Financial Results for the First Quarter of the Fiscal Year ended March 31, 2016
(Consolidated Data)

July 29, 2015

Company Name: Senshu Ikeda Holdings, Inc.
Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714
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Scheduled date for filing quarterly securities report: August 7, 2015
Scheduled date to commence dividend payments: None
Segregated trading accounts: None
Supplementary material on financial results: Yes (Selected financial information)
Financial results presentation meeting: None

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

1. Financial Results for the First Quarter of the Fiscal Year ending March 31, 2016
(April 1, 2015 — June 30, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Three months ended June 30, 2015	28,983	13.8	6,053	30.5	5,099	31.3
Three months ended June 30, 2014	25,447	(12.4)	4,637	50.8	3,881	83.1

(Note) Comprehensive income: Three months ended June 30, 2015 4,240 million yen [(65.9%)]
Three months ended June 30, 2014 12,466 million yen [(—%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2015	19.14	16.54
Three months ended June 30, 2014	16.35	16.34

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2015	5,524,790	254,881	4.4
As of March 31, 2015	5,519,533	234,788	4.0

(Reference) capital: As of June 30, 2015 : 246,500million yen ; As of March 31, 2015 : 226,232 million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of period — Stock subscription rights at the end of period — Non-controlling interests at the end of period)/ Total assets at the end of period.
The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2015	—	0.00	—	15.00	15.00
Fiscal Year ended March 31, 2016	—				
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 the 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	31.06
Full Year	110,000	(3.7)	22,000	3.0	18,000	2.3	60.38

Note

(1) Changes in significant subsidiaries during the first quarter of the fiscal year ending March 31, 2016 : 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 June 30, 2015	281,008,632 shares
As of March 31, 2015	238,458,632 shares

(b) Number of treasury shares

As of June 30, 2015	243,168 shares
As of March 31, 2015	438,304 shares

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

Three months ended June 30, 2015	266,309,011 shares
Three months ended June 30, 2014	237,288,675 shares

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:

(**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, 2015	—	—	—	70.70	70.70
Fiscal Year ending March 31, 2016	—				
Fiscal Year ending March 31, 2016 (Forecasts)		—	—	70.00	70.00

(**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, 2015					
Fiscal Year ending March 31, 2016	—				
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, 2015.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2015	As of June 30, 2015
Assets		
Cash and due from banks	544,513	578,078
Call loans and bills bought	616	732
Monetary claims bought	87	119
Trading account securities	177	196
Money held in trust	27,000	27,346
Securities	1,139,284	1,117,601
Loans and bills discounted	3,672,521	3,653,975
Foreign exchange assets	6,321	7,849
Other assets	65,835	75,107
Tangible fixed assets	37,276	36,897
Intangible fixed assets	7,470	7,026
Net defined benefit assets	16,014	16,441
Deferred tax assets	17,224	17,260
Customers' liabilities for acceptances and guarantees	17,098	17,111
Reserve for possible loan losses	(31,907)	(30,954)
Total assets	5,519,533	5,524,790
Liabilities		
Deposits	4,737,122	4,774,149
Negotiable certificates of deposit	1,543	—
Call money and bills sold	—	2,449
Payables under securities lending transactions	251,176	224,959
Borrowed money	159,198	127,653
Foreign exchange liabilities	538	506
Corporate bonds and notes	70,000	70,000
Other liabilities	45,123	51,193
Provision for employees' bonuses	1,682	615
Net defined benefit liability	137	132
Accrued retirement benefits for directors and corporate auditors	39	39
Reserve for reimbursement of deposits	409	409
Reserve for point services	199	201
Reserve for contingent losses	351	362
Reserve under special laws	1	1
Deferred tax liabilities	121	123
Acceptances and guarantees	17,098	17,111
Total liabilities	5,284,745	5,269,909
Net Assets		
Common stock	79,811	102,999
Capital surplus	59,197	57,362
Retained earnings	60,155	59,879
Treasury stock	(253)	(141)
Total shareholders' equity	198,910	220,099
Net unrealized gain (loss) on available-for-sale securities	21,101	20,376
Net unrealized gain (loss) on deferred hedges	5	1
Remeasurements of defined benefit plans	6,214	6,022
Total accumulated other comprehensive income	27,321	26,401
Stock subscription rights	69	77
Non-controlling interests	8,485	8,304
Total net assets	234,788	254,881
Total liabilities and net assets	5,519,533	5,524,790

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

Consolidated Statements of Income

(Unit: Millions of yen)

	For the three months ended June 30, 2014	For the three months ended June 30, 2015
Ordinary revenue	25,447	28,983
Interest income	14,370	14,243
Interest on loans and bills discounted	12,202	11,537
Interest and dividends on securities	2,054	2,544
Fees and commissions	5,078	5,242
Other ordinary income	2,496	1,869
Other income	3,501	7,627
Ordinary expenses	20,810	22,930
Interest expenses	2,296	2,076
Interest on deposits	1,591	1,293
Fees and commissions payments	1,270	1,351
Other ordinary expenses	1,711	4,120
General and administrative expenses	13,109	12,485
Other expenses	2,422	2,895
Ordinary income	4,637	6,053
Extraordinary loss	12	13
Loss on disposal of non-current assets	11	13
Loss on changes in equity interest	0	—
Transfer to reserve for financial products transaction liabilities	—	0
Income before income taxes and non-controlling interests	4,625	6,039
Income taxes - current	412	476
Income taxes - deferred	210	401
Total income taxes	623	877
Profit	4,002	5,161
Profit attributable to non-controlling interests	121	62
Profit attributable to owners of the parent	3,881	5,099

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2014	For the three months ended June 30, 2015
Profit	4,002	5,161
Other comprehensive income	8,464	(920)
Net unrealized gain (loss) on available-for-sale securities	8,416	(724)
Net unrealized gain (loss) on deferred hedges	(36)	(4)
Remeasurements of defined benefit plans	84	(191)
Comprehensive income	12,466	4,240
Comprehensive income attributable to		
Owners of the parent	12,355	4,178
Non-controlling interests	111	62

Selected Financial Information for the First Quarter of FY2015 (Ended June 30, 2015)

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 and status of claims under the Financial Revitalization Law, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings【Consolidated】

(Millions of yen)

		For the three months ended June 30,2014 (a)	For the three months ended June 30,2015 (b)	(b)-(a)
1	Ordinary revenue	25,447	28,983	3,536
2	Ordinary expenses	20,810	22,930	2,120
3	Ordinary income	4,637	6,053	1,416
4	Income before income taxes and non-controlling interests	4,625	6,039	1,414
5	Profit attributable to owners of the parent	3,881	5,099	1,218
6	Comprehensive income	12,466	4,240	(8,226)
7	Net credit costs	(48)	(444)	(396)

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

Gross profit decreased by ¥3,203 million year-on-year to ¥12,219 million. This was due to decrease in net interest income by ¥206 million, increase in net fees and commissions income by ¥193 million, and decrease in net other operation income by ¥3,189 million.

Core banking profit increased by ¥318 million year-on-year to ¥3,612 million by reduction of expenses. Net credit costs decreased by ¥108 million year-on-year to (¥234) million. Net gains on equity securities increased by ¥3,936 million year-on-year to ¥4,098 million.

Ordinary income increased by ¥1,100 million year-on-year to ¥5,335 million, and net income increased by ¥740 million year-on-year to ¥4,838million.

(Millions of yen)

		For the three months ended June 30,2014 (a)	For the three months ended June 30,2015 (b)	(b)-(a)
1	Gross profit	15,422	12,219	(3,203)
2	Net interest income	13,015	12,809	(206)
3	Net fees and commissions income	1,739	1,932	193
4	Net other operation income	667	(2,522)	(3,189)
5	Expenses(excluding non-recurring expenses)(-)	11,572	11,284	(288)
6	Personnel expenses (-)	5,642	5,725	83
7	Non-personnel expenses (-)	5,368	4,883	(485)
8	Banking profit (before provision for general reserve for possible loan losses)	3,850	935	(2,915)
9	Core banking profit	3,294	3,612	318
10	Net gains (losses) on debt securities	555	(2,677)	(3,232)
11	Reversal of general reserve for possible loan losses(-) ①	—	—	—
12	Banking profit	3,850	935	(2,915)
13	Net non-recurring gains (loss)	385	4,400	4,015
14	Disposal of non-performing loans ②	(126)	(234)	(108)
15	Net gains (losses) on equity securities	162	4,098	3,936
16	Ordinary income	4,235	5,335	1,100
17	Net extraordinary income (loss)	(3)	(4)	(1)
18	Income before income taxes	4,232	5,330	1,098
19	Total income taxes (-)	133	491	358
20	Income taxes-current (-)	(39)	201	240
21	Income taxes-deferred (-)	173	290	117
22	Net income	4,098	4,838	740
23	Net credit costs ①+②	(126)	(234)	(108)

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

(Millions of yen)

Disclosed figures (a)		(a) - For the three months ended June 30,2014
Core gross profit	14,896	30
Net interest income	12,809	(206)
Interest income on loans and deposits	10,113	(348)
Other	2,696	142
Net fees and commissions income	1,932	193
Net other operation income	155	44
Expenses (-)	11,284	(288)
Core banking profit	3,612	318
Net gains (losses) on debt securities	(2,677)	(3,232)
Banking profit (before provision for general reserve for possible loan losses)	935	(2,915)
Net gains (losses) on equity securities	4,098	3,936
Others	301	79
Ordinary income	5,335	1,100
Net extraordinary income (loss)	(4)	(1)
Income taxes	491	358
Net income	4,838	740

Net interest income	a	12,809
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	b	—
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	c	466
Substantial net interest income(a-b-c)		12,342
Net other operation income	d	155
Bond futures	e	(73)
Substantial net other operation income(d-e)		228
Net gains (losses) on debt securities(f-g+h)		(2,677)
(Breakdown)		
Except for bond futures	f	(158)
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	g	(2,518)
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	h	—
(Net gains (losses) from cross-shareholdings)		
Net gains (losses) on equity securities	i	4,098
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	b	—
Net gains (losses) from sales of hedging investment trust for cross-shareholdings	g	(2,518)
Total(i+b+g)		1,580

Substantial figures (b)		(b)-(a)	(b) - For the three months ended June 30,2014
Core gross profit	14,503	(393)	(878)
Net interest income	12,342	(467)	(1,015)
Interest income on loans and deposits	10,113	—	(348)
Other	2,229	(467)	(666)
Net fees and commissions income	1,932	—	193
Net other operation income	228	73	(57)
Expenses (-)	11,284	—	(288)
Core banking profit	3,219	(393)	(590)
Net gains (losses) on debt securities	234	2,911	160
Banking profit (before provision for general reserve for possible loan losses)	3,453	2,518	(430)
Net gains (losses) on equity securities	1,580	(2,518)	1,451
Others	301	—	79
Ordinary income	5,335	—	1,100
Net extraordinary income (loss)	(4)	—	(1)
Income taxes	491	—	358
Net income	4,838	—	740

(3) Senshu Ikeda Tokai Tokyo Securities【Non-consolidated】

(Millions of yen)

		For the three months ended June 30,2014 (a)	For the three months ended June 30,2015 (b)	(b)-(a)
1	Net operating income	439	622	183
2	Administrative expense	324	409	85
3	Operating income	114	213	99
4	Income before income taxes	114	213	99
5	Net income	72	140	68

(4) ROE

Senshu Ikeda Holdings【Consolidated】

（%）

	For the fiscal year ended Mar.31,2014	For the three months ended June 30,2014	For the fiscal year ended Mar.31,2015	For the three months ended June 30,2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	11.10	10.02	11.91	11.56	1.54	(0.35)
Shareholders' equity ROE (Profit attributable to Senshu Ikeda Holdings' shareholders basis)	9.38	8.40	9.15	9.76	1.36	0.61

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

（%）

	For the fiscal year ended Mar.31,2014	For the three months ended June 30,2014	For the fiscal year ended Mar.31,2015	For the three months ended June 30,2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	10.84	9.75	11.10	10.24	0.49	(0.86)
ROE (Profit attributable to Senshu Ikeda Holdings' shareholders basis)	9.15	8.18	8.52	8.65	0.47	0.13

2. Information on Main Accounts

The Senshu Ikeda Bank【Non-consolidated】

The balance of loans and bills discounted at the end of June 2015 increased by ¥50.2 billion from the end of June 2014 to ¥3,638.3 billion.
The balance of deposits at the end of June 2015 increased by ¥95.3 billion from the end of June 2014 to ¥4,809.3billion.

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Corporate loans	1,852,886	1,858,061	1,912,885	1,900,523	42,462	(12,362)
Large and mid-tier enterprises	438,234	444,333	465,198	458,858	14,525	(6,340)
Small and medium-sized enterprises	1,102,973	1,116,619	1,167,700	1,174,111	57,492	6,411
Local governments etc.	311,679	297,109	279,986	267,552	(29,557)	(12,434)
Consumer loans	1,731,940	1,730,035	1,743,166	1,737,810	7,775	(5,356)
Housing loans	1,700,370	1,700,266	1,716,611	1,711,756	11,490	(4,855)
Other loans	31,570	29,768	26,554	26,053	(3,715)	(501)
Total	3,584,827	3,588,097	3,656,051	3,638,333	50,236	(17,718)
Foreign currency loans	47,141	46,773	60,348	61,717	14,944	1,369

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Corporate loans	1,885,130	1,889,153	1,936,964	1,923,853	34,700	(13,111)
Large and mid-tier enterprises	438,234	444,333	465,198	458,858	14,525	(6,340)
Small and medium-sized enterprises	1,134,858	1,147,352	1,191,420	1,197,083	49,731	5,663
Local governments etc.	312,038	297,467	280,344	267,911	(29,556)	(12,433)
Consumer loans	1,731,940	1,730,035	1,743,166	1,737,810	7,775	(5,356)
Housing loans	1,700,370	1,700,266	1,716,611	1,711,756	11,490	(4,855)
Other loans	31,570	29,768	26,554	26,053	(3,715)	(501)
Total	3,617,071	3,619,189	3,680,130	3,661,664	42,475	(18,466)
Foreign currency loans	47,141	46,773	60,348	61,717	14,944	1,369

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

(Millions of yen, %)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,847,679	2,850,143	2,913,325	2,913,917	63,774	592
Ratio of loans to SMEs, etc.	79.43	79.43	79.68	80.08	0.65	0.40

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,879,923	2,881,235	2,937,404	2,937,248	56,013	(156)
Ratio of loans to SMEs, etc.	79.62	79.60	79.81	80.21	0.61	0.40

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	3,662,810	3,691,207	3,744,025	3,771,882	80,675	27,857
Corporation	954,524	1,022,768	1,028,510	1,037,457	14,689	8,947
General corporation	813,752	824,334	850,231	861,817	37,483	11,586
Financial institutions	23,093	32,834	28,145	15,200	(17,634)	(12,945)
Governmental funds	117,678	165,598	150,133	160,440	(5,158)	10,307
Total	4,617,334	4,713,975	4,772,536	4,809,340	95,365	36,804
Foreign currency deposits	55,742	67,453	49,214	47,183	(20,270)	(2,031)

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31,2014	For the three months ended June 30,2014	For the fiscal year ended Mar.31,2015	For the three months ended June 30,2015	
		(a)		(b)	(b)-(a)
The Senshu Ikeda Bank	222,194	55,675	231,584	50,454	(5,221)
Investment trusts	136,422	34,211	151,413	29,569	(4,642)
Public bonds	3,939	1,663	2,937	225	(1,438)
Life insurance	81,833	19,800	77,234	20,659	859
Senshu Ikeda Tokai Tokyo Securities	20,421	10,588	46,533	14,487	3,899
Total	242,615	66,264	278,117	64,941	(1,323)

② Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	240,862	239,610	237,827	231,749	(7,861)	(6,078)
Investment trusts	191,032	191,785	204,260	201,080	9,295	(3,180)
Public bonds	49,830	47,825	33,566	30,669	(17,156)	(2,897)
Senshu Ikeda Tokai Tokyo Securities	44,366	51,074	68,346	76,045	24,971	7,699
Total	285,229	290,685	306,173	307,794	17,109	1,621

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Securities	1,399,377	1,365,934	1,163,549	1,141,773	(224,161)	(21,776)
Government bonds	319,287	314,351	164,153	119,142	(195,209)	(45,011)
Local government bonds	53,642	54,546	51,256	39,832	(14,714)	(11,424)
Corporate bonds	315,224	308,371	273,480	262,220	(46,151)	(11,260)
Authority bonds	189,221	187,309	197,171	192,514	5,205	(4,657)
Bank debenture bonds	12,643	12,644	9,384	9,385	(3,259)	1
General corporate bonds	113,358	108,418	66,924	60,321	(48,097)	(6,603)
Stocks	89,986	94,358	101,658	102,199	7,841	541
Other securities	621,236	594,306	572,999	618,378	24,072	45,379
Foreign securities	369,427	318,347	269,125	265,633	(52,714)	(3,492)
Euroyen bonds	30,998	38,995	38,993	39,000	5	7
Dollar-dominated bonds	251,741	248,541	230,125	215,507	(33,034)	(14,618)
Euro-dominated bonds	86,681	30,804	—	11,118	(19,686)	11,118
REIT	33,745	34,613	31,040	32,903	(1,710)	1,863
Investment trusts	213,286	236,625	267,719	314,653	78,028	46,934
Hedging investment trust for cross-shareholdings etc.	72,271	55,997	16,980	12,729	(43,268)	(4,251)
Investment partnership	4,777	4,719	5,115	5,187	468	72

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	542	571	590	582	11	(8)
Available-for-sale securities	2,407	11,915	27,695	26,614	14,699	(1,081)
Stocks	14,564	19,434	31,198	35,672	16,238	4,474
Bonds	1,763	1,905	1,125	643	(1,262)	(482)
Government bonds	179	314	35	25	(289)	(10)
Local government bonds	163	185	161	162	(23)	1
Corporate bonds	1,420	1,405	929	455	(950)	(474)
Other securities	(13,920)	(9,424)	(4,628)	(9,701)	(277)	(5,073)
Foreign securities	(3,469)	(1,496)	(734)	(4,316)	(2,820)	(3,582)
Euroyen bonds	(1)	(4)	(6)	0	4	6
Dollar-dominated bonds	(3,520)	(1,777)	(727)	(4,367)	(2,590)	(3,640)
Euro-dominated bonds	52	284	—	50	(234)	50
REIT	(51)	1,663	2,414	1,973	310	(441)
Investment trusts	(10,656)	(9,822)	(6,515)	(7,554)	2,268	(1,039)
Hedging investment trust for cross-shareholdings etc.	(8,849)	(9,448)	(7,017)	(5,268)	4,180	1,749
Investment partnership	257	231	206	196	(35)	(10)

3. 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 June 30, 2015					As of Mar. 31, 2015				
	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
Government bonds	24,998	25,090	91	91	—	24,997	25,071	73	73	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	26,207	26,280	73	73	—	31,307	31,390	83	83	—
Other	27,000	27,416	416	416	—	27,000	27,434	434	436	2
Total	78,205	78,787	582	582	—	83,305	83,895	590	592	2

As of June 30, 2014				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,997	25,052	54	54	—
—	—	—	—	—
37,906	38,068	161	162	0
26,000	26,354	354	371	16
88,904	89,475	571	588	17

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

(Millions of yen)

	As of June 30, 2015					As of Mar. 31, 2015				
	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
Equity securities	38,344	74,016	35,672	36,026	353	42,243	73,441	31,198	31,778	580
Bonds	369,346	369,990	643	748	104	431,460	432,586	1,125	1,238	112
Government bonds	94,118	94,144	25	25	0	139,120	139,155	35	35	—
Local government bonds	39,669	39,832	162	168	5	51,095	51,256	161	174	13
Corporate bonds	235,557	236,013	455	554	98	241,243	242,173	929	1,029	99
Other	597,494	587,793	(9,701)	3,631	13,333	547,189	542,560	(4,628)	5,855	10,484
Total	1,005,184	1,031,799	26,614	40,406	13,791	1,020,893	1,048,588	27,695	38,873	11,178

As of June 30, 2014				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
47,234	66,669	19,434	21,240	1,805
612,460	614,365	1,905	1,956	51
289,039	289,353	314	319	5
54,360	54,546	185	189	3
269,060	270,465	1,405	1,448	43
574,733	565,308	(9,424)	3,736	13,160
1,234,428	1,246,344	11,915	26,933	15,018

4. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.49	10.54	10.09	10.99	0.45	0.90
Total capital(A)-(B)	269,782	273,932	268,401	295,891	21,959	27,490
Core capital (A)	271,067	275,170	275,747	302,113	26,943	26,366
Common stock, internal reserves, etc.	140,194	144,949	153,292	205,099	60,150	51,807
General reserve for possible loan losses	16,164	15,634	14,711	14,242	(1,392)	(469)
Qualified previous noncumulative perpetual preferred stock	40,000	40,000	40,000	15,000	(25,000)	(25,000)
Qualified previous capital raising instruments	72,471	72,471	65,224	65,224	(7,247)	—
Deduction (B)	1,285	1,237	7,346	6,221	4,984	(1,125)
Risk weighted assets (C)	2,571,273	2,596,918	2,657,817	2,691,886	94,968	34,069
Required capital (C×4%)	102,850	103,876	106,312	107,675	3,799	1,363

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.69	9.76	9.27	10.18	0.42	0.91
Total capital(A)-(B)	247,822	252,097	244,865	271,495	19,398	26,630
Core capital (A)	248,251	252,526	250,192	276,269	23,743	26,077
Common stock, internal reserves, etc.	167,751	172,316	177,751	203,939	31,623	26,188
General reserve for possible loan losses	6,012	5,722	5,402	5,290	(432)	(112)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	74,488	74,488	67,039	67,039	(7,449)	—
Deduction (B)	429	429	5,327	4,774	4,345	(553)
Risk weighted assets (C)	2,557,108	2,582,586	2,639,343	2,665,464	82,878	26,121
Required capital (C×4%)	102,284	103,303	105,573	106,618	3,315	1,045

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.96	11.01	10.51	11.39	0.38	0.88
Total capital(A)-(B)	283,626	287,523	280,062	306,898	19,375	26,836
Core capital (A)	284,055	287,952	286,016	312,282	24,330	26,266
Common stock, internal reserves, etc.	174,726	179,312	187,216	213,988	34,676	26,772
General reserve for possible loan losses	16,164	15,635	14,711	14,242	(1,393)	(469)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	91,996	91,996	82,796	82,796	(9,200)	—
Deduction (B)	429	429	5,953	5,384	4,955	(569)
Risk weighted assets (C)	2,586,299	2,609,530	2,664,117	2,692,844	83,314	28,727
Required capital (C×4%)	103,451	104,381	106,564	107,713	3,332	1,149

5. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	8,264	8,842	6,437	6,434	(2,408)	(3)
Doubtful credit	38,289	39,385	38,676	39,348	(37)	672
Substandard credit	4,264	3,971	11,192	11,148	7,177	(44)
Subtotal (A)	50,817	52,200	56,306	56,932	4,732	626
Normal credit	3,563,621	3,564,959	3,623,475	3,605,290	40,331	(18,185)
Total(B)	3,614,439	3,617,159	3,679,782	3,662,222	45,063	(17,560)
Non-performing loans ratio (A)/(B)	1.40	1.44	1.53	1.55	0.11	0.02
Partial direct write-off	58,895	60,306	59,614	59,563	(743)	(51)

(Reference)
Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of June 30, 2014	As of Mar. 31, 2015	As of June 30, 2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	9,040	9,624	7,136	6,901	(2,723)	(235)
Doubtful credit	55,438	56,408	48,969	50,019	(6,389)	1,050
Substandard credit	6,706	6,369	13,538	13,475	7,106	(63)
Subtotal (A)	71,185	72,402	69,644	70,396	(2,006)	752
Normal credit	3,575,498	3,575,850	3,634,217	3,615,156	39,306	(19,061)
Total(B)	3,646,684	3,648,252	3,703,861	3,685,553	37,301	(18,308)
Non-performing loans ratio (A)/(B)	1.95	1.98	1.88	1.91	(0.07)	0.03
Partial direct write-off	59,152	60,623	63,035	59,920	(703)	(3,115)

(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.