# Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2015
# (Consolidated Data)

November 14, 2014

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714 URL http://www.senshuikeda-hd.co.jp/
President and Representative Director: Hirohisa Fujita
For inquiries: Koji Miyata, Director and General Manager of the Corporate Planning Division
Telephone: +81-6-4802-0013

Scheduled date for filing quarterly securities report: November 28, 2014
Scheduled date to commence dividend payments: None
Segregated trading accounts: None
Supplementary material on quarterly financial results: Yes (Selected financial information)
Quarterly financial results presentation meeting: Yes (Analysts, institutional investors)

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

## 1. Financial Results for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2015 (April 1, 2014 － September 30, 2014)

### (1) Consolidated Operating Results

(%: Changes from previous fiscal year)

| | Ordinary revenue | | Ordinary income | | Net income | |
|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % |
| Six Months ended September 30, 2014 | 50,709 | (5.8) | 9,667 | 34.4 | 8,099 | 43.3 |
| Six Months ended September 30, 2013 | 53,856 | (1.5) | 7,189 | 46.4 | 5,650 | 45.1 |

Note: Comprehensive income: Six Months ended September 30, 2014: 18,426million yen [ －% ]
Six Months ended September 30, 2013: 1,162million yen [(52.2%)]

| | Net income per share | Diluted earnings per share |
|---|---|---|
| | Yen | Yen |
| Six Months ended September 30, 2014 | 34.10 | 34.08 |
| Six Months ended September 30, 2013 | 23.90 | 23.88 |

### (2) Consolidated Financial Position

| | Total assets | Total net assets | Equity ratio |
|---|---|---|---|
| | Million yen | Million yen | % |
| As of September 30, 2014 | 5,424,382 | 210,508 | 3.6 |
| As of March 31, 2014 | 5,349,776 | 196,397 | 3.4 |

(Reference) capital: As of September 30, 2014:200,283million yen; As of March 31, 2014: 186,159million yen

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

**2. Dividends**

| | Annual Dividends | | | | |
|---|---|---|---|---|---|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal Year ended March 31, 2014 | — | 0.00 | — | 15.00 | 15.00 |
| Fiscal Year ending March 31, 2015 | — | 0.00 | | | |
| Fiscal Year ending March 31, 2015 (Forecasts) | | | — | 15.00 | 15.00 |

Note: Revisions of the forecasts from recently announced figures: No

Please refer to Cash Dividends for Shareholders of Classified Stock (unlisted) 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, 2015 (April 1, 2014—March 31, 2015)**

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

| | Ordinary revenue | | Ordinary income | | Net income | | Net income per share |
|---|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % | Yen |
| Full Year | 101,000 | (3.6) | 19,500 | 11.0 | 17,000 | 2.3 | 63.93 |

Note: Revisions of the forecasts from recently announced figures: No

**Note**

(1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2015 : None
(Changes in specific subsidiaries involving changes in the scope of consolidation)
Added —(company name)— Excluded —(company name)—

(2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements
(a) Changes in accounting policies due to revision of accounting standards etc. : Yes
(b) Changes in accounting policies other than those noted in (a) above : None
(c) Changes in accounting estimates : None
(d) Retrospective restatements : None

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

| | |
|---|---|
| As of September 30, 2014 | 238,458,632 shares |
| As of March 31, 2014 | 238,458,632 shares |

(b) Number of treasury shares

| | |
|---|---|
| As of September 30, 2014 | 653,724 shares |
| As of March 31, 2014 | 1,269,294 shares |

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

| | |
|---|---|
| Six months ended September 30, 2014 | 237,505,341 shares |
| Six months ended September 30, 2013 | 236,412,311 shares |

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

**1. Non-consolidated Financial Highlights for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2015 (April 1, 2014—September 30, 2014)**

**(1) Non-consolidated Operating Results** (%: Changes from previous fiscal year)

| | Operating revenue | | Operating income | | Ordinary income | | Net income | |
|---|---|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % | Million yen | % |
| Six Months ended September 30, 2014 | 5,867 | (44.5) | 5,479 | (46.0) | 5,451 | (46.1) | 5,436 | (46.1) |
| Six Months ended September 30, 2013 | 10,585 | 74.8 | 10,162 | 78.8 | 10,116 | 78.1 | 10,091 | 78.0 |

| | Net income per share |
|---|---|
| | Yen |
| Six Months ended September 30, 2014 | 22.88 |
| Six Months ended September 30, 2013 | 42.68 |

**(2) Non-consolidated Financial Conditions**

| | Total assets | Total net assets | Equity ratio |
|---|---|---|---|
| | Million yen | Million yen | % |
| As of September 30, 2014 | 189,990 | 188,709 | 99.2 |
| As of March 31, 2014 | 198,523 | 187,814 | 94.6 |

(Reference) Capital: As of September 30, 2014: 188,656million yen; As of March 31, 2014: 187,745million 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, 2015 (April 1, 2014—March 31, 2015)**

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

| | Operating revenue | | Operating income | | Ordinary income | | Net income | | Net income per share |
|---|---|---|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % | Million yen | % | Yen |
| Full Year | 6,100 | (44.4) | 5,500 | (46.4) | 5,400 | (46.0) | 5,400 | (46.0) | 15.12 |

**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 consolidated and non-consolidated 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 Sheet

(Unit: Millions of yen)

| | As of March 31, 2014 | As of September 30, 2014 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 215,658 | 258,697 |
| Call loans and bills bought | 775 | 511 |
| Monetary claims bought | 1,128 | 93 |
| Trading account securities | 122 | 146 |
| Money held in trust | 27,000 | 27,912 |
| Securities | 1,375,525 | 1,379,933 |
| Loans and bills discounted | 3,602,329 | 3,628,410 |
| Foreign exchange assets | 5,529 | 7,273 |
| Other assets | 61,282 | 58,979 |
| Tangible fixed assets | 38,447 | 38,340 |
| Intangible fixed assets | 8,045 | 7,246 |
| Net defined benefit assets | 6,496 | 8,769 |
| Deferred tax assets | 26,366 | 23,757 |
| Customers' liabilities for acceptances and guarantees | 19,992 | 18,618 |
| Reserve for possible loan losses | (38,923) | (34,308) |
| Total assets | 5,349,776 | 5,424,382 |
| Liabilities | | |
| Deposits | 4,580,769 | 4,664,236 |
| Payables under securities lending transactions | 315,691 | 275,505 |
| Borrowed money | 118,517 | 133,485 |
| Foreign exchange liabilities | 366 | 503 |
| Corporate bonds and notes | 70,000 | 70,000 |
| Other liabilities | 45,146 | 47,651 |
| Provision for employees' bonuses | 1,678 | 1,875 |
| Net defined benefit liability | 120 | 784 |
| Accrued retirement benefits for directors and corporate auditors | 62 | 39 |
| Reserve for reimbursement of deposits | 328 | 482 |
| Reserve for point services | 170 | 195 |
| Reserve for contingent losses | 379 | 367 |
| Reserve under special laws | 0 | 0 |
| Deferred tax liabilities | 151 | 127 |
| Negative goodwill | 2 | 1 |
| Acceptances and guarantees | 19,992 | 18,618 |
| Total liabilities | 5,153,379 | 5,213,874 |
| Net Assets | | |
| Common stock | 79,811 | 79,811 |
| Capital surplus | 59,251 | 59,205 |
| Retained earnings | 46,949 | 50,682 |
| Treasury stock | (728) | (375) |
| Total shareholders' equity | 185,284 | 189,324 |
| Net unrealized gain (loss) on available-for-sale securities | (147) | 9,775 |
| Net unrealized gain (loss) on deferred hedges | 1 | (6) |
| Remeasurements of defined benefit plans | 1,020 | 1,189 |
| Total accumulated other comprehensive income | 875 | 10,958 |
| Stock subscription rights | 68 | 53 |
| Minority interests | 10,168 | 10,171 |
| Total net assets | 196,397 | 210,508 |
| Total liabilities and net assets | 5,349,776 | 5,424,382 |

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

Consolidated Statement of Income

(Unit: Millions of yen)

| | For the six months ended Sep. 30, 2013 | For the six months ended Sep. 30, 2014 |
|---|---|---|
| Ordinary revenue | 53,856 | 50,709 |
| Interest income | 31,323 | 29,982 |
| Interest on loans and bills discounted | 25,837 | 24,351 |
| Interest and dividends on securities | 5,318 | 5,414 |
| Fees and commissions | 9,981 | 10,459 |
| Other ordinary income | 4,936 | 3,481 |
| Other income | 7,615 | 6,785 |
| Ordinary expenses | 46,666 | 41,042 |
| Interest expenses | 4,530 | 4,297 |
| Interest on deposits | 3,336 | 2,981 |
| Fees and commissions payments | 2,492 | 2,493 |
| Other ordinary expenses | 5,694 | 1,954 |
| General and administrative expenses | 26,560 | 26,181 |
| Other expenses | 7,388 | 6,115 |
| Ordinary income | 7,189 | 9,667 |
| Extraordinary income | 3 | 0 |
| Gain on disposal on non-current assets | 0 | 0 |
| Gain on negative goodwill | 3 | ― |
| Extraordinary loss | 162 | 92 |
| Loss on disposal of non-current assets | 27 | 55 |
| Impairment loss | 22 | 36 |
| Loss on changes in equity interest | 112 | 0 |
| Income before income taxes and minority interests | 7,030 | 9,575 |
| Income taxes - current | 590 | 1,038 |
| Income taxes - deferred | 531 | 184 |
| Total income taxes | 1,122 | 1,222 |
| Net income before minority interests | 5,908 | 8,352 |
| Minority interests | 257 | 252 |
| Net income | 5,650 | 8,099 |

Consolidated Statement of Comprehensive Income

(Unit: Millions of yen)

| | For the six months ended Sep. 30, 2013 | For the six months ended Sep. 30, 2014 |
|---|---|---|
| Net income before minority interests | 5,908 | 8,352 |
| Other comprehensive income | (4,746) | 10,073 |
| Net unrealized gain (loss) on available-for-sale securities | (4,750) | 9,913 |
| Net unrealized gain (loss) on deferred hedges | 4 | (8) |
| Remeasurements of defined benefit plans | ― | 169 |
| Comprehensive income | 1,162 | 18,426 |
| Comprehensive income attributable to | | |
| Owners of the parent | 894 | 18,182 |
| Minority interests | 267 | 243 |

(3)Consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2013

(Unit: Millions of yen)

| | Shareholders' equity | | | | |
|---|---|---|---|---|---|
| | Common stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| Balance at the beginning of current period | 72,311 | 62,235 | 35,431 | (1,350) | 168,627 |
| Changes of items during period | | | | | |
| Increase by merger | | | 131 | | 131 |
| Cash dividends | | | (5,208) | | (5,208) |
| Net income | | | 5,650 | | 5,650 |
| Acquisition of treasury stock | | | | (1) | (1) |
| Disposal of treasury stock | | (48) | | 344 | 296 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | — | (48) | 573 | 343 | 868 |
| Balance at the end of current period | 72,311 | 62,187 | 36,004 | (1,007) | 169,496 |

| | Accumulated other comprehensive income | | | | Stock subscription rights | Minority interests | Total net assets |
|---|---|---|---|---|---|---|---|
| | Net unrealized gain (loss) on available-for-sale securities | Net unrealized gain (loss) on deferred hedges | Remeasure-ments of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at the beginning of current period | 7,808 | 0 | — | 7,809 | 63 | 8,888 | 185,389 |
| Changes of items during period | | | | | | | |
| Increase by merger | | | | | | | 131 |
| Cash dividends | | | | | | | (5,208) |
| Net income | | | | | | | 5,650 |
| Acquisition of treasury stock | | | | | | | (1) |
| Disposal of treasury stock | | | | | | | 296 |
| Net changes in items other than shareholders' equity | (4,760) | 4 | — | (4,755) | (9) | 1,236 | (3,528) |
| Total changes during the period | (4,760) | 4 | — | (4,755) | (9) | 1,236 | (2,659) |
| Balance at the end of current period | 3,048 | 5 | — | 3,053 | 54 | 10,125 | 182,729 |

For the six months ended September 30, 2014

(Unit: Millions of yen)

| | Shareholders' equity | | | | |
|---|---|---|---|---|---|
| | Common stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| Balance at the beginning of current period | 79,811 | 59,251 | 46,949 | (728) | 185,284 |
| Cumulative effect of change in accounting policy | | | 466 | | 466 |
| Balance at the beginning of current period which reflects the change in accounting policy | 79,811 | 59,251 | 47,415 | (728) | 185,750 |
| Change of items during period | | | | | |
| Cash dividends | | | (4,832) | | (4,832) |
| Net income | | | 8,099 | | 8,099 |
| Acquisition of treasury stock | | | | (0) | (0) |
| Disposal of treasury stock | | (46) | | 354 | 308 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | — | (46) | 3,267 | 353 | 3,574 |
| Balance at the end of current period | 79,811 | 59,205 | 50,682 | (375) | 189,324 |

| | Accumulated other comprehensive income | | | | Stock subscription rights | Minority interests | Total net assets |
|---|---|---|---|---|---|---|---|
| | Net unrealized gain (loss) on available-for-sale securities | Net unrealized gain (loss) on deferred hedges | Remeasure-ments of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at the beginning of current period | (147) | 1 | 1,020 | 875 | 68 | 10,168 | 196,397 |
| Cumulative effect of change in accounting policy | | | | | | | 466 |
| Balance at the beginning of current period which reflects the change in accounting policy | (147) | 1 | 1,020 | 875 | 68 | 10,168 | 196,863 |
| Change of items during period | | | | | | | |
| Cash dividends | | | | | | | (4,832) |
| Net income | | | | | | | 8,099 |
| Acquisition of treasury stock | | | | | | | (0) |
| Disposal of treasury stock | | | | | | | 308 |
| Net changes in items other than shareholders' equity | 9,922 | (8) | 169 | 10,082 | (15) | 2 | 10,070 |
| Total changes during the period | 9,922 | (8) | 169 | 10,082 | (15) | 2 | 13,644 |
| Balance at the end of current period | 9,775 | (6) | 1,189 | 10,958 | 53 | 10,171 | 210,508 |

# Selected Financial Information for the First Half of FY2014 (Six months ended September 30, 2014)

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

The Senshu Ikeda Bank transferred a portion of loans to the business rehabilitation subsidiaries on March 25, 2013.
For this reason, with regard to loans and bills discounted, status of claims under the Financial Revitalization Law, risk monitored loans, and reserve for possible loan losses, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

## Ⅰ Second Quarter FY2014 Results (Financial Highlights)

### 1. Financial Results

(1) Senshu Ikeda Holdings【Consolidated】

(Millions of yen)

| | | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|---|
| 1 | Ordinary revenue | 50,709 | ( 3,147) | 53,856 |
| 2 | Ordinary expenses | 41,042 | ( 5,624) | 46,666 |
| 3 | Ordinary income | 9,667 | 2,478 | 7,189 |
| 4 | Income before income taxes and minority interests | 9,575 | 2,545 | 7,030 |
| 5 | Net income | 8,099 | 2,449 | 5,650 |
| 6 | Comprehensive income | 18,426 | 17,264 | 1,162 |
| 7 | Net credit costs | 1,404 | ( 609) | 2,013 |

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

Gross profit increased by ¥715 million year-on-year to ¥31,549 million. This was mainly due to increase in net other operation income by ¥1,984 million following the improvement of net gains (losses) on debt securities, despite decrease of net interest income by ¥1,641 million mainly due to decrease of interest on loans and discounts.

Banking profit (before provision for general reserve for possible loan losses) increased by ¥1,162 million year-on-year to ¥8,444 million due to expenses decreased by ¥448 million to ¥23,104 million. Net credit costs decreased by ¥521 million year-on-year to ¥864 million.

Ordinary income increased by ¥2,332 million year-on-year to ¥8,098 million, and net income increased by ¥2,083 million year-on-year to ¥7,606 million.

(Millions of yen)

| | | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|---|
| 1 | Gross profit | 31,549 | 715 | 30,834 |
| 2 | Net interest income | 26,505 | ( 1,641) | 28,146 |
| 3 | Net fees and commissions income | 3,810 | 370 | 3,440 |
| 4 | Net other operation income | 1,233 | 1,984 | (751) |
| 5 | Expenses(excluding non-recurring expenses)(-) | 23,104 | ( 448) | 23,552 |
| 6 | Personnel expenses (-) | 11,025 | (471) | 11,496 |
| 7 | Non-personnel expenses (-) | 10,846 | ( 171) | 11,017 |
| 8 | Banking profit (before provision for general reserve for possible loan losses) | 8,444 | 1,162 | 7,282 |
| 9 | Core banking profit | 6,975 | ( 1,278) | 8,253 |
| 10 | Net gains (losses) on debt securities | 1,469 | 2,439 | (970) |
| 11 | Reversal of general reserve for possible loan losses(-) ① | 447 | 4,105 | (3,658) |
| 12 | Banking profit | 7,997 | ( 2,943) | 10,940 |
| 13 | Net non-recurring gains (loss) | 101 | 5,275 | (5,174) |
| 14 | Disposal of non-performing loans ② | 416 | ( 4,627) | 5,043 |
| 15 | Net gains (losses) on equity securities | 193 | ( 642) | 835 |
| 16 | Ordinary income | 8,098 | 2,332 | 5,766 |
| 17 | Net extraordinary income (loss) | (78) | ( 44) | (34) |
| 18 | Income before income taxes | 8,020 | 2,288 | 5,732 |
| 19 | Total income taxes (-) | 414 | 206 | 208 |
| 20 | Income taxes-current (-) | 256 | 486 | (230) |
| 21 | Income taxes-deferred (-) | 157 | ( 281) | 438 |
| 22 | Net income | 7,606 | 2,083 | 5,523 |
| 23 | Net credit costs ①+② | 864 | ( 521) | 1,385 |

## 2. Information on Main Accounts

The Senshu Ikeda Bank【Non-consolidated】

(1) Deposits, Loans and Bills Discounted and Securities etc. (term-end balance and average balance during the period)

The balance of deposits at the end of September 2014 increased by ¥124.5 billion from the end of September 2013 to ¥4,698.4 billion, reflecting favorable trend of both individual and corporation deposits.

The balance of loans and bills discounted at the end of September 2014 increased by ¥59.6 billion from the end of September 2013 to ¥3,610.1 billion mainly due to increase of corporate loans for local companies.

① Term-end balance

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Deposits | 4,698,476 | 81,142 | 124,512 | 4,617,334 | 4,573,964 |
| Loans and bills discounted | 3,610,132 | 25,305 | 59,681 | 3,584,827 | 3,550,451 |
| Securities | 1,403,767 | 4,390 | 133,490 | 1,399,377 | 1,270,277 |

(Reference)

Including two business rehabilitation subsidiaries

| | | | | | |
|---|---|---|---|---|---|
| Loans and bills discounted | 3,636,045 | 18,974 | 52,682 | 3,617,071 | 3,583,363 |

② Average balance

(Millions of yen)

| | For the six months ended Sep. 30, 2014 | | | For the fiscal year ended Mar. 31, 2014 | For the six months ended Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Deposits | 4,619,427 | 63,702 | 65,624 | 4,555,725 | 4,553,803 |
| Loans and bills discounted | 3,565,144 | 38,352 | 61,950 | 3,526,792 | 3,503,194 |
| Securities | 1,377,854 | 33,900 | 94,327 | 1,343,954 | 1,283,527 |

(Reference 1) Breakdown of deposit balance (term-end balance)

(Millions of yen)

| | | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|---|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Individual | | 3,670,335 | 7,525 | 19,774 | 3,662,810 | 3,650,561 |
| Corporation | | 1,028,140 | 73,616 | 104,738 | 954,524 | 923,402 |
| | General corporation | 852,903 | 39,151 | 80,054 | 813,752 | 772,849 |
| | Financial institutions | 49,648 | 26,555 | 34,051 | 23,093 | 15,597 |
| | Governmental funds | 125,589 | 7,911 | ( 9,367) | 117,678 | 134,956 |
| Total | | 4,698,476 | 81,142 | 124,512 | 4,617,334 | 4,573,964 |
| | Foreign currency deposits | 63,410 | 7,668 | 10,835 | 55,742 | 52,575 |

(Reference 2) Breakdown of loan balance (term-end balance)

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,610,132 | 25,305 | 59,681 | 3,584,827 | 3,550,451 |
| Corporate loans | 1,878,935 | 26,049 | 61,734 | 1,852,886 | 1,817,201 |
| Consumer loans | 1,731,197 | ( 743) | ( 2,052) | 1,731,940 | 1,733,249 |
| Housing loans | 1,702,835 | 2,465 | 4,932 | 1,700,370 | 1,697,903 |
| Other loans | 28,361 | ( 3,209) | ( 6,984) | 31,570 | 35,345 |

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,636,045 | 18,974 | 52,682 | 3,617,071 | 3,583,363 |
| Corporate loans | 1,904,848 | 19,718 | 54,735 | 1,885,130 | 1,850,113 |
| Consumer loans | 1,731,197 | ( 743) | ( 2,052) | 1,731,940 | 1,733,249 |
| Housing loans | 1,702,835 | 2,465 | 4,932 | 1,700,370 | 1,697,903 |
| Other loans | 28,361 | ( 3,209) | ( 6,984) | 31,570 | 35,345 |

(Reference 3) Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to SMEs, etc. | 2,865,776 | 18,097 | 29,147 | 2,847,679 | 2,836,629 |
| Ratio of loans to SMEs, etc. | 79.38 | ( 0.05) | ( 0.51) | 79.43 | 79.89 |

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to SMEs, etc. | 2,891,690 | 11,767 | 22,149 | 2,879,923 | 2,869,541 |
| Ratio of loans to SMEs, etc. | 79.52 | ( 0.10) | ( 0.55) | 79.62 | 80.07 |

(Reference 4) Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans guaranteed by Credit Guarantee Corporations | 232,895 | ( 2,297) | ( 1,024) | 235,192 | 233,919 |

(Reference 5) Private placement bonds

(guaranteed by Credit Guarantee Corporations, guaranteed by The Senshu Ikeda Bank)

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Private placement bonds guaranteed by Credit Guarantee Corporations | 1,610 | 168 | ( 279) | 1,442 | 1,889 |
| Private placement bonds guaranteed by The Senshu Ikeda Bank | 4,354 | ( 2,119) | ( 4,277) | 6,473 | 8,631 |
| Total | 5,964 | ( 1,951) | ( 4,556) | 7,915 | 10,520 |

(Note) Private placement bonds are recorded at market value.

(2) Assets under Management

The balance of assets under management at the end of September 2014 including figures for Senshu Ikeda Tokai Tokyo Securities, increased by ¥13.1 billion from the end of September 2013 to ¥291.3 billion due to diversification of investment products based on the collaboration between banking and securities functions in our group.

① Investment products sales

(Millions of yen)

| | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|
| The Senshu Ikeda Bank | 110,101 | ( 16,577) | 126,678 |
| Investment trusts | 68,726 | ( 11,267) | 79,993 |
| Public bonds | 2,348 | 236 | 2,112 |
| Life insurance | 39,026 | ( 5,546) | 44,572 |
| Senshu Ikeda Tokai Tokyo Securities | 20,888 | | |
| Total | 130,990 | | 126,678 |

(Note) Comparison figures for Senshu Ikeda Tokai Tokyo Securities have not been stated as it commenced operation in September, 2013.

② Balance of assets under management

(Millions of yen)

| | As of Sep. 30, 2014 (a) | (a)-(b) | (a)-(c) | As of Mar. 31, 2014 (b) | As of Sep. 30, 2013 (c) |
|---|---|---|---|---|---|
| The Senshu Ikeda Bank | 235,232 | ( 5,630) | ( 11,429) | 240,862 | 246,661 |
| Investment trusts | 191,061 | 29 | ( 3,442) | 191,032 | 194,503 |
| Public bonds | 44,170 | ( 5,660) | ( 7,988) | 49,830 | 52,158 |
| Senshu Ikeda Tokai Tokyo Securities | 56,146 | 11,780 | 24,594 | 44,366 | 31,552 |
| Total | 291,378 | 6,149 | 13,164 | 285,229 | 278,214 |

## 3. Status of Credits disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank【Non-consolidated】

The balance of credits disclosed under the Financial Revitalization Law at the end of September 2014 including two business rehabilitation subsidiaries, decreased by ¥8.9 billion from the end of September 2013 to ¥72.7 billion. As a result, non-performing loans ratio at the end of September 2014 decreased by 0.27% from the end of September 2013 to 1.98%.

(Millions of yen, %)

| | As of Sep. 30, 2014 (a) | (a)-(b) | (a)-(c) | As of Mar. 31, 2014 (b) | As of Sep. 30, 2013 (c) |
|---|---|---|---|---|---|
| Non-performing loans (A) | 57,513 | 6,696 | ( 3,519) | 50,817 | 61,032 |
| Total credits (B) | 3,636,854 | 22,415 | 53,643 | 3,614,439 | 3,583,211 |
| Non-performing loans ratio (A)/(B) | 1.58 | 0.18 | ( 0.12) | 1.40 | 1.70 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Sep. 30, 2014 (a) | (a)-(b) | (a)-(c) | As of Mar. 31, 2014 (b) | As of Sep. 30, 2013 (c) |
|---|---|---|---|---|---|
| Non-performing loans (A) | 72,736 | 1,551 | ( 8,971) | 71,185 | 81,707 |
| Total credits (B) | 3,662,769 | 16,085 | 46,646 | 3,646,684 | 3,616,123 |
| Non-performing loans ratio (A)/(B) | 1.98 | 0.03 | ( 0.27) | 1.95 | 2.25 |

4. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings was 10.60%, sufficiently exceeding the 4% level required of banks subject to domestic standards. Consolidated capital ratio of The Senshu Ikeda Bank also still sustained sufficient level.

(1) Senshu Ikeda Holdings(domestic standard)

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 10.60 | 0.11 | 10.49 |
| Total capital(A)-(B) | 279,135 | 9,353 | 269,782 |
| Core capital (A) | 280,292 | 9,225 | 271,067 |
| Adjustments (B) | 1,157 | ( 128) | 1,285 |
| Risk weighted assets | 2,633,344 | 62,071 | 2,571,273 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 11.21 |
| Tier Ⅰ capital | 177,948 |
| Tier Ⅰ ratio(%) | 7.20 |
| Total capital | 277,038 |
| Risk weighted assets | 2,470,514 |

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 9.81 | 0.12 | 9.69 |
| Total capital(A)-(B) | 256,375 | 8,553 | 247,822 |
| Core capital (A) | 256,772 | 8,521 | 248,251 |
| Adjustments (B) | 396 | ( 33) | 429 |
| Risk weighted assets | 2,613,384 | 56,276 | 2,557,108 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 10.22 |
| Tier Ⅰ capital | 163,476 |
| Tier Ⅰ Ratio(%) | 6.64 |
| Total capital | 251,538 |
| Risk weighted assets | 2,458,951 |

② Consolidated

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 11.08 | 0.12 | 10.96 |
| Total capital(A)-(B) | 292,493 | 8,867 | 283,626 |
| Core capital (A) | 292,890 | 8,835 | 284,055 |
| Adjustments (B) | 396 | ( 33) | 429 |
| Risk weighted assets | 2,638,924 | 52,625 | 2,586,299 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 11.15 |
| Tier Ⅰ capital | 177,694 |
| Tier Ⅰ Ratio(%) | 7.15 |
| Total capital | 276,855 |
| Risk weighted assets | 2,482,053 |

(Notes) Comparison with the previous capital adequacy requirement (Basel II) has not been conducted due to application of the new capital adequacy requirement (Basel III) from March 31, 2014.

## 5. FY2014 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2014 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥101 billion, ordinary income is ¥19.5 billion, and net income is ¥17 billion.

Forecasts of cash dividends for FY2014: ¥15.00 per common stock, ¥1,020 divided by 18.5 per second-class preferred stock, and ¥70.70 per third-class preferred stock

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

| | FY2014 Forecast | FY2013 Result |
|---|---|---|
| Ordinary revenue | 101,000 | 104,855 |
| Ordinary income | 19,500 | 17,551 |
| Net income | 17,000 | 16,604 |

【Non-consolidated】

(Millions of yen)

| | FY2014 Forecast | FY2013 Result |
|---|---|---|
| Operating revenue | 6,100 | 10,983 |
| Operating income | 5,500 | 10,272 |
| Ordinary income | 5,400 | 10,000 |
| Net income | 5,400 | 10,010 |

② Cash dividends

| | FY2014 Forecast | FY2013 Result |
|---|---|---|
| Common stock | ¥ 15.00 | ¥ 15.00 |
| Second-class preferred stock | ¥ 1,020 divided by 18.5 | ¥ 1,020 divided by 18.5 |
| Third-class preferred stock | ¥ 70.70 | |

(Note) Third-class preferred stock was issued by way of third party allotment on March 28, 2014, and as preferred dividends with the record date of March 31, 2014 are not to be paid based on the rule upon issuance, information on such third-class preferred stock is not stated above.

③ Capital ratio

(%)

| | As of Mar. 31, 2015 (Forecast) | As of Sep. 30, 2014 (Preliminary figures) | As of Mar. 31, 2014 (Result) |
|---|---|---|---|
| Capital ratio(Consolidated) | mid 10 range | 10.60 | 10.49 |

(2) The Senshu Ikeda Bank

① Financial forecasts

【Non-consolidated】

(Millions of yen)

| | FY2014 Forecast | FY2013 Result |
|---|---|---|
| Ordinary revenue | 88,000 | 92,884 |
| Ordinary income | 16,500 | 13,517 |
| Net income | 15,000 | 14,746 |
| Banking profit | 21,000 | 18,089 |
| Banking profit(before reversal of (provision for) general reserve for possible loan losses) | 21,000 | 13,021 |
| Core banking profit | 20,500 | 13,256 |
| Net credit costs | 4,000 | 1,887 |

② Capital ratio

(%)

| | As of Mar. 31, 2015 (Forecast) | As of Sep. 30, 2014 (Preliminary figures) | As of Mar. 31, 2014 (Result) |
|---|---|---|---|
| Capital ratio (Non-consolidated) | Approx. 10 | 9.81 | 9.69 |
| Capital ratio (Consolidated) | Approx. 11 | 11.08 | 10.96 |

## Ⅱ Second Quarter FY2014 Results (Summary of Financial Results)

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings【Consolidated】

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

Consolidated Statement of Operations

(Millions of yen)

| | | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|---|
| 1 | **Consolidated gross profits** | 35,178 | 1,655 | 33,523 |
| 2 | Net interest income | 25,684 | ( 1,108) | 26,792 |
| 3 | Net fees and commissions income | 7,966 | 477 | 7,489 |
| 4 | Net other operation income | 1,527 | 2,285 | (758) |
| 5 | **General and administrative expenses (-)** | 26,181 | ( 379) | 26,560 |
| 6 | **Net disposal of nonperforming loans (-)** | 1,404 | ( 609) | 2,013 |
| 7 | Provision for general reserve for possible loan losses (-) | 341 | 5,054 | (4,713) |
| 8 | Written-off loans (-) | 1,747 | ( 588) | 2,335 |
| 9 | Provision for specific reserve for possible loan losses (-) | (65) | ( 5,035) | 4,970 |
| 10 | Provision for contingent losses (-) | (13) | ( 6) | (7) |
| 11 | Gains (losses) on sales of non-performing loans (-) | 12 | ( 5) | 17 |
| 12 | Recoveries of written off claims | 720 | 22 | 698 |
| 13 | Others (-) | 102 | ( 6) | 108 |
| 14 | Net gains (losses) on equity securities | 134 | ( 666) | 800 |
| 15 | Equity in earnings of affiliates | 19 | 2 | 17 |
| 16 | Others | 1,919 | 497 | 1,422 |
| 17 | **Ordinary income** | 9,667 | 2,478 | 7,189 |
| 18 | Net extraordinary income (loss) | (91) | 67 | (158) |
| 19 | **Income before income taxes and minority interests** | 9,575 | 2,545 | 7,030 |
| 20 | Total income taxes (-) | 1,222 | 100 | 1,122 |
| 21 | Income taxes-current (-) | 1,038 | 448 | 590 |
| 22 | Income taxes-deferred (-) | 184 | ( 347) | 531 |
| 23 | **Net income before minority interests** | 8,352 | 2,444 | 5,908 |
| 24 | Minority interests(-) | 252 | ( 5) | 257 |
| 25 | **Net income** | 8,099 | 2,449 | 5,650 |

Consolidated Statement of Comprehensive Income

(Millions of yen)

| | | | | |
|---|---|---|---|---|
| 23 | **Net income before minority interests** | 8,352 | 2,444 | 5,908 |
| 26 | Total other comprehensive income | 10,073 | 14,819 | (4,746) |
| 27 | Net unrealized gain (loss) on available-for-sale securities | 9,913 | 14,663 | (4,750) |
| 28 | Net unrealized gain (loss) on deferred hedges | ( 8) | ( 12) | 4 |
| 29 | Remeasurements of defined benefit plans | 169 | 169 | — |
| 30 | **Comprehensive income** | 18,426 | 17,264 | 1,162 |

(Note) Consolidated gross profit ＝(Interest income － Interest expenses)+(Fees and commissions － Fees and commissions payments)
+(Other ordinary income － Other ordinary expenses)

(Reference) Number of consolidated subsidiaries

(Number of companies)

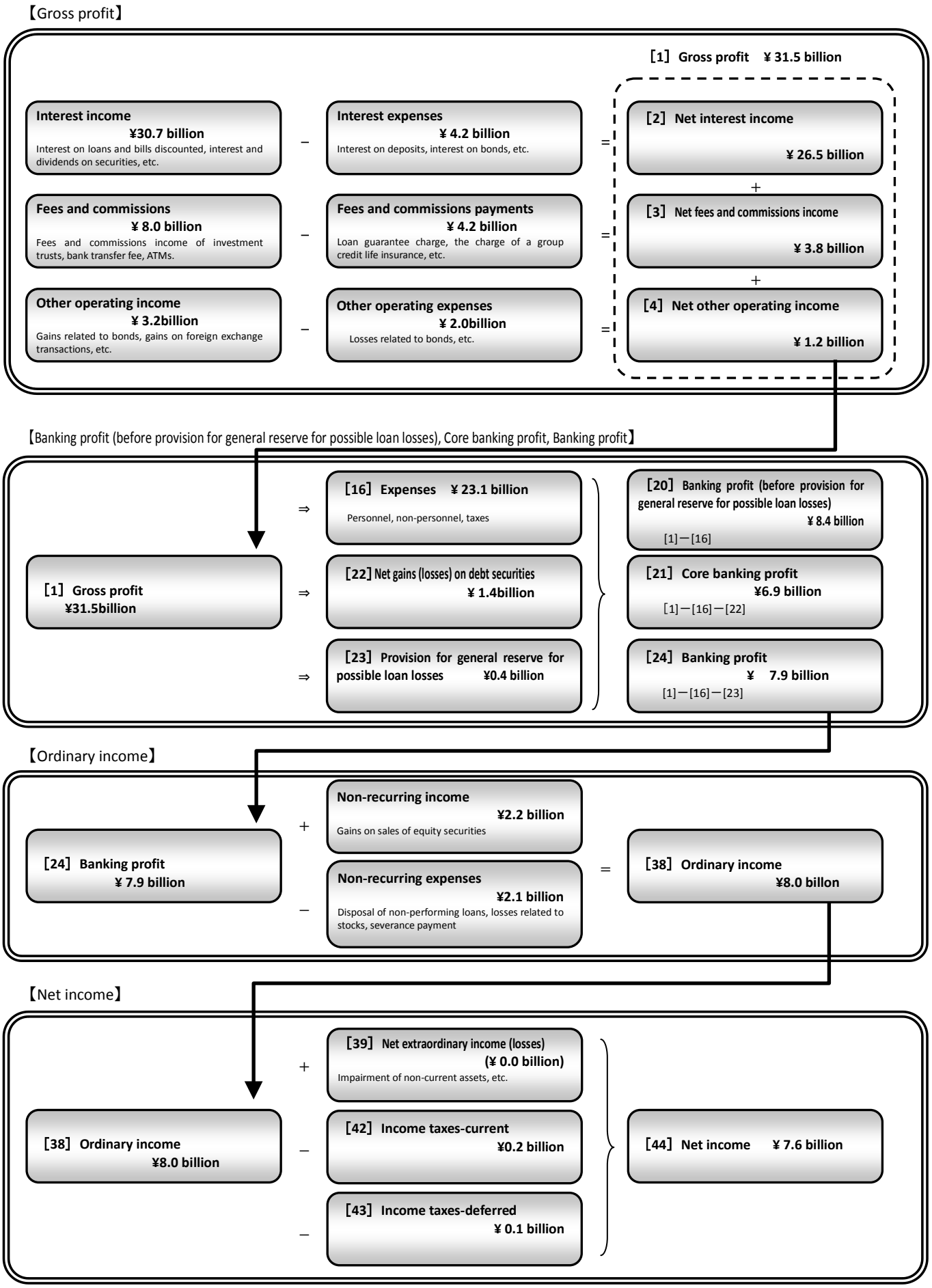
| | As of Sep. 30, 2014 (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Consolidated subsidiaries | 31 | 1 | 30 |
| Affiliated companies accounted for by the equity method | 3 | — | 3 |

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

(Millions of yen)

| | | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|---|
| 1 | **Gross profit** | 31,549 | 715 | 30,834 |
| 2 | Net interest income | 26,505 | ( 1,641) | 28,146 |
| 3 | Net fees and commissions income | 3,810 | 370 | 3,440 |
| 4 | Net other operation income | 1,233 | 1,984 | ( 751) |
| 5 | Net gains (losses) on debt securities | 1,469 | 2,439 | (970) |
| 6 | Domestic gross profit | 28,470 | ( 1,202) | 29,672 |
| 7 | Net interest income | 24,109 | ( 2,136) | 26,245 |
| 8 | Net fees and commissions income | 3,797 | 357 | 3,440 |
| 9 | Net other operation income | 563 | 576 | (13) |
| 10 | Net gains (losses) on debt securities | 560 | 642 | (82) |
| 11 | International gross profit | 3,078 | 1,916 | 1,162 |
| 12 | Net interest income | 2,395 | 494 | 1,901 |
| 13 | Net fees and commissions income | 12 | 12 | ( 0) |
| 14 | Net other operation income | 670 | 1,408 | ( 738) |
| 15 | Net gains (losses) on debt securities | 908 | 1,796 | (888) |
| 16 | **Expenses (excluding non-recurring expenses) (-)** | 23,104 | ( 448) | 23,552 |
| 17 | Personnel expenses (-) | 11,025 | ( 471) | 11,496 |
| 18 | Non-personnel expenses (-) | 10,846 | ( 171) | 11,017 |
| 19 | Miscellaneous taxes (-) | 1,232 | 194 | 1,038 |
| 20 | Banking profit (before provision for general reserve for possible loan losses) | 8,444 | 1,162 | 7,282 |
| 21 | Core banking profit | 6,975 | ( 1,278) | 8,253 |
| 22 | Net gains (losses) on debt securities | 1,469 | 2,439 | ( 970) |
| 23 | Provision for general reserve for possible loan losses (-) ① | 447 | 4,105 | ( 3,658) |
| 24 | **Banking profit** | 7,997 | ( 2,943) | 10,940 |
| 25 | Net non-recurring gains (losses) | 101 | 5,275 | ( 5,174) |
| 26 | Credit costs (-) ② | 416 | ( 4,627) | 5,043 |
| 27 | Written-off loans (-) | 464 | ( 315) | 779 |
| 28 | Provision for specific reserve for possible loan losses (-) | 28 | ( 4,362) | 4,390 |
| 29 | Provision for contingent losses (-) | ( 13) | ( 6) | ( 7) |
| 30 | Gains (losses) on sales of non-performing loans (-) | ( 8) | 3 | ( 11) |
| 31 | Recoveries of written-off claims | 157 | ( 59) | 216 |
| 32 | Others (-) | 102 | ( 6) | 108 |
| 33 | Net gains (losses) on equity securities | 193 | ( 642) | 835 |
| 34 | Gain on sales of equity securities | 237 | ( 846) | 1,083 |
| 35 | Loss on sales of equity securities (-) | 6 | ( 239) | 245 |
| 36 | Loss on write-down of equity securities (-) | 37 | 35 | 2 |
| 37 | Other non-recurring gains (losses) | 324 | 1,289 | ( 965) |
| 38 | **Ordinary income** | 8,098 | 2,332 | 5,766 |
| 39 | Net extraordinary income (loss) | ( 78) | ( 44) | (34) |
| 40 | **Income before income taxes** | 8,020 | 2,288 | 5,732 |
| 41 | Total income taxes (-) | 414 | 206 | 208 |
| 42 | Income taxes-current (-) | 256 | 486 | (230) |
| 43 | Income taxes-deferred (-) | 157 | ( 281) | 438 |
| 44 | **Net income** | 7,606 | 2,083 | 5,523 |
| 45 | Net credit costs ①+② | 864 | ( 521) | 1,385 |

(Reference) Structure of profits (For the six months ended Sep. 30, 2014)



## 2. Banking Profit

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|
| (1) Banking profit (before provision for general reserve for possible loan losses) | 8,444 | 1,162 | 7,282 |
| Per head (thousands of yen ) | 3,189 | 558 | 2,631 |
| (2) Core banking profit | 6,975 | ( 1,278) | 8,253 |
| Per head (thousands of yen ) | 2,634 | ( 347) | 2,981 |
| (3) Banking profit | 7,997 | ( 2,943) | 10,940 |
| Per head (thousands of yen ) | 3,020 | ( 932) | 3,952 |

## 3. Interest Margins

The Senshu Ikeda Bank【Non-consolidated】

(%)

| | For the six months ended Sep. 30, 2014 (a) | | (a)-(b) | | For the six months ended Sep. 30, 2013 (b) | |
|---|---|---|---|---|---|---|
| | All business | Domestic business | All business | Domestic business | All business | Domestic business |
| (1) Average yield on interest earning assets (A) | 1.21 | 1.18 | ( 0.12) | ( 0.12) | 1.33 | 1.30 |
| (i)Average yield on loans and bills discounted (B) | 1.35 | 1.36 | ( 0.10) | ( 0.10) | 1.45 | 1.46 |
| (ii)Average yield on securities | 0.93 | 0.73 | ( 0.14) | ( 0.19) | 1.07 | 0.92 |
| (2) Average yield on interest bearing liabilities (C) | 1.07 | 1.08 | ( 0.08) | ( 0.06) | 1.15 | 1.14 |
| (i)Average yield on deposits and negotiable (including expenses) (D) | 1.12 | 1.07 | ( 0.05) | ( 0.06) | 1.17 | 1.13 |
| ① Average yield on deposits and negotiable | 0.12 | 0.12 | ( 0.02) | ( 0.02) | 0.14 | 0.14 |
| ② Expense ratio | 0.99 | 0.95 | ( 0.03) | (0.03) | 1.02 | 0.98 |
| (ii)Average yield on external liabilities | 0.56 | 0.64 | ( 0.39) | (0.38) | 0.95 | 1.02 |
| (3) Average interest rate spread (A)－(C) | 0.14 | 0.10 | ( 0.04) | (0.06) | 0.18 | 0.16 |
| (4) Difference between average yield on loans and deposits (B)－(D) | 0.23 | 0.29 | ( 0.05) | (0.04) | 0.28 | 0.33 |

## 4. ROE

The Senshu Ikeda Bank【Non-consolidated】

(%)

| | For the six months ended Sep. 30, 2014 (a) | (a)-(b) | For the six months ended Sep. 30, 2013 (b) |
|---|---|---|---|
| Banking profit (before provision for general reserve for possible loan losses) basis | 9.39 | 0.93 | 8.46 |
| Banking profit basis | 8.89 | ( 3.82) | 12.71 |
| Core banking profit basis | 7.76 | ( 1.83) | 9.59 |
| Net income basis | 8.46 | 2.05 | 6.41 |

## 5. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank【Non-consolidated】

① Employees and Officers

(Number of people)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Directors and auditors | 30 | ( 1) | ( 1) | 31 | 31 |
| Employees | 2,586 | ( 22) | ( 115) | 2,608 | 2,701 |
| Total | 2,616 | ( 23) | ( 116) | 2,639 | 2,732 |

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 Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Branches | 134 | - | - | 134 | 134 |
| Sub-branches | 5 | - | - | 5 | 5 |
| Total | 139 | - | - | 139 | 139 |
| (Reference) ATMs | 217 | - | - | 217 | 217 |

## 6. Gains and Losses on Investment Securities

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2014 | | For the six months ended Sep. 30, 2013 |
|---|---|---|---|
| | (a) | (a)-(b) | (b) |
| Gains (losses) on debt securities | 1,469 | 2,439 | ( 970) |
| Gain on sales | 2,817 | ( 1,653) | 4,470 |
| Gain on redemption | — | — | — |
| Loss on sales (-) | 1,238 | ( 1,395) | 2,633 |
| Loss on redemption (-) | — | — | — |
| Loss on write-down (-) | — | ( 2,808) | 2,808 |
| Loss by investment partnership (-) | 110 | 110 | — |

(Millions of yen)

| | For the six months ended Sep. 30, 2014 | | For the six months ended Sep. 30, 2013 |
|---|---|---|---|
| | (a) | (a)-(b) | (b) |
| Gains (losses) on equity securities | 193 | ( 642) | 835 |
| Gain on sales | 237 | ( 846) | 1,083 |
| Loss on sales (-) | 6 | ( 239) | 245 |
| Loss on write-down (-) | 37 | 35 | 2 |

## 7. Net Unrealized Gains (Losses) on Securities

The Senshu Ikeda Bank【Non-consolidated】

(1) Held-to-maturity debt securities (with market value)

(Millions of yen)

| | As of Sep. 30, 2014 | | | | | As of Mar. 31, 2014 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Carrying value | Fair value | Difference | Unrealized gain | Unrealized loss | Carrying value | Fair value | Difference | Unrealized gain | Unrealized loss |
| Government bonds | 24,997 | 25,048 | 50 | 50 | — | 24,997 | 25,024 | 26 | 26 | — |
| Local government bonds | — | — | — | — | — | — | — | — | — | — |
| Corporate bonds | 35,206 | 35,341 | 134 | 134 | — | 45,406 | 45,601 | 195 | 200 | 5 |
| Other | 26,000 | 26,328 | 328 | 361 | 33 | 18,000 | 18,321 | 321 | 321 | — |
| Total | 86,204 | 86,717 | 512 | 545 | 33 | 88,403 | 88,946 | 542 | 548 | 5 |

| As of Sep. 30, 2013 | | | | |
|---|---|---|---|---|
| Carrying value | Fair value | Difference | Unrealized gain | Unrealized loss |
| — | — | — | — | — |
| — | — | — | — | — |
| 27,688 | 27,964 | 275 | 275 | — |
| 17,000 | 17,270 | 270 | 270 | — |
| 44,688 | 45,234 | 545 | 545 | — |

(2) Available-for-sale securities (with market value)

(Millions of yen)

| | As of Sep. 30, 2014 | | | | | As of Mar. 31, 2014 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Acquisition cost | Carrying value | Difference | Unrealized gain | Unrealized loss | Acquisition cost | Carrying value | Difference | Unrealized gain | Unrealized loss |
| Equity securities | 47,165 | 71,489 | 24,324 | 25,753 | 1,429 | 47,729 | 62,294 | 14,564 | 16,912 | 2,348 |
| Bonds | 606,949 | 608,892 | 1,943 | 1,978 | 35 | 615,986 | 617,750 | 1,763 | 1,880 | 117 |
| Government bonds | 286,502 | 286,886 | 384 | 385 | 1 | 294,110 | 294,290 | 179 | 194 | 14 |
| Local government bonds | 58,926 | 59,101 | 175 | 180 | 5 | 53,478 | 53 642 | 163 | 173 | 9 |
| Corporate bonds | 261,520 | 262,904 | 1,383 | 1,412 | 28 | 268,398 | 269,818 | 1,420 | 1,512 | 92 |
| Other | 617,860 | 605,990 | (11,870) | 3,752 | 15,622 | 614,151 | 600,230 | (13,920) | 2,297 | 16,217 |
| Total | 1,271,976 | 1,286,373 | 14,396 | 31,484 | 17,088 | 1,277,868 | 1,280,275 | 2,407 | 21 090 | 18,683 |

| As of Sep. 30, 2013 | | | | |
|---|---|---|---|---|
| Acquisition cost | Carrying value | Difference | Unrealized gain | Unrealized loss |
| 54,456 | 74,691 | 20,234 | 22,686 | 2,451 |
| 645,318 | 646,883 | 1,565 | 1,845 | 279 |
| 349,389 | 349,424 | 35 | 149 | 114 |
| 57,921 | 58,111 | 190 | 204 | 14 |
| 238,007 | 239,346 | 1,339 | 1,490 | 150 |
| 488,899 | 473,131 | (15,768) | 1,766 | 17,534 |
| 1,188,674 | 1,194,706 | 6,031 | 26,297 | 20,266 |

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 10.60 | 0.11 | 10.49 |
| Total capital(A)-(B) | 279,135 | 9,353 | 269,782 |
| Core capital (A) | 280,292 | 9,225 | 271,067 |
| Common stock, internal reserves, etc. | 149,084 | 8,890 | 140,194 |
| General reserve for possible loan losses | 16,510 | 346 | 16,164 |
| Qualified previous noncumulative perpetual preferred stock | 40,000 | — | 40,000 |
| Qualified previous capital raising instruments | 72,471 | — | 72,471 |
| Deduction (B) | 1,157 | ( 128) | 1,285 |
| Risk weighted assets | 2,633,344 | 62,071 | 2,571,273 |
| Required capital | 105,333 | 2,483 | 102,850 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 11.21 |
| Tier Ⅰcapital | 177,948 |
| Tier ⅠRatio (%) | 7.20 |
| Tier Ⅱ capital | 100,440 |
| Tier Ⅱ Ratio (%) | 4.06 |
| General reserve for possible loan losses | 18,247 |
| Hybrid debt capital instruments | 85,000 |
| Deductions | 2,806 |
| Deduction | 1,351 |
| Total capital | 277,038 |
| Risk weighted assets | 2,470,514 |
| Required capital | 98,820 |

(Reference)

| | |
|---|---|
| Deferred tax assets on balance sheet | 27,658 |
| Deferred-tax-asset ratio which accounts for Tier Ⅰ (%) | 15.54 |

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 9.81 | 0.12 | 9.69 |
| Total capital(A)-(B) | 256,375 | 8,553 | 247,822 |
| Core capital (A) | 256,772 | 8,521 | 248,251 |
| Common stock, internal reserves, etc. | 175,823 | 8,072 | 167,751 |
| General reserve for possible loan losses | 6,459 | 447 | 6,012 |
| Qualified previous noncumulative perpetual preferred stock | — | — | — |
| Qualified previous capital raising instruments | 74,488 | — | 74,488 |
| Deduction (B) | 396 | ( 33) | 429 |
| Risk weighted assets | 2,613,384 | 56,276 | 2,557,108 |
| Required capital | 104,535 | 2,251 | 102,284 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 10.22 |
| Tier Ⅰ capital | 163,476 |
| Tier Ⅰ Ratio (%) | 6.64 |
| Tier Ⅱ capital | 89,159 |
| Tier Ⅱ Ratio (%) | 3.62 |
| General reserve for possible loan losses | 7,421 |
| Hybrid debt capital instruments | 85,000 |
| Deductions | 3,261 |
| Deduction | 1,096 |
| Total capital | 251,538 |
| Risk weighted assets | 2,458,951 |
| Required capital | 98,358 |

(Reference)

| | |
|---|---|
| Deferred tax assets on balance sheet | 25,867 |
| Deferred-tax-asset ratio which accounts for Tier Ⅰ(%) | 15.82 |

② Consolidated

(Millions of yen)

| | As of Sep. 30, 2014 (Preliminary figures) (a) | (a)-(b) | As of Mar. 31, 2014 (b) |
|---|---|---|---|
| Total capital ratio (%) | 11.08 | 0.12 | 10.96 |
| Total capital(A)-(B) | 292,493 | 8,867 | 283,626 |
| Core capital (A) | 292,890 | 8,835 | 284,055 |
| Common stock, internal reserves, etc. | 183,270 | 8,544 | 174,726 |
| General reserve for possible loan losses | 16,510 | 346 | 16,164 |
| Qualified previous noncumulative perpetual preferred stock | — | — | — |
| Qualified previous capital raising instruments | 91,996 | — | 91,996 |
| Deduction (B) | 396 | ( 33) | 429 |
| Risk weighted assets | 2,638,924 | 52,625 | 2,586,299 |
| Required capital | 105,556 | 2,105 | 103,451 |

| | As of Sep. 30, 2013 |
|---|---|
| Total capital ratio (%) | 11.15 |
| Tier Ⅰ capital | 177,694 |
| Tier Ⅰ Ratio (%) | 7.15 |
| Tier Ⅱ capital | 100,512 |
| Tier Ⅱ Ratio (%) | 4.04 |
| General reserve for possible loan losses | 18,248 |
| Hybrid debt capital instruments | 85,000 |
| Deductions | 2,735 |
| Deduction | 1,351 |
| Total capital | 276,855 |
| Risk weighted assets | 2,482,053 |
| Required capital | 99,282 |

(Reference)

| | |
|---|---|
| Deferred tax assets on balance sheet | 27,645 |
| Deferred-tax-asset ratio which accounts for Tier Ⅰ(%) | 15.55 |

(Notes) 1. Comparison with the previous capital adequacy requirement (Basel II) has not been conducted due to application of the new capital adequacy requirement (Basel III) from March 31, 2014.
2. Required capital is an amount calculated by multiplying 4% to risk-weighted assets.

## Ⅲ Overview of Loans and Bills Discounted

### 1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 4,261 | 1,062 | 8 | 3,199 | 4,253 |
| Delinquent loans | 41,998 | ( 997) | ( 7,971) | 42,995 | 49,969 |
| Loans past due three months or more | 119 | 119 | 119 | — | — |
| Restructured loans | 10,790 | 6,526 | 4,556 | 4,264 | 6,234 |
| Total | 57,169 | 6,710 | ( 3,289) | 50,459 | 60,458 |

(Note) Amount of partial direct write-off

| | | | |
|---|---|---|---|
| As of Sep. 30, 2014:Loans to bankrupt borrowers | 14,491million yen | Delinquent loans | 44,858million yen |
| As of Mar. 31, 2014:Loans to bankrupt borrowers | 14,762million yen | Delinquent loans | 43,747million yen |
| As of Sep. 30, 2013:Loans to bankrupt borrowers | 15,730 million yen | Delinquent loans | 36,231million yen |

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,610,132 | 25,305 | 59,681 | 3,584,827 | 3,550,451 |

(%)

| | | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|---|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | Loans to bankrupt borrowers | 0.11 | 0.03 | — | 0.08 | 0.11 |
| | Delinquent loans | 1.16 | ( 0.03) | ( 0.24) | 1.19 | 1.40 |
| | Loans past due three months or more | 0.00 | 0.00 | 0.00 | — | — |
| | Restructured loans | 0.29 | 0.18 | 0.12 | 0.11 | 0.17 |
| | Total | 1.58 | 0.18 | ( 0.12) | 1.40 | 1.70 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 4,261 | 1,062 | 8 | 3,199 | 4,253 |
| Delinquent loans | 54,840 | ( 6,080) | ( 13,328) | 60,920 | 68,168 |
| Loans past due three months or more | 119 | 119 | 119 | — | — |
| Restructured loans | 13,171 | 6,465 | 4,460 | 6,706 | 8,711 |
| Total | 72,392 | 1,565 | ( 8,741) | 70,827 | 81,133 |

(Note) Amount of partial direct write-off

| | | | |
|---|---|---|---|
| As of Sep. 30, 2014:Loans to bankrupt borrowers | 14,491million yen | Delinquent loans | 48,286million yen |
| As of Mar. 31, 2014:Loans to bankrupt borrowers | 14,762million yen | Delinquent loans | 44,005million yen |
| As of Sep. 30, 2013:Loans to bankrupt borrowers | 15,730million yen | Delinquent loans | 38,111million yen |

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,636,045 | 18,974 | 52,682 | 3,617,071 | 3,583,363 |

(%)

| | | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|---|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | Loans to bankrupt borrowers | 0.11 | 0.03 | — | 0.08 | 0.11 |
| | Delinquent loans | 1.50 | ( 0.18) | ( 0.40) | 1.68 | 1.90 |
| | Loans past due three months or more | 0.00 | 0.00 | 0.00 | — | — |
| | Restructured loans | 0.36 | 0.18 | 0.12 | 0.18 | 0.24 |
| | Total | 1.99 | 0.04 | ( 0.27) | 1.95 | 2.26 |

② Consolidated

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans to bankrupt borrowers | 5,300 | 1,300 | 167 | 4,000 | 5,133 |
| Delinquent loans | 56,208 | ( 5,965) | ( 13,841) | 62,173 | 70,049 |
| Loans past due three months or more | 119 | 119 | 119 | — | — |
| Restructured loans | 13,171 | 6,465 | 4,460 | 6,706 | 8,711 |
| Total | 74,799 | 1,918 | ( 9,094) | 72,881 | 83,893 |

(Note)Amount of partial direct written-off

As of Sep. 30, 2014:Loans to bankrupt borrowers 15,801million yen Delinquent loans 49,248million yen
As of Mar. 31, 2014:Loans to bankrupt borrowers 15,940million yen Delinquent loans 46,040million yen
As of Sep. 30, 2013:Loans to bankrupt borrowers 17,023million yen Delinquent loans 40,298million yen

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Loans and bills discounted | 3,628,410 | 19,081 | 53,381 | 3,609,329 | 3,575,029 |

(%)

| | | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|---|
| | | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Ratio of total loans and bills discounted | Loans to bankrupt borrowers | 0.14 | 0.03 | — | 0.11 | 0.14 |
| | Delinquent loans | 1.54 | ( 0.18) | ( 0.41) | 1.72 | 1.95 |
| | Loans past due three months or more | 0.00 | 0.00 | 0.00 | — | — |
| | Restructured loans | 0.36 | 0.18 | 0.12 | 0.18 | 0.24 |
| | Total | 2.06 | 0.05 | ( 0.28) | 2.01 | 2.34 |

(Notes) 1. Risk monitored loans are calculated in accordance with Ordinance for Enforcement of the Banking Act, and it should be noted that the disclosed amount of risk-monitored loans does not represent irrecoverable amounts as such loans are disclosed regardless of its securitization by collaterals and guarantees.

2. Loans to bankrupt borrowers:

Loans to bankrupt borrowers represent non-accrual loans to borrowers who are legally bankrupt as defined in Articles 96-1-3 and 96-1-4 of the Order for Enforcement of the Corporation Tax Act (the "Tax Act").

3. Delinquent loans:

Delinquent loans represent non-accrual loans other than (i) loans to bankrupt borrowers and (ii) loans on which interest payments have been suspended in order to assist or facilitate the restructuring of borrowers who are experiencing financial difficulties.

4. Loans past due three months or more:

Loans past due for three months or more represent loans on which the payment of principal and/or interest has not been received for three months or more from the due date, and which are not classified as "loans to bankrupt borrowers" or "delinquent loans."

5. Restructured loans:

Restructured loans are loans which have been restructured to support the rehabilitation of borrowers who are encountering financial difficulties, with the intention of ensuring the recovery of the loans by providing more flexible repayment terms for the borrowers (such as reducing the rate of interest or suspending the payment of principal/interest, etc.) or loans which are not classified in any of the above categories.

## 2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 17,188 | (1,000) | (8,127) | 18,188 | 25,315 |
| General reserve for possible loan losses | 6,459 | 447 | (962) | 6,012 | 7,421 |
| Specific reserve for possible loan losses | 10,728 | (1,448) | (7,166) | 12,176 | 17,894 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 27,779 | (4,271) | (11,017) | 32,050 | 38,796 |
| General reserve for possible loan losses | 11,706 | 851 | (477) | 10,855 | 12,183 |
| Specific reserve for possible loan losses | 16,072 | (5,122) | (10,540) | 21,194 | 26,612 |

② Consolidated

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve for possible loan losses | 34,308 | (4,616) | (12,873) | 38,924 | 47,181 |
| General reserve for possible loan losses | 16,510 | 346 | (1,738) | 16,164 | 18,248 |
| Specific reserve for possible loan losses | 17,797 | (4,962) | (11,136) | 22,759 | 28,933 |

## 3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 30.06 | (5.98) | (11.81) | 36.04 | 41.87 |

(Reference)

Including two business rehabilitation subsidiaries

(%)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 38.37 | (6.88) | (9.44) | 45.25 | 47.81 |

② Consolidated

(%)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Reserve ratios | 45.86 | ( 7.54) | (10.38) | 53.40 | 56.24 |

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

## 4. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Bankruptcy and quasi-bankrupt credit | 8,490 | 226 | (1,266) | 8,264 | 9,756 |
| Doubtful credit | 38,114 | (175) | (6,926) | 38,289 | 45,040 |
| Substandard credit | 10,909 | 6,645 | 4,675 | 4,264 | 6,234 |
| Subtotal (A) | 57,513 | 6,696 | (3,519) | 50,817 | 61,032 |
| Normal credit | 3,579,340 | 15,719 | 57,162 | 3,563,621 | 3,522,178 |
| Total(B) | 3,636,854 | 22,415 | 53,643 | 3,614,439 | 3,583,211 |
| Non-performing loans ratio (A)/(B) | 1.58 | 0.18 | (0.12) | 1.40 | 1.70 |
| Partial direct write-off | 59,725 | 830 | 7,145 | 58,895 | 52,580 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Bankruptcy and quasi-bankrupt credit | 9,265 | 225 | (1,264) | 9,040 | 10,529 |
| Doubtful credit | 50,180 | (5,258) | (12,286) | 55,438 | 62,466 |
| Substandard credit | 13,290 | 6,584 | 4,579 | 6,706 | 8,711 |
| Subtotal (A) | 72,736 | 1,551 | (8,971) | 71,185 | 81,707 |
| Normal credit | 3,590,032 | 14,534 | 55,616 | 3,575,498 | 3,534,416 |
| Total(B) | 3,662,769 | 16,085 | 46,646 | 3,646,684 | 3,616,123 |
| Non-performing loans ratio (A)/(B) | 1.98 | 0.03 | (0.27) | 1.95 | 2.25 |
| Partial direct write-off | 63,153 | 4,001 | 8,693 | 59,152 | 54,460 |

(Notes) Credits:

Credits represent loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.

Bankruptcy and quasi-bankrupt credit:

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

Doubtful credit:

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

Substandard credit:

Substandard credits represent the credits held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the credits requiring special caution. (Borrowers requiring special caution: Borrowers who have concerns in lending conditions, exercising their obligations and financial situation, requiring special caution on their future situations.)

Normal credit:

Normal credits represent the credits held by borrowers who show no particular problems regarding financial conditions and business performances; therefore they are classified as an item other than the aforementioned credits.

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

The Senshu Ikeda Bank【Non-Consolidated】

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Coverage amount (C) | 52,866 | 6,400 | (2,325) | 46,466 | 55,191 |
| Reserve for possible loan losses | 12,973 | ( 559) | (6,846) | 13,532 | 19,819 |
| Collateral and guarantees | 39,893 | 6,959 | 4,522 | 32,934 | 35,371 |
| Coverage ratio(C)/(A) | 91.91 | 0.48 | 1.49 | 91.43 | 90.42 |

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2014)

(Millions of yen, %)

| | Credit amount | Coverage amount | | | Coverage ratio |
|---|---|---|---|---|---|
| | | | Reserve for possible loan losses | Collateral and guarantees | |
| Bankruptcy and quasi-bankrupt credit | 8,490 | 8,490 | 849 | 7,640 | 100.00 |
| Doubtful credit | 38,114 | 34,683 | 9,729 | 24,954 | 90.99 |
| Substandard credit | 10,909 | 9,693 | 2,394 | 7,298 | 88.84 |
| Total | 57,513 | 52,866 | 12,973 | 39,893 | 91.91 |

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Coverage amount (C) | 64,214 | 1,214 | ( 7,787) | 63,000 | 72,001 |
| Reserve for possible loan losses | 19,141 | ( 4,271) | ( 10,198) | 23,412 | 29,339 |
| Collateral and guarantees | 45,073 | 5,486 | 2,411 | 39,587 | 42,662 |
| Coverage Ratio (C)/(A) | 88.28 | ( 0.22) | 0.16 | 88.50 | 88.12 |

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2014)

(Millions of yen, %)

| | Credit amount | Coverage amount | | | Coverage ratio |
|---|---|---|---|---|---|
| | | | Reserve for possible loan losses | Collateral and guarantees | |
| Bankruptcy and quasi-bankrupt credit | 9,265 | 9,265 | 1,080 | 8,184 | 100.00 |
| Doubtful credit | 50,180 | 43,947 | 14,842 | 29,105 | 87.57 |
| Substandard credit | 13,290 | 11,001 | 3,217 | 7,783 | 82.77 |
| Total | 72,736 | 64,214 | 19,141 | 45,073 | 88.28 |

6. Classification of Loans by Industry

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

| | As of Sep. 30, 2014 | | | As of Mar. 31, 2014 | As of Sep. 30, 2013 |
|---|---|---|---|---|---|
| | (a) | (a)-(b) | (a)-(c) | (b) | (c) |
| Domestic (excluding JOM account) | 3,610,132 | 25,305 | 59,681 | 3,584,827 | 3,550,451 |
| Manufacturing | 342,879 | 2,153 | 10,922 | 340,726 | 331,957 |
| Agriculture and forestry | 1,076 | ( 292) | ( 356) | 1,368 | 1,432 |
| Fishery | 49 | ( 50) | ( 20) | 99 | 69 |
| Mining, quarrying and gravel extraction | 190 | ( 44) | ( 19) | 234 | 209 |
| Construction | 77,147 | ( 703) | 1,667 | 77,850 | 75,480 |
| Electricity, gas, heat and water supply | 13,246 | 1,484 | 2,309 | 11,762 | 10,937 |
| Information and communication | 14,930 | 297 | 2,832 | 14,633 | 12,098 |
| Transportation and postal activities | 75,718 | 1,598 | ( 276) | 74,120 | 75,994 |
| Wholesale and retail trade | 243,577 | 14,172 | 21,268 | 229,405 | 222,309 |
| Finance and insurance activities | 169,758 | 6,491 | 14,623 | 163,267 | 155,135 |
| Real estate and rental activities | 496,512 | 18,470 | 20,405 | 478,042 | 476,107 |
| Academic research, professional and technical services | 10,066 | 584 | 532 | 9,482 | 9,534 |
| Accommodation and food service activities | 21,292 | ( 52) | 342 | 21,344 | 20,950 |
| Life related services and entertainment | 12,256 | ( 353) | ( 1,166) | 12,609 | 13,422 |
| Education and study support activities | 7,205 | ( 384) | 583 | 7,589 | 6,622 |
| Medical and welfare | 38,995 | 2,871 | 6,379 | 36,124 | 32,616 |
| Other services | 63,339 | 1,621 | 3,571 | 61,718 | 59,768 |
| Local governments | 226,443 | ( 12,469) | ( 10,700) | 238,912 | 237,143 |
| Others | 1,795,443 | ( 10,091) | ( 13,210) | 1,805,534 | 1,808,653 |

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

The Senshu Ikeda Bank【Non-consolidated】

(As of Sep. 30, 2014)

(Billions of yen, %)

**Borrower classification under self-assessment guidelines (Credit exposures)**
**Credit-related loans including loans and bills discounted**

| Classification Outstanding loans | | Category Ⅰ | Category Ⅱ | Category Ⅲ | Category Ⅳ |
|---|---|---|---|---|---|
| Bankrupt 4.2 | | 1.0 | 3.2 | — (0.1) | — (—) |
| Effectively bankrupt 4.2 | | 1.5 | 2.6 | — (0.6) | — (0.0) |
| Potentially bankrupt 38.1 | | 22.6 | 12.0 | 3.4 (9.7) | |
| Watch list | Requiring special caution 13.0 | 1.6 | 11.4 | | |
| | Other borrowers requiring caution 166.8 | 72.0 | 94.7 | | |
| Normal 3,410.2 | | 3,410.2 | | | |
| Total 3,636.8 | | 3,509.2 | 124.2 | 3.4 (10.5) | — (0.0) |

**Claims disclosed under the Financial Revitalization Law (Credit exposure)**
**Substandard credit represents loans and bills discounted**
**Other represents credit-related loans including loans and bills discounted**

| Classification Outstanding loans | Secured or guaranteed | Reserve | Coverage ratio |
|---|---|---|---|
| Bankruptcy and quasi-bankrupt 8.4 | 7.6 | 0.8 | 100.00 |
| Doubtful 38.1 | 24.9 | 9.7 | 90.99 |
| Substandard 10.9 | 7.2 | 2.3 | 88.84 |
| Subtotal 57.5 | 39.8 | 12.9 | 91.91 |
| Normal 3,579.3 | | | |
| Total 3,636.8 | | | |

Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.58%

**Risk monitored loans**

| Classification | Outstanding balance of loans |
|---|---|
| Loans to bankrupt borrowers | 4.2 |
| Delinquent loans | 41.9 |
| Loans past due three months or more | 0.1 |
| Restructured loans | 10.7 |
| Total | 57.1 |
| Loans and bills discounted | 3,610.1 |

Ratio of risk managed loans to total loans: 1.58%

(Notes) 1. Japanese yen amounts are rounded down to the nearest billion yen.
2. Credit-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.
3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.
   Category Ⅰ: Claims secured by reserve for possible loan losses, superior guarantee reserved by Credit Guarantee Corporation.
   Category Ⅱ: Claims secured by general collateral or guarantee such as mortgage collateral.
   Categories Ⅲ and Ⅳ: All or part of claims are secured, and claims already secured are posted as Category Ⅰ.
4. "( )" in "Borrower classification under self-assessment guidelines (Credit exposures)" represent reserved amounts for classified loans.