

Financial Results for the Fiscal Year ended March 31, 2020 (Consolidated Data)

May 28, 2020

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL https://www.senshuikeda-hd.co.jp/
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Scheduled date for General Meeting of Shareholders	June 25, 2020
Scheduled date for filing securities report:	June 26, 2020
Scheduled date to commence dividend payments:	June 26, 2020
Segregated trading accounts:	None
Supplementary material on financial results:	Yes
Financial results presentation meeting:	None (Materials will be posted on the website)

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

1. Financial Results for the Fiscal Year ended March 31, 2020(April 1, 2019—March 31, 2020)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2020	88,221	(9.3)	4,946	(48.9)	3,943	(35.7)
Fiscal year ended March 31, 2019	97,303	(12.8)	9,698	(31.7)	6,139	(26.8)

(Note) Comprehensive income: Fiscal year ended March 31, 2020: (1,216)million yen [—%]
Fiscal year ended March 31, 2019: 9,316million yen [53.4%]

	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, 2020	11.40	11.39	1.6	0.0	5.6
Fiscal year ended March 31, 2019	18.40	17.66	2.5	0.1	9.9

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2020: 8million yen
Fiscal year ended March 31, 2019: 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, 2020	5,492,555	232,373	4.1	729.15
As of March 31, 2019	5,450,878	236,462	4.3	748.83

(Reference) capital: As of March 31, 2020: 230,071 million yen; As of March 31, 2019: 234,421 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	Million yen	Million yen
Fiscal year ended March 31, 2020	17,352	50,863	(2,896)	801,973
Fiscal year ended March 31, 2019	(53,512)	124,364	(40,163)	736,824

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, 2019	—	7.50	—	7.50	15.00	4,212	81.5	2.0
Fiscal Year ended March 31, 2020	—	3.75	—	3.75	7.50	2,105	65.7	1.0
Fiscal Year ending March 31, 2021 (Forecasts)	—	3.75	—	3.75	7.50		64.8	

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, 2021(April 1, 2020—March 31, 2021)

(%: 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	40,000	(11.3)	2,500	42.2	2,000	9.7	5.78
Full Year	80,000	(9.3)	6,000	21.3	4,000	1.4	11.57

Note

(1) Changes in significant subsidiaries during the fiscal year ended March 31, 2020 : 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, 2020 281,008,632 shares

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

(b) Number of treasury shares

As of March 31, 2020 277,099 shares

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

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

Fiscal year ended March 31, 2020 280,142,686 shares

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

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2020 (April 1, 2019—March 31, 2020)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2020	4,667	(26.3)	3,691	(29.3)	3,756	(28.6)	3,773	(29.6)
Fiscal year ended March 31, 2019	6,334	(0.7)	5,223	(6.5)	5,262	(6.4)	5,365	(4.0)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2020	10.79	10.78
Fiscal year ended March 31, 2019	15.62	15.33

(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, 2020	193,426	192,251	99.3	594.15
As of March 31, 2019	194,012	191,639	98.7	595.32

(Reference) Capital: As of March 31, 2020: 192,172million yen; As of March 31, 2019: 191,568 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, 2021 (April 1, 2020—March 31, 2021)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	
First half of fiscal year	1,800	(37.8)	1,400	(39.8)	1,400	(40.6)	1,400	(40.8)	3.65
Full Year	3,600	(22.8)	2,800	(24.1)	2,800	(25.4)	2,800	(25.7)	7.30

Disclosure concerning the implementation status of audit procedures

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

Cautionary statement with respect to earnings forecasts, and disclaimer

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

○Cash Dividends for Shareholders of Classified Stock

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

(First series of seventh-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2019	—	15.00	—	15.00	30.00
Fiscal Year ended March 31, 2020	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2021 (Forecasts)	—	15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2019	As of March 31, 2020
Assets		
Cash and due from banks	743,563	807,879
Call loans and bills bought	7,127	6,651
Monetary claims bought	100	99
Trading account securities	112	50
Money held in trust	27,003	19,988
Securities	612,741	548,789
Loans and bills discounted	3,913,086	3,963,504
Foreign exchange assets	5,514	5,468
Other assets	79,939	77,889
Tangible fixed assets	40,093	38,539
Buildings	15,767	14,859
Land	15,313	15,196
Lease assets	7	5
Construction in progress	—	3
Other tangible fixed assets	9,004	8,474
Intangible fixed assets	5,152	5,175
Software	3,956	4,153
Goodwill	82	55
Other intangible fixed assets	1,113	966
Net defined benefit assets	13,512	12,587
Deferred tax assets	8,403	9,104
Customers' liabilities for acceptances and guarantees	8,492	8,210
Reserve for possible loan losses	(13,965)	(11,385)
Total assets	5,450,878	5,492,555
Liabilities		
Deposits	4,945,548	4,987,885
Payables under securities lending transactions	87,321	—
Borrowed money	123,077	209,104
Foreign exchange liabilities	408	556
Other liabilities	45,960	51,320
Provision for employees' bonuses	1,225	1,201
Net defined benefit liability	146	139
Accrued retirement benefits for directors and corporate auditors	8	4
Reserve for reimbursement of deposits	611	519
Reserve for point services	254	183
Reserve for losses on guarantees	371	—
Reserve for contingent losses	799	873
Reserve under special laws	4	6
Deferred tax liabilities	184	176
Acceptances and guarantees	8,492	8,210
Total liabilities	5,214,416	5,260,182
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,103	42,105
Retained earnings	78,804	78,839
Treasury stock	(831)	(94)
Total shareholders' equity	223,074	223,850
Net unrealized gain (loss) on available-for-sale securities	9,285	5,752
Net unrealized gain (loss) on deferred hedges	(136)	(170)
Remeasurements of defined benefit plans	2,197	638
Total accumulated other comprehensive income	11,346	6,220
Stock subscription rights	71	79
Non-controlling interests	1,969	2,223
Total net assets	236,462	232,373
Total liabilities and net assets	5,450,878	5,492,555

(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, 2019	For the Fiscal Year ended Mar. 31, 2020
Ordinary revenue	97,303	88,221
Interest income	48,673	44,985
Interest on loans and bills discounted	40,381	39,291
Interest and dividends on securities	7,758	5,060
Interest on call loans and bills bought	49	182
Interest on deposits with banks	380	380
Other interest income	103	69
Fees and commissions	21,087	21,731
Other ordinary income	4,933	6,290
Other income	22,608	15,213
Reversal of provision for possible loan losses	289	—
Reversal of provision for reimbursement of deposits	—	92
Recoveries of written off claims	1,292	1,169
Other	21,026	13,952
Ordinary expenses	87,605	83,274
Interest expenses	5,114	2,655
Interest on deposits	1,752	1,449
Interest on negotiable certificates of deposit	0	—
Interest on call money and bills sold	6	(14)
Interest on payables under securities lending transactions	2,031	620
Interest on borrowings and rediscounts	383	255
Interest on bonds	167	—
Other interest expenses	773	343
Fees and commissions payments	6,783	7,450
Other ordinary expenses	11,752	8,835
General and administrative expenses	48,657	47,453
Other expenses	15,297	16,879
Provision for possible loan losses	—	507
Other	15,297	16,372
Ordinary income	9,698	4,946
Extraordinary income	10	363
Gain on disposal of non-current assets	10	363
Extraordinary loss	2,221	267
Loss on disposal of non-current assets	118	29
Impairment loss	2,101	99
Transfer to reserve for financial products transaction liabilities	1	1
Other extraordinary loss	—	136
Income before income taxes	7,487	5,042
Income taxes - current	1,313	607
Income taxes - deferred	(19)	527
Total income taxes	1,294	1,134
Profit	6,192	3,908
Profit attributable to non-controlling interests	52	(35)
Profit attributable to owners of the parent	6,139	3,943

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2019	For the Fiscal Year ended Mar. 31, 2020
Profit	6,192	3,908
Other comprehensive income	3,123	(5,124)
Net unrealized gain (loss) on available-for-sale securities	2,303	(3,531)
Net unrealized gain (loss) on deferred hedges	(20)	(34)
Remeasurements of defined benefit plans	841	(1,558)
Comprehensive income	9,316	(1,216)
Comprehensive income attributable to		
Owners of the parent	9,263	(1,181)
Non-controlling interests	52	(34)

(3) Consolidated Statements of Changes in Net Assets

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
Changes of items during the 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

For the fiscal year ended March 31, 2020

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	42,103	78,804	(831)	223,074
Change of items during the period					
Purchase of shares of consolidated subsidiaries		0			0
Cash dividends			(3,908)		(3,908)
Profit attributable to owners of the parent			3,943		3,943
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		1		737	739
Net changes in items other than shareholders' equity					
Total changes during the period	—	2	35	737	775
Balance at the end of current period	102,999	42,105	78,839	(94)	223,850

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	9,285	(136)	2,197	11,346	71	1,969	236,462
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							0
Cash dividends							(3,908)
Profit attributable to owners of the parent							3,943
Acquisition of treasury stock							(0)
Disposal of treasury stock							739
Net changes in items other than shareholders' equity	(3,533)	(34)	(1,558)	(5,125)	7	253	(4,864)
Total changes during the period	(3,533)	(34)	(1,558)	(5,125)	7	253	(4,088)
Balance at the end of current period	5,752	(170)	638	6,220	79	2,223	232,373

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2019	For the Fiscal Year ended Mar. 31, 2020
Cash flows from operating activities		
Income before income taxes	7,487	5,042
Depreciation	5,320	5,784
Loss on impairment of fixed assets	2,101	99
Amortization of goodwill	122	27
(Earnings) losses from investments under the equity method	(27)	(8)
Increase (decrease) in reserve for possible loan losses	(908)	(2,580)
Increase (decrease) in accrued bonuses	(650)	(23)
Decrease (increase) in net defined benefit asset	(1,608)	(1,352)
Increase (decrease) in net defined benefit liability	5	(7)
Increase (decrease) in accrued retirement benefits for directors and corporate auditors	(24)	(3)
Increase (decrease) in reserve for reimbursement of deposits	99	(92)
Increase (decrease) in reserve for point services	8	(71)
Increase (decrease) in reserve for losses on guarantees	371	(371)
Increase (decrease) in reserve for contingent losses	29	74
Interest income	(48,673)	(44,985)
Interest expenses	5,114	2,655
(Gain) loss on securities	336	4,802
(Gain) loss on money held in trust	215	(43)
(Gain) loss on foreign exchange	(1,929)	3,524
(Gain) loss on sales or disposal of fixed assets, net	43	(341)
Net (increase) decrease in loans and bills discounted	(15,681)	(50,417)
Net increase (decrease) in deposits	43,444	42,337
Net increase (decrease) in negotiable certificates of deposit	(900)	—
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(9,056)	86,027
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	587	833
Net (increase) decrease in trading account securities	63	61
Net (increase) decrease in call loans and bills bought and others	(3,344)	476
Net increase (decrease) in payables under securities lending transactions	(77,681)	(87,321)
Net (increase) decrease in foreign exchange (assets)	(65)	45
Net increase (decrease) in foreign exchange (liabilities)	(153)	147
Interest received	50,055	46,667
Interest paid	(5,583)	(2,917)
Other	(1,746)	10,002
Subtotal	(52,629)	18,074
Income taxes paid	(883)	(721)
Net cash provided by (used in) operating activities	(53,512)	17,352

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2019	For the Fiscal Year ended Mar. 31, 2020
Cash flows from investing activities		
Purchases of securities	(133,388)	(191,732)
Proceeds from sales of securities	166,240	130,371
Proceeds from maturity of securities	97,792	109,227
Increase in money held in trust	—	(6,000)
Decrease in money held in trust	—	13,000
Purchases of tangible fixed assets	(4,841)	(2,937)
Purchases of intangible fixed assets	(1,658)	(1,872)
Proceeds from sales of tangible fixed assets	218	806
Proceeds from sales of intangible fixed assets	0	—
Net cash provided by (used in) investing activities	124,364	50,863
Cash flows from financing activities		
Decrease in subordinated bonds and bonds with stock subscription rights	(20,000)	—
Proceed from stock issuance for non-controlling interests	—	280
Cash dividends paid	(5,488)	(3,908)
Cash dividends paid for non-controlling interests	(39)	(7)
Purchases of treasury stock	(15,359)	(0)
Proceeds from disposal of treasury stock	723	739
Net cash provided by (used in) financing activities	(40,163)	(2,896)
Effect of exchange rate changes on cash and cash equivalents	90	(169)
Net increase (decrease) in cash and cash equivalents	30,778	65,149
Cash and cash equivalents at beginning of year	706,045	736,824
Cash and cash equivalents at end of year	736,824	801,973

Selected Financial Information
For the FY2019
(Ended March 31, 2020)

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

The Senshu Ikeda Bank 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 FY2019 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, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
1 Consolidated gross profits	51,044	54,065	3,021
2 Net interest income	43,559	42,329	(1,230)
3 Net fees and commissions income	14,304	14,281	(23)
4 Net other operating income	(6,819)	(2,545)	4,274
5 General and administrative expenses (-)	48,657	47,453	(1,204)
6 Net disposal of nonperforming loans (-)	3,127	3,202	75
7 Provision for general reserve for possible loan losses (-)	—	(1,509)	(1,509)
8 Written-off loans (-)	4,202	3,250	(952)
9 Provision for specific reserve for possible loan losses (-)	—	2,016	2,016
10 Provision for contingent losses (-)	29	74	45
11 Gains (losses) on sales of non-performing loans (-)	121	91	(30)
12 Recoveries of written off claims	1,292	1,169	(123)
13 Reversal of reserve for possible loan losses	289	—	(289)
14 Others (-)	355	449	94
15 Net gains (losses) on equity securities	9,031	394	(8,637)
16 Equity in earnings of affiliates	27	8	(19)
17 Others	1,379	1,134	(245)
18 Ordinary income	9,698	4,946	(4,752)
19 Net extraordinary income (losses)	(2,211)	95	2,306
20 Income before income taxes	7,487	5,042	(2,445)
21 Total income taxes (-)	1,294	1,134	(160)
22 Income taxes-current (-)	1,313	607	(706)
23 Income taxes-deferred (-)	(19)	527	546
24 Profit	6,192	3,908	(2,284)
25 Profit attributable to non-controlling interests (-)	52	(35)	(87)
26 Profit attributable to owners of the parent	6,139	3,943	(2,196)

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	6,192	3,908	(2,284)
27 Total other comprehensive income	3,123	(5,124)	(8,247)
28 Net unrealized gain (loss) on available-for-sale securities	2,303	(3,531)	(5,834)
29 Net unrealized gain (loss) on deferred hedges	(20)	(34)	(14)
30 Remeasurements of defined benefit plans	841	(1,558)	(2,399)
31 Comprehensive income	9,316	(1,216)	(10,532)

(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)

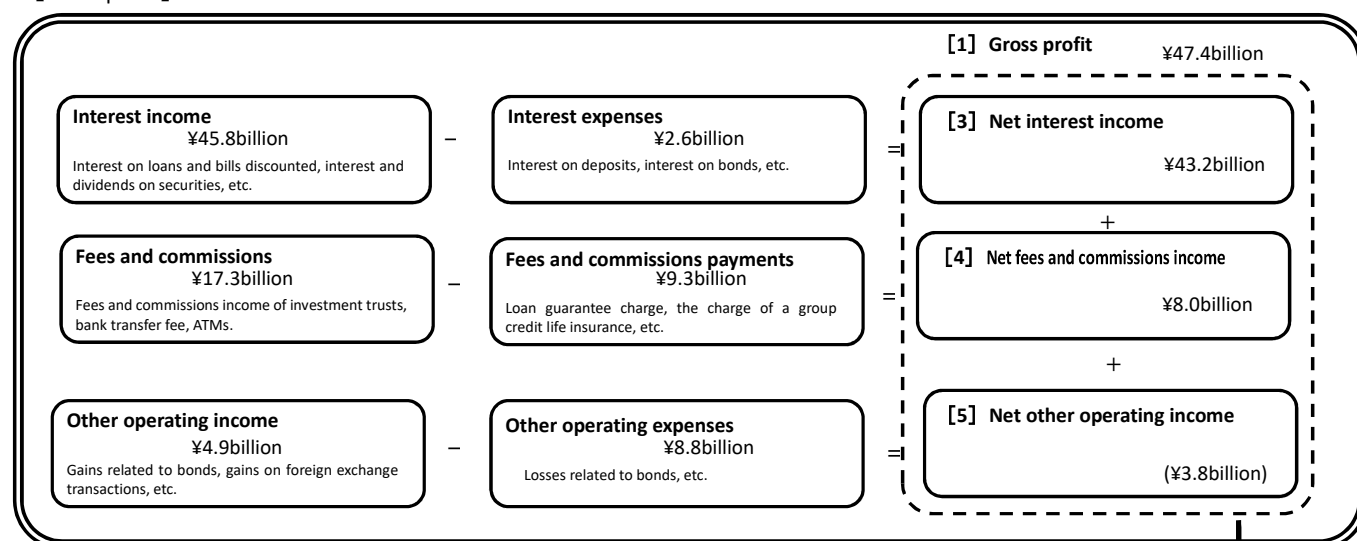
	For the fiscal year ended Mar. 31, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
1 Net operating income	2,793	2,664	(129)
2 Administrative expenses (-)	2,565	2,681	116
3 Operating income	228	(16)	(244)
4 Income before income taxes	226	(21)	(247)
5 Net income	147	(53)	(200)

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

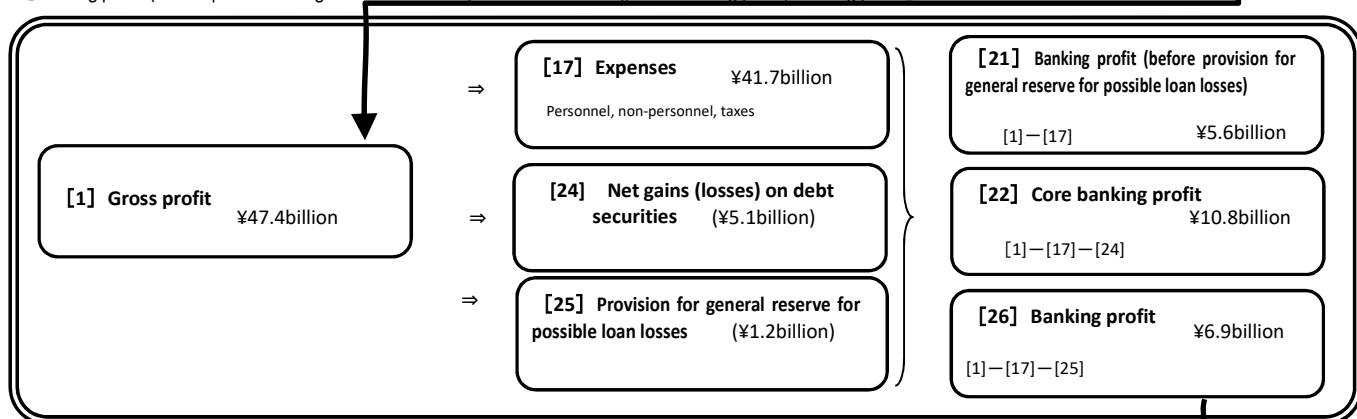
(Millions of yen)

		For the fiscal year ended Mar. 31, 2019 (a)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
1	Gross profit	44,315	47,407	3,092
2	(Core gross profit)	53,649	52,604	(1,045)
3	Net interest income	44,735	43,252	(1,483)
4	Net fees and commissions income	7,655	8,041	386
5	Net other operating income	(8,075)	(3,886)	4,189
6	Net gains (losses) on debt securities	(9,333)	(5,197)	4,136
7	Domestic gross profit	43,947	45,810	1,863
8	Net interest income	43,982	42,341	(1,641)
9	Net fees and commissions income	7,553	7,942	389
10	Net other operating income	(7,588)	(4,473)	3,115
11	Net gains (losses) on debt securities	(7,589)	(4,454)	3,135
12	International gross profit	368	1,596	1,228
13	Net interest income	753	911	158
14	Net fees and commissions income	101	98	(3)
15	Net other operating income	(486)	586	1,072
16	Net gains (losses) on debt securities	(1,743)	(742)	1,001
17	Expenses (excluding non-recurring expenses) (-)	42,775	41,736	(1,039)
18	Personnel expenses (-)	20,223	20,424	201
19	Non-personnel expenses (-)	19,778	18,518	(1,260)
20	Miscellaneous taxes (-)	2,773	2,793	20
21	Banking profit (before provision for general reserve for possible loan losses)	1,540	5,670	4,130
22	Core banking profit	10,874	10,867	(7)
23	Core banking profit (excluding gains(losses) on cancellation of investment trusts)	10,740	10,875	135
24	Net gains (losses) on debt securities	(9,333)	(5,197)	4,136
25	Provision for general reserve for possible loan losses (-) ①	—	(1,255)	(1,255)
26	Banking profit	1,540	6,925	5,385
27	Net non-recurring gains (losses)	6,416	(3,777)	(10,193)
28	Credit costs (-) ②	2,334	3,781	1,447
29	Written-off loans (-)	2,979	2,204	(775)
30	Provision for specific reserve for possible loan losses (-)	—	1,713	1,713
31	Provision for contingent losses (-)	29	74	45
32	Gains (losses) on sales of non-performing loans (-)	(28)	(75)	(47)
33	Recoveries of written-off claims	501	585	84
34	Reversal of reserve for possible loan losses	501	—	(501)
35	Others (-)	355	449	94
36	Net gains (losses) on equity securities	8,942	456	(8,486)
37	Gain on sales of equity securities	9,348	1,754	(7,594)
38	Loss on sales of equity securities (-)	0	95	95
39	Loss on write-down of equity securities (-)	405	1,202	797
40	Other non-recurring gains (losses)	(191)	(452)	(261)
41	Ordinary income	7,957	3,148	(4,809)
42	Net extraordinary income (losses)	(2,183)	121	2,304
43	Income before income taxes	5,774	3,269	(2,505)
44	Total income taxes (-)	60	14	(46)
45	Income taxes-current (-)	(40)	(190)	(150)
46	Income taxes-deferred (-)	100	204	104
47	Net income	5,713	3,254	(2,459)
48	Net credit costs (-) ①+②	2,334	2,525	191

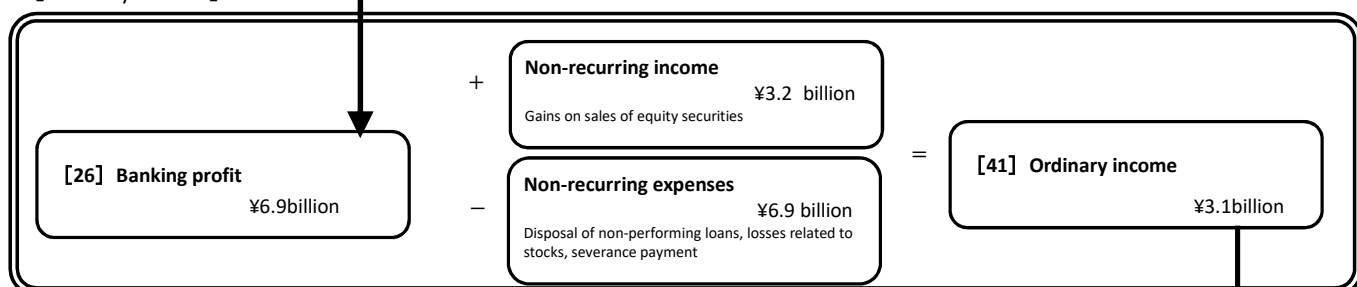
【Gross profit】



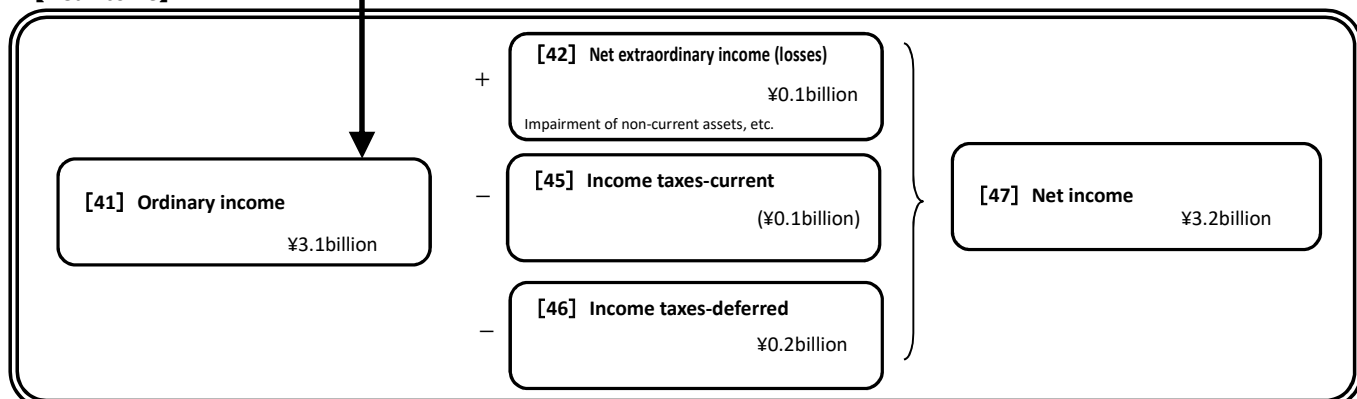
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Corporate loans	2,021,670	2,064,282	2,131,506	2,115,162	2,154,097	38,935
Consumer loans	1,730,397	1,746,889	1,776,527	1,811,194	1,829,463	18,269
Housing loans	1,701,561	1,710,333	1,731,354	1,758,960	1,772,948	13,988
Other loans	28,835	36,556	45,172	52,234	56,514	4,280
Total	3,752,067	3,811,171	3,908,034	3,926,357	3,983,560	57,203
Foreign currency loans	62,100	53,864	42,376	25,334	20,137	(5,197)

(Scale of enterprise)

Large and mid-tier enterprises	464,438	456,259	445,988	403,358	410,436	7,078
Small and medium-sized enterprises	1,261,284	1,350,077	1,456,643	1,509,319	1,554,815	45,496
Local governments	219,574	186,091	168,086	142,060	129,871	(12,189)
Japanese government	77,321	74,500	64,946	65,007	65,044	37
Individuals	1,729,448	1,744,242	1,772,370	1,806,612	1,823,392	16,780
Total	3,752,067	3,811,171	3,908,034	3,926,357	3,983,560	57,203

Average Balance	3,638,361	3,732,105	3,816,475	3,871,096	3,903,614	32,518
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Corporate loans	2,042,644	2,076,488	2,137,204	2,119,006	2,154,097	35,091
Consumer loans	1,730,397	1,746,889	1,776,527	1,811,194	1,829,463	18,269
Housing loans	1,701,561	1,710,333	1,731,354	1,758,960	1,772,948	13,988
Other loans	28,835	36,556	45,172	52,234	56,514	4,280
Total	3,773,041	3,823,377	3,913,732	3,930,201	3,983,560	53,359
Foreign currency loans	62,100	53,864	42,376	25,334	20,137	(5,197)

(Scale of enterprise)

Large and mid-tier enterprises	464,438	456,259	445,988	403,358	410,436	7,078
Small and medium-sized enterprises	1,281,899	1,361,857	1,462,254	1,513,163	1,554,815	41,652
Local governments	219,574	186,091	168,086	142,060	129,871	(12,189)
Japanese government	77,321	74,500	64,946	65,007	65,044	37
Individuals	1,729,807	1,744,668	1,772,457	1,806,612	1,823,392	16,780
Total	3,773,041	3,823,377	3,913,732	3,930,201	3,983,560	53,359

Average Balance	3,661,043	3,748,696	3,827,172	3,875,406	3,905,338	29,932
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans to SMEs, etc.	2,990,733	3,094,320	3,229,013	3,315,931	3,378,208	62,277
Ratio of loans to SMEs, etc.	79.70	81.19	82.62	84.45	84.80	0.35

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans to SMEs, etc.	3,011,706	3,106,525	3,234,711	3,319,775	3,378,208	58,433
Ratio of loans to SMEs, etc.	79.82	81.25	82.65	84.46	84.80	0.34

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Individual	3,726,769	3,783,872	3,825,365	3,842,757	3,844,283	1,526
Online branch	67,960	67,827	55,069	40,289	33,154	(7,135)
Corporation	1,050,926	1,064,425	1,128,618	1,147,658	1,163,398	15,740
General corporation	911,572	979,458	1,008,221	1,030,228	1,014,542	(15,686)
Financial institutions	10,056	15,612	5,868	5,982	17,045	11,063
Governmental funds	129,297	69,354	114,528	111,447	131,809	20,362
Subtotal	4,777,696	4,848,297	4,953,983	4,990,415	5,007,681	17,266
Foreign currency deposits	18,862	15,472	17,936	14,567	13,617	(950)
Negotiable certificates of deposit	3,800	—	900	—	27,800	27,800
Total	4,781,496	4,848,297	4,954,883	4,990,415	5,035,481	45,066

Average Balance deposit	4,741,066	4,787,905	4,881,023	4,924,518	4,982,232	57,714
Average Balance deposits and negotiable certificates of deposit	4,761,139	4,809,611	4,901,725	4,943,515	5,005,426	61,911

(3) Assets under Management

① Investment products sales

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
The Senshu Ikeda Bank	168,343	137,361	172,159	165,069	166,518	1,449
Investment trusts	87,445	85,027	99,652	81,567	101,845	20,278
Public bonds	1,066	766	599	892	599	(293)
Life insurance	79,831	51,568	71,906	82,609	64,073	(18,536)
Senshu Ikeda Tokai Tokyo Securities	48,102	46,211	68,015	46,805	44,748	(2,057)
Total	216,445	183,572	240,175	211,874	211,267	(607)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Deposits	3,726,769	3,783,872	3,825,365	3,842,757	3,844,283	1,526
Investment trusts	183,895	190,619	174,148	177,445	156,837	(20,608)
Life insurance	501,062	508,016	512,755	539,046	514,588	(24,458)
Public bonds	17,752	12,821	10,931	10,293	9,147	(1,146)
Senshu Ikeda Tokai Tokyo Securities	72,632	93,416	104,940	102,777	87,293	(15,484)
Total	4,502,112	4,588,746	4,628,140	4,672,319	4,612,149	(60,170)

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
The Senshu Ikeda Bank	216,205	215,356	195,442	197,691	174,003	(23,688)
Investment trusts	192,067	198,407	181,228	184,405	162,286	(22,119)
Public bonds	24,138	16,949	14,214	13,286	11,717	(1,569)
Senshu Ikeda Tokai Tokyo Securities	81,701	105,805	119,958	119,713	101,233	(18,480)
Total	297,907	321,162	315,401	317,405	275,237	(42,168)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Securities	1,051,825	954,214	760,428	629,846	566,004	(63,842)
Government bonds	76,259	62,050	72,135	64,115	26,380	(37,735)
Local government bonds	49,338	32,269	39,462	60,118	113,365	53,247
Corporate bonds	277,505	237,668	245,227	256,712	299,306	42,594
Authority bonds	205,420	184,463	180,272	181,769	206,816	25,047
Bank debenture bonds	15,429	7,419	—	—	—	—
General corporate bonds	56,656	45,785	64,955	74,943	92,490	17,547
Stocks	90,783	94,340	73,565	48,356	40,866	(7,490)
Other securities	557,938	527,885	330,037	200,544	86,085	(114,459)
Foreign securities	249,540	291,884	140,838	91,847	5	(91,842)
Euroyen bonds	27,000	22,000	11,000	1,000	—	(1,000)
Dollar-dominated bonds	172,052	220,649	85,899	49,566	—	(49,566)
Euro-dominated bonds	50,482	49,229	43,933	41,275	—	(41,275)
REIT	34,027	31,304	32,313	37,775	26,852	(10,923)
Investment trusts	267,881	196,497	149,125	61,901	50,617	(11,284)
Hedging investment trust for cross-shareholdings etc.	161	—	—	—	—	—
Investment partnership	6,487	8,199	7,758	9,019	8,609	(410)
Average Balance	1,066,378	1,034,835	830,610	753,944	623,823	(130,121)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Held-to-maturity debt securities	465	271	68	5	—	(5)
Available-for-sale securities	28,730	14,827	10,643	11,529	7,532	(3,997)
Stocks	28,336	36,060	22,396	10,955	5,662	(5,293)
Bonds	2,396	743	325	1,073	(119)	(1,192)
Government bonds	109	38	145	156	36	(120)
Local government bonds	188	140	55	50	(93)	(143)
Corporate bonds	2,098	564	124	867	(62)	(929)
Other securities	(2,001)	(21,977)	(12,079)	(500)	1,988	2,488
Foreign securities	2,165	(16,226)	(3,424)	(233)	—	233
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	1,465	(13,174)	(2,630)	(1,265)	—	1,265
Euro-dominated bonds	700	(3,052)	(793)	1,032	—	(1,032)
REIT	3,514	2,886	869	3,308	3,618	310
Investment trusts	(7,770)	(8,632)	(9,526)	(3,608)	(1,765)	1,843
Hedging investment trust for cross-shareholdings etc.	(62)	—	—	—	—	—
Investment partnership	88	(4)	1	33	135	102

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		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	For the fiscal year ended Mar. 31, 2020	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.28	1.18	1.12	1.07	1.00	(0.07)
Average yield on loans and bills discounted	(B)	1.24	1.14	1.08	1.05	1.01	(0.04)
Average yield on securities		1.48	1.35	1.33	1.18	0.94	(0.24)
Average yield on interest bearing liabilities	(C)	1.03	1.02	0.98	0.91	0.84	(0.07)
Average yield on deposits and negotiable (including expenses)	(D)	1.04	1.03	0.99	0.90	0.86	(0.04)
Average yield on deposits and negotiable		0.09	0.06	0.05	0.03	0.02	(0.01)
Expense ratio		0.95	0.96	0.94	0.86	0.83	(0.03)
Average yield on external liabilities		0.53	0.35	0.23	0.22	0.10	(0.12)
Average interest rate spread (A)-(C)		0.25	0.16	0.14	0.16	0.16	0.00
Difference between average yield on loans and deposits (B) - (D)		0.20	0.11	0.09	0.15	0.15	0.00

② Domestic business

(%)

		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	For the fiscal year ended Mar. 31, 2020	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	1.25	1.13	1.08	1.02	0.97	(0.05)
Average yield on loans and bills discounted	(B)	1.25	1.13	1.07	1.03	1.00	(0.03)
Average yield on securities		1.40	1.23	1.23	1.00	0.82	(0.18)
Average yield on interest bearing liabilities	(C)	1.00	0.97	0.92	0.83	0.79	(0.04)
Average yield on deposits and negotiable (including expenses)	(D)	1.00	0.98	0.95	0.86	0.82	(0.04)
Average yield on deposits and negotiable		0.09	0.06	0.05	0.03	0.02	(0.01)
Expense ratio		0.90	0.91	0.90	0.82	0.79	(0.03)
Average yield on external liabilities		0.56	0.17	0.03	(0.01)	(0.00)	0.01
Average interest rate spread (A)-(C)		0.25	0.16	0.16	0.19	0.18	(0.01)
Difference between average yield on loans and deposits (B) - (D)		0.25	0.15	0.12	0.17	0.18	0.01

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	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	For the fiscal year ended Mar. 31, 2020	
				(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	12,162	14,421	(8,399)	1,540	5,670	4,130
Per head(thousands of yen)	4,784	5,686	(3,213)	593	2,315	1,722
(2) Core banking profit	18,481	9,109	5,321	10,874	10,867	(7)
Per head(thousands of yen)	7,270	3,592	2,035	4,190	4,437	247
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)	17,618	7,500	4,126	10,740	10,875	135
Per head(thousands of yen)	6,930	2,957	1,578	4,138	4,440	302
(4) Banking profit	12,110	12,313	(8,399)	1,540	6,925	5,385
Per head(thousands of yen)	4,763	4,855	(3,213)	593	2,828	2,235

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	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	For the fiscal year ended Mar. 31, 2020	
				(a)	(b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	10.31	8.86	6.75	3.25	2.25	(1.00)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	7.74	5.31	3.56	2.66	1.76	(0.90)

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

(%)

	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	For the fiscal year ended Mar. 31, 2020	
				(a)	(b)	(b)-(a)
ROE (Income before income taxes basis)	9.21	8.24	6.49	3.12	2.17	(0.95)
ROE (Profit attributable to owners of the parent basis)	6.92	4.94	3.42	2.55	1.69	(0.86)

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

(%)

	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	For the fiscal year ended Mar. 31, 2020	
				(a)	(b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	5.54	6.27	(3.71)	0.69	2.67	1.98
Banking profit basis	5.52	5.35	(3.71)	0.69	3.27	2.58
Core banking profit basis	8.42	3.96	2.35	4.93	5.13	0.20
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	8.03	3.26	1.82	4.87	5.13	0.26
Net income basis	6.57	4.57	3.49	2.59	1.53	(1.06)

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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	
				(a)	(b)	(b)-(a)
Directors and auditors	30	31	35	31	31	—
Employees	2,456	2,454	2,517	2,480	2,328	(152)
Total	2,486	2,485	2,552	2,511	2,359	(152)

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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019	As of Mar. 31, 2020	
				(a)	(b)	(b)-(a)
Branches	134	136	136	136	136	—
Sub-branches	5	5	5	6	3	(3)
Total	139	141	141	142	139	(3)
(Reference) ATMs	225	228	229	213	232	19

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

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
Gains (losses) on debt securities	(6,318)	5,312	(13,721)	(9,333)	(5,197)	4,136
Gain on sales	5,312	9,191	3,511	2,384	3,638	1,254
Gain on redemption	—	—	—	—	—	—
Loss on sales (-)	11,631	3,879	17,169	11,717	8,778	(2,939)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	57	57
Loss by investment partnership (-)	—	—	63	—	—	—

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2020 (b)	(b)-(a)
Gains (losses) on equity securities	7,228	5,102	18,403	8,942	456	(8,486)
Gain on sales	7,628	5,131	18,449	9,348	1,754	(7,594)
Loss on sales (-)	358	20	36	0	95	95
Loss on write-down (-)	41	8	9	405	1,202	797

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	10.59	10.59	11.43	9.49	9.37	(0.12)
Total capital(A)-(B)	288,687	261,985	250,612	216,621	214,441	(2,180)
Core capital (A)	297,309	273,397	263,121	233,122	230,488	(2,634)
Common stock, internal reserves, etc.	208,220	215,696	219,278	220,590	222,419	1,829
Reserve	13,893	9,960	5,010	8,565	5,737	(2,828)
Qualified previous noncumulative perpetual preferred stock	15,000	15,000	15,000	—	—	—
Qualified previous capital raising instruments	57,977	29,290	20,960	—	—	—
Deduction (B)	8,622	11,412	12,509	16,501	16,047	(454)
Risk weighted assets (C)	2,724,851	2,473,114	2,192,207	2,281,057	2,286,607	5,550
Required capital (C ×4%)	108,994	98,924	87,688	91,242	91,464	222

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	11.10	10.48	11.25	9.29	9.15	(0.14)
Total capital(A)-(B)	302,595	259,054	246,363	211,765	209,135	(2,630)
Core capital (A)	310,379	270,115	258,712	228,193	225,139	(3,054)
Common stock, internal reserves, etc.	222,020	228,852	231,562	217,362	218,598	1,236
Reserve	13,893	9,960	5,010	8,565	5,737	(2,828)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	73,597	29,290	20,960	—	—	—
Deduction (B)	7,784	11,060	12,348	16,428	16,003	(425)
Risk weighted assets (C)	2,725,680	2,470,055	2,188,720	2,278,127	2,284,021	5,894
Required capital (C ×4%)	109,027	98,802	87,548	91,125	91,360	235

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.90	9.77	10.54	8.63	8.48	(0.15)
Total capital(A)-(B)	267,748	236,411	229,105	194,927	191,911	(3,016)
Core capital (A)	275,348	245,771	239,265	208,046	205,781	(2,265)
Common stock, internal reserves, etc.	210,303	215,213	217,520	202,627	202,976	349
Reserve	5,455	3,557	1,745	5,419	2,805	(2,614)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	59,590	27,000	20,000	—	—	—
Deduction (B)	7,599	9,359	10,159	13,118	13,870	752
Risk weighted assets (C)	2,704,408	2,418,518	2,173,444	2,256,363	2,262,665	6,302
Required capital (C ×4%)	108,176	96,740	86,937	90,254	90,506	252

(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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans to bankrupt borrowers	1,750	916	687	790	1,173	383
Delinquent loans	39,801	31,457	26,644	24,934	24,465	(469)
Loans past due three months or more	5	—	—	111	175	64
Restructured loans	10,599	10,495	6,966	4,732	5,568	836
Total	52,156	42,868	34,298	30,569	31,382	813

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,884	9,922	10,747	10,706	10,396	(310)
Delinquent loans	21,785	20,953	18,048	20,005	15,445	(4,560)

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans and bills discounted	3,752,067	3,811,171	3,908,034	3,926,357	3,983,560	57,203

(%)

		As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.04	0.02	0.01	0.02	0.02	0.00
	Delinquent loans	1.06	0.82	0.68	0.63	0.61	(0.02)
	Loans past due three months or more	0.00	—	—	0.00	0.00	0.00
	Restructured loans	0.28	0.27	0.17	0.12	0.13	0.01
	Total	1.39	1.12	0.87	0.77	0.78	0.01

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans to bankrupt borrowers	1,750	916	687	790	1,173	383
Delinquent loans	49,081	42,314	31,972	28,635	24,465	(4,170)
Loans past due three months or more	5	—	—	111	175	64
Restructured loans	12,834	10,755	7,209	4,875	5,568	693
Total	63,671	53,985	39,869	34,413	31,382	(3,031)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	10,928	9,922	10,747	10,706	10,396	(310)
Delinquent loans	22,544	25,251	18,101	20,041	16,629	(3,412)

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans and bills discounted	3,773,041	3,823,377	3,913,732	3,930,201	3,983,560	53,359

(%)

		As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.04	0.02	0.01	0.02	0.02	0.00
	Delinquent loans	1.30	1.10	0.81	0.72	0.61	(0.11)
	Loans past due three months or more	0.00	—	—	0.00	0.00	0.00
	Restructured loans	0.34	0.28	0.18	0.12	0.13	0.01
	Total	1.68	1.41	1.01	0.87	0.78	(0.09)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans to bankrupt borrowers	2,628	1,621	1,380	1,387	1,649	262
Delinquent loans	50,252	43,099	32,715	29,295	24,997	(4,298)
Loans past due three months or more	5	—	—	111	175	64
Restructured loans	12,834	10,755	7,209	4,875	5,568	693
Total	65,721	55,476	41,306	35,670	32,391	(3,279)

(Note) Amount of partial direct write-off

Loans to bankrupt borrowers	12,006	10,737	11,591	11,558	10,988	(570)
Delinquent loans	23,782	26,313	19,539	20,689	17,074	(3,615)

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Loans and bills discounted	3,765,182	3,813,333	3,897,405	3,913,086	3,963,504	50,418

(%)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Ratio of total loans and bills discounted						
Loans to bankrupt borrowers	0.06	0.04	0.03	0.03	0.04	0.01
Delinquent loans	1.33	1.13	0.83	0.74	0.63	(0.11)
Loans past due three months or more	0.00	—	—	0.00	0.00	0.00
Restructured loans	0.34	0.28	0.18	0.12	0.14	0.02
Total	1.74	1.45	1.05	0.91	0.81	(0.10)

(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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve for possible loan losses	16,232	12,188	9,308	8,587	8,188	(399)
General reserve for possible loan losses	5,455	7,562	6,420	3,956	2,701	(1,255)
Specific reserve for possible loan losses	10,777	4,625	2,888	4,631	5,487	856

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve for possible loan losses	25,742	17,993	11,449	10,836	8,188	(2,648)
General reserve for possible loan losses	10,416	7,654	6,463	3,988	2,701	(1,287)
Specific reserve for possible loan losses	15,325	10,338	4,985	6,848	5,487	(1,361)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve for possible loan losses	30,483	21,883	14,873	13,965	11,385	(2,580)
General reserve for possible loan losses	13,893	10,525	8,933	6,065	4,555	(1,510)
Specific reserve for possible loan losses	16,589	11,358	5,940	7,900	6,830	(1,070)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve ratios	31.12	28.43	27.13	28.09	26.09	(2.00)

(Reference)

Including business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve ratios	40.42	33.32	28.71	31.49	26.09	(5.40)

② Consolidated

(%)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Reserve ratios	46.38	39.44	36.00	39.15	35.15	(4.00)

(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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	4,648	3,016	2,755	4,509	3,519	(990)
Doubtful credit	37,149	29,540	24,663	21,314	22,218	904
Substandard credit	10,604	10,495	6,966	4,843	5,743	900
Subtotal (A)	52,403	43,052	34,384	30,668	31,481	813
Normal credit	3,720,083	3,787,777	3,891,198	3,923,411	3,987,388	63,977
Total (B)	3,772,486	3,830,830	3,925,583	3,954,079	4,018,870	64,791

Non-performing loans ratio (A)/(B)	1.38	1.12	0.87	0.77	0.78	0.01
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Partial direct write-off	32,879	31,110	29,013	30,816	25,957	(4,859)
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Bankruptcy and quasi-bankrupt credit	4,845	3,469	2,926	5,156	3,519	(1,637)
Doubtful credit	46,233	39,944	29,819	24,368	22,218	(2,150)
Substandard credit	12,840	10,755	7,209	4,987	5,743	756
Subtotal (A)	63,918	54,170	39,956	34,512	31,481	(3,031)
Normal credit	3,729,542	3,788,865	3,891,325	3,923,411	3,987,388	63,977
Total (B)	3,793,461	3,843,035	3,931,281	3,957,923	4,018,870	60,947

Non-performing loans ratio (A)/(B)	1.68	1.40	1.01	0.87	0.78	(0.09)
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Partial direct write-off	33,683	35,408	29,065	30,852	27,140	(3,712)
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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, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Coverage amount (C)	47,098	38,040	29,353	27,976	27,480	(496)
Collateral and guarantees	33,433	30,080	24,034	22,281	21,089	(1,192)
Reserve for possible loan losses	13,664	7,959	5,319	5,694	6,391	697
Coverage ratio (C)/(A)	89.87	88.35	85.36	91.22	87.29	(3.93)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2020)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	3,519	3,519	3,090	429	100.00
Doubtful credit	22,218	20,304	15,447	4,856	91.38
Substandard credit	5,743	3,656	2,551	1,105	63.66
Total	31,481	27,480	21,089	6,391	87.29

(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Coverage amount (C)	56,088	47,878	33,742	31,417	27,480	(3,937)
Collateral and guarantees	37,300	34,178	26,284	23,473	21,089	(2,384)
Reserve for possible loan losses	18,788	13,700	7,458	7,943	6,391	(1,552)
Coverage ratio (C)/(A)	87.74	88.38	84.44	91.03	87.29	(3.74)

Status of Coverage of Credits of Borrowers Classification (As of Mar. 31, 2020)

(Millions of yen, %)

	Credit amount	Coverage amount	Collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Bankruptcy and quasi-bankrupt credit	3,519	3,519	3,090	429	100.00
Doubtful credit	22,218	20,304	15,447	4,856	91.38
Substandard credit	5,743	3,656	2,551	1,105	63.66
Total	31,481	27,480	21,089	6,391	87.29

6. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Domestic (excluding JOM account)	3,752,067	3,811,171	3,908,034	3,926,357	3,983,560	57,203
Manufacturing	347,553	342,635	332,527	310,209	300,717	(9,492)
Agriculture and forestry	846	760	625	861	635	(226)
Fishery	140	42	40	59	482	423
Mining, quarrying and gravel extraction	193	304	216	268	311	43
Construction	86,297	91,274	98,153	105,179	109,523	4,344
Electricity, gas, heat and water supply	15,378	16,228	17,098	19,350	19,224	(126)
Information and communication	13,593	13,356	13,248	13,130	22,250	9,120
Transportation and postal activities	100,739	106,691	107,564	108,964	100,088	(8,876)
Wholesale and retail trade	257,357	268,656	291,867	288,142	288,484	342
Finance and insurance activities	177,937	174,496	172,923	159,920	166,931	7,011
Real estate and rental activities	537,087	570,921	628,298	647,201	672,503	25,302
Academic research, professional and technical services	11,951	13,114	15,635	14,855	16,946	2,091
Accommodation and food service activities	24,875	26,793	30,865	32,939	35,055	2,116
Life related services and entertainment	14,466	15,219	15,728	18,257	17,130	(1,127)
Education and study support activities	8,355	9,917	9,695	8,972	8,025	(947)
Medical and welfare	50,240	68,985	76,663	91,357	109,891	18,534
Other services	75,239	83,666	87,603	88,304	90,838	2,534
Local governments	219,574	186,091	168,086	142,060	129,871	(12,189)
Others	1,810,234	1,822,015	1,841,189	1,876,315	1,894,641	18,326

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2016	As of Mar. 31, 2017	As of Mar. 31, 2018	As of Mar. 31, 2019 (a)	As of Mar. 31, 2020 (b)	(b)-(a)
Domestic (excluding JOM account)	52,156	42,868	34,298	30,569	31,382	813
Manufacturing	14,887	7,862	5,270	3,808	5,054	1,246
Agriculture and forestry	441	438	435	432	491	59
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,943	4,547	4,065	3,657	3,624	(33)
Electricity, gas, heat and water supply	209	150	166	164	162	(2)
Information and communication	243	324	130	277	125	(152)
Transportation and postal activities	707	362	410	411	571	160
Wholesale and retail trade	4,678	5,116	5,100	4,775	4,961	186
Finance and insurance activities	766	636	613	70	52	(18)
Real estate and rental activities	13,021	12,506	8,451	8,745	7,322	(1,423)
Academic research, professional and technical services	316	294	570	289	344	55
Accommodation and food service activities	630	728	569	755	788	33
Life related services and entertainment	395	339	178	177	480	303
Education and study support activities	8	21	20	—	—	—
Medical and welfare	879	862	463	377	511	134
Other services	1,479	1,588	1,749	1,494	2,266	772
Local governments	—	—	—	—	—	—
Others	8,548	7,087	6,102	5,132	4,624	(508)

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2020)

(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 1.1	0.7	0.4	— (0.1)	— (0.0)	Bankruptcy and quasi-bankrupt 3.5	3.0	0.4	100.00	Loans to bankrupt borrowers	1.1
Effectively bankrupt 2.3	1.6	0.7	— (0.1)	— (0.1)						
Potentially bankrupt 22.2	15.8	4.4	1.9 (4.8)		Doubtful 22.2	15.4	4.8	91.38		
Watch list	Requiring special caution 6.1	0.5	5.5		Substandard 5.7	2.5	1.1	63.66	Loans past due three months or more	0.1
	Other borrowers requiring caution 110.0	47.3	62.6		Subtotal (A) 31.4	21.0	6.3	87.29	Restructured loans	5.5
	Normal 3,876.9	3,876.9			Normal 3,987.3				Total (C)	31.3
					Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit (A) / (B) = 0.78%				Ratio of risk managed loans to total loans (C) / (D) = 0.78%	
Total 4,018.8	3,943.1	73.8	1.9 (5.1)	— (0.1)	Total (B) 4,018.8					Loans and bills discounted (D) 3,983.5

(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 FY2020 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ending Sep. 30, 2020 (Forecast)		For the fiscal year ending Mar. 31, 2021 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	45,136	88,221	40,000	(5,136)	80,000	(8,221)
Ordinary income	1,757	4,946	2,500	743	6,000	1,054
Profit attributable to owners of the parent	1,822	3,943	2,000	178	4,000	57

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ending Sep. 30, 2020 (Forecast)		For the fiscal year ending Mar. 31, 2021 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Operating revenue	2,894	4,667	1,800	(1,094)	3,600	(1,067)
Operating income	2,328	3,691	1,400	(928)	2,800	(891)
Ordinary income	2,360	3,756	1,400	(960)	2,800	(956)
Net income	2,365	3,773	1,400	(965)	2,800	(973)

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ending Sep. 30, 2020 (Forecast)		For the fiscal year ending Mar. 31, 2021 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	37,387	71,415	32,000	(5,387)	63,000	(8,415)
Ordinary income	1,387	3,148	2,000	613	4,000	852
Net income	1,915	3,254	2,000	85	3,000	(254)
Net credit costs (-)	1,529	2,525	1,500	(29)	4,000	1,475

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ended Mar. 31, 2020 (Projection)	For the six months ending Sep. 30, 2020 (Forecast)	For the fiscal year ending Mar. 31, 2021 (Forecast)
	(a)	(b)	(c)	(d)
Common stock	3.75	7.50	3.75	7.50
First series of seventh-class preferred stock	15.00	30.00	15.00	30.00

(3) Capital ratio

(%)

	As of Sep. 30, 2019 (Result)	As of Mar. 31, 2020 (Preliminary figures)	As of Sep. 30, 2020 (Forecast)	As of Mar. 31, 2021 (Forecast)
Senshu Ikeda Holdings (Consolidated)	9.46	9.37	Half of 9	First half of 9
The Senshu Ikeda Bank (Consolidated)	9.24	9.15	First half of 9	Around 9
The Senshu Ikeda Bank (Non-consolidated)	8.58	8.48	Half of 8	Half of 8

(4) ROE

(%)

	For the six months ended Sep. 30, 2019 (Result)	For the fiscal year ended Mar. 31, 2020 (Result)	For the six months ending Sep. 30, 2020 (Forecast)	For the fiscal year ending Mar. 31, 2021 (Forecast)
	(a)	(b)	(c)	(d)
Shareholders' equity ROE (Income before income taxes basis)	1.81	2.25	Half of 2	Half of 2

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