

## Financial Results for the Fiscal Year ended March 31, 2023 (Consolidated Data)

May 12, 2023

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL <a href="https://www.senshuikeda-hd.co.jp/">https://www.senshuikeda-hd.co.jp/</a>
President and Representative Director:	Atsushi Ukawa
For inquiries:	Kazuo Nagai, General Manager of the Corporate Planning and General Affairs Division
	Telephone: +81-6-4802-0013
Scheduled date for General Meeting of Shareholders	June 27, 2023
Scheduled date for filing securities report:	June 21, 2023
Scheduled date to commence dividend payments:	June 28, 2023
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, 2023(April 1, 2022 - March 31, 2023)

#### (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, 2023	91,984	9.4	12,061	(14.1)	9,502	(16.6)
Fiscal year ended March 31, 2022	84,012	3.3	14,047	82.0	11,400	123.3

(Note) Comprehensive income: Fiscal year ended March 31, 2023: 6,565million yen [(7.8%)]  
Fiscal year ended March 31, 2022: 7,127million yen [(59.1%) ]

	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, 2023	33.89	32.05	4.0	0.1	13.1
Fiscal year ended March 31, 2022	37.99	34.07	4.6	0.2	16.7

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2023: 17million yen  
Fiscal year ended March 31, 2022: (1)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, 2023	6,219,501	228,697	3.6	807.64
As of March 31, 2022	7,044,417	250,860	3.5	795.45

(Reference) capital: As of March 31, 2023: 226,416 million yen; As of March 31, 2022: 248,334 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, 2023	(1,034,131)	165,660	(28,753)	815,323
Fiscal year ended March 31, 2022	138,804	(83,534)	(3,004)	1,712,443

### 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, 2022	-	3.75	-	6.25	10.00	2,802	26.3	1.2
Fiscal Year ended March 31, 2023	-	5.00	-	5.00	10.00	2,803	29.5	1.2
Fiscal Year ending March 31, 2024 (Forecasts)	-	5.00	-	5.00	10.00		32.6	

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, 2024(April 1, 2023 - March 31, 2024)

(%: 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	(4.0)	6,200	(31.9)	4,600	(36.7)	16.40
Full Year	85,000	(7.5)	13,100	8.6	8,600	(9.4)	30.67

#### Note

- (1) Changes in significant subsidiaries during the fiscal year ended March 31, 2023 : 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 : Yes
  - (d) Retrospective restatements : None
- (3) Number of shares (common stock)
  - (a) Number of shares in issue (including treasury stock)
 

As of March 31, 2023	281,008,632 shares
As of March 31, 2022	281,008,632 shares
  - (b) Number of treasury shares
 

As of March 31, 2023	667,129 shares
As of March 31, 2022	716,407 shares
  - (c) Average number of shares for the period under review
 

Fiscal year ended March 31, 2023	280,329,222 shares
Fiscal year ended March 31, 2022	280,272,461 shares

## (Reference) Overview of Non-Consolidated Financial Results

### 1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2023 (April 1, 2022 - March 31, 2023)

#### (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, 2023	4,692	24.6	3,782	30.0	3,655	25.4	3,651	26.1
Fiscal year ended March 31, 2022	3,766	4.9	2,908	(0.7)	2,913	(0.6)	2,894	(0.5)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2023	13.02	12.31
Fiscal year ended March 31, 2022	7.65	7.64

#### (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, 2023	192,478	167,248	86.8	596.17
As of March 31, 2022	192,646	192,302	99.7	595.23

(Reference) Capital: As of March 31, 2023: 167,131million yen; As of March 31, 2022: 192,215 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, 2024 (April 1, 2023 - March 31, 2024)

(%: 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	2,600	(4.7)	1,400	(36.6)	1,400	(36.0)	1,400	(35.1)	4.99
Full Year	4,700	0.1	2,900	(23.3)	2,900	(20.6)	2,900	(20.5)	10.34

#### 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.

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2022	As of March 31, 2023
<b>Assets</b>		
Cash and due from banks	1,723,186	821,649
Call loans and bills bought	368	7,692
Monetary claims bought	49	-
Money held in trust	24,521	15,010
Securities	648,256	486,984
Loans and bills discounted	4,503,834	4,737,192
Foreign exchange assets	7,506	5,856
Other assets	76,322	82,428
Tangible fixed assets	36,452	35,857
Buildings	13,886	13,571
Land	15,056	15,056
Lease assets	6	4
Construction in progress	153	22
Other tangible fixed assets	7,348	7,203
Intangible fixed assets	4,165	3,837
Software	3,360	2,974
Other intangible fixed assets	805	862
Net defined benefit assets	23,402	23,928
Deferred tax assets	3,778	4,044
Customers' liabilities for acceptances and guarantees	7,437	6,317
Reserve for possible loan losses	(14,865)	(11,301)
<b>Total assets</b>	<b>7,044,417</b>	<b>6,219,501</b>
<b>Liabilities</b>		
Deposits	5,557,248	5,579,250
Payables under securities lending transactions	84,792	4,371
Borrowed money	1,082,890	338,899
Foreign exchange liabilities	302	314
Borrowed money from trust account	513	1,660
Other liabilities	55,870	56,374
Provision for employees' bonuses	2,504	1,724
Provision for directors' bonuses	90	85
Net defined benefit liability	141	144
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	286	209
Reserve for point services	64	-
Reserve for contingent losses	1,160	1,154
Reserve under special laws	11	13
Deferred tax liabilities	237	276
Acceptances and guarantees	7,437	6,317
<b>Total liabilities</b>	<b>6,793,557</b>	<b>5,990,803</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	42,108	16,899
Retained earnings	89,320	95,294
Treasury stock	(145)	(135)
<b>Total shareholders' equity</b>	<b>234,283</b>	<b>215,057</b>
Net unrealized gain (loss) on available-for-sale securities	7,607	5,558
Net unrealized gain (loss) on deferred hedges	(24)	45
Remeasurements of defined benefit plans	6,468	5,754
<b>Total accumulated other comprehensive income</b>	<b>14,051</b>	<b>11,358</b>
Stock subscription rights	86	116
Non-controlling interests	2,438	2,164
<b>Total net assets</b>	<b>250,860</b>	<b>228,697</b>
<b>Total liabilities and net assets</b>	<b>7,044,417</b>	<b>6,219,501</b>

(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, 2022	For the Fiscal Year ended Mar. 31, 2023
Ordinary revenue	84,012	91,984
Interest income	45,310	46,461
Interest on loans and bills discounted	39,784	39,246
Interest and dividends on securities	2,906	5,817
Interest on call loans and bills bought	16	132
Interest on deposits with banks	2,566	1,217
Other interest income	36	46
Trust fees	11	26
Fees and commissions	21,211	24,245
Other ordinary income	2,253	3,625
Other income	15,227	17,625
Reversal of provision for possible loan losses	500	3,229
Reversal of provision for reimbursement of deposits	105	76
Recoveries of written off claims	868	474
Other	13,752	13,844
Ordinary expenses	69,965	79,923
Interest expenses	1,013	1,691
Interest on deposits	902	638
Interest on negotiable certificates of deposit	1	0
Interest on call money and bills sold	(105)	(102)
Interest on payables under securities lending transactions	85	954
Interest on borrowings and rediscounts	39	35
Other interest expenses	91	166
Fees and commissions payments	7,195	8,301
Other ordinary expenses	2,120	11,632
General and administrative expenses	46,155	43,940
Other expenses	13,480	14,357
Other	13,480	14,357
Ordinary income	14,047	12,061
Extraordinary income	89	1
Gain on sales or disposal of fixed assets	89	1
Extraordinary loss	298	374
Loss on sales or disposal of fixed assets	109	70
Impairment loss	177	161
Transfer to reserve for financial products transaction liabilities	2	1
Other extraordinary loss	8	140
Income before income taxes	13,839	11,688
Income taxes - current	1,640	1,164
Income taxes - deferred	622	1,264
Total income taxes	2,262	2,429
Profit	11,576	9,258
Profit attributable to non-controlling interests	176	(244)
Profit attributable to owners of the parent	11,400	9,502

## Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2022	For the Fiscal Year ended Mar. 31, 2023
Profit	11,576	9,258
Other comprehensive income	(4,449)	(2,692)
Net unrealized gain (loss) on available-for-sale securities	(3,136)	(2,049)
Net unrealized gain (loss) on deferred hedges	108	70
Remeasurements of defined benefit plans	(1,421)	(713)
Comprehensive income	7,127	6,565
Comprehensive income attributable to		
Owners of the parent	6,950	6,810
Non-controlling interests	176	(244)

## (3) Consolidated Statements of Changes in Net Assets

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

For the fiscal year ended March 31, 2023

(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	42,108	89,320	(145)	234,283
Change of items during the period					
Purchase of shares of consolidated subsidiaries		6			6
Cash dividends			(3,528)		(3,528)
Profit attributable to owners of the parent			9,502		9,502
Acquisition of treasury stock				(25,216)	(25,216)
Disposal of treasury stock		(0)		10	9
Retirement of treasury stock		(25,215)		25,215	-
Net changes in items other than shareholders' equity					
Total changes during the period	-	(25,209)	5,974	10	(19,225)
Balance at the end of current period	102,999	16,899	95,294	(135)	215,057

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	7,607	(24)	6,468	14,051	86	2,438	250,860
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							6
Cash dividends							(3,528)
Profit attributable to owners of the parent							9,502
Acquisition of treasury stock							(25,216)
Disposal of treasury stock							9
Retirement of treasury stock							-
Net changes in items other than shareholders' equity	(2,049)	70	(713)	(2,692)	29	(273)	(2,937)
Total changes during the period	(2,049)	70	(713)	(2,692)	29	(273)	(22,162)
Balance at the end of current period	5,558	45	5,754	11,358	116	2,164	228,697



## (4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2022	For the Fiscal Year ended Mar. 31, 2023
Cash flows from operating activities		
Income before income taxes	13,839	11,688
Depreciation	4,650	4,743
Loss on impairment of fixed assets	177	161
Amortization of goodwill	27	-
(Earnings) losses from investments under the equity method	1	(17)
Increase (decrease) in reserve for possible loan losses	(1,033)	(3,564)
Increase (decrease) in accrued bonuses	848	(779)
Increase (decrease) in provision for directors' bonuses	90	5
Decrease (increase) in net defined benefit asset	(331)	(188)
Increase (decrease) in net defined benefit liability	(4)	2
Increase (decrease) in reserve for reimbursement of deposits	(105)	(76)
Increase (decrease) in reserve for point services	6	(64)
Increase (decrease) in reserve for contingent losses	(10)	(6)
Interest income	(45,310)	(46,461)
Interest expenses	1,013	1,691
(Gain) loss on securities	1,372	9,901
(Gain) loss on money held in trust	65	(12)
(Gain) loss on foreign exchange	(6,634)	(13,591)
(Gain) loss on sales or disposal of fixed assets, net	(70)	58
Net (increase) decrease in loans and bills discounted	(212,303)	(233,358)
Net increase (decrease) in deposits	148,403	22,001
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	109,665	(743,990)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	542	4,416
Net (increase) decrease in call loans and bills bought and others	9,076	(7,274)
Net increase (decrease) in payables under securities lending transactions	74,468	(80,420)
Net (increase) decrease in foreign exchange (assets)	(2,445)	1,650
Net increase (decrease) in foreign exchange (liabilities)	(185)	11
Net Increase (decrease) in borrowed money from trust account	513	1,147
Interest received	45,471	47,179
Interest paid	(1,072)	(1,843)
Other	(1,569)	(4,986)
Subtotal	139,157	(1,031,986)
Income taxes paid	(352)	(2,145)
Net cash provided by (used in) operating activities	138,804	(1,034,131)

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2022	For the Fiscal Year ended Mar. 31, 2023
Cash flows from investing activities		
Purchases of securities	(304,026)	(96,890)
Proceeds from sales of securities	123,123	188,957
Proceeds from maturity of securities	105,531	68,025
Increase in money held in trust	(4,500)	-
Decrease in money held in trust	-	9,500
Purchases of tangible fixed assets	(2,850)	(2,857)
Purchases of intangible fixed assets	(1,041)	(1,076)
Proceeds from sales of tangible fixed assets	229	1
Net cash provided by (used in) investing activities	(83,534)	165,660
Cash flows from financing activities		
Cash dividends paid	(2,851)	(3,528)
Cash dividends paid to non-controlling shareholders	(172)	(18)
Purchases of treasury stock	(0)	(25,216)
Proceeds from disposition of treasury stock	19	9
Net cash provided by (used in) financing activities	(3,004)	(28,753)
Effect of exchange rate changes on cash and cash equivalents	22	104
Net increase (decrease) in cash and cash equivalents	52,287	(897,120)
Cash and cash equivalents at beginning of period	1,660,156	1,712,443
Cash and cash equivalents at end of period	1,712,443	815,323

**Selected Financial Information  
For the FY2022  
(Ended March 31, 2023)**

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

## 【Contents】

### I FY2022 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	Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans		
	(1) Senshu Ikeda Holdings	Consolidated	11
	(2) The Senshu Ikeda Bank	Non-consolidated	12
2	Classification of Loans by Industry		
	(1) Loans and Bills Discounted	Non-consolidated	13
	(2) Risk Monitored Loans	Non-consolidated	14
3	Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans	Non-consolidated	15

### III FY2023 Financial Forecasts

(1)	Financial forecasts		16
(2)	Cash dividends		16
(3)	Capital ratio		16
(4)	ROE		16

(Notes) Recorded amounts are rounded down to the nearest million yen.

## I FY2022 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, 2022	For the fiscal year ended Mar. 31, 2023	(b)-(a)
	(a)	(b)	
1 <b>Consolidated gross profits</b>	58,456	52,733	(5,723)
2 Net interest income	44,296	44,769	473
3 Trust fees	11	26	15
4 Net fees and commissions income	14,016	15,944	1,928
5 Net other operating income	132	(8,007)	(8,139)
6 <b>General and administrative expenses (-)</b>	46,155	43,940	(2,215)
7 <b>Net disposal of nonperforming loans (-)</b>	35	(2,024)	(2,059)
8 Provision for general reserve for possible loan losses (-)	—	—	—
9 Written-off loans (-)	1,359	1,484	125
10 Provision for specific reserve for possible loan losses (-)	—	—	—
11 Provision for contingent losses (-)	(2)	(53)	(51)
12 Gains (losses) on sales of non-performing loans (-)	(178)	(53)	125
13 Recoveries of written off claims	868	474	(394)
14 Reversal of reserve for possible loan losses	500	3,229	2,729
15 Others (-)	225	303	78
16 Net gains (losses) on equity securities	693	182	(511)
17 Equity in earnings of affiliates	(1)	17	18
18 Others	1,090	1,043	(47)
19 <b>Ordinary income</b>	14,047	12,061	(1,986)
20 Net extraordinary income (losses)	(208)	(373)	(165)
21 <b>Income before income taxes</b>	13,839	11,688	(2,151)
22 Total income taxes (-)	2,262	2,429	167
23 Income taxes-current (-)	1,640	1,164	(476)
24 Income taxes-deferred (-)	622	1,264	642
25 <b>Profit</b>	11,576	9,258	(2,318)
26 Profit attributable to non-controlling interests (-)	176	(244)	(420)
27 <b>Profit attributable to owners of the parent</b>	11,400	9,502	(1,898)

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 <b>Profit</b>	11,576	9,258	(2,318)
28 Total other comprehensive income	(4,449)	(2,692)	1,757
29 Net unrealized gain (loss) on available-for-sale securities	(3,136)	(2,049)	1,087
30 Net unrealized gain (loss) on deferred hedges	108	70	(38)
31 Remeasurements of defined benefit plans	(1,421)	(713)	708
32 <b>Comprehensive income</b>	7,127	6,565	(562)

(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, 2022	For the fiscal year ended Mar. 31, 2023	(b)-(a)
	(a)	(b)	
1 Net operating income	3,303	2,072	(1,231)
2 Administrative expenses (-)	3,106	2,604	(502)
3 Operating income	197	(532)	(729)
4 Income before income taxes	194	(533)	(727)
5 Net income	163	(572)	(735)

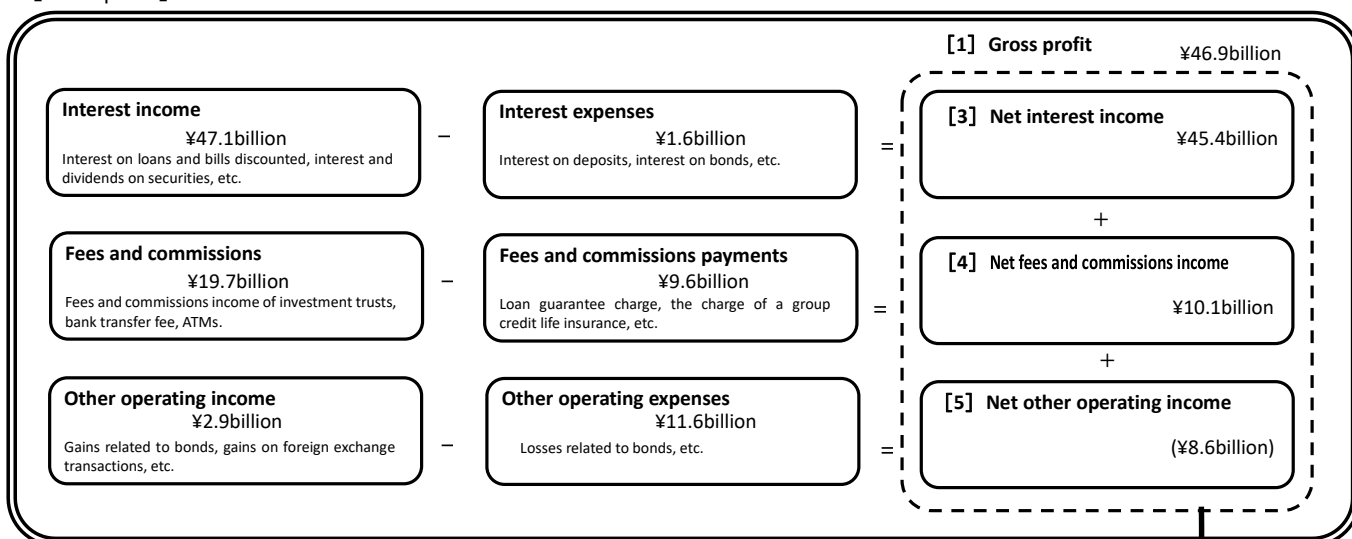
## (3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

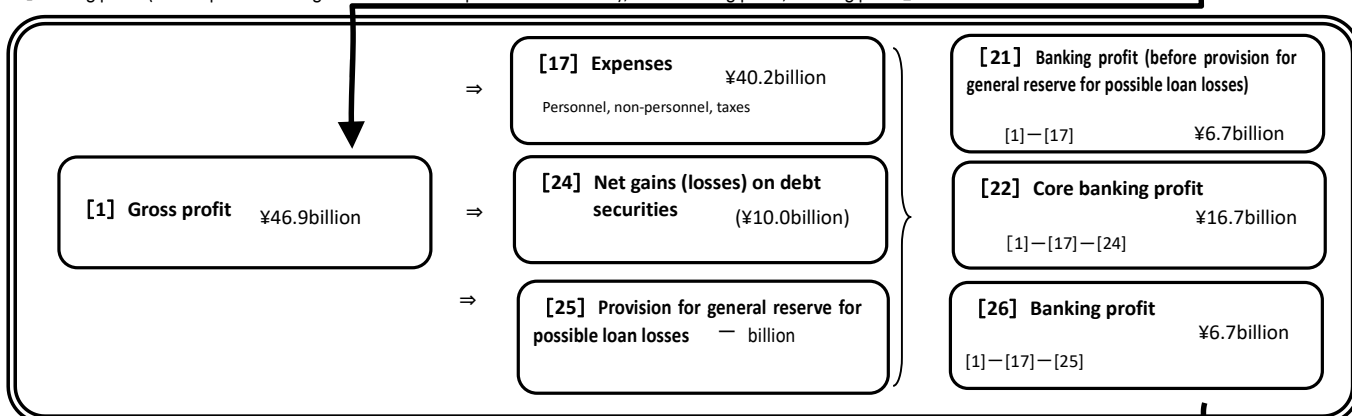
	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	
	(a)	(b)	(b)-(a)
1 <b>Gross profit</b>	52,174	46,961	(5,213)
2 (Core gross profit)	54,239	57,045	2,806
3     Net interest income	45,357	45,498	141
4     Net fees and commissions income	8,176	10,134	1,958
5     Net other operating income	(1,359)	(8,670)	(7,311)
6     Net gains (losses) on debt securities	(2,065)	(10,083)	(8,018)
7     Domestic gross profit	52,129	53,392	1,263
8         Net interest income	44,908	44,952	44
9         Net fees and commissions income	8,051	10,021	1,970
10         Net other operating income	(830)	(1,581)	(751)
11         Net gains (losses) on debt securities	(830)	(1,581)	(751)
12     International gross profit	44	(6,431)	(6,475)
13         Net interest income	449	545	96
14         Net fees and commissions income	124	112	(12)
15         Net other operating income	(529)	(7,089)	(6,560)
16         Net gains (losses) on debt securities	(1,235)	(8,502)	(7,267)
17 <b>Expenses (excluding non-recurring expenses) (-)</b>	42,896	40,257	(2,639)
18     Personnel expenses (-)	22,536	21,295	(1,241)
19     Non-personnel expenses (-)	17,509	16,184	(1,325)
20     Miscellaneous taxes (-)	2,850	2,777	(73)
21 <b>Banking profit (before provision for general reserve for possible loan losses)</b>	9,277	6,704	(2,573)
22     Core banking profit	11,343	16,788	5,445
23         Core banking profit (excluding gains(losses) on cancellation of investment trusts)	11,369	16,788	5,419
24     Net gains (losses) on debt securities	(2,065)	△10,083	(8,018)
25 <b>Provision for general reserve for possible loan losses (-)</b> ①	—	—	—
26 <b>Banking profit</b>	9,277	6,704	(2,573)
27 <b>Net non-recurring gains (losses)</b>	1,419	3,238	1,819
28     Credit costs (-) ②	277	(2,088)	(2,365)
29         Written-off loans (-)	834	1,094	260
30         Provision for specific reserve for possible loan losses (-)	—	—	—
31         Provision for contingent losses (-)	(2)	(53)	(51)
32         Gains (losses) on sales of non-performing loans (-)	(178)	(45)	133
33         Recoveries of written-off claims	443	284	(159)
34         Reversal of reserve for possible loan losses	159	3,102	2,943
35         Others (-)	225	303	78
36     Net gains (losses) on equity securities	275	143	(132)
37         Gain on sales of equity securities	343	181	(162)
38         Loss on sales of equity securities (-)	25	37	12
39         Loss on write-down of equity securities (-)	41	—	(41)
40     Other non-recurring gains (losses)	1,421	1,005	(416)
41 <b>Ordinary income</b>	10,697	9,942	(755)
42 <b>Net extraordinary income (losses)</b>	(173)	(336)	(163)
43 <b>Income before income taxes</b>	10,524	9,605	(919)
44 <b>Total income taxes (-)</b>	1,070	1,327	257
45     Income taxes-current (-)	631	201	(430)
46     Income taxes-deferred (-)	438	1,126	688
47 <b>Net income</b>	9,454	8,277	(1,177)
48 <b>Net credit costs (-)</b> ①+②	277	(2,088)	(2,365)

(Reference) Structure of profits (For the Fiscal year ended Mar. 31, 2023)

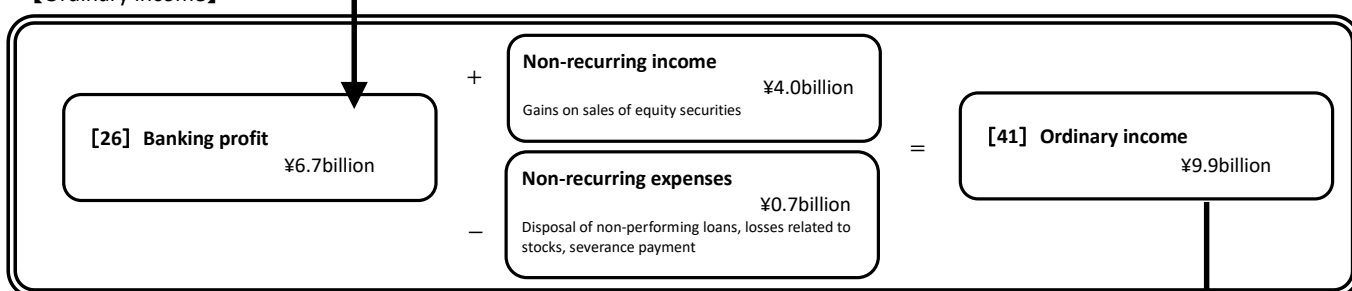
【Gross profit】



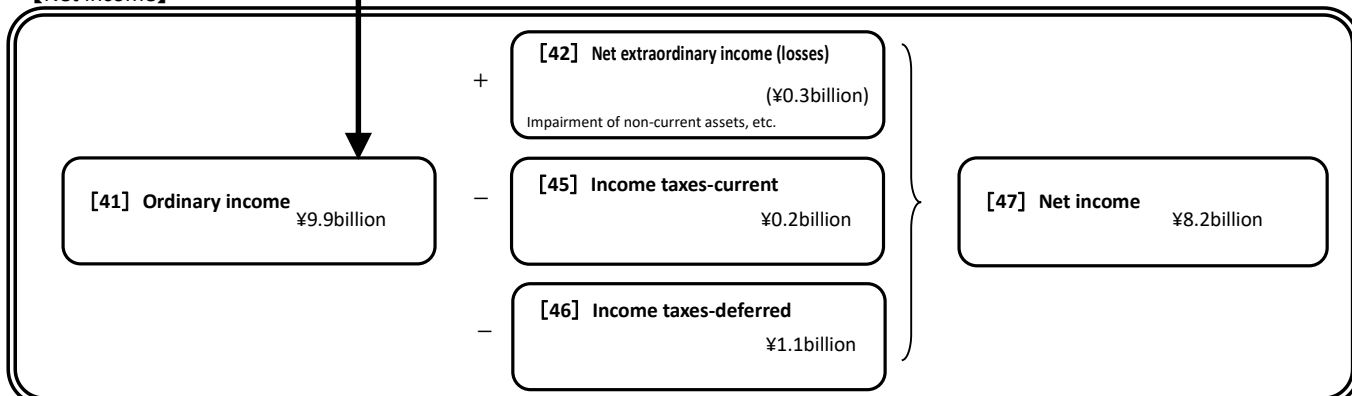
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
	Corporate loans	1,908,095	1,959,182	2,150,256	2,169,287	2,351,438
Public sector loans	207,067	194,915	302,665	450,665	457,541	6,876
Consumer loans	1,811,194	1,829,463	1,858,673	1,906,925	1,977,366	70,441
Housing loans	1,758,960	1,772,948	1,800,333	1,844,490	1,913,579	69,089
Other loans	52,234	56,514	58,339	62,434	63,787	1,353
Total	3,926,357	3,983,560	4,311,595	4,526,877	4,786,346	259,469
Foreign currency loans	25,334	20,137	10,981	7,259	6,728	(531)

(Scale of enterprise)

Large and mid-tier enterprises	403,358	410,436	426,670	434,347	512,785	78,438
Small and medium-sized enterprises	1,509,319	1,554,815	1,732,763	1,746,074	1,849,731	103,657
Local governments	142,060	129,871	124,003	126,458	131,873	5,415
Japanese government	65,007	65,044	178,662	324,207	325,668	1,461
Individuals	1,806,612	1,823,392	1,849,495	1,895,789	1,966,288	70,499
Total	3,926,357	3,983,560	4,311,595	4,526,877	4,786,346	259,469

Average Balance	3,871,096	3,903,614	4,135,152	4,437,566	4,599,056	161,490
-----------------	-----------	-----------	-----------	-----------	-----------	---------

② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
	Loans to SMEs, etc.	3,315,931	3,378,208	3,582,259	3,641,864	3,816,019
Ratio of loans to SMEs, etc.	84.45	84.80	83.08	80.44	79.72	(0.72)



## (2) Deposits

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	
				(a)	(b)	(b)-(a)
Individual	3,842,757	3,844,283	4,073,527	4,183,852	4,232,745	48,893
Online branch	40,289	33,154	28,525	25,291	22,683	(2,608)
Corporation	1,147,658	1,163,398	1,346,863	1,384,266	1,383,168	(1,098)
General corporation	1,030,228	1,014,542	1,245,067	1,214,750	1,250,056	35,306
Financial institutions	5,982	17,045	5,765	6,441	5,540	(901)
Governmental funds	111,447	131,809	96,030	163,074	127,571	(35,503)
Subtotal	4,990,415	5,007,681	5,420,391	5,568,118	5,615,913	47,795
Foreign currency deposits	14,567	13,617	15,349	11,672	11,302	(370)
Negotiable certificates of deposit	—	27,800	29,300	31,000	2,000	(29,000)
Total	4,990,415	5,035,481	5,449,691	5,599,118	5,617,913	18,795

Average Balance deposits	4,924,518	4,982,232	5,285,722	5,586,104	5,652,277	66,173
Average Balance deposits and negotiable certificates of deposit	4,943,515	5,005,426	5,313,715	5,628,967	5,684,228	55,261

## (3) Assets under Management

## ① Investment products sales

(Millions of yen)

	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	For the fiscal year ended Mar. 31, 2023	
				(a)	(b)	(b)-(a)
The Senshu Ikeda Bank	165,069	166,518	142,329	109,190	96,003	(13,187)
Investment trusts	81,567	101,845	91,494	77,415	36,626	(40,789)
Public bonds	892	599	744	364	736	372
Life insurance	82,609	64,073	50,090	31,410	58,640	27,230
Senshu Ikeda Tokai Tokyo Securities	46,805	44,748	41,922	56,413	47,594	(8,819)
Total	211,874	211,267	184,251	165,604	143,597	(22,007)

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	
				(a)	(b)	(b)-(a)
Deposits	3,842,757	3,844,283	4,073,527	4,183,852	4,232,745	48,893
Investment trusts	177,445	156,837	198,077	235,685	225,757	(9,928)
Life insurance	539,046	514,588	506,361	521,424	531,251	9,827
Public bonds	10,293	9,147	8,753	6,434	4,804	(1,630)
Senshu Ikeda Tokai Tokyo Securities	102,777	87,293	114,309	125,660	150,161	24,501
Total	4,672,319	4,612,149	4,901,029	5,073,057	5,144,719	71,662

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	
				(a)	(b)	(b)-(a)
The Senshu Ikeda Bank	197,691	174,003	214,863	250,135	237,626	(12,509)
Investment trusts	184,405	162,286	203,834	241,973	231,724	(10,249)
Public bonds	13,286	11,717	11,028	8,162	5,902	(2,260)
Senshu Ikeda Tokai Tokyo Securities	119,713	101,233	133,553	149,518	183,184	33,666
Total	317,405	275,237	348,416	399,654	420,811	21,157

## (4) Securities

## ① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023	
					(b)	(b)-(a)
Securities	629,846	566,004	571,287	654,157	492,408	(161,749)
Government bonds	64,115	26,380	33,500	68,167	43,207	(24,960)
Local government bonds	60,118	113,365	119,972	130,055	115,278	(14,777)
Corporate bonds	256,712	299,306	264,710	227,428	198,189	(29,239)
Authority bonds	181,769	206,816	178,335	139,107	103,491	(35,616)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	74,943	92,490	86,375	88,321	94,697	6,376
Stocks	48,356	40,866	32,431	31,945	32,295	350
Other securities	200,544	86,085	120,672	196,560	103,437	(93,123)
Foreign securities	91,847	5	10,642	88,094	4,588	(83,506)
Euroyen bonds	1,000	—	—	—	—	—
Dollar-dominated bonds	49,566	—	10,636	85,586	—	(85,586)
Euro-dominated bonds	41,275	—	—	2,501	4,581	2,080
REIT	37,775	26,852	30,300	33,034	25,557	(7,477)
Investment trusts	61,901	50,617	70,884	66,898	63,788	(3,110)
Investment partnership	9,019	8,609	8,845	8,532	9,504	972
Average Balance	753,944	623,823	566,956	618,203	624,631	6,428

## ② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023	
					(b)	(b)-(a)
Held-to-maturity debt securities	5	—	—	—	—	—
Available-for-sale securities	11,529	7,532	13,506	9,378	6,099	(3,279)
Stocks	10,955	5,662	8,429	8,469	11,102	2,633
Bonds	1,073	(119)	(57)	(1,339)	(4,226)	(2,887)
Government bonds	156	36	(21)	(75)	(154)	(79)
Local government bonds	50	(93)	(42)	(491)	(877)	(386)
Corporate bonds	867	(62)	6	(772)	(3,195)	(2,423)
Other securities	(500)	1,988	5,133	2,249	(776)	(3,025)
Foreign securities	(233)	—	(388)	(2,451)	(941)	1,510
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(1,265)	—	(388)	(2,268)	—	2,268
Euro-dominated bonds	1,032	—	—	(182)	(941)	(759)
REIT	3,308	3,618	4,522	5,198	3,811	(1,387)
Investment trusts	(3,608)	(1,765)	884	(601)	(3,711)	(3,110)
Investment partnership	33	135	114	102	65	(37)

### 3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		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	For the fiscal year ended Mar. 31, 2023	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.07	1.00	0.92	0.91	0.89	(0.02)
Average yield on loans and bills discounted	(B)	1.05	1.01	0.96	0.90	0.86	(0.04)
Average yield on securities		1.18	0.94	0.68	0.62	1.01	0.39
Average yield on interest bearing liabilities	(C)	0.91	0.84	0.73	0.59	0.60	0.01
Average yield on deposits and negotiable (including expenses)	(D)	0.90	0.86	0.79	0.77	0.71	(0.06)
Average yield on deposits and negotiable		0.03	0.02	0.02	0.01	0.01	0.00
Expense ratio		0.86	0.83	0.77	0.76	0.70	(0.06)
Average yield on external liabilities		0.22	0.10	0.00	(0.00)	(0.00)	0.00
Average interest rate spread (A)-(C)		0.16	0.16	0.19	0.32	0.29	(0.03)
Difference between average yield on loans and deposits (B) - (D)		0.15	0.15	0.17	0.13	0.15	0.02

② Domestic business

(%)

		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	For the fiscal year ended Mar. 31, 2023	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.02	0.97	0.92	0.90	0.87	(0.03)
Average yield on loans and bills discounted	(B)	1.03	1.00	0.96	0.90	0.86	(0.04)
Average yield on securities		1.00	0.82	0.68	0.59	0.88	0.29
Average yield on interest bearing liabilities	(C)	0.83	0.79	0.69	0.57	0.57	0.00
Average yield on deposits and negotiable (including expenses)	(D)	0.86	0.82	0.75	0.74	0.69	(0.05)
Average yield on deposits and negotiable		0.03	0.02	0.02	0.01	0.01	0.00
Expense ratio		0.82	0.79	0.73	0.73	0.67	(0.06)
Average yield on external liabilities		(0.01)	(0.00)	(0.00)	(0.00)	(0.00)	0.00
Average interest rate spread (A)-(C)		0.19	0.18	0.23	0.33	0.30	(0.03)
Difference between average yield on loans and deposits (B) - (D)		0.17	0.18	0.21	0.16	0.17	0.01

### 4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

		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	For the fiscal year ended Mar. 31, 2023	
					(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)		1,540	5,670	9,691	9,277	6,704	(2,573)
Per head(thousands of yen )		593	2,315	4,106	4,012	3,052	(960)
(2) Core banking profit		10,874	10,867	9,294	11,343	16,788	5,445
Per head(thousands of yen )		4,190	4,437	3,938	4,906	7,644	2,738
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)		10,740	10,875	9,448	11,369	16,788	5,419
Per head(thousands of yen)		4,138	4,440	4,003	4,917	7,645	2,728
(4) Banking profit		1,540	6,925	4,565	9,277	6,704	(2,573)
Per head(thousands of yen )		593	2,828	1,934	4,012	3,052	(960)

## 5. ROE

### (1) Senshu Ikeda Holdings 【Consolidated】

(%)

	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)	For the fiscal year ended Mar. 31, 2023 (b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	3.25	2.25	3.39	6.01	5.20	(0.81)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.66	1.76	2.26	4.95	4.22	(0.73)

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

(%)

	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)	For the fiscal year ended Mar. 31, 2023 (b)	(b)-(a)
ROE (Income before income taxes basis)	3.12	2.17	3.21	5.61	4.92	(0.69)
ROE (Profit attributable to owners of the parent basis)	2.55	1.69	2.15	4.62	4.00	(0.62)

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

(%)

	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)	For the fiscal year ended Mar. 31, 2023 (b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	0.69	2.67	4.55	4.27	3.04	(1.23)
Banking profit basis	0.69	3.27	2.14	4.27	3.04	(1.23)
Core banking profit basis	4.93	5.13	4.37	5.22	7.63	2.41
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	4.87	5.13	4.44	5.23	7.63	2.40
Net income basis	2.59	1.53	1.82	4.35	3.76	(0.59)

## 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, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
Directors and auditors	31	31	32	31	34	3
Employees	2,480	2,328	2,263	2,210	2,088	(122)
Total	2,511	2,359	2,295	2,241	2,122	(119)

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, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
Branches	136	136	136	136	136	—
Sub-branches	6	3	3	3	3	—
Total	142	139	139	139	139	—
(Reference) ATMs	213	232	228	214	213	(1)

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

(Millions of yen)

	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	For the fiscal year ended Mar. 31, 2023	
				(a)	(b)	(b)-(a)
Gains (losses) on debt securities	(9,333)	(5,197)	396	(2,065)	(10,083)	(8,018)
Gain on sales	2,384	3,638	421	51	1,548	1,497
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	11,717	8,778	10	2,117	11,632	9,515
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	57	14	—	—	—

(Millions of yen)

	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	For the fiscal year ended Mar. 31, 2023	
				(a)	(b)	(b)-(a)
Gains (losses) on equity securities	8,942	456	1,716	275	143	(132)
Gain on sales	9,348	1,754	1,748	343	181	(162)
Loss on sales (-)	0	95	1	25	37	12
Loss on write-down (-)	405	1,202	31	41	—	(41)

## 8. Capital Ratio

### (1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	9.49	9.37	9.88	9.96	12.82	2.86
Total capital(A)-(B)	216,621	214,441	220,810	225,374	204,995	(20,379)
Core capital (A)	233,122	230,488	242,188	246,122	225,511	(20,611)
Common stock, internal reserves, etc.	220,590	222,419	224,604	232,156	213,655	(18,501)
Reserve	8,565	5,737	8,037	6,038	4,994	(1,044)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,501	16,047	21,377	20,747	20,516	(231)
Risk weighted assets (C)	2,281,057	2,286,607	2,233,761	2,262,174	1,598,591	(663,583)
Required capital (C ×4%)	91,242	91,464	89,350	90,486	63,943	(26,543)

### (2) The Senshu Ikeda Bank (domestic standard)

#### ① Consolidated

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	9.29	9.15	9.65	9.73	12.50	2.77
Total capital(A)-(B)	211,765	209,135	215,485	219,991	199,820	(20,171)
Core capital (A)	228,193	225,139	236,837	240,709	220,248	(20,461)
Common stock, internal reserves, etc.	217,362	218,598	220,687	228,065	209,441	(18,624)
Reserve	8,565	5,737	8,037	6,038	4,988	(1,050)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,428	16,003	21,352	20,718	20,428	(290)
Risk weighted assets (C)	2,278,127	2,284,021	2,231,289	2,258,681	1,597,702	(660,979)
Required capital (C ×4%)	91,125	91,360	89,251	90,347	63,908	(26,439)

#### ② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	8.63	8.48	8.82	8.86	11.41	2.55
Total capital(A)-(B)	194,927	191,911	195,952	199,365	178,279	(21,086)
Core capital (A)	208,046	205,781	209,832	213,861	192,813	(21,048)
Common stock, internal reserves, etc.	202,627	202,976	203,960	209,563	189,256	(20,307)
Reserve	5,419	2,805	5,872	4,297	3,556	(741)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	13,118	13,870	13,880	14,496	14,534	38
Risk weighted assets (C)	2,256,363	2,262,665	2,220,957	2,249,126	1,562,272	(686,854)
Required capital (C ×4%)	90,254	90,506	88,838	89,965	62,490	(27,475)

## II Overview of Loans and Bills Discounted

### 1. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

#### (1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

	As of Mar. 31,2021	As of Mar. 31,2022 (a)	As of Mar. 31,2023	
			(b)	(a)-(b)
Bankruptcy and quasi-bankrupt claims	3,320	2,141	2,536	395
Doubtful claims	27,089	37,573	43,031	5,458
Substandard claims	5,874	4,772	3,187	(1,585)
Loans past due three months or more	70	86	166	80
Restructured loans	5,804	4,685	3,021	(1,664)
Subtotal (A)	36,285	44,486	48,756	4,270
Normal claims	4,300,808	4,504,968	4,730,842	225,874
Total (B)	4,337,094	4,549,455	4,779,598	230,143

Non-performing loans ratio (A)/(B)	0.83	0.97	1.02	0.05
------------------------------------	------	------	------	------

Partial direct write-off	26,096	24,645	24,324	(321)
--------------------------	--------	--------	--------	-------

Collateral and guarantees	24,369	29,908	35,277	5,369
Bankruptcy and quasi-bankrupt claims	2,567	1,659	2,125	466
Doubtful claims	19,257	25,661	31,488	5,827
Substandard claims	2,544	2,588	1,662	(926)
Reserve for Possible Loan Losses	6,609	7,800	6,441	(1,359)
Bankruptcy and quasi-bankrupt claims	753	482	411	(71)
Doubtful claims	4,857	7,005	5,730	(1,275)
Substandard claims	998	312	299	(13)
Coverage amount (C)	30,979	37,709	41,718	4,009

Coverage ratio (C)/(A)	85.37	84.76	85.56	0.80
------------------------	-------	-------	-------	------

Reserve for possible loan losses	15,899	14,865	11,301	(3,564)
General reserve for possible loan losses	9,545	6,500	4,461	(2,039)
Specific reserve for possible loan losses	6,354	8,365	6,839	(1,526)

Reserve ratios	43.81	33.41	23.17	(10.24)
----------------	-------	-------	-------	---------

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

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

(Millions of yen, %)

	As of Mar. 31,2019	As of Mar. 31,2020	As of Mar. 31,2021	As of Mar. 31,2022 (a)	As of Mar. 31,2023	
					(b)	(a)-(b)
Bankruptcy and quasi-bankrupt claims	4,509	3,519	2,062	1,518	1,715	197
Doubtful claims	21,314	22,218	27,080	37,565	43,017	5,452
Substandard claims	4,843	5,743	5,874	4,772	3,187	(1,585)
Loans past due three months or more	111	175	70	86	166	80
Restructured loans	4,732	5,568	5,804	4,685	3,021	(1,664)
Subtotal (A)	30,668	31,481	35,017	43,857	47,920	4,063
Normal claims	3,923,411	3,987,388	4,312,806	4,518,655	4,770,343	251,688
Total (B)	3,954,079	4,018,870	4,347,824	4,562,512	4,818,264	255,752
Non-performing loans ratio (A)/(B)	0.77	0.78	0.80	0.96	0.99	0.03
Partial direct write-off	30,816	25,957	25,035	23,883	23,714	(169)
Collateral and guarantees	22,281	21,089	24,919	30,584	36,053	5,469
Bankruptcy and quasi-bankrupt claims	3,657	3,090	1,852	1,385	1,632	247
Doubtful claims	16,168	15,447	20,522	26,610	32,757	6,147
Substandard claims	2,455	2,551	2,544	2,588	1,662	(926)
Reserve for Possible Loan Losses	5,694	6,391	5,876	7,328	5,972	(1,356)
Bankruptcy and quasi-bankrupt claims	851	429	210	133	82	(51)
Doubtful claims	3,529	4,856	4,667	6,882	5,589	(1,293)
Substandard claims	1,313	1,105	998	312	299	(13)
Coverage amount (C)	27,976	27,480	30,795	37,912	42,025	4,113
Coverage ratio (C)/(A)	91.22	87.29	87.94	86.44	87.69	1.25
Reserve for possible loan losses	8,587	8,188	12,825	12,305	9,029	(3,276)
General reserve for possible loan losses	3,956	2,701	7,826	5,171	3,341	(1,830)
Specific reserve for possible loan losses	4,631	5,487	4,999	7,134	5,688	(1,446)
Reserve ratios	28.00	26.00	36.62	28.05	18.84	(9.21)

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)



2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
	Domestic (excluding JOM account)	3,926,357	3,983,560	4,311,595	4,526,877	4,786,346
Manufacturing	310,209	300,717	324,920	316,323	317,557	1,234
Agriculture and forestry	861	635	498	470	512	42
Fishery	59	482	549	188	147	(41)
Mining, quarrying and gravel extraction	268	311	332	297	277	(20)
Construction	105,179	109,523	144,934	141,317	139,396	(1,921)
Electricity, gas, heat and water supply	19,350	19,224	22,010	24,557	24,021	(536)
Information and communication	13,130	22,250	22,836	21,445	21,414	(31)
Transportation and postal activities	108,964	100,088	114,041	112,911	109,015	(3,896)
Wholesale and retail trade	288,142	288,484	335,298	331,535	339,409	7,874
Finance and insurance activities	159,920	166,931	157,585	169,656	330,034	160,378
Real estate and rental activities	647,201	672,503	681,688	706,201	725,685	19,484
Academic research, professional and technical services	14,855	16,946	23,665	21,073	20,707	(366)
Accommodation and food service activities	32,939	35,055	45,396	43,304	39,887	(3,417)
Life related services and entertainment	18,257	17,130	21,973	20,503	19,762	(741)
Education and study support activities	8,972	8,025	7,578	7,649	7,423	(226)
Medical and welfare	91,357	109,891	132,520	136,819	144,409	7,590
Other services	88,304	90,838	118,149	121,288	119,350	(1,938)
Local governments	142,060	129,871	124,003	126,458	131,873	5,415
Others	1,876,315	1,894,641	2,033,602	2,224,868	2,295,454	70,586

## (2) Risk Monitored Loans(only as for Loan and Bills Discounted)

(Millions of yen)

	As of Mar. 31, 2019	As of Mar. 31, 2020	As of Mar. 31, 2021	As of Mar. 31, 2022 (a)	As of Mar. 31, 2023 (b)	(b)-(a)
	Domestic (excluding JOM account)	30,569	31,382	33,967	42,784	46,853
Manufacturing	3,808	5,054	5,481	6,616	7,026	410
Agriculture and forestry	432	491	418	414	411	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	3,657	3,624	3,763	4,205	6,024	1,819
Electricity, gas, heat and water supply	164	162	63	17	17	—
Information and communication	277	125	82	391	429	38
Transportation and postal activities	411	571	627	2,121	2,566	445
Wholesale and retail trade	4,775	4,961	5,233	7,256	7,818	562
Finance and insurance activities	70	52	36	35	60	25
Real estate and rental activities	8,745	7,322	5,854	6,263	4,805	(1,458)
Academic research, professional and technical services	289	344	281	520	821	301
Accommodation and food service activities	755	788	4,751	6,469	6,602	133
Life related services and entertainment	177	480	425	841	1,061	220
Education and study support activities	—	—	—	—	7	7
Medical and welfare	377	511	969	503	1,243	740
Other services	1,494	2,266	2,160	3,879	4,030	151
Local governments	—	—	—	—	—	—
Others	5,132	4,624	3,816	3,248	3,924	676

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2023)

(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 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 0.5	0.5	0.0	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 1.7	1.6	0.0	100.00
Effectively bankrupt 1.1	0.8	0.3	— (0.0)	— (0.0)				
Potentially bankrupt 43.0	29.9	8.4	4.6 (5.5)		Doubtful 43.0	32.7	5.5	89.14
Watch list	Requiring special caution 3.3	0.4	2.8		Substandard Loans past due three months or more 0.1 Restructured 3.0	1.6	0.2	61.55
	Other borrowers requiring caution 171.9	96.3	75.6					
	Normal 4,598.2	4,598.2			Subtotal (A) 47.9	36.0	5.9	87.69
					Normal 4,770.3	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 0.99%		
Total 4,818.2	4,726.3	87.2	4.6 (5.6)	— (0.0)	Total (B) 4,818.2			

(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 FY2023 Financial Forecasts

#### (1) Financial forecasts

##### ① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2022 (Result)	For the fiscal year ended Mar. 31, 2023 (Result)	For the six months ending Sep. 30, 2023 (Forecast)		For the fiscal year ending Mar. 31, 2024 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	45,846	91,984	44,000	(1,846)	85,000	(6,984)
Ordinary income	9,106	12,061	6,200	(2,906)	13,100	1,039
Profit attributable to owners of the parent	7,276	9,502	4,600	(2,676)	8,600	(902)

##### 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2022 (Result)	For the fiscal year ended Mar. 31, 2023 (Result)	For the six months ending Sep. 30, 2023 (Forecast)		For the fiscal year ending Mar. 31, 2024 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	2,730	4,692	2,600	(130)	4,700	8
Operating income	2,209	3,782	1,400	(809)	2,900	(882)
Ordinary income	2,188	3,655	1,400	(788)	2,900	(755)
Net income	2,159	3,651	1,400	(759)	2,900	(751)

##### ② The Senshu Ikeda Bank

##### 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2022 (Result)	For the fiscal year ended Mar. 31, 2023 (Result)	For the six months ending Sep. 30, 2023 (Forecast)		For the fiscal year ending Mar. 31, 2024 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	36,898	73,973	35,000	(1,898)	66,000	(7,973)
Ordinary income	8,017	9,942	4,600	(3,417)	10,200	258
Net income	6,633	8,277	3,600	(3,033)	6,800	(1,477)
Net credit costs (-)	(1,894)	(2,088)	1,200	3,094	2,500	4,588

#### (2) Cash dividends

##### ① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2022 (Result)	For the fiscal year ended Mar. 31, 2023 (Projection)	For the six months ending Sep. 30, 2023 (Forecast)	For the fiscal year ending Mar. 31, 2024 (Forecast)
	Common stock	5.00	10.00	5.00

#### (3) Capital ratio

(%)

	As of Sep. 30, 2022 (Result)	As of Mar. 31, 2023 (Preliminary figures)	As of Sep. 30, 2023 (Forecast)	As of Mar. 31, 2024 (Forecast)
Senshu Ikeda Holdings (Consolidated)	8.88	12.82	mid 12	First half of 12
The Senshu Ikeda Bank (Consolidated)	9.75	12.50	mid 12	Around 12
The Senshu Ikeda Bank (Non-consolidated)	8.85	11.41	First half of 11	Latter of 10

#### (4) ROE

##### ① Senshu Ikeda Holdings

(%)

	For the six months ended Sep. 30, 2022 (Result)	For the fiscal year ended Mar. 31, 2023 (Result)	For the six months ending Sep. 30, 2023 (Forecast)	For the fiscal year ending Mar. 31, 2024 (Forecast)
	ROE (Profit attributable to owners of the parent basis)	6.17	4.00	Around 4