

Financial Results for the Fiscal Year ended March 31, 2019 (Consolidated Data)

May 14, 2019

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

Scheduled date for General Meeting of Shareholders: June 25, 2019
 Scheduled date for filing securities report: June 26, 2019
 Scheduled date to commence dividend payments: June 26, 2019
 Segregated trading accounts: None
 Supplementary material on financial results: Yes
 Financial results presentation meeting: Yes (Analysts, institutional investors)

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

1. Financial Results for the Fiscal Year ending March 31, 2019(April 1, 2018–March 31, 2019)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2019	97,303	(12.8)	9,698	(31.7)	6,139	(26.8)
Fiscal year ended March 31, 2018	111,612	8.2	14,206	(31.2)	8,395	(31.2)

(Note) Comprehensive income: Fiscal year ended March 31, 2019: 9,316million yen [53.4%]
 Fiscal year ended March 31, 2018: 6,072million yen [418.7%]

	Net income per share	Diluted earnings per share	Return on net assets	Ordinary income on total assets	Ordinary income on ordinary revenue
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2019	18.40	17.66	2.5	0.1	9.9
Fiscal year ended March 31, 2018	25.68	24.13	3.4	0.2	12.7

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2019: 27million yen
 Fiscal year ended March 31, 2018: 27million yen

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2019	5,450,878	236,462	4.3	748.83
As of March 31, 2018	5,526,003	248,935	4.4	736.33

(Reference) capital: As of March 31, 2019: 234,421 million yen; As of March 31, 2018: 245,279 million yen

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

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of year
	Million yen	Million yen	%	Yen
Fiscal year ended March 31, 2019	(53,512)	124,364	(40,163)	736,824
Fiscal year ended March 31, 2018	(136,416)	185,204	(11,986)	706,045

2. Dividends

	Annual Dividends per Share					Annual Dividends (Total)	Dividend payout ratio (Consolidated)	Dividend on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Year End	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year ended March 31, 2018	—	7.50	—	7.50	15.00	4,212	58.4	2.0
Fiscal Year ended March 31, 2019	—	7.50	—	7.50	15.00	4,212	81.5	2.0
Fiscal Year ending March 31, 2020 (Forecasts)	—	3.75	—	3.75	7.50		64.4	

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2020(April 1, 2019—March 31, 2020)

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
First half of fiscal year	43,000	(10.5)	2,500	(42.2)	2,000	(32.9)	5.82
Full Year	85,000	(12.6)	5,000	(48.4)	4,000	(34.8)	11.64

Note

(1) Changes in significant subsidiaries during the fiscal year ending March 31, 2019 : None

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

Added —(company name)—

Excluded —(company name)—

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

(a) Changes in accounting policies due to revision of accounting standards etc. : None

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

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

As of March 31, 2019 281,008,632 shares

As of March 31, 2018 281,008,632 shares

(b) Number of treasury shares

As of March 31, 2019 1,845,557 shares

As of March 31, 2018 3,089,250 shares

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

Fiscal year ended March 31, 2019 278,580,680 shares

Fiscal year ended March 31, 2018 277,260,105 shares

(Reference) Overview of Non-Consolidated Financial Results**1. Non-consolidated Financial Highlights for the Fiscal Year ending March 31, 2019 (April 1, 2018—March 31, 2019)****(1) Non-consolidated Operating Results**

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2019	6,334	(0.7)	5,223	(6.5)	5,262	(6.4)	5,365	(4.0)
Fiscal year ended March 31, 2018	6,383	0.3	5,591	(0.2)	5,628	(0.2)	5,594	(0.3)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2019	15.62	15.33
Fiscal year ended March 31, 2018	15.57	15.54

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2019	194,012	191,639	98.7	595.32
As of March 31, 2018	209,519	206,449	98.4	596.17

(Reference) Capital: As of March 31, 2019: 191,568million yen; As of March 31, 2018: 206,327 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.

Note: From the beginning of the fiscal year under review , the Company has applied "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc. The figures as of March 31, 2018 have been adjusted retrospectively to apply these accounting standards.

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2020 (April 1, 2019—March 31, 2020)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
First half of fiscal year	3,000	(6.7)	2,500	(10.5)	2,500	(11.1)	2,500	(11.6)	7.61
Full Year	4,700	(25.7)	4,000	(23.4)	4,000	(23.9)	4,000	(25.4)	11.64

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, 2018	—	35.00	—	35.00	70.00
Fiscal Year ended March 31, 2019	—	35.00	—		
Fiscal Year ending March 31, 2020 (Forecasts)					

(Note) As third-class preferred stock was retired on March 28, 2019, we do not describe the dividends of fiscal year ended March 31, 2019 and Fiscal Year ending March 31, 2020 (forecasts).

(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, 2018	—	15.00	—	15.00	30.00
Fiscal Year ended March 31, 2019	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2020 (Forecasts)	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2018	As of March 31, 2019
Assets		
Cash and due from banks	713,371	743,563
Call loans and bills bought	3,783	7,127
Monetary claims bought	100	100
Trading account securities	176	112
Money held in trust	26,987	27,003
Securities	736,415	612,741
Loans and bills discounted	3,897,405	3,913,086
Foreign exchange assets	5,448	5,514
Other assets	82,965	79,939
Tangible fixed assets	41,148	40,093
Buildings	15,955	15,767
Land	15,768	15,313
Lease assets	9	7
Construction in progress	11	—
Other tangible fixed assets	9,401	9,004
Intangible fixed assets	5,209	5,152
Software	4,175	3,956
Goodwill	205	82
Other intangible fixed assets	828	1,113
Net defined benefit assets	11,114	13,512
Deferred tax assets	7,427	8,403
Customers' liabilities for acceptances and guarantees	9,322	8,492
Reserve for possible loan losses	(14,873)	(13,965)
Total assets	5,526,003	5,450,878
Liabilities		
Deposits	4,902,103	4,945,548
Negotiable certificates of deposit	900	—
Payables under securities lending transactions	165,002	87,321
Borrowed money	132,133	123,077
Foreign exchange liabilities	562	408
Corporate bonds and notes	20,000	—
Other liabilities	43,314	45,960
Provision for employees' bonuses	1,876	1,225
Net defined benefit liability	151	146
Accrued retirement benefits for directors and corporate auditors	33	8
Reserve for reimbursement of deposits	512	611
Reserve for point services	246	254
Reserve for losses on guarantees	—	371
Reserve for contingent losses	770	799
Reserve under special laws	2	4
Deferred tax liabilities	135	184
Acceptances and guarantees	9,322	8,492
Total liabilities	5,277,067	5,214,416
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,381	42,103
Retained earnings	78,153	78,804
Treasury stock	(1,476)	(831)
Total shareholders' equity	237,057	223,074
Net unrealized gain (loss) on available-for-sale securities	6,981	9,285
Net unrealized gain (loss) on deferred hedges	(115)	(136)
Remeasurements of defined benefit plans	1,355	2,197
Total accumulated other comprehensive income	8,222	11,346
Stock subscription rights	122	71
Non-controlling interests	3,533	1,969
Total net assets	248,935	236,462
Total liabilities and net assets	5,526,003	5,450,878

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

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2018	For the Fiscal Year ended Mar. 31, 2019
Ordinary revenue	111,612	97,303
Interest income	51,223	48,673
Interest on loans and bills discounted	41,062	40,381
Interest and dividends on securities	9,640	7,758
Interest on call loans and bills bought	71	49
Interest on deposits with banks	379	380
Other interest income	69	103
Fees and commissions	20,695	21,087
Other ordinary income	5,618	4,933
Other income	34,075	22,608
Reversal of provision for possible loan losses	2,254	289
Recoveries of written off claims	1,375	1,292
Other	30,444	21,026
Ordinary expenses	97,405	87,605
Interest expenses	5,294	5,114
Interest on deposits	2,528	1,752
Interest on negotiable certificates of deposit	0	0
Interest on call money and bills sold	(9)	6
Interest on payables under repurchase agreements	17	—
Interest on payables under securities lending transactions	1,274	2,031
Interest on borrowings and rediscounts	480	383
Interest on bonds	275	167
Other interest expenses	727	773
Fees and commissions payments	6,945	6,783
Other ordinary expenses	20,015	11,752
General and administrative expenses	51,453	48,657
Other expenses	13,697	15,297
Other	13,697	15,297
Ordinary income	14,206	9,698
Extraordinary income	1,790	10
Gain on disposal of non-current assets	80	10
Gain on return of retirement benefit trust	1,710	—
Extraordinary loss	104	2,221
Loss on disposal of non-current assets	46	118
Impairment loss	56	2,101
Transfer to reserve for financial products transaction liabilities	1	1
Income before income taxes	15,892	7,487
Income taxes - current	966	1,313
Income taxes - deferred	6,235	(19)
Total income taxes	7,201	1,294
Profit	8,691	6,192
Profit attributable to non-controlling interests	295	52
Profit attributable to owners of the parent	8,395	6,139

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2018	For the Fiscal Year ended Mar. 31, 2019
Profit	8,691	6,192
Other comprehensive income	(2,618)	3,123
Net unrealized gain (loss) on available-for-sale securities	(813)	2,303
Net unrealized gain (loss) on deferred hedges	23	(20)
Remeasurements of defined benefit plans	(1,829)	841
Comprehensive income	6,072	9,316
Comprehensive income attributable to		
Owners of the parent	5,779	9,263
Non-controlling interests	293	52

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2018

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	57,365	75,244	(2,097)	233,512
Changes of items during the period					
Purchase of shares of consolidated subsidiaries		20			20
Cash dividends			(5,487)		(5,487)
Profit attributable to owners of the parent			8,395		8,395
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		621	617
Net changes in items other than shareholders' equity					
Total changes during the period	—	15	2,908	621	3,545
Balance at the end of current period	102,999	57,381	78,153	(1,476)	237,057

	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	7,793	(139)	3,184	10,838	105	4,760	249,217
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							20
Cash dividends							(5,487)
Profit attributable to owners of the parent							8,395
Acquisition of treasury stock							(0)
Disposal of treasury stock							617
Net changes in items other than shareholders' equity	(811)	23	(1,829)	(2,616)	16	(1,227)	(3,827)
Total changes during the period	(811)	23	(1,829)	(2,616)	16	(1,227)	(282)
Balance at the end of current period	6,981	(115)	1,355	8,222	122	3,533	248,935

For the fiscal year ended March 31, 2019

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	57,381	78,153	(1,476)	237,057
Change of items during period					
Change in subsidiaries' equity		1			1
Cash dividends			(5,488)		(5,488)
Profit attributable to owners of the parent			6,139		6,139
Acquisition of treasury stock				(15,359)	(15,359)
Disposal of treasury stock		(22)		746	723
Retirement of treasury stock		(15,256)		15,256	—
Net changes in items other than shareholders' equity					
Total changes during the period	—	(15,278)	650	644	(13,982)
Balance at the end of current period	102,999	42,103	78,804	(831)	223,074

	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	6,981	(115)	1,355	8,222	122	3,533	248,935
Changes of items during the period							
Change in subsidiaries' equity							1
Cash dividends							(5,488)
Profit attributable to owners of the parent							6,139
Acquisition of treasury stock							(15,359)
Disposal of treasury stock							723
Retirement of treasury stock							—
Net changes in items other than shareholders' equity	2,303	(20)	841	3,124	(50)	(1,563)	1,509
Total changes during the period	2,303	(20)	841	3,124	(50)	(1,563)	(12,473)
Balance at the end of current period	9,285	(136)	2,197	11,346	71	1,969	236,462

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2018	For the Fiscal Year ended Mar. 31, 2019
Cash flows from operating activities		
Income before income taxes	15,892	7,487
Depreciation	5,267	5,320
Loss on impairment of fixed assets	56	2,101
Amortization of goodwill	217	122
(Earnings) losses from investments under the equity method	(27)	(27)
Increase (decrease) in reserve for possible loan losses	(7,012)	(908)
Increase (decrease) in accrued bonuses	72	(650)
Gain on return of retirement benefit trust	(1,710)	—
Decrease (increase) in net defined benefit asset	(974)	(1,608)
Increase (decrease) in net defined benefit liability	6	5
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	—	(24)
Increase (decrease) in reserve for reimbursement of deposits	25	99
Increase (decrease) in reserve for point services	19	8
Increase (decrease) in reserve for losses on guarantees	—	371
Increase (decrease) in reserve for contingent losses	419	29
Interest income	(51,223)	(48,673)
Interest expenses	5,294	5,114
(Gain) loss on securities	(4,793)	336
(Gain) loss on money held in trust	864	215
(Gain) loss on foreign exchange	94	(1,929)
(Gain) loss on sales or disposal of fixed assets, net	(49)	43
Net (increase) decrease in loans and bills discounted	(88,078)	(15,681)
Net increase (decrease) in deposits	102,676	43,444
Net increase (decrease) in negotiable certificates of deposit	900	(900)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(22,603)	(9,056)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(679)	587
Net (increase) decrease in trading account securities	141	63
Net (increase) decrease in call loans and bills bought and others	(3,680)	(3,344)
Net (increase) decrease in call money and bills sold and others	(24,716)	—
Net increase (decrease) in payables under securities lending transactions	(84,759)	(77,681)
Net (increase) decrease in foreign exchange (assets)	892	(65)
Net increase (decrease) in foreign exchange (liabilities)	(21)	(153)
Interest received	52,360	50,055
Interest paid	(5,730)	(5,583)
Other	(22,963)	(1,746)
Subtotal	(133,823)	(52,629)
Income taxes paid	(2,592)	(883)
Net cash provided by (used in) operating activities	(136,416)	(53,512)

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2018	For the Fiscal Year ended Mar. 31, 2019
Cash flows from investing activities		
Purchases of securities	(413,251)	(133,388)
Proceeds from sales of securities	399,351	166,240
Proceeds from maturity of securities	203,189	97,792
Purchases of tangible fixed assets	(3,010)	(4,841)
Purchases of intangible fixed assets	(1,518)	(1,658)
Proceeds from sales of tangible fixed assets	520	218
Proceeds from sales of intangible fixed assets	—	0
Purchase of shares of subsidiaries resulting in change in scope of consolidation	(75)	—
Net cash provided by (used in) investing activities	185,204	124,364
Cash flows from financing activities		
Decrease in subordinated borrowings	(7,000)	—
Decrease in subordinated bonds and bonds with stock subscription rights	—	(20,000)
Cash dividends paid	(5,487)	(5,488)
Cash dividends paid for minority shareholders	(116)	(39)
Purchases of treasury stock	(0)	(15,359)
Proceeds from disposal of treasury stock	617	723
Net cash provided by (used in) financing activities	(11,986)	(40,163)
Effect of exchange rate changes on cash and cash equivalents	0	90
Net increase (decrease) in cash and cash equivalents	36,801	30,778
Cash and cash equivalents at beginning of year	669,243	706,045
Cash and cash equivalents at end of year	706,045	736,824

**Selected Financial Information
For the FY2018
(Ended March 31, 2019)**

**SENSHU IKEDA HOLDINGS, INC.
THE SENSHU IKEDA BANK, LTD.**

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

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

I FY2018 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

〈Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income〉

Consolidated Statement of Operations

(Millions of yen)

	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
1 Consolidated gross profits	45,281	51,044	5,763
2 Net interest income	45,928	43,559	(2,369)
3 Net fees and commissions income	13,750	14,304	554
4 Net other operating income	(14,396)	(6,819)	7,577
5 General and administrative expenses (-)	51,453	48,657	(2,796)
6 Net disposal of nonperforming loans (-)	(1,673)	3,127	4,800
7 Provision for general reserve for possible loan losses (-)	—	—	—
8 Written-off loans (-)	2,145	4,202	2,057
9 Provision for specific reserve for possible loan losses (-)	—	—	—
10 Provision for contingent losses (-)	(22)	29	51
11 Gains (losses) on sales of non-performing loans (-)	(428)	121	549
12 Recoveries of written off claims	1,375	1,292	(83)
13 Reversal of reserve for possible loan losses	2,254	289	(1,965)
14 Others (-)	261	355	94
15 Net gains (losses) on equity securities	18,451	9,031	(9,420)
16 Equity in earnings of affiliates	27	27	0
17 Others	225	1,379	1,154
18 Ordinary income	14,206	9,698	(4,508)
19 Net extraordinary income (losses)	1,685	(2,211)	(3,896)
20 Income before income taxes	15,892	7,487	(8,405)
21 Total income taxes (-)	7,201	1,294	(5,907)
22 Income taxes-current (-)	966	1,313	347
23 Income taxes-deferred (-)	6,235	(19)	(6,254)
24 Profit	8,691	6,192	(2,499)
25 Profit attributable to non-controlling interests (-)	295	52	(243)
26 Profit attributable to owners of the parent	8,395	6,139	(2,256)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	8,691	6,192	(2,499)
27 Total other comprehensive income	(2,618)	3,123	5,741
28 Net unrealized gain (loss) on available-for-sale securities	(813)	2,303	3,116
29 Net unrealized gain (loss) on deferred hedges	23	(20)	(43)
30 Remeasurements of defined benefit plans	(1,829)	841	2,670
31 Comprehensive income	6,072	9,316	3,244

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

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

(Millions of yen)

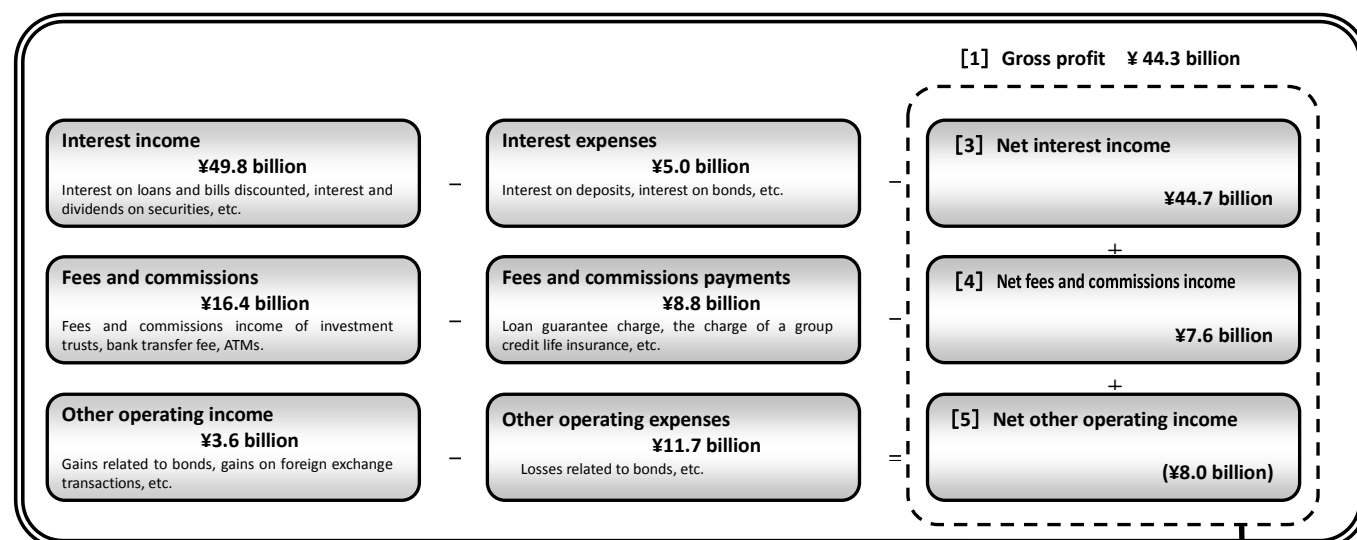
	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
1 Net operating income	3,263	2,793	(470)
2 Administrative expenses (-)	2,428	2,565	137
3 Operating income	834	228	(606)
4 Income before income taxes	832	226	(606)
5 Net income	566	147	(419)

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

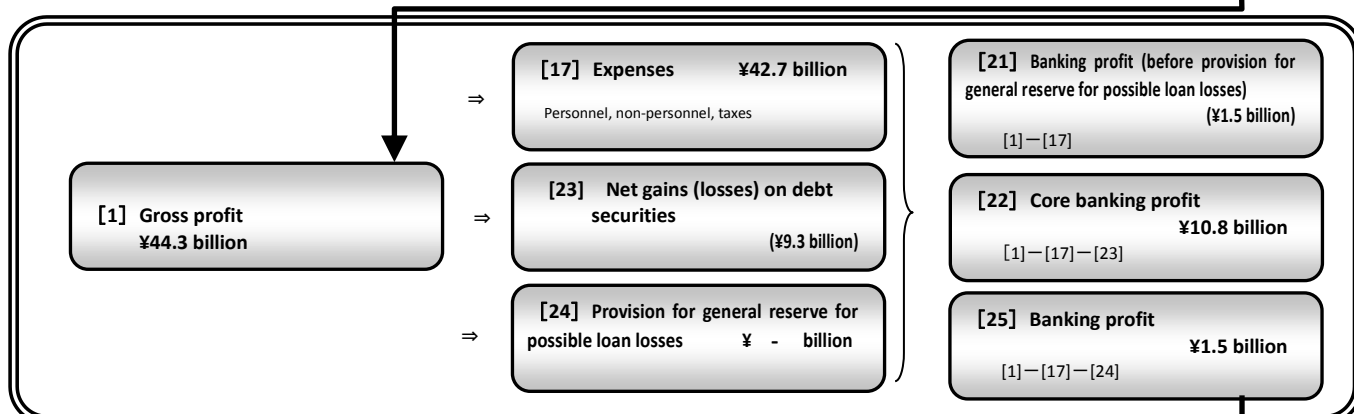
(Millions of yen)

		For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
1	Gross profit	37,948	44,315	6,367
2	(Core gross profit)	51,669	53,649	1,980
3	Net interest income	47,234	44,735	(2,499)
4	Net fees and commissions income	6,257	7,655	1,398
5	Net other operating income	(15,543)	(8,075)	7,468
6	Net gains (losses) on debt securities	(13,721)	(9,333)	4,388
7	Domestic gross profit	51,211	43,947	(7,264)
8	Net interest income	45,710	43,982	(1,728)
9	Net fees and commissions income	6,322	7,553	1,231
10	Net other operating income	(821)	(7,588)	(6,767)
11	Net gains (losses) on debt securities	(648)	(7,589)	(6,941)
12	International gross profit	(13,263)	368	13,631
13	Net interest income	1,523	753	(770)
14	Net fees and commissions income	(65)	101	166
15	Net other operating income	(14,721)	(486)	14,235
16	Net gains (losses) on debt securities	(13,072)	(1,743)	11,329
17	Expenses (excluding non-recurring expenses) (-)	46,348	42,775	(3,573)
18	Personnel expenses (-)	22,615	20,223	(2,392)
19	Non-personnel expenses (-)	20,873	19,778	(1,095)
20	Miscellaneous taxes (-)	2,859	2,773	(86)
21	Banking profit (before provision for general reserve for possible loan losses)	(8,399)	1,540	9,939
22	Core banking profit	5,321	10,874	5,553
23	Net gains (losses) on debt securities	(13,721)	(9,333)	4,388
24	Provision for general reserve for possible loan losses (-) ①	—	—	—
25	Banking profit	(8,399)	1,540	9,939
26	Net non-recurring gains (losses)	20,597	6,416	(14,181)
27	Credit costs (-) ②	(1,711)	2,334	4,045
28	Written-off loans (-)	571	2,979	2,408
29	Provision for specific reserve for possible loan losses (-)	—	—	—
30	Provision for contingent losses (-)	(22)	29	51
31	Gains (losses) on sales of non-performing loans (-)	(12)	(28)	(16)
32	Recoveries of written-off claims	543	501	(42)
33	Reversal of reserve for possible loan losses	1,965	501	(1,464)
34	Others (-)	261	355	94
35	Net gains (losses) on equity securities	18,403	8,942	(9,461)
36	Gain on sales of equity securities	18,449	9,348	(9,101)
37	Loss on sales of equity securities (-)	36	0	(36)
38	Loss on write-down of equity securities (-)	9	405	396
39	Other non-recurring gains (losses)	482	(191)	(673)
40	Ordinary income	12,197	7,957	(4,240)
41	Net extraordinary income (losses)	1,730	(2,183)	(3,913)
42	Income before income taxes	13,928	5,774	(8,154)
43	Total income taxes (-)	6,021	60	(5,961)
44	Income taxes-current (-)	(297)	(40)	257
45	Income taxes-deferred (-)	6,318	100	(6,218)
46	Net income	7,906	5,713	(2,193)
47	Net credit costs (-) ①+②	(1,711)	2,334	4,045

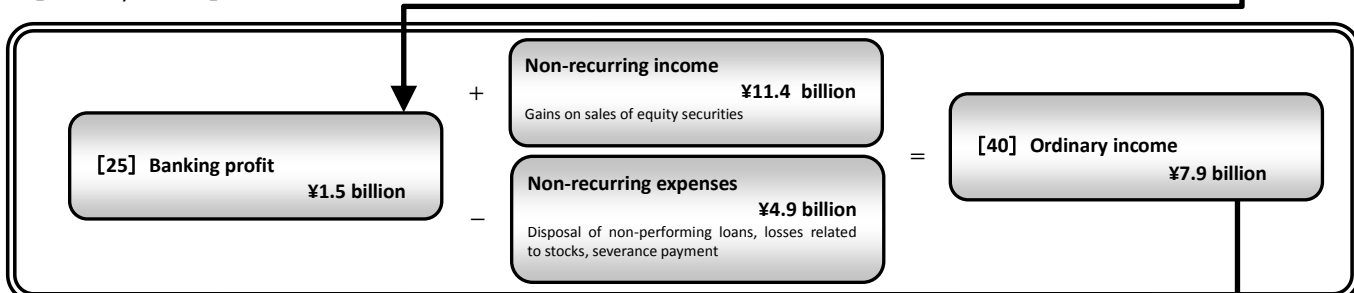
【Gross profit】



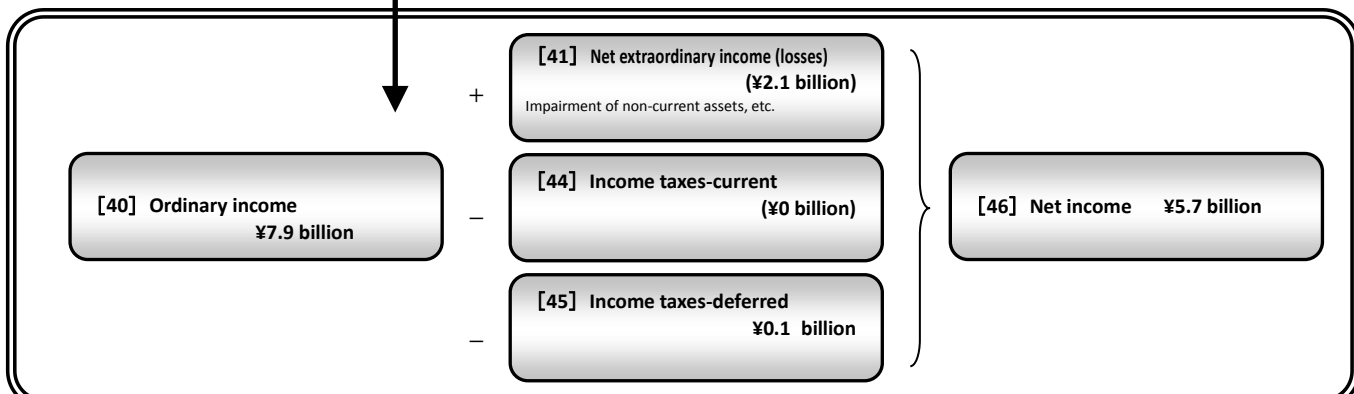
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Corporate loans	1,912,885	2,021,670	2,064,282	2,131,506	2,115,162	(16,344)
Consumer loans	1,743,166	1,730,397	1,746,889	1,776,527	1,811,194	34,667
Housing loans	1,716,611	1,701,561	1,710,333	1,731,354	1,758,960	27,606
Other loans	26,554	28,835	36,556	45,172	52,234	7,062
Total	3,656,051	3,752,067	3,811,171	3,908,034	3,926,357	18,323
Foreign currency loans	60,348	62,100	53,864	42,376	25,334	(17,042)

(Scale of enterprise)

Large and mid-tier enterprises	465,198	464,438	456,259	445,988	403,358	(42,630)
Small and medium-sized enterprises	1,167,700	1,261,284	1,350,077	1,456,643	1,509,319	52,676
Local governments	227,548	219,574	186,091	168,086	142,060	(26,026)
Japanese government	49,977	77,321	74,500	64,946	65,007	61
Individuals	1,745,624	1,729,448	1,744,242	1,772,370	1,806,612	34,242
Total	3,656,051	3,752,067	3,811,171	3,908,034	3,926,357	18,323

Average Balance	3,582,906	3,638,361	3,732,105	3,816,475	3,871,096	54,621
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Corporate loans	1,936,964	2,042,644	2,076,488	2,137,204	2,119,006	(18,198)
Consumer loans	1,743,166	1,730,397	1,746,889	1,776,527	1,811,194	34,667
Housing loans	1,716,611	1,701,561	1,710,333	1,731,354	1,758,960	27,606
Other loans	26,554	28,835	36,556	45,172	52,234	7,062
Total	3,680,130	3,773,041	3,823,377	3,913,732	3,930,201	16,469
Foreign currency loans	60,348	62,100	53,864	42,376	25,334	(17,042)

(Scale of enterprise)

Large and mid-tier enterprises	465,198	464,438	456,259	445,988	403,358	(42,630)
Small and medium-sized enterprises	1,191,420	1,281,899	1,361,857	1,462,254	1,513,163	50,909
Local governments	227,548	219,574	186,091	168,086	142,060	(26,026)
Japanese government	49,977	77,321	74,500	64,946	65,007	61
Individuals	1,745,983	1,729,807	1,744,668	1,772,457	1,806,612	34,155
Total	3,680,130	3,773,041	3,823,377	3,913,732	3,930,201	16,469

Average Balance	3,611,413	3,661,043	3,748,696	3,827,172	3,875,406	48,234
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans to SMEs, etc.	2,913,325	2,990,733	3,094,320	3,229,013	3,315,931	86,918
Ratio of loans to SMEs, etc.	79.68	79.70	81.19	82.62	84.45	1.83

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans to SMEs, etc.	2,937,404	3,011,706	3,106,525	3,234,711	3,319,775	85,064
Ratio of loans to SMEs, etc.	79.81	79.82	81.25	82.65	84.46	1.81

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Individual	3,744,025	3,726,769	3,783,872	3,825,365	3,842,757	17,392
Online branch	83,583	67,960	67,827	55,069	40,289	(14,780)
Corporation	1,028,510	1,050,926	1,064,425	1,128,618	1,147,658	19,040
General corporation	850,231	911,572	979,458	1,008,221	1,030,228	22,007
Financial institutions	28,145	10,056	15,612	5,868	5,982	114
Governmental funds	150,133	129,297	69,354	114,528	111,447	(3,081)
Total	4,772,536	4,777,696	4,848,297	4,953,983	4,990,415	36,432
Foreign currency deposits	49,214	18,862	15,472	17,936	14,567	(3,369)

Average Balance	4,646,813	4,741,066	4,787,905	4,881,023	4,924,518	43,495
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(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
The Senshu Ikeda Bank	231,584	168,343	137,361	172,159	165,069	(7,090)
Investment trusts	151,413	87,445	85,027	99,652	81,567	(18,085)
Public bonds	2,937	1,066	766	599	892	293
Life insurance	77,234	79,831	51,568	71,906	82,609	10,703
Senshu Ikeda Tokai Tokyo Securities	46,533	48,102	46,211	68,015	46,805	(21,210)
Total	278,117	216,445	183,572	240,175	211,874	(28,301)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Deposits	3,744,025	3,726,769	3,783,872	3,825,365	3,842,757	17,392
Investment trusts	194,394	183,895	190,619	174,148	177,445	3,297
Life insurance	489,826	501,062	508,016	512,755	539,046	26,291
Public bonds	23,710	17,752	12,821	10,931	10,293	(638)
Senshu Ikeda Tokai Tokyo Securities	61,349	72,632	93,416	104,940	102,777	(2,163)
Total	4,513,306	4,502,112	4,588,746	4,628,140	4,672,319	44,179

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
The Senshu Ikeda Bank	237,827	216,205	215,356	195,442	197,691	2,249
Investment trusts	204,260	192,067	198,407	181,228	184,405	3,177
Public bonds	33,566	24,138	16,949	14,214	13,286	(928)
Senshu Ikeda Tokai Tokyo Securities	68,346	81,701	105,805	119,958	119,713	(245)
Total	306,173	297,907	321,162	315,401	317,405	2,004

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Securities	1,163,549	1,051,825	954,214	760,428	629,846	(130,582)
Government bonds	164,153	76,259	62,050	72,135	64,115	(8,020)
Local government bonds	51,256	49,338	32,269	39,462	60,118	20,656
Corporate bonds	273,480	277,505	237,668	245,227	256,712	11,485
Authority bonds	197,171	205,420	184,463	180,272	181,769	1,497
Bank debenture bonds	9,384	15,429	7,419	—	—	—
General corporate bonds	66,924	56,656	45,785	64,955	74,943	9,988
Stocks	101,658	90,783	94,340	73,565	48,356	(25,209)
Other securities	572,999	557,938	527,885	330,037	200,544	(129,493)
Foreign securities	269,125	249,540	291,884	140,838	91,847	(48,991)
Euroyen bonds	38,993	27,000	22,000	11,000	1,000	(10,000)
Dollar-dominated bonds	230,125	172,052	220,649	85,899	49,566	(36,333)
Euro-dominated bonds	—	50,482	49,229	43,933	41,275	(2,658)
REIT	31,040	34,027	31,304	32,313	37,775	5,462
Investment trusts	267,719	267,881	196,497	149,125	61,901	(87,224)
Hedging investment trust for cross-shareholdings etc.	16,980	161	—	—	—	—
Investment partnership	5,115	6,487	8,199	7,758	9,019	1,261
Average Balance	1,319,019	1,066,378	1,034,835	830,610	753,944	(76,666)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Held-to-maturity debt securities	590	465	271	68	5	(63)
Available-for-sale securities	27,695	28,730	14,827	10,643	11,529	886
Stocks	31,198	28,336	36,060	22,396	10,955	(11,441)
Bonds	1,125	2,396	743	325	1,073	748
Government bonds	35	109	38	145	156	11
Local government bonds	161	188	140	55	50	(5)
Corporate bonds	929	2,098	564	124	867	743
Other securities	(4,628)	(2,001)	(21,977)	(12,079)	(500)	11,579
Foreign securities	(734)	2,165	(16,226)	(3,424)	(233)	3,191
Euroyen bonds	(6)	—	—	—	—	—
Dollar-dominated bonds	(727)	1,465	(13,174)	(2,630)	(1,265)	1,365
Euro-dominated bonds	—	700	(3,052)	(793)	1,032	1,825
REIT	2,414	3,514	2,886	869	3,308	2,439
Investment trusts	(6,515)	(7,770)	(8,632)	(9,526)	(3,608)	5,918
Hedging investment trust for cross-shareholdings etc.	(7,017)	(62)	—	—	—	—
Investment partnership	206	88	(4)	1	33	32

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	1.30	1.28	1.18	1.12	1.07	(0.05)
Average yield on loans and bills discounted (B)	1.33	1.24	1.14	1.08	1.05	(0.03)
Average yield on securities	1.28	1.48	1.35	1.33	1.18	(0.15)
Average yield on interest bearing liabilities (C)	1.05	1.03	1.02	0.98	0.91	(0.07)
Average yield on deposits and negotiable (including expenses) (D)	1.09	1.04	1.03	0.99	0.90	(0.09)
Average yield on deposits and negotiable	0.12	0.09	0.06	0.05	0.03	(0.02)
Expense ratio	0.97	0.95	0.96	0.94	0.86	(0.08)
Average yield on external liabilities	0.49	0.53	0.35	0.23	0.22	(0.01)
Average interest rate spread (A)-(C)	0.25	0.25	0.16	0.14	0.16	0.02
Difference between average yield on loans and deposits (B) - (D)	0.24	0.20	0.11	0.09	0.15	0.06

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	1.26	1.25	1.13	1.08	1.02	(0.06)
Average yield on loans and bills discounted (B)	1.34	1.25	1.13	1.07	1.03	(0.04)
Average yield on securities	1.13	1.40	1.23	1.23	1.00	(0.23)
Average yield on interest bearing liabilities (C)	1.06	1.00	0.97	0.92	0.83	(0.09)
Average yield on deposits and negotiable (including expenses) (D)	1.05	1.00	0.98	0.95	0.86	(0.09)
Average yield on deposits and negotiable	0.11	0.09	0.06	0.05	0.03	(0.02)
Expense ratio	0.93	0.90	0.91	0.90	0.82	(0.08)
Average yield on external liabilities	0.54	0.56	0.17	0.03	(0.01)	(0.04)
Average interest rate spread (A)-(C)	0.20	0.25	0.16	0.16	0.19	0.03
Difference between average yield on loans and deposits (B) - (D)	0.29	0.25	0.15	0.12	0.17	0.05

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	15,234	12,162	14,421	(8,399)	1,540	9,939
Per head(thousands of yen)	5,850	4,784	5,686	(3,213)	593	3,806
(2) Core banking profit	17,974	18,481	9,109	5,321	10,874	5,553
Per head(thousands of yen)	6,902	7,270	3,592	2,035	4,190	2,155
(3) Banking profit	15,234	12,110	12,313	(8,399)	1,540	9,939
Per head(thousands of yen)	5,850	4,763	4,855	(3,213)	593	3,806

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	11.91	10.31	8.86	6.75	3.25	(3.50)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	9.15	7.74	5.31	3.56	2.66	(0.90)

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

(%)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
ROE (Income before income taxes basis)	11.10	9.21	8.24	6.49	3.12	(3.37)
ROE (Profit attributable to owners of the parent basis)	8.52	6.92	4.94	3.42	2.55	(0.87)

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

(%)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018	For the fiscal year ended Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	8.07	5.54	6.27	(3.71)	0.69	4.40
Banking profit basis	8.07	5.52	5.35	(3.71)	0.69	4.40
Core banking profit basis	9.53	8.42	3.96	2.35	4.93	2.58
Net income basis	7.97	6.57	4.57	3.49	2.59	(0.90)

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Directors and auditors	29	30	31	35	31	(4)
Employees	2,498	2,456	2,454	2,517	2,480	(37)
Total	2,527	2,486	2,485	2,552	2,511	(41)

Note: "Directors and auditors" includes executive officers.

"Employees" excludes employees temporarily seconded to other companies and temporary staff.

② Branches

(Number of branches)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	
				(a)	(b)	(b)-(a)
Branches	134	134	136	136	136	—
Sub-branches	5	5	5	5	6	1
Total	139	139	141	141	142	1
(Reference) ATMs	218	225	228	229	213	(16)

Note: Teller services of Flower-town sub-branch were integrated into Sanda branch on May 13, 2019.

Nishi-muko sub-branch will be relocated to Mukonosono branch on June 3, 2019.

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

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
Gains (losses) on debt securities	(2,740)	(6,318)	5,312	(13,721)	(9,333)	4,388
Gain on sales	9,582	5,312	9,191	3,511	2,384	(1,127)
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	12,323	11,631	3,879	17,169	11,717	(5,452)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	—	—
Loss by investment partnership (-)	—	—	—	63	—	(63)

(Millions of yen)

	For the fiscal year ended Mar. 31, 2015	For the fiscal year ended Mar. 31, 2016	For the fiscal year ended Mar. 31, 2017	For the fiscal year ended Mar. 31, 2018 (a)	For the fiscal year ended Mar. 31, 2019 (b)	(b)-(a)
Gains (losses) on equity securities	3,352	7,228	5,102	18,403	8,942	(9,461)
Gain on sales	3,816	7,628	5,131	18,449	9,348	(9,101)
Loss on sales (-)	426	358	20	36	0	(36)
Loss on write-down (-)	37	41	8	9	405	396

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.09	10.59	10.59	11.43	9.49	(1.94)
Total capital(A)-(B)	268,401	288,687	261,985	250,612	216,621	(33,991)
Core capital (A)	275,747	297,309	273,397	263,121	233,122	(29,999)
Common stock, internal reserves, etc.	153,292	208,220	215,696	219,278	220,590	1,312
Reserve	14,711	13,893	9,960	5,010	8,565	3,555
Qualified previous noncumulative perpetual preferred stock	40,000	15,000	15,000	15,000	—	(15,000)
Qualified previous capital raising instruments	65,224	57,977	29,290	20,960	—	(20,960)
Deduction (B)	7,346	8,622	11,412	12,509	16,501	3,992
Risk weighted assets (C)	2,657,817	2,724,851	2,473,114	2,192,207	2,281,057	88,850
Required capital (C ×4%)	106,312	108,994	98,924	87,688	91,242	3,554

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.51	11.10	10.48	11.25	9.29	(1.96)
Total capital(A)-(B)	280,062	302,595	259,054	246,363	211,765	(34,598)
Core capital (A)	286,016	310,379	270,115	258,712	228,193	(30,519)
Common stock, internal reserves, etc.	187,216	222,020	228,852	231,562	217,362	(14,200)
Reserve	14,711	13,893	9,960	5,010	8,565	3,555
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	82,796	73,597	29,290	20,960	—	(20,960)
Deduction (B)	5,953	7,784	11,060	12,348	16,428	4,080
Risk weighted assets (C)	2,664,117	2,725,680	2,470,055	2,188,720	2,278,127	89,407
Required capital (C ×4%)	106,564	109,027	98,802	87,548	91,125	3,577

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.27	9.90	9.77	10.54	8.63	(1.91)
Total capital(A)-(B)	244,865	267,748	236,411	229,105	194,927	(34,178)
Core capital (A)	250,192	275,348	245,771	239,265	208,046	(31,219)
Common stock, internal reserves, etc.	177,751	210,303	215,213	217,520	202,627	(14,893)
Reserve	5,402	5,455	3,557	1,745	5,419	3,674
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	67,039	59,590	27,000	20,000	—	(20,000)
Deduction (B)	5,327	7,599	9,359	10,159	13,118	2,959
Risk weighted assets (C)	2,639,343	2,704,408	2,418,518	2,173,444	2,256,363	82,919
Required capital (C ×4%)	105,573	108,176	96,740	86,937	90,254	3,317

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

II Overview of Loans and Bills Discounted

1. Risk Monitored Loans

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans to bankrupt borrowers	2,494	1,750	916	687	790	103
Delinquent loans	42,300	39,801	31,457	26,644	24,934	(1,710)
Loans past due three months or more	—	5	—	—	111	111
Restructured loans	11,192	10,599	10,495	6,966	4,732	(2,234)
Total	55,988	52,156	42,868	34,298	30,569	(3,729)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	14,436	10,884	9,922	10,747	10,706	(41)
Delinquent loans	44,835	21,785	20,953	18,048	20,005	1,957

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans and bills discounted	3,656,051	3,752,067	3,811,171	3,908,034	3,926,357	18,323

(%)

		As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.06	0.04	0.02	0.01	0.02	0.01
	Delinquent loans	1.15	1.06	0.82	0.68	0.63	(0.05)
	Loans past due three months or more	—	0.00	—	—	0.00	0.00
	Restructured loans	0.30	0.28	0.27	0.17	0.12	(0.05)
	Total	1.53	1.39	1.12	0.87	0.77	(0.10)

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans to bankrupt borrowers	2,636	1,750	916	687	790	103
Delinquent loans	53,151	49,081	42,314	31,972	28,635	(3,337)
Loans past due three months or more	—	5	—	—	111	111
Restructured loans	13,538	12,834	10,755	7,209	4,875	(2,334)
Total	69,326	63,671	53,985	39,869	34,413	(5,456)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	17,297	10,928	9,922	10,747	10,706	(41)
Delinquent loans	45,394	22,544	25,251	18,101	20,041	1,940

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans and bills discounted	3,680,130	3,773,041	3,823,377	3,913,732	3,930,201	16,469

(%)

		As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.07	0.04	0.02	0.01	0.02	0.01
	Delinquent loans	1.44	1.30	1.10	0.81	0.72	(0.09)
	Loans past due three months or more	—	0.00	—	—	0.00	0.00
	Restructured loans	0.36	0.34	0.28	0.18	0.12	(0.06)
	Total	1.88	1.68	1.41	1.01	0.87	(0.14)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans to bankrupt borrowers	3,522	2,628	1,621	1,380	1,387	7
Delinquent loans	54,195	50,252	43,099	32,715	29,295	(3,420)
Loans past due three months or more	—	5	—	—	111	111
Restructured loans	13,538	12,834	10,755	7,209	4,875	(2,334)
Total	71,255	65,721	55,476	41,306	35,670	(5,636)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	18,266	12,006	10,737	11,591	11,558	(33)
Delinquent loans	46,747	23,782	26,313	19,539	20,689	1,150

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Loans and bills discounted	3,672,521	3,765,182	3,813,333	3,897,405	3,913,086	15,681

(%)

		As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.09	0.06	0.04	0.03	0.03	0.00
	Delinquent loans	1.47	1.33	1.13	0.83	0.74	(0.09)
	Loans past due three months or more	—	0.00	—	—	0.00	0.00
	Restructured loans	0.36	0.34	0.28	0.18	0.12	(0.06)
	Total	1.94	1.74	1.45	1.05	0.91	(0.14)

(Notes) 1. Risk monitored loans are calculated in accordance with Ordinance for Enforcement of the Banking Act, and it should be noted that the disclosed amount of risk-monitored loans does not represent irrecoverable amounts as such loans are disclosed regardless of its securitization by collaterals and guarantees.

2. Loans to bankrupt borrowers:

Loans to bankrupt borrowers represent non-accrual loans to borrowers who are legally bankrupt as defined in Articles 96-1-3 and 96-1-4 of the Order for Enforcement of the Corporation Tax Act (the “Tax Act”).

3. Delinquent loans:

Delinquent loans represent non-accrual loans other than (i) loans to bankrupt borrowers and (ii) loans on which interest payments have been suspended in order to assist or facilitate the restructuring of borrowers who are experiencing financial difficulties.

4. Loans past due three months or more:

Loans past due for three months or more represent loans on which the payment of principal and/or interest has not been received for three months or more from the due date, and which are not classified as “loans to bankrupt borrowers” or “delinquent loans.”

5. Restructured loans:

Restructured loans are loans which have been restructured to support the rehabilitation of borrowers who are encountering financial difficulties, with the intention of ensuring the recovery of the loans by providing more flexible repayment terms for the borrowers (such as reducing the rate of interest or suspending the payment of principal/interest, etc.) or loans which are not classified in any of the above categories.

2. Reserve for Possible Loan Losses

The Senshu Ikeda Bank

① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve for possible loan losses	16,198	16,232	12,188	9,308	8,587	(721)
General reserve for possible loan losses	5,402	5,455	7,562	6,420	3,956	(2,464)
Specific reserve for possible loan losses	10,796	10,777	4,625	2,888	4,631	1,743

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve for possible loan losses	26,232	25,742	17,993	11,449	10,836	(613)
General reserve for possible loan losses	10,507	10,416	7,654	6,463	3,988	(2,475)
Specific reserve for possible loan losses	15,725	15,325	10,338	4,985	6,848	1,863

② Consolidated

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve for possible loan losses	31,907	30,483	21,883	14,873	13,965	(908)
General reserve for possible loan losses	14,711	13,893	10,525	8,933	6,065	(2,868)
Specific reserve for possible loan losses	17,196	16,589	11,358	5,940	7,900	1,960

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve ratios	28.93	31.12	28.43	27.13	28.09	0.96

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve ratios	37.83	40.42	33.32	28.71	31.49	2.78

② Consolidated

(%)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Reserve ratios	44.77	46.38	39.44	36.00	39.15	3.15

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

4. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	6,437	4,648	3,016	2,755	4,509	1,754
Doubtful credit	38,676	37,149	29,540	24,663	21,314	(3,349)
Substandard credit	11,192	10,604	10,495	6,966	4,843	(2,123)
Subtotal (A)	56,306	52,403	43,052	34,384	30,668	(3,716)
Normal credit	3,623,475	3,720,083	3,787,777	3,891,198	3,923,411	32,213
Total (B)	3,679,782	3,772,486	3,830,830	3,925,583	3,954,079	28,496

Non-performing loans ratio (A)/(B)	1.53	1.38	1.12	0.87	0.77	(0.10)
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Partial direct write-off	59,614	32,879	31,110	29,013	30,816	1,803
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	7,136	4,845	3,469	2,926	5,156	2,230
Doubtful credit	48,969	46,233	39,944	29,819	24,368	(5,451)
Substandard credit	13,538	12,840	10,755	7,209	4,987	(2,222)
Subtotal (A)	69,644	63,918	54,170	39,956	34,512	(5,444)
Normal credit	3,634,217	3,729,542	3,788,865	3,891,325	3,923,411	32,086
Total (B)	3,703,861	3,793,461	3,843,035	3,931,281	3,957,923	26,642

Non-performing loans ratio (A)/(B)	1.88	1.68	1.40	1.01	0.87	(0.14)
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Partial direct write-off	63,035	33,683	35,408	29,065	30,852	1,787
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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, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Coverage amount (C)	50,842	47,098	38,040	29,353	27,976	(1,377)
Collateral and guarantees	37,591	33,433	30,080	24,034	22,281	(1,753)
Reserve for possible loan losses	13,250	13,664	7,959	5,319	5,694	375
Coverage ratio (C)/(A)	90.29	89.87	88.35	85.36	91.22	5.86

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2019)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	4,509	4,509	3,657	851	100.00
Doubtful credit	21,314	19,698	16,168	3,529	92.41
Substandard credit	4,843	3,768	2,455	1,313	77.80
Total	30,668	27,976	22,281	5,694	91.22

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Coverage amount (C)	60,968	56,088	47,878	33,742	31,417	(2,325)
Collateral and guarantees	42,081	37,300	34,178	26,284	23,473	(2,811)
Reserve for possible loan losses	18,887	18,788	13,700	7,458	7,943	485
Coverage ratio (C)/(A)	87.54	87.74	88.38	84.44	91.03	6.59

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2019)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	5,156	5,156	3,864	1,292	100.00
Doubtful credit	24,368	22,408	17,101	5,306	91.95
Substandard credit	4,987	3,852	2,507	1,345	77.25
Total	34,512	31,417	23,473	7,943	91.03

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Domestic (excluding JOM account)	3,656,051	3,752,067	3,811,171	3,908,034	3,926,357	18,323
Manufacturing	341,673	347,553	342,635	332,527	310,209	(22,318)
Agriculture and forestry	961	846	760	625	861	236
Fishery	93	140	42	40	59	19
Mining, quarrying and gravel extraction	220	193	304	216	268	52
Construction	80,890	86,297	91,274	98,153	105,179	7,026
Electricity, gas, heat and water supply	14,759	15,378	16,228	17,098	19,350	2,252
Information and communication	15,281	13,593	13,356	13,248	13,130	(118)
Transportation and postal activities	82,569	100,739	106,691	107,564	108,964	1,400
Wholesale and retail trade	248,249	257,357	268,656	291,867	288,142	(3,725)
Finance and insurance activities	168,865	177,937	174,496	172,923	159,920	(13,003)
Real estate and rental activities	511,234	537,087	570,921	628,298	647,201	18,903
Academic research, professional and technical services	10,480	11,951	13,114	15,635	14,855	(780)
Accommodation and food service activities	21,973	24,875	26,793	30,865	32,939	2,074
Life related services and entertainment	12,598	14,466	15,219	15,728	18,257	2,529
Education and study support activities	7,580	8,355	9,917	9,695	8,972	(723)
Medical and welfare	45,416	50,240	68,985	76,663	91,357	14,694
Other services	69,047	75,239	83,666	87,603	88,304	701
Local governments	227,548	219,574	186,091	168,086	142,060	(26,026)
Others	1,796,602	1,810,234	1,822,015	1,841,189	1,876,315	35,126

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2015	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018 (a)	As of Mar. 31, 2019 (b)	(b)-(a)
Domestic (excluding JOM account)	55,988	52,156	42,868	34,298	30,569	(3,729)
Manufacturing	15,908	14,887	7,862	5,270	3,808	(1,462)
Agriculture and forestry	448	441	438	435	432	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	5,992	4,943	4,547	4,065	3,657	(408)
Electricity, gas, heat and water supply	214	209	150	166	164	(2)
Information and communication	114	243	324	130	277	147
Transportation and postal activities	628	707	362	410	411	1
Wholesale and retail trade	5,064	4,678	5,116	5,100	4,775	(325)
Finance and insurance activities	888	766	636	613	70	(543)
Real estate and rental activities	13,928	13,021	12,506	8,451	8,745	294
Academic research, professional and technical services	348	316	294	570	289	(281)
Accommodation and food service activities	729	630	728	569	755	186
Life related services and entertainment	542	395	339	178	177	(1)
Education and study support activities	9	8	21	20	—	(20)
Medical and welfare	608	879	862	463	377	(86)
Other services	1,503	1,479	1,588	1,749	1,494	(255)
Local governments	—	—	—	—	—	—
Others	9,057	8,548	7,087	6,102	5,132	(970)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2019)

(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 0.8		0.6	0.1	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 4.5	3.6	0.8	100.00	Loans to bankrupt borrowers	0.7	
Effectively bankrupt 3.6		2.3	1.3	— (0.3)	— (0.4)					Delinquent loans	24.9	
Potentially bankrupt 21.3		13.4	6.2	1.6 (3.5)		Doubtful 21.3	16.1	3.5	92.41	Loans past due three months or more 0.1		
Watch list	Requiring special caution 4.9	0.0	4.8	42.9		65.2	Substandard 4.8	2.4	1.3	77.80	Restructured loans	4.7
	Other borrowers requiring caution 108.1											
Normal 3,815.1		3,815.1					Subtotal (A) 30.6	22.2	5.6	91.22	Total (C)	30.5
						Normal 3,923.4	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit (A) / (B) = 0.77%			Ratio of risk managed loans to total loans (C) / (D) = 0.77%		
Total 3,954.0		3,874.5	77.8	1.6 (3.9)	— (0.4)	Total (B) 3,954.0				Loans and bills discounted (D)	3,926.3	

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

III FY2019 Financial Forecasts

(1) Senshu Ikeda Holdings

① Financial forecasts
【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2018 (Result)	For the fiscal year ended Mar. 31, 2019 (Result)	For the six months ending Sep. 30, 2019 (Forecast)		For the fiscal year ending Mar. 31, 2020 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	48,063	97,303	43,000	(5,063)	85,000	(12,303)
Ordinary income	4,329	9,698	2,500	(1,829)	5,000	(4,698)
Profit attributable to owners of the parent	2,981	6,139	2,000	(981)	4,000	(2,139)

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2018 (Result)	For the fiscal year ended Mar. 31, 2019 (Result)	For the six months ending Sep. 30, 2019 (Forecast)		For the fiscal year ending Mar. 31, 2020 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	3,216	6,334	3,000	(216)	4,700	(1,634)
Operating income	2,793	5,223	2,500	(293)	4,000	(1,223)
Ordinary income	2,813	5,262	2,500	(313)	4,000	(1,262)
Net income	2,828	5,365	2,500	(328)	4,000	(1,365)

② Cash dividends

(yen)

	For the six months ended Sep. 30, 2018 (Result)	For the fiscal year ended Mar. 31, 2019 (Projection)	For the six months ending Sep. 30, 2019 (Forecast)	For the fiscal year ending Mar. 31, 2020 (Forecast)
	(a)	(b)	(c)	(d)
Common stock	7.50	15.00	3.75	7.50
Third-class preferred stock	35.00			
First series of seventh-class preferred stock	15.00	30.00	15.00	30.00

(Note) We don't record cash dividends of third-class preferred stock for the fiscal year ended Mar. 31, 2019 (Projection), and ending Mar. 31, 2020 (Forecast) due to retirement of the preferred stock on Mar. 28, 2019.

③ Capital ratio

(%)

	As of Sep. 30, 2018 (Result)	As of Mar. 31, 2019 (Preliminary figures)	As of Sep. 30, 2019 (Forecast)	As of Mar. 31, 2020 (Forecast)
Capital ratio (Consolidated)	10.76	9.49	Half of 9	Half of 9

④ ROE

(%)

	For the six months ended Sep. 30, 2018 (Result)	For the fiscal year ended Mar. 31, 2019 (Result)	For the six months ending Sep. 30, 2019 (Forecast)	For the fiscal year ending Mar. 31, 2020 (Forecast)
	(a)	(b)	(c)	(d)
Shareholders' equity ROE (Income before income taxes basis)	3.60	3.25	Around 2	Around 2

(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 six months ended Sep. 30, 2018 (Result)	For the fiscal year ended Mar. 31, 2019 (Result)	For the six months ending Sep. 30, 2019 (Forecast)		For the fiscal year ending Mar. 31, 2020 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	40,588	81,315	35,000	(5,588)	70,000	(11,315)
Ordinary income	3,782	7,957	2,000	(1,782)	3,500	(4,457)
Net income	3,620	5,713	2,000	(1,620)	3,500	(2,213)
Banking profit	2,324	1,540	2,500	176	5,500	3,960
Banking profit (before reversal of (provision for) general reserve for possible loan losses)	2,324	1,540	2,500	176	5,500	3,960
Core banking profit	5,621	10,874	3,500	(2,121)	8,000	(2,874)
Net credit costs (-)	1,093	2,334	1,000	(93)	2,000	(334)

② Capital ratio

(%)

	As of Sep. 30, 2018 (Result)	As of Mar. 31, 2019 (Preliminary figures)	As of Sep. 30, 2019 (Forecast)	As of Mar. 31, 2020 (Forecast)
Capital ratio (Consolidated)	10.55	9.29	First half of 9	First half of 9
Capital ratio (Non-consolidated)	9.94	8.63	Half of 8	Half of 8