Financial Results for the Fiscal Year ended March 31, 2015
(Consolidated Data)

May 13, 2015

Company Name: Senshu Ikeda Holdings, Inc.
Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714
URL http://www.senshuikeda-hd.co.jp/
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Scheduled date for General Meeting of Shareholders: June 26, 2015
Scheduled date for filing securities report: June 29, 2015
Scheduled date to commence dividend payments: June 29, 2015
Segregated trading accounts: None
Supplementary material on financial results: Yes (Selected financial information)
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 ending March 31, 2015
(April 1, 2014 — March 31, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2015	114,324	9.0	21,342	21.5	17,584	5.9
Fiscal year ended March 31, 2014	104,855	(6.0)	17,551	37.0	16,604	64.3

(Note) Comprehensive income: Fiscal year ended March 31, 2015: 45,069 million yen [389.7%]
Fiscal year ended March 31, 2014: 9,201 million yen [(69.4%)]

	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, 2015	66.38	66.34	8.5	0.3	18.6
Fiscal year ended March 31, 2014	64.77	64.73	9.1	0.3	16.7

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2015: 40 million yen
Fiscal year ended March 31, 2014: 29 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, 2015	5,519,533	234,788	4.0	774.83
As of March 31, 2014	5,349,776	196,397	3.4	610.84

(Reference) capital: As of March 31, 2015: 226,232 million yen; As of March 31, 2014: 186,159 million 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.

(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	%	Yen
Fiscal year ended March 31, 2015	51,639	287,566	(12,839)	532,484
Fiscal year ended March 31, 2014	277,352	(185,936)	19,778	206,317

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, 2014	—	0.00	—	15.00	15.00	3,575	23.1	2.4
Fiscal Year ended March 31, 2015	—	0.00	—	15.00	15.00	3,573 .	22.5	2.1
Fiscal Year ending March 31, 2016 (Forecasts)	—	0.00	—	15.00	15.00		—	

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, 2016 (April 1, 2015—March 31, 2016)

(%: 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	54,000	6.4	10,000	3.4	8,500	4.9	31.08
Full Year	110,000	(3.7)	22,000	3.0	18,000	2.3	60.42

Note

(1) Changes in significant subsidiaries during 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 March 31, 2015	238,458,632 shares
As of March 31, 2014	238,458,632 shares

(b) Number of treasury shares

As of March 31, 2015	438,304 shares
As of March 31, 2014	1,269,294 shares

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

Fiscal year ended March 31, 2015	237,686,429 shares
Fiscal year ended March 31, 2014	236,671,830 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2015 (April 1, 2014—March 31, 2015)

(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, 2015	6,133	(44.1)	5,477	(46.6)	5,425	(45.7)	5,410	(45.9)
Fiscal year ended March 31, 2014	10,983	70.6	10,272	80.3	10,000	76.5	10,010	77.1

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2015	15.16	15.15
Fiscal year ended March 31, 2014	36.90	36.88

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets pdar
	Million yen	Million yen	%	Yen
As of March 31, 2015	190,847	188,813	98.8	617.33
As of March 31, 2014	198,523	187,814	94.6	617.52

(Reference) Capital: As of March 31, 2015: 188,743 million yen; As of March 31, 2014: 187,745 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, 2016 (April 1, 2015—March 31, 2016)

(%: 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	5,900	0.5	5,500	0.3	5,500	0.8	5,500	1.1	20.11
Full Year	6,200	1.0	5,500	0.4	5,500	1.3	5,500	1.6	15.29

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. As of this report's publication, audit procedures of financial statements have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act.

Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains projections and other forward-looking statements which are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

○Cash Dividends for Shareholders of Classified Stock

Cash dividends per share for shareholders of classified stock which has different rights relation from that of common stocks are as follows:

(Second-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2014	—	—	—	1,020 divided by 18.5	1,020 divided by 18.5
Fiscal Year ending March 31, 2015	—	—	—	1,020 divided by 18.5	1,020 divided by 18.5
Fiscal Year ending March 31, 2016 (Forecasts)					

(Note) As second-class preferred stock was retired on April 7,2015, we do not describe the dividends of fiscal year ending March 31, 2016 (forecasts).

(Third-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2014					
Fiscal Year ending March 31, 2015	—	—	—	70.70	70.70
Fiscal Year ending March 31, 2016 (Forecasts)	—	—	—	70.00	70.00

(Note) As we decided not to divide in fiscal year ended March 31, 2014, we do not describe the dividends of third-class preferred stock.

(First series of seventh-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2014					
Fiscal Year ending March 31, 2015					
Fiscal Year ending March 31, 2016 (Forecasts)	—	—	—	29.51	29.51

(Note) As we issued first series of seventh-class preferred stock on April 7, 2015, we do not describe the dividends of fiscal year ended March 31, 2014 and 2015.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Assets		
Cash and due from banks	215,658	544,513
Call loans and bills bought	775	616
Monetary claims bought	1,128	87
Trading account securities	122	177
Money held in trust	27,000	27,000
Securities	1,375,525	1,139,284
Loans and bills discounted	3,602,329	3,672,521
Foreign exchange assets	5,529	6,321
Other assets	61,282	65,835
Tangible fixed assets	38,447	37,276
Buildings	16,644	16,307
Land	15,804	15,457
Lease assets	30	20
Construction in progress	0	43
Other tangible fixed assets	5,966	5,447
Intangible fixed assets	8,045	7,470
Software	6,254	4,748
Goodwill	856	665
Other intangible fixed assets	934	2,056
Net defined benefit assets	6,496	16,014
Deferred tax assets	26,366	17,224
Customers' liabilities for acceptances and guarantees	19,992	17,098
Reserve for possible loan losses	(38,923)	(31,907)
Total assets	5,349,776	5,519,533
Liabilities		
Deposits	4,580,769	4,737,122
Negotiable certificates of deposit	—	1,543
Payables under securities lending transactions	315,691	251,176
Borrowed money	118,517	159,198
Foreign exchange liabilities	366	538
Corporate bonds and notes	70,000	70,000
Other liabilities	45,146	45,123
Provision for employees' bonuses	1,678	1,682
Net defined benefit liability	120	137
Accrued retirement benefits for directors and corporate auditors	62	39
Reserve for reimbursement of deposits	328	409
Reserve for point services	170	199
Reserve for contingent losses	379	351
Reserve under special laws	0	1
Deferred tax liabilities	151	121
Negative goodwill	2	—
Acceptances and guarantees	19,992	17,098
Total liabilities	5,153,379	5,284,745

(Unit: Millions of yen)

	As of March 31, 2014	As of March 31, 2015
Net Assets		
Common stock	79,811	79,811
Capital surplus	59,251	59,197
Retained earnings	46,949	60,155
Treasury stock	(728)	(253)
Total shareholders' equity	185,284	198,910
Net unrealized gain (loss) on available-for-sale securities	(147)	21,101
Net unrealized gain (loss) on deferred hedges	1	5
Remeasurements of defined benefit plans	1,020	6,214
Total accumulated other comprehensive income	875	27,321
Stock subscription rights	68	69
Minority interests	10,168	8,485
Total net assets	196,397	234,788
Total liabilities and net assets	5,349,776	5,519,533

(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, 2014	For the Fiscal Year ended Mar. 31, 2015
Ordinary revenue	104,855	114,324
Interest income	60,870	63,681
Interest on loans and bills discounted	51,103	48,164
Interest and dividends on securities	9,459	15,058
Interest on call loans and bills bought	76	108
Interest on deposits with banks	33	126
Other interest income	198	224
Fees and commissions	19,784	21,514
Other ordinary income	6,933	11,036
Other income	17,267	18,092
Reversal of provision for possible loan losses	—	1,350
Reversal of reserve for contingent losses	12	28
Recoveries of written off claims	1,634	1,768
Other	15,620	14,944
Ordinary expenses	87,303	92,982
Interest expenses	8,806	8,210
Interest on deposits	6,203	5,589
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	1	1
Interest on payables under securities lending transactions	568	596
Interest on borrowings and rediscounts	866	734
Interest on bonds	1,112	1,271
Other interest expenses	54	16
Fees and commissions payments	5,672	5,706
Other ordinary expenses	6,592	14,350
General and administrative expenses	52,582	51,794
Other expenses	13,650	12,920
Provision for possible loan losses	745	—
Other	12,904	12,920
Ordinary income	17,551	21,342
Extraordinary income	2,294	1,678
Gain on disposal on non-current assets	0	81
Gain on negative goodwill	3	1,596
Gain on contribution of securities to retirement benefit	2,291	—
Extraordinary loss	192	129
Loss on disposal of non-current assets	58	93
Impairment loss	22	36
Loss on changes in equity interest	112	0
Income before income taxes and minority interests	19,653	22,890
Income taxes - current	889	1,869
Income taxes - deferred	1,631	2,407
Total income taxes	2,521	4,277
Net income before minority interests	17,132	18,613
Minority interests	527	1,028
Net income	16,604	17,584

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2014	For the Fiscal Year ended Mar. 31, 2015
Net income before minority interests	17,132	18,613
Other comprehensive income	(7,930)	26,456
Net unrealized gain (loss) on available-for-sale securities	(7,931)	21,258
Net unrealized gain (loss) on deferred hedges	0	4
Remeasurements of defined benefit plans	—	5,193
Comprehensive income	9,201	45,069
Comprehensive income attributable to		
Owners of the parent	8,649	44,030
Minority interests	551	1,038

(3)Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 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	72,311	62,235	35,431	(1,350)	168,627
Changes of items during period					
Issuance of common stock	7,500	7,500			15,000
Increase by merger			131		131
Cash dividends			(5,208)		(5,208)
Net income			16,604		16,604
Acquisition of treasury stock				(10,390)	(10,390)
Disposal of treasury stock		(96)		624	528
Retirement of treasury stock		(10,387)		10,387	—
Change of scope of consolidation			(8)		(8)
Net changes in items other than shareholders' equity					
Total changes during the period	7,500	(2,983)	11,518	622	16,657
Balance at the end of current period	79,811	59,251	46,949	(728)	185,284

	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							
Issuance of common stock							15,000
Increase by merger							131
Cash dividends							(5,208)
Net income							16,604
Acquisition of treasury stock							(10,390)
Disposal of treasury stock							528
Retirement of treasury stock							—
Change of scope of consolidation							(8)
Net changes in items other than shareholders' equity	(7,955)	0	1,020	(6,933)	4	1,280	(5,648)
Total changes during the period	(7,955)	0	1,020	(6,933)	4	1,280	11,008
Balance at the end of current period	(147)	1	1,020	875	68	10,168	196,397

For the fiscal year ended March 31, 2015

(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			17,584		17,584
Acquisition of treasury stock				(118)	(118)
Disposal of treasury stock		(53)		593	539
Change of scope of consolidation			(11)		(11)
Net changes in items other than shareholders' equity					
Total changes during the period	—	(53)	12,739	474	13,160
Balance at the end of current period	79,811	59,197	60,155	(253)	198,910

	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 comprehen-sive 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							17,584
Acquisition of treasury stock							(118)
Disposal of treasury stock							539
Change of scope of consolidation							(11)
Net changes in items other than shareholders' equity	21,248	4	5,193	26,446	1	(1,683)	24,764
Total changes during the period	21,248	4	5,193	26,446	1	(1,683)	37,924
Balance at the end of current period	21,101	5	6,214	27,321	69	8,485	234,788

(4)Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2014	For the Fiscal Year ended Mar. 31, 2015
Cash flows from operating activities		
Income before income taxes and minority interests	19,653	22,890
Depreciation	4,656	4,833
Loss on impairment of fixed assets	22	36
Amortization of goodwill	133	208
Amortization of negative goodwill	(2)	(2)
Gains on negative goodwill incurred	(3)	(1,596)
(Earnings) losses from investments under the equity method	(29)	(40)
Increase (decrease) in reserve for possible loan losses	(15,890)	(7,015)
Increase (decrease) in accrued bonuses	(29)	3
Loss (gain) on contribution of securities to retirement benefit	(2,291)	―
Decrease (increase) in net defined benefit asset	(1,538)	(1,736)
Increase (decrease) in net defined benefit liability	12	16
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	(74)	(22)
Increase (decrease) in reserve for reimbursement of deposits	13	80
Increase (decrease) in reserve for point services	7	29
Increase (decrease) in reserve for contingent losses	(13)	(28)
Interest income	(60,870)	(63,681)
Interest expenses	8,806	8,210
(Gain) loss on securities	(5,060)	(560)
(Gain) loss on money held in trust	219	(1,670)
(Gain) loss on foreign exchange	(31,497)	(35,988)
(Gain) loss on sales or disposal of fixed assets, net	57	(17)
Net (increase) decrease in loans and bills discounted	(24,104)	(70,192)
Net increase (decrease) in deposits	90,033	156,353
Net increase (decrease) in negotiable certificates of deposit	―	1,543
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	46,608	48,680
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(3,836)	(2,687)
Net (increase) decrease in trading account securities	(14)	(54)
Net (increase) decrease in call loans and bills bought	4,655	1,200
Net increase (decrease) in payables under securities lending transactions	190,776	(64,514)
Net (increase) decrease in foreign exchange (assets)	(1,153)	(792)
Net increase (decrease) in foreign exchange (liabilities)	157	172
Interest received	61,215	65,823
Interest paid	(10,313)	(9,444)
Other	8,300	2,947
Subtotal	278,607	52,981
Income taxes paid	(1,255)	(1,342)
Net cash provided by (used in) operating activities	277,352	51,639

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2014	For the Fiscal Year ended Mar. 31, 2015
Cash flows from investing activities		
Purchases of securities	(1,123,362)	(841,250)
Proceeds from sales of securities	291,683	818,433
Proceeds from maturity of securities	660,551	311,784
Increase in money held in trust	(8,612)	(38)
Decrease in money held in trust	381	1,691
Purchases of tangible fixed assets	(2,733)	(1,761)
Purchases of intangible fixed assets	(1,500)	(1,857)
Proceeds from sales of tangible fixed assets	56	565
Proceeds of investments in subsidiaries resulting in change in scope of consolidation	(2,400)	—
Net cash provided by (used in) investing activities	(185,936)	287,566
Cash flows from financing activities		
Proceeds from stock issuance of common stock	15,000	—
Decrease in subordinated borrowings	—	(8,000)
Increase in subordinated bonds and bonds with stock subscription rights	20,000	—
Cash dividends paid	(5,208)	(4,832)
Cash dividends paid for minority shareholders	(247)	(480)
Purchases of treasury stock	(10,390)	(118)
Proceeds from disposal of treasury stock	624	593
Net cash provided by (used in) financing activities	19,778	(12,839)
Effect of exchange rate changes on cash and cash equivalents	(239)	(199)
Net increase (decrease) in cash and cash equivalents	110,955	326,167
Cash and cash equivalents at beginning of year	95,361	206,317
Cash and cash equivalents at end of year	206,317	532,484

Selected Financial Information for the FY2014 (Ended March 31, 2015)

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

【Contents】

Ⅰ	**FY2014 Results (Financial Highlights)**			
1	Summary of Profit and Loss			
	(1) Senshu Ikeda Holdings	Consolidated	・・・・・・・・・・・	1
	(2) The Senshu Ikeda Bank	Non-consolidated	・・・・・・・・・・・	1
2	Information on Main Accounts			
	(1) Loans and Bills Discounted	Non-consolidated	・・・・・・・・・・・・	3・4
	(2) Deposits	Non-consolidated	・・・・・・・・・・・・	4
	(3) Securities	Non-consolidated	・・・・・・・・・・・・	5
	(4) Assets under Management	Non-consolidated	・・・・・・・・・・・・	6
3	Status of Credits disclosed under the Financial Revitalization Law	Non-consolidated	・・・・・・・・・・・・	6
4	Capital ratio			
	(1) Senshu Ikeda Holdings (domestic standard)	Consolidated	・・・・・・・・・・・	7
	(2) The Senshu Ikeda Bank (domestic standard)	Non-consolidated Consolidated	・・・・・・・・・・・	7
5	FY2015 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)			
	(1) Senshu Ikeda Holdings	Consolidated Non-consolidated	・・・・・・・・・・・	8・9
	(2) The Senshu Ikeda Bank	Non-consolidated	・・・・・・・・・・・	9
Ⅱ	**FY2014 Results (Summary of Financial Results)**			
1	Financial Results			
	(1) Senshu Ikeda Holdings	Consolidated	・・・・・・・・・・・・	10
	(2) The Senshu Ikeda Bank	Non-consolidated	・・・・・・・・・・・	11・12
2	Banking Profit	Non-consolidated	・・・・・・・・・・・・	13
3	Interest Margins	Non-consolidated	・・・・・・・・・・・・	13
4	ROE	Non-consolidated	・・・・・・・・・・・・	13
5	Number of Directors and Employees, and Branches	Non-consolidated	・・・・・・・・・・・・	14
6	Gains and Losses on Investment Securities	Non-consolidated	・・・・・・・・・・・・	14
7	Net Unrealized Gains (Losses) on Securities	Non-consolidated	・・・・・・・・・・・・	15
8	Capital Ratio			
	(1) Senshu Ikeda Holdings(domestic standard)	Consolidated	・・・・・・・・・・・	16
	(2) The Senshu Ikeda Bank(domestic standard)	Non-consolidated Consolidated	・・・・・・・・・・・	16
Ⅲ	**Overview of Loans and Bills Discounted**			
1	Risk Monitored Loans	Non-consolidated Consolidated	・・・・・・・・・・・・	17・18
2	Reserve for Possible Loan Losses	Non-consolidated Consolidated	・・・・・・・・・・・・	19
3	Reserve Ratios for Risk Monitored Loans	Non-consolidated Consolidated	・・・・・・・・・・・・	19
4	Status of Credits disclosed under the Financial Revitalization Law	Non-consolidated	・・・・・・・・・・・・	20
5	Status of Coverage of Credits disclosed under the Financial Revitalization Law	Non-consolidated	・・・・・・・・・・・・	21
6	Classification of Loans by Industry	Non-consolidated	・・・・・・・・・・・	22
7	Self-assessment, Credits disclosed under the Financial Revitalization Law and Risk Monitored Loans	Non-consolidated	・・・・・・・・・・・	23

(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 FY2014 Results (Financial Highlights)

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2014 (b)	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)
Ordinary revenue	104,855	114,324	9,469
Ordinary expenses	87,303	92,982	5,679
Ordinary income	17,551	21,342	3,791
Income before income taxes and minority interests	19,653	22,890	3,237
Net income	16,604	17,584	980
Comprehensive income	9,201	45,069	35,868
Net credit costs	3,316	1,902	(1,414)

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

Gross profit increased by ¥1,475 million year-on-year to ¥60,844 million. This was due to increase in net interest income by ¥3,745 million, increase in net fees and commissions income by ¥1,753 million, and decreases of net other operation income by ¥4,022 million.

Banking profit decreased by ¥2,855 million year-on-year to ¥15,234 million. Disposal of non-performing loans decreased by ¥5,589 million year-on-year to ¥1,365 million. Net gains on equity securities decreased by ¥1,994 million year-on-year to ¥3,352 million.

Ordinary income increased by ¥4,186 million year-on-year to ¥17,703 million, and net income increased by ¥288 million year-on-year to ¥15,034 million.

(Millions of yen)

		For the fiscal year ended Mar. 31, 2014 (b)	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)
1	Gross profit	59,369	60,844	1,475
2	Net interest income	53,125	56,870	3,745
3	Net fees and commissions income	5,997	7,750	1,753
4	Net other operation income	246	(3,776)	(4,022)
5	Expenses(excluding non-recurring expenses)(-)	46,347	45,610	(737)
6	Personnel expenses (-)	22,560	22,095	(465)
7	Non-personnel expenses (-)	21,698	21,154	(544)
8	Banking profit (before provision for general reserve for possible loan losses)	13,021	15,234	2,213
9	Core banking profit	13,256	17,974	4,718
10	Net gains (losses) on debt securities	(234)	(2,740)	(2,506)
11	Reversal of general reserve for possible loan losses(-) ①	(5,067)	—	5,067
12	Banking profit	18,089	15,234	(2,855)
13	Net non-recurring gains (loss)	(4,571)	2,469	7,040
14	Disposal of non-performing loans ②	6,954	1,365	(5,589)
15	Net gains (losses) on equity securities	5,346	3,352	(1,994)
16	Ordinary income	13,517	17,703	4,186
17	Net extraordinary income (loss)	2,243	(15)	(2,258)
18	Income before income taxes	15,760	17,687	1,927
19	Total income taxes (-)	1,013	2,652	1,639
20	Income taxes-current (-)	(130)	451	581
21	Income taxes-deferred (-)	1,144	2,201	1,057
22	Net income	14,746	15,034	288
23	Net credit costs ①+②	1,887	1,365	(522)

(Reference 1) Substantial figures after deduction of specific factors
The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

Disclosed figures (a)		(a)- For the fiscal year ended Mar. 31, 2014
Core gross profit	63,584	3,980
Net interest income	56,870	3,745
Net fees and commissions income	7,750	1,753
Net other operation income	(1,035)	(1,516)
Expenses (-)	45,610	(737)
Core banking profit	17,974	4,718
Net gains (losses) on debt securities	(2,740)	(2,506)
Banking profit (before provision for general reserve for possible loan losses)	15,234	2,213
Net gains (losses) on equity securities	3,352	(1,994)
Others	(883)	3,968
Ordinary income	17,703	4,186
Net extraordinary income (loss)	(15)	(2,258)
Income taxes	2,652	1,639
Net income	15,034	288

Net interest income	56,870
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings ①	366
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	(418)
Substantial net interest income	56,922
Net other operation income	(1,035)
Bond futures	(2,078)
Substantial net other operation income	1,042
Net gains (losses) on debt securities	(2,740)
(Breakdown)	
Except for bond futures	8,839
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings ②	(6,906)
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	(4,673)
(Net gains (losses) from cross-shareholdings)	
Net gains (losses) on equity securities	3,352
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings ①	366
Net gains (losses) from sales of hedging investment trust for cross-shareholdings ②	(6,906)
Total	(3,187)

Substantial figures (b)		(b)－(a)	(b)- For the fiscal year ended Mar. 31, 2014
Core gross profit	65,715	2,131	2,216
Net interest income	56,922	52	224
Net fees and commissions income	7,750	—	1,753
Net other operation income	1,042	2,077	240
Expenses (-)	45,610	—	(737)
Core banking profit	20,105	2,131	2,954
Net gains (losses) on debt securities	1,668	4,408	(383)
Banking profit (before provision for general reserve for possible loan losses)	21,774	6,540	2,571
Net gains (losses) on equity securities	(3,187)	(6,539)	(4,642)
Others	(883)	—	3,968
Ordinary income	17,703	—	1,895
Net extraordinary income (loss)	(15)	—	32
Income taxes	2,652	—	1,639
Net income	15,034	—	288

(Reference 2) ROE

Senshu Ikeda Holdings【Consolidated】

（%）

	For the fiscal year ended Mar. 31, 2011	For the fiscal year ended Mar. 31, 2012	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014 (b)	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)
Shareholders' equity ROE (Net income before minority interests basis)	4.79	5.88	7.70	11.10	11.91	0.81
Shareholders' equity ROE (Net income basis)	4.10	2.10	5.89	9.38	9.15	(0.23)

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

（%）

	For the fiscal year ended Mar. 31, 2011	For the fiscal year ended Mar. 31, 2012	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014 (b)	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)
ROE (Net income before minority interests basis)	5.15	6.31	7.79	10.84	11.10	0.26
ROE (Net income basis)	4.40	2.25	5.96	9.15	8.52	(0.63)

2. Information on Main Accounts

The Senshu Ikeda Bank【Non-consolidated】

The balance of loans and bills discounted at the end of March 2015 increased by ¥71.2 billion from the end of March 2014 to ¥3,656.0 billion.

The balance of deposits at the end of March 2015 increased by ¥155.2 billion from the end of March 2014 to ¥4,772.5 billion.

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Corporate loans	1,716,329	1,768,632	1,806,060	1,852,886	1,912,885	59,999
Large and mid-tier enterprises	374,024	353,759	403,094	438,234	465,198	26,964
Small and medium-sized enterprises	1,118,107	1,127,412	1,083,547	1,102,973	1,167,700	64,727
Local governments etc.	224,197	287,459	319,417	311,679	279,986	(31,693)
Consumer loans	1,796,061	1,758,852	1,756,962	1,731,940	1,743,166	11,226
Housing loans	1,753,899	1,720,255	1,721,077	1,700,370	1,716,611	16,241
Other loans	42,162	38,597	35,885	31,570	26,554	(5,016)
Total	3,512,391	3,527,485	3,563,023	3,584,827	3,656,051	71,224
Foreign currency loans	1,330	8,506	20,336	47,141	60,348	13,207

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Corporate loans	1,716,329	1,768,632	1,839,811	1,885,130	1,936,964	51,834
Large and mid-tier enterprises	374,024	353,759	403,094	438,234	465,198	26,964
Small and medium-sized enterprises	1,118,107	1,127,412	1,116,939	1,134,858	1,191,420	56,562
Local governments etc.	224,197	287,459	319,776	312,038	280,344	(31,694)
Consumer loans	1,796,061	1,758,852	1,756,962	1,731,940	1,743,166	11,226
Housing loans	1,753,899	1,720,255	1,721,077	1,700,370	1,716,611	16,241
Other loans	42,162	38,597	35,885	31,570	26,554	(5,016)
Total	3,512,391	3,527,485	3,596,774	3,617,071	3,680,130	63,059
Foreign currency loans	1,330	8,506	20,336	47,141	60,348	13,207

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

(Millions of yen, %)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Loans to SMEs, etc.	2,939,762	2,901,231	2,856,262	2,847,679	2,913,325	65,646
Ratio of loans to SMEs, etc.	83.69	82.24	80.16	79.43	79.68	0.25

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Loans to SMEs, etc.	2,939,762	2,901,231	2,890,013	2,879,923	2,937,404	57,481
Ratio of loans to SMEs, etc.	83.69	82.24	80.35	79.62	79.81	0.19

③Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Loans guaranteed by Credit Guarantee Corporations	237,317	237,907	235,892	235,192	232,309	(2,883)

(2) Deposits

①Breakdown of deposit balance

(Millions of yen)

		As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
					(b)	(a)	(a)-(b)
Individual		3,562,663	3,566,886	3,619,531	3,662,810	3,744,025	81,215
Corporation		794,342	840,823	893,361	954,524	1,028,510	73,986
	General corporation	714,399	739,224	759,234	813,752	850,231	36,479
	Financial institutions	20,126	5,176	7,404	23,093	28,145	5,052
	Governmental funds	59,815	96,422	126,722	117,678	150,133	32,455
Total		4,357,005	4,407,710	4,512,893	4,617,334	4,772,536	155,202
	Foreign currency deposits	15,908	13,145	49,049	55,742	49,214	(6,528)

(3) Securities

①Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Securities	1,081,565	1,203,706	1,193,126	1,399,377	1,163,549	(235,828)
Government bonds	347,546	398,381	401,161	319,287	164,153	(155,134)
Local government bonds	84,323	77,972	56,333	53,642	51,256	(2,386)
Corporate bonds	211,276	229,180	229,218	315,224	273,480	(41,744)
Authority bonds	82,231	97,329	119,664	189,221	197,171	7,950
Bank debenture bonds	—	9,647	4,668	12,643	9,384	(3,259)
General corporate bonds	129,045	122,203	104,885	113,358	66,924	(46,434)
Stocks	65,234	64,630	97,541	89,986	101,658	11,672
Other securities	373,185	433,540	408,871	621,236	572,999	(48,237)
Foreign securities	232,978	283,307	179,992	369,427	269,125	(100,302)
Euroyen bonds	35,006	29,260	35,964	30,998	38,993	7,995
Dollar-dominated bonds	96,519	225,839	114,356	251,741	230,125	(21,616)
Euro-dominated bonds	101,451	28,203	29,666	86,681	—	(86,681)
REIT	27,027	34,419	43,963	33,745	31,040	(2,705)
Investment trusts	108,590	111,822	180,369	213,286	267,719	54,433
Hedging investment trust for cross-shareholdings etc.	41,600	49,182	48,334	72,271	16,980	(55,291)
Investment partnership	4,588	3,991	4,545	4,777	5,115	338

②Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	
				(b)	(a)	(a)-(b)
Held-to-maturity debt securities	594	474	503	542	590	48
Available-for-sale securities	(12,831)	(11,765)	9,498	2,407	27,695	25,288
Stocks	(6,641)	(5,874)	12,445	14,564	31,198	16,634
Bonds	10,858	2,577	2,467	1,763	1,125	(638)
Government bonds	9,154	47	147	179	35	(144)
Local government bonds	626	567	285	163	161	(2)
Corporate bonds	1,077	1,962	2,034	1,420	929	(491)
Other securities	(17,048)	(8,468)	(5,414)	(13,920)	(4,628)	9,292
Foreign securities	(3,921)	229	616	(3,469)	(734)	2,735
Euroyen bonds	99	(140)	(35)	(1)	(6)	(5)
Dollar-dominated bonds	(1,724)	(144)	166	(3,520)	(727)	2,793
Euro-dominated bonds	(2,296)	514	485	52	—	(52)
REIT	124	(1,828)	6,361	(51)	2,414	2,465
Investment trusts	(13,248)	(6,855)	(12,519)	(10,656)	(6,515)	4,141
Hedging investment trust for cross-shareholdings etc.	(9,025)	(5,889)	(12,690)	(8,849)	(7,017)	1,832
Investment partnership	(3)	(13)	127	257	206	(51)

(4) Assets under Management

Investment product sales were ¥278.1 billion.

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2011	For the fiscal year ended Mar. 31, 2012	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014 (b)	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)
The Senshu Ikeda Bank	169,062	169,677	214,759	222,194	231,584	9,390
Investment trusts	73,535	66,789	111,897	136,422	151,413	14,991
Public bonds	4,632	12,872	12,132	3,939	2,937	(1,002)
Life insurance	90,893	90,015	90,729	81,833	77,234	(4,599)
Senshu Ikeda Tokai Tokyo Securities				20,421	46,533	26,112
Total	169,062	169,677	214,759	242,615	278,117	35,502

(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 Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014 (b)	As of Mar. 31, 2015 (a)	(a)-(b)
The Senshu Ikeda Bank	288,147	245,234	255,666	240,862	237,827	(3,035)
Investment trusts	216,892	184,860	198,822	191,032	204,260	13,228
Public bonds	71,254	60,373	56,843	49,830	33,566	(16,264)
Senshu Ikeda Tokai Tokyo Securities				44,366	68,346	23,980
Total	288,147	245,234	255,666	285,229	306,173	20,944

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

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 as at the end of March 2015 including two business rehabilitation subsidiaries, decreased ¥1.5 billion from the end of March 2014 to ¥69.6 billion. As a result, NPL ratio as at the end of March 2015 declined 0.07% from the end of March 2014 to 1.88%.

(Millions of yen, %)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014 (b)	As of Mar. 31, 2015 (a)	(a)-(b)
Non-performing loans (A)	63,009	64,742	65,833	50,817	56,306	5,489
Total credits (B)	3,567,761	3,573,021	3,598,629	3,614,439	3,679,782	65,343
Non-performing loans ratio (A)/(B)	1.76	1.81	1.82	1.40	1.53	0.13

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2011	As of Mar. 31, 2012	As of Mar. 31, 2013	As of Mar. 31, 2014 (b)	As of Mar. 31, 2015 (a)	(a)-(b)
Non-performing loans (A)	63,009	64,742	86,151	71,185	69,644	(1,541)
Total credits (B)	3,567,761	3,573,021	3,632,385	3,646,684	3,703,861	57,177
Non-performing loans ratio (A)/(B)	1.76	1.81	2.37	1.95	1.88	(0.07)

4. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings still sustained as high as 10.09%, and is above the 4% level required of banks subject to domestic standards.
Consolidated capital ratio of Senshu Ikeda Bank also still sustained .

(1) Senshu Ikeda Holdings(domestic standard)

(Millions of yen, %)

	As of Mar. 31, 2011 (Basel Ⅱ)	As of Mar. 31, 2012 (Basel Ⅱ)	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014 (Basel Ⅲ)	As of Mar. 31, 2015 (Basel Ⅲ)	
				(b)	(a)	(a)-(b)
Total capital ratio (%)	10.80	10.92	10.39	10.49	10.09	(0.40)
Total capital	266,507	267,465	261,133	269,782	268,401	(1,381)
Risk weighted assets	2,467,413	2,447,561	2,511,308	2,571,273	2,657,817	140,544

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

(Millions of yen, %)

	As of Mar. 31, 2011 (Basel Ⅱ)	As of Mar. 31, 2012 (Basel Ⅱ)	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014 (Basel Ⅲ)	As of Mar. 31, 2015 (Basel Ⅲ)	
				(b)	(a)	(a)-(b)
Total capital ratio (%)	10.54	10.66	9.91	9.69	9.27	(0.42)
Total capital	257,481	258,413	247,422	247,822	244,865	(2,957)
Risk weighted assets	2,440,800	2,423,616	2,495,687	2,557,108	2,639,343	(82,235)

② Consolidated

(Millions of yen, %)

	As of Mar. 31, 2011 (Basel Ⅱ)	As of Mar. 31, 2012 (Basel Ⅱ)	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014 (Basel Ⅲ)	As of Mar. 31, 2015 (Basel Ⅲ)	
				(b)	(a)	(a)-(b)
Total capital ratio (%)	10.53	10.72	10.35	10.96	10.51	(0.45)
Total capital	259,973	262,608	261,329	283,626	280,062	(3,564)
Risk weighted assets	2,468,081	2,447,465	2,522,717	2,586,299	2,664,117	77,818

5. FY2015 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2015 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥110.0 billion, ordinary income is ¥22.0 billion, and net income attributable to Senshu Ikeda Holdings' shareholders is ¥18.0 billion.

Forecast cash dividends for FY2015: ¥15.00 per common stock, ¥70.00 per third-class preferred stock, and ¥29.51 per first series of seventh-class preferred stock

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014 (Result) (d)	For the fiscal year ended Mar. 31, 2015 (Result) (c)	For the six months ended Sep. 30, 2015 (Forecast) (b)	(b)-(d)	For the fiscal year ended Mar. 31, 2016 (Forecast) (a)	(a)-(c)
Ordinary revenue	50,709	114,324	54,000	3,291	110,000	(4,324)
Ordinary income	9,667	21,342	10,000	333	22,000	658
Net income attributable to Senshu Ikeda Holdings' shareholders	8,099	17,584	8,500	401	18,000	416

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014 (Result) (d)	For the fiscal year ended Mar. 31, 2015 (Result) (c)	For the six months ended Sep. 30, 2015 (Forecast) (b)	(b)-(d)	For the fiscal year ended Mar. 31, 2016 (Forecast) (a)	(a)-(c)
Operating revenue	5,867	6,133	5,900	33	6,200	67
Operating income	5,479	5,477	5,500	21	5,500	23
Ordinary income	5,451	5,425	5,500	49	5,500	75
Net income	5,436	5,410	5,500	64	5,500	90

② Cash dividends

	For the six months ended Sep. 30, 2014 (Result)	For the fiscal year ended Mar. 31, 2015 (Projection)	For the six months ended Sep. 30, 2015 (Forecast)	For the fiscal year ended Mar. 31, 2016 (Forecast)
Common stock	—	¥ 15.00	—	¥ 15.00
Second-class preferred stock	—	¥ 1,020 divided by 18.5		
Third-class preferred stock	—	¥ 70.70	—	¥ 70.00
First series of seventh-class preferred stock			—	¥ 29.51

(Note) As second-class preferred stock was acquired and retired on April 7, 2015, dividends for the fiscal year ended Mar. 31, 2016 is not stated above.

As first series of seventh-class preferred stock was issued on April 7, 2015, dividends for the fiscal year ended Mar. 31, 2015 is not stated above.

③ Capital ratio

(%)

	As of Sep. 30, 2014 (Result)	As of Mar. 31, 2015 (Preliminary figures)	As of Sep. 30, 2015 (Forecast)	As of Mar. 31, 2016 (Forecast)
Capital ratio(Consolidated)	10.60	10.09	Latter half of 10	Latter half of 10

④ ROE

(%)

	For the six months ended Sep. 30, 2014 (Result)	For the fiscal year ended Mar. 31, 2015 (Result)	For the six months ended Sep. 30, 2015 (Forecast)	For the fiscal year ended Mar. 31, 2016 (Forecast)
Shareholders' equity ROE (Net income attributable to Senshu Ikeda Holdings' shareholders basis)	8.62	9.15	First half of 8	First half of 8

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

(2) The Senshu Ikeda Bank

① Financial forecasts

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014 (Result)	For the fiscal year ended Mar. 31, 2015 (Result)	For the six months ended Sep. 30, 2015 (Forecast)		For the fiscal year ended Mar. 31, 2016 (Forecast)	
	(d)	(c)	(b)	(b)-(d)	(a)	(a)-(c)
Ordinary revenue	44,339	99,739	47,000	2,661	95,000	(4,739)
Ordinary income	8,098	17,703	9,000	902	19,000	1,297
Net income	7,606	15,034	8,000	394	16,000	966
Banking profit	7,997	15,234	10,500	2,503	21,500	6,266
Banking profit(before reversal of (provision for) general reserve for possible loan losses)	8,444	15,234	10,500	2,056	21,500	6,266
Core banking profit	6,975	17,974	10,000	3,025	21,000	3,026
Net credit costs	864	1,365	2,000	1,136	4,000	2,635

② Capital ratio

(%)

	As of Sep. 30, 2014 (Preliminary figures)	As of Mar. 31, 2015 (Preliminary figures)	As of Sep. 30, 2015 (Forecast)	As of Mar. 31, 2016 (Forecast)
Capital ratio(Non-consolidated)	9.81	9.27	Approx. 10	Approx. 10
Capital ratio(Consolidated)	11.08	10.51	Approx. 11	Approx. 11

Ⅱ FY2014 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, 2015 (a)	(a)-(b)	For the fiscal year ended Mar. 31, 2014 (b)
1	**Consolidated gross profits**	67,964	1,448	66,516
2	Net interest income	55,471	3,407	52,064
3	Net fees and commissions income	15,807	1,696	14,111
4	Net other operation income	(3,313)	(3,653)	340
5	**General and administrative expenses (-)**	51,794	(788)	52,582
6	**Net disposal of nonperforming loans (-)**	1,902	(1,414)	3,316
7	Provision for general reserve for possible loan losses (-)	―	6,780	(6,780)
8	Written-off loans (-)	4,720	736	3,984
9	Provision for specific reserve for possible loan losses (-)	―	(7,525)	7,525
10	Provision for contingent losses (-)	(28)	(22)	(6)
11	Gains (losses) on sales of non-performing loans (-)	97	(2)	99
12	Recoveries of written off claims	1,768	134	1,634
13	Reversal of reserve for possible loan losses	1,350	1,350	―
14	Others (-)	232	104	128
15	Net gains (losses) on equity securities	3,300	(1,995)	5,295
16	Equity in earnings of affiliates	40	11	29
17	Others	3,733	2,124	1,609
18	**Ordinary income**	21,342	3,791	17,551
19	Net extraordinary income (loss)	1,548	(553)	2,101
20	**Income before income taxes and minority interests**	22,890	3,237	19,653
21	Total income taxes (-)	4,277	1,756	2,521
22	Income taxes-current (-)	1,869	980	889
23	Income taxes-deferred (-)	2,407	776	1,631
24	**Net income before minority interests**	18,613	1,481	17,132
25	Minority interests(-)	1,028	501	527
26	**Net income**	17,584	980	16,604

Consolidated Statement of Comprehensive Income

(Millions of yen)

23	**Net income before minority interests**	18,613	1,481	17,132
26	Total other comprehensive income	26,456	34,386	(7,930)
27	Net unrealized gain (loss) on available-for-sale securities	21,258	29,189	(7,931)
28	Net unrealized gain (loss) on deferred hedges	4	4	0
29	Remeasurements of defined benefit plans	5,193	5,193	―
30	**Comprehensive income**	45,069	35,868	9,201

(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)

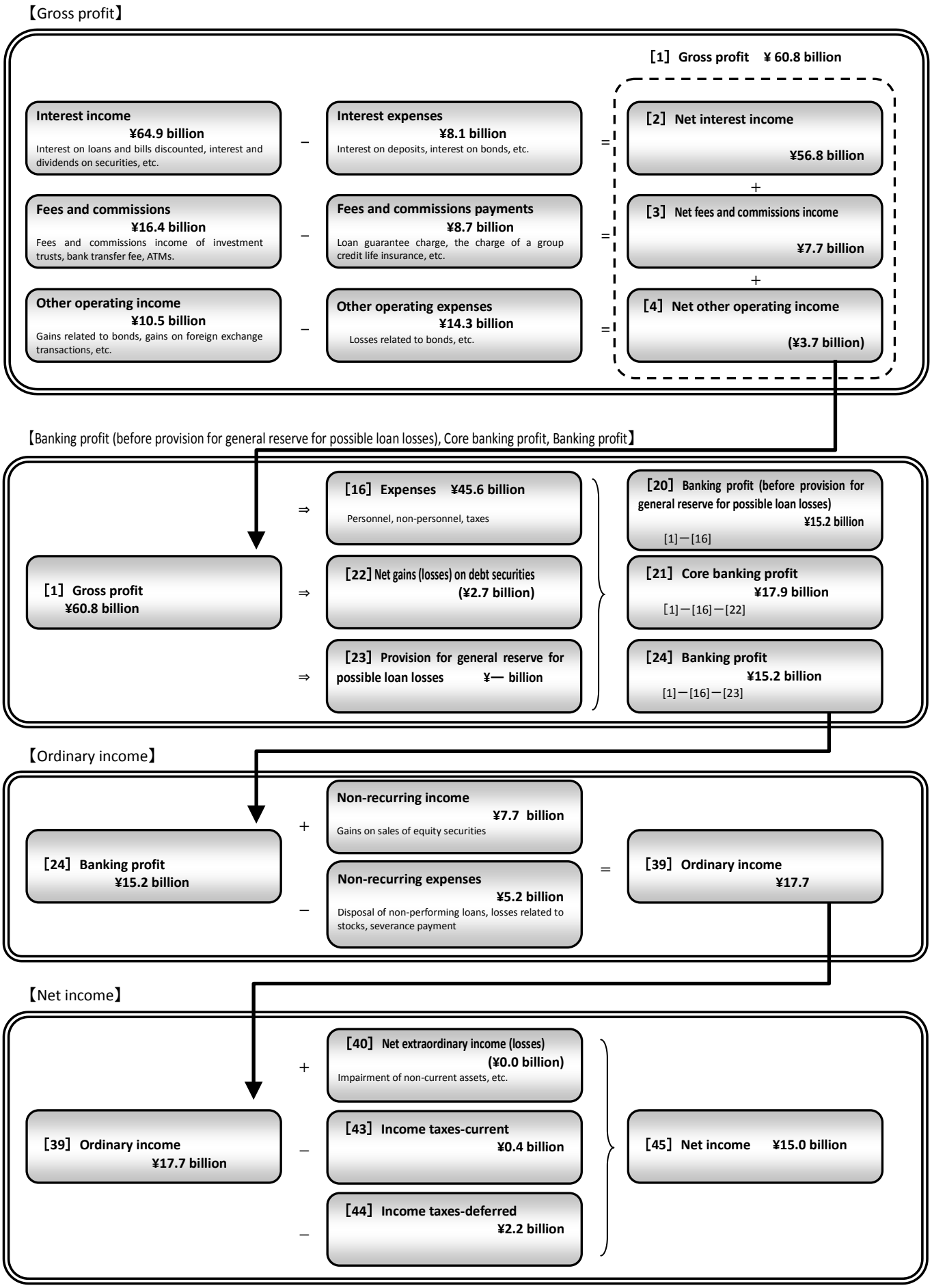
	As of Mar. 31, 2015 (a)	(a)-(b)	As of Mar. 31, 2014 (b)
Consolidated subsidiaries	30	―	30
Affiliated companies accounted for by the equity method	3	―	3

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

(Millions of yen)

		For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)	For the fiscal year ended Mar. 31, 2014 (b)
1	**Gross profit**	60,844	1,475	59,369
2	Net interest income	56,870	3,745	53,125
3	Net fees and commissions income	7,750	1,753	5,997
4	Net other operation income	(3,776)	(4,022)	246
5	Net gains (losses) on debt securities	(2,740)	(2,506)	(234)
6	Domestic gross profit	53,605	(1,402)	55,007
7	Net interest income	51,862	3,084	48,778
8	Net fees and commissions income	7,727	1,744	5,983
9	Net other operation income	(5,983)	(6,228)	245
10	Net gains (losses) on debt securities	(6,071)	(6,364)	293
11	International gross profit	7,238	2,877	4,361
12	Net interest income	5,007	661	4,346
13	Net fees and commissions income	23	9	14
14	Net other operation income	2,207	2,206	1
15	Net gains (losses) on debt securities	3,330	3,858	(528)
16	**Expenses (excluding non-recurring expenses) (-)**	45,610	(737)	46,347
17	Personnel expenses (-)	22,095	(465)	22,560
18	Non-personnel expenses (-)	21,154	(544)	21,698
19	Miscellaneous taxes (-)	2,360	271	2,089
20	Banking profit (before provision for general reserve for possible loan losses)	15,234	2,213	13,021
21	Core banking profit	17,974	4,718	13,256
22	Net gains (losses) on debt securities	(2,740)	(2,506)	(234)
23	Provision for general reserve for possible loan losses (-) ①	—	5,067	(5,067)
24	**Banking profit**	15,234	(2,855)	18,089
25	Net non-recurring gains (losses)	2,469	7,040	(4,571)
26	Credit costs (-) ②	1,365	(5,589)	6,954
27	Written-off loans (-)	1,711	385	1,326
28	Provision for specific reserve for possible loan losses (-)	—	(6,211)	6,211
29	Provision for contingent losses (-)	(28)	(22)	(6)
30	Gains (losses) on sales of non-performing loans (-)	(16)	4	(20)
31	Recoveries of written-off claims	477	(208)	685
32	Reversal of reserve for possible loan losses	56	56	—
33	Others (-)	232	104	128
34	Net gains (losses) on equity securities	3,352	(1,994)	5,346
35	Gain on sales of equity securities	3,816	(2,013)	5,829
36	Loss on sales of equity securities (-)	426	(46)	472
37	Loss on write-down of equity securities (-)	37	27	10
38	Other non-recurring gains (losses)	481	3,444	(2,963)
39	**Ordinary income**	17,703	4,186	13,517
40	Net extraordinary income (loss)	(15)	(2,258)	2,243
41	**Income before income taxes**	17,687	1,927	15,760
42	Total income taxes (-)	2,652	1,639	1,013
43	Income taxes-current (-)	451	581	(130)
44	Income taxes-deferred (-)	2,201	1,057	1,144
45	**Net income**	15,034	288	14,746
46	Net credit costs ①+②	1,365	(522)	1,887

(Reference) Structure of profits (For the fiscal year ended Mar. 31, 2015)



2. Banking Profit

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)	For the fiscal year ended Mar. 31, 2014 (b)
(1) Banking profit (before provision for general reserve for possible loan losses)	15,234	2,213	13,021
Per head (thousands of yen)	5,850	1,061	4,789
(2) Core banking profit	17,974	4,718	13,256
Per head (thousands of yen)	6,902	2,027	4,875
(3) Banking profit	15,234	(2,855)	18,089
Per head (thousands of yen)	5,850	(802)	6,652

3. Interest Margins

The Senshu Ikeda Bank【Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2015 (a)		(a)-(b)		For the fiscal year ended Mar. 31, 2014 (b)	
	All business	Domestic business	All business	Domestic business	All business	Domestic business
(1) Average yield on interest earning assets (A)	1.30	1.26	0.05	0.05	1.25	1.21
(i)Average yield on loans and bills discounted (B)	1.33	1.34	(0.10)	(0.10)	1.43	1.44
(ii)Average yield on securities	1.28	1.13	0.47	0.56	0.81	0.57
(2) Average yield on interest bearing liabilities (C)	1.05	1.06	(0.07)	(0.05)	1.12	1.11
(i)Average yield on deposits and negotiable (including expenses) (D)	1.09	1.05	(0.05)	(0.05)	1.14	1.10
① Average yield on deposits and negotiable	0.12	0.11	(0.01)	(0.02)	0.13	0.13
② Expense ratio	0.97	0.93	(0.04)	(0.04)	1.01	0.97
(ii)Average yield on external liabilities	0.49	0.54	(0.37)	(0.42)	0.86	0.96
(3) Average interest rate spread (A)－(C)	0.25	0.20	0.12	0.10	0.13	0.10
(4) Difference between average yield on loans and deposits (B)－(D)	0.24	0.29	(0.05)	(0.05)	0.29	0.34

4. ROE

The Senshu Ikeda Bank【Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2015 (a)	(a)-(b)	For the fiscal year ended Mar. 31, 2014 (b)
Banking profit (before provision for general reserve for possible loan losses) basis	8.07	0.62	7.45
Banking profit basis	8.07	(2.28)	10.35
Core banking profit basis	9.53	1.94	7.59
Net income basis	7.97	(0.47)	8.44

5. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Directors and auditors	29	(1)	(2)	30	31
Employees	2,498	(88)	(110)	2,586	2,608
Total	2,527	(89)	(112)	2,616	2,639

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, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Branches	134	—	—	134	134
Sub-branches	5	—	—	5	5
Total	139	—	—	139	139
(Reference) ATMs	218	1	1	217	217

6. Gains and Losses on Investment Securities

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015		For the fiscal year ended Mar. 31, 2014
	(a)	(a)-(b)	(b)
Gains (losses) on debt securities	(2,740)	(2,506)	(234)
Gain on sales	9,582	3,501	6,081
Gain on redemption	—	—	—
Loss on sales (-)	12,323	9,375	2,948
Loss on redemption (-)	—	—	—
Loss on write-down (-)	—	(3,367)	3,367
Loss by investment partnership (-)	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015		For the fiscal year ended Mar. 31, 2014
	(a)	(a)-(b)	(b)
Gains (losses) on equity securities	3,352	(1,994)	5,346
Gain on sales	3,816	(2,013)	5,829
Loss on sales (-)	426	(46)	472
Loss on write-down (-)	37	27	10

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 Mar. 31, 2015					As of Sep. 30, 2014				
	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
Government bonds	24,997	25,071	73	73	—	24,997	25,048	50	50	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	31,307	31,390	83	83	—	35,206	35,341	134	134	—
Other	27,000	27,434	434	436	2	26,000	26,328	328	361	33
Total	83,305	83,895	590	592	2	86,204	86,717	512	545	33

As of Mar. 31, 2014				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,997	25,024	26	26	—
—	—	—	—	—
45,406	45,601	195	200	5
18,000	18,321	321	321	—
88,403	88,946	542	548	5

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

(Millions of yen)

	As of Mar. 31, 2015					As of Sep. 30, 2014				
	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
Equity securities	42,243	73,441	31,198	31,778	580	47,165	71,489	24,324	25,753	1,429
Bonds	431,460	432,586	1,125	1,238	112	606,949	608,892	1,943	1,978	35
Government bonds	139,120	139,155	35	35	—	286,502	286,886	384	385	1
Local government bonds	51,095	51,256	161	174	13	58,926	59,101	175	180	5
Corporate bonds	241,243	242,173	929	1,029	99	261,520	262,904	1,383	1,412	28
Other	547,189	542,560	(4,628)	5,855	10,484	617,860	605,990	(11,870)	3,752	15,622
Total	1,020,893	1,048,588	27,695	38,873	11,178	1,271,976	1,286,373	14,396	31,484	17,088

As of Mar. 31, 2014				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
47,729	62,294	14,564	16,912	2,348
615,986	617,750	1,763	1,880	117
294,110	294,290	179	194	14
53,478	53,642	163	173	9
268,398	269,818	1,420	1,512	92
614,151	600,230	(13,920)	2,297	16,217
1,277,868	1,280,275	2,407	21,090	18,683

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2015 (Preliminary figures) (a)	(a)-(b)	(a)-(c)	As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
Total capital ratio (%)	10.09	(0.51)	(0.40)	10.60	10.49
Total capital(A)-(B)	268,401	(10,734)	(1,381)	279,135	269,782
Core capital (A)	275,747	(4,545)	4,680	280,292	271,067
Common stock, internal reserves, etc.	153,292	4,208	13,098	149,084	140,194
General reserve for possible loan losses	14,711	(1,799)	(1,453)	16,510	16,164
Qualified previous noncumulative perpetual preferred stock	40,000	—	—	40,000	40,000
Qualified previous capital raising instruments	65,224	(7,247)	(7,247)	72,471	72,471
Deduction (B)	7,346	6,189	6,061	1,157	1,285
Risk weighted assets	2,657,817	24,473	86,544	2,633,344	2,571,273
Required capital	106,312	979	3,462	105,333	102,850

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015 (Preliminary figures) (a)	(a)-(b)	(a)-(c)	As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
Total capital ratio (%)	9.27	(0.54)	(0.42)	9.81	9.69
Total capital(A)-(B)	244,865	(11,510)	(2,957)	256,375	247,822
Core capital (A)	250,192	(6,580)	1,941	256,772	248,251
Common stock, internal reserves, etc.	177,751	1,928	10,000	175,823	167,751
General reserve for possible loan losses	5,402	(1,057)	(610)	6,459	6,012
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—
Qualified previous capital raising instruments	67,039	(7,449)	(7,449)	74,488	74,488
Deduction (B)	5,327	4,931	4,898	396	429
Risk weighted assets	2,639,343	25,959	82,235	2,613,384	2,557,108
Required capital	105,573	1,038	3,289	104,535	102,284

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015 (Preliminary figures) (a)	(a)-(b)	(a)-(c)	As of Sep. 30, 2014 (b)	As of Mar. 31, 2014 (c)
Total capital ratio (%)	10.51	(0.57)	(0.45)	11.08	10.96
Total capital(A)-(B)	280,062	(12,431)	(3,564)	292,493	283,626
Core capital (A)	286,016	(6,874)	1,961	292,890	284,055
Common stock, internal reserves, etc.	187,216	3,946	12,490	183,270	174,726
General reserve for possible loan losses	14,711	(1,799)	(1,453)	16,510	16,164
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—
Qualified previous capital raising instruments	82,796	(9,200)	(9,200)	91,996	91,996
Deduction (B)	5,953	5,557	5,524	396	429
Risk weighted assets	2,664,117	25,193	77,818	2,638,924	2,586,299
Required capital	106,564	1,008	3,113	105,556	103,451

Ⅲ Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	2,494	(1,767)	(705)	4,261	3,199
Delinquent loans	42,300	302	(695)	41,998	42,995
Loans past due three months or more	—	(119)	—	119	—
Restructured loans	11,192	402	6,928	10,790	4,264
Total	55,988	(1,181)	5,529	57,169	50,459

(Note) Amount of partial direct write-off

As of Mar. 31, 2015: Loans to bankrupt borrowers	14,436 million yen	Delinquent loans	44,835 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	14,491 million yen	Delinquent loans	44,858 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	43,747 million yen

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,656,051	45,919	71,224	3,610,132	3,584,827

(%)

		As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.06	(0.05)	(0.02)	0.11	0.08
	Delinquent loans	1.15	(0.01)	(0.04)	1.16	1.19
	Loans past due three months or more	—	(0.00)	—	0.00	—
	Restructured loans	0.30	0.01	0.19	0.29	0.11
	Total	1.53	(0.05)	0.13	1.58	1.40

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	2,636	(1,625)	(563)	4,261	3,199
Delinquent loans	53,151	(1,689)	(7,769)	54,840	60,920
Loans past due three months or more	—	(119)	—	119	—
Restructured loans	13,538	367	6,832	13,171	6,706
Total	69,326	(3,066)	(1,501)	72,392	70,827

(Note) Amount of partial direct write-off

As of Mar. 31, 2015: Loans to bankrupt borrowers	17,297 million yen	Delinquent loans	45,394 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	14,491 million yen	Delinquent loans	48,286 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	44,005 million yen

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,680,130	44,085	63,059	3,636,045	3,617,071

(%)

		As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.07	(0.04)	(0.01)	0.11	0.08
	Delinquent loans	1.44	(0.06)	(0.24)	1.50	1.68
	Loans past due three months or more	—	(0.00)	—	0.00	—
	Restructured loans	0.36	0.00	0.18	0.36	0.18
	Total	1.88	(0.11)	(0.07)	1.99	1.95

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans to bankrupt borrowers	3,522	(1,778)	(478)	5,300	4,000
Delinquent loans	54,195	(2,013)	(7,978)	56,208	62,173
Loans past due three months or more	—	(119)	—	119	—
Restructured loans	13,538	367	6,832	13,171	6,706
Total	71,255	(3,544)	(1,626)	74,799	72,881

(Note)Amount of partial direct written-off

As of Mar. 31, 2015: Loans to bankrupt borrowers	18,266 million yen	Delinquent loans	46,747 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	15,801 million yen	Delinquent loans	49,248 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	15,940 million yen	Delinquent loans	46,040 million yen

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Loans and bills discounted	3,672,521	44,111	63,192	3,628,410	3,609,329

(%)

		As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
		(a)	(a)-(b)	(a)-(c)	(b)	(c)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.09	(0.05)	(0.02)	0.14	0.11
	Delinquent loans	1.47	(0.07)	(0.25)	1.54	1.72
	Loans past due three months or more	—	(0.00)	—	0.00	—
	Restructured loans	0.36	—	0.18	0.36	0.18
	Total	1.94	(0.12)	(0.07)	2.06	2.01

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

2. Loans to bankrupt borrowers:

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

3. Delinquent loans:

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

4. Loans past due three months or more:

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

5. Restructured loans:

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

2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	16,198	(990)	(1,990)	17,188	18,188
General reserve for possible loan losses	5,402	(1,057)	(610)	6,459	6,012
Specific reserve for possible loan losses	10,796	68	(1,380)	10,728	12,176

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	26,232	(1,547)	(5,818)	27,779	32,050
General reserve for possible loan losses	10,507	(1,199)	(348)	11,706	10,855
Specific reserve for possible loan losses	15,725	(347)	(5,469)	16,072	21,194

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve for possible loan losses	31,907	(2,401)	(7,017)	34,308	38,924
General reserve for possible loan losses	14,711	(1,799)	(1,453)	16,510	16,164
Specific reserve for possible loan losses	17,196	(601)	(5,563)	17,797	22,759

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	28.93	(1.13)	(7.11)	30.06	36.04

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	37.83	(0.54)	(7.42)	38.37	45.25

② Consolidated

(%)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Reserve ratios	44.77	(1.09)	(8.63)	45.86	53.40

(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 Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	6,437	(2,053)	(1,827)	8,490	8,264
Doubtful credit	38,676	562	387	38,114	38,289
Substandard credit	11,192	283	6,928	10,909	4,264
Subtotal (A)	56,306	(1,207)	5,489	57,513	50,817
Normal credit	3,623,475	44,135	59,854	3,579,340	3,563,621
Total(B)	3,679,782	42,928	65,343	3,636,854	3,614,439
Non-performing loans ratio (A)/(B)	1.53	(0.05)	0.13	1.58	1.40
Partial direct write-off	59,614	(111)	719	59,725	58,895

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Bankruptcy and quasi-bankrupt credit	7,136	(2,129)	(1,904)	9,265	9,040
Doubtful credit	48,969	(1,211)	(6,469)	50,180	55,438
Substandard credit	13,538	248	6,832	13,290	6,706
Subtotal (A)	69,644	(3,092)	(1,541)	72,736	71,185
Normal credit	3,634,217	44,185	58,719	3,590,032	3,575,498
Total(B)	3,703,861	41,092	57,177	3,662,769	3,646,684
Non-performing loans ratio (A)/(B)	1.88	(0.10)	(0.07)	1.98	1.95
Partial direct write-off	63,035	(118)	3,883	63,153	59,152

(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 Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Coverage amount (C)	50,842	(2,024)	4,376	52,866	46,466
Reserve for possible loan losses	13,250	277	(282)	12,973	13,532
Collateral and guarantees	37,591	(2,302)	4,657	39,893	32,934
Coverage ratio(C)/(A)	90.29	(1.62)	(1.14)	91.91	91.43

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2015)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	6,437	6,437	700	5,737	100.00
Doubtful credit	38,676	35,394	9,951	25,443	91.51
Substandard credit	11,192	9,010	2,599	6,410	80.50
Total	56,306	50,842	13,250	37,591	90.29

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Coverage amount (C)	60,968	(3,246)	(2,032)	64,214	63,000
Reserve for possible loan losses	18,887	(254)	(4,525)	19,141	23,412
Collateral and guarantees	42,081	(2,992)	2,494	45,073	39,587
Coverage Ratio (C)/(A)	87.54	(0.74)	(0.96)	88.28	88.50

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2015)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	7,136	7,136	909	6,226	100.00
Doubtful credit	48,969	43,629	14,670	28,959	89.09
Substandard credit	13,538	10,202	3,307	6,895	75.36
Total	69,644	60,968	18,887	42,081	87.54

6. Classification of Loans by Industry

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2015			As of Sep. 30, 2014	As of Mar. 31, 2014
	(a)	(a)-(b)	(a)-(c)	(b)	(c)
Domestic (excluding JOM account)	3,656,051	45,919	71,224	3,610,132	3,584,827
Manufacturing	341,673	(1,206)	947	342,879	340,726
Agriculture and forestry	961	(115)	(407)	1,076	1,368
Fishery	93	44	(6)	49	99
Mining, quarrying and gravel extraction	220	30	(14)	190	234
Construction	80,890	3,743	3,040	77,147	77,850
Electricity, gas, heat and water supply	14,759	1,513	2,997	13,246	11,762
Information and communication	15,281	351	648	14,930	14,633
Transportation and postal activities	82,569	6,851	8,449	75,718	74,120
Wholesale and retail trade	248,249	4,672	18,844	243,577	229,405
Finance and insurance activities	168,865	(893)	5,598	169,758	163,267
Real estate and rental activities	511,234	14,722	33,192	496,512	478,042
Academic research, professional and technical services	10,480	414	998	10,066	9,482
Accommodation and food service activities	21,973	681	629	21,292	21,344
Life related services and entertainment	12,598	342	(11)	12,256	12,609
Education and study support activities	7,580	375	(9)	7,205	7,589
Medical and welfare	45,416	6,421	9,292	38,995	36,124
Other services	69,047	5,708	7,329	63,339	61,718
Local governments	227,548	1,105	(11,364)	226,443	238,912
Others	1,796,602	1,159	(8,932)	1,795,443	1,805,534

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

The Senshu Ikeda Bank【Non-consolidated】

(As of Mar. 31, 2015)

(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 2.4		0.2	2.2	— (0)	— (—)
Effectively bankrupt 3.9		1.4	2.4	— (0.5)	— (0)
Potentially bankrupt 38.6		23.6	11.7	3.2 (9.9)	
Watch list	Requiring special caution 12.8	1.5	11.2		
	Other borrowers requiring caution 160.6	68.9	91.6		
Normal 3,461.1		3,461.1			
Total 3,679.7		3,557.1	119.3	3.2 (10.5)	— (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 6.4	5.7	0.7	100.00
Doubtful 38.6	25.4	9.9	91.51
Substandard 11.1	6.4	2.5	80.50
Subtotal 56.3	37.5	13.2	90.29
Normal 3,623.4			
Total 3,679.7			

Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.53%

Risk monitored loans

Classification	Outstanding balance of loans
Loans to bankrupt borrowers	2.4
Delinquent loans	42.3
Loans past due three months or more	—
Restructured loans	11.1
Total	55.9

Ratio of risk managed loans to total loans: 1.53%

Loans and bills discounted	3,656.0

(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.