Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2017 (Consolidated Data)

November 14, 2016

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 filing quarterly securities report: November 29, 2016

Scheduled date to commence dividend payments: December 5, 2016

Segregated trading accounts: None

Supplementary material on quarterly financial results: Yes

Quarterly financial results presentation meeting: Yes (Analysts, institutional investors)

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

1. Financial Results for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2017 (April 1, 2016－September 30, 2016)

(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	%
Six months ended September 30, 2016	51,919	(7.3)	11,856	15.1	8,817	2.5
Six months ended September 30, 2015	56,039	10.5	10,296	6.5	8,596	6.1

(Note) Comprehensive income: Six months ended September. 30, 2016 13,628million yen [(－%)]

Six months ended September. 30, 2015 (1,090)million yen [(－%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2016	29.66	24.80
Six months ended September 30, 2015	29.13	25.15

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2016	5,532,226	264,194	4.6
As of March 31, 2016	5,406,626	258,005	4.6

(Reference) capital: As of September 30, 2016 : 259,412million yen ; As of March 31, 2016 : 249,740million 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, 2016	—	7.50	—	7.50	15.00
Fiscal Year ending March 31, 2017	—	7.50			
Fiscal Year ending March 31, 2017 (Forecasts)			—	7.50	15.00

Note: Revisions of the forecasts from recently announced figures: None
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, 2017 (April 1, 2016—March 31, 2017)

(%: 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
Full Year	101,000	(8.4)	21,000	(5.9)	17,000	3.1	56.99

Note: Revisions of the forecasts from recently announced figures: Yes

Note

(1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2017 : 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. : None

(b) Changes in accounting policies other than those noted in (a) above : None

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

As of September 30, 2016	281,008,632 shares
As of March 31, 2016	281,008,632 shares

(b) Number of treasury shares

As of September 30, 2016	4,920,418 shares
As of March 31, 2016	5,616,987 shares

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

Six months ended September 30, 2016	275,743,609 shares
Six months ended September 30, 2015	273,579,450 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the SecondQuarter (Interim period) of the Fiscal Year ending March 31, 2017 (April 1, 2016－September 30, 2016)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2016	3,215	(45.7)	2,818	(49.3)	2,838	(47.2)	2,835	(47.2)
Six months ended September 30, 2015	5,932	1.1	5,561	1.4	5,377	(1.3)	5,374	(1.1)

	Net income per share
	Yen
Six months ended September 30, 2016	7.96
Six months ended September 30, 2015	17.35

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2016	207,924	205,400	98.7
As of March 31, 2016	209,620	204,989	97.7

(Reference) Capital: As of September 30, 2016 : 205,318million yen ; As of March 31, 2016 : 204,897million 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, 2017 (April 1, 2016－March 31, 2017)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	6,200	(0.3)	5,500	(0.3)	5,500	2.9	5,500	3.1	15.31

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, 2016	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2017	—	35.00			
Fiscal Year ending March 31, 2017 (Forecasts)			—	35.00	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, 2016	—	14.51	—	15.00	29.51
Fiscal Year ending March 31, 2017	—	15.00			
Fiscal Year ending March 31, 2017 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2016	As of September. 30, 2016
Assets		
Cash and due from banks	460,293	560,361
Call loans and bills bought	885	951
Monetary claims bought	67	112
Trading account securities	221	216
Money held in trust	27,000	28,664
Securities	1,026,804	1,060,916
Loans and bills discounted	3,765,182	3,759,044
Foreign exchange assets	6,451	7,490
Other assets	63,765	53,588
Tangible fixed assets	38,714	37,988
Intangible fixed assets	6,123	5,517
Net defined benefit assets	13,018	12,870
Deferred tax assets	14,181	12,886
Customers' liabilities for acceptances and guarantees	14,399	13,311
Reserve for possible loan losses	(30,483)	(21,693)
Total assets	5,406,626	5,532,226
Liabilities		
Deposits	4,730,075	4,747,268
Negotiable certificates of deposit	3,800	—
Payables under securities lending transactions	211,509	255,320
Borrowed money	86,216	155,128
Foreign exchange liabilities	429	453
Corporate bonds and notes	55,000	45,000
Other liabilities	43,488	47,682
Provision for employees' bonuses	1,787	2,040
Net defined benefit liability	741	680
Accrued retirement benefits for directors and corporate auditors	39	33
Reserve for reimbursement of deposits	456	492
Reserve for point services	223	237
Reserve for contingent losses	343	331
Reserve under special laws	0	0
Deferred tax liabilities	110	50
Acceptances and guarantees	14,399	13,311
Total liabilities	5,148,621	5,268,032
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,361	57,365
Retained earnings	68,521	74,596
Treasury stock	(2,678)	(2,344)
Total shareholders' equity	226,203	232,616
Net unrealized gain (loss) on available-for-sale securities	21,753	25,142
Net unrealized gain (loss) on deferred hedges	(144)	(185)
Remeasurements of defined benefit plans	1,927	1,839
Total accumulated other comprehensive income	23,536	26,796
Stock subscription rights	91	82
Non-controlling interests	8,172	4,700
Total net assets	258,005	264,194
Total liabilities and net assets	5,406,626	5,532,226

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

Consolidated Statements of Income

(Unit: Millions of yen)

	For the Six months ended September. 30, 2015	For the Six months ended September. 30, 2016
Ordinary revenue	56,039	51,919
Interest income	31,388	29,101
Interest on loans and bills discounted	22,963	21,428
Interest and dividends on securities	8,050	7,442
Fees and commissions	10,447	9,704
Other ordinary income	3,845	6,061
Other income	10,357	7,051
Ordinary expenses	45,742	40,063
Interest expenses	4,049	3,262
Interest on deposits	2,420	1,661
Fees and commissions payments	2,775	3,046
Other ordinary expenses	7,500	1,690
General and administrative expenses	24,649	25,888
Other expenses	6,768	6,174
Ordinary income	10,296	11,856
Extraordinary loss	195	205
Loss on disposal of non-current assets	24	149
Impairment loss	170	55
Other loss	0	0
Income before income taxes	10,101	11,650
Income taxes - current	447	1,479
Income taxes - deferred	966	(198)
Total income taxes	1,413	1,281
Profit	8,687	10,369
Profit attributable to non-controlling interests	91	1,551
Profit attributable to owners of the parent	8,596	8,817

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September. 30, 2015	For the Six months ended September. 30, 2016
Profit	8,687	10,369
Other comprehensive income	(9,777)	3,258
Net unrealized gain (loss) on available-for-sale securities	(9,324)	3,387
Net unrealized gain (loss) on deferred hedges	(70)	(40)
Remeasurements of defined benefit plans	(382)	(88)
Comprehensive income	(1,090)	13,628
Comprehensive income attributable to		
Owners of the parent	(1,181)	12,077
Non-controlling interests	90	1,550

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2015

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	79,811	59,197	60,155	(253)	198,910
Change of items during period					
Issuance of capital stock	23,187	23,187			46,375
Cash dividends			(5,375)		(5,375)
Profit attributable to owners of the parent			8,596		8,596
Acquisition of treasury stock				(25,021)	(25,021)
Disposal of treasury stock		(3)		116	112
Retirement of treasury stock		(25,020)		25,020	—
Net changes in items other than shareholders' equity					
Total changes during the period	23,187	(1,836)	3,220	115	24,687
Balance at the end of current period	102,999	57,361	63,375	(138)	223,598

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	21,101	5	6,214	27,321	69	8,485	234,788
Change of items during period							
Issuance of capital stock							46,375
Cash dividends							(5,375)
Profit attributable to owners of the parent							8,596
Acquisition of treasury stock							(25,021)
Disposal of treasury stock							112
Retirement of treasury stock							—
Net changes in items other than shareholders' equity	(9,324)	(70)	(382)	(9,777)	7	(156)	(9,926)
Total changes during the period	(9,324)	(70)	(382)	(9,777)	7	(156)	14,760
Balance at the end of current period	11,777	(64)	5,831	17,544	77	8,328	249,548

For the six months ended September 30, 2016

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	57,361	68,521	(2,678)	226,203
Change of items during period					
Increase by merger		8			8
Cash dividends			(2,743)		(2,743)
Profit attributable to owners of the parent			8,817		8,817
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		334	329
Net changes in items other than shareholders' equity					
Total changes during the period	—	3	6,074	333	6,412
Balance at the end of current period	102,999	57,365	74,596	(2,344)	232,616

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	21,753	(144)	1,927	23,536	91	8,172	258,005
Change of items during period							
Increase by merger							8
Cash dividends							(2,743)
Profit attributable to owners of the parent							8,817
Acquisition of treasury stock							(0)
Disposal of treasury stock							329
Net changes in items other than shareholders' equity	3,389	(40)	(88)	3,259	(9)	(3,472)	(222)
Total changes during the period	3,389	(40)	(88)	3,259	(9)	(3,472)	6,189
Balance at the end of current period	25,142	(185)	1,839	26,796	82	4,700	264,194

Selected Financial Information for the First Half of FY2016
(Six months ended September 30, 2016)

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

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

Ⅰ Second Quarter FY2016 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 six months ended Sep. 30, 2015 (a)	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
1	**Consolidated gross profits**	31,357	36,867	5,510
2	Net interest income	27,339	25,838	(1,501)
3	Net fees and commissions income	7,672	6,657	(1,015)
4	Net other operation income	(3,654)	4,370	8,024
5	**General and administrative expenses (-)**	24,649	25,888	1,239
6	**Net disposal of nonperforming loans (-)**	1,319	1,690	371
7	Provision for general reserve for possible loan losses (-)	(414)	(52)	362
8	Written-off loans (-)	2,061	1,364	(697)
9	Provision for specific reserve for possible loan losses (-)	718	1,028	310
10	Provision for contingent losses (-)	(58)	(2)	56
11	Gains (losses) on sales of non-performing loans (-)	(306)	3	309
12	Recoveries of written off claims	850	823	(27)
13	Others (-)	169	171	2
14	Net gains (losses) on equity securities	4,328	291	(4,037)
15	Equity in earnings of affiliates	(3)	15	18
16	Others	584	2,260	1,676
17	**Ordinary income**	10,296	11,856	1,560
18	Net extraordinary income (loss)	(195)	(205)	(10)
19	**Income before income taxes**	10,101	11,650	1,549
20	Total income taxes (-)	1,413	1,281	(132)
21	Income taxes-current (-)	447	1,479	1,032
22	Income taxes-deferred (-)	966	(198)	(1,164)
23	Profit	8,687	10,369	1,682
24	Profit attributable to non-controlling interests (-)	91	1,551	1,460
25	**Profit attributable to owners of the parent**	8,596	8,817	221

Consolidated Statement of Comprehensive Income

(Millions of yen)

23	**Profit**	8,687	10,369	1,682
26	Total other comprehensive income	(9,777)	3,258	13,035
27	Net unrealized gain (loss) on available-for-sale securities	(9,324)	3,387	12,711
28	Net unrealized gain (loss) on deferred hedges	(70)	(40)	30
29	Remeasurements of defined benefit plans	(382)	(88)	294
30	**Comprehensive income**	(1,090)	13,628	14,718

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

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

(Millions of yen)

		For the six months ended Sep. 30, 2015 (a)	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
1	**Gross profit**	27,863	32,692	4,829
2	(Core gross profit)	32,862	29,809	(3,053)
3	Net interest income	27,959	25,720	(2,239)
4	Net fees and commissions income	3,857	3,003	(854)
5	Net other operation income	(3,953)	3,967	7,920
6	Net gains (losses) on debt securities	(4,998)	2,882	7,880
7	Domestic gross profit	25,608	25,724	116
8	Net interest income	26,456	23,713	(2,743)
9	Net fees and commissions income	3,882	3,019	(863)
10	Net other operation income	(4,730)	(1,008)	3,722
11	Net gains (losses) on debt securities	(4,794)	(1,051)	3,743
12	International gross profit	2,254	6,967	4,713
13	Net interest income	1,503	2,007	504
14	Net fees and commissions income	(24)	(15)	9
15	Net other operation income	776	4,975	4,199
16	Net gains (losses) on debt securities	(204)	3,934	4,138
17	**Expenses (excluding non-recurring expenses) (-)**	22,338	22,978	640
18	Personnel expenses (-)	11,205	11,244	39
19	Non-personnel expenses (-)	9,856	10,155	299
20	Miscellaneous taxes (-)	1,276	1,578	302
21	Banking profit (before provision for general reserve for possible loan losses)	5,524	9,713	4,189
22	Core banking profit	10,523	6,830	(3,693)
23	Net gains (losses) on debt securities	(4,998)	2,882	7,880
24	Provision for general reserve for possible loan losses (-) ①	(30)	760	790
25	**Banking profit**	5,554	8,953	3,399
26	Net non-recurring gains (losses)	3,503	1,001	(2,502)
27	Credit costs (-) ②	412	(174)	(586)
28	Written-off loans (-)	300	92	(208)
29	Provision for specific reserve for possible loan losses (-)	438	(163)	(601)
30	Provision for contingent losses (-)	(58)	(2)	56
31	Gains (losses) on sales of non-performing loans (-)	(130)	(2)	128
32	Recoveries of written-off claims	307	270	(37)
33	Others (-)	169	171	2
34	Net gains (losses) on equity securities	4,312	308	(4,004)
35	Gain on sales of equity securities	4,351	316	(4,035)
36	Loss on sales of equity securities (-)	—	—	—
37	Loss on write-down of equity securities (-)	39	8	(31)
38	Other non-recurring gains (losses)	(396)	517	913
39	**Ordinary income**	9,057	9,954	897
40	Net extraordinary income (loss)	(184)	(191)	(7)
41	**Income before income taxes**	8,873	9,762	889
42	Total income taxes (-)	824	1,017	193
43	Income taxes-current (-)	(93)	1,009	1,102
44	Income taxes-deferred (-)	918	7	(911)
45	Net income	8,048	8,745	697
46	Net credit costs ①+②	382	585	203

2. Information on Main Accounts

The Senshu Ikeda Bank【Non-consolidated】

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30.2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Corporate loans	1,912,885	1,922,841	2,021,670	2,027,125	104,284	5,455
Consumer loans	1,743,166	1,735,098	1,730,397	1,724,824	(10,274)	(5,573)
Housing loans	1,716,611	1,709,020	1,701,561	1,692,821	(16,199)	(8,740)
Other loans	26,554	26,078	28,835	32,003	5,925	3,168
Total	3,656,051	3,657,940	3,752,067	3,751,950	94,010	(117)
Foreign currency loans	60,348	61,221	62,100	57,667	(3,554)	(4,433)
(scale of enterprise)						
Large and mid-tier enterprises	465,198	455,344	464,438	459,982	4,638	(4,456)
Small and medium-sized enterprises	1,167,700	1,209,777	1,261,284	1,298,950	89,173	37,666
Local governments	227,548	208,625	219,574	195,102	(13,523)	(24,472)
Japanese government	49,977	49,992	77,321	74,636	24,644	(2,685)
Individuals	1,745,624	1,734,199	1,729,448	1,723,278	(10,921)	(6,170)
Total	3,656,051	3,657,940	3,752,067	3,751,950	94,010	(117)
Average Balance	3,582,906	3,621,087	3,638,361	3,720,074	98,987	81,713

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Corporate loans	1,936,964	1,945,663	2,042,644	2,041,998	96,335	(646)
Consumer loans	1,743,166	1,735,098	1,730,397	1,724,824	(10,274)	(5,573)
Housing loans	1,716,611	1,709,020	1,701,561	1,692,821	(16,199)	(8,740)
Other loans	26,554	26,078	28,835	32,003	5,925	3,168
Total	3,680,130	3,680,762	3,773,041	3,766,823	86,061	(6,218)
Foreign currency loans	60,348	61,221	62,100	57,667	(3,554)	(4,433)
(scale of enterprise)						
Large and mid-tier enterprises	465,198	455,344	464,438	459,982	4,638	(4,456)
Small and medium-sized enterprises	1,191,420	1,232,240	1,281,899	1,313,802	81,562	31,903
Local governments	227,548	208,625	219,574	195,102	(13,523)	(24,472)
Japanese government	49,977	49,992	77,321	74,636	24,644	(2,685)
Individuals	1,745,983	1,734,558	1,729,807	1,723,299	(11,259)	(6,508)
Total	3,680,130	3,680,762	3,773,041	3,766,823	86,061	(6,218)
Average Balance	3,611,413	3,644,711	3,661,043	3,740,183	95,472	79,140

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

(Millions of yen, %)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,913,325	2,943,977	2,990,733	3,022,229	78,252	31,496
Ratio of loans to SMEs, etc.	79.68	80.48	79.70	80.55	0.07	0.85

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,937,404	2,966,798	3,011,706	3,037,102	70,304	25,396
Ratio of loans to SMEs, etc.	79.81	80.60	79.82	80.62	0.02	0.80

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Individual	3,744,025	3,726,519	3,726,769	3,746,111	19,592	19,342
Online branch	83,583	76,686	67,960	70,869	(5,817)	2,909
Corporation	1,028,510	1,023,450	1,050,926	1,046,607	23,157	(4,319)
General corporation	850,231	863,556	911,572	937,247	73,691	25,675
Financial institutions	28,145	19,336	10,056	6,856	(12,480)	(3,200)
Governmental funds	150,133	140,558	129,297	102,504	(38,054)	(26,793)
Total	4,772,536	4,749,969	4,777,696	4,792,719	42,750	15,023
Foreign currency deposits	49,214	37,834	18,862	20,324	(17,510)	1,462
Average Balance	4,646,813	4,763,614	4,741,066	4,777,268	13,654	36,202

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
The Senshu Ikeda Bank	231,584	93,566	168,343	70,655	(22,911)
Investment trusts	151,413	52,352	87,445	33,672	(18,680)
Public bonds	2,937	741	1,066	500	(241)
Life insurance	77,234	40,471	79,831	36,481	(3,990)
Senshu Ikeda Tokai Tokyo Securities	46,533	27,498	48,102	18,784	(8,714)
Total	278,117	121,064	216,445	89,440	(31,624)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Deposits	3,744,025	3,726,519	3,726,769	3,746,111	19,592	19,342
Investment trusts	194,394	183,294	183,895	175,305	(7,989)	(8,590)
Life insurance	489,826	484,593	501,062	494,106	9,513	(6,956)
Public bonds	23,710	19,689	17,752	14,731	(4,958)	(3,021)
Senshu Ikeda Tokai Tokyo Securities	61,349	64,310	72,632	79,399	15,089	6,767
Total	4,513,306	4,478,407	4,502,112	4,509,654	31,247	7,542

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	237,827	220,010	216,205	202,346	(17,664)	(13,859)
Investment trusts	204,260	191,464	192,067	182,943	(8,521)	(9,124)
Public bonds	33,566	28,545	24,138	19,403	(9,142)	(4,735)
Senshu Ikeda Tokai Tokyo Securities	68,346	72,760	81,701	89,955	17,195	8,254
Total	306,173	292,770	297,907	292,302	(468)	(5,605)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Securities	1,163,549	1,022,940	1,051,825	1,085,706	62,766	33,881
Government bonds	164,153	74,181	76,259	67,136	(7,045)	(9,123)
Local government bonds	51,256	43,367	49,338	43,318	(49)	(6,020)
Corporate bonds	273,480	238,985	277,505	274,767	35,782	(2,738)
Authority bonds	197,171	175,902	205,420	202,088	26,186	(3,332)
Bank debenture bonds	9,384	9,383	15,429	15,433	6,050	4
General corporate bonds	66,924	53,699	56,656	57,245	3,546	589
Stocks	101,658	93,683	90,783	91,132	(2,551)	349
Other securities	572,999	572,723	557,938	609,351	36,628	51,413
Foreign securities	269,125	231,985	249,540	291,721	59,736	42,181
Euroyen bonds	38,993	37,002	27,000	27,000	(10,002)	—
Dollar-dominated bonds	230,125	194,977	172,052	264,715	69,738	92,663
Euro-dominated bonds	—	—	50,482	—	—	(50,482)
REIT	31,040	33,049	34,027	34,668	1,619	641
Investment trusts	267,719	302,252	267,881	275,599	(26,653)	7,718
Hedging investment trust for cross-shareholdings etc.	16,980	7,433	161	—	(7,433)	(161)
Investment partnership	5,115	5,436	6,487	7,362	1,926	875

Average Balance	1,319,019	1,114,458	1,066,378	1,083,275	(31,183)	16,897

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	590	438	465	414	(24)	(51)
Available-for-sale securities	27,695	16,090	28,730	33,706	17,616	4,976
Stocks	31,198	27,472	28,336	28,982	1,510	646
Bonds	1,125	591	2,396	2,523	1,932	127
Government bonds	35	11	109	107	96	(2)
Local government bonds	161	166	188	209	43	21
Corporate bonds	929	413	2,098	2,205	1,792	107
Other securities	(4,628)	(11,972)	(2,001)	2,201	14,173	4,202
Foreign securities	(734)	(993)	2,165	1,774	2,767	(391)
Euroyen bonds	(6)	2	—	—	(2)	—
Dollar-dominated bonds	(727)	(995)	1,465	1,774	2,769	309
Euro-dominated bonds	—	—	700	—	—	(700)
REIT	2,414	(721)	3,514	3,018	3,739	(496)
Investment trusts	(6,515)	(10,381)	(7,770)	(2,705)	7,676	5,065
Hedging investment trust for cross-shareholdings etc.	(7,017)	(2,805)	(62)	—	2,805	62
Investment partnership	206	123	88	113	(10)	25

3. Interest Margins

The Senshu Ikeda Bank【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.30	1.32	1.28	1.19	(0.13)	(0.09)
Average yield on loans and bills discounted(B)	1.33	1.25	1.24	1.15	(0.10)	(0.09)
Average yield on securities	1.28	1.59	1.48	1.37	(0.22)	(0.11)
Average yield on interest bearing liabilities (C)	1.05	1.01	1.03	0.99	(0.02)	(0.04)
Average yield on deposits and negotiable (including expenses) (D)	1.09	1.03	1.04	1.02	(0.01)	(0.02)
Average yield on deposits and negotiable	0.12	0.10	0.09	0.06	(0.04)	(0.03)
Expense ratio	0.97	0.93	0.95	0.95	0.02	0.00
Average yield on external liabilities	0.49	0.45	0.53	0.34	(0.11)	(0.19)
Average interest rate spread (A)-(C)	0.25	0.31	0.25	0.20	(0.11)	(0.05)
Difference between average yield on loans and deposits (B) - (D)	0.24	0.22	0.20	0.13	(0.09)	(0.07)

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.26	1.30	1.25	1.14	(0.16)	(0.11)
Average yield on loans and bills discounted(B)	1.34	1.26	1.25	1.15	(0.11)	(0.10)
Average yield on securities	1.13	1.60	1.40	1.23	(0.37)	(0.17)
Average yield on interest bearing liabilities (C)	1.06	1.00	1.00	0.96	(0.04)	(0.04)
Average yield on deposits and negotiable (including expenses) (D)	1.05	0.99	1.00	0.97	(0.02)	(0.03)
Average yield on deposits and negotiable	0.11	0.09	0.09	0.06	(0.03)	(0.03)
Expense ratio	0.93	0.89	0.90	0.91	0.02	0.01
Average yield on external liabilities	0.54	0.47	0.56	0.24	(0.23)	(0.32)
Average interest rate spread (A)-(C)	0.20	0.30	0.25	0.18	(0.12)	(0.07)
Difference between average yield on loans and deposits (B) - (D)	0.29	0.27	0.25	0.18	(0.09)	(0.07)

4. Banking Profit

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses)	15,234	5,524	12,162	9,713	4,189
Per head(thousands of yen)	5,850	2,143	4,784	3,782	1,639
Core banking profit	17,974	10,523	18,481	6,830	(3,693)
Per head(thousands of yen)	6,902	4,083	7,270	2,660	(1,423)
Banking profit	15,234	5,554	12,110	8,953	3,399
Per head(thousands of yen)	5,850	2,155	4,763	3,486	1,331

5. ROE

The Senshu Ikeda Bank【Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016 (b)	For the six months ended Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	8.07	5.21	5.54	8.10	2.89	2.56
Banking profit basis	8.07	5.23	5.52	7.46	2.23	1.94
Core banking profit basis	9.53	9.92	8.42	5.69	(4.23)	(2.73)
Net income basis	7.97	7.59	6.57	7.29	(0.30)	0.72

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Directors and auditors	29	30	30	31	1	1
Employees	2,498	2,534	2,456	2,523	(11)	67
Total	2,527	2,564	2,486	2,554	(10)	68

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. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Branches	134	134	134	133	(1)	(1)
Sub-branches	5	5	5	5	—	—
Total	139	139	139	138	(1)	(1)
(Reference) ATMs	218	222	225	228	6	3

7. 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 six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
Gains (losses) on debt securities	(2,740)	(4,998)	(6,318)	2,882	7,880
Gain on sales	9,582	2,516	5,312	4,666	2,150
Gain on redemption	—	—	—	—	—
Loss on sales (-)	12,323	7,478	11,631	1,669	(5,809)
Loss on redemption (-)	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	—
Loss by investment partnership (-)	—	36	—	114	78

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the six months ended Sep. 30, 2015 (a)	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (b)	(b)-(a)
Gains (losses) on equity securities	3,352	4,312	7,228	308	(4,004)
Gain on sales	3,816	4,351	7,628	316	(4,035)
Loss on sales (-)	426	—	358	—	—
Loss on write-down (-)	37	39	41	8	(31)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.09	10.99	10.59	10.42	(0.57)	(0.17)
Total capital(A)-(B)	268,401	296,767	288,687	287,539	(9,228)	(1,148)
Core capital (A)	275,747	302,678	297,309	296,012	(6,666)	(1,297)
Common stock, internal reserves, etc.	153,292	205,627	208,220	214,800	9,173	6,580
General reserve for possible loan losses	14,711	14,293	13,893	9,856	(4,437)	(4,037)
Qualified previous noncumulative perpetual preferred stock	40,000	15,000	15,000	15,000	—	—
Qualified previous capital raising instruments	65,224	65,224	57,977	54,137	(11,087)	(3,840)
Deduction (B)	7,346	5,911	8,622	8,472	2,561	(150)
Risk weighted assets (C)	2,657,817	2,699,346	2,724,851	2,758,340	58,994	33,489
Required capital (C ×4%)	106,312	107,973	108,994	110,333	2,360	1,339

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.51	11.47	11.10	10.35	(1.12)	(0.75)
Total capital(A)-(B)	280,062	310,065	302,595	285,463	(24,602)	(17,132)
Core capital (A)	286,016	315,142	310,379	293,502	(21,640)	(16,877)
Common stock, internal reserves, etc.	187,216	216,836	222,020	228,234	11,398	6,214
General reserve for possible loan losses	14,711	14,293	13,893	9,856	(4,437)	(4,037)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	82,796	82,796	73,597	54,560	(28,236)	(19,037)
Deduction (B)	5,953	5,076	7,784	8,039	2,963	255
Risk weighted assets (C)	2,664,117	2,701,560	2,725,680	2,755,838	54,278	30,158
Required capital (C ×4%)	106,564	108,062	109,027	110,233	2,171	1,206

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.27	10.26	9.90	9.74	(0.52)	(0.16)
Total capital(A)-(B)	244,865	274,668	267,748	267,187	(7,481)	(561)
Core capital (A)	250,192	279,138	275,348	274,463	(4,675)	(885)
Common stock, internal reserves, etc.	177,751	206,727	210,303	216,248	9,521	5,945
General reserve for possible loan losses	5,402	5,372	5,455	6,215	843	760
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	67,039	67,039	59,590	52,000	(15,039)	(7,590)
Deduction (B)	5,327	4,469	7,599	7,275	2,806	(324)
Risk weighted assets (C)	2,639,343	2,675,477	2,704,408	2,741,855	66,378	37,447
Required capital (C ×4%)	105,573	107,019	108,176	109,674	2,655	1,498

Ⅱ 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. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	2,494	2,887	1,750	1,785	(1,102)	35
Delinquent loans	42,300	41,859	39,801	33,583	(8,276)	(6,218)
Loans past due three months or more	—	88	5	5	(83)	0
Restructured loans	11,192	11,019	10,599	10,562	(457)	(37)
Total	55,988	55,853	52,156	45,936	(9,917)	(6,220)

(Note) Amount of partial direct write-off

As of Sep. 30, 2016: Loans to bankrupt borrowers	10,920million yen	Delinquent loans	26,871million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,884million yen	Delinquent loans	21,785million yen
As of Sep. 30, 2015: Loans to bankrupt borrowers	10,648million yen	Delinquent loans	32,821million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	14,436million yen	Delinquent loans	44,835million yen

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,656,051	3,657,940	3,752,067	3,751,950	94,010	(117)

(%)

		As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.06	0.07	0.04	0.04	(0.03)	0.00
	Delinquent loans	1.15	1.14	1.06	0.89	(0.25)	(0.17)
	Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.30	0.30	0.28	0.28	(0.02)	0.00
	Total	1.53	1.52	1.39	1.22	(0.30)	(0.17)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	2,636	3,029	1,750	1,785	(1,244)	35
Delinquent loans	53,151	52,117	49,081	45,781	(6,336)	(3,300)
Loans past due three months or more	—	88	5	5	(83)	0
Restructured loans	13,538	13,282	12,834	10,835	(2,447)	(1,999)
Total	69,326	68,517	63,671	58,408	(10,109)	(5,263)

(Note) Amount of partial direct write-off

As of Sep. 30, 2016: Loans to bankrupt borrowers	10,920million yen	Delinquent loans	31,784million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,928million yen	Delinquent loans	22,544million yen
As of Sep. 30, 2015: Loans to bankrupt borrowers	10,649million yen	Delinquent loans	33,789million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	17,297million yen	Delinquent loans	45,394million yen

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,680,130	3,680,762	3,773,041	3,766,823	86,061	(6,218)

(%)

		As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.07	0.08	0.04	0.04	(0.04)	0.00
	Delinquent loans	1.44	1.41	1.30	1.21	(0.20)	(0.09)
	Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	0.36	0.34	0.28	(0.08)	(0.06)
	Total	1.88	1.86	1.68	1.55	(0.31)	(0.13)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	3,522	4,087	2,628	2,583	(1,504)	(45)
Delinquent loans	54,195	53,295	50,252	47,011	(6,284)	(3,241)
Loans past due three months or more	—	88	5	5	(83)	0
Restructured loans	13,538	13,282	12,834	10,835	(2,447)	(1,999)
Total	71,255	70,753	65,721	60,436	(10,317)	(5,285)

(Note) Amount of partial direct written-off

As of Sep. 30, 2016: Loans to bankrupt borrowers	12,044million yen	Delinquent loans	33,127million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	12,006million yen	Delinquent loans	23,782million yen
As of Sep. 30, 2015: Loans to bankrupt borrowers	11,784million yen	Delinquent loans	35,062million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	18,266million yen	Delinquent loans	46,747million yen

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,672,521	3,673,107	3,765,182	3,759,044	85,937	(6,138)

(%)

		As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.09	0.11	0.06	0.06	(0.05)	0.00
	Delinquent loans	1.47	1.45	1.33	1.25	(0.20)	(0.08)
	Loans past due three months or more	—	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	0.36	0.34	0.28	(0.08)	(0.06)
	Total	1.94	1.92	1.74	1.60	(0.32)	(0.14)

(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. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	16,198	16,290	16,232	11,339	(4,951)	(4,893)
General reserve for possible loan losses	5,402	5,372	5,455	6,215	843	760
Specific reserve for possible loan losses	10,796	10,917	10,777	5,123	(5,794)	(5,654)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	26,232	26,022	25,742	17,251	(8,771)	(8,491)
General reserve for possible loan losses	10,507	10,382	10,416	6,672	(3,710)	(3,744)
Specific reserve for possible loan losses	15,725	15,639	15,325	10,579	(5,060)	(4,746)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	31,907	31,198	30,483	21,693	(9,505)	(8,790)
General reserve for possible loan losses	14,711	14,293	13,893	9,856	(4,437)	(4,037)
Specific reserve for possible loan losses	17,196	16,905	16,589	11,837	(5,068)	(4,752)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve ratios	28.93	29.16	31.12	24.68	(4.48)	(6.44)

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve ratios	37.83	37.97	40.42	29.53	(8.44)	(10.89)

② Consolidated

(%)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Reserve ratios	44.77	44.09	46.38	35.89	(8.20)	(10.49)

(Note) Reserve ratios = 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. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	6,437	6,359	4,648	4,317	(2,042)	(331)
Doubtful credit	38,676	38,638	37,149	31,257	(7,381)	(5,892)
Substandard credit	11,192	11,107	10,604	10,567	(540)	(37)
Subtotal (A)	56,306	56,104	52,403	46,142	(9,962)	(6,261)
Normal credit	3,623,475	3,624,341	3,720,083	3,725,153	100,812	5,070
Total (B)	3,679,782	3,680,446	3,772,486	3,771,296	90,850	(1,190)
Non-performing loans ratio (A)/(B)	1.53	1.52	1.38	1.22	(0.30)	(0.16)
Partial direct write-off	59,614	43,714	32,879	37,981	(5,733)	5,102

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	7,136	6,832	4,845	6,615	(217)	1,770
Doubtful credit	48,969	48,565	46,233	41,157	(7,408)	(5,076)
Substandard credit	13,538	13,370	12,840	10,841	(2,529)	(1,999)
Subtotal (A)	69,644	68,768	63,918	58,614	(10,154)	(5,304)
Normal credit	3,634,217	3,634,500	3,729,542	3,727,555	93,055	(1,987)
Total(B)	3,703,861	3,703,268	3,793,461	3,786,169	82,901	(7,292)
Non-performing loans ratio (A)/(B)	1.88	1.85	1.68	1.54	(0.31)	(0.14)
Partial direct write-off	63,035	44,682	33,683	42,894	(1,788)	9,211

(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. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	50,842	48,852	47,098	41,022	(7,830)	(6,076)
Reserve for possible loan losses	13,250	12,089	13,664	8,777	(3,312)	(4,887)
Collateral and guarantees	37,591	36,762	33,433	32,245	(4,517)	(1,188)
Coverage ratio(C)/(A)	90.29	87.07	89.87	88.90	1.83	(0.97)

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2016)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	4,317	4,317	324	3,992	100.00
Doubtful credit	31,257	27,395	4,652	22,743	87.64
Substandard credit	10,567	9,309	3,799	5,509	88.09
Total	46,142	41,022	8,777	32,245	88.90

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Sep. 30. 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	60,968	58,825	56,088	52,053	(6,772)	(4,035)
Reserve for possible loan losses	18,887	17,425	18,788	14,322	(3,103)	(4,466)
Collateral and guarantees	42,081	41,399	37,300	37,731	(3,668)	431
Coverage Ratio (C)/(A)	87.54	85.54	87.74	88.80	3.26	1.06

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2016)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	6,615	6,615	384	6,230	100.00
Doubtful credit	41,157	35,983	10,048	25,935	87.42
Substandard credit	10,841	9,454	3,889	5,565	87.21
Total	58,614	52,053	14,322	37,731	88.80

6. Classification of Loans by Industry

The Senshu Ikeda Bank【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	3,656,051	3,657,940	3,752,067	3,751,950	94,010	(117)
Manufacturing	341,673	338,912	347,553	345,335	6,423	(2,218)
Agriculture and forestry	961	777	846	922	145	76
Fishery	93	46	140	68	22	(72)
Mining, quarrying and gravel extraction	220	198	193	214	16	21
Construction	80,890	80,537	86,297	88,007	7,470	1,710
Electricity, gas, heat and water supply	14,759	15,230	15,378	15,229	(1)	(149)
Information and communication	15,281	14,340	13,593	13,683	(657)	90
Transportation and postal activities	82,569	84,355	100,739	103,314	18,959	2,575
Wholesale and retail trade	248,249	253,842	257,357	264,008	10,166	6,651
Finance and insurance activities	168,865	172,154	177,937	173,029	875	(4,908)
Real estate and rental activities	511,234	528,893	537,087	550,619	21,726	13,532
Academic research, professional and technical services	10,480	10,457	11,951	12,790	2,333	839
Accommodation and food service activities	21,973	24,132	24,875	25,231	1,099	356
Life related services and entertainment	12,598	12,276	14,466	14,782	2,506	316
Education and study support activities	7,580	7,704	8,355	9,305	1,601	950
Medical and welfare	45,416	47,392	50,240	61,912	14,520	11,672
Other services	69,047	70,752	75,239	76,504	5,752	1,265
Local governments	227,548	208,625	219,574	195,102	(13,523)	(24,472)
Others	1,796,602	1,787,309	1,810,234	1,801,887	14,578	(8,347)

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2015	As of Sep. 30, 2015 (a)	As of Mar. 31, 2016 (b)	As of Sep. 30, 2016 (c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	55,988	55,853	52,156	45,936	(9,917)	(6,220)
Manufacturing	15,908	16,226	14,887	9,542	(6,684)	(5,345)
Agriculture and forestry	448	441	441	438	(3)	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	5,992	5,527	4,943	4,663	(864)	(280)
Electricity, gas, heat and water supply	214	211	209	151	(60)	(58)
Information and communication	114	70	243	335	265	92
Transportation and postal activities	628	699	707	632	(67)	(75)
Wholesale and retail trade	5,064	5,113	4,678	5,143	30	465
Finance and insurance activities	888	796	766	673	(123)	(93)
Real estate and rental activities	13,928	13,761	13,021	12,853	(908)	(168)
Academic research, professional and technical services	348	321	316	312	(9)	(4)
Accommodation and food service activities	729	658	630	689	31	59
Life related services and entertainment	542	452	395	342	(110)	(53)
Education and study support activities	9	88	8	8	(80)	—
Medical and welfare	608	603	879	871	268	(8)
Other services	1,503	1,770	1,479	1,624	(146)	145
Local governments	—	—	—	—	—	—
Others	9,057	9,110	8,548	7,654	(1,456)	(894)

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

The Senshu Ikeda Bank【Non-consolidated】

(As of Sep. 30, 2016)

(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 1.7		0.3	1.3	— (0.0)	— (—)
Effectively bankrupt 2.5		1.0	1.4	— (0.2)	— (0.0)
Potentially bankrupt 31.2		17.8	9.5	3.8 (4.6)	
Watch list	Requiring special caution 12.0	0.6	11.4		
	Other borrowers requiring caution 119.4	51.6	67.8		
Normal 3,604.1		3,604.1			
Total 3,771.2		3,675.6	91.7	3.8 (4.9)	— (0.0)

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

Classification Outstanding loans		Secured or guaranteed	Reserve	Coverage ratio
Bankruptcy and quasi-bankrupt 4.3		3.9	0.3	100.00
Doubtful 31.2		22.7	4.6	87.64
Substandard 10.5		5.5	3.7	88.09
	Subtotal 46.1	32.2	8.7	88.90
Normal 3,725.1				
Total 3,771.2				

Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.22%

Risk monitored loans

Classification	Outstanding balance of loans
Loans to bankrupt borrowers	1.7
Delinquent loans	33.5
Loans past due three months or more	0.0
Restructured loans	10.5
Total	45.9
Loans and bills discounted	3,751.9

Ratio of risk managed loans to total loans: 1.22%

(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.

Category 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.