Financial Results for the Fiscal Year ended March 31, 2017
(Consolidated Data)

May 12, 2017

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 28, 2017
Scheduled date for filing securities report: June 29, 2017
Scheduled date to commence dividend payments: June 29, 2017
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, 2017 (April 1, 2016－March 31, 2017)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2017	103,065	(6.5)	20,668	(7.4)	12,210	(25.8)
Fiscal year ended March 31, 2016	110,347	(3.4)	22,335	4.6	16,472	(6.3)

(Note) Comprehensive income: Fiscal year ended March 31, 2017: 1,170 million yen [(90.8%)]
Fiscal year ended March 31, 2016: 12,797 million yen [(71.6%)]

	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, 2017	39.61	35.39	4.9	0.3	20.0
Fiscal year ended March 31, 2016	55.07	47.49	6.9	0.4	20.2

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2017: 34 million yen
Fiscal year ended March 31, 2016: (3) 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, 2017	5,572,906	249,217	4.3	736.46
As of March 31, 2016	5,406,626	258,005	4.6	759.29

(Reference) capital: As of March 31, 2017: 244,351 million yen; As of March 31, 2016: 249,740 million yen

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

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of year
	Million yen	Million yen	%	Yen
Fiscal year ended March 31, 2017	171,535	94,160	(50,222)	669,243
Fiscal year ended March 31, 2016	(176,158)	102,002	(4,660)	453,968

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, 2016	—	7.50	—	7.50	15.00	4,211	27.2	1.9
Fiscal Year ended March 31, 2017	—	7.50	—	7.50	15.00	4,212	37.8	2.0
Fiscal Year ending March 31, 2018 (Forecasts)	—	7.50	—	7.50	15.00		42.6	

Note: Please refer to "Cash Dividends for Shareholders of Classified Stock" stated hereinafter for information on classified stock (unlisted) which has different rights relation from that of common stocks.

3. Financial Forecasts for the Fiscal Year ending March 31, 2018(April 1, 2017－March 31, 2018)

(%: 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	58,000	11.7	7,500	(36.7)	3,500	(60.3)	10.34
Full Year	106,000	2.8	16,000	(22.5)	11,000	(9.9)	35.15

Note

(1) Changes in significant subsidiaries during 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 March 31, 2017 281,008,632 shares
As of March 31, 2016 281,008,632 shares
(b) Number of treasury shares
As of March 31, 2017 4,397,012 shares
As of March 31, 2016 5,616,987 shares
(c) Average number of shares for the period under review
Fiscal year ended March 31, 2017 276,049,923 shares
Fiscal year ended March 31, 2016 276,174,200 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2017 (April 1, 2016－March 31, 2017)

(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, 2017	6,358	2.1	5,605	1.5	5,642	5.5	5,616	5.2
Fiscal year ended March 31, 2016	6,223	1.4	5,519	0.7	5,343	(1.5)	5,333	(1.4)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2017	15.72	15.42
Fiscal year ended March 31, 2016	14.74	12.71

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2017	207,964	205,708	98.8	596.38
As of March 31, 2016	209,620	204,989	97.7	596.45

(Reference) Capital: As of March 31, 2017: 205,603 million yen; As of March 31, 2016: 204,897 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, 2018 (April 1, 2017－March 31, 2018)

(%: 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	3,200	(0.4)	2,800	(0.6)	2,800	(1.3)	2,800	(1.2)	7.81
Full Year	6,400	0.6	5,600	(0.0)	5,600	(0.7)	5,600	(0.2)	15.63

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 ended March 31, 2017	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2018 (Forecasts)	—	35.00	—	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 ended March 31, 2017	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2018 (Forecasts)	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2016	As of March 31, 2017
Assets		
Cash and due from banks	460,293	675,966
Call loans and bills bought	885	172
Monetary claims bought	67	31
Trading account securities	221	317
Money held in trust	27,000	26,979
Securities	1,026,804	929,505
Loans and bills discounted	3,765,182	3,813,333
Foreign exchange assets	6,451	6,340
Other assets	63,765	61,550
Tangible fixed assets	38,714	38,508
Buildings	16,501	16,352
Land	15,464	15,776
Lease assets	16	19
Construction in progress	62	122
Other tangible fixed assets	6,668	6,238
Intangible fixed assets	6,123	5,216
Software	4,800	4,102
Goodwill	475	285
Other intangible fixed assets	847	828
Net defined benefit assets	13,018	14,334
Deferred tax assets	14,181	9,526
Customers' liabilities for acceptances and guarantees	14,399	13,006
Reserve for possible loan losses	(30,483)	(21,883)
Total assets	5,406,626	5,572,906
Liabilities		
Deposits	4,730,075	4,799,493
Negotiable certificates of deposit	3,800	—
Call money and bills sold	—	14,809
Payables under repurchase agreements	—	9,907
Payables under securities lending transactions	211,509	249,762
Borrowed money	86,216	160,997
Foreign exchange liabilities	429	583
Corporate bonds and notes	55,000	20,000
Other liabilities	43,488	51,996
Provision for employees' bonuses	1,787	1,798
Net defined benefit liability	741	142
Accrued retirement benefits for directors and corporate auditors	39	33
Reserve for reimbursement of deposits	456	486
Reserve for point services	223	226
Reserve for contingent losses	343	350
Reserve under special laws	0	1
Deferred tax liabilities	110	92
Acceptances and guarantees	14,399	13,006
Total liabilities	5,148,621	5,323,688

(Unit: Millions of yen)

	As of March 31, 2016	As of March 31, 2017
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,361	57,365
Retained earnings	68,521	75,244
Treasury stock	(2,678)	(2,097)
Total shareholders' equity	226,203	233,512
Net unrealized gain (loss) on available-for-sale securities	21,753	7,793
Net unrealized gain (loss) on deferred hedges	(144)	(139)
Remeasurements of defined benefit plans	1,927	3,184
Total accumulated other comprehensive income	23,536	10,838
Stock subscription rights	91	105
Non-controlling interests	8,172	4,760
Total net assets	258,005	249,217
Total liabilities and net assets	5,406,626	5,572,906

(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, 2016	For the Fiscal Year ended Mar. 31, 2017
Ordinary revenue	110,347	103,065
Interest income	61,366	56,876
Interest on loans and bills discounted	45,467	42,414
Interest and dividends on securities	15,211	14,015
Interest on call loans and bills bought	72	26
Interest on deposits with banks	462	379
Other interest income	151	42
Fees and commissions	20,281	18,893
Other ordinary income	8,532	11,466
Other income	20,166	15,828
Reversal of provision for possible loan losses	117	—
Reversal of reserve for contingent losses	8	—
Recoveries of written off claims	1,481	1,522
Other	18,558	14,305
Ordinary expenses	88,011	82,396
Interest expenses	7,622	7,697
Interest on deposits	4,470	3,226
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	3	23
Interest on payables under repurchase agreements	—	36
Interest on payables under securities lending transactions	842	1,518
Interest on borrowings and rediscounts	676	673
Interest on bonds	1,206	876
Other interest expenses	423	1,341
Fees and commissions payments	5,835	6,461
Other ordinary expenses	11,631	3,879
General and administrative expenses	50,063	51,955
Other expenses	12,858	12,402
Provision of allowance for loan losses	—	1,709
Other	12,858	10,692
Ordinary income	22,335	20,668
Extraordinary loss	410	297
Loss on disposal of non-current assets	118	202
Impairment loss	291	93
Other loss	0	1
Income before income taxes	21,925	20,371
Income taxes - current	632	2,458
Income taxes - deferred	4,710	4,043
Total income taxes	5,343	6,502
Profit	16,582	13,869
Profit attributable to non-controlling interests	109	1,658
Profit attributable to owners of the parent	16,472	12,210

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2016	For the Fiscal Year ended Mar. 31, 2017
Profit	16,582	13,869
Other comprehensive income	(3,784)	(12,698)
Net unrealized gain (loss) on available-for-sale securities	652	(13,960)
Net unrealized gain (loss) on deferred hedges	(150)	5
Remeasurements of defined benefit plans	(4,286)	1,257
Comprehensive income	12,797	1,170
Comprehensive income attributable to		
Owners of the parent	12,687	(487)
Non-controlling interests	110	1,657

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 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	79,811	59,197	60,155	(253)	198,910
Changes of items during the period					
Issuance of new shares	23,187	23,187			46,375
Cash dividends			(8,106)		(8,106)
Profit attributable to owners of the parent			16,472		16,472
Acquisition of treasury stock				(27,621)	(27,621)
Disposal of treasury stock		(3)		175	172
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)	8,366	(2,424)	27,293
Balance at the end of current period	102,999	57,361	68,521	(2,678)	226,203

	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
Changes of items during the period							
Issuance of new shares							46,375
Cash dividends							(8,106)
Profit attributable to owners of the parent							16,472
Acquisition of treasury stock							(27,621)
Disposal of treasury stock							172
Retirement of treasury stock							—
Net changes in items other than shareholders' equity	651	(150)	(4,286)	(3,785)	22	(312)	(4,076)
Total changes during the period	651	(150)	(4,286)	(3,785)	22	(312)	23,216
Balance at the end of current period	21,753	(144)	1,927	23,536	91	8,172	258,005

For the fiscal year ended March 31, 2017

(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			(5,486)		(5,486)
Profit attributable to owners of the parent			12,210		12,210
Acquisition of treasury stock				(1)	(1)
Disposal of treasury stock		(4)		581	577
Net changes in items other than shareholders' equity					
Total changes during the period	—	4	6,723	580	7,308
Balance at the end of current period	102,999	57,365	75,244	(2,097)	233,512

	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
Changes of items during the period							
Increase by merger							8
Cash dividends							(5,486)
Profit attributable to owners of the parent							12,210
Acquisition of treasury stock							(1)
Disposal of treasury stock							577
Net changes in items other than shareholders' equity	(13,959)	5	1,257	(12,697)	13	(3,412)	(16,095)
Total changes during the period	(13,959)	5	1,257	(12,697)	13	(3,412)	(8,787)
Balance at the end of current period	7,793	(139)	3,184	10,838	105	4,760	249,217

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2016	For the Fiscal Year ended Mar. 31, 2017
Cash flows from operating activities		
Income before income taxes	21,925	20,371
Depreciation	5,050	5,179
Loss on impairment of fixed assets	291	93
Amortization of goodwill	190	190
(Earnings) losses from investments under the equity method	3	(34)
Increase (decrease) in reserve for possible loan losses	(1,424)	(8,600)
Increase (decrease) in accrued bonuses	104	10
Decrease (increase) in net defined benefit asset	(1,662)	147
Increase (decrease) in net defined benefit liability	1	(4)
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	—	(5)
Increase (decrease) in reserve for reimbursement of deposits	46	29
Increase (decrease) in reserve for point services	24	3
Increase (decrease) in reserve for contingent losses	(7)	7
Interest income	(61,366)	(56,876)
Interest expenses	7,622	7,697
(Gain) loss on securities	(883)	(10,542)
(Gain) loss on money held in trust	(1,593)	(190)
(Gain) loss on foreign exchange	9,742	2,731
(Gain) loss on sales or disposal of fixed assets, net	89	178
Net (increase) decrease in loans and bills discounted	(92,660)	(48,151)
Net increase (decrease) in deposits	(7,047)	69,417
Net increase (decrease) in negotiable certificates of deposit	2,256	(3,800)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(72,981)	84,780
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	5,704	(397)
Net (increase) decrease in trading account securities	(43)	(95)
Net (increase) decrease in call loans and bills bought and others	(250)	750
Net (increase) decrease in call money and bills sold and others	—	24,716
Net increase (decrease) in payables under securities lending transactions	(39,667)	38,253
Net (increase) decrease in foreign exchange (assets)	(129)	110
Net increase (decrease) in foreign exchange (liabilities)	(109)	153
Interest received	62,015	56,890
Interest paid	(8,285)	(7,940)
Other	(1,700)	(3,580)
Subtotal	(174,744)	171,493
Income taxes paid	(1,414)	41
Net cash provided by (used in) operating activities	(176,158)	171,535

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2016	For the Fiscal Year ended Mar. 31, 2017
Cash flows from investing activities		
Purchases of securities	(724,154)	(713,962)
Proceeds from sales of securities	547,418	604,194
Proceeds from maturity of securities	282,763	207,951
Increase in money held in trust	(289)	(228)
Decrease in money held in trust	1,860	420
Purchases of tangible fixed assets	(4,204)	(2,762)
Purchases of intangible fixed assets	(1,392)	(1,452)
Proceeds from sales of tangible fixed assets	—	0
Net cash provided by (used in) investing activities	102,002	94,160
Cash flows from financing activities		
Proceeds from stock issuance of common stock	46,375	—
Decrease in subordinated borrowings	—	(10,000)
Decrease in subordinated bonds and bonds with stock subscription rights	(15,000)	(35,000)
Cash dividends paid	(8,106)	(5,486)
Cash dividends paid for minority shareholders	(480)	(312)
Purchases of treasury stock	(27,621)	(1)
Proceeds from disposal of treasury stock	172	577
Net cash provided by (used in) financing activities	(4,660)	(50,222)
Effect of exchange rate changes on cash and cash equivalents	300	(197)
Net increase (decrease) in cash and cash equivalents	(78,515)	215,274
Cash and cash equivalents at beginning of year	532,484	453,968
Cash and cash equivalents at end of year	453,968	669,243

Selected Financial Information
for the FY2016
(Ended March 31, 2017)

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 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 fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
1	**Consolidated gross profits**	65,090	69,198	4,108
2	Net interest income	53,743	49,179	(4,564)
3	Net fees and commissions income	14,445	12,432	(2,013)
4	Net other operation income	(3,098)	7,587	10,685
5	**General and administrative expenses (-)**	50,063	51,955	1,892
6	**Net disposal of nonperforming loans (-)**	2,426	3,032	606
7	Provision for general reserve for possible loan losses (-)	―	615	615
8	Written-off loans (-)	4,137	2,612	(1,525)
9	Provision for specific reserve for possible loan losses (-)	―	1,093	1,093
10	Provision for contingent losses (-)	(16)	16	32
11	Gains (losses) on sales of non-performing loans (-)	(362)	(78)	284
12	Recoveries of written off claims	1,481	1,522	41
13	Reversal of reserve for possible loan losses	117	―	(117)
14	Others (-)	268	295	27
15	Net gains (losses) on equity securities	7,202	5,230	(1,972)
16	Equity in earnings of affiliates	(3)	34	37
17	Others	2,536	1,193	(1,343)
18	**Ordinary income**	22,335	20,668	(1,667)
19	Net extraordinary income (loss)	(410)	(297)	113
20	**Income before income taxes**	21,925	20,371	(1,554)
21	Total income taxes (-)	5,343	6,502	1,159
22	Income taxes-current (-)	632	2,458	1,826
23	Income taxes-deferred (-)	4,710	4,043	(667)
24	**Profit**	16,582	13,869	(2,713)
25	Profit attributable to non-controlling interests (-)	109	1,658	1,549
26	**Profit attributable to owners of the parent**	16,472	12,210	(4,262)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24	**Profit**	16,582	13,869	(2,713)
27	Total other comprehensive income	(3,784)	(12,698)	(8,914)
28	Net unrealized gain (loss) on available-for-sale securities	652	(13,960)	(14,612)
29	Net unrealized gain (loss) on deferred hedges	(150)	5	155
30	Remeasurements of defined benefit plans	(4,286)	1,257	5,543
31	**Comprehensive income**	12,797	1,170	(11,627)

(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 fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
1	**Gross profit**	57,436	60,813	3,377
2	(Core gross profit)	63,755	55,501	(8,254)
3	Net interest income	54,005	48,946	(5,059)
4	Net fees and commissions income	7,031	4,986	(2,045)
5	Net other operation income	(3,599)	6,880	10,479
6	Net gains (losses) on debt securities	(6,318)	5,312	11,630
7	Domestic gross profit	49,928	51,137	1,209
8	Net interest income	50,637	46,476	(4,161)
9	Net fees and commissions income	7,047	5,029	(2,018)
10	Net other operation income	(7,756)	(367)	7,389
11	Net gains (losses) on debt securities	(7,540)	(464)	7,076
12	International gross profit	7,508	9,675	2,167
13	Net interest income	3,367	2,470	(897)
14	Net fees and commissions income	(15)	(42)	(27)
15	Net other operation income	4,156	7,248	3,092
16	Net gains (losses) on debt securities	1,221	5,776	4,555
17	**Expenses (excluding non-recurring expenses) (-)**	45,274	46,391	1,117
18	Personnel expenses (-)	22,633	22,422	(211)
19	Non-personnel expenses (-)	20,032	20,947	915
20	Miscellaneous taxes (-)	2,607	3,021	414
21	Banking profit (before provision for general reserve for possible loan losses)	12,162	14,421	2,259
22	Core banking profit	18,481	9,109	(9,372)
23	Net gains (losses) on debt securities	(6,318)	5,312	11,630
24	Provision for general reserve for possible loan losses (-) ①	52	2,107	2,055
25	**Banking profit**	12,110	12,313	203
26	Net non-recurring gains (losses)	6,952	4,082	(2,870)
27	Credit costs (-) ②	1,334	(174)	(1,508)
28	Written-off loans (-)	1,298	682	(616)
29	Provision for specific reserve for possible loan losses (-)	460	(618)	(1,078)
30	Provision for contingent losses (-)	(16)	16	32
31	Gains (losses) on sales of non-performing loans (-)	(160)	(15)	145
32	Recoveries of written-off claims	515	535	20
33	Others (-)	268	295	27
34	Net gains (losses) on equity securities	7,228	5,102	(2,126)
35	Gain on sales of equity securities	7,628	5,131	(2,497)
36	Loss on sales of equity securities (-)	358	20	(338)
37	Loss on write-down of equity securities (-)	41	8	(33)
38	Other non-recurring gains (losses)	1,057	(1,194)	(2,251)
39	**Ordinary income**	19,062	16,396	(2,666)
40	Net extraordinary income (loss)	(358)	(254)	104
41	**Income before income taxes**	18,704	16,142	(2,562)
42	Total income taxes (-)	4,279	5,630	1,351
43	Income taxes-current (-)	(212)	1,556	1,768
44	Income taxes-deferred (-)	4,491	4,074	(417)
45	Net income	14,424	10,511	(3,913)
46	Net credit costs ①+②	1,386	1,933	547

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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Corporate loans	1,806,060	1,852,886	1,912,885	2,021,670	2,064,282	42,612
Consumer loans	1,756,962	1,731,940	1,743,166	1,730,397	1,746,889	16,492
Housing loans	1,721,077	1,700,370	1,716,611	1,701,561	1,710,333	8,772
Other loans	35,885	31,570	26,554	28,835	36,556	7,721
Total	3,563,023	3,584,827	3,656,051	3,752,067	3,811,171	59,104
Foreign currency loans	20,336	47,141	60,348	62,100	53,864	(8,236)
(scale of enterprise)						
Large and mid-tier enterprises	403,094	438,234	465,198	464,438	456,259	(8,179)
Small and medium-sized enterprises	1,083,547	1,102,973	1,167,700	1,261,284	1,350,077	88,793
Local governments	243,665	238,912	227,548	219,574	186,091	(33,483)
Japanese government	60,000	60,000	49,977	77,321	74,500	(2,821)
Individuals	1,772,714	1,744,706	1,745,624	1,729,448	1,744,242	14,794
Total	3,563,023	3,584,827	3,656,051	3,752,067	3,811,171	59,104
Average Balance	3,511,161	3,526,792	3,582,906	3,638,361	3,732,105	93,744

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Corporate loans	1,839,811	1,885,130	1,936,964	2,042,644	2,076,488	33,844
Consumer loans	1,756,962	1,731,940	1,743,166	1,730,397	1,746,889	16,492
Housing loans	1,721,077	1,700,370	1,716,611	1,701,561	1,710,333	8,772
Other loans	35,885	31,570	26,554	28,835	36,556	7,721
Total	3,596,774	3,617,071	3,680,130	3,773,041	3,823,377	50,336
Foreign currency loans	20,336	47,141	60,348	62,100	53,864	(8,236)
(scale of enterprise)						
Large and mid-tier enterprises	403,094	438,234	465,198	464,438	456,259	(8,179)
Small and medium-sized enterprises	1,116,939	1,134,858	1,191,420	1,281,899	1,361,857	79,958
Local governments	243,665	238,912	227,548	219,574	186,091	(33,483)
Japanese government	60,000	60,000	49,977	77,321	74,500	(2,821)
Individuals	1,773,073	1,745,065	1,745,983	1,729,807	1,744,668	14,861
Total	3,596,774	3,617,071	3,680,130	3,773,041	3,823,377	50,336
Average Balance	3,511,802	3,560,883	3,611,413	3,661,043	3,748,696	87,653

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

(Millions of yen, %)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans to SMEs, etc.	2,856,262	2,847,679	2,913,325	2,990,733	3,094,320	103,587
Ratio of loans to SMEs, etc.	80.16	79.43	79.68	79.70	81.19	1.49

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans to SMEs, etc.	2,890,013	2,879,923	2,937,404	3,011,706	3,106,525	94,819
Ratio of loans to SMEs, etc.	80.35	79.62	79.81	79.82	81.25	1.43

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Individual	3,619,531	3,662,810	3,744,025	3,726,769	3,783,872	57,103
Online branch	125,816	105,331	83,583	67,960	67,827	(133)
Corporation	893,361	954,524	1,028,510	1,050,926	1,064,425	13,499
General corporation	759,234	813,752	850,231	911,572	979,458	67,886
Financial institutions	7,404	23,093	28,145	10,056	15,612	5,556
Governmental funds	126,722	117,678	150,133	129,297	69,354	(59,943)
Total	4,512,893	4,617,334	4,772,536	4,777,696	4,848,297	70,601
Foreign currency deposits	49,049	55,742	49,214	18,862	15,472	(3,390)

Average Balance	4,429,782	4,555,725	4,646,813	4,741,066	4,787,905	46,839

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
The Senshu Ikeda Bank	214,759	222,194	231,584	168,343	137,361	(30,982)
Investment trusts	111,897	136,422	151,413	87,445	85,027	(2,418)
Public bonds	12,132	3,939	2,937	1,066	766	(300)
Life insurance	90,729	81,833	77,234	79,831	51,568	(28,263)
Senshu Ikeda Tokai Tokyo Securities		20,421	46,533	48,102	46,211	(1,891)
Total	214,759	242,615	278,117	216,445	183,572	(32,873)

(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 (individual)

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Deposits	3,619,531	3,662,810	3,744,025	3,726,769	3,783,872	57,103
Investment trusts	186,556	181,022	194,394	183,895	190,619	6,724
Life insurance	447,247	484,462	489,826	501,062	508,016	6,954
Public bonds	42,178	35,467	23,710	17,752	12,821	(4,931)
Senshu Ikeda Tokai Tokyo Securities		40,534	61,349	72,632	93,416	20,784
Total	4,295,514	4,404,297	4,513,306	4,502,112	4,588,746	86,634

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

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
The Senshu Ikeda Bank	255,666	240,862	237,827	216,205	215,356	(849)
Investment trusts	198,822	191,032	204,260	192,067	198,407	6,340
Public bonds	56,843	49,830	33,566	24,138	16,949	(7,189)
Senshu Ikeda Tokai Tokyo Securities		44,366	68,346	81,701	105,805	24,104
Total	255,666	285,229	306,173	297,907	321,162	23,255

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

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Securities	1,193,126	1,399,377	1,163,549	1,051,825	954,214	(97,611)
Government bonds	401,161	319,287	164,153	76,259	62,050	(14,209)
Local government bonds	56,333	53,642	51,256	49,338	32,269	(17,069)
Corporate bonds	229,218	315,224	273,480	277,505	237,668	(39,837)
Authority bonds	119,664	189,221	197,171	205,420	184,463	(20,957)
Bank debenture bonds	4,668	12,643	9,384	15,429	7,419	(8,010)
General corporate bonds	104,885	113,358	66,924	56,656	45,785	(10,871)
Stocks	97,541	89,986	101,658	90,783	94,340	3,557
Other securities	408,871	621,236	572,999	557,938	527,885	(30,053)
Foreign securities	179,992	369,427	269,125	249,540	291,884	42,344
Euroyen bonds	35,964	30,998	38,993	27,000	22,000	(5,000)
Dollar-dominated bonds	114,356	251,741	230,125	172,052	220,649	48,597
Euro-dominated bonds	29,666	86,681	—	50,482	49,229	(1,253)
REIT	43,963	33,745	31,040	34,027	31,304	(2,723)
Investment trusts	180,369	213,286	267,719	267,881	196,497	(71,384)
Hedging investment trust for cross-shareholdings etc.	48,334	72,271	16,980	161	—	(161)
Investment partnership	4,545	4,777	5,115	6,487	8,199	1,712

Average Balance	1,205,173	1,343,954	1,319,019	1,066,378	1,034,835	(31,543)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Held-to-maturity debt securities	503	542	590	465	271	(194)
Available-for-sale securities	9,498	2,407	27,695	28,730	14,827	(13,903)
Stocks	12,445	14,564	31,198	28,336	36,060	7,724
Bonds	2,467	1,763	1,125	2,396	743	(1,653)
Government bonds	147	179	35	109	38	(71)
Local government bonds	285	163	161	188	140	(48)
Corporate bonds	2,034	1,420	929	2,098	564	(1,534)
Other securities	(5,414)	(13,920)	(4,628)	(2,001)	(21,977)	(19,976)
Foreign securities	616	(3,469)	(734)	2,165	(16,226)	(18,391)
Euroyen bonds	(35)	(1)	(6)	—	—	—
Dollar-dominated bonds	166	(3,520)	(727)	1,465	(13,174)	(14,639)
Euro-dominated bonds	485	52	—	700	(3,052)	(3,752)
REIT	6,361	(51)	2,414	3,514	2,886	(628)
Investment trusts	(12,519)	(10,656)	(6,515)	(7,770)	(8,632)	(862)
Hedging investment trust for cross-shareholdings etc.	(12,690)	(8,849)	(7,017)	(62)	—	62
Investment partnership	127	257	206	88	(4)	(92)

3. Interest Margins

The Senshu Ikeda Bank【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
Average yield on interest earning assets (A)	1.34	1.25	1.30	1.28	1.18	(0.10)
Average yield on loans and bills discounted(B)	1.55	1.43	1.33	1.24	1.14	(0.10)
Average yield on securities	0.79	0.81	1.28	1.48	1.35	(0.13)
Average yield on interest bearing liabilities (C)	1.20	1.12	1.05	1.03	1.02	(0.01)
Average yield on deposits and negotiable (including expenses) (D)	1.22	1.14	1.09	1.04	1.03	(0.01)
Average yield on deposits and negotiable	0.15	0.13	0.12	0.09	0.06	(0.03)
Expense ratio	1.07	1.01	0.97	0.95	0.96	0.01
Average yield on external liabilities	1.25	0.86	0.49	0.53	0.35	(0.18)
Average interest rate spread (A)-(C)	0.14	0.13	0.25	0.25	0.16	(0.09)
Difference between average yield on loans and deposits (B) - (D)	0.33	0.29	0.24	0.20	0.11	(0.09)

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
Average yield on interest earning assets (A)	1.31	1.21	1.26	1.25	1.13	(0.12)
Average yield on loans and bills discounted(B)	1.56	1.44	1.34	1.25	1.13	(0.12)
Average yield on securities	0.53	0.57	1.13	1.40	1.23	(0.17)
Average yield on interest bearing liabilities (C)	1.19	1.11	1.06	1.00	0.97	(0.03)
Average yield on deposits and negotiable (including expenses) (D)	1.17	1.10	1.05	1.00	0.98	(0.02)
Average yield on deposits and negotiable	0.15	0.13	0.11	0.09	0.06	(0.03)
Expense ratio	1.02	0.97	0.93	0.90	0.91	0.01
Average yield on external liabilities	1.27	0.96	0.54	0.56	0.17	(0.39)
Average interest rate spread (A)-(C)	0.12	0.10	0.20	0.25	0.16	(0.09)
Difference between average yield on loans and deposits (B) - (D)	0.39	0.34	0.29	0.25	0.15	(0.10)

4. Banking Profit

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	21,380	13,021	15,234	12,162	14,421	2,259
Per head(thousands of yen)	7,635	4,789	5,850	4,784	5,686	902
(2) Core banking profit	13,163	13,256	17,974	18,481	9,109	(9,372)
Per head(thousands of yen)	4,701	4,875	6,902	7,270	3,592	(3,678)
(3) Banking profit	24,460	18,089	15,234	12,110	12,313	203
Per head(thousands of yen)	8,736	6,652	5,850	4,763	4,855	92

5. ROE

The Senshu Ikeda Bank【Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	12.94	7.45	8.07	5.54	6.27	0.73
Banking profit basis	14.80	10.35	8.07	5.52	5.35	(0.17)
Core banking profit basis	7.96	7.59	9.53	8.42	3.96	(4.46)
Net income basis	4.88	8.44	7.97	6.57	4.57	(2.00)

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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Directors and auditors	32	31	29	30	31	1
Employees	2,711	2,608	2,498	2,456	2,454	(2)
Total	2,743	2,639	2,527	2,486	2,485	(1)

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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Branches	133	134	134	134	136	2
Sub-branches	5	5	5	5	5	—
Total	138	139	139	139	141	2
(Reference) ATMs	214	217	218	225	228	3

7. Gains and Losses on Investment Securities

The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
Gains (losses) on debt securities	8,217	(234)	(2,740)	(6,318)	5,312	11,630
Gain on sales	15,359	6,081	9,582	5,312	9,191	3,879
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	1,431	2,948	12,323	11,631	3,879	(7,752)
Loss on redemption (-)	5,710	—	—	—	—	—
Loss on write-down (-)	—	3,367	—	—	—	—
Loss by investment partnership (-)	—	—	—	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31, 2013	For the fiscal year ended Mar. 31, 2014	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	(b)-(a)
Gains (losses) on equity securities	(911)	5,346	3,352	7,228	5,102	(2,126)
Gain on sales	316	5,829	3,816	7,628	5,131	(2,497)
Loss on sales (-)	970	472	426	358	20	(338)
Loss on write-down (-)	257	10	37	41	8	(33)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.39	10.49	10.09	10.59	10.59	—
Total capital(A)-(B)	261,133	269,782	268,401	288,687	261,985	(26,702)
Core capital (A)		271,067	275,747	297,309	273,397	(23,912)
Common stock, internal reserves, etc.		140,194	153,292	208,220	215,696	7,476
Reserve		16,164	14,711	13,893	9,960	(3,933)
Qualified previous noncumulative perpetual preferred stock		40,000	40,000	15,000	15,000	—
Qualified previous capital raising instruments		72,471	65,224	57,977	29,290	(28,687)
Deduction (B)		1,285	7,346	8,622	11,412	2,790
Risk weighted assets (C)	2,511,308	2,571,273	2,657,817	2,724,851	2,473,114	(251,737)
Required capital (C ×4%)	100,452	102,850	106,312	108,994	98,924	(10,070)

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.35	10.96	10.51	11.10	10.48	(0.62)
Total capital(A)-(B)	261,329	283,626	280,062	302,595	259,054	(43,541)
Core capital (A)		284,055	286,016	310,379	270,115	(40,264)
Common stock, internal reserves, etc.		174,726	187,216	222,020	228,852	6,832
Reserve		16,164	14,711	13,893	9,960	(3,933)
Qualified previous noncumulative perpetual preferred stock		—	—	—	—	—
Qualified previous capital raising instruments		91,996	82,796	73,597	29,290	(44,307)
Deduction (B)		429	5,953	7,784	11,060	3,276
Risk weighted assets (C)	2,522,717	2,586,299	2,664,117	2,725,680	2,470,055	(255,625)
Required capital (C ×4%)	100,908	103,451	106,564	109,027	98,802	(10,225)

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2013 (Basel Ⅱ)	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.91	9.69	9.27	9.90	9.77	(0.13)
Total capital(A)-(B)	247,422	247,822	244,865	267,748	236,411	(31,337)
Core capital (A)		248,251	250,192	275,348	245,771	(29,577)
Common stock, internal reserves, etc.		167,751	177,751	210,303	215,213	4,910
Reserve		6,012	5,402	5,455	3,557	(1,898)
Qualified previous noncumulative perpetual preferred stock		—	—	—	—	—
Qualified previous capital raising instruments		74,488	67,039	59,590	27,000	(32,590)
Deduction (B)		429	5,327	7,599	9,359	1,760
Risk weighted assets (C)	2,495,687	2,557,108	2,639,343	2,704,408	2,418,518	(285,890)
Required capital (C ×4%)	99,827	102,284	105,573	108,176	96,740	(11,436)

(Note) We have calculated risk-weighted assets according to the Fundamental Internal Ratings-Based Approach as of Mar. 31, 2017. Until Mar. 31, 2016, we used the Standard Approach.

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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans to bankrupt borrowers	4,645	3,199	2,494	1,750	916	(834)
Delinquent loans	48,846	42,995	42,300	39,801	31,457	(8,344)
Loans past due three months or more	14	—	—	5	—	(5)
Restructured loans	11,800	4,264	11,192	10,599	10,495	(104)
Total	65,305	50,459	55,988	52,156	42,868	(9,288)

(Note) Amount of partial direct write-off

As of Mar. 31, 2017: Loans to bankrupt borrowers	9,922 million yen	Delinquent loans	20,953 million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,884 million yen	Delinquent loans	21,785 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	14,436 million yen	Delinquent loans	44,835 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, 2013: Loans to bankrupt borrowers	15,409 million yen	Delinquent loans	35,871 million yen

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans and bills discounted	3,563,023	3,584,827	3,656,051	3,752,067	3,811,171	59,104

(%)

		As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.13	0.08	0.06	0.04	0.02	(0.02)
	Delinquent loans	1.37	1.19	1.15	1.06	0.82	(0.24)
	Loans past due three months or more	0.00	—	—	0.00	—	(0.00)
	Restructured loans	0.33	0.11	0.30	0.28	0.27	(0.01)
	Total	1.83	1.40	1.53	1.39	1.12	(0.27)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans to bankrupt borrowers	4,645	3,199	2,636	1,750	916	(834)
Delinquent loans	66,614	60,920	53,151	49,081	42,314	(6,767)
Loans past due three months or more	14	—	—	5	—	(5)
Restructured loans	14,349	6,706	13,538	12,834	10,755	(2,079)
Total	85,624	70,827	69,326	63,671	53,985	(9,686)

(Note) Amount of partial direct write-off

As of Mar. 31, 2017: Loans to bankrupt borrowers	9,922 million yen	Delinquent loans	25,251 million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,928 million yen	Delinquent loans	22,544 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	17,297 million yen	Delinquent loans	45,394 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, 2013: Loans to bankrupt borrowers	15,409 million yen	Delinquent loans	37,617 million yen

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans and bills discounted	3,596,774	3,617,071	3,680,130	3,773,041	3,823,377	50,336

(%)

		As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.12	0.08	0.07	0.04	0.02	(0.02)
	Delinquent loans	1.85	1.68	1.44	1.30	1.10	(0.20)
	Loans past due three months or more	0.00	—	—	0.00	—	(0.00)
	Restructured loans	0.39	0.18	0.36	0.34	0.28	(0.06)
	Total	2.38	1.95	1.88	1.68	1.41	(0.27)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans to bankrupt borrowers	5,355	4,000	3,522	2,628	1,621	(1,007)
Delinquent loans	68,436	62,173	54,195	50,252	43,099	(7,153)
Loans past due three months or more	14	—	—	5	—	(5)
Restructured loans	14,349	6,706	13,538	12,834	10,755	(2,079)
Total	88,156	72,881	71,255	65,721	55,476	(10,245)

(Note) Amount of partial direct written-off

As of Mar. 31, 2017: Loans to bankrupt borrowers	10,737 million yen	Delinquent loans	26,313 million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	12,006 million yen	Delinquent loans	23,782 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	18,266 million yen	Delinquent loans	46,747 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, 2013: Loans to bankrupt borrowers	16,435 million yen	Delinquent loans	39,795 million yen

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Loans and bills discounted	3,588,225	3,609,329	3,672,521	3,765,182	3,813,333	48,151

(%)

		As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016 (a)	As of Mar. 31, 2017 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.14	0.11	0.09	0.06	0.04	(0.02)
	Delinquent loans	1.90	1.72	1.47	1.33	1.13	(0.20)
	Loans past due three months or more	0.00	—	—	0.00	—	(0.00)
	Restructured loans	0.39	0.18	0.36	0.34	0.28	(0.06)
	Total	2.45	2.01	1.94	1.74	1.45	(0.29)

(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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	32,302	18,188	16,198	16,232	12,188	(4,044)
General reserve for possible loan losses	16,905	6,012	5,402	5,455	7,562	2,107
Specific reserve for possible loan losses	15,397	12,176	10,796	10,777	4,625	(6,152)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	45,554	32,050	26,232	25,742	17,993	(7,749)
General reserve for possible loan losses	21,702	10,855	10,507	10,416	7,654	(2,762)
Specific reserve for possible loan losses	23,851	21,194	15,725	15,325	10,338	(4,987)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve for possible loan losses	54,815	38,924	31,907	30,483	21,883	(8,600)
General reserve for possible loan losses	28,788	16,164	14,711	13,893	10,525	(3,368)
Specific reserve for possible loan losses	26,027	22,759	17,196	16,589	11,358	(5,231)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve ratios	49.46	36.04	28.93	31.12	28.43	(2.69)

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve ratios	53.20	45.25	37.83	40.42	33.32	(7.10)

② Consolidated

(%)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Reserve ratios	62.17	53.40	44.77	46.38	39.44	(6.94)

(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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	11,230	8,264	6,437	4,648	3,016	(1,632)
Doubtful credit	42,789	38,289	38,676	37,149	29,540	(7,609)
Substandard credit	11,814	4,264	11,192	10,604	10,495	(109)
Subtotal (A)	65,833	50,817	56,306	52,403	43,052	(9,351)
Normal credit	3,532,795	3,563,621	3,623,475	3,720,083	3,787,777	67,694
Total (B)	3,598,629	3,614,439	3,679,782	3,772,486	3,830,830	58,344
Non-performing loans ratio (A)/(B)	1.82	1.40	1.53	1.38	1.12	(0.26)
Partial direct write-off	52,049	58,895	59,614	32,879	31,110	(1,769)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %))

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	11,728	9,040	7,136	4,845	3,469	(1,376)
Doubtful credit	60,058	55,438	48,969	46,233	39,944	(6,289)
Substandard credit	14,364	6,706	13,538	12,840	10,755	(2,085)
Subtotal (A)	86,151	71,185	69,644	63,918	54,170	(9,748)
Normal credit	3,546,233	3,575,498	3,634,217	3,729,542	3,788,865	59,323
Total(B)	3,632,385	3,646,684	3,703,861	3,793,461	3,843,035	49,574
Non-performing loans ratio (A)/(B)	2.37	1.95	1.88	1.68	1.40	(0.28)
Partial direct write-off	53,796	59,152	63,035	33,683	35,408	1,725

(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, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Coverage amount (C)	56,963	46,466	50,842	47,098	38,040	(9,058)
Reserve for possible loan losses	18,755	13,532	13,250	13,664	7,959	(5,705)
Collateral and guarantees	38,208	32,934	37,591	33,433	30,080	(3,353)
Coverage ratio(C)/(A)	86.52	91.43	90.29	89.87	88.35	(1.52)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2017)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	3,016	3,016	287	2,728	100.00
Doubtful credit	29,540	25,997	4,198	21,799	88.00
Substandard credit	10,495	9,025	3,473	5,552	85.99
Total	43,052	38,040	7,959	30,080	88.35

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Coverage amount (C)	73,446	63,000	60,968	56,088	47,878	(8,210)
Reserve for possible loan losses	27,968	23,412	18,887	18,788	13,700	(5,088)
Collateral and guarantees	45,478	39,587	42,081	37,300	34,178	(3,122)
Coverage Ratio (C)/(A)	85.25	88.50	87.54	87.74	88.38	0.64

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2017)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	3,469	3,469	403	3,066	100.00
Doubtful credit	39,944	35,335	9,796	25,538	88.45
Substandard credit	10,755	9,074	3,501	5,572	84.36
Total	54,170	47,878	13,700	34,178	88.38

6. Classification of Loans by Industry

The Senshu Ikeda Bank【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Domestic (excluding JOM account)	3,563,023	3,584,827	3,656,051	3,752,067	3,811,171	59,104
Manufacturing	327,705	340,726	341,673	347,553	342,635	(4,918)
Agriculture and forestry	1,476	1,368	961	846	760	(86)
Fishery	88	99	93	140	42	(98)
Mining, quarrying and gravel extraction	244	234	220	193	304	111
Construction	78,133	77,850	80,890	86,297	91,274	4,977
Electricity, gas, heat and water supply	9,808	11,762	14,759	15,378	16,228	850
Information and communication	12,153	14,633	15,281	13,593	13,356	(237)
Transportation and postal activities	78,449	74,120	82,569	100,739	106,691	5,952
Wholesale and retail trade	212,711	229,405	248,249	257,357	268,656	11,299
Finance and insurance activities	149,480	163,267	168,865	177,937	174,496	(3,441)
Real estate and rental activities	473,462	478,042	511,234	537,087	570,921	33,834
Academic research, professional and technical services	9,942	9,482	10,480	11,951	13,114	1,163
Accommodation and food service activities	21,455	21,344	21,973	24,875	26,793	1,918
Life related services and entertainment	13,292	12,609	12,598	14,466	15,219	753
Education and study support activities	6,857	7,589	7,580	8,355	9,917	1,562
Medical and welfare	33,057	36,124	45,416	50,240	68,985	18,745
Other services	58,316	61,718	69,047	75,239	83,666	8,427
Local governments	243,665	238,912	227,548	219,574	186,091	(33,483)
Others	1,832,714	1,805,534	1,796,602	1,810,234	1,822,015	11,781

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2013	As of Mar. 31, 2014	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	
				(a)	(b)	(b)-(a)
Domestic (excluding JOM account)	65,305	50,459	55,988	52,156	42,868	(9,288)
Manufacturing	15,498	14,164	15,908	14,887	7,862	(7,025)
Agriculture and forestry	464	456	448	441	438	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	6,428	6,429	5,992	4,943	4,547	(396)
Electricity, gas, heat and water supply	5	53	214	209	150	(59)
Information and communication	41	40	114	243	324	81
Transportation and postal activities	1,339	1,202	628	707	362	(345)
Wholesale and retail trade	4,099	4,180	5,064	4,678	5,116	438
Finance and insurance activities	2,919	1,063	888	766	636	(130)
Real estate and rental activities	17,476	8,450	13,928	13,021	12,506	(515)
Academic research, professional and technical services	240	380	348	316	294	(22)
Accommodation and food service activities	811	844	729	630	728	98
Life related services and entertainment	966	442	542	395	339	(56)
Education and study support activities	1	10	9	8	21	13
Medical and welfare	751	395	608	879	862	(17)
Other services	1,597	1,367	1,503	1,479	1,588	109
Local governments	—	—	—	—	—	—
Others	12,663	10,977	9,057	8,548	7,087	(1,461)

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

The Senshu Ikeda Bank【Non-consolidated】

(As of Mar. 31, 2017)

(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 0.9		0.1	0.7	— (0)	— (—)
Effectively bankrupt 2.0		0.7	1.3	— (0.2)	— (—)
Potentially bankrupt 29.5		17.1	8.8	3.5 (4.1)	
Watch list	Requiring special caution 11.7	0.4	11.2		
	Other borrowers requiring caution 116.8	50.6	66.1		
Normal 3,669.6		3,669.6			
Total 3,830.8		3,738.7	88.5	3.5 (4.4)	— (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 3.0	2.7	0.2	100.00
Doubtful 29.5	21.7	4.1	88.00
Substandard 10.4	5.5	3.4	85.99
Subtotal 43.0	30.0	7.9	88.35
Normal 3,787.7			
Total 3,830.8			

Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.12%

Risk monitored loans

Classification	Outstanding balance of loans
Loans to bankrupt borrowers	0.9
Delinquent loans	31.4
Loans past due three months or more	—
Restructured loans	10.4
Total	42.8
Loans and bills discounted	3,811.1

Ratio of risk managed loans to total loans:1.12%

(Notes) 1.Japanese yen amounts are rounded down to the nearest 0.1 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.