638	7,903
Manufacturing	5,054	4,874	5,481	6,233	1,359	752
Agriculture and forestry	491	420	418	414	(6)	(4)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	3,624	3,797	3,763	3,782	(15)	19
Electricity, gas, heat and water supply	162	63	63	58	(5)	(5)
Information and communication	125	120	82	124	4	42
Transportation and postal activities	571	444	627	2,084	1,640	1,457
Wholesale and retail trade	4,961	4,733	5,233	7,219	2,486	1,986
Finance and insurance activities	52	35	36	36	1	0
Real estate and rental activities	7,322	5,983	5,854	6,162	179	308
Academic research, professional and technical services	344	366	281	541	175	260
Accommodation and food service activities	788	5,448	4,751	6,678	1,230	1,927
Life related services and entertainment	480	476	425	711	235	286
Education and study support activities	—	—	—	—	—	—
Medical and welfare	511	989	969	936	(53)	(33)
Other services	2,266	2,415	2,160	3,249	834	1,089
Local governments	—	—	—	—	—	—
Others	4,624	4,061	3,816	3,635	(426)	(181)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2021)

(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 exposures) Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted				Risk monitored loans				
Classification		Category				Classification	Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio	Classification	Outstanding balance of loans	
Outstanding loans		Category I	Category II	Category III	Category IV								
Bankrupt 0.5		0.5	—	—	—	Bankruptcy and quasi-bankrupt 1.9		1.8	0.1	100.00	Loans to bankrupt borrowers	0.5	
Effectively bankrupt 1.3		0.9	0.4	—	—								
Potentially bankrupt 35.1		22.6	8.5	3.9	—	Doubtful 35.1		24.4	6.7	88.81	Delinquent loans	35.4	
Watch list	Requiring special caution 6.0	0.5	5.4			Substandard 5.8		2.6	0.9	60.71	Loans past due three months or more	0.0	
	Other borrowers requiring caution 162.1	94.8	67.2			Subtotal (A) 42.9		28.9	7.8	85.50	Restructured loans	5.7	
	Normal 4,270.3	4,270.3				Normal 4,432.6	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 0.95%				Ratio of risk managed loans to total loans (C) / (D) = 0.94%		
Total 4,475.5		4,389.9	81.6	3.9	—	Total (B) 4,475.5						Loans and bills discounted (D) 4,440.0	

(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 fiscal year ended Mar. 31, 2021 (Result)	For the fiscal year ending Mar. 31, 2022 (Forecast)
Ordinary revenue	81,328	82,500
Ordinary income	7,714	12,000
Profit attributable to owners of the parent	5,103	9,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021 (Result)	For the fiscal year ending Mar. 31, 2022 (Forecast)
Operating revenue	3,590	3,600
Operating income	2,929	2,900
Ordinary income	2,932	2,900
Net income	2,909	2,900

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021 (Result)	For the fiscal year ending Mar. 31, 2022 (Forecast)
Ordinary revenue	63,806	65,000
Ordinary income	5,188	9,500
Net income	3,890	7,500
Net credit costs (-)	6,263	3,500

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ended Sep. 30, 2021 (Projection)	For the fiscal year ending Mar. 31, 2022 (Forecast)	For the fiscal year ending Mar. 31, 2022 (Forecast)
Common stock	7.50	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, 2021 (Result)	As of Sep. 30, 2021 (Preliminary figures)	As of Mar. 31, 2022 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.88	9.93	Latter of 9
The Senshu Ikeda Bank (Consolidated)	9.65	9.71	Half of 9
The Senshu Ikeda Bank (Non-consolidated)	8.82	8.87	Latter of 8

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31, 2021 (Result)	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ending Mar. 31, 2022 (Forecast)
ROE (Profit attributable to owners of the parent basis)	2.15	4.40	Half of 3