

Financial Results for the Fiscal Year ended March 31, 2022 (Consolidated Data)

May 13, 2022

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 28, 2022
Scheduled date for filing securities report:	June 21, 2022
Scheduled date to commence dividend payments:	June 29, 2022
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, 2022(April 1, 2021 – March 31, 2022)

(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, 2022	84,012	3.3	14,047	82.0	11,400	123.3
Fiscal year ended March 31, 2021	81,328	(7.8)	7,714	55.9	5,103	29.4

(Note) Comprehensive income: Fiscal year ended March 31, 2022: 7,127million yen [(59.1%)]
Fiscal year ended March 31, 2021: 17,448million 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, 2022	37.99	34.07	4.6	0.2	16.7
Fiscal year ended March 31, 2021	15.51	15.24	2.1	0.1	9.4

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2022: (1)million yen
Fiscal year ended March 31, 2021: (28)million 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, 2022	7,044,417	250,860	3.5	795.45
As of March 31, 2021	6,705,548	247,042	3.6	782.13

(Reference) capital: As of March 31, 2022: 248,334 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.

(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, 2022	138,804	(83,534)	(3,004)	1,712,443
Fiscal year ended March 31, 2021	880,026	(18,923)	(2,776)	1,660,156

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, 2021	—	3.75	—	3.75	7.50	2,103	48.3	0.9
Fiscal Year ended March 31, 2022	—	3.75	—	6.25	10.00	2,802	26.3	1.2
Fiscal Year ending March 31, 2023 (Forecasts)	—	5.00	—	5.00	10.00		35.4	

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, 2023 (April 1, 2022 – March 31, 2023)

(%: 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	44,000	7.3	5,600	(19.3)	4,000	(26.6)	14.27
Full Year	86,000	2.3	11,300	(19.5)	7,900	(30.7)	28.18

Note

- (1) Changes in significant subsidiaries during the fiscal year ended 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 March 31, 2022	281,008,632 shares
As of March 31, 2021	281,008,632 shares
 - (b) Number of treasury shares

As of March 31, 2022	716,407 shares
As of March 31, 2021	804,214 shares
 - (c) Average number of shares for the period under review

Fiscal year ended March 31, 2022	280,272,461 shares
Fiscal year ended March 31, 2021	280,578,514 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2022 (April 1, 2021—March 31, 2022)

(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, 2022	3,766	4.9	2,908	(0.7)	2,913	(0.6)	2,894	(0.5)
Fiscal year ended March 31, 2021	3,590	(23.0)	2,929	(20.6)	2,932	(21.9)	2,909	(22.8)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2022	7.65	7.64
Fiscal year ended March 31, 2021	7.69	7.68

(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, 2022	192,646	192,302	99.7	595.23
As of March 31, 2021	193,747	192,229	99.1	595.20

(Reference) Capital: As of March 31, 2022: 192,215million yen; As of March 31, 2021: 192,153 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, 2023 (April 1, 2022—March 31, 2023)

(%: 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	2,700	42.6	2,100	47.5	2,100	47.1	2,100	47.5	7.49
Full Year	4,500	19.4	3,600	23.7	3,600	23.5	3,600	24.3	12.84

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 ended March 31, 2022	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2021	As of March 31, 2022
Assets		
Cash and due from banks	1,671,441	1,723,186
Call loans and bills bought	9,414	368
Monetary claims bought	79	49
Money held in trust	20,001	24,521
Securities	564,580	648,256
Loans and bills discounted	4,291,531	4,503,834
Foreign exchange assets	5,061	7,506
Other assets	83,958	76,322
Tangible fixed assets	37,122	36,452
Buildings	14,277	13,886
Land	15,195	15,056
Lease assets	8	6
Construction in progress	—	153
Other tangible fixed assets	7,640	7,348
Intangible fixed assets	4,632	4,165
Software	3,833	3,360
Goodwill	27	—
Other intangible fixed assets	771	805
Net defined benefit assets	23,462	23,402
Deferred tax assets	2,751	3,778
Customers' liabilities for acceptances and guarantees	7,407	7,437
Reserve for possible loan losses	(15,899)	(14,865)
Total assets	6,705,548	7,044,417
Liabilities		
Deposits	5,408,845	5,557,248
Payables under securities lending transactions	10,323	84,792
Borrowed money	973,225	1,082,890
Foreign exchange liabilities	487	302
Borrowed money from trust account	—	513
Other liabilities	54,420	55,870
Provision for employees' bonuses	1,655	2,504
Provision for directors' bonuses	—	90
Net defined benefit liability	136	141
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	392	286
Reserve for point services	175	64
Reserve for contingent losses	1,171	1,160
Reserve under special laws	8	11
Deferred tax liabilities	250	237
Acceptances and guarantees	7,407	7,437
Total liabilities	6,458,505	6,793,557
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,107	42,108
Retained earnings	81,087	89,320
Treasury stock	(163)	(145)
Total shareholders' equity	226,030	234,283
Net unrealized gain (loss) on available-for-sale securities	10,744	7,607
Net unrealized gain (loss) on deferred hedges	(133)	(24)
Remeasurements of defined benefit plans	7,889	6,468
Total accumulated other comprehensive income	18,500	14,051
Stock subscription rights	76	86
Non-controlling interests	2,434	2,438
Total net assets	247,042	250,860
Total liabilities and net assets	6,705,548	7,044,417

(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, 2021	For the Fiscal Year ended Mar. 31, 2022
Ordinary revenue	81,328	84,012
Interest income	43,124	45,310
Interest on loans and bills discounted	39,549	39,784
Interest and dividends on securities	2,956	2,906
Interest on call loans and bills bought	57	16
Interest on deposits with banks	526	2,566
Other interest income	35	36
Trust fees	—	11
Fees and commissions	20,452	21,211
Other ordinary income	2,533	2,253
Other income	15,217	15,227
Reversal of provision for possible loan losses	—	500
Reversal of provision for reimbursement of deposits	127	105
Recoveries of written off claims	686	868
Other	14,403	13,752
Ordinary expenses	73,614	69,965
Interest expenses	1,306	1,013
Interest on deposits	1,085	902
Interest on negotiable certificates of deposit	0	1
Interest on call money and bills sold	(25)	(105)
Interest on payables under securities lending transactions	6	85
Interest on borrowings and rediscounts	97	39
Other interest expenses	141	91
Fees and commissions payments	7,407	7,195
Other ordinary expenses	24	2,120
General and administrative expenses	45,483	46,155
Other expenses	19,391	13,480
Provision for possible loan losses	5,473	—
Other	13,918	13,480
Ordinary income	7,714	14,047
Extraordinary income	27	89
Gain on sales or disposal of fixed assets	27	89
Extraordinary loss	114	298
Loss on sales or disposal of fixed assets	46	109
Impairment loss	6	177
Transfer to reserve for financial products transaction liabilities	3	2
Other extraordinary loss	57	8
Income before income taxes	7,628	13,839
Income taxes - current	493	1,640
Income taxes - deferred	1,964	622
Total income taxes	2,458	2,262
Profit	5,169	11,576
Profit attributable to non-controlling interests	65	176
Profit attributable to owners of the parent	5,103	11,400

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2021	For the Fiscal Year ended Mar. 31, 2022
Profit	5,169	11,576
Other comprehensive income	12,279	(4,449)
Net unrealized gain (loss) on available-for-sale securities	4,990	(3,136)
Net unrealized gain (loss) on deferred hedges	37	108
Remeasurements of defined benefit plans	7,250	(1,421)
Comprehensive income	17,448	7,127
Comprehensive income attributable to		
Owners of the parent	17,384	6,950
Non-controlling interests	64	176

(3) Consolidated Statements of Changes in Net Assets

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
Changes 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

For the fiscal year ended March 31, 2022

(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
Change of items during the period					
Cash dividends			(2,851)		(2,851)
Profit attributable to owners of the parent			11,400		11,400
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	8,548	17	8,567
Balance at the end of current period	102,999	42,108	89,320	(145)	234,283

	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							(2,851)
Profit attributable to owners of the parent							11,400
Acquisition of treasury stock							(0)
Disposal of treasury stock							19
Net changes in items other than shareholders' equity	(3,136)	108	(1,421)	(4,449)	10	4	(4,435)
Total changes during the period	(3,136)	108	(1,421)	(4,449)	10	4	4,132
Balance at the end of current period	7,607	(24)	6,468	14,051	86	2,438	250,860

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2021	For the Fiscal Year ended Mar. 31, 2022
Cash flows from operating activities		
Income before income taxes	7,628	13,839
Depreciation	5,207	4,650
Loss on impairment of fixed assets	6	177
Amortization of goodwill	27	27
(Earnings) losses from investments under the equity method	28	1
Increase (decrease) in reserve for possible loan losses	4,513	(1,033)
Increase (decrease) in accrued bonuses	453	848
Increase (decrease) in provision for directors' bonuses	—	90
Decrease (increase) in net defined benefit asset	(46)	(331)
Increase (decrease) in net defined benefit liability	(2)	(4)
Increase (decrease) in reserve for reimbursement of deposits	(127)	(105)
Increase (decrease) in reserve for point services	(8)	6
Increase (decrease) in reserve for contingent losses	297	(10)
Interest income	(43,124)	(45,310)
Interest expenses	1,306	1,013
(Gain) loss on securities	(2,147)	1,372
(Gain) loss on money held in trust	19	65
(Gain) loss on foreign exchange	(492)	(6,634)
(Gain) loss on sales or disposal of fixed assets, net	(0)	(70)
Net (increase) decrease in loans and bills discounted	(328,026)	(212,303)
Net increase (decrease) in deposits	420,959	148,403
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	764,120	109,665
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(5,379)	542
Net (increase) decrease in trading account securities	50	—
Net (increase) decrease in call loans and bills bought and others	(2,742)	9,076
Net increase (decrease) in payables under securities lending transactions	10,323	74,468
Net (increase) decrease in foreign exchange (assets)	406	(2,445)
Net increase (decrease) in foreign exchange (liabilities)	(68)	(185)
Net Increase (decrease) in borrowed money from trust account	—	513
Interest received	43,249	45,471
Interest paid	(1,549)	(1,072)
Other	5,280	(1,569)
Subtotal	880,162	139,157
Income taxes paid	(136)	(352)
Net cash provided by (used in) operating activities	880,026	138,804

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2021	For the Fiscal Year ended Mar. 31, 2022
Cash flows from investing activities		
Purchases of securities	(144,950)	(304,026)
Proceeds from sales of securities	16,962	123,123
Proceeds from maturity of securities	112,220	105,531
Increase in money held in trust	—	(4,500)
Purchases of tangible fixed assets	(2,432)	(2,850)
Purchases of intangible fixed assets	(1,163)	(1,041)
Proceeds from sales of tangible fixed assets	439	229
Net cash provided by (used in) investing activities	(18,923)	(83,534)
Cash flows from financing activities		
Proceed from stock issuance to non-controlling shareholders	360	—
Cash dividends paid	(2,855)	(2,851)
Cash dividends paid to non-controlling shareholders	(7)	(172)
Payment for non-controlling shareholders	(200)	—
Purchases of treasury stock	(95)	(0)
Proceeds from disposition of treasury stock	21	19
Net cash provided by (used in) financing activities	(2,776)	(3,004)
Effect of exchange rate changes on cash and cash equivalents	(143)	22
Net increase (decrease) in cash and cash equivalents	858,182	52,287
Cash and cash equivalents at beginning of period	801,973	1,660,156
Cash and cash equivalents at end of period	1,660,156	1,712,443

**Selected Financial Information
For the FY2021
(Ended March 31, 2022)**

**SENSHU IKEDA HOLDINGS, INC.
THE SENSHU IKEDA BANK, LTD.**

【Contents】

I 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	14
4	Status of Claims disclosed under the Financial Revitalization Law	Non-consolidated Consolidated	15
5	Status of Coverage of Claims disclosed under the Financial Revitalization Law	Non-consolidated Consolidated	16
6	Classification of Loans by Industry		
	(1) Loans and Bills Discounted	Non-consolidated	17
	(2) Risk Monitored Loans	Non-consolidated	18
7	Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans	Non-consolidated	19

III FY2022 Financial Forecasts

(1)	Financial forecasts		20
(2)	Cash dividends		20
(3)	Capital ratio		20
(4)	ROE		20

(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 March 31, 2021 is stated the same amount of the Bank.

I 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 fiscal year ended Mar. 31, 2021 (a)	For the fiscal year ended Mar. 31, 2022 (b)	(b)-(a)
1 Consolidated gross profits	57,372	58,456	1,084
2 Net interest income	41,818	44,296	2,478
3 Trust fees	—	11	11
4 Net fees and commissions income	13,044	14,016	972
5 Net other operating income	2,508	132	(2,376)
6 General and administrative expenses (-)	45,483	46,155	672
7 Net disposal of nonperforming loans (-)	6,713	35	(6,678)
8 Provision for general reserve for possible loan losses (-)	4,990	—	(4,990)
9 Written-off loans (-)	1,583	1,359	(224)
10 Provision for specific reserve for possible loan losses (-)	483	—	(483)
11 Provision for contingent losses (-)	(1)	(2)	(1)
12 Gains (losses) on sales of non-performing loans (-)	(128)	(178)	(50)
13 Recoveries of written off claims	686	868	182
14 Reversal of reserve for possible loan losses	—	500	500
15 Others (-)	472	225	(247)
16 Net gains (losses) on equity securities	1,750	693	(1,057)
17 Equity in earnings of affiliates	(28)	(1)	27
18 Others	816	1,090	274
19 Ordinary income	7,714	14,047	6,333
20 Net extraordinary income (losses)	(86)	(208)	(122)
21 Income before income taxes	7,628	13,839	6,211
22 Total income taxes (-)	2,458	2,262	(196)
23 Income taxes-current (-)	493	1,640	1,147
24 Income taxes-deferred (-)	1,964	622	(1,342)
25 Profit	5,169	11,576	6,407
26 Profit attributable to non-controlling interests (-)	65	176	111
27 Profit attributable to owners of the parent	5,103	11,400	6,297

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 Profit	5,169	11,576	6,407
28 Total other comprehensive income	12,279	(4,449)	(16,728)
29 Net unrealized gain (loss) on available-for-sale securities	4,990	(3,136)	(8,126)
30 Net unrealized gain (loss) on deferred hedges	37	108	71
31 Remeasurements of defined benefit plans	7,250	(1,421)	(8,671)
32 Comprehensive income	17,448	7,127	(10,321)

(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 fiscal year ended Mar. 31, 2021 (a)	For the fiscal year ended Mar. 31, 2022 (b)	(b)-(a)
1 Net operating income	3,441	3,303	(138)
2 Administrative expenses (-)	3,129	3,106	(23)
3 Operating income	312	197	(115)
4 Income before income taxes	309	194	(115)
5 Net income	201	163	(38)

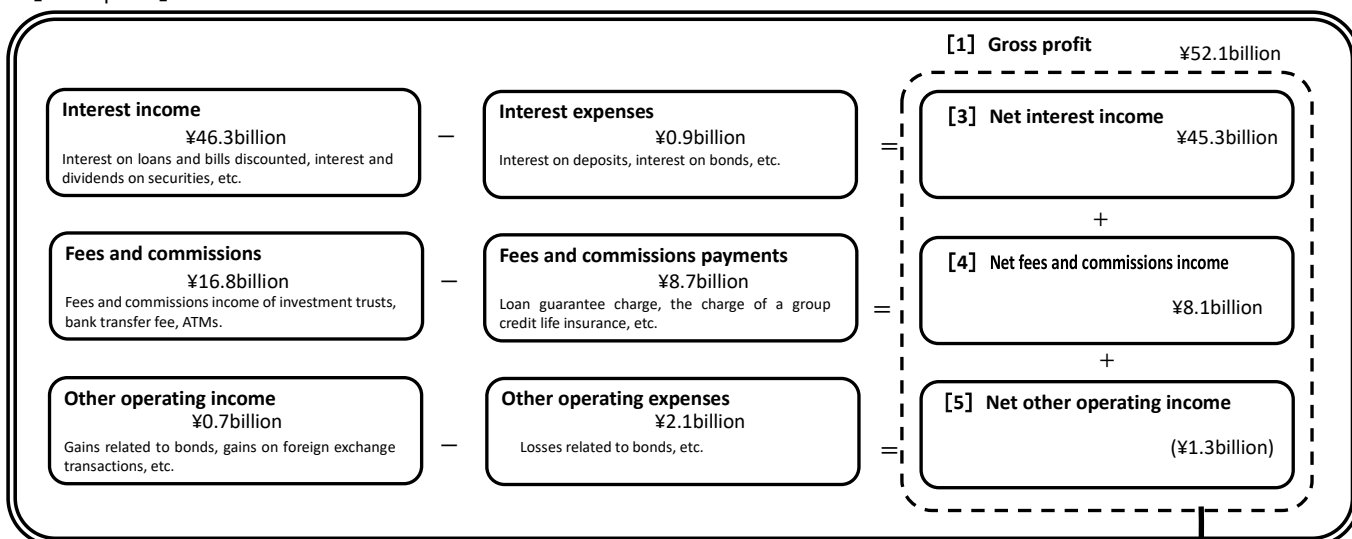
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

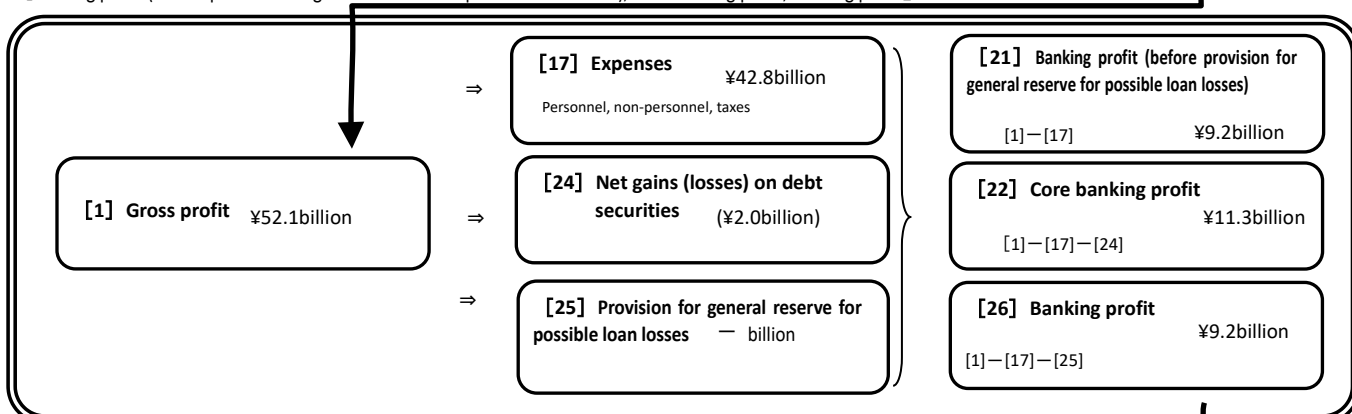
		For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	
		(a)	(b)	(b)-(a)
1	Gross profit	50,687	52,174	1,487
2	(Core gross profit)	50,290	54,239	3,949
3	Net interest income	42,875	45,357	2,482
4	Net fees and commissions income	6,929	8,176	1,247
5	Net other operating income	881	(1,359)	(2,240)
6	Net gains (losses) on debt securities	396	(2,065)	(2,461)
7	Domestic gross profit	49,929	52,129	2,200
8	Net interest income	42,714	44,908	2,194
9	Net fees and commissions income	6,818	8,051	1,233
10	Net other operating income	396	(830)	(1,226)
11	Net gains (losses) on debt securities	(396)	(830)	(1,226)
12	International gross profit	757	44	(713)
13	Net interest income	161	449	288
14	Net fees and commissions income	111	124	13
15	Net other operating income	485	(529)	(1,014)
16	Net gains (losses) on debt securities	—	(1,235)	(1,235)
17	Expenses (excluding non-recurring expenses) (-)	40,995	42,896	1,901
18	Personnel expenses (-)	20,728	22,536	1,808
19	Non-personnel expenses (-)	17,604	17,509	(95)
20	Miscellaneous taxes (-)	2,662	2,850	188
21	Banking profit (before provision for general reserve for possible loan losses)	9,691	9,277	(414)
22	Core banking profit	9,294	11,343	2,049
23	Core banking profit (excluding gains(losses) on cancellation of investment trusts)	9,448	11,369	1,921
24	Net gains (losses) on debt securities	396	△2,065	(2,461)
25	Provision for general reserve for possible loan losses (-) ①	5,125	—	(5,125)
26	Banking profit	4,565	9,277	4,712
27	Net non-recurring gains (losses)	623	1,419	796
28	Credit costs (-) ②	1,138	277	(861)
29	Written-off loans (-)	893	834	(59)
30	Provision for specific reserve for possible loan losses (-)	116	—	(116)
31	Provision for contingent losses (-)	(1)	(2)	(1)
32	Gains (losses) on sales of non-performing loans (-)	(31)	(178)	(147)
33	Recoveries of written-off claims	310	443	133
34	Reversal of reserve for possible loan losses	—	159	159
35	Others (-)	472	225	(247)
36	Net gains (losses) on equity securities	1,716	275	(1,441)
37	Gain on sales of equity securities	1,748	343	(1,405)
38	Loss on sales of equity securities (-)	1	25	24
39	Loss on write-down of equity securities (-)	31	41	10
40	Other non-recurring gains (losses)	44	1,421	1,377
41	Ordinary income	5,188	10,697	5,509
42	Net extraordinary income (losses)	(69)	(173)	(104)
43	Income before income taxes	5,119	10,524	5,405
44	Total income taxes (-)	1,229	1,070	(159)
45	Income taxes-current (-)	(742)	631	1,373
46	Income taxes-deferred (-)	1,971	438	(1,533)
47	Net income	3,890	9,454	5,564
48	Net credit costs (-) ①+②	6,263	277	(5,986)

(Reference) Structure of profits (For the Fiscal year ended Mar. 31, 2022)

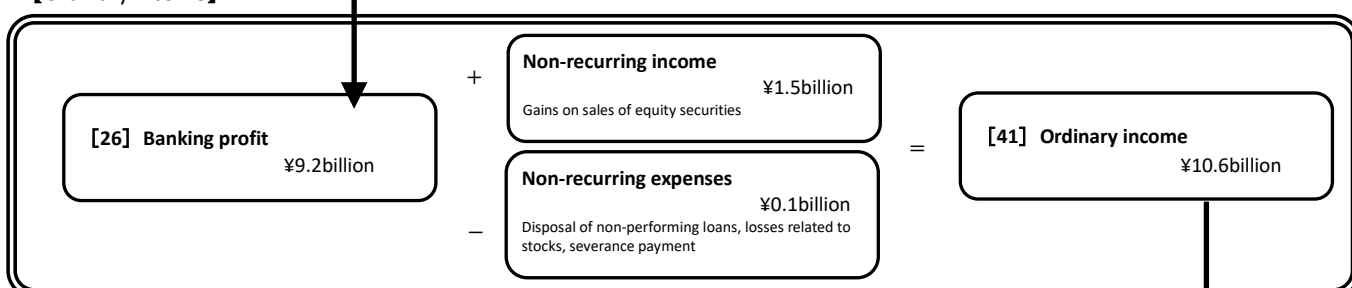
【Gross profit】



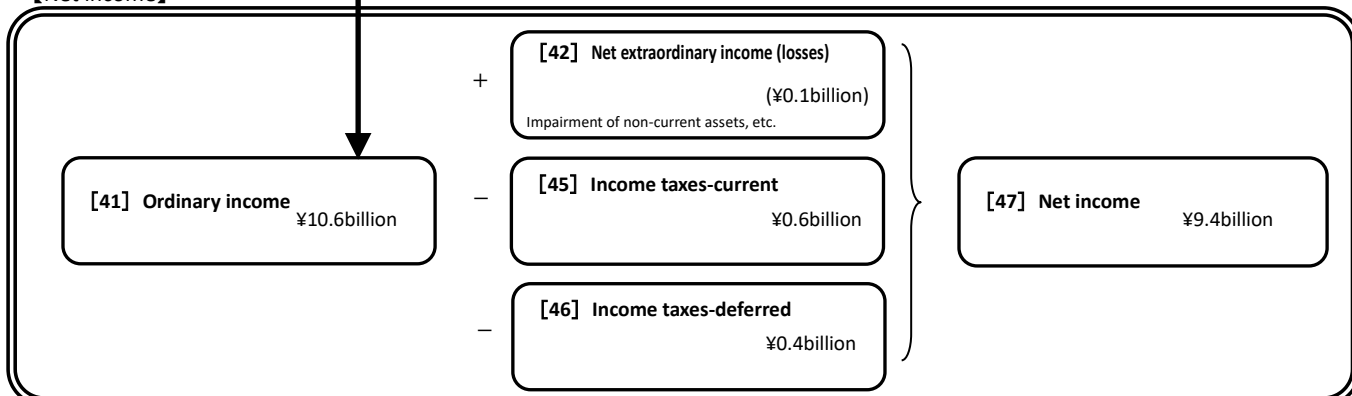
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (b)	(b)-(a)
						(b)-(a)
Corporate loans	2,131,506	2,115,162	2,154,097	2,452,921	2,619,952	167,031
Consumer loans	1,776,527	1,811,194	1,829,463	1,858,673	1,906,925	48,252
Housing loans	1,731,354	1,758,960	1,772,948	1,800,333	1,844,490	44,157
Other loans	45,172	52,234	56,514	58,339	62,434	4,095
Total	3,908,034	3,926,357	3,983,560	4,311,595	4,526,877	215,282
Foreign currency loans	42,376	25,334	20,137	10,981	7,259	(3,722)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	403,358	410,436	426,670	434,347	7,677
Small and medium-sized enterprises	1,456,643	1,509,319	1,554,815	1,732,763	1,746,074	13,311
Local governments	168,086	142,060	129,871	124,003	126,458	2,455
Japanese government	64,946	65,007	65,044	178,662	324,207	145,545
Individuals	1,772,370	1,806,612	1,823,392	1,849,495	1,895,789	46,294
Total	3,908,034	3,926,357	3,983,560	4,311,595	4,526,877	215,282

Average Balance	3,816,475	3,871,096	3,903,614	4,135,152	4,437,566	302,414
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (b)	(b)-(a)
						(b)-(a)
Corporate loans	2,137,204	2,119,006	2,154,097	2,452,921	2,619,952	167,031
Consumer loans	1,776,527	1,811,194	1,829,463	1,858,673	1,906,925	48,252
Housing loans	1,731,354	1,758,960	1,772,948	1,800,333	1,844,490	44,157
Other loans	45,172	52,234	56,514	58,339	62,434	4,095
Total	3,913,732	3,930,201	3,983,560	4,311,595	4,526,877	215,282
Foreign currency loans	42,376	25,334	20,137	10,981	7,259	(3,722)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	403,358	410,436	426,670	434,347	7,677
Small and medium-sized enterprises	1,462,254	1,513,163	1,554,815	1,732,763	1,746,074	13,311
Local governments	168,086	142,060	129,871	124,003	126,458	2,455
Japanese government	64,946	65,007	65,044	178,662	324,207	145,545
Individuals	1,772,457	1,806,612	1,823,392	1,849,495	1,895,789	46,294
Total	3,913,732	3,930,201	3,983,560	4,311,595	4,526,877	215,282

Average Balance	3,827,172	3,875,406	3,905,338	4,135,152	4,437,566	302,414
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (b)	(b)-(a)
						(b)-(a)
Loans to SMEs, etc.	3,229,013	3,315,931	3,378,208	3,582,259	3,641,864	59,605
Ratio of loans to SMEs, etc.	82.62	84.45	84.80	83.08	80.44	(2.64)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (b)	(b)-(a)
						(b)-(a)
Loans to SMEs, etc.	3,234,711	3,319,775	3,378,208	3,582,259	3,641,864	59,605
Ratio of loans to SMEs, etc.	82.65	84.46	84.80	83.08	80.44	(2.64)

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Individual	3,825,365	3,842,757	3,844,283	4,073,527	4,183,852	110,325
Online branch	55,069	40,289	33,154	28,525	25,291	(3,234)
Corporation	1,128,618	1,147,658	1,163,398	1,346,863	1,384,266	37,403
General corporation	1,008,221	1,030,228	1,014,542	1,245,067	1,214,750	(30,317)
Financial institutions	5,868	5,982	17,045	5,765	6,441	676
Governmental funds	114,528	111,447	131,809	96,030	163,074	67,044
Subtotal	4,953,983	4,990,415	5,007,681	5,420,391	5,568,118	147,727
Foreign currency deposits	17,936	14,567	13,617	15,349	11,672	(3,677)
Negotiable certificates of deposit	900	—	27,800	29,300	31,000	1,700
Total	4,954,883	4,990,415	5,035,481	5,449,691	5,599,118	149,427

Average Balance deposits	4,881,023	4,924,518	4,982,232	5,285,722	5,586,104	300,382
Average Balance deposits and negotiable certificates of deposit	4,901,725	4,943,515	5,005,426	5,313,715	5,628,967	315,252

(3) Assets under Management

① Investment products sales

(Millions of yen)

	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	For the fiscal year ended Mar. 31, 2022	
				(a)	(b)	(b)-(a)
The Senshu Ikeda Bank	172,159	165,069	166,518	142,329	109,190	(33,139)
Investment trusts	99,652	81,567	101,845	91,494	77,415	(14,079)
Public bonds	599	892	599	744	364	(380)
Life insurance	71,906	82,609	64,073	50,090	31,410	(18,680)
Senshu Ikeda Tokai Tokyo Securities	68,015	46,805	44,748	41,922	56,413	14,491
Total	240,175	211,874	211,267	184,251	165,604	(18,847)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Deposits	3,825,365	3,842,757	3,844,283	4,073,527	4,183,852	110,325
Investment trusts	174,148	177,445	156,837	198,077	235,685	37,608
Life insurance	512,755	539,046	514,588	506,361	521,424	15,063
Public bonds	10,931	10,293	9,147	8,753	6,434	(2,319)
Senshu Ikeda Tokai Tokyo Securities	104,940	102,777	87,293	114,309	125,660	11,351
Total	4,628,140	4,672,319	4,612,149	4,901,029	5,073,057	172,028

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
The Senshu Ikeda Bank	195,442	197,691	174,003	214,863	250,135	35,272
Investment trusts	181,228	184,405	162,286	203,834	241,973	38,139
Public bonds	14,214	13,286	11,717	11,028	8,162	(2,866)
Senshu Ikeda Tokai Tokyo Securities	119,958	119,713	101,233	133,553	149,518	15,965
Total	315,401	317,405	275,237	348,416	399,654	51,238

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022	
					(b)	(b)-(a)
Securities	760,428	629,846	566,004	571,287	654,157	82,870
Government bonds	72,135	64,115	26,380	33,500	68,167	34,667
Local government bonds	39,462	60,118	113,365	119,972	130,055	10,083
Corporate bonds	245,227	256,712	299,306	264,710	227,428	(37,282)
Authority bonds	180,272	181,769	206,816	178,335	139,107	(39,228)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	64,955	74,943	92,490	86,375	88,321	1,946
Stocks	73,565	48,356	40,866	32,431	31,945	(486)
Other securities	330,037	200,544	86,085	120,672	196,560	75,888
Foreign securities	140,838	91,847	5	10,642	88,094	77,452
Euroyen bonds	11,000	1,000	—	—	—	—
Dollar-dominated bonds	85,899	49,566	—	10,636	85,586	74,950
Euro-dominated bonds	43,933	41,275	—	—	2,501	2,501
REIT	32,313	37,775	26,852	30,300	33,034	2,734
Investment trusts	149,125	61,901	50,617	70,884	66,898	(3,986)
Investment partnership	7,758	9,019	8,609	8,845	8,532	(313)
Average Balance	830,610	753,944	623,823	566,956	618,203	51,247

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022	
					(b)	(b)-(a)
Held-to-maturity debt securities	68	5	—	—	—	—
Available-for-sale securities	10,643	11,529	7,532	13,506	9,378	(4,128)
Stocks	22,396	10,955	5,662	8,429	8,469	40
Bonds	325	1,073	(119)	(57)	(1,339)	(1,282)
Government bonds	145	156	36	(21)	(75)	(54)
Local government bonds	55	50	(93)	(42)	(491)	(449)
Corporate bonds	124	867	(62)	6	(772)	(778)
Other securities	(12,079)	(500)	1,988	5,133	2,249	(2,884)
Foreign securities	(3,424)	(233)	—	(388)	(2,451)	(2,063)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(2,630)	(1,265)	—	(388)	(2,268)	(1,880)
Euro-dominated bonds	(793)	1,032	—	—	(182)	(182)
REIT	869	3,308	3,618	4,522	5,198	676
Investment trusts	(9,526)	(3,608)	(1,765)	884	(601)	(1,485)
Investment partnership	1	33	135	114	102	(12)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		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	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.12	1.07	1.00	0.92	0.91	(0.01)
Average yield on loans and bills discounted	(B)	1.08	1.05	1.01	0.96	0.90	(0.06)
Average yield on securities		1.33	1.18	0.94	0.68	0.62	(0.06)
Average yield on interest bearing liabilities	(C)	0.98	0.91	0.84	0.73	0.59	(0.14)
Average yield on deposits and negotiable (including expenses)	(D)	0.99	0.90	0.86	0.79	0.77	(0.02)
Average yield on deposits and negotiable		0.05	0.03	0.02	0.02	0.01	(0.01)
Expense ratio		0.94	0.86	0.83	0.77	0.76	(0.01)
Average yield on external liabilities		0.23	0.22	0.10	0.00	(0.00)	(0.00)
Average interest rate spread (A)-(C)		0.14	0.16	0.16	0.19	0.32	0.13
Difference between average yield on loans and deposits (B) - (D)		0.09	0.15	0.15	0.17	0.13	(0.04)

② Domestic business

(%)

		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	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.08	1.02	0.97	0.92	0.90	(0.02)
Average yield on loans and bills discounted	(B)	1.07	1.03	1.00	0.96	0.90	(0.06)
Average yield on securities		1.23	1.00	0.82	0.68	0.59	(0.09)
Average yield on interest bearing liabilities	(C)	0.92	0.83	0.79	0.69	0.57	(0.12)
Average yield on deposits and negotiable (including expenses)	(D)	0.95	0.86	0.82	0.75	0.74	(0.01)
Average yield on deposits and negotiable		0.05	0.03	0.02	0.02	0.01	(0.01)
Expense ratio		0.90	0.82	0.79	0.73	0.73	0.00
Average yield on external liabilities		0.03	(0.01)	(0.00)	(0.00)	(0.00)	0.00
Average interest rate spread (A)-(C)		0.16	0.19	0.18	0.23	0.33	0.10
Difference between average yield on loans and deposits (B) - (D)		0.12	0.17	0.18	0.21	0.16	(0.05)

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

		For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)		(8,399)	1,540	5,670	9,691	9,277	(414)
Per head(thousands of yen)		(3,213)	593	2,315	4,106	4,012	(94)
(2) Core banking profit		5,321	10,874	10,867	9,294	11,343	2,049
Per head(thousands of yen)		2,035	4,190	4,437	3,938	4,906	968
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)		4,126	10,740	10,875	9,448	11,369	1,921
Per head(thousands of yen)		1,578	4,138	4,440	4,003	4,917	914
(4) Banking profit		(8,399)	1,540	6,925	4,565	9,277	4,712
Per head(thousands of yen)		(3,213)	593	2,828	1,934	4,012	2,078

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	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	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)
Shareholders' equity ROE (Income before income taxes basis)	6.75	3.25	2.25	3.39	6.01	2.62
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	3.56	2.66	1.76	2.26	4.95	2.69

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

(%)

	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	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)
ROE (Income before income taxes basis)	6.49	3.12	2.17	3.21	5.61	2.40
ROE (Profit attributable to owners of the parent basis)	3.42	2.55	1.69	2.15	4.62	2.47

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

(%)

	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	For the fiscal year ended Mar. 31, 2022	
					(a)	(b)
Banking profit (before provision for general reserve for possible loan losses) basis	(3.71)	0.69	2.67	4.55	4.27	(0.28)
Banking profit basis	(3.71)	0.69	3.27	2.14	4.27	2.13
Core banking profit basis	2.35	4.93	5.13	4.37	5.22	0.85
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	1.82	4.87	5.13	4.44	5.23	0.79
Net income basis	3.49	2.59	1.53	1.82	4.35	2.53

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
					(a)	(b)
Directors and auditors	35	31	31	32	31	(1)
Employees	2,517	2,480	2,328	2,263	2,210	(53)
Total	2,552	2,511	2,359	2,295	2,241	(54)

Note: "Directors and auditors" includes executive officers.

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

② Branches

(Number of branches)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
					(a)	(b)
Branches	136	136	136	136	136	—
Sub-branches	5	6	3	3	3	—
Total	141	142	139	139	139	—
(Reference) ATMs	229	213	232	228	214	(14)

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

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	For the fiscal year ended Mar. 31, 2020	For the fiscal year ended Mar. 31, 2021 (a)	For the fiscal year ended Mar. 31, 2022	
					(b)	(b)-(a)
Gains (losses) on debt securities	(13,721)	(9,333)	(5,197)	396	(2,065)	(2,461)
Gain on sales	3,511	2,384	3,638	421	51	(370)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	17,169	11,717	8,778	10	2,117	2,107
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	57	14	—	(14)
Loss by investment partnership (-)	63	—	—	—	—	—

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2022	
					(b)	(b)-(a)
Gains (losses) on equity securities	18,403	8,942	456	1,716	275	(1,441)
Gain on sales	18,449	9,348	1,754	1,748	343	(1,405)
Loss on sales (-)	36	0	95	1	25	24
Loss on write-down (-)	9	405	1,202	31	41	10

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	11.43	9.49	9.37	9.88	9.96	0.08
Total capital(A)-(B)	250,612	216,621	214,441	220,810	225,374	4,564
Core capital (A)	263,121	233,122	230,488	242,188	246,122	3,934
Common stock, internal reserves, etc.	219,278	220,590	222,419	224,604	232,156	7,552
Reserve	5,010	8,565	5,737	8,037	6,038	(1,999)
Qualified previous noncumulative perpetual preferred stock	15,000	—	—	—	—	—
Qualified previous capital raising instruments	20,960	—	—	—	—	—
Deduction (B)	12,509	16,501	16,047	21,377	20,747	(630)
Risk weighted assets (C)	2,192,207	2,281,057	2,286,607	2,233,761	2,262,174	28,413
Required capital (C ×4%)	87,688	91,242	91,464	89,350	90,486	1,136

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	11.25	9.29	9.15	9.65	9.73	0.08
Total capital(A)-(B)	246,363	211,765	209,135	215,485	219,991	4,506
Core capital (A)	258,712	228,193	225,139	236,837	240,709	3,872
Common stock, internal reserves, etc.	231,562	217,362	218,598	220,687	228,065	7,378
Reserve	5,010	8,565	5,737	8,037	6,038	(1,999)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	20,960	—	—	—	—	—
Deduction (B)	12,348	16,428	16,003	21,352	20,718	(634)
Risk weighted assets (C)	2,188,720	2,278,127	2,284,021	2,231,289	2,258,681	27,392
Required capital (C ×4%)	87,548	91,125	91,360	89,251	90,347	1,096

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	10.54	8.63	8.48	8.82	8.86	0.04
Total capital(A)-(B)	229,105	194,927	191,911	195,952	199,365	3,413
Core capital (A)	239,265	208,046	205,781	209,832	213,861	4,029
Common stock, internal reserves, etc.	217,520	202,627	202,976	203,960	209,563	5,603
Reserve	1,745	5,419	2,805	5,872	4,297	(1,575)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	20,000	—	—	—	—	—
Deduction (B)	10,159	13,118	13,870	13,880	14,496	616
Risk weighted assets (C)	2,173,444	2,256,363	2,262,665	2,220,957	2,249,126	28,169
Required capital (C ×4%)	86,937	90,254	90,506	88,838	89,965	1,127

II Overview of Loans and Bills Discounted

1. Risk Monitored Loans

(1) New standard

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	(b)-(a)
	(a)	(b)	
Bankruptcy and quasi-bankrupt claim	2,062	1,518	(544)
Doubtful claim	27,080	37,565	10,485
Loans past due three months or more	70	86	16
Restructured loans	5,804	4,685	(1,119)
Subtotal (A)	35,017	43,857	8,840
Normal claim	4,312,806	4,518,655	205,849
Total (B)	4,347,824	4,562,512	214,688

Partial direct write-off	25,035	23,883	(1,152)
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(%)

		As of Mar. 31, 2021	As of Mar. 31, 2022	(b)-(a)
		(a)	(b)	
Ratio	Bankruptcy and quasi-bankrupt claim	0.04	0.03	(0.01)
	Doubtful claim	0.62	0.82	0.20
	Loans past due three months or more	0.00	0.00	0.00
	Restructured loans	0.13	0.10	(0.03)
	Total	0.80	0.96	0.16

② Consolidated

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	(b)-(a)
	(a)	(b)	
Bankruptcy and quasi-bankrupt claim	3,320	2,141	(1,179)
Doubtful claim	27,089	37,573	10,484
Loans past due three months or more	70	86	16
Restructured loans	5,804	4,685	(1,119)
Subtotal (A)	36,285	44,486	8,201
Normal claim	4,300,808	4,504,968	204,160
Total (B)	4,337,094	4,549,455	212,361

Partial direct write-off	26,096	24,645	(1,451)
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(%)

		As of Mar. 31, 2021	As of Mar. 31, 2022	(b)-(a)
		(a)	(b)	
Ratio	Bankruptcy and quasi-bankrupt claim	0.07	0.04	(0.03)
	Doubtful claim	0.62	0.82	0.20
	Loans past due three months or more	0.00	0.00	0.00
	Restructured loans	0.13	0.10	(0.03)
	Total	0.83	0.97	0.14

(2) Old standard
The Senshu Ikeda Bank
① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans to bankrupt borrowers	687	790	1,173	502
Delinquent loans	26,644	24,934	24,465	27,589
Loans past due three months or more	—	111	175	70
Restructured loans	6,966	4,732	5,568	5,804
Total	34,298	30,569	31,382	33,967

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,747	10,706	10,396	9,442
Delinquent loans	18,048	20,005	15,445	15,528

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans and bills discounted	3,908,034	3,926,357	3,983,560	4,311,595

(%)

		As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.01	0.02	0.02	0.01
	Delinquent loans	0.68	0.63	0.61	0.63
	Loans past due three months or more	—	0.00	0.00	0.00
	Restructured loans	0.17	0.12	0.13	0.13
	Total	0.87	0.77	0.78	0.78

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans to bankrupt borrowers	687	790	1,173	502
Delinquent loans	31,972	28,635	24,465	27,589
Loans past due three months or more	—	111	175	70
Restructured loans	7,209	4,875	5,568	5,804
Total	39,869	34,413	31,382	33,967

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,747	10,706	10,396	9,442
Delinquent loans	18,101	20,041	16,629	15,528

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans and bills discounted	3,913,732	3,930,201	3,983,560	4,311,595

(%)

		As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.01	0.02	0.02	0.01
	Delinquent loans	0.81	0.72	0.61	0.63
	Loans past due three months or more	—	0.00	0.00	0.00
	Restructured loans	0.18	0.12	0.13	0.13
	Total	1.01	0.87	0.78	0.78

② Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans to bankrupt borrowers	1,380	1,387	1,649	879
Delinquent loans	32,715	29,295	24,997	28,241
Loans past due three months or more	—	111	175	70
Restructured loans	7,209	4,875	5,568	5,804
Total	41,306	35,670	32,391	34,996

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	11,591	11,558	10,988	9,950
Delinquent loans	19,539	20,689	17,074	16,081

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Loans and bills discounted	3,897,405	3,913,086	3,963,504	4,291,531

(%)

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

2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	9,308	8,587	8,188	12,825	12,305	(520)
General reserve for possible loan losses	6,420	3,956	2,701	7,826	5,171	(2,655)
Specific reserve for possible loan losses	2,888	4,631	5,487	4,999	7,134	2,135

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	11,449	10,836	8,188	12,825	12,305	(520)
General reserve for possible loan losses	6,463	3,988	2,701	7,826	5,171	(2,655)
Specific reserve for possible loan losses	4,985	6,848	5,487	4,999	7,134	2,135

② Consolidated

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	14,873	13,965	11,385	15,899	14,865	(1,034)
General reserve for possible loan losses	8,933	6,065	4,555	9,545	6,500	(3,045)
Specific reserve for possible loan losses	5,940	7,900	6,830	6,354	8,365	2,011

3. Reserve Ratios for Risk Monitored Loans

(1) New standard

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2021	As of Mar. 31, 2022	
	(a)	(b)	(b)-(a)
Reserve ratios	36.62	28.05	(8.57)

② Consolidated

(%)

	As of Mar. 31, 2021	As of Mar. 31, 2022	
	(a)	(b)	(b)-(a)
Reserve ratios	43.81	33.41	(10.40)

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

(2) Old standard

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Reserve ratios	27.13	28.09	26.09	37.75

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Reserve ratios	28.71	31.49	26.09	37.75

② Consolidated

(%)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021
Reserve ratios	36.00	39.15	35.15	45.43

(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, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt claim	2,755	4,509	3,519	2,062	1,518	(544)
Doubtful claim	24,663	21,314	22,218	27,080	37,565	10,485
Substandard claim	6,966	4,843	5,743	5,874	4,772	(1,102)
Subtotal (A)	34,384	30,668	31,481	35,017	43,857	8,840
Normal claim	3,891,198	3,923,411	3,987,388	4,312,806	4,518,655	205,849
Total (B)	3,925,583	3,954,079	4,018,870	4,347,824	4,562,512	214,688

Non-performing loans ratio (A)/(B)	0.87	0.77	0.78	0.80	0.96	0.16
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Partial direct write-off	29,013	30,816	25,957	25,035	23,883	(1,152)
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt claim	2,926	5,156	3,519	2,062	1,518	(544)
Doubtful claim	29,819	24,368	22,218	27,080	37,565	10,485
Substandard claim	7,209	4,987	5,743	5,874	4,772	(1,102)
Subtotal (A)	39,956	34,512	31,481	35,017	43,857	8,840
Normal claim	3,891,325	3,923,411	3,987,388	4,312,806	4,518,655	205,849
Total (B)	3,931,281	3,957,923	4,018,870	4,347,824	4,562,512	214,688

Non-performing loans ratio (A)/(B)	1.01	0.87	0.78	0.80	0.96	0.16
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Partial direct write-off	29,065	30,852	27,140	25,035	23,883	(1,152)
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The Senshu Ikeda Bank 【Consolidated】

(Millions of yen, %)

	As of Mar. 31, 2021	As of Mar. 31, 2022	
	(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt claim	3,320	2,141	(1,179)
Doubtful claim	27,089	37,573	10,484
Substandard claim	5,874	4,772	(1,102)
Subtotal (A)	36,285	44,486	8,201
Normal claim	4,300,808	4,504,968	204,160
Total (B)	4,337,094	4,549,455	212,361

Non-performing loans ratio (A)/(B)	0.83	0.97	0.14
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Partial direct write-off	26,096	24,645	(1,451)
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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; Credit card receivables.

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, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Coverage amount (C)	29,353	27,976	27,480	30,795	37,912	7,117
Collateral and guarantees	24,034	22,281	21,089	24,919	30,584	5,665
Reserve for possible loan losses	5,319	5,694	6,391	5,876	7,328	1,452
Coverage ratio (C)/(A)	85.36	91.22	87.29	87.94	86.44	(1.50)

Status of Coverage of Claims of Borrowers Classification (As of Mar. 31, 2022)

(Millions of yen, %)

	Claim amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt claim	1,518	1,518	1,385	133	100.00
Doubtful claim	37,565	33,492	26,610	6,882	89.15
Substandard claim	4,772	2,900	2,588	312	60.78
Total	43,857	37,912	30,584	7,328	86.44

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	
				(a)	(b)	(b)-(a)
Coverage amount (C)	33,742	31,417	27,480	30,795	37,912	7,117
Collateral and guarantees	26,284	23,473	21,089	24,919	30,584	5,665
Reserve for possible loan losses	7,458	7,943	6,391	5,876	7,328	1,452
Coverage ratio (C)/(A)	84.44	91.03	87.29	87.94	86.44	(1.50)

Status of Coverage of Claims of Borrowers Classification (As of Mar. 31, 2022)

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

The Senshu Ikeda Bank 【Consolidated】

(Millions of yen, %)

	As of Mar. 31, 2021	As of Mar. 31, 2022	
	(a)	(b)	(b)-(a)
Coverage amount (C)	30,979	37,709	6,730
Collateral and guarantees	24,369	29,908	5,539
Reserve for possible loan losses	6,609	7,800	1,191
Coverage ratio (C)/(A)	85.37	84.76	(0.61)

Status of Coverage of Claims of Borrowers Classification (As of Mar. 31, 2022)

(Millions of yen, %)

	Claim amount	Coverage amount			Coverage ratio
			Collateral and guarantees	Reserve for possible loan losses	
Bankruptcy and quasi-bankrupt claim	2,141	2,141	1,659	482	100.00
Doubtful claim	37,573	32,666	25,661	7,005	86.94
Substandard claim	4,772	2,900	2,588	312	60.78
Total	44,486	37,709	29,908	7,800	84.76

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022 (b)	(b)-(a)
	Domestic (excluding JOM account)	3,908,034	3,926,357	3,983,560	4,311,595	4,526,877
Manufacturing	332,527	310,209	300,717	324,920	316,323	(8,597)
Agriculture and forestry	625	861	635	498	470	(28)
Fishery	40	59	482	549	188	(361)
Mining, quarrying and gravel extraction	216	268	311	332	297	(35)
Construction	98,153	105,179	109,523	144,934	141,317	(3,617)
Electricity, gas, heat and water supply	17,098	19,350	19,224	22,010	24,557	2,547
Information and communication	13,248	13,130	22,250	22,836	21,445	(1,391)
Transportation and postal activities	107,564	108,964	100,088	114,041	112,911	(1,130)
Wholesale and retail trade	291,867	288,142	288,484	335,298	331,535	(3,763)
Finance and insurance activities	172,923	159,920	166,931	157,585	169,656	12,071
Real estate and rental activities	628,298	647,201	672,503	681,688	706,201	24,513
Academic research, professional and technical services	15,635	14,855	16,946	23,665	21,073	(2,592)
Accommodation and food service activities	30,865	32,939	35,055	45,396	43,304	(2,092)
Life related services and entertainment	15,728	18,257	17,130	21,973	20,503	(1,470)
Education and study support activities	9,695	8,972	8,025	7,578	7,649	71
Medical and welfare	76,663	91,357	109,891	132,520	136,819	4,299
Other services	87,603	88,304	90,838	118,149	121,288	3,139
Local governments	168,086	142,060	129,871	124,003	126,458	2,455
Others	1,841,189	1,876,315	1,894,641	2,033,602	2,224,868	191,266

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021 (a)	As of Mar. 31, 2022	
					(b)	(b)-(a)
Domestic (excluding JOM account)	34,298	30,569	31,382	33,967	42,784	8,817
Manufacturing	5,270	3,808	5,054	5,481	6,616	1,135
Agriculture and forestry	435	432	491	418	414	(4)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,065	3,657	3,624	3,763	4,205	442
Electricity, gas, heat and water supply	166	164	162	63	17	(46)
Information and communication	130	277	125	82	391	309
Transportation and postal activities	410	411	571	627	2,121	1,494
Wholesale and retail trade	5,100	4,775	4,961	5,233	7,256	2,023
Finance and insurance activities	613	70	52	36	35	(1)
Real estate and rental activities	8,451	8,745	7,322	5,854	6,263	409
Academic research, professional and technical services	570	289	344	281	520	239
Accommodation and food service activities	569	755	788	4,751	6,469	1,718
Life related services and entertainment	178	177	480	425	841	416
Education and study support activities	20	—	—	—	—	—
Medical and welfare	463	377	511	969	503	(466)
Other services	1,749	1,494	2,266	2,160	3,879	1,719
Local governments	—	—	—	—	—	—
Others	6,102	5,132	4,624	3,816	3,248	(568)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2022)

(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) and Risk monitored loans (New standard) Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted			
Classification Outstanding loans	Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio
	Category I	Category II	Category III	Category IV				
Bankrupt 0.4	0.2	0.1	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 1.5	1.3	0.1	100.00
Effectively bankrupt 1.1	0.7	0.3	— (0.0)	— (0.0)				
Potentially bankrupt 37.5	25.6	7.8	4.0 (6.8)		Doubtful 37.5	26.6	6.8	89.15
Watch list	Requiring special caution 4.9	0.5	4.3		Substandard Loans past due three months or more 0.0 Restructured 4.6	2.5	0.3	60.78
	Other borrowers requiring caution 164.0	97.4	66.5					
	Normal 4,354.4	4,354.4			Subtotal (A) 43.8	30.5	7.3	86.44
					Normal 4,518.6	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 0.96%		
Total 4,562.5	4,479.1	79.2	4.0 (7.0)	— (0.0)	Total (B) 4,562.5			

(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 FY2022 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ended Mar. 31, 2022 (Result)	For the six months ending Sep. 30, 2022 (Forecast)		For the fiscal year ending Mar. 31, 2023 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	40,985	84,012	44,000	3,015	86,000	1,988
Ordinary income	6,942	14,047	5,600	(1,342)	11,300	(2,747)
Profit attributable to owners of the parent	5,456	11,400	4,000	(1,456)	7,900	(3,500)

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ended Mar. 31, 2022 (Result)	For the six months ending Sep. 30, 2022 (Forecast)		For the fiscal year ending Mar. 31, 2023 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	1,893	3,766	2,700	807	4,500	734
Operating income	1,422	2,908	2,100	678	3,600	692
Ordinary income	1,426	2,913	2,100	674	3,600	687
Net income	1,423	2,894	2,100	677	3,600	706

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ended Mar. 31, 2022 (Result)	For the six months ending Sep. 30, 2022 (Forecast)		For the fiscal year ending Mar. 31, 2023 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	32,444	65,578	34,000	1,556	67,000	1,422
Ordinary income	5,600	10,697	4,900	(700)	9,300	(1,397)
Net income	4,831	9,454	3,600	(1,231)	6,700	(2,754)
Net credit costs (-)	1,378	277	2,000	622	4,000	3,723

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ended Mar. 31, 2022 (Projection)	For the six months ending Sep. 30, 2022 (Forecast)	For the fiscal year ending Mar. 31, 2023 (Forecast)
	Common stock	3.75	10.00	5.00
First series of seventh-class preferred stock	15.00	30.00	-	-

(3) Capital ratio

(%)

	As of Sep. 30, 2021 (Result)	As of Mar. 31, 2022 (Preliminary figures)	As of Sep. 30, 2022 (Forecast)	As of Mar. 31, 2023 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.93	9.96	Half of 8	Half of 12
The Senshu Ikeda Bank (Consolidated)	9.71	9.73	First half of 9	First half of 12
The Senshu Ikeda Bank (Non-consolidated)	8.87	8.86	Half of 8	First half of 11

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the six months ended Sep. 30, 2021 (Result)	For the fiscal year ended Mar. 31, 2022 (Result)	For the six months ending Sep. 30, 2022 (Forecast)	For the fiscal year ending Mar. 31, 2023 (Forecast)
	ROE (Profit attributable to owners of the parent basis)	4.40	4.62	Half of 3