

# Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2023 (Consolidated Data)

November 11, 2022

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL <a href="https://www.senshuikeda-hd.co.jp/">https://www.senshuikeda-hd.co.jp/</a>
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Scheduled date for filing quarterly securities report:	November 25, 2022
Scheduled date to commence dividend payments:	December 1, 2022
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, 2023 (April 1, 2022 – September 30, 2022)

### (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, 2022	45,846	11.8	9,106	31.1	7,276	33.3
Six months ended September 30, 2021	40,985	2.8	6,942	26.8	5,456	22.6

(Note) Comprehensive income: Six months ended September 30, 2022: 548million yen [(91.4)%]  
Six months ended September 30, 2021: 6,453million yen [(10.4)%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2022	25.95	23.34
Six months ended September 30, 2021	18.13	16.31

### (2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2022	6,167,656	224,057	3.5
As of March 31, 2022	7,044,417	250,860	3.5

(Reference) capital: As of September 30, 2022: 221,671 million yen; As of March 31, 2022: 248,334 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, 2022	—	3.75	—	6.25	10.00
Fiscal Year ending March 31, 2023	—	5.00			
Fiscal Year ending March 31, 2023 (Forecasts)			—	5.00	10.00

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

## 3. Financial Forecasts for the Fiscal Year ending March 31, 2023 (April 1, 2022—March 31, 2023)

(%: 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	86,000	2.3	11,300	(19.5)	7,900	(30.7)	28.18

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, 2023 : None  
(Changes in specific subsidiaries involving changes in the scope of consolidation)  
Added —(company name)— Excluded —(company name)—

(2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements  
(a) Changes in accounting policies due to revision of accounting standards etc. : Yes  
(b) Changes in accounting policies other than those noted in (a) above : None  
(c) Changes in accounting estimates : None  
(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

As of September 30, 2022 281,008,632 shares

As of March 31, 2022 281,008,632 shares

(b) Number of treasury shares

As of September 30, 2022 666,332 shares

As of March 31, 2022 716,407 shares

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

Six months ended September 30, 2022 280,316,634 shares

Six months ended September 30, 2021 280,252,387 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, 2023 (April 1, 2022—September 30, 2022)

#### (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, 2022	2,730	44.2	2,209	55.2	2,188	53.3	2,159	51.7
Six months ended September 30, 2021	1,893	1.7	1,422	(4.0)	1,426	(3.8)	1,423	(2.8)

	Net income per share
	Yen
Six months ended September 30, 2022	7.70
Six months ended September 30, 2021	3.74

#### (2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2022	192,279	167,133	86.8
As of March 31, 2022	192,646	192,302	99.7

(Reference) Capital: As of September 30, 2022: 167,041million yen; As of March 31, 2022: 192,215million 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, 2023 (April 1, 2022—March 31, 2023)

(%: 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	4,500	19.4	3,600	23.7	3,600	23.5	3,600	24.3	12.84

#### 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.

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2022	As of September 30, 2022
<b>Assets</b>		
Cash and due from banks	1,723,186	823,281
Call loans and bills bought	368	289
Monetary claims bought	49	59
Money held in trust	24,521	15,061
Securities	648,256	627,384
Loans and bills discounted	4,503,834	4,552,864
Foreign exchange assets	7,506	6,691
Other assets	76,322	79,004
Tangible fixed assets	36,452	36,334
Intangible fixed assets	4,165	3,974
Net defined benefit assets	23,402	23,563
Deferred tax assets	3,778	5,076
Customers' liabilities for acceptances and guarantees	7,437	6,849
Reserve for possible loan losses	(14,865)	(12,778)
<b>Total assets</b>	<b>7,044,417</b>	<b>6,167,656</b>
<b>Liabilities</b>		
Deposits	5,557,248	5,614,738
Payables under securities lending transactions	84,792	41,014
Borrowed money	1,082,890	215,040
Foreign exchange liabilities	302	347
Borrowed money from trust account	513	1,143
Other liabilities	55,870	60,695
Provision for employees' bonuses	2,504	1,951
Provision for directors' bonuses	90	35
Net defined benefit liability	141	147
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	286	219
Reserve for point services	64	33
Reserve for contingent losses	1,160	1,144
Reserve under special laws	11	12
Deferred tax liabilities	237	219
Acceptances and guarantees	7,437	6,849
<b>Total liabilities</b>	<b>6,793,557</b>	<b>5,943,598</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	42,108	16,898
Retained earnings	89,320	94,470
Treasury stock	(145)	(135)
<b>Total shareholders' equity</b>	<b>234,283</b>	<b>214,232</b>
Net unrealized gain (loss) on available-for-sale securities	7,607	1,375
Net unrealized gain (loss) on deferred hedges	(24)	68
Remeasurements of defined benefit plans	6,468	5,993
<b>Total accumulated other comprehensive income</b>	<b>14,051</b>	<b>7,438</b>
Stock subscription rights	86	91
Non-controlling interests	2,438	2,295
<b>Total net assets</b>	<b>250,860</b>	<b>224,057</b>
<b>Total liabilities and net assets</b>	<b>7,044,417</b>	<b>6,167,656</b>

(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, 2021	For the Six months ended September 30, 2022
Ordinary revenue	40,985	45,846
Interest income	22,167	23,923
Interest on loans and bills discounted	19,951	19,630
Interest and dividends on securities	1,455	3,263
Trust fees	1	14
Fees and commissions	10,535	11,007
Other ordinary income	1,096	1,515
Other income	7,184	9,384
Ordinary expenses	34,042	36,739
Interest expenses	513	1,068
Interest on deposits	474	364
Fees and commissions payments	3,538	4,153
Other ordinary expenses	7	2,397
General and administrative expenses	22,553	22,301
Other expenses	7,429	6,818
Ordinary income	6,942	9,106
Extraordinary income	6	1
Gain on sales or disposal of fixed assets	6	1
Extraordinary loss	53	191
Loss on sales or disposal of fixed assets	39	46
Impairment loss	3	93
Transfer to reserve for financial products transaction liabilities	1	0
Other extraordinary loss	8	50
Income before income taxes	6,895	8,916
Income taxes - current	924	1,046
Income taxes - deferred	483	707
Total income taxes	1,407	1,753
Profit	5,488	7,162
Profit attributable to non-controlling interests	31	(114)
Profit attributable to owners of the parent	5,456	7,276

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2021	For the Six months ended September 30, 2022
Profit	5,488	7,162
Other comprehensive income	965	(6,613)
Net unrealized gain (loss) on available-for-sale securities	1,517	(6,232)
Net unrealized gain (loss) on deferred hedges	22	93
Remeasurements of defined benefit plans	(575)	(474)
Comprehensive income	6,453	548
Comprehensive income attributable to		
Owners of the parent	6,421	663
Non-controlling interests	31	(114)

## (3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2021

(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	42,107	81,087	(163)	226,030
Cumulative effect of change in accounting policy			(315)		(315)
Balance at the beginning of current period which reflects the change in accounting policy	102,999	42,107	80,772	(163)	225,715
Changes of items during the period					
Cash dividends			(1,425)		(1,425)
Profit attributable to owners of the parent			5,456		5,456
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		18	19
Net changes in items other than shareholders' equity					
Total changes during the period	—	1	4,031	18	4,050
Balance at the end of current period	102,999	42,108	84,803	(145)	229,765

	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	10,744	(133)	7,889	18,500	76	2,434	247,042
Cumulative effect of change in accounting policy						(0)	(315)
Balance at the beginning of current period which reflects the change in accounting policy	10,744	(133)	7,889	18,500	76	2,434	246,727
Changes of items during the period							
Cash dividends							(1,425)
Profit attributable to owners of the parent							5,456
Acquisition of treasury stock							(0)
Disposal of treasury stock							19
Net changes in items other than shareholders' equity	1,517	22	(575)	964	(10)	31	986
Total changes during the period	1,517	22	(575)	964	(10)	31	5,037
Balance at the end of current period	12,261	(110)	7,314	19,465	66	2,466	251,764

For the six months ended September 30, 2022

(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	42,108	89,320	(145)	234,283
Changes of items during the period					
Purchase of shares of consolidated subsidiaries		5			5
Cash dividends			(2,126)		(2,126)
Profit attributable to owners of the parent			7,276		7,276
Acquisition of treasury stock				(25,215)	(25,215)
Disposal of treasury stock		(0)		10	9
Retirement of treasury stock		(25,215)		25,215	—
Net changes in items other than shareholders' equity					
Total changes during the period	—	(25,210)	5,150	10	(20,050)
Balance at the end of current period	102,999	16,898	94,470	(135)	214,232

	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	7,607	(24)	6,468	14,051	86	2,438	250,860
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							5
Cash dividends							(2,126)
Profit attributable to owners of the parent							7,276
Acquisition of treasury stock							(25,215)
Disposal of treasury stock							9
Retirement of treasury stock							—
Net changes in items other than shareholders' equity	(6,232)	93	(474)	(6,613)	4	(143)	(6,752)
Total changes during the period	(6,232)	93	(474)	(6,613)	4	(143)	(26,802)
Balance at the end of current period	1,375	68	5,993	7,438	91	2,295	224,057

**Selected Financial Information  
for the Second Quarter of the Fiscal  
Year ending March 31, 2023  
(Six months ended September 30, 2022)**

**SENSHU IKEDA HOLDINGS, INC.**

**THE SENSHU IKEDA BANK, LTD.**

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

## I Second Quarter of the FY2022 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. 30,2021 (a)	For the six months ended Sep. 30,2022	
		(b)	(b)-(a)
1 <b>Consolidated gross profits</b>	29,740	28,842	(898)
2     Net interest income	21,654	22,854	1,200
3     Trust fees	1	14	13
4     Net fees and commissions income	6,996	6,854	(142)
5     Net other operating income	1,089	(881)	(1,970)
6 <b>General and administrative expenses (-)</b>	22,553	22,301	(252)
7 <b>Net disposal of nonperforming loans (-)</b>	1,258	(1,863)	(3,121)
8     Provision for general reserve for possible loan losses (-)	(1,209)	—	1,209
9     Written-off loans (-)	632	326	(306)
10     Provision for specific reserve for possible loan losses (-)	2,284	—	(2,284)
11     Provision for contingent losses (-)	(4)	(42)	(38)
12     Gains (losses) on sales of non-performing loans (-)	(173)	(6)	167
13     Recoveries of written off claims	374	324	(50)
14     Reversal of reserve for possible loan losses	—	2,020	2,020
15     Others (-)	104	204	100
16 Net gains (losses) on equity securities	266	175	(91)
17 Equity in earnings of affiliates	(2)	11	13
18 Others	749	516	(233)
19 <b>Ordinary income</b>	6,942	9,106	2,164
20 Net extraordinary income (losses)	(46)	(190)	(144)
21 <b>Income before income taxes</b>	6,895	8,916	2,021
22 Total income taxes (-)	1,407	1,753	346
23     Income taxes-current (-)	924	1,046	122
24     Income taxes-deferred (-)	483	707	224
25 <b>Profit</b>	5,488	7,162	1,674
26 Profit attributable to non-controlling interests (-)	31	(114)	(145)
27 <b>Profit attributable to owners of the parent</b>	5,456	7,276	1,820

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 <b>Profit</b>	5,488	7,162	1,674
28 Total other comprehensive income	965	(6,613)	(7,578)
29     Net unrealized gain (loss) on available-for-sale securities	1,517	(6,232)	(7,749)
30     Net unrealized gain (loss) on deferred hedges	22	93	71
31     Remeasurements of defined benefit plans	(575)	(474)	101
32 <b>Comprehensive income</b>	6,453	548	(5,905)

(Note) Consolidated gross profit = (Interest income - Interest expenses)+Trust fees+(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. 30,2021 (a)	For the six months ended Sep. 30,2022	
		(b)	(b)-(a)
1 Net operating income	1,753	1,055	(698)
2 Administrative expenses (-)	1,596	1,330	(266)
3 Operating income	156	(274)	(430)
4 Income before income taxes	155	(275)	(430)
5 Net income	105	(270)	(375)

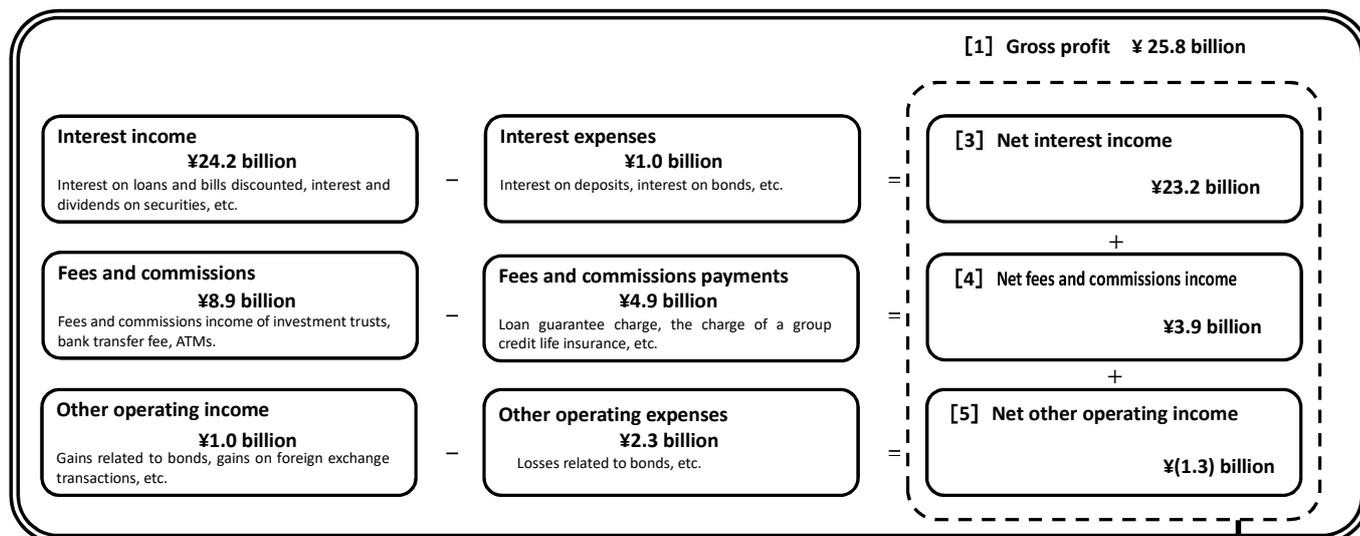
## (3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

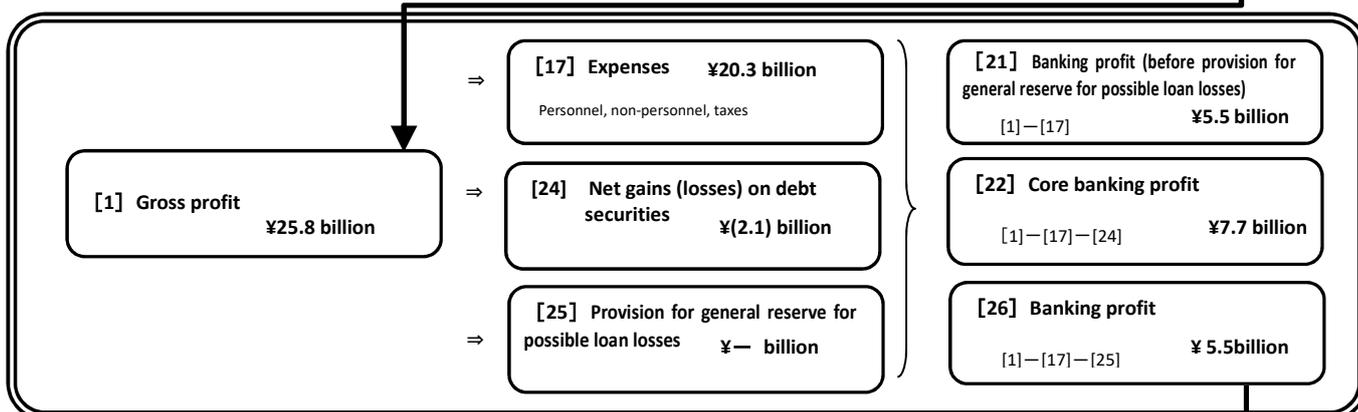
		For the six months ended Sep. 30,2021	For the six months ended Sep. 30,2022	
		(a)	(b)	(b)-(a)
1	<b>Gross profit</b>	26,718	25,897	(821)
2	(Core gross profit)	26,673	28,045	1,372
3	Net interest income	22,513	23,233	720
4	Net fees and commissions income	3,892	3,978	86
5	Net other operating income	312	(1,315)	(1,627)
6	Net gains (losses) on debt securities	44	(2,148)	(2,192)
7	Domestic gross profit	26,203	26,907	704
8	Net interest income	22,381	22,734	353
9	Net fees and commissions income	3,826	3,923	97
10	Net other operating income	(4)	248	252
11	Net gains (losses) on debt securities	(4)	248	252
12	International gross profit	515	(1,009)	(1,524)
13	Net interest income	132	499	367
14	Net fees and commissions income	65	55	(10)
15	Net other operating income	317	(1,564)	(1,881)
16	Net gains (losses) on debt securities	49	(2,397)	(2,446)
17	<b>Expenses (excluding non-recurring expenses) (-)</b>	20,847	20,310	(537)
18	Personnel expenses (-)	10,863	10,741	(122)
19	Non-personnel expenses (-)	8,619	8,101	(518)
20	Miscellaneous taxes (-)	1,364	1,467	103
21	Banking profit (before provision for general reserve for possible loan losses)	5,870	5,586	(284)
22	Core banking profit	5,826	7,735	1,909
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	5,806	7,735	1,929
24	Net gains (losses) on debt securities	44	(2,148)	(2,192)
25	Provision for general reserve for possible loan losses (-) ①	(928)	—	928
26	<b>Banking profit</b>	6,799	5,586	(1,213)
27	Net non-recurring gains (losses)	(1,198)	2,431	3,629
28	Credit costs (-) ②	2,306	(1,894)	(4,200)
29	Written-off loans (-)	311	130	(181)
30	Provision for specific reserve for possible loan losses (-)	2,221	—	(2,221)
31	Provision for contingent losses (-)	(4)	(42)	(38)
32	Gains (losses) on sales of non-performing loans (-)	(178)	(6)	172
33	Recoveries of written-off claims	147	229	82
34	Reversal of reserve for possible loan losses	—	1,950	1,950
35	Others (-)	104	204	100
36	Net gains (losses) on equity securities	167	121	(46)
37	Gain on sales of equity securities	170	158	(12)
38	Loss on sales of equity securities (-)	—	37	37
39	Loss on write-down of equity securities (-)	2	—	(2)
40	Other non-recurring gains (losses)	940	415	(525)
41	<b>Ordinary income</b>	5,600	8,017	2,417
42	Net extraordinary income (losses)	(28)	(178)	(150)
43	<b>Income before income taxes</b>	5,571	7,839	2,268
44	Total income taxes (-)	739	1,205	466
45	Income taxes-current (-)	368	518	150
46	Income taxes-deferred (-)	371	687	316
47	<b>Net income</b>	4,831	6,633	1,802
48	Net credit costs (-) ① +②	1,378	(1,894)	(3,272)

(Reference) Structure of profits (For the six months ended Sep. 30,2022)

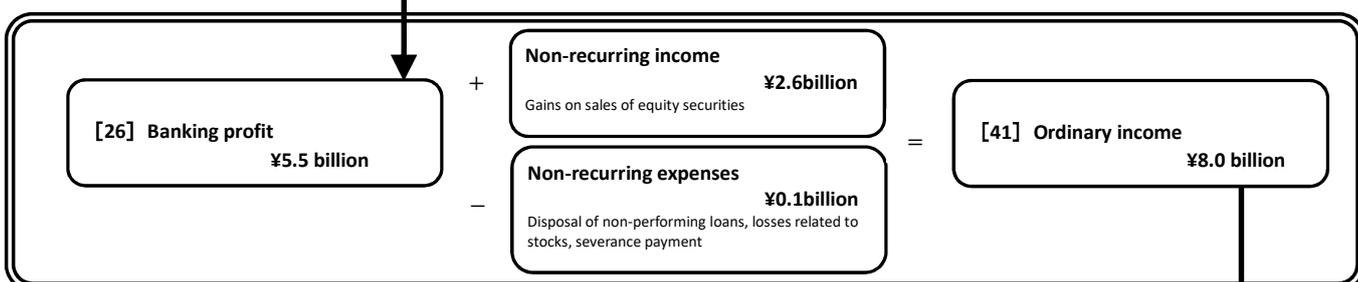
【Gross profit】



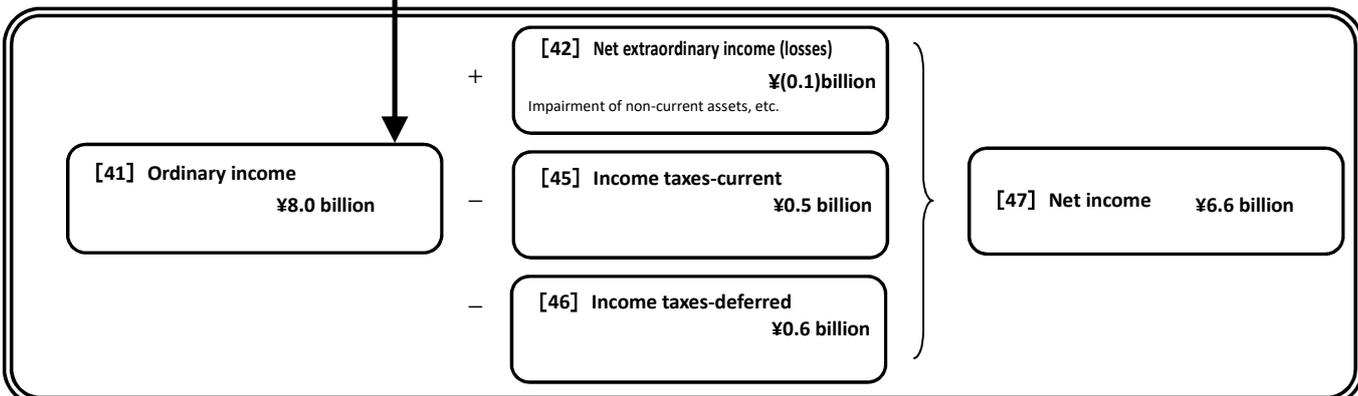
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2021	As of Sep. 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of Sep. 30, 2022 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,150,256	2,164,856	2,169,287	2,212,723	47,867	43,436
Public sector loans	302,665	400,739	450,665	447,406	46,667	(3,259)
Consumer loans	1,858,673	1,874,415	1,906,925	1,942,729	68,314	35,804
Housing loans	1,800,333	1,814,061	1,844,490	1,879,419	65,358	34,929
Other loans	58,339	60,353	62,434	63,310	2,957	876
Total	4,311,595	4,440,011	4,526,877	4,602,859	162,848	75,982
Foreign currency loans	10,981	7,866	7,259	7,038	(828)	(221)

(Scale of enterprise)

Large and mid-tier enterprises	426,670	426,538	434,347	429,940	3,402	(4,407)
Small and medium-sized enterprises	1,732,763	1,749,224	1,746,074	1,793,999	44,775	47,925
Local governments	124,003	124,565	126,458	118,055	(6,510)	(8,403)
Japanese government	178,662	276,174	324,207	329,351	53,177	5,144
Individuals	1,849,495	1,863,509	1,895,789	1,931,512	68,003	35,723
Total	4,311,595	4,440,011	4,526,877	4,602,859	162,848	75,982

Average Balance	4,135,152	4,386,657	4,437,566	4,560,360	173,703	122,794
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,582,259	3,612,734	3,641,864	3,725,512	112,778	83,648
Ratio of loans to SMEs, etc.	83.08	81.36	80.44	80.93	(0.43)	0.49

## (2) Deposits

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
Individual	4,073,527	4,124,933	4,183,852	4,219,823	94,890	35,971
Online branch	28,525	26,847	25,291	23,844	(3,003)	(1,447)
Corporation	1,346,863	1,441,313	1,384,266	1,405,128	(36,185)	20,862
General corporation	1,245,067	1,246,096	1,214,750	1,218,269	(27,827)	3,519
Financial institutions	5,765	6,198	6,441	6,084	(114)	(357)
Governmental funds	96,030	189,017	163,074	180,774	(8,243)	17,700
Subtotal	5,420,391	5,566,247	5,568,118	5,624,951	58,704	56,833
Foreign currency deposits	15,349	14,769	11,672	12,290	(2,479)	618
Negotiable certificates of deposit	29,300	68,950	31,000	31,000	(37,950)	—
Total	5,449,691	5,635,197	5,599,118	5,655,951	20,754	56,833

Average Balance deposits	5,285,722	5,567,352	5,586,104	5,655,745	88,393	69,641
Average Balance deposits and negotiable certificates of deposit	5,313,715	5,610,265	5,628,967	5,687,927	77,662	58,960

## (3) Assets under Management

## ① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31,2021 (a)	For the fiscal year ended Mar. 31,2022 (b)	(b)-(a)	For the six months ended Sep. 30,2021 (c)	For the six months ended Sep. 30,2022 (d)	
						(d)-(c)
The Senshu Ikeda Bank	142,329	109,190	(33,139)	62,000	49,785	(12,215)
Investment trusts	91,494	77,415	(14,079)	45,115	21,186	(23,929)
Public bonds	744	364	(380)	82	424	342
Life insurance	50,090	31,410	(18,680)	16,802	28,174	11,372
Senshu Ikeda Tokai Tokyo Securities	41,922	56,413	14,491	29,761	25,544	(4,217)
Total	184,251	165,604	(18,647)	91,761	75,330	(16,431)

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
Deposits	4,073,527	4,124,933	4,183,852	4,219,823	94,890	35,971
Investment trusts	198,077	217,284	235,685	219,983	2,699	(15,702)
Life insurance	506,361	502,293	521,424	533,773	31,480	12,349
Public bonds	8,753	8,439	6,434	5,420	(3,019)	(1,014)
Senshu Ikeda Tokai Tokyo Securities	114,309	121,191	125,660	130,927	9,736	5,267
Total	4,901,029	4,974,143	5,073,057	5,109,927	135,784	36,870

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	214,863	233,879	250,135	232,358	(1,521)	(17,777)
Investment trusts	203,834	223,285	241,973	225,580	2,295	(16,393)
Public bonds	11,028	10,594	8,162	6,778	(3,816)	(1,384)
Senshu Ikeda Tokai Tokyo Securities	133,553	142,382	149,518	160,621	18,239	11,103
Total	348,416	376,261	399,654	392,979	16,718	(6,675)

## (4) Securities

## ① Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021	As of Mar. 31,2022	As of Sep. 30,2022		
					(a)	(b)
Securities	571,287	624,516	654,157	633,564	9,048	(20,593)
Government bonds	33,500	28,491	68,167	123,999	95,508	55,832
Local government bonds	119,972	145,037	130,055	119,091	(25,946)	(10,964)
Corporate bonds	264,710	265,932	227,428	211,604	(54,328)	(15,824)
Authority bonds	178,335	174,565	139,107	110,206	(64,359)	(28,901)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	86,375	91,366	88,321	101,397	10,031	13,076
Stocks	32,431	32,908	31,945	30,234	(2,674)	(1,711)
Other securities	120,672	152,146	196,560	148,633	(3,513)	(47,927)
Foreign securities	10,642	15,690	88,094	44,161	28,471	(43,933)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	10,636	13,127	85,586	39,679	26,552	(45,907)
Euro-dominated bonds	—	2,557	2,501	4,474	1,917	1,973
REIT	30,300	32,017	33,034	31,819	(198)	(1,215)
Investment trusts	70,884	94,931	66,898	63,852	(31,079)	(3,046)
Investment partnership	8,845	9,507	8,532	8,800	(707)	268
Average Balance	566,956	588,080	618,203	681,787	93,707	63,584

## ② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021	As of Mar. 31,2022	As of Sep. 30,2022		
					(a)	(b)
Held-to-maturity debt securities	—	—	—	—	—	—
Available-for-sale securities	13,506	15,921	9,378	1,415	(14,506)	(7,963)
Stocks	8,429	8,982	8,469	8,921	(61)	452
Bonds	(57)	443	(1,339)	(3,611)	(4,054)	(2,272)
Government bonds	(21)	(13)	(75)	(672)	(659)	(597)
Local government bonds	(42)	(10)	(491)	(794)	(784)	(303)
Corporate bonds	6	468	(772)	(2,144)	(2,612)	(1,372)
Other securities	5,133	6,495	2,249	(3,894)	(10,389)	(6,143)
Foreign securities	(388)	(239)	(2,451)	(5,389)	(5,150)	(2,938)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(388)	(250)	(2,268)	(4,481)	(4,231)	(2,213)
Euro-dominated bonds	—	11	(182)	(908)	(919)	(726)
REIT	4,522	5,183	5,198	4,999	(184)	(199)
Investment trusts	884	1,431	(601)	(3,647)	(5,078)	(3,046)
Investment partnership	114	119	102	143	24	41

### 3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		For the fiscal	For the six	For the fiscal	For the six		
		year ended	months ended	year ended	months ended	(c)-(a)	(c)-(b)
		Mar. 31,2021	Sep. 30,2021	Mar. 31,2022	Mar. 31,2022	Sep. 30,2022	Sep. 30,2022
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets	(A)	0.92	0.91	0.91	0.92	0.01	0.01
Average yield on loans and bills discounted	(B)	0.96	0.91	0.90	0.86	(0.05)	(0.04)
Average yield on securities		0.68	0.76	0.62	1.04	0.28	0.42
Average yield on interest bearing liabilities	(C)	0.73	0.58	0.59	0.57	(0.01)	(0.02)
Average yield on deposits and negotiable (including expenses)	(D)	0.79	0.75	0.77	0.72	(0.03)	(0.05)
Average yield on deposits and negotiable		0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio		0.77	0.74	0.76	0.71	(0.03)	(0.05)
Average yield on external liabilities		0.00	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)		0.19	0.33	0.32	0.35	0.02	0.03
Difference between average yield on loans and deposits (B) - (D)		0.17	0.16	0.13	0.14	(0.02)	0.01

② Domestic business

(%)

		For the fiscal	For the six	For the fiscal	For the six		
		year ended	months ended	year ended	months ended	(c)-(a)	(c)-(b)
		Mar. 31,2021	Sep. 30,2021	Mar. 31,2022	Mar. 31,2022	Sep. 30,2022	Sep. 30,2022
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets	(A)	0.92	0.91	0.90	0.88	(0.03)	(0.02)
Average yield on loans and bills discounted	(B)	0.96	0.91	0.90	0.86	(0.05)	(0.04)
Average yield on securities		0.68	0.75	0.59	0.82	0.07	0.23
Average yield on interest bearing liabilities	(C)	0.69	0.56	0.57	0.53	(0.03)	(0.04)
Average yield on deposits and negotiable (including expenses)	(D)	0.75	0.73	0.74	0.69	(0.04)	(0.05)
Average yield on deposits and negotiable		0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio		0.73	0.71	0.73	0.68	(0.03)	(0.05)
Average yield on external liabilities		(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)		0.23	0.35	0.33	0.35	0.00	0.02
Difference between average yield on loans and deposits (B) - (D)		0.21	0.18	0.16	0.17	(0.01)	0.01

### 4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal	For the fiscal		For the six	For the six	
	year ended	year ended		months ended	months ended	
	Mar. 31,2021	Mar. 31,2022		Sep. 30,2021	Sep. 30,2022	
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	9,691	9,277	(414)	5,870	5,586	(284)
Per head(thousands of yen )	4,106	4,012	(94)	2,492	2,489	(3)
(2) Core banking profit	9,294	11,343	2,049	5,826	7,735	1,909
Per head(thousands of yen )	3,938	4,906	968	2,474	3,447	973
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	9,448	11,369	1,921	5,806	7,735	1,929
Per head(thousands of yen )	4,003	4,917	914	2,465	3,447	982
(4) Banking profit	4,565	9,277	4,712	6,799	5,586	(1,213)
Per head(thousands of yen )	1,934	4,012	2,078	2,887	2,489	(398)

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31,2021	For the six months ended Sep. 30,2021 (a)	For the fiscal year ended Mar. 31,2022 (b)	For the six months ended Sep. 30,2022		
				(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	3.39	6.03	6.01	7.93	1.90	1.92
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.26	4.77	4.95	6.47	1.70	1.52

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

(%)

	For the fiscal year ended Mar. 31,2021	For the six months ended Sep. 30,2021 (a)	For the fiscal year ended Mar. 31,2022 (b)	For the six months ended Sep. 30,2022		
				(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	3.21	5.57	5.61	7.56	1.99	1.95
ROE (Profit attributable to owners of the parent basis)	2.15	4.40	4.62	6.17	1.77	1.55

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

(%)

	For the fiscal year ended Mar. 31,2021	For the six months ended Sep. 30,2021 (a)	For the fiscal year ended Mar. 31,2022 (b)	For the six months ended Sep. 30,2022		
				(c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	4.55	5.37	4.27	5.11	(0.26)	0.84
Banking profit basis	2.14	6.22	4.27	5.11	(1.11)	0.84
Core banking profit basis	4.37	5.33	5.22	7.07	1.74	1.85
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	4.44	5.31	5.23	7.07	1.76	1.84
Net income basis	1.82	4.42	4.35	6.07	1.65	1.72

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022		
				(c)	(c)-(a)	(c)-(b)
Directors and auditors	32	31	31	34	3	3
Employees	2,263	2,305	2,210	2,188	(117)	(22)
Total	2,295	2,336	2,241	2,222	(114)	(19)

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. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022		
				(c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	3	3	3	3	—	—
Total	139	139	139	139	—	—
(Reference) ATMs	228	223	214	214	(9)	—

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

(Millions of yen)

	For the fiscal year ended Mar. 31,2021	For the fiscal year ended Mar. 31,2022	(b)-(a)	For the six months ended Sep. 30,2021	For the six months ended Sep. 30,2022	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	396	(2,065)	(2,461)	44	(2,148)	(2,192)
Gain on sales	421	51	(370)	49	248	199
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	10	2,117	2,107	5	2,397	2,392
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	14	—	(14)	—	—	—
Loss by investment partnership (-)	—	—	—	—	—	—

(Millions of yen)

	For the fiscal year ended Mar. 31,2021	For the fiscal year ended Mar. 31,2022	(b)-(a)	For the six months ended Sep. 30,2021	For the six months ended Sep. 30,2022	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	1,716	275	(1,441)	167	121	(46)
Gain on sales	1,748	343	(1,405)	170	158	(12)
Loss on sales (-)	1	25	24	—	37	37
Loss on write-down (-)	31	41	10	2	—	(2)

## 8. Capital Ratio

### (1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.88	9.93	9.96	8.88	(1.05)	(1.08)
Total capital(A)-(B)	220,810	223,171	225,374	203,021	(20,150)	(22,353)
Core capital (A)	242,188	244,241	246,122	223,482	(20,759)	(22,640)
Common stock, internal reserves, etc.	224,604	228,339	232,156	212,831	(15,508)	(19,325)
Reserve	8,037	6,909	6,038	3,275	(3,634)	(2,763)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	21,377	21,069	20,747	20,460	(609)	(287)
Risk weighted assets (C)	2,233,761	2,245,819	2,262,174	2,285,041	39,222	22,867
Required capital (C ×4%)	89,350	89,832	90,486	91,401	1,569	915

### (2) The Senshu Ikeda Bank (domestic standard)

#### ① Consolidated

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.65	9.71	9.73	9.75	0.04	0.02
Total capital(A)-(B)	215,485	217,738	219,991	222,950	5,212	2,959
Core capital (A)	236,837	238,788	240,709	243,339	4,551	2,630
Common stock, internal reserves, etc.	220,687	224,344	228,065	233,944	9,600	5,879
Reserve	8,037	6,909	6,038	3,271	(3,638)	(2,767)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	21,352	21,050	20,718	20,389	(661)	(329)
Risk weighted assets (C)	2,231,289	2,242,309	2,258,681	2,285,544	43,235	26,863
Required capital (C ×4%)	89,251	89,692	90,347	91,421	1,729	1,074

#### ② Non-consolidated

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	8.82	8.87	8.86	8.85	(0.02)	(0.01)
Total capital(A)-(B)	195,952	198,057	199,365	201,604	3,547	2,239
Core capital (A)	209,832	212,095	213,861	216,206	4,111	2,345
Common stock, internal reserves, etc.	203,960	207,107	209,563	214,612	7,505	5,049
Reserve	5,872	4,987	4,297	1,594	(3,393)	(2,703)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	—	—	—	—	—	—
Deduction (B)	13,880	14,037	14,496	14,602	565	106
Risk weighted assets (C)	2,220,957	2,232,666	2,249,126	2,275,936	43,270	26,810
Required capital (C ×4%)	88,838	89,306	89,965	91,037	1,731	1,072

## II Overview of Loans and Bills Discounted

### 1. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen, %)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,062	1,944	1,518	2,098	154	580
Doubtful claims	27,080	35,169	37,565	41,361	6,192	3,796
Substandard claims	5,874	5,824	4,772	3,959	(1,865)	(813)
Loans past due three months or more	70	83	86	52	(31)	(34)
Restructured loans	5,804	5,741	4,685	3,906	(1,835)	(779)
Subtotal (A)	35,017	42,938	43,857	47,419	4,481	3,562
Normal claims	4,312,806	4,432,624	4,518,655	4,589,787	157,163	71,132
Total (B)	4,347,824	4,475,563	4,562,512	4,637,207	161,644	74,695

Non-performing loans ratio (A)/(B)	0.80	0.95	0.96	1.02	0.07	0.06
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Partial direct write-off	25,035	23,695	23,883	23,371	(324)	(512)
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Collateral and guarantees	24,919	28,903	30,584	34,720	5,817	4,136
Bankruptcy and quasi-bankrupt claims	1,852	1,824	1,385	2,020	196	635
Doubtful claims	20,522	24,468	26,610	30,853	6,385	4,243
Substandard claims	2,544	2,610	2,588	1,846	(764)	(742)
Reserve for Possible Loan Losses	5,876	7,812	7,328	6,211	(1,601)	(1,117)
Bankruptcy and quasi-bankrupt claims	210	120	133	77	(43)	(56)
Doubtful claims	4,667	6,765	6,882	5,876	(889)	(1,006)
Substandard claims	998	925	312	256	(669)	(56)
Coverage amount (C)	30,795	36,715	37,912	40,931	4,216	3,019

Coverage ratio (C)/(A)	87.94	85.50	86.44	86.31	0.81	(0.13)
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Reserve for possible loan losses	12,825	13,906	12,305	10,341	(3,565)	(1,964)
General reserve for possible loan losses	7,826	6,898	5,171	4,368	(2,530)	(803)
Specific reserve for possible loan losses	4,999	7,008	7,134	5,972	(1,036)	(1,162)

Reserve ratios	36.62	32.38	28.05	21.80	(10.58)	(6.25)
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(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

② Consolidated

(Millions of yen, %)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)	(c)-(a)	(c)-(b)
	Bankruptcy and quasi-bankrupt claims	3,320	2,967	2,141	2,724	(243)
Doubtful claims	27,089	35,176	37,573	41,375	6,199	3,802
Substandard claims	5,874	5,824	4,772	3,959	(1,865)	(813)
Loans past due three months or more	70	83	86	52	(31)	(34)
Restructured loans	5,804	5,741	4,685	3,906	(1,835)	(779)
Subtotal (A)	36,285	43,968	44,486	48,060	4,092	3,574
Normal claims	4,300,808	4,418,037	4,504,968	4,574,174	156,137	69,206
Total (B)	4,337,094	4,462,006	4,549,455	4,622,235	160,229	72,780
Non-performing loans ratio (A)/(B)	0.83	0.98	0.97	1.03	0.05	0.06
Partial direct write-off	26,096	24,747	24,645	24,093	(654)	(552)
Collateral and guarantees	24,369	28,321	29,908	33,891	5,570	3,983
Bankruptcy and quasi-bankrupt claims	2,567	2,414	1,659	2,240	(174)	581
Doubtful claims	19,257	23,296	25,661	29,804	6,508	4,143
Substandard claims	2,544	2,610	2,588	1,846	(764)	(742)
Reserve for Possible Loan Losses	6,609	8,398	7,800	6,742	(1,656)	(1,058)
Bankruptcy and quasi-bankrupt claims	753	553	482	483	(70)	1
Doubtful claims	4,857	6,919	7,005	6,001	(918)	(1,004)
Substandard claims	998	925	312	256	(669)	(56)
Coverage amount (C)	30,979	36,719	37,709	40,634	3,915	2,925
Coverage ratio (C)/(A)	85.37	83.51	84.76	84.54	1.03	(0.22)
Reserve for possible loan losses	15,899	16,658	14,865	12,783	(3,875)	(2,082)
General reserve for possible loan losses	9,545	8,336	6,500	5,671	(2,665)	(829)
Specific reserve for possible loan losses	6,354	8,321	8,365	7,112	(1,209)	(1,253)
Reserve ratios	43.81	37.88	33.41	26.59	(11.29)	(6.82)

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021 (a)	As of Mar. 31,2022 (b)	As of Sep. 30,2022 (c)		
					(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	4,311,595	4,440,011	4,526,877	4,602,859	162,848	75,982
Manufacturing	324,920	318,127	316,323	315,199	(2,928)	(1,124)
Agriculture and forestry	498	580	470	565	(15)	95
Fishery	549	541	188	167	(374)	(21)
Mining, quarrying and gravel extraction	332	372	297	318	(54)	21
Construction	144,934	138,907	141,317	135,392	(3,515)	(5,925)
Electricity, gas, heat and water supply	22,010	23,957	24,557	24,711	754	154
Information and communication	22,836	22,237	21,445	20,909	(1,328)	(536)
Transportation and postal activities	114,041	115,019	112,911	109,398	(5,621)	(3,513)
Wholesale and retail trade	335,298	337,395	331,535	339,372	1,977	7,837
Finance and insurance activities	157,585	160,426	169,656	204,072	43,646	34,416
Real estate and rental activities	681,688	700,156	706,201	715,857	15,701	9,656
Academic research, professional and technical services	23,665	22,549	21,073	21,559	(990)	486
Accommodation and food service activities	45,396	45,835	43,304	41,722	(4,113)	(1,582)
Life related services and entertainment	21,973	20,501	20,503	21,606	1,105	1,103
Education and study support activities	7,578	7,752	7,649	7,756	4	107
Medical and welfare	132,520	134,447	136,819	141,859	7,412	5,040
Other services	118,149	121,877	121,288	119,507	(2,370)	(1,781)
Local governments	124,003	124,565	126,458	118,055	(6,510)	(8,403)
Others	2,033,602	2,144,755	2,224,868	2,264,821	120,066	39,953

## (2) Risk Monitored Loans (only as for Loan and Bills Discounted)

(Millions of yen)

	As of Mar. 31,2021	As of Sep. 30,2021	As of Mar. 31,2022	As of Sep. 30,2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	33,967	41,870	42,784	46,347	4,477	3,563
Manufacturing	5,481	6,233	6,616	6,924	691	308
Agriculture and forestry	418	414	414	411	(3)	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	3,763	3,782	4,205	4,931	1,149	726
Electricity, gas, heat and water supply	63	58	17	17	(41)	0
Information and communication	82	124	391	454	330	63
Transportation and postal activities	627	2,084	2,121	2,567	483	446
Wholesale and retail trade	5,233	7,219	7,256	8,505	1,286	1,249
Finance and insurance activities	36	36	35	69	33	34
Real estate and rental activities	5,854	6,162	6,263	5,129	(1,033)	(1,134)
Academic research, professional and technical services	281	541	520	723	182	203
Accommodation and food service activities	4,751	6,678	6,469	6,705	27	236
Life related services and entertainment	425	711	841	1,173	462	332
Education and study support activities	—	—	—	7	7	7
Medical and welfare	969	936	503	1,018	82	515
Other services	2,160	3,249	3,879	4,149	900	270
Local governments	—	—	—	—	—	—
Others	3,816	3,635	3,248	3,559	(76)	311

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2022)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans (New standard) Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted			
Classification	Category				Classification	Secured or guaranteed	Reserve	Coverage ratio
	Outstanding loans	Category I	Category II	Category III				
Bankrupt 0.4	0.4	0.0	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 2.0	2.0	0.0	100.00
Effectively bankrupt 1.6	1.2	0.4	— (0.0)	— (0.0)				
Potentially bankrupt 41.3	29.0	7.7	4.6 (5.8)		Doubtful 41.3	30.8	5.8	88.80
Watch list	Requiring special caution 4.1	0.5	3.5		Substandard Loans past due three months or more 0.0 Restructured 3.9	1.8	0.2	53.12
	Other borrowers requiring caution 172.7	94.7	78.0					
	Normal 4,416.8	4,416.8						
					Subtotal (A) 47.4	34.7	6.2	86.31
					Normal 4,589.7	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.02%		
Total 4,637.2	4,542.8	89.7	4.6 (5.9)	— (0.0)	Total (B) 4,637.2			

(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 Claim 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 (Claim exposures)” represent reserved amounts for classified loans.

### III FY2022 Financial Forecasts

#### (1) Financial forecasts

##### ① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2022 (Result)	For the fiscal year ending Mar. 31, 2023 (Forecast)
Ordinary revenue	84,012	86,000
Ordinary income	14,047	11,300
Profit attributable to owners of the parent	11,400	7,900

##### 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2022 (Result)	For the fiscal year ending Mar. 31, 2023 (Forecast)
Operating revenue	3,766	4,500
Operating income	2,908	3,600
Ordinary income	2,913	3,600
Net income	2,894	3,600

##### ② The Senshu Ikeda Bank

##### 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2022 (Result)	For the fiscal year ending Mar. 31, 2023 (Forecast)
Ordinary revenue	65,578	67,000
Ordinary income	10,697	9,300
Net income	9,454	6,700
Net credit costs ( - )	277	0

#### (2) Cash dividends

##### ① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31,2022(Result)	For the six months ended Sep. 30,2022 (Projection)	For the fiscal year ending Mar. 31, 2023 (Forecast)	For the fiscal year ending Mar. 31, 2023 (Forecast)
Common stock	10.00	5.00	5.00	10.00
First series of seventh-class preferred stock	30.00	—	—	—

#### (3) Capital ratio

(%)

	As of Mar. 31,2022 (Result)	As of Sep. 30,2022 (Preliminary figures)	As of Mar. 31, 2023 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.96	8.88	mid 12
The Senshu Ikeda Bank (Consolidated)	9.73	9.75	First half of 12
The Senshu Ikeda Bank (Non-consolidated)	8.86	8.85	First half of 11

#### (4) ROE

##### ① Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31,2022 (Result)	For the six months ended Sep. 30,2022 (Result)	For the fiscal year ending Mar. 31, 2023 (Forecast)
ROE (Profit attributable to owners of the parent basis)	4.62	6.17	First half of 3