

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2016

(Consolidated Data)

November 11, 2015

Company Name: Senshu Ikeda Holdings, Inc.

Stock Code: 8714

President and Representative Director:

For inquiries:

Stock exchange listing: Tokyo Stock Exchange

URL <http://www.senshuikeda-hd.co.jp/>

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Scheduled date for filing quarterly securities report:

November 26, 2015

Scheduled date to commence dividend payments:

December 7, 2015

Segregated trading accounts:

None

Supplementary material on quarterly financial results:

Yes (Selected financial information)

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, 2016 (April 1, 2015 — September 30, 2015)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2015	56,039	10.5	10,296	6.5	8,596	6.1
Six months ended September 30, 2014	50,709	(5.8)	9,667	34.4	8,099	43.3

(Note) Comprehensive income: Six months ended September 30, 2015 (1,090) million yen [(—%)]
Six months ended September 30, 2014 18,426 million yen [(—%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2015	29.13	25.15
Six months ended September 30, 2014	34.10	34.08

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2015	5,408,936	249,548	4.4
As of March 31, 2015	5,519,533	234,788	4.0

(Reference) capital: As of September 30, 2015 : 241,142 million yen ; As of March 31, 2015 : 226,232 million yen

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

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

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2015	—	0.00	—	15.00	15.00
Fiscal Year ended March 31, 2016	—	7.50			
Fiscal Year ending March 31, 2016 (Forecasts)			—	7.50	15.00

Note: Revisions of the forecasts from recently announced figures: No

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2016 (April 1, 2015—March 31, 2016)

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	Net income per share
	Million yen	%	Million yen	%	Million yen	Yen
Full Year	110,000	(3.7)	22,000	3.0	18,000	2.3
						60.38

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2016 : None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added — (company name) —

Excluded — (company name) —

- (2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policies due to revision of accounting standards etc. : Yes

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

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

- (3) Number of shares (common stock)

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

As of September 30, 2015 281,008,632 shares

As of March 31, 2015 238,458,632 shares

(b) Number of treasury shares

As of September 30, 2015 238,067 shares

As of March 31, 2015 438,304 shares

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

Six months ended September 30, 2015 273,579,450 shares

Six months ended September 30, 2014 237,505,341 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, 2016 (April 1, 2015—September 30, 2015)****(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, 2015	5,932	1.1	5,561	1.4	5,377	(1.3)	5,374	(1.1)
Six months ended September 30, 2014	5,867	(44.5)	5,479	(46.0)	5,451	(46.1)	5,436	(46.1)

	Net income per share
	Yen
Six months ended September 30, 2015	17.35
Six months ended September 30, 2014	22.88

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2015	211,580	210,285	99.3
As of March 31, 2015	190,847	188,813	98.8

(Reference) Capital: As of September 30, 2015: 210,208 million yen; As of March 31, 2015: 188,743 million yen

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

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2016 (April 1, 2015—March 31, 2016)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	6,200	1.0	5,500	0.4	5,500	1.3	5,500	1.6	15.28

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. As of this report's publication, audit procedures of financial statements have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act.

Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains projections and other forward-looking statements which are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

○Cash Dividends for Shareholders of Classified Stock

Cash dividends per share for shareholders of classified stock which has different rights relation from that of common stocks are as follows:

(Third-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2015	—	—	—	70.70	70.70
Fiscal Year ending March 31, 2016	—	35.00			
Fiscal Year ending March 31, 2016 (Forecasts)			—	35.00	70.00

(First series of seventh-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2015					
Fiscal Year ending March 31, 2016	—	14.51			
Fiscal Year ending March 31, 2016 (Forecasts)			—	15.00	29.51

(Note) As we issued first series of seventh-class preferred stock on April 7, 2015, we do not describe the dividends of fiscal year ended March 31, 2015.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2015	As of September. 30, 2015
Assets		
Cash and due from banks	544,513	584,679
Call loans and bills bought	616	666
Monetary claims bought	87	96
Trading account securities	177	205
Money held in trust	27,000	27,295
Securities	1,139,284	998,814
Loans and bills discounted	3,672,521	3,673,107
Foreign exchange assets	6,321	6,576
Other assets	65,835	53,525
Tangible fixed assets	37,276	36,566
Intangible fixed assets	7,470	6,609
Net defined benefit assets	16,014	16,858
Deferred tax assets	17,224	18,726
Customers' liabilities for acceptances and guarantees	17,098	16,406
Reserve for possible loan losses	(31,907)	(31,198)
Total assets	5,519,533	5,408,936
Liabilities		
Deposits	4,737,122	4,718,229
Negotiable certificates of deposit	1,543	—
Payables under securities lending transactions	251,176	187,146
Borrowed money	159,198	119,145
Foreign exchange liabilities	538	263
Corporate bonds and notes	70,000	70,000
Other liabilities	45,123	45,031
Provision for employees' bonuses	1,682	1,951
Net defined benefit liability	137	136
Accrued retirement benefits for directors and corporate auditors	39	39
Reserve for reimbursement of deposits	409	424
Reserve for point services	199	222
Reserve for contingent losses	351	292
Reserve under special laws	1	1
Deferred tax liabilities	121	95
Acceptances and guarantees	17,098	16,406
Total liabilities	5,284,745	5,159,387
Net Assets		
Capital stock	79,811	102,999
Capital surplus	59,197	57,361
Retained earnings	60,155	63,375
Treasury stock	(253)	(138)
Total shareholders' equity	198,910	223,598
Net unrealized gain (loss) on available-for-sale securities	21,101	11,777
Net unrealized gain (loss) on deferred hedges	5	(64)
Remeasurements of defined benefit plans	6,214	5,831
Total accumulated other comprehensive income	27,321	17,544
Stock subscription rights	69	77
Non-controlling interests	8,485	8,328
Total net assets	234,788	249,548
Total liabilities and net assets	5,519,533	5,408,936

(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, 2014	For the Six months ended September. 30, 2015
Ordinary revenue	50,709	56,039
Interest income	29,982	31,388
Interest on loans and bills discounted	24,351	22,963
Interest and dividends on securities	5,414	8,050
Fees and commissions	10,459	10,447
Other ordinary income	3,481	3,845
Other income	6,785	10,357
Ordinary expenses	41,042	45,742
Interest expenses	4,297	4,049
Interest on deposits	2,981	2,420
Fees and commissions payments	2,493	2,775
Other ordinary expenses	1,954	7,500
General and administrative expenses	26,181	24,649
Other expenses	6,115	6,768
Ordinary income	9,667	10,296
Extraordinary income	0	—
Gain on disposal on non-current assets	0	—
Extraordinary loss	92	195
Loss on disposal of non-current assets	55	24
Impairment loss	36	170
Loss on changes in equity interest	0	—
Other loss	—	0
Income before income taxes	9,575	10,101
Income taxes - current	1,038	447
Income taxes - deferred	184	966
Total income taxes	1,222	1,413
Profit	8,352	8,687
Profit attributable to non-controlling interests	252	91
Profit attributable to owners of the parent	8,099	8,596

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September. 30, 2014	For the Six months ended September. 30, 2015
Profit	8,352	8,687
Other comprehensive income	10,073	(9,777)
Net unrealized gain (loss) on available-for-sale securities	9,913	(9,324)
Net unrealized gain (loss) on deferred hedges	(8)	(70)
Remeasurements of defined benefit plans	169	(382)
Comprehensive income	18,426	(1,090)
Comprehensive income attributable to		
Owners of the parent	18,182	(1,181)
Non-controlling interests	243	90

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2014

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	79,811	59,251	46,949	(728)	185,284
Cumulative effect of change in Accounting policy			466		466
Balance at the beginning of current period which reflects the change in accounting policy	79,811	59,251	47,415	(728)	185,750
Changes of items during period					
Cash dividends			(4,832)		(4,832)
Profit attributable to owners of the parent			8,099		8,099
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(46)		354	308
Net changes in items other than shareholders' equity					
Total changes during the period	—	(46)	3,267	353	3,574
Balance at the end of current period	79,811	59,205	50,682	(375)	189,324

	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	(147)	1	1,020	875	68	10,168	196,397
Cumulative effect of change in Accounting policy							466
Balance at the beginning of current period which reflects the change in accounting policy	(147)	1	1,020	875	68	10,168	196,863
Changes of items during period							
Cash dividends							(4,832)
Profit attributable to owners of the parent							8,099
Acquisition of treasury stock							(0)
Disposal of treasury stock							308
Net changes in items other than shareholders' equity	9,922	(8)	169	10,082	(15)	2	10,070
Total changes during the period	9,922	(8)	169	10,082	(15)	2	13,644
Balance at the end of current period	9,775	(6)	1,189	10,958	53	10,171	210,508

For the six months ended September 30, 2015

(Unit: Millions of yen)

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

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

**Selected Financial Information
for the First Half of FY2015
(Six months ended September 30, 2015)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

The Senshu Ikeda Bank transferred a portion of loans to the business rehabilitation subsidiaries on March 25, 2013.

For this reason, with regard to loans and bills discounted and status of claims under the Financial Revitalization Law, the total amounts of The Senshu Ikeda Bank and two business rehabilitation subsidiaries are stated as well.

I Second Quarter FY2015 Results (Financial Highlights)**1. Summary of Profit and Loss****(1) Senshu Ikeda Holdings 【Consolidated】**

(Millions of yen)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015 (b)	(b)-(a)
1 Ordinary revenue	50,709	56,039	5,330
2 Ordinary expenses	41,042	45,742	4,700
3 Ordinary income	9,667	10,296	629
4 Income before income taxes and non-controlling interests	9,575	10,101	526
5 Profit attributable to owners of the parent	8,099	8,596	497
6 Comprehensive income	18,426	(1,090)	(19,516)
7 Net credit costs	1,404	1,319	(85)

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

Gross profit decreased by ¥3,686 million year-on-year to ¥27,863 million. This was due to increase in net interest income by ¥1,454 million, increase in net fees and commissions income by ¥47 million, and decrease in net other operation income by ¥5,186 million.

Core banking profit increased by ¥3,548 million year-on-year to ¥10,523 million by reduction of expenses. Net credit costs decreased by ¥482 million year-on-year to ¥382 million. Net gains on equity securities increased by ¥4,119 million year-on-year to ¥4,312 million.

Ordinary income increased by ¥959 million year-on-year to ¥9,057 million, and net income increased by ¥442 million year-on-year to ¥8,048 million.

(Millions of yen)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015 (b)	(b)-(a)
1 Gross profit	31,549	27,863	(3,686)
2 Net interest income	26,505	27,959	1,454
3 Net fees and commissions income	3,810	3,857	47
4 Net other operation income	1,233	(3,953)	(5,186)
5 Expenses(excluding non-recurring expenses)(-)	23,104	22,338	(766)
6 Personnel expenses (-)	11,025	11,205	180
7 Non-personnel expenses (-)	10,846	9,856	(990)
8 Banking profit (before provision for general reserve for possible loan losses)	8,444	5,524	(2,920)
9 Core banking profit	6,975	10,523	3,548
10 Net gains (losses) on debt securities	1,469	(4,998)	(6,467)
11 Reversal of general reserve for possible loan losses(-) ①	447	(30)	(477)
12 Banking profit	7,997	5,554	(2,443)
13 Net non-recurring gains (loss)	101	3,503	3,402
14 Disposal of non-performing loans ②	416	412	(4)
15 Net gains (losses) on equity securities	193	4,312	4,119
16 Ordinary income	8,098	9,057	959
17 Net extraordinary income (loss)	(78)	(184)	(106)
18 Income before income taxes	8,020	8,873	853
19 Total income taxes (-)	414	824	410
20 Income taxes-current (-)	256	(93)	(349)
21 Income taxes-deferred (-)	157	918	761
22 Net income	7,606	8,048	442
23 Net credit costs ①+②	864	382	(482)

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

(Millions of yen)

Disclosed figures (a)			Substantial figures (b)		
		(a) - For the six months ended Sep. 30, 2014			(b)-(a) (b) - For the six months ended Sep. 30, 2014
Core gross profit	32,862	2,783	Core gross profit	31,331	(1,531)
Net interest income	27,959	1,454	Net interest income	26,919	(1,040)
Interest income on loans and deposits	20,283	(798)	Interest income on loans and deposits	20,283	—
Other	7,675	2,252	Other	6,635	(1,040)
Net fees and commissions income	3,857	47	Net fees and commissions income	3,857	—
Net other operation income	1,045	1,280	Net other operation income	555	(490)
Expenses (-)	22,338	(766)	Expenses (-)	22,338	—
Core banking profit	10,523	3,548	Core banking profit	8,992	(1,531)
Net gains (losses) on debt securities	(4,998)	(6,467)	Net gains (losses) on debt securities	615	5,613
Banking profit (before provision for general reserve for possible loan losses)	5,524	(2,920)	Banking profit (before provision for general reserve for possible loan losses)	9,608	4,084
Net gains (losses) on equity securities	4,312	4,119	Net gains (losses) on equity securities	227	(4,085)
Others	(778)	(239)	Others	(778)	—
Ordinary income	9,057	959	Ordinary income	9,057	—
Net extraordinary income (loss)	(184)	(106)	Net extraordinary income (loss)	(184)	—
Income taxes	824	410	Income taxes	824	—
Net income	8,048	442	Net income	8,048	—

Net interest income	a	27,959
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	b	481
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	c	559
Substantial net interest income (a-b-c)		26,919

Net other operation income	d	1,045
Bond futures	e	489
Substantial net other operation income (d-e)		555

Net gains (losses) on debt securities (f-g-h)		(4,998)
(Breakdown)		
Except for bond futures	f	248
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	g	(4,565)
Net gains (losses) from cancellation of hedging investment trust for portfolio investment	h	(682)

(Net gains (losses) from cross-shareholdings)		
Net gains (losses) on equity securities	i	4,312
Net gains (losses) from cancellation of hedging investment trust for cross-shareholdings	b	481
Net gains (losses) from sales of hedging investment trust for cross-shareholdings	g	(4,565)
Total (i+b+g)		227

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

(Millions of yen)

		For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015 (b)	(b)-(a)
1	Net operating income	900	1,139	239
2	Administrative expenses	671	823	152
3	Operating income	228	315	87
4	Income before income taxes	228	314	86
5	Net income	143	206	63

2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

The balance of loans and bills discounted at the end of September 2015 increased by ¥47.8 billion from the end of September 2014 to ¥3,657.9 billion.

The balance of deposits at the end of September 2015 increased by ¥51.4 billion from the end of September 2014 to ¥4,749.9 billion.

(1) Loans and Bills Discounted

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	1,852,886	1,878,935	1,912,885	1,922,841	43,906	9,956
Large and mid-tier enterprises	438,234	457,998	465,198	455,344	(2,654)	(9,854)
Small and medium-sized enterprises	1,102,973	1,131,177	1,167,700	1,209,777	78,600	42,077
Local governments etc.	311,679	289,758	279,986	257,719	(32,039)	(22,267)
Consumer loans	1,731,940	1,731,197	1,743,166	1,735,098	3,901	(8,068)
Housing loans	1,700,370	1,702,835	1,716,611	1,709,020	6,185	(7,591)
Other loans	31,570	28,361	26,554	26,078	(2,283)	(476)
Total	3,584,827	3,610,132	3,656,051	3,657,940	47,808	1,889
Foreign currency loans	47,141	53,412	60,348	61,221	7,809	873

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	1,885,130	1,904,848	1,936,964	1,945,663	40,815	8,699
Large and mid-tier enterprises	438,234	457,998	465,198	455,344	(2,654)	(9,854)
Small and medium-sized enterprises	1,134,858	1,156,732	1,191,420	1,232,240	75,508	40,820
Local governments etc.	312,038	290,117	280,344	258,078	(32,039)	(22,266)
Consumer loans	1,731,940	1,731,197	1,743,166	1,735,098	3,901	(8,068)
Housing loans	1,700,370	1,702,835	1,716,611	1,709,020	6,185	(7,591)
Other loans	31,570	28,361	26,554	26,078	(2,283)	(476)
Total	3,617,071	3,636,045	3,680,130	3,680,762	44,717	632
Foreign currency loans	47,141	53,412	60,348	61,221	7,809	873

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

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,847,679	2,865,776	2,913,325	2,943,977	78,201	30,652
Ratio of loans to SMEs, etc.	79.43	79.38	79.68	80.48	1.10	0.80

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,879,923	2,891,690	2,937,404	2,966,798	75,108	29,394
Ratio of loans to SMEs, etc.	79.62	79.52	79.81	80.60	1.08	0.79

③ Loans guaranteed by Credit Guarantee Corporations

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Loans guaranteed by Credit	235,192	232,895	232,309	232,319	(576)	10

(2) Deposits

① Breakdown of deposit balance

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Individual	3,662,810	3,670,335	3,744,025	3,726,519	56,184	(17,506)
Online branch	105,331	90,219	83,583	76,686	(13,533)	(6,897)
Corporation	954,524	1,028,140	1,028,510	1,023,450	(4,690)	(5,060)
General corporation	813,752	852,903	850,231	863,556	10,653	13,325
Financial institutions	23,093	49,648	28,145	19,336	(30,312)	(8,809)
Governmental funds	117,678	125,589	150,133	140,558	14,969	(9,575)
Total	4,617,334	4,698,476	4,772,536	4,749,969	51,493	(22,567)
Foreign currency deposits	55,742	63,410	49,214	37,834	(25,576)	(11,380)

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31,2014	For the six months ended Sep. 30,2014 (a)	For the fiscal year ended Mar.31,2015 (b)	For the six months ended Sep. 30,2015	
				(b)	(b)-(a)
The Senshu Ikeda Bank	222,194	110,101	231,584	93,566	(16,535)
Investment trusts	136,422	68,726	151,413	52,352	(16,374)
Public bonds	3,939	2,348	2,937	741	(1,607)
Life insurance	81,833	39,026	77,234	40,471	1,445
Senshu Ikeda Tokai Tokyo Securities	20,421	20,888	46,533	27,498	6,610
Total	242,615	130,990	278,117	121,064	(9,926)

② Balance of assets under management(individual)

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Deposits	3,662,810	3,670,335	3,744,025	3,726,519	56,184	△17,506
Investment trusts	181,022	181,450	194,394	183,294	1,844	△11,100
Life insurance	484,462	501,585	489,826	484,593	△16,992	△5,233
Public bonds	35,467	29,811	23,710	19,689	△10,122	△4,021
Senshu Ikeda Tokai Tokyo Securities	11,733	22,053	33,154	40,174	18,121	7,020
Total	4,375,496	4,405,236	4,485,110	4,454,271	49,035	△30,839

(Reference)Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	240,862	235,232	237,827	220,010	(15,222)	(17,817)
Investment trusts	191,032	191,061	204,260	191,464	403	(12,796)
Public bonds	49,830	44,170	33,566	28,545	(15,625)	(5,021)
Senshu Ikeda Tokai Tokyo Securities	44,366	56,146	68,346	72,760	16,614	4,414
Total	285,229	291,378	306,173	292,770	1,392	(13,403)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Securities	1,399,377	1,403,767	1,163,549	1,022,940	(380,827)	(140,609)
Government bonds	319,287	311,884	164,153	74,181	(237,703)	(89,972)
Local government bonds	53,642	59,101	51,256	43,367	(15,734)	(7,889)
Corporate bonds	315,224	298,111	273,480	238,985	(59,126)	(34,495)
Authority bonds	189,221	182,125	197,171	175,902	(6,223)	(21,269)
Bank debenture bonds	12,643	12,643	9,384	9,383	(3,260)	(1)
General corporate bonds	113,358	103,342	66,924	53,699	(49,643)	(13,225)
Stocks	89,986	99,141	101,658	93,683	(5,458)	(7,975)
Other securities	621,236	635,528	572,999	572,723	(62,805)	(276)
Foreign securities	369,427	341,004	269,125	231,985	(109,019)	(37,140)
Euroyen bonds	30,998	38,996	38,993	37,002	(1,994)	(1,991)
Dollar-dominated bonds	251,741	276,824	230,125	194,977	(81,847)	(35,148)
Euro-dominated bonds	86,681	25,178	—	—	(25,178)	—
REIT	33,745	34,908	31,040	33,049	(1,859)	2,009
Investment trusts	213,286	254,560	267,719	302,252	47,692	34,533
Hedging investment trust for cross-shareholdings etc.	72,271	50,571	16,980	7,433	(43,138)	(9,547)
Investment partnership	4,777	5,054	5,115	5,436	382	321

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	542	512	590	438	(74)	(152)
Available-for-sale securities	2,407	14,396	27,695	16,090	1,694	(11,605)
Stocks	14,564	24,324	31,198	27,472	3,148	(3,726)
Bonds	1,763	1,943	1,125	591	(1,352)	(534)
Government bonds	179	384	35	11	(373)	(24)
Local government bonds	163	175	161	166	(9)	5
Corporate bonds	1,420	1,383	929	413	(970)	(516)
Other securities	(13,920)	(11,870)	(4,628)	(11,972)	(102)	(7,344)
Foreign securities	(3,469)	(2,684)	(734)	(993)	1,691	(259)
Euroyen bonds	(1)	(3)	(6)	2	5	8
Dollar-dominated bonds	(3,520)	(2,938)	(727)	(995)	1,943	(268)
Euro-dominated bonds	52	257	—	—	(257)	—
REIT	(51)	1,750	2,414	(721)	(2,471)	(3,135)
Investment trusts	(10,656)	(11,162)	(6,515)	(10,381)	781	(3,866)
Hedging investment trust for cross-shareholdings etc.	(8,849)	(10,764)	(7,017)	(2,805)	7,959	4,212
Investment partnership	257	225	206	123	(102)	(83)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

(%)

	For the six months ended Sep. 30, 2014		For the six months ended Sep. 30, 2015			
	(a)		(b)		(b)-(a)	
	All business	Domestic business	All business	Domestic business	All business	Domestic business
(1) Average yield on interest earning assets (A)	1.21	1.18	1.32	1.30	0.11	0.12
(i) Average yield on loans and bills discounted (B)	1.35	1.36	1.25	1.26	(0.10)	(0.10)
(ii) Average yield on securities	0.93	0.73	1.59	1.60	0.66	0.87
(2) Average yield on interest bearing liabilities (C)	1.07	1.08	1.01	1.00	(0.06)	(0.08)
(i) Average yield on deposits and negotiable (including expenses) (D)	1.12	1.07	1.03	0.99	(0.09)	(0.08)
① Average yield on deposits and negotiable	0.12	0.12	0.10	0.09	(0.02)	(0.03)
② Expense ratio	0.99	0.95	0.93	0.89	(0.06)	(0.06)
(ii) Average yield on external liabilities	0.56	0.64	0.45	0.47	(0.11)	(0.17)
(3) Average interest rate spread (A) — (C)	0.14	0.10	0.31	0.30	0.17	0.20
(4) Difference between average yield on loans and deposits (B) — (D)	0.23	0.29	0.22	0.27	(0.01)	(0.02)

4. Status of Credits disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

The balance of credits disclosed under the Financial Revitalization Law as at the end of September 2015 including two business rehabilitation subsidiaries, decreased ¥3.9 billion from the end of September 2014 to ¥68.7 billion. As a result, NPL ratio as at the end of September 2015 declined 0.13% from the end of September 2014 to 1.85%.

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Non-performing loans (A)	50,817	57,513	56,306	56,104	(1,409)	(202)
Total credits (B)	3,614,439	3,636,854	3,679,782	3,680,446	43,592	664
Non-performing loans ratio (A)/(B)	1.40	1.58	1.53	1.52	(0.06)	(0.01)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Non-performing loans (A)	71,185	72,736	69,644	68,768	(3,968)	(876)
Total credits (B)	3,646,684	3,662,769	3,703,861	3,703,268	40,499	(593)
Non-performing loans ratio (A)/(B)	1.95	1.98	1.88	1.85	(0.13)	(0.03)

5. ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31,2014	For the six months ended Sep. 30,2014	For the fiscal year ended Mar.31,2015	For the six months ended Sep. 30,2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	11.10	10.19	11.91	9.53	(0.66)	(2.38)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.38	8.62	9.15	8.11	(0.51)	(1.04)

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

(%)

	For the fiscal year ended Mar.31,2014	For the six months ended Sep. 30,2014	For the fiscal year ended Mar.31,2015	For the six months ended Sep. 30,2015		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	10.84	9.88	11.10	8.62	(1.26)	(2.48)
ROE (Profit attributable to owners of the parent basis)	9.15	8.36	8.52	7.33	(1.03)	(1.19)

6. Capital Ratio

Consolidated capital ratio of Senshu Ikeda Holdings still sustained as high as 10.99%, and is above the 4% level required of banks subject to domestic standards.

Consolidated capital ratio of Senshu Ikeda Bank also still sustained.

(1) Senshu Ikeda Holdings(domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014	As of Mar. 31, 2015	As of Sep. 30, 2015 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.49	10.60	10.09	10.99	0.39	0.90
Total capital	269,782	279,135	268,401	296,767	17,632	28,366
Risk weighted assets	2,571,273	2,633,344	2,657,817	2,699,346	66,002	41,529

(2) The Senshu Ikeda Bank(domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014	As of Mar. 31, 2015	As of Sep. 30, 2015 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.69	9.81	9.27	10.26	0.45	0.99
Total capital	247,822	256,375	244,865	274,668	18,293	29,803
Risk weighted assets	2,557,108	2,613,384	2,639,343	2,675,477	62,093	36,134

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014	As of Mar. 31, 2015	As of Sep. 30, 2015 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.96	11.08	10.51	11.47	0.39	0.96
Total capital	283,626	292,493	280,062	310,065	17,572	30,003
Risk weighted assets	2,586,299	2,638,924	2,664,117	2,701,560	62,636	37,443

7. FY2015 Financial Forecasts (Senshu Ikeda Holdings and The Senshu Ikeda Bank)

Financial forecasts for FY2015 of Senshu Ikeda Holdings (consolidated): Ordinary revenue is ¥110.0 billion, ordinary income is ¥22.0 billion, and profit attributable to owners of the parent is ¥18.0 billion.

Forecast cash dividends for FY2015: ¥15.00 per common stock, ¥70.00 per third-class preferred stock, and ¥29.51 per first series of seventh-class preferred stock

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015(Result)	For the fiscal year ended Mar. 31, 2016(Forecast)
Ordinary revenue	114,324	110,000
Ordinary income	21,342	22,000
Profit attributable to owners of the parent	17,584	18,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015(Result)	For the fiscal year ended Mar. 31, 2016(Forecast)
Operating revenue	6,133	6,200
Operating income	5,477	5,500
Ordinary income	5,425	5,500
Net income	5,410	5,500

② Cash dividends

	For the fiscal year ended Mar. 31, 2015 (Result)	For the six months ended Sep. 30, 2015 (Projection)	For the fiscal year ended Mar. 31, 2016 (Forecast)	For the fiscal year ended Mar. 31, 2016 (Forecast)
Common stock	¥ 15.00	¥ 7.50	¥ 7.50	¥ 15.00
Third-class preferred stock	¥ 70.70	¥ 35.00	¥ 35.00	¥ 70.00
First series of seventh-class preferred stock		¥ 14.51	¥15.00	¥ 29.51

③ Capital ratio

(%)

	As of Mar. 31, 2015 (Result)	As of Sep. 30, 2015 (Preliminary figures)	As of Mar. 31, 2016 (Forecast)
Capital ratio(Consolidated)	10.09	10.99	half of 10

④ ROE

(%)

	For the fiscal year ended Mar. 31, 2015(Result)	For the six months ended Sep. 30, 2015 (Result)	For the fiscal year ended Mar. 31, 2016(Forecast)
Shareholders' equity ROE (Profit attributable to owners of the parent)	9.15	8.11	First half of 8

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

(2) The Senshu Ikeda Bank

① Financial forecasts

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015(Result)	For the fiscal year ended Mar. 31, 2016(Forecast)
Ordinary revenue	99,739	95,000
Ordinary income	17,703	19,000
Net income	15,034	16,000
Banking profit	15,234	14,500
Banking profit(before reversal of (provision for) general reserve for possible loan losses)	15,234	14,500
Core banking profit	17,974	21,000
Net credit costs	1,365	2,500

② Capital ratio

(%)

	As of Mar. 31, 2015 (Result)	As of Sep. 30, 2015 (Preliminary figures)	As of Mar. 31, 2016 (Forecast)
Capital ratio(Non-consolidated)	9.27	10.26	Approx. 10
Capital ratio(Consolidated)	10.51	11.47	Latter half of 10

II Second Quarter of FY2015 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, 2014 (a)	For the six months ended Sep. 30, 2015 (b)	(b) -(a)
1	Consolidated gross profits	35,178	31,357	(3,821)
2	Net interest income	25,684	27,339	1,655
3	Net fees and commissions income	7,966	7,672	(294)
4	Net other operation income	1,527	(3,654)	(5,181)
5	General and administrative expenses (-)	26,181	24,649	(1,532)
6	Net disposal of nonperforming loans (-)	1,404	1,319	(85)
7	Provision for general reserve for possible loan losses (-)	341	(414)	(755)
8	Written-off loans (-)	1,747	2,061	314
9	Provision for specific reserve for possible loan losses (-)	(65)	718	783
10	Provision for contingent losses (-)	(13)	(58)	(45)
11	Gains (losses) on sales of non-performing loans (-)	12	(306)	(318)
12	Recoveries of written off claims	720	850	130
13	Others (-)	102	169	67
14	Net gains (losses) on equity securities	134	4,328	4,194
15	Equity in earnings of affiliates	19	(3)	(22)
16	Others	1,919	584	(1,335)
17	Ordinary income	9,667	10,296	629
18	Net extraordinary income (loss)	(91)	(195)	(104)
19	Income before income taxes and non-controlling interests	9,575	10,101	526
20	Total income taxes (-)	1,222	1,413	191
21	Income taxes-current (-)	1,038	447	(591)
22	Income taxes-deferred (-)	184	966	782
23	Profit	8,352	8,687	335
24	Profit attributable to non-controlling interests	252	91	(161)
25	Profit attributable to owners of the parent	8,099	8,596	497

Consolidated Statement of Comprehensive Income

(Millions of yen)

23	Profit	8,352	8,687	335
26	Total other comprehensive income	10,073	(9,777)	(19,850)
27	Net unrealized gain (loss) on available-for-sale securities	9,913	(9,324)	(19,237)
28	Net unrealized gain (loss) on deferred hedges	(8)	(70)	(62)
29	Remeasurements of defined benefit plans	169	(382)	(551)
30	Comprehensive income	18,426	(1,090)	(19,516)

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

(Reference) Number of consolidated subsidiaries

(Number of companies)

	As of Sep. 30, 2014 (a)	As of Sep. 30, 2015 (b)	(b) -(a)
Consolidated subsidiaries	31	28	(3)
Affiliated companies accounted for by the equity method	3	2	(1)

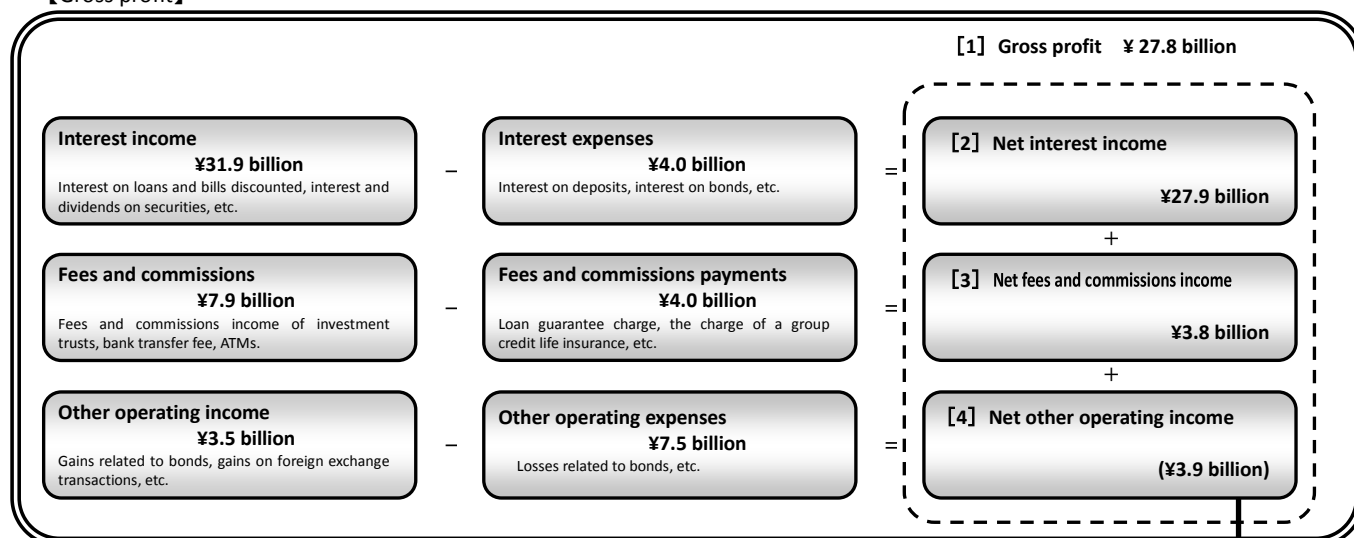
(2) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

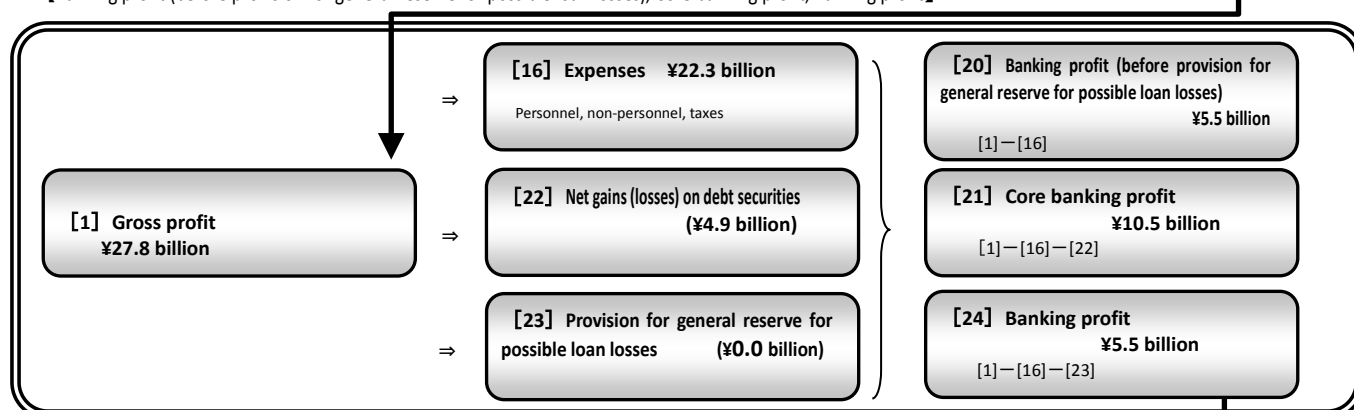
		For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015 (b)	(b)-(a)
1	Gross profit	31,549	27,863	(3,686)
2	Net interest income	26,505	27,959	1,454
3	Net fees and commissions income	3,810	3,857	47
4	Net other operation income	1,233	(3,953)	(5,186)
5	Net gains (losses) on debt securities	(1,469)	(4,998)	(6,467)
6	Domestic gross profit	28,470	25,608	(2,862)
7	Net interest income	24,109	26,456	2,347
8	Net fees and commissions income	3,797	3,882	85
9	Net other operation income	563	(4,730)	(5,293)
10	Net gains (losses) on debt securities	(560)	(4,794)	(5,354)
11	International gross profit	3,078	2,254	(824)
12	Net interest income	2,395	1,503	(892)
13	Net fees and commissions income	12	(24)	(36)
14	Net other operation income	670	776	106
15	Net gains (losses) on debt securities	(908)	(204)	(1,112)
16	Expenses (excluding non-recurring expenses) (-)	23,104	22,338	(766)
17	Personnel expenses (-)	11,025	11,205	180
18	Non-personnel expenses (-)	10,846	9,856	(990)
19	Miscellaneous taxes (-)	1,232	1,276	44
20	Banking profit (before provision for general reserve for possible loan losses)	8,444	5,524	(2,920)
21	Core banking profit	6,975	10,523	3,548
22	Net gains (losses) on debt securities	1,469	(4,998)	(6,467)
23	Provision for general reserve for possible loan losses (-) ①	447	(30)	(477)
24	Banking profit	7,997	5,554	(2,443)
25	Net non-recurring gains (losses)	101	3,503	3,402
26	Credit costs (-) ②	416	412	(4)
27	Written-off loans (-)	464	300	(164)
28	Provision for specific reserve for possible loan losses (-)	28	438	410
29	Provision for contingent losses (-)	(13)	(58)	(45)
30	Gains (losses) on sales of non-performing loans (-)	(8)	(130)	(122)
31	Recoveries of written-off claims	157	307	150
32	Others (-)	102	169	67
33	Net gains (losses) on equity securities	193	4,312	4,119
34	Gain on sales of equity securities	237	4,351	4,114
35	Loss on sales of equity securities (-)	6	—	(6)
36	Loss on write-down of equity securities (-)	37	39	2
37	Other non-recurring gains (losses)	324	(396)	(720)
38	Ordinary income	8,098	9,057	959
39	Net extraordinary income (loss)	(78)	(184)	(106)
40	Income before income taxes	8,020	8,873	853
41	Total income taxes (-)	414	824	410
42	Income taxes-current (-)	256	(93)	(349)
43	Income taxes-deferred (-)	157	918	761
44	Net income	7,606	8,048	442
45	Net credit costs ①+②	864	382	(482)

(Reference) Structure of profits (For the fiscal year ended Mar. 31, 2015)

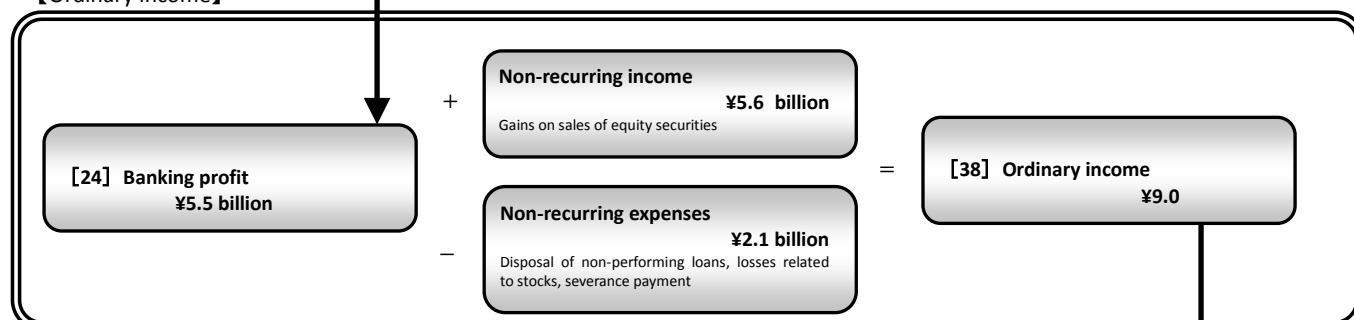
【Gross profit】



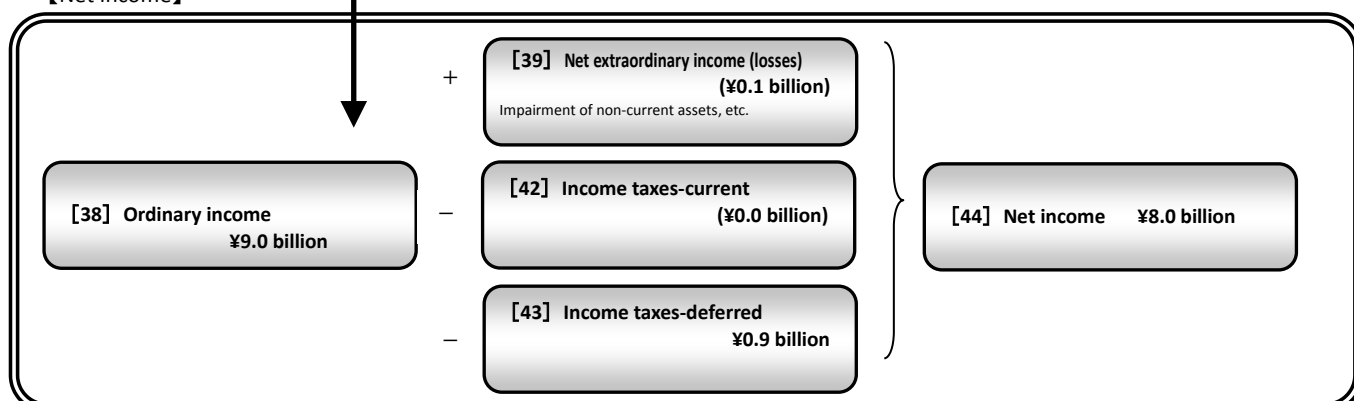
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Banking Profit
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015	
		(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	8,444	5,524	(2,920)
Per head (thousands of yen)	3,189	2,143	(1,046)
(2) Core banking profit	6,975	10,523	3,548
Per head (thousands of yen)	2,634	4,083	1,449
(3) Banking profit	7,997	5,554	(2,443)
Per head (thousands of yen)	3,020	2,155	(865)

3. ROE
The Senshu Ikeda Bank 【Non-consolidated】

(%)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015	
		(b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	9.39	5.21	(4.18)
Banking profit basis	8.89	5.23	(3.66)
Core banking profit basis	7.76	9.92	2.16
Net income basis	8.46	7.59	(0.87)

4. Number of Directors and Employees, and Branches
The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Directors and auditors	31	30	29	30	—	1
Employees	2,608	2,586	2,498	2,534	(52)	36
Total	2,639	2,616	2,527	2,564	(52)	37

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, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Branches	134	134	134	134	—	—
Sub-branches	5	5	5	5	—	—
Total	139	139	139	139	—	—
(Reference) ATMs	217	217	218	222	5	4

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

(Millions of yen)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015	
		(b)	(b)-(a)
Gains (losses) on debt securities	1,469	(4,998)	(6,467)
Gain on sales	2,817	2,516	(301)
Gain on redemption	—	—	—
Loss on sales (-)	1,238	7,478	6,240
Loss on redemption (-)	—	—	—
Loss on write-down (-)	—	—	—
Loss by investment partnership (-)	110	36	(74)

(Millions of yen)

	For the six months ended Sep. 30, 2014 (a)	For the six months ended Sep. 30, 2015	
		(b)	(a)-(b)
Gains (losses) on equity securities	193	4,312	4,119
Gain on sales	237	4,351	4,114
Loss on sales (-)	6	—	(6)
Loss on write-down (-)	37	39	2

6. Net Unrealized Gains (Losses) on Securities

The Senshu Ikeda Bank 【Non-consolidated】

(1) Held-to-maturity debt securities (with market value)

(Millions of yen)

	As of Sep. 30, 2015					As of Mar. 31, 2015				
	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss	Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
Government bonds	24,998	25,077	78	78	—	24,997	25,071	73	73	—
Local government bonds	—	—	—	—	—	—	—	—	—	—
Corporate bonds	26,006	26,061	54	54	—	31,307	31,390	83	83	—
Other	27,000	27,304	304	305	1	27,000	27,434	434	436	2
Total	78,004	78,442	438	439	1	83,305	83,895	590	592	2

As of Sep. 30, 2014				
Carrying value	Fair value	Difference	Unrealized gain	Unrealized loss
24,997	25,048	50	50	—
—	—	—	—	—
35,206	35,341	134	134	—
26,000	26,328	328	361	33
86,204	86,717	512	545	33

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

(Millions of yen)

	As of Sep. 30, 2015					As of Mar. 31, 2015				
	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss	Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
Equity securities	38,315	65,788	27,472	28,831	1,359	42,243	73,441	31,198	31,778	580
Bonds	304,938	305,529	591	672	81	431,460	432,586	1,125	1,238	112
Government bonds	49,171	49,183	11	11	—	139,120	139,155	35	35	—
Local government bonds	43,200	43,367	166	175	8	51,095	51,256	161	174	13
Corporate bonds	212,565	212,979	413	486	72	241,243	242,173	929	1,029	99
Other	553,892	541,919	(11,972)	2,200	14,173	547,189	542,560	(4,628)	5,855	10,484
Total	897,146	913,237	16,090	31,704	15,613	1,020,893	1,048,588	27,695	38,873	11,178

As of Sep. 30, 2014				
Acquisition cost	Carrying value	Difference	Unrealized gain	Unrealized loss
47,165	71,489	24,324	25,753	1,429
606,949	608,892	1,943	1,978	35
286,502	286,886	384	385	1
58,926	59,101	175	180	5
261,520	262,904	1,383	1,412	28
617,860	605,990	(11,870)	3,752	15,622
1,271,976	1,286,373	14,396	31,484	17,088

7. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.49	10.60	10.09	10.99	0.39	0.90
Total capital(A)-(B)	269,782	279,135	268,401	296,767	17,632	28,366
Core capital (A)	271,067	280,292	275,747	302,678	22,386	26,931
Common stock, internal reserves, etc.	140,194	149,084	153,292	205,627	56,543	52,335
General reserve for possible loan losses	16,164	16,510	14,711	14,293	(2,217)	(418)
Qualified previous noncumulative perpetual preferred stock	40,000	40,000	40,000	15,000	(25,000)	(25,000)
Qualified previous capital raising instruments	72,471	72,471	65,224	65,224	(7,247)	—
Deduction (B)	1,285	1,157	7,346	5,911	4,754	(1,435)
Risk weighted assets (C)	2,571,273	2,633,344	2,657,817	2,699,346	66,002	41,529
Required capital (C×4%)	102,850	105,333	106,312	107,973	2,640	1,661

(2) The Senshu Ikeda Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.69	9.81	9.27	10.26	0.45	0.99
Total capital(A)-(B)	247,822	256,375	244,865	274,668	18,293	29,803
Core capital (A)	248,251	256,772	250,192	279,138	22,366	28,946
Common stock, internal reserves, etc.	167,751	175,823	177,751	206,727	30,904	28,976
General reserve for possible loan losses	6,012	6,459	5,402	5,372	(1,087)	(30)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	74,488	74,488	67,039	67,039	(7,449)	—
Deduction (B)	429	396	5,327	4,469	4,073	(858)
Risk weighted assets (C)	2,557,108	2,613,384	2,639,343	2,675,477	62,093	36,134
Required capital (C×4%)	102,284	104,535	105,573	107,019	2,484	1,446

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.96	11.08	10.51	11.47	0.39	0.96
Total capital(A)-(B)	283,626	292,493	280,062	310,065	17,572	30,003
Core capital (A)	284,055	292,890	286,016	315,142	22,252	29,126
Common stock, internal reserves, etc.	174,726	183,270	187,216	216,836	33,566	29,620
General reserve for possible loan losses	16,164	16,510	14,711	14,293	(2,217)	(418)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	91,996	91,996	82,796	82,796	(9,200)	—
Deduction (B)	429	396	5,953	5,076	4,680	(877)
Risk weighted assets (C)	2,586,299	2,638,924	2,664,117	2,701,560	62,636	37,443
Required capital (C×4%)	103,451	105,556	106,564	108,062	2,506	1,498

III Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	3,199	4,261	2,494	2,887	(1,374)	393
Delinquent loans	42,995	41,998	42,300	41,859	(139)	(441)
Loans past due three months or more	—	119	—	88	(31)	88
Restructured loans	4,264	10,790	11,192	11,019	229	(173)
Total	50,459	57,169	55,988	55,853	(1,316)	(135)

(Note) Amount of partial direct write-off

As of Sep. 30, 2015: Loans to bankrupt borrowers	10,648 million yen	Delinquent loans	32,821 million yen
As of Mar.31, 2015: Loans to bankrupt borrowers	14,436 million yen	Delinquent loans	44,835 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	14,491 million yen	Delinquent loans	44,858 million yen
As of Mar.31,2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	43,747 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,584,827	3,610,132	3,656,051	3,657,940	47,808	1,889

(%)

		As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.08	0.11	0.06	0.07	(0.04)	0.01
	Delinquent loans	1.19	1.16	1.15	1.14	(0.02)	(0.01)
	Loans past due three months or more	—	0.00	—	0.00	0.00	0.00
	Restructured loans	0.11	0.29	0.30	0.30	0.01	0.00
	Total	1.40	1.58	1.53	1.52	(0.06)	(0.01)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	3,199	4,261	2,636	3,029	(1,232)	393
Delinquent loans	60,920	54,840	53,151	52,117	(2,723)	(1,034)
Loans past due three months or more	—	119	—	88	(31)	88
Restructured loans	6,706	13,171	13,538	13,282	111	(256)
Total	70,827	72,392	69,326	68,517	(3,875)	(809)

(Note) Amount of partial direct write-off

As of Sep. 30, 2015: Loans to bankrupt borrowers	10,649 million yen	Delinquent loans	33,789 million yen
As of Mar.31, 2015: Loans to bankrupt borrowers	17,297 million yen	Delinquent loans	45,394 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	14,491 million yen	Delinquent loans	48,286 million yen
As of Mar.31,2014: Loans to bankrupt borrowers	14,762 million yen	Delinquent loans	44,005 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,617,071	3,636,045	3,680,130	3,680,762	44,717	632

(%)

		(%)					
		As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.08	0.11	0.07	0.08	(0.03)	0.01
	Delinquent loans	1.68	1.50	1.44	1.41	(0.09)	(0.03)
	Loans past due three months or more	—	0.00	—	0.00	0.00	0.00
	Restructured loans	0.18	0.36	0.36	0.36	0.00	0.00
	Total	1.95	1.99	1.88	1.86	(0.13)	(0.02)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers	4,000	5,300	3,522	4,087	(1,213)	565
Delinquent loans	62,173	56,208	54,195	53,295	(2,913)	(900)
Loans past due three months or more	—	119	—	88	(31)	88
Restructured loans	6,706	13,171	13,538	13,282	111	(256)
Total	72,881	74,799	71,255	70,753	(4,046)	(502)

(Note) Amount of partial direct written-off

As of Sep. 30, 2015: Loans to bankrupt borrowers	11,784 million yen	Delinquent loans	35,062 million yen
As of Mar. 31, 2015: Loans to bankrupt borrowers	18,266 million yen	Delinquent loans	46,747 million yen
As of Sep. 30, 2014: Loans to bankrupt borrowers	15,801 million yen	Delinquent loans	49,248 million yen
As of Mar. 31, 2014: Loans to bankrupt borrowers	15,940 million yen	Delinquent loans	46,040 million yen

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted	3,609,329	3,628,410	3,672,521	3,673,107	44,697	586

(%)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.11	0.14	0.09	0.11	(0.03)	0.02
Delinquent loans	1.72	1.54	1.47	1.45	(0.09)	(0.02)
Loans past due three months or more	—	0.00	—	0.00	0.00	0.00
Restructured loans	0.18	0.36	0.36	0.36	0.00	0.00
Total	2.01	2.06	1.94	1.92	(0.14)	(0.02)

(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, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	18,188	17,188	16,198	16,290	(898)	92
General reserve for possible loan losses	6,012	6,459	5,402	5,372	(1,087)	(30)
Specific reserve for possible loan losses	12,176	10,728	10,796	10,917	189	121

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	32,050	27,779	26,232	26,022	(1,757)	(210)
General reserve for possible loan losses	10,855	11,706	10,507	10,382	(1,324)	(125)
Specific reserve for possible loan losses	21,194	16,072	15,725	15,639	(433)	(86)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	38,924	34,308	31,907	31,198	(3,110)	(709)
General reserve for possible loan losses	16,164	16,510	14,711	14,293	(2,217)	(418)
Specific reserve for possible loan losses	22,759	17,797	17,196	16,905	(892)	(291)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	36.04	30.06	28.93	29.16	(0.90)	0.23

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	45.25	38.37	37.83	37.97	(0.40)	0.14

② Consolidated

(%)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	53.40	45.86	44.77	44.09	(1.77)	(0.68)

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

4. Status of Credits Disclosed under the Financial Revitalization Law
The Senshu Ikeda Bank【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	8,264	8,490	6,437	6,359	(2,131)	(78)
Doubtful credit	38,289	38,114	38,676	38,638	524	(38)
Substandard credit	4,264	10,909	11,192	11,107	198	(85)
Subtotal (A)	50,817	57,513	56,306	56,104	(1,409)	(202)
Normal credit	3,563,621	3,579,340	3,623,475	3,624,341	45,001	866
Total(B)	3,614,439	3,636,854	3,679,782	3,680,446	43,592	664

Non-performing loans ratio (A)/(B)	1.40	1.58	1.53	1.52	(0.06)	(0.01)
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Partial direct write-off	58,895	59,725	59,614	43,714	(16,011)	(15,900)
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	9,040	9,265	7,136	6,832	(2,433)	(304)
Doubtful credit	55,438	50,180	48,969	48,565	(1,615)	(404)
Substandard credit	6,706	13,290	13,538	13,370	80	(168)
Subtotal (A)	71,185	72,736	69,644	68,768	(3,968)	(876)
Normal credit	3,575,498	3,590,032	3,634,217	3,634,500	44,468	283
Total(B)	3,646,684	3,662,769	3,703,861	3,703,268	40,499	(593)

Non-performing loans ratio (A)/(B)	1.95	1.98	1.88	1.85	(0.13)	(0.03)
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Partial direct write-off	59,152	63,153	63,035	44,682	(18,471)	(18,353)
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(Notes) Credits:

Credits represent loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.

Bankruptcy and quasi-bankrupt credit:

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

Doubtful credit:

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

Substandard credit:

Substandard credits represent the credits held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the credits requiring special caution. (Borrowers requiring special caution: Borrowers who have concerns in lending conditions, exercising their obligations and financial situation, requiring special caution on their future situations.)

Normal credit:

Normal credits represent the credits held by borrowers who show no particular problems regarding financial conditions and business performances; therefore they are classified as an item other than the aforementioned credits.

5. Status of Coverage of Credits disclosed under the Financial Revitalization Law
The Senshu Ikeda Bank 【Non-Consolidated】

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	46,466	52,866	50,842	48,852	(4,014)	(1,990)
Reserve for possible loan losses	13,532	12,973	13,250	12,089	(884)	(1,161)
Collateral and guarantees	32,934	39,893	37,591	36,762	(3,131)	(829)

Coverage ratio(C)/(A)	91.43	91.91	90.29	87.07	(4.84)	(3.22)
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Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2015)

(Millions of yen, %)

	Credit amount	Coverage amount	Coverage amount		Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	6,359	6,359	508	5,850	100.00
Doubtful credit	38,638	35,554	10,261	25,292	92.01
Substandard credit	11,107	6,938	1,319	5,618	62.46
Total	56,104	48,852	12,089	36,762	87.07

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	63,000	64,214	60,968	58,825	(5,389)	(2,143)
Reserve for possible loan losses	23,412	19,141	18,887	17,425	(1,716)	(1,462)
Collateral and guarantees	39,587	45,073	42,081	41,399	(3,674)	(682)

Coverage Ratio (C)/(A)	88.50	88.28	87.54	85.54	(2.74)	(2.00)
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Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2015)

(Millions of yen, %)

	Credit amount	Coverage amount	Coverage amount		Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	6,832	6,832	649	6,182	100.00
Doubtful credit	48,565	43,956	14,842	29,114	90.51
Substandard credit	13,370	8,036	1,933	6,102	60.10
Total	68,768	58,825	17,425	41,399	85.54

6. Classification of Loans by Industry
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2014	As of Sep. 30, 2014 (a)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2015		
				(c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	3,584,827	3,610,132	3,656,051	3,657,940	47,808	1,889
Manufacturing	340,726	342,879	341,673	338,912	(3,967)	(2,761)
Agriculture and forestry	1,368	1,076	961	777	(299)	(184)
Fishery	99	49	93	46	(3)	(47)
Mining, quarrying and gravel extraction	234	190	220	198	8	(22)
Construction	77,850	77,147	80,890	80,537	3,390	(353)
Electricity, gas, heat and water supply	11,762	13,246	14,759	15,230	1,984	471
Information and communication	14,633	14,930	15,281	14,340	(590)	(941)
Transportation and postal activities	74,120	75,718	82,569	84,355	8,637	1,786
Wholesale and retail trade	229,405	243,577	248,249	253,842	10,265	5,593
Finance and insurance activities	163,267	169,758	168,865	172,154	2,396	3,289
Real estate and rental activities	478,042	496,512	511,234	528,893	32,381	17,659
Academic research, professional and technical services	9,482	10,066	10,480	10,457	391	(23)
Accommodation and food service activities	21,344	21,292	21,973	24,132	2,840	2,159
Life related services and entertainment	12,609	12,256	12,598	12,276	20	(322)
Education and study support activities	7,589	7,205	7,580	7,704	499	124
Medical and welfare	36,124	38,995	45,416	47,392	8,397	1,976
Other services	61,718	63,339	69,047	70,752	7,413	1,705
Local governments	238,912	226,443	227,548	208,625	(17,818)	(18,923)
Others	1,805,534	1,795,443	1,796,602	1,787,309	(8,134)	(9,293)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30, 2015)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Credit exposures) Credit-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Credit exposure) Substandard credit represents loans and bills discounted Other represents credit-related loans including loans and bills discounted				Risk monitored loans		
Classification Outstanding loans		Category			Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio	Classification	Outstanding balance of loans	
		Category I	Category II	Category III							Category IV
Bankrupt 2.8		0.7	2.1	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 6.3	5.8	0.5	100.00	Loans to bankrupt borrowers	2.8
Effectively bankrupt 3.4		1.7	1.7	— (0.3)	— (0.0)					Delinquent loans	41.8
Potentially bankrupt 38.6		23.7	11.8	3.0 (10.2)		Doubtful 38.6	25.2	10.2	92.01		
Watch list	Requiring special caution 12.7	0.7	11.9		Substandard 11.1	5.6	1.3	62.46	Loans past due three months or more	0.0	
	Other borrowers requiring caution 145.2	63.2	82.0		Subtotal 56.1	36.7	12.0	87.07	Restructured loans	11.0	
	Normal 3,477.4		3,477.4							Normal 3,624.3	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 1.52%
Total 3,680.4		3,567.6	109.7	3.0 (10.7)	— (0.0)	Total 3,680.4			Loans and bills discounted	3,657.9	

- (Notes)
1. Japanese yen amounts are rounded down to the nearest billion yen.
 2. Credit-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts,) which are required to be stated in a note to the Balance Sheet.
 3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

Category I Claims secured by reserve for possible loan losses, superior guarantee reserved by Credit Guarantee Corporation.

Category II: Claims secured by general collateral or guarantee such as mortgage collateral.

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.