

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2021 (Consolidated Data)

November 12, 2020

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <https://www.senshuikeda-hd.co.jp/>
 President and Representative Director: Atsushi Ukawa
 For inquiries: Osamu Tsukagoshi, Executive Officer, General Manager of the
 Corporate Planning and General Affairs Division
 Telephone: +81-6-4802-0013

Scheduled date for filing quarterly securities report: November 27, 2020
 Scheduled date to commence dividend payments: December 1, 2020
 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, 2021 (April 1, 2020— September 30, 2020)

(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, 2020	39,862	(11.6)	5,474	211.4	4,450	144.1
Six months ended September 30, 2019	45,136	(6.0)	1,757	(59.3)	1,822	(38.8)

(Note) Comprehensive income: Six months ended September 30, 2020: 7,202million yen [36.8%]
 Six months ended September 30, 2019: 5,264million yen [(15.1)%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2020	14.51	13.28
Six months ended September 30, 2019	5.17	5.17

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2020	5,948,982	238,157	3.9
As of March 31, 2020	5,492,555	232,373	4.1

(Reference) capital: As of September 30, 2020: 235,856 million yen; As of March 31, 2020: 230,071 million yen

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

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2020	—	3.75	—	3.75	7.50
Fiscal Year ending March 31, 2021	—	3.75			
Fiscal Year ending March 31, 2021 (Forecasts)			—	3.75	7.50

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, 2021 (April 1, 2020—March 31, 2021)

(%: 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	80,000	(9.3)	6,000	21.3	4,000	1.4	11.57

Note: Revisions of the forecasts from recently announced figures: None

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2021 : 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, 2020	281,008,632 shares
As of March 31, 2020	281,008,632 shares
 - (b) Number of treasury shares

As of September 30, 2020	202,349 shares
As of March 31, 2020	277,099 shares
 - (c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2020	280,765,870 shares
Six months ended September 30, 2019	279,679,221 shares

(Reference) Overview of Non-Consolidated Financial Results**1. Non-consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2021 (April 1, 2020—September 30, 2020)****(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, 2020	1,861	(35.7)	1,482	(36.3)	1,483	(37.1)	1,464	(38.0)
Six months ended September 30, 2019	2,894	(10.0)	2,328	(16.6)	2,360	(16.0)	2,365	(16.3)

	Net income per share
	Yen
Six months ended September 30, 2020	3.87
Six months ended September 30, 2019	7.11

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2020	193,194	192,295	99.5
As of March 31, 2020	193,426	192,251	99.3

(Reference) Capital: As of September 30, 2020: 192,231million yen; As of March 31, 2020: 192,172million 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, 2021 (April 1, 2020—March 31, 2021)

(%: 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	3,600	(22.8)	2,800	(24.1)	2,800	(25.4)	2,800	(25.7)	7.30

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:

(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, 2020	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2021	—	15.00			
Fiscal Year ending March 31, 2021 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2020	As of September 30, 2020
Assets		
Cash and due from banks	807,879	1,079,397
Call loans and bills bought	6,651	10,591
Monetary claims bought	99	99
Trading account securities	50	36
Money held in trust	19,988	19,884
Securities	548,789	555,282
Loans and bills discounted	3,963,504	4,145,355
Foreign exchange assets	5,468	5,413
Other assets	77,889	74,512
Tangible fixed assets	38,539	37,621
Intangible fixed assets	5,175	4,659
Net defined benefit assets	12,587	12,659
Deferred tax assets	9,104	7,551
Customers' liabilities for acceptances and guarantees	8,210	7,646
Reserve for possible loan losses	(11,385)	(11,730)
Total assets	5,492,555	5,948,982
Liabilities		
Deposits	4,987,885	5,283,084
Borrowed money	209,104	361,999
Foreign exchange liabilities	556	511
Other liabilities	51,320	54,262
Provision for employees' bonuses	1,201	1,421
Net defined benefit liability	139	135
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	519	455
Reserve for point services	183	153
Reserve for contingent losses	873	917
Reserve under special laws	6	8
Deferred tax liabilities	176	224
Acceptances and guarantees	8,210	7,646
Total liabilities	5,260,182	5,710,824
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,105	42,104
Retained earnings	78,839	81,862
Treasury stock	(94)	(68)
Total shareholders' equity	223,850	226,897
Net unrealized gain (loss) on available-for-sale securities	5,752	8,627
Net unrealized gain (loss) on deferred hedges	(170)	(174)
Remeasurements of defined benefit plans	638	506
Total accumulated other comprehensive income	6,220	8,958
Stock subscription rights	79	64
Non-controlling interests	2,223	2,236
Total net assets	232,373	238,157
Total liabilities and net assets	5,492,555	5,948,982

(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, 2019	For the Six months ended September 30, 2020
Ordinary revenue	45,136	39,862
Interest income	22,232	21,258
Interest on loans and bills discounted	19,651	19,611
Interest and dividends on securities	2,238	1,389
Fees and commissions	10,709	10,133
Other ordinary income	3,981	1,385
Other income	8,212	7,083
Ordinary expenses	43,378	34,387
Interest expenses	1,688	704
Interest on deposits	724	557
Fees and commissions payments	3,636	3,460
Other ordinary expenses	5,531	20
General and administrative expenses	24,035	22,583
Other expenses	8,486	7,619
Ordinary income	1,757	5,474
Extraordinary income	363	27
Gain on sales or disposal of fixed assets	363	27
Extraordinary loss	88	80
Loss on sales or disposal of fixed assets	10	22
Impairment loss	6	3
Transfer to reserve for financial products transaction liabilities	0	1
Other extraordinary loss	70	52
Income before income taxes	2,032	5,421
Income taxes - current	419	221
Income taxes - deferred	(200)	734
Total income taxes	218	956
Profit	1,813	4,465
Profit attributable to non-controlling interests	(9)	14
Profit attributable to owners of the parent	1,822	4,450

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2019	For the Six months ended September 30, 2020
Profit	1,813	4,465
Other comprehensive income	3,450	2,737
Net unrealized gain (loss) on available-for-sale securities	3,451	2,874
Net unrealized gain (loss) on deferred hedges	(8)	(4)
Remeasurements of defined benefit plans	7	(132)
Comprehensive income	5,264	7,202
Comprehensive income attributable to		
Owners of the parent	5,272	7,188
Non-controlling interests	(7)	14

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2019

(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	42,103	78,804	(831)	223,074
Changes of items during the period					
Cash dividends			(2,480)		(2,480)
Profit attributable to owners of the parent			1,822		1,822
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		533	535
Net changes in items other than shareholders' equity					
Total changes during the period	—	1	(657)	533	(122)
Balance at the end of current period	102,999	42,105	78,146	(298)	222,952

	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	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	9,285	(136)	2,197	11,346	71	1,969	236,462
Changes of items during the period							
Cash dividends							(2,480)
Profit attributable to owners of the parent							1,822
Acquisition of treasury stock							(0)
Disposal of treasury stock							535
Net changes in items other than shareholders' equity	3,450	(8)	7	3,449	(2)	284	3,731
Total changes during the period	3,450	(8)	7	3,449	(2)	284	3,608
Balance at the end of current period	12,735	(145)	2,205	14,795	69	2,254	240,071

For the six months ended September 30, 2020

(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	42,105	78,839	(94)	223,850
Changes of items during the period					
Purchase of shares of consolidated subsidiaries		2			2
Cash dividends			(1,427)		(1,427)
Profit attributable to owners of the parent			4,450		4,450
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(3)		25	21
Net changes in items other than shareholders' equity					
Total changes during the period	—	(0)	3,022	25	3,047
Balance at the end of current period	102,999	42,104	81,862	(68)	226,897

	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	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	5,752	(170)	638	6,220	79	2,223	232,373
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							2
Cash dividends							(1,427)
Profit attributable to owners of the parent							4,450
Acquisition of treasury stock							(0)
Disposal of treasury stock							21
Net changes in items other than shareholders' equity	2,875	(4)	(132)	2,738	(14)	13	2,737
Total changes during the period	2,875	(4)	(132)	2,738	(14)	13	5,784
Balance at the end of current period	8,627	(174)	506	8,958	64	2,236	238,157

**Selected Financial Information
for the Second Quarter of the Fiscal
Year ending March 31, 2021
(Six months ended September 30, 2020)**

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 (the “Bank”) transferred a portion of loans to the business rehabilitation subsidiary on March 25, 2013, and liquidated the subsidiary on September 23, 2020.
For this reason, total amounts of the Bank and business rehabilitation subsidiary as of September 30, 2020 is stated the same amount of the Bank.

I Second Quarter of the FY2020 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. 30,2019 (a)	For the six months ended Sep. 30,2020 (b)	(b)-(a)
1 Consolidated gross profits	26,066	28,593	2,527
2 Net interest income	20,544	20,554	10
3 Net fees and commissions income	7,072	6,673	(399)
4 Net other operating income	(1,550)	1,365	2,915
5 General and administrative expenses (-)	24,035	22,583	(1,452)
6 Net disposal of nonperforming loans (-)	1,849	1,326	(523)
7 Provision for general reserve for possible loan losses (-)	(407)	384	791
8 Written-off loans (-)	2,036	732	(1,304)
9 Provision for specific reserve for possible loan losses (-)	524	274	(250)
10 Provision for contingent losses (-)	35	43	8
11 Gains (losses) on sales of non-performing loans (-)	(0)	(96)	(96)
12 Recoveries of written off claims	560	245	(315)
13 Others (-)	221	234	13
14 Net gains (losses) on equity securities	1,201	306	(895)
15 Equity in earnings of affiliates	6	(14)	(20)
16 Others	368	499	131
17 Ordinary income	1,757	5,474	3,717
18 Net extraordinary income (losses)	274	(53)	(327)
19 Income before income taxes	2,032	5,421	3,389
20 Total income taxes (-)	218	956	738
21 Income taxes-current (-)	419	221	(198)
22 Income taxes-deferred (-)	(200)	734	934
23 Profit	1,813	4,465	2,652
24 Profit attributable to non-controlling interests (-)	(9)	14	23
25 Profit attributable to owners of the parent	1,822	4,450	2,628

Consolidated Statement of Comprehensive Income

(Millions of yen)

23 Profit	1,813	4,465	2,652
26 Total other comprehensive income	3,450	2,737	(713)
27 Net unrealized gain (loss) on available-for-sale securities	3,451	2,874	(577)
28 Net unrealized gain (loss) on deferred hedges	(8)	(4)	4
29 Remeasurements of defined benefit plans	7	(132)	(139)
30 Comprehensive income	5,264	7,202	1,938

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

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

(Millions of yen)

	For the six months ended Sep. 30,2019 (a)	For the six months ended Sep. 30,2020 (b)	(b)-(a)
1 Net operating income	1,302	1,563	261
2 Administrative expenses (-)	1,306	1,481	175
3 Operating income	(4)	81	85
4 Income before income taxes	(4)	79	83
5 Net income	(7)	50	57

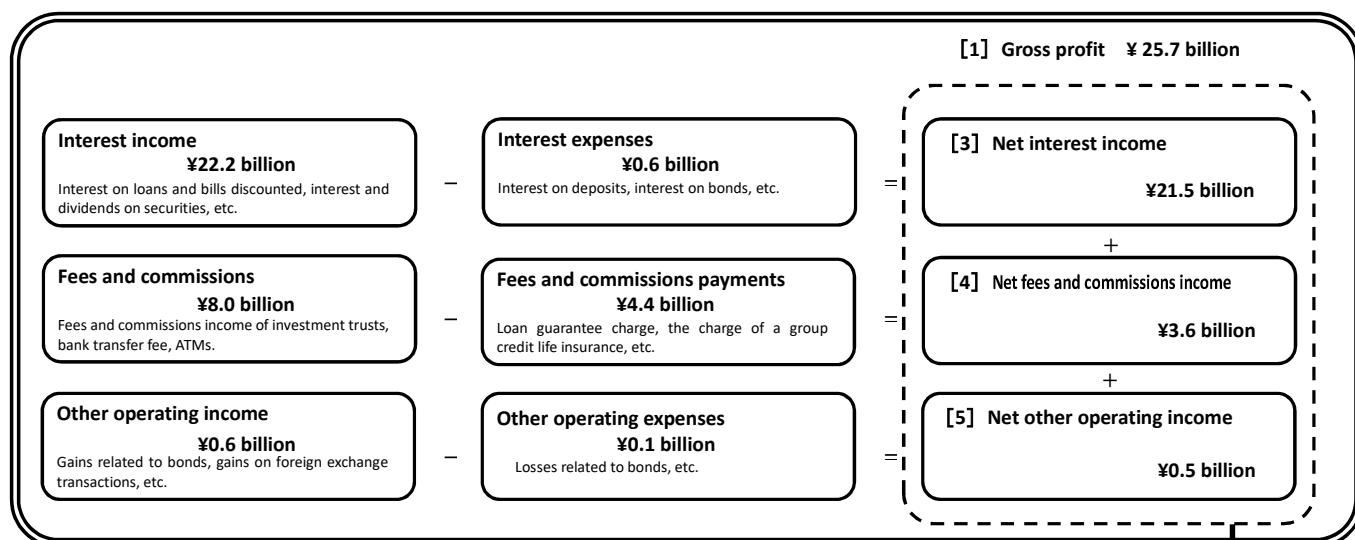
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

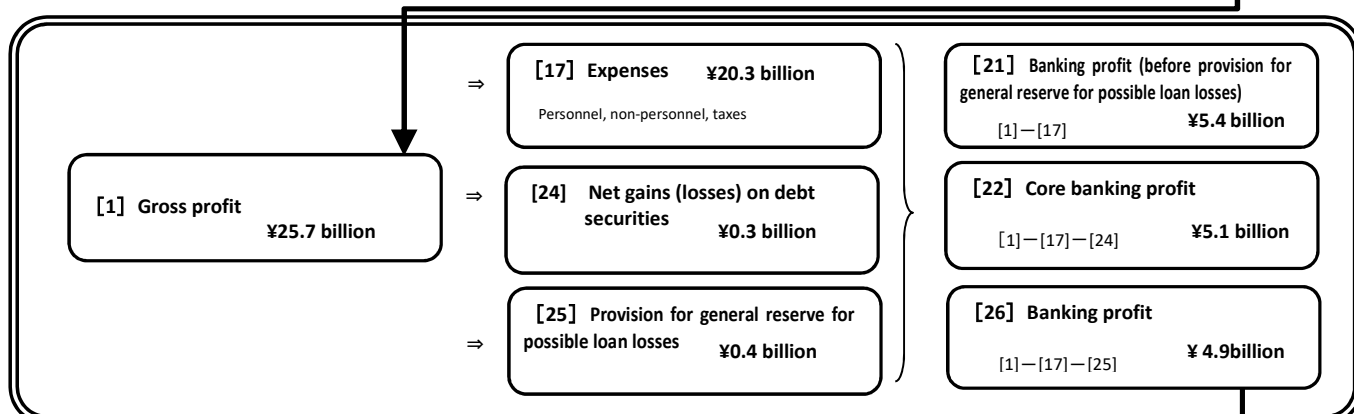
		For the six months ended Sep. 30,2019 (a)	For the six months ended Sep. 30,2020 (b)	(b)-(a)
1	Gross profit	23,280	25,738	2,458
2	(Core gross profit)	26,190	25,429	(761)
3	Net interest income	21,540	21,593	53
4	Net fees and commissions income	3,963	3,601	(362)
5	Net other operating income	(2,223)	544	2,767
6	Net gains (losses) on debt securities	(2,909)	309	3,218
7	Domestic gross profit	23,858	25,383	1,525
8	Net interest income	21,346	21,528	182
9	Net fees and commissions income	3,911	3,545	(366)
10	Net other operating income	(1,398)	309	1,707
11	Net gains (losses) on debt securities	(1,391)	309	1,700
12	International gross profit	(577)	355	932
13	Net interest income	194	64	(130)
14	Net fees and commissions income	52	56	4
15	Net other operating income	(824)	234	1,058
16	Net gains (losses) on debt securities	(1,518)	—	1,518
17	Expenses (excluding non-recurring expenses) (-)	21,036	20,305	(731)
18	Personnel expenses (-)	10,291	10,033	(258)
19	Non-personnel expenses (-)	9,320	8,928	(392)
20	Miscellaneous taxes (-)	1,424	1,343	(81)
21	Banking profit (before provision for general reserve for possible loan losses)	2,244	5,433	3,189
22	Core banking profit	5,154	5,124	(30)
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	5,154	4,958	(196)
24	Net gains (losses) on debt securities	(2,909)	309	3,218
25	Provision for general reserve for possible loan losses (-) ①	(272)	477	749
26	Banking profit	2,516	4,955	2,439
27	Net non-recurring gains (losses)	(1,129)	96	1,225
28	Credit costs (-) ②	1,801	388	(1,413)
29	Written-off loans (-)	1,324	307	(1,017)
30	Provision for specific reserve for possible loan losses (-)	490	(59)	(549)
31	Provision for contingent losses (-)	35	43	8
32	Gains (losses) on sales of non-performing loans (-)	(16)	(2)	14
33	Recoveries of written-off claims	253	134	(119)
34	Others (-)	221	234	13
35	Net gains (losses) on equity securities	1,211	364	(847)
36	Gain on sales of equity securities	1,618	398	(1,220)
37	Loss on sales of equity securities (-)	0	—	(0)
38	Loss on write-down of equity securities (-)	406	33	(373)
39	Other non-recurring gains (losses)	(538)	119	657
40	Ordinary income	1,387	5,051	3,664
41	Net extraordinary income (losses)	283	(42)	(325)
42	Income before income taxes	1,671	5,009	3,338
43	Total income taxes (-)	(244)	435	679
44	Income taxes-current (-)	(41)	(371)	(330)
45	Income taxes-deferred (-)	(202)	807	1,009
46	Net income	1,915	4,574	2,659
47	Net credit costs (-) ①+②	1,529	865	(664)

(Reference) Structure of profits (For the six months ended Sep. 30,2020)

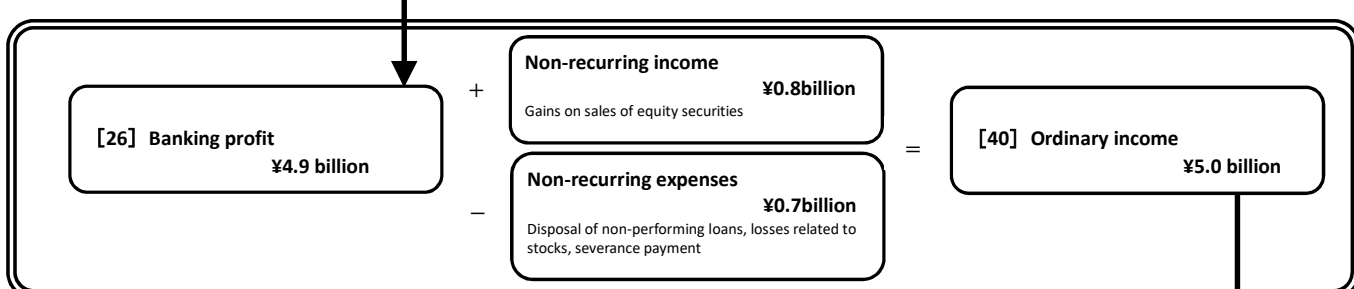
【Gross profit】



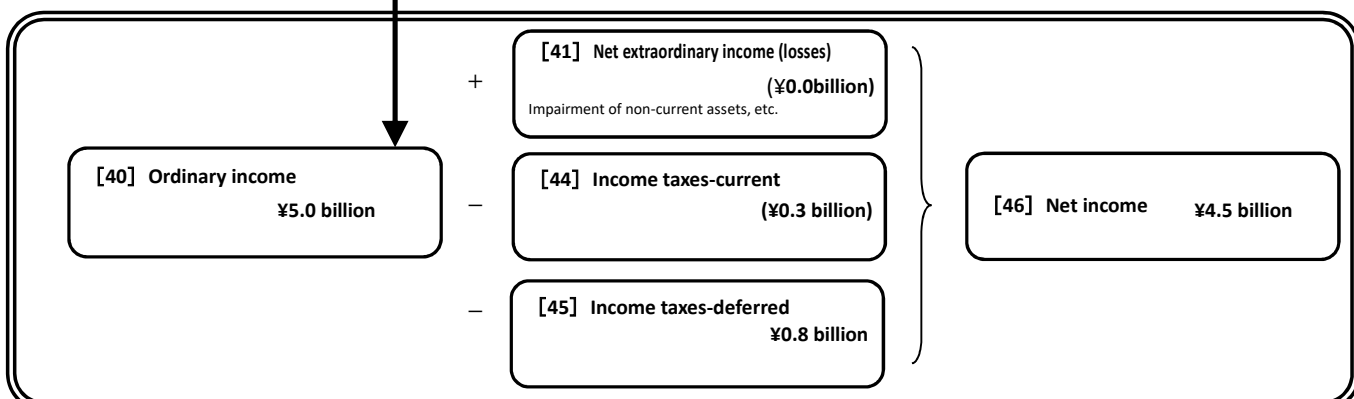
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



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. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,115,162	2,098,597	2,154,097	2,331,462	232,865	177,365
Consumer loans	1,811,194	1,818,777	1,829,463	1,834,520	15,743	5,057
Housing loans	1,758,960	1,763,623	1,772,948	1,777,756	14,133	4,808
Other loans	52,234	55,153	56,514	56,763	1,610	249
Total	3,926,357	3,917,375	3,983,560	4,165,982	248,607	182,422
Foreign currency loans	25,334	22,354	20,137	13,947	(8,407)	(6,190)

(Scale of enterprise)

Large and mid-tier enterprises	403,358	394,836	410,436	424,205	29,369	13,769
Small and medium-sized enterprises	1,509,319	1,510,682	1,554,815	1,666,530	155,848	111,715
Local governments	142,060	132,835	129,871	127,405	(5,430)	(2,466)
Japanese government	65,007	65,004	65,044	121,847	56,843	56,803
Individuals	1,806,612	1,814,017	1,823,392	1,825,994	11,977	2,602
Total	3,926,357	3,917,375	3,983,560	4,165,982	248,607	182,422

Average Balance	3,871,096	3,889,556	3,903,614	4,051,197	161,641	147,583
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Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,119,006	2,100,099	2,154,097	2,331,462	231,363	177,365
Consumer loans	1,811,194	1,818,777	1,829,463	1,834,520	15,743	5,057
Housing loans	1,758,960	1,763,623	1,772,948	1,777,756	14,133	4,808
Other loans	52,234	55,153	56,514	56,763	1,610	249
Total	3,930,201	3,918,876	3,983,560	4,165,982	247,106	182,422
Foreign currency loans	25,334	22,354	20,137	13,947	(8,407)	(6,190)

(Scale of enterprise)

Large and mid-tier enterprises	403,358	394,836	410,436	424,205	29,369	13,769
Small and medium-sized enterprises	1,513,163	1,512,184	1,554,815	1,666,530	154,346	111,715
Local governments	142,060	132,835	129,871	127,405	(5,430)	(2,466)
Japanese government	65,007	65,004	65,044	121,847	56,843	56,803
Individuals	1,806,612	1,814,017	1,823,392	1,825,994	11,977	2,602
Total	3,930,201	3,918,876	3,983,560	4,165,982	247,106	182,422

Average Balance	3,875,406	3,892,169	3,905,338	4,051,197	159,028	145,859
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,315,931	3,324,700	3,378,208	3,492,524	167,824	114,316
Ratio of loans to SMEs, etc.	84.45	84.87	84.80	83.83	(1.04)	(0.97)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,319,775	3,326,201	3,378,208	3,492,524	166,323	114,316
Ratio of loans to SMEs, etc.	84.46	84.87	84.80	83.83	(1.04)	(0.97)

(2) Deposits

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Individual	3,842,757	3,831,315	3,844,283	3,979,001	147,686	134,718
Online branch	40,289	36,362	33,154	30,801	(5,561)	(2,353)
Corporation	1,147,658	1,161,538	1,163,398	1,317,086	155,548	153,688
General corporation	1,030,228	1,004,721	1,014,542	1,173,573	168,852	159,031
Financial institutions	5,982	19,119	17,045	14,064	(5,055)	(2,981)
Governmental funds	111,447	137,698	131,809	129,448	(8,250)	(2,361)
Subtotal	4,990,415	4,992,854	5,007,681	5,296,088	303,234	288,407
Foreign currency deposits	14,567	15,692	13,617	15,826	134	2,209
Negotiable certificates of deposit	—	26,500	27,800	26,500	—	(1,300)
Total	4,990,415	5,019,354	5,035,481	5,322,588	303,234	287,107

Average Balance deposits	4,924,518	4,994,432	4,982,232	5,175,139	180,707	192,907
Average Balance deposits and negotiable certificates of deposit	4,943,515	5,013,598	5,005,426	5,203,529	189,931	198,103

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31,2019 (a)	For the fiscal year ended Mar. 31,2020 (b)	(b)-(a)	For the six months ended Sep. 30,2019 (c)	For the six months ended Sep. 30,2020 (d)	(d)-(c)
The Senshu Ikeda Bank	165,069	166,518	1,449	75,756	71,444	(4,312)
Investment trusts	81,567	101,845	20,278	37,739	47,690	9,951
Public bonds	892	599	(293)	400	500	100
Life insurance	82,609	64,073	(18,536)	37,616	23,254	(14,362)
Senshu Ikeda Tokai Tokyo Securities	46,805	44,748	(2,057)	20,315	13,682	(6,633)
Total	211,874	211,267	(607)	96,072	85,127	(10,945)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Deposits	3,842,757	3,831,315	3,844,283	3,979,001	147,686	134,718
Investment trusts	177,445	181,398	156,837	184,344	2,946	27,507
Life insurance	539,046	532,746	514,588	507,584	(25,162)	(7,004)
Public bonds	10,293	9,674	9,147	9,040	(634)	(107)
Senshu Ikeda Tokai Tokyo Securities	102,777	101,432	87,293	98,629	(2,803)	11,336
Total	4,672,319	4,656,567	4,612,149	4,778,600	122,033	166,451

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	197,691	200,641	174,003	201,553	912	27,550
Investment trusts	184,405	188,198	162,286	190,192	1,994	27,906
Public bonds	13,286	12,443	11,717	11,360	(1,083)	(357)
Senshu Ikeda Tokai Tokyo Securities	119,713	117,087	101,233	114,390	(2,697)	13,157
Total	317,405	317,729	275,237	315,944	(1,785)	40,707

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Securities	629,846	595,256	566,004	562,109	(33,147)	(3,895)
Government bonds	64,115	29,029	26,380	27,155	(1,874)	775
Local government bonds	60,118	94,007	113,365	122,756	28,749	9,391
Corporate bonds	256,712	287,986	299,306	288,590	604	(10,716)
Authority bonds	181,769	200,948	206,816	197,462	(3,486)	(9,354)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	74,943	87,038	92,490	91,128	4,090	(1,362)
Stocks	48,356	43,930	40,866	32,478	(11,452)	(8,388)
Other securities	200,544	140,302	86,085	91,127	(49,175)	5,042
Foreign securities	91,847	38,847	5	5	(38,842)	0
Euroyen bonds	1,000	—	—	—	—	—
Dollar-dominated bonds	49,566	—	—	—	—	—
Euro-dominated bonds	41,275	38,841	—	—	(38,841)	—
REIT	37,775	34,763	26,852	28,658	(6,105)	1,806
Investment trusts	61,901	56,694	50,617	53,772	(2,922)	3,155
Investment partnership	9,019	9,997	8,609	8,690	(1,307)	81
Average Balance	753,944	644,865	623,823	564,347	(80,518)	(59,476)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	5	—	—	—	—	—
Available-for-sale securities	11,529	16,802	7,532	11,169	(5,633)	3,637
Stocks	10,955	7,917	5,662	7,879	(38)	2,217
Bonds	1,073	1,555	(119)	217	(1,338)	336
Government bonds	156	71	36	6	(65)	(30)
Local government bonds	50	45	(93)	(32)	(77)	61
Corporate bonds	867	1,439	(62)	242	(1,197)	304
Other securities	(500)	7,329	1,988	3,073	(4,256)	1,085
Foreign securities	(233)	2,446	—	—	(2,446)	—
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(1,265)	—	—	—	—	—
Euro-dominated bonds	1,032	2,446	—	—	(2,446)	—
REIT	3,308	5,055	3,618	3,683	(1,372)	65
Investment trusts	(3,608)	(238)	(1,765)	(727)	(489)	1,038
Investment partnership	33	66	135	117	51	(18)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31,2019	For the six months ended Sep. 30,2019 (a)	For the fiscal year ended Mar. 31,2020 (b)	For the six months ended Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.07	1.01	1.00	0.95	(0.06)	(0.05)
Average yield on loans and bills discounted (B)	1.05	1.01	1.01	0.97	(0.04)	(0.04)
Average yield on securities	1.18	0.99	0.94	0.84	(0.15)	(0.10)
Average yield on interest bearing liabilities (C)	0.91	0.86	0.84	0.75	(0.11)	(0.09)
Average yield on deposits and negotiable (including expenses) (D)	0.90	0.86	0.86	0.79	(0.07)	(0.07)
Average yield on deposits and negotiable	0.03	0.02	0.02	0.02	0.00	0.00
Expense ratio	0.86	0.83	0.83	0.77	(0.06)	(0.06)
Average yield on external liabilities	0.22	0.18	0.10	0.02	(0.16)	(0.08)
Average interest rate spread (A)-(C)	0.16	0.15	0.16	0.20	0.05	0.04
Difference between average yield on loans and deposits (B) - (D)	0.15	0.15	0.15	0.18	0.03	0.03

② Domestic business

(%)

	For the fiscal year ended Mar. 31,2019	For the six months ended Sep. 30,2019 (a)	For the fiscal year ended Mar. 31,2020 (b)	For the six months ended Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.02	0.98	0.97	0.94	(0.04)	(0.03)
Average yield on loans and bills discounted (B)	1.03	1.00	1.00	0.97	(0.03)	(0.03)
Average yield on securities	1.00	0.90	0.82	0.84	(0.06)	0.02
Average yield on interest bearing liabilities (C)	0.83	0.81	0.79	0.72	(0.09)	(0.07)
Average yield on deposits and negotiable (including expenses) (D)	0.86	0.82	0.82	0.76	(0.06)	(0.06)
Average yield on deposits and negotiable	0.03	0.02	0.02	0.02	0.00	0.00
Expense ratio	0.82	0.80	0.79	0.74	(0.06)	(0.05)
Average yield on external liabilities	(0.01)	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)	0.19	0.17	0.18	0.22	0.05	0.04
Difference between average yield on loans and deposits (B) - (D)	0.17	0.18	0.18	0.21	0.03	0.03

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2019 (a)	For the fiscal year ended Mar. 31,2020 (b)	(b)-(a)	For the six months ended Sep. 30,2019 (c)	For the six months ended Sep. 30,2020 (d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	1,540	5,670	4,130	2,244	5,433	3,189
Per head(thousands of yen)	593	2,315	1,722	895	2,264	1,369
(2) Core banking profit	10,874	10,867	(7)	5,154	5,124	(30)
Per head(thousands of yen)	4,190	4,437	247	2,057	2,135	78
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	10,740	10,875	135	5,154	4,958	(196)
Per head(thousands of yen)	4,138	4,440	302	2,057	2,066	9
(4) Banking profit	1,540	6,925	5,385	2,516	4,955	2,439
Per head(thousands of yen)	593	2,828	2,235	1,004	2,065	1,061

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2020 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	3.25	1.81	2.25	4.79	2.98	2.54
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.66	1.63	1.76	3.93	2.30	2.17

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

(%)

	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2020 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	3.12	1.71	2.17	4.64	2.93	2.47
ROE (Profit attributable to owners of the parent basis)	2.55	1.53	1.69	3.81	2.28	2.12

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

(%)

	For the fiscal year ended Mar. 31, 2019	For the six months ended Sep. 30, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	For the six months ended Sep. 30, 2020 (c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	0.69	2.07	2.67	5.09	3.02	2.42
Banking profit basis	0.69	2.33	3.27	4.64	2.31	1.37
Core banking profit basis	4.93	4.77	5.13	4.80	0.03	(0.33)
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	4.87	4.77	5.13	4.65	(0.12)	(0.48)
Net income basis	2.59	1.77	1.53	4.29	2.52	2.76

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, 2019	As of Sep. 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2020 (c)	(c)-(a)	(c)-(b)
Directors and auditors	31	31	31	32	1	1
Employees	2,480	2,439	2,328	2,352	(87)	24
Total	2,511	2,470	2,359	2,384	(86)	25

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, 2019	As of Sep. 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of Sep. 30, 2020 (c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	6	4	3	3	(1)	—
Total	142	140	139	139	(1)	—
(Reference) ATMs	213	224	232	236	12	4

7. Gains and Losses on Investment Securities
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2019	For the fiscal year ended Mar. 31,2020	(b)-(a)	For the six months ended Sep. 30,2019	For the six months ended Sep. 30,2020	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	(9,333)	(5,197)	4,136	(2,909)	309	3,218
Gain on sales	2,384	3,638	1,254	2,621	409	(2,212)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	11,717	8,778	(2,939)	5,481	5	(5,476)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	57	57	50	14	(36)
Loss by investment partnership (-)	—	—	—	—	80	80

(Millions of yen)

	For the fiscal year ended Mar. 31,2019	For the fiscal year ended Mar. 31,2020	(b)-(a)	For the six months ended Sep. 30,2019	For the six months ended Sep. 30,2020	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	8,942	456	(8,486)	1,211	364	(847)
Gain on sales	9,348	1,754	(7,594)	1,618	398	(1,220)
Loss on sales (-)	0	95	95	0	—	(0)
Loss on write-down (-)	405	1,202	797	406	33	(373)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (Preliminary figures) (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.49	9.46	9.37	9.69	0.23	0.32
Total capital(A)-(B)	216,621	217,356	214,441	215,816	(1,540)	1,375
Core capital (A)	233,122	234,754	230,488	231,314	(3,440)	826
Common stock, internal reserves, etc.	220,590	221,520	222,419	225,469	3,949	3,050
Reserve	8,565	9,120	5,737	3,573	(5,547)	(2,164)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,501	17,397	16,047	15,497	(1,900)	(550)
Risk weighted assets (C)	2,281,057	2,297,450	2,286,607	2,226,561	(70,889)	(60,046)
Required capital (C ×4%)	91,242	91,898	91,464	89,062	(2,836)	(2,402)

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (Preliminary figures) (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.29	9.24	9.15	9.46	0.22	0.31
Total capital(A)-(B)	211,765	212,061	209,135	210,422	(1,639)	1,287
Core capital (A)	228,193	229,391	225,139	225,884	(3,507)	745
Common stock, internal reserves, etc.	217,362	217,854	218,598	221,561	3,707	2,963
Reserve	8,565	9,120	5,737	3,573	(5,547)	(2,164)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	16,428	17,330	16,003	15,461	(1,869)	(542)
Risk weighted assets (C)	2,278,127	2,293,988	2,284,021	2,223,702	(70,286)	(60,319)
Required capital (C ×4%)	91,125	91,759	91,360	88,948	(2,811)	(2,412)

② Non-consolidated

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (Preliminary figures) (c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	8.63	8.58	8.48	8.76	0.18	0.28
Total capital(A)-(B)	194,927	195,123	191,911	192,509	(2,614)	598
Core capital (A)	208,046	208,962	205,781	207,342	(1,620)	1,561
Common stock, internal reserves, etc.	202,627	203,089	202,976	206,097	3,008	3,121
Reserve	5,419	5,872	2,805	1,245	(4,627)	(1,560)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	13,118	13,838	13,870	14,833	995	963
Risk weighted assets (C)	2,256,363	2,271,670	2,262,665	2,196,398	(75,272)	(66,267)
Required capital (C ×4%)	90,254	90,866	90,506	87,855	(3,011)	(2,651)

II Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	790	424	1,173	364	(60)	(809)
Delinquent loans	24,934	22,873	24,465	28,266	5,393	3,801
Loans past due three months or more	111	180	175	28	(152)	(147)
Restructured loans	4,732	5,536	5,568	5,572	36	4
Total	30,569	29,015	31,382	34,232	5,217	2,850

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,706	12,353	10,396	10,668	(1,685)	272
Delinquent loans	20,005	17,186	15,445	14,930	(2,256)	(515)

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,926,357	3,917,375	3,983,560	4,165,982	248,607	182,422

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.02	0.01	0.02	0.00	(0.01)	(0.02)
Delinquent loans	0.63	0.58	0.61	0.67	0.09	0.06
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.12	0.14	0.13	0.13	(0.01)	0.00
Total	0.77	0.74	0.78	0.82	0.08	0.04

(Reference)

Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	790	424	1,173	364	(60)	(809)
Delinquent loans	28,635	24,375	24,465	28,266	3,891	3,801
Loans past due three months or more	111	180	175	28	(152)	(147)
Restructured loans	4,875	5,536	5,568	5,572	36	4
Total	34,413	30,517	31,382	34,232	3,715	2,850

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,706	12,353	10,396	10,668	(1,685)	272
Delinquent loans	20,041	17,526	16,629	14,930	(2,596)	(1,699)

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,930,201	3,918,876	3,983,560	4,165,982	247,106	182,422

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.02	0.01	0.02	0.00	(0.01)	(0.02)
Delinquent loans	0.72	0.62	0.61	0.67	0.05	0.06
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.12	0.14	0.13	0.13	(0.01)	0.00
Total	0.87	0.77	0.78	0.82	0.05	0.04

② Consolidated

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	1,387	920	1,649	946	26	(703)
Delinquent loans	29,295	25,107	24,997	29,065	3,958	4,068
Loans past due three months or more	111	180	175	28	(152)	(147)
Restructured loans	4,875	5,536	5,568	5,572	36	4
Total	35,670	31,745	32,391	35,613	3,868	3,222

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	11,558	13,004	10,988	11,300	(1,704)	312
Delinquent loans	20,689	18,146	17,074	15,594	(2,552)	(1,480)

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,913,086	3,900,313	3,963,504	4,145,355	245,042	181,851

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.03	0.02	0.04	0.02	0.00	(0.02)
Delinquent loans	0.74	0.64	0.63	0.70	0.06	0.07
Loans past due three months or more	0.00	0.00	0.00	0.00	0.00	0.00
Restructured loans	0.12	0.14	0.14	0.13	(0.01)	(0.01)
Total	0.91	0.81	0.81	0.85	0.04	0.04

(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. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	8,587	8,033	8,188	8,428	395	240
General reserve for possible loan losses	3,956	3,684	2,701	3,178	(506)	477
Specific reserve for possible loan losses	4,631	4,349	5,487	5,250	901	(237)

(Reference)

Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	10,836	9,302	8,188	8,428	(874)	240
General reserve for possible loan losses	3,988	3,684	2,701	3,178	(506)	477
Specific reserve for possible loan losses	6,848	5,618	5,487	5,250	(368)	(237)

② Consolidated

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	13,965	12,491	11,385	11,730	(761)	345
General reserve for possible loan losses	6,065	5,657	4,555	4,939	(718)	384
Specific reserve for possible loan losses	7,900	6,833	6,830	6,791	(42)	(39)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve ratios	28.09	27.68	26.09	24.62	(3.06)	(1.47)

(Reference)

Including business rehabilitation subsidiary

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve ratios	31.49	30.48	26.09	24.62	(5.86)	(1.47)

② Consolidated

(%)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Reserve ratios	39.15	39.34	35.15	32.93	(6.41)	(2.22)

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

4. Status of Claims Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	4,509	3,204	3,519	1,529	(1,675)	(1,990)
Doubtful claims	21,314	20,156	22,218	28,149	7,993	5,931
Substandard claims	4,843	5,717	5,743	5,601	(116)	(142)
Subtotal (A)	30,668	29,078	31,481	35,281	6,203	3,800
Normal claims	3,923,411	3,920,167	3,987,388	4,165,782	245,615	178,394
Total (B)	3,954,079	3,949,245	4,018,870	4,201,063	251,818	182,193

Non-performing loans ratio (A)/(B)	0.77	0.73	0.78	0.83	0.10	0.05
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Partial direct write-off	30,816	29,695	25,957	25,675	(4,020)	(282)
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(Reference)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	5,156	3,220	3,519	1,529	(1,691)	(1,990)
Doubtful claims	24,368	21,642	22,218	28,149	6,507	5,931
Substandard claims	4,987	5,717	5,743	5,601	(116)	(142)
Subtotal (A)	34,512	30,580	31,481	35,281	4,701	3,800
Normal claims	3,923,411	3,920,167	3,987,388	4,165,782	245,615	178,394
Total (B)	3,957,923	3,950,747	4,018,870	4,201,063	250,316	182,193

Non-performing loans ratio (A)/(B)	0.87	0.77	0.78	0.83	0.06	0.05
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Partial direct write-off	30,852	30,035	27,140	25,675	(4,360)	(1,465)
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(Notes) Claims:

Claims 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 claims:

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

Doubtful claims:

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

Substandard claims:

Substandard claims represent the claims held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the claims 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 claims:

Normal claims represent the claims 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 claims.

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

The Senshu Ikeda Bank 【Non-Consolidated】

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	27,976	26,080	27,480	31,083	5,003	3,603
Collateral and guarantees	22,281	20,671	21,089	24,975	4,304	3,886
Reserve for possible loan losses	5,694	5,408	6,391	6,107	699	(284)
Coverage ratio (C)/(A)	91.22	89.69	87.29	88.10	(1.59)	0.81

Status of Coverage of Claims of Borrowers Classification (As of Sep. 30, 2020)

(Millions of yen, %)

	Claim amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt claims	1,529	1,529	1,265	264	100.00
Doubtful claims	28,149	26,010	21,194	4,815	92.40
Substandard claims	5,601	3,542	2,515	1,027	63.25
Total	35,281	31,083	24,975	6,107	88.10

(Reference)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Coverage amount (C)	31,417	27,459	27,480	31,083	3,624	3,603
Collateral and guarantees	23,473	20,782	21,089	24,975	4,193	3,886
Reserve for possible loan losses	7,943	6,677	6,391	6,107	(570)	(284)
Coverage ratio (C)/(A)	91.03	89.79	87.29	88.10	(1.69)	0.81

Status of Coverage of Claims of Borrowers Classification (As of Sep. 30, 2020)

The figures are the same as the amount shown in the above.

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	3,926,357	3,917,375	3,983,560	4,165,982	248,607	182,422
Manufacturing	310,209	300,050	300,717	322,976	22,926	22,259
Agriculture and forestry	861	645	635	509	(136)	(126)
Fishery	59	432	482	458	26	(24)
Mining, quarrying and gravel extraction	268	395	311	355	(40)	44
Construction	105,179	104,211	109,523	127,579	23,368	18,056
Electricity, gas, heat and water supply	19,350	19,413	19,224	21,623	2,210	2,399
Information and communication	13,130	16,602	22,250	23,317	6,715	1,067
Transportation and postal activities	108,964	104,440	100,088	110,507	6,067	10,419
Wholesale and retail trade	288,142	280,551	288,484	320,347	39,796	31,863
Finance and insurance activities	159,920	154,549	166,931	154,956	407	(11,975)
Real estate and rental activities	647,201	657,740	672,503	675,744	18,004	3,241
Academic research, professional and technical services	14,855	16,197	16,946	20,344	4,147	3,398
Accommodation and food service activities	32,939	33,428	35,055	43,898	10,470	8,843
Life related services and entertainment	18,257	17,031	17,130	20,959	3,928	3,829
Education and study support activities	8,972	8,365	8,025	8,042	(323)	17
Medical and welfare	91,357	98,092	109,891	124,469	26,377	14,578
Other services	88,304	85,945	90,838	108,943	22,998	18,105
Local governments	142,060	132,835	129,871	127,405	(5,430)	(2,466)
Others	1,876,315	1,886,439	1,894,641	1,953,535	67,096	58,894

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31,2019	As of Sep. 30,2019 (a)	As of Mar. 31,2020 (b)	As of Sep. 30,2020 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	30,569	29,015	31,382	34,232	5,217	2,850
Manufacturing	3,808	3,140	5,054	4,874	1,734	(180)
Agriculture and forestry	432	427	491	420	(7)	(71)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	3,657	3,531	3,624	3,797	266	173
Electricity, gas, heat and water supply	164	163	162	63	(100)	(99)
Information and communication	277	152	125	120	(32)	(5)
Transportation and postal activities	411	420	571	444	24	(127)
Wholesale and retail trade	4,775	4,886	4,961	4,733	(153)	(228)
Finance and insurance activities	70	49	52	35	(14)	(17)
Real estate and rental activities	8,745	7,770	7,322	5,983	(1,787)	(1,339)
Academic research, professional and technical services	289	307	344	366	59	22
Accommodation and food service activities	755	642	788	5,448	4,806	4,660
Life related services and entertainment	177	474	480	476	2	(4)
Education and study support activities	—	—	—	—	—	—
Medical and welfare	377	582	511	989	407	478
Other services	1,494	1,336	2,266	2,415	1,079	149
Local governments	—	—	—	—	—	—
Others	5,132	5,130	4,624	4,061	(1,069)	(563)

7. Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30, 2020)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Credit exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Credit exposure) Substandard claims represent loans and bills discounted Other represents claim-related loans including loans and bills discounted				Risk monitored loans					
Classification		Category				Classification		Secured or guaranteed	Reserve	Coverage ratio	Classification		Outstanding balance of loans	
Outstanding loans		Category I	Category II	Category III	Category IV	Outstanding loans								
Bankrupt 0.3		0.1	0.2	— (0.1)	— (—)	Bankruptcy and quasi-bankrupt 1.5		1.2	0.2	100.00	Loans to bankrupt borrowers		0.3	
Effectively bankrupt 1.1		0.6	0.5	— (0.1)	— (0.0)	Doubtful 28.1		21.1	4.8	92.40	Delinquent loans		28.2	
Potentially bankrupt 28.1		17.7	8.2	2.1 (4.8)		Substandard 5.6		2.5	1.0	63.25	Loans past due three months or more		0.0	
Watch list	Requiring special caution 6.0	0.6	5.4	68.5		73.1	Subtotal (A) 35.2		24.9	6.1	88.10	Restructured loans		5.5
	Other borrowers requiring caution 141.6						Normal 4,165.7		Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 0.83%			Ratio of risk managed loans to total loans (C) / (D) = 0.82%		
Normal 4,023.6		4,023.6					Total (B) 4,201.0					Loans and bills discounted (D) 4,165.9		
Total 4,201.0		4,111.3	87.6	2.1 (5.0)	— (0.0)									

(Notes) 1. Japanese yen amounts are rounded down to the nearest 100 million yen.

2. Claim-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.

III FY2020 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2020 (Result)	For the fiscal year ending Mar. 31, 2021 (Forecast)
Ordinary revenue	88,221	80,000
Ordinary income	4,946	6,000
Profit attributable to owners of the parent	3,943	4,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2020 (Result)	For the fiscal year ending Mar. 31, 2021 (Forecast)
Operating revenue	4,667	3,600
Operating income	3,691	2,800
Ordinary income	3,756	2,800
Net income	3,773	2,800

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2020 (Result)	For the fiscal year ending Mar. 31, 2021 (Forecast)
Ordinary revenue	71,415	63,000
Ordinary income	3,148	5,000
Net income	3,254	4,000
Net credit costs (-)	2,525	4,000

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ended Sep. 30, 2020 (Projection)	For the fiscal year ending Mar. 31, 2021 (Forecast)	For the fiscal year ending Mar. 31, 2021 (Forecast)
Common stock	7.50	3.75	3.75	7.50
First series of seventh-class preferred stock	30.00	15.00	15.00	30.00

(3) Capital ratio

(%)

	As of Mar. 31, 2020 (Result)	As of Sep. 30, 2020 (Preliminary figures)	As of Mar. 31, 2021 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.37	9.69	Half of 9
The Senshu Ikeda Bank (Consolidated)	9.15	9.46	First half of 9
The Senshu Ikeda Bank (Non-consolidated)	8.48	8.76	Half of 8

(4) ROE

(%)

	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ended Sep. 30, 2020 (Result)	For the fiscal year ending Mar. 31, 2021 (Forecast)
Shareholders' equity ROE (Income before income taxes basis)	2.25	4.79	Half of 2

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