

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2018
(Consolidated Data)

November 13, 2017

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <http://www.senshuikeda-hd.co.jp/>
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Scheduled date for filing quarterly securities report: November 29, 2017
 Scheduled date to commence dividend payments: December 4, 2017
 Segregated trading accounts: None
 Supplementary material on quarterly financial results: Yes
 Quarterly financial results presentation meeting: Yes (Analysts, institutional investors)

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

1. Financial Results for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2018 (April 1, 2017 – September 30, 2017)

(1) Consolidated Operating Results (%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2017	59,432	14.4	7,079	(40.2)	4,201	(52.3)
Six months ended September 30, 2016	51,919	(7.3)	11,856	15.1	8,817	2.5

(Note) Comprehensive income: Six months ended September 30, 2017 10,369million yen [(23.9%)]
 Six months ended September 30, 2016 13,628million yen [(-%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2017	12.87	12.09
Six months ended September 30, 2016	29.66	24.80

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2017	5,506,745	255,722	4.5
As of March 31, 2017	5,572,906	249,217	4.3

(Reference) capital: As of September 30, 2017 : 252,158million yen ; As of March 31, 2017 : 244,351million yen

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

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2017	—	7.50	—	7.50	15.00
Fiscal Year ending March 31, 2018	—	7.50			
Fiscal Year ending March 31, 2018 (Forecasts)			—	7.50	15.00

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

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2018 (April 1, 2017—March 31, 2018)

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	106,000	2.8	15,000	(27.4)	11,000	(9.9)	35.09

Note: Revisions of the forecasts from recently announced figures: Yes

Note

(1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2018 : None
(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added — (company name)— Excluded— (company name)—

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

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

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

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

As of September 30, 2017 281,008,632 shares

As of March 31, 2017 281,008,632 shares

(b) Number of treasury shares

As of September 30, 2017 3,759,610 shares

As of March 31, 2017 4,397,012 shares

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

Six months ended September 30, 2017 276,926,115 shares

Six months ended September 30, 2016 275,743,609 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2018 (April 1, 2017—September 30, 2017)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2017	3,210	(0.1)	2,789	(1.0)	2,808	(1.0)	2,792	(1.4)
Six months ended September 30, 2016	3,215	(45.7)	2,818	(49.3)	2,838	(47.2)	2,835	(47.2)

	Net income per share
	Yen
Six months ended September 30, 2017	7.78
Six months ended September 30, 2016	7.96

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2017	208,825	206,057	98.6
As of March 31, 2017	207,964	205,708	98.8

(Reference) Capital: As of September 30, 2017 : 205,952million yen ; As of March 31, 2017 : 205,603million 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, 2018 (April 1, 2017—March 31, 2018)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	6,400	0.6	5,600	(0.1)	5,600	(0.7)	5,600	(0.2)	15.60

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, 2017	—	35.00	—	35.00	70.00
Fiscal Year ending March 31, 2018	—	35.00			
Fiscal Year ending March 31, 2018 (Forecasts)			—	35.00	70.00

(First series of seventh-class preferred stock)

	Dividends per share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2017	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2018	—	15.00			
Fiscal Year ending March 31, 2018 (Forecasts)			—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2017	As of September. 30, 2017
Assets		
Cash and due from banks	675,966	664,101
Call loans and bills bought	172	8,080
Monetary claims bought	31	102
Trading account securities	317	200
Money held in trust	26,979	26,671
Securities	929,505	820,919
Loans and bills discounted	3,813,333	3,850,533
Foreign exchange assets	6,340	5,642
Other assets	61,550	72,088
Tangible fixed assets	38,508	42,103
Intangible fixed assets	5,216	5,110
Net defined benefit assets	14,334	11,700
Deferred tax assets	9,526	9,255
Customers' liabilities for acceptances and guarantees	13,006	9,884
Reserve for possible loan losses	(21,883)	(19,650)
Total assets	5,572,906	5,506,745
Liabilities		
Deposits	4,799,493	4,866,825
Call money and bills sold	14,809	—
Payables under repurchase agreements	9,907	—
Payables under securities lending transactions	249,762	159,028
Borrowed money	160,997	139,886
Foreign exchange liabilities	583	275
Corporate bonds and notes	20,000	20,000
Other liabilities	51,996	51,648
Provision for employees' bonuses	1,798	2,061
Net defined benefit liability	142	149
Accrued retirement benefits for directors and corporate auditors	33	33
Reserve for reimbursement of deposits	486	519
Reserve for point services	226	241
Reserve for contingent losses	350	341
Reserve under special laws	1	1
Deferred tax liabilities	92	127
Acceptances and guarantees	13,006	9,884
Total liabilities	5,323,688	5,251,022
Net Assets		
Capital stock	102,999	102,999
Capital surplus	57,365	57,361
Retained earnings	75,244	76,702
Treasury stock	(2,097)	(1,792)
Total shareholders' equity	233,512	235,270
Net unrealized gain (loss) on available-for-sale securities	7,793	14,657
Net unrealized gain (loss) on deferred hedges	(139)	(180)
Remeasurements of defined benefit plans	3,184	2,411
Total accumulated other comprehensive income	10,838	16,888
Stock subscription rights	105	104
Non-controlling interests	4,760	3,459
Total net assets	249,217	255,722
Total liabilities and net assets	5,572,906	5,506,745

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

(Unit: Millions of yen)

	For the Six months ended September. 30, 2016	For the Six months ended September. 30, 2017
Ordinary revenue	51,919	59,432
Interest income	29,101	25,970
Interest on loans and bills discounted	21,428	20,584
Interest and dividends on securities	7,442	5,123
Fees and commissions	9,704	9,849
Other ordinary income	6,061	1,738
Other income	7,051	21,874
Ordinary expenses	40,063	52,352
Interest expenses	3,262	2,694
Interest on deposits	1,661	1,344
Fees and commissions payments	3,046	3,387
Other ordinary expenses	1,690	14,374
General and administrative expenses	25,888	25,833
Other expenses	6,174	6,062
Ordinary income	11,856	7,079
Extraordinary income	—	1,710
Gain on return of retirement benefit trust	—	1,710
Extraordinary loss	205	35
Loss on disposal of non-current assets	149	19
Impairment loss	55	15
Transfer to reserve for financial products transaction liabilities	0	0
Income before income taxes	11,650	8,754
Income taxes - current	1,479	498
Income taxes - deferred	(198)	3,936
Total income taxes	1,281	4,434
Profit	10,369	4,319
Profit attributable to non-controlling interests	1,551	118
Profit attributable to owners of the parent	8,817	4,201

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September. 30, 2016	For the Six months ended September. 30, 2017
Profit	10,369	4,319
Other comprehensive income	3,258	6,049
Net unrealized gain (loss) on available-for-sale securities	3,387	6,864
Net unrealized gain (loss) on deferred hedges	(40)	(41)
Remeasurements of defined benefit plans	(88)	(773)
Comprehensive income	13,628	10,369
Comprehensive income attributable to		
Owners of the parent	12,077	10,251
Non-controlling interests	1,550	118

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2016

(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	57,361	68,521	(2,678)	226,203
Change of items during period					
Increase by merger		8			8
Cash dividends			(2,743)		(2,743)
Profit attributable to owners of the parent			8,817		8,817
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		334	329
Net changes in items other than shareholders' equity					
Total changes during the period	—	3	6,074	333	6,412
Balance at the end of current period	102,999	57,365	74,596	(2,344)	232,616

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	21,753	(144)	1,927	23,536	91	8,172	258,005
Change of items during period							
Increase by merger							8
Cash dividends							(2,743)
Profit attributable to owners of the parent							8,817
Acquisition of treasury stock							(0)
Disposal of treasury stock							329
Net changes in items other than shareholders' equity	3,389	(40)	(88)	3,259	(9)	(3,472)	(222)
Total changes during the period	3,389	(40)	(88)	3,259	(9)	(3,472)	6,189
Balance at the end of current period	25,142	(185)	1,839	26,796	82	4,700	264,194

For the six months ended September 30, 2017

(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
Change of items during period					
Cash dividends			(2,743)		(2,743)
Profit attributable to owners of the parent			4,201		4,201
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(4)		305	300
Net changes in items other than shareholders' equity					
Total changes during the period	—	(4)	1,458	304	1,758
Balance at the end of current period	102,999	57,361	76,702	(1,792)	235,270

	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
Change of items during period							
Cash dividends							(2,743)
Profit attributable to owners of the parent							4,201
Acquisition of treasury stock							(0)
Disposal of treasury stock							300
Net changes in items other than shareholders' equity	6,864	(41)	(773)	6,049	(1)	(1,301)	4,746
Total changes during the period	6,864	(41)	(773)	6,049	(1)	(1,301)	6,504
Balance at the end of current period	14,657	(180)	2,411	16,888	104	3,459	255,722

**Selected Financial Information
for the First Half of FY2017
(Six months ended September 30, 2017)**

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 two business rehabilitation subsidiaries are stated as well.

I Second Quarter FY2017 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

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

Consolidated Statement of Operations

(Millions of yen)

	For the six months ended Sep. 30, 2016		For the six months ended Sep. 30, 2017	
	(a)	(b)	(b)-(a)	
1 Consolidated gross profits	36,867	17,101	(19,766)	
2 Net interest income	25,838	23,275	(2,563)	
3 Net fees and commissions income	6,657	6,461	(196)	
4 Net other ordinary income	4,370	(12,635)	(17,005)	
5 General and administrative expenses (-)	25,888	25,833	(55)	
6 Net disposal of nonperforming loans (-)	1,690	(747)	(2,437)	
7 Provision for general reserve for possible loan losses (-)	(52)	—	52	
8 Written-off loans (-)	1,364	955	(409)	
9 Provision for specific reserve for possible loan losses (-)	1,028	—	(1,028)	
10 Provision for contingent losses (-)	(2)	(9)	(7)	
11 Gains (losses) on sales of non-performing loans (-)	3	74	71	
12 Recoveries of written off claims	823	604	(219)	
13 Reversal of reserve for possible loan losses	—	1,331	1,331	
14 Others (-)	171	168	(3)	
15 Net gains (losses) on equity securities	291	14,555	14,264	
16 Equity in earnings of affiliates	15	15	0	
17 Others	2,260	493	(1,767)	
18 Ordinary income	11,856	7,079	(4,777)	
19 Net extraordinary income (losses)	(205)	1,674	1,879	
20 Income before income taxes	11,650	8,754	(2,896)	
21 Total income taxes (-)	1,281	4,434	3,153	
22 Income taxes-current (-)	1,479	498	(981)	
23 Income taxes-deferred (-)	(198)	3,936	4,134	
24 Profit	10,369	4,319	(6,050)	
25 Profit attributable to non-controlling interests (-)	1,551	118	(1,433)	
26 Profit attributable to owners of the parent	8,817	4,201	(4,616)	

Consolidated Statement of Comprehensive Income

(Millions of yen)

24 Profit	10,369	4,319	(6,050)
27 Total other comprehensive income	3,258	6,049	2,791
28 Net unrealized gain (loss) on available-for-sale securities	3,387	6,864	3,477
29 Net unrealized gain (loss) on deferred hedges	(40)	(41)	(1)
30 Remeasurements of defined benefit plans	(88)	(773)	(685)
31 Comprehensive income	13,628	10,369	(3,259)

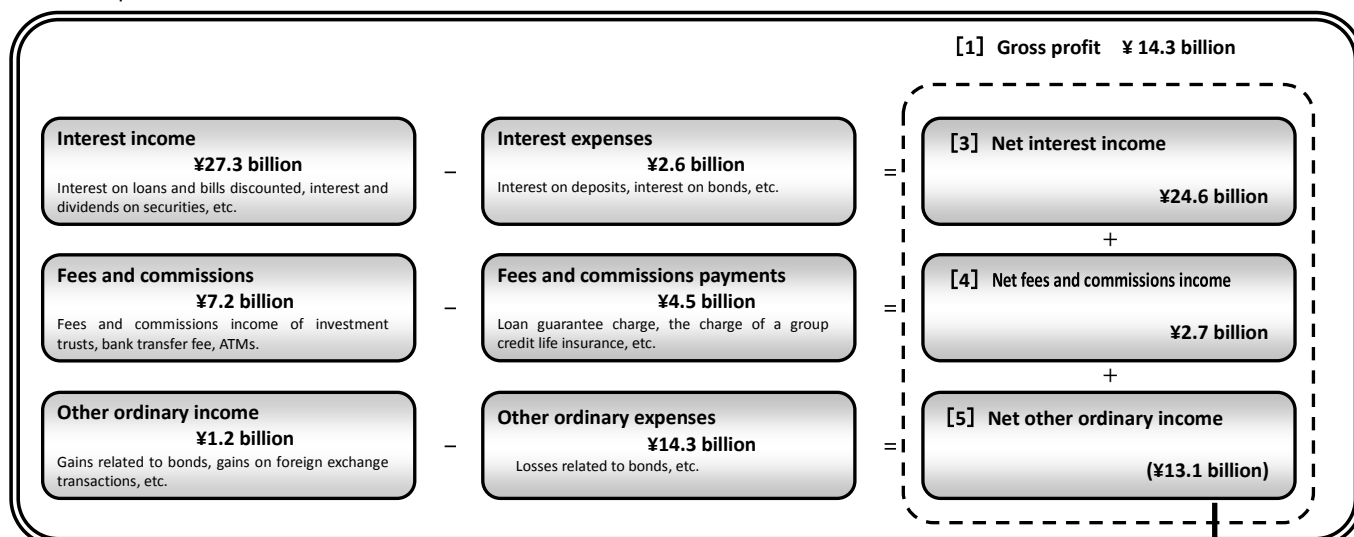
(Note) Consolidated gross profit = (Interest income - Interest expenses)+(Fees and commissions - Fees and commissions payments)
+(Other ordinary income - Other ordinary expenses)

(2) The Senshu Ikeda Bank [Non-consolidated]

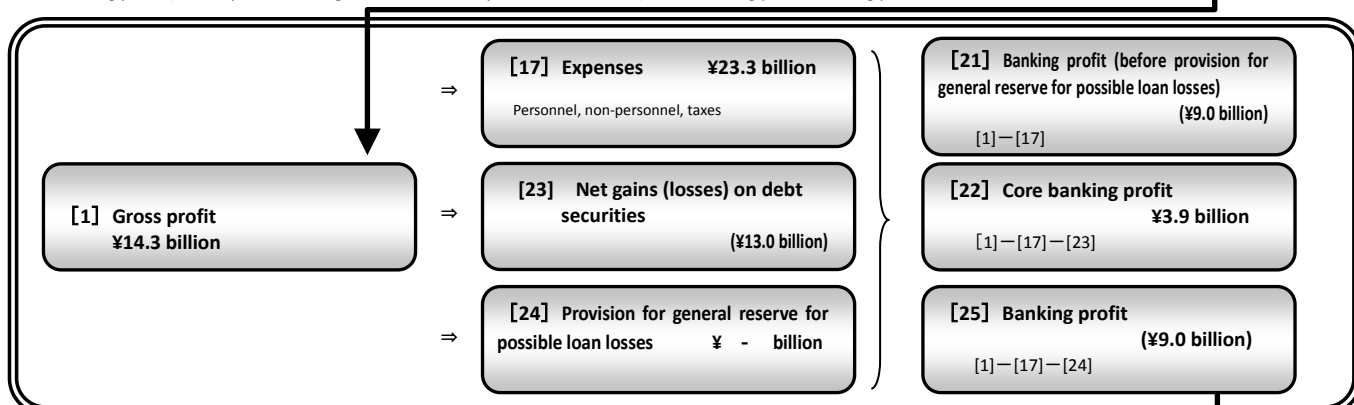
(Millions of yen)

	For the six months	For the six months	
	ended Sep. 30, 2016	ended Sep. 30, 2017	(b)-(a)
	(a)	(b)	
1 Gross profit	32,692	14,301	(18,391)
2 (Core gross profit)	29,809	27,325	(2,484)
3 Net interest income	25,720	24,668	(1,052)
4 Net fees and commissions income	3,003	2,745	(258)
5 Net other ordinary income	3,967	(13,113)	(17,080)
6 Net gains (losses) on debt securities	2,882	(13,024)	(15,906)
7 Domestic gross profit	25,724	26,578	854
8 Net interest income	23,713	23,808	95
9 Net fees and commissions income	3,019	2,783	(236)
10 Net other ordinary income	(1,008)	(14)	994
11 Net gains (losses) on debt securities	(1,051)	(2)	1,049
12 International gross profit	6,967	(12,277)	(19,244)
13 Net interest income	2,007	859	(1,148)
14 Net fees and commissions income	(15)	(38)	(23)
15 Net other ordinary income	4,975	(13,098)	(18,073)
16 Net gains (losses) on debt securities	3,934	(13,022)	(16,956)
17 Expenses (excluding non-recurring expenses) (-)	22,978	23,330	352
18 Personnel expenses (-)	11,244	11,329	85
19 Non-personnel expenses (-)	10,155	10,491	336
20 Miscellaneous taxes (-)	1,578	1,509	(69)
21 Banking profit (before provision for general reserve for possible loan losses)	9,713	(9,029)	(18,742)
22 Core banking profit	6,830	3,994	(2,836)
23 Net gains (losses) on debt securities	2,882	(13,024)	(15,906)
24 Provision for general reserve for possible loan losses (-) ①	760	—	(760)
25 Banking profit	8,953	(9,029)	(17,982)
26 Net non-recurring gains (losses)	1,001	15,484	14,483
27 Credit costs (-) ②	(174)	(914)	(740)
28 Written-off loans (-)	92	256	164
29 Provision for specific reserve for possible loan losses (-)	(163)	—	163
30 Provision for contingent losses (-)	(2)	(9)	(7)
31 Gains (losses) on sales of non-performing loans (-)	(2)	(10)	(8)
32 Recoveries of written-off claims	270	182	(88)
33 Reversal of reserve for possible loan losses	—	1,137	1,137
34 Others (-)	171	168	(3)
35 Net gains (losses) on equity securities	308	14,553	14,245
36 Gain on sales of equity securities	316	14,563	14,247
37 Loss on sales of equity securities (-)	—	—	—
38 Loss on write-down of equity securities (-)	8	9	1
39 Other non-recurring gains (losses)	517	16	(501)
40 Ordinary income	9,954	6,454	(3,500)
41 Net extraordinary income (losses)	(191)	1,692	1,883
42 Income before income taxes	9,762	8,147	(1,615)
43 Total income taxes (-)	1,017	3,799	2,782
44 Income taxes-current (-)	1,009	(120)	(1,129)
45 Income taxes-deferred (-)	7	3,919	3,912
46 Net income	8,745	4,348	(4,397)
47 Net credit costs ①+②	585	(914)	(1,499)

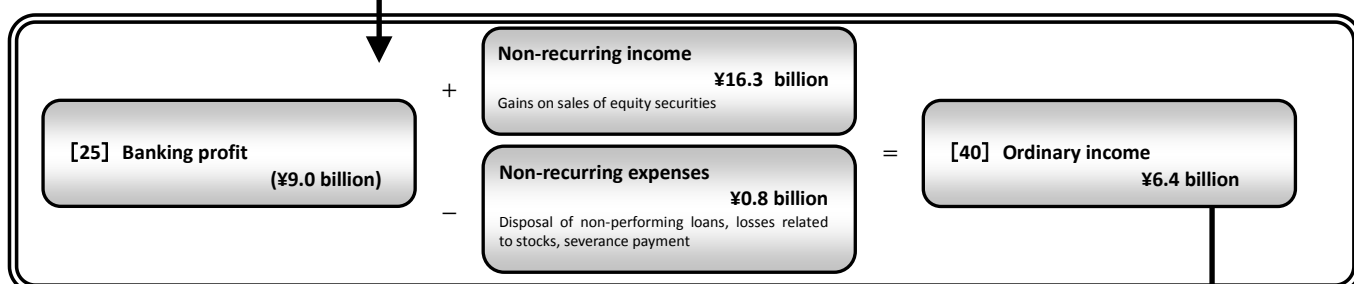
【Gross profit】



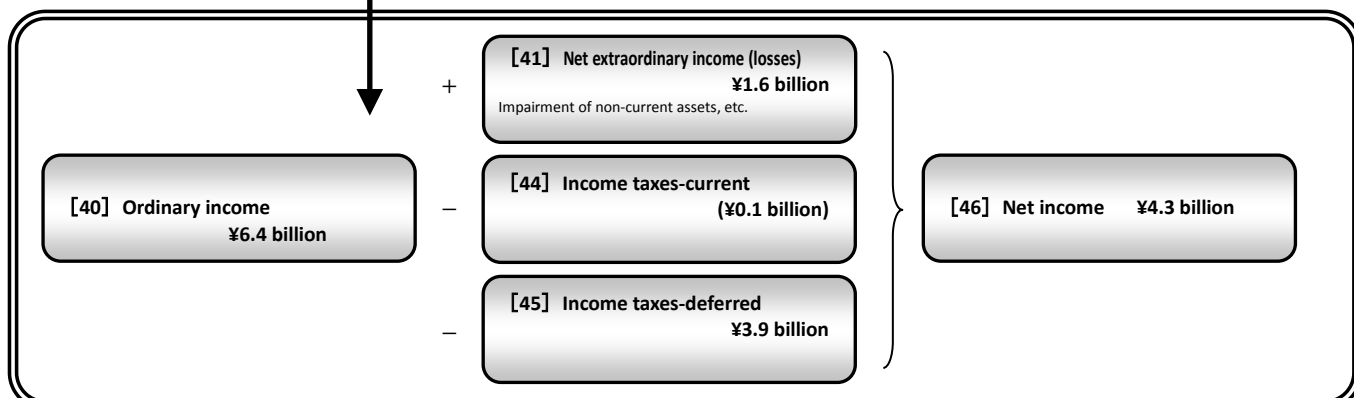
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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 Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,021,670	2,027,125	2,064,282	2,094,695	67,570	30,413
Consumer loans	1,730,397	1,724,824	1,746,889	1,759,990	35,166	13,101
Housing loans	1,701,561	1,692,821	1,710,333	1,719,576	26,755	9,243
Other loans	28,835	32,003	36,556	40,413	8,410	3,857
Total	3,752,067	3,751,950	3,811,171	3,854,685	102,735	43,514
Foreign currency loans	62,100	57,667	53,864	52,090	(5,577)	(1,774)

(scale of enterprise)

Large and mid-tier enterprises	464,438	459,982	456,259	452,774	(7,208)	(3,485)
Small and medium-sized enterprises	1,261,284	1,298,950	1,350,077	1,401,033	102,083	50,956
Local governments	219,574	195,102	186,091	169,087	(26,015)	(17,004)
Japanese government	77,321	74,636	74,500	75,036	400	536
Individuals	1,729,448	1,723,278	1,744,242	1,756,753	33,475	12,511
Total	3,752,067	3,751,950	3,811,171	3,854,685	102,735	43,514

Average Balance	3,638,361	3,720,074	3,732,105	3,790,457	70,383	58,352
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Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,042,644	2,041,998	2,076,488	2,106,528	64,530	30,040
Consumer loans	1,730,397	1,724,824	1,746,889	1,759,990	35,166	13,101
Housing loans	1,701,561	1,692,821	1,710,333	1,719,576	26,755	9,243
Other loans	28,835	32,003	36,556	40,413	8,410	3,857
Total	3,773,041	3,766,823	3,823,377	3,866,518	99,695	43,141
Foreign currency loans	62,100	57,667	53,864	52,090	(5,577)	(1,774)

(scale of enterprise)

Large and mid-tier enterprises	464,438	459,982	456,259	452,774	(7,208)	(3,485)
Small and medium-sized enterprises	1,281,899	1,313,802	1,361,857	1,412,631	98,829	50,774
Local governments	219,574	195,102	186,091	169,087	(26,015)	(17,004)
Japanese government	77,321	74,636	74,500	75,036	400	536
Individuals	1,729,807	1,723,299	1,744,668	1,756,989	33,690	12,321
Total	3,773,041	3,766,823	3,823,377	3,866,518	99,695	43,141

Average Balance	3,661,043	3,740,183	3,748,696	3,802,449	62,266	53,753
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	2,990,733	3,022,229	3,094,320	3,157,787	135,558	63,467
Ratio of loans to SMEs, etc.	79.70	80.55	81.19	81.92	1.37	0.73

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,011,706	3,037,102	3,106,525	3,169,620	132,518	63,095
Ratio of loans to SMEs, etc.	79.82	80.62	81.25	81.97	1.35	0.72

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Individual	3,726,769	3,746,111	3,783,872	3,814,863	68,752	30,991
Online branch	67,960	70,869	67,827	60,872	(9,997)	(6,955)
Corporation	1,050,926	1,046,607	1,064,425	1,100,280	53,673	35,855
General corporation	911,572	937,247	979,458	992,781	55,534	13,323
Financial institutions	10,056	6,856	15,612	5,847	(1,009)	(9,765)
Governmental funds	129,297	102,504	69,354	101,651	(853)	32,297
Total	4,777,696	4,792,719	4,848,297	4,915,144	122,425	66,847
Foreign currency deposits	18,862	20,324	15,472	17,185	(3,139)	1,713

Average Balance	4,741,066	4,777,268	4,787,905	4,865,066	87,798	77,161
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(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017	
				(b)	(b)-(a)
The Senshu Ikeda Bank	168,343	70,655	137,361	70,440	(215)
Investment trusts	87,445	33,672	85,027	34,149	477
Public bonds	1,066	500	766	363	(137)
Life insurance	79,831	36,481	51,568	35,927	(554)
Senshu Ikeda Tokai Tokyo Securities	48,102	18,784	46,211	27,921	9,137
Total	216,445	89,440	183,572	98,362	8,922

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Deposits	3,726,769	3,746,111	3,783,872	3,814,863	68,752	30,991
Investment trusts	183,895	175,305	190,619	186,047	10,742	(4,572)
Life insurance	501,062	494,106	508,016	519,037	24,931	11,021
Public bonds	17,752	14,731	12,821	11,566	(3,165)	(1,255)
Senshu Ikeda Tokai Tokyo Securities	72,632	79,399	93,416	105,685	26,286	12,269
Total	4,502,112	4,509,654	4,588,746	4,637,200	127,546	48,454

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	216,205	202,346	215,356	209,081	6,735	(6,275)
Investment trusts	192,067	182,943	198,407	193,826	10,883	(4,581)
Public bonds	24,138	19,403	16,949	15,255	(4,148)	(1,694)
Senshu Ikeda Tokai Tokyo Securities	81,701	89,955	105,805	121,067	31,112	15,262
Total	297,907	292,302	321,162	330,149	37,847	8,987

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Securities	1,051,825	1,085,706	954,214	845,020	(240,686)	(109,194)
Government bonds	76,259	67,136	62,050	87,134	19,998	25,084
Local government bonds	49,338	43,318	32,269	42,603	(715)	10,334
Corporate bonds	277,505	274,767	237,668	245,775	(28,992)	8,107
Authority bonds	205,420	202,088	184,463	185,373	(16,715)	910
Bank debenture bonds	15,429	15,433	7,419	—	(15,433)	(7,419)
General corporate bonds	56,656	57,245	45,785	60,402	3,157	14,617
Stocks	90,783	91,132	94,340	79,999	(11,133)	(14,341)
Other securities	557,938	609,351	527,885	389,506	(219,845)	(138,379)
Foreign securities	249,540	291,721	291,884	186,126	(105,595)	(105,758)
Euroyen bonds	27,000	27,000	22,000	13,000	(14,000)	(9,000)
Dollar-dominated bonds	172,052	264,715	220,649	117,320	(147,395)	(103,329)
Euro-dominated bonds	50,482	—	49,229	55,800	55,800	6,571
REIT	34,027	34,668	31,304	32,930	(1,738)	1,626
Investment trusts	267,881	275,599	196,497	161,918	(113,681)	(34,579)
Hedging investment trust for cross-shareholdings etc.	161	—	—	—	—	—
Investment partnership	6,487	7,362	8,199	8,531	1,169	332
Average Balance	1,066,378	1,083,275	1,034,835	850,399	(232,876)	(184,436)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30.2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	465	414	271	124	(290)	(147)
Available-for-sale securities	28,730	33,706	14,827	18,382	(15,324)	3,555
Stocks	28,336	28,982	36,060	24,301	(4,681)	(11,759)
Bonds	2,396	2,523	743	703	(1,820)	(40)
Government bonds	109	107	38	136	29	98
Local government bonds	188	209	140	65	(144)	(75)
Corporate bonds	2,098	2,205	564	502	(1,703)	(62)
Other securities	(2,001)	2,201	(21,977)	(6,622)	(8,823)	15,355
Foreign securities	2,165	1,774	(16,226)	(2,494)	(4,268)	13,732
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	1,465	1,774	(13,174)	(759)	(2,533)	12,415
Euro-dominated bonds	700	—	(3,052)	(1,734)	(1,734)	1,318
REIT	3,514	3,018	2,886	1,772	(1,246)	(1,114)
Investment trusts	(7,770)	(2,705)	(8,632)	(5,892)	(3,187)	2,740
Hedging investment trust for cross-shareholdings etc.	(62)	—	—	—	—	—
Investment partnership	88	113	(4)	(8)	(121)	(4)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.28	1.19	1.18	1.16	(0.03)	(0.02)
Average yield on loans and bills discounted(B)	1.24	1.15	1.14	1.08	(0.07)	(0.06)
Average yield on securities	1.48	1.37	1.35	1.54	0.17	0.19
Average yield on interest bearing liabilities (C)	1.03	0.99	1.02	0.99	0.00	(0.03)
Average yield on deposits and negotiable (including expenses) (D)	1.04	1.02	1.03	1.00	(0.02)	(0.03)
Average yield on deposits and negotiable	0.09	0.06	0.06	0.05	(0.01)	(0.01)
Expense ratio	0.95	0.95	0.96	0.95	0.00	(0.01)
Average yield on external liabilities	0.53	0.34	0.35	0.26	(0.08)	(0.09)
Average interest rate spread (A)-(C)	0.25	0.20	0.16	0.17	(0.03)	0.01
Difference between average yield on loans and deposits (B) - (D)	0.20	0.13	0.11	0.08	(0.05)	(0.03)

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.25	1.14	1.13	1.12	(0.02)	(0.01)
Average yield on loans and bills discounted(B)	1.25	1.15	1.13	1.07	(0.08)	(0.06)
Average yield on securities	1.40	1.23	1.23	1.52	0.29	0.29
Average yield on interest bearing liabilities (C)	1.00	0.96	0.97	0.94	(0.02)	(0.03)
Average yield on deposits and negotiable (including expenses) (D)	1.00	0.97	0.98	0.96	(0.01)	(0.02)
Average yield on deposits and negotiable	0.09	0.06	0.06	0.05	(0.01)	(0.01)
Expense ratio	0.90	0.91	0.91	0.91	0.00	0.00
Average yield on external liabilities	0.56	0.24	0.17	0.07	(0.17)	(0.10)
Average interest rate spread (A)-(C)	0.25	0.18	0.16	0.18	0.00	0.02
Difference between average yield on loans and deposits (B) - (D)	0.25	0.18	0.15	0.11	(0.07)	(0.04)

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017	For the six months ended Sep. 30, 2017 (b)	
					(b)-(a)
Banking profit (before provision for general reserve for possible loan losses)	12,162	9,713	14,421	(9,029)	(18,742)
Per head(thousands of yen)	4,784	3,782	5,686	(3,406)	(7,188)
Core banking profit	18,481	6,830	9,109	3,994	(2,836)
Per head(thousands of yen)	7,270	2,660	3,592	1,506	(1,154)
Banking profit	12,110	8,953	12,313	(9,029)	(17,982)
Per head(thousands of yen)	4,763	3,486	4,855	(3,406)	(6,892)

5. ROE

The Senshu Ikeda Bank 【Non-consolidated】

(%)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	5.54	8.10	6.27	(7.84)	(15.94)	(14.11)
Banking profit basis	5.52	7.46	5.35	(7.84)	(15.30)	(13.19)
Core banking profit basis	8.42	5.69	3.96	3.47	(2.22)	(0.49)
Net income basis	6.57	7.29	4.57	3.77	(3.52)	(0.80)

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 Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Directors and auditors	30	31	31	35	4	4
Employees	2,456	2,523	2,454	2,606	83	152
Total	2,486	2,554	2,485	2,641	87	156

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 Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Branches	134	133	136	136	3	—
Sub-branches	5	5	5	5	—	—
Total	139	138	141	141	3	—
(Reference) ATMs	225	228	228	231	3	3

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 six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017 (b)	
					(b)-(a)
Gains (losses) on debt securities	(6,318)	2,882	5,312	(13,024)	(15,906)
Gain on sales	5,312	4,666	9,191	850	(3,816)
Gain on redemption	—	—	—	—	—
Loss on sales (-)	11,631	1,669	3,879	13,875	12,206
Loss on redemption (-)	—	—	—	—	—
Loss on write-down (-)	—	—	—	—	—
Loss by investment partnership (-)	—	114	—	—	(114)

(Millions of yen)

	For the fiscal year ended Mar. 31, 2016	For the six months ended Sep. 30, 2016 (a)	For the fiscal year ended Mar. 31, 2017 (b)	For the six months ended Sep. 30, 2017 (b)	
					(b)-(a)
Gains (losses) on equity securities	7,228	308	5,102	14,553	14,245
Gain on sales	7,628	316	5,131	14,563	14,247
Loss on sales (-)	358	—	20	—	—
Loss on write-down (-)	41	8	8	9	1

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	10.59	10.42	10.59	10.34	(0.08)	(0.25)
Total capital(A)-(B)	288,687	287,539	261,985	257,560	(29,979)	(4,425)
Core capital (A)	297,309	296,012	273,397	267,633	(28,379)	(5,764)
Common stock, internal reserves, etc.	208,220	214,800	215,696	217,491	2,691	1,795
Reserve	13,893	9,856	9,960	9,241	(615)	(719)
Qualified previous noncumulative perpetual preferred stock	15,000	15,000	15,000	15,000	—	—
Qualified previous capital raising instruments	57,977	54,137	29,290	22,760	(31,377)	(6,530)
Deduction (B)	8,622	8,472	11,412	10,073	1,601	(1,339)
Risk weighted assets (C)	2,724,851	2,758,340	2,473,114	2,489,233	(269,107)	16,119
Required capital (C ×4%)	108,994	110,333	98,924	99,569	(10,764)	645

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	11.10	10.35	10.48	10.22	(0.13)	(0.26)
Total capital(A)-(B)	302,595	285,463	259,054	254,053	(31,410)	(5,001)
Core capital (A)	310,379	293,502	270,115	263,881	(29,621)	(6,234)
Common stock, internal reserves, etc.	222,020	228,234	228,852	230,270	2,036	1,418
Reserve	13,893	9,856	9,960	9,241	(615)	(719)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	73,597	54,560	29,290	22,760	(31,800)	(6,530)
Deduction (B)	7,784	8,039	11,060	9,827	1,788	(1,233)
Risk weighted assets (C)	2,725,680	2,755,838	2,470,055	2,483,451	(272,387)	13,396
Required capital (C ×4%)	109,027	110,233	98,802	99,338	(10,895)	536

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Total capital ratio (%)	9.90	9.74	9.77	9.60	(0.14)	(0.17)
Total capital(A)-(B)	267,748	267,187	236,411	232,249	(34,938)	(4,162)
Core capital (A)	275,348	274,463	245,771	240,562	(33,901)	(5,209)
Common stock, internal reserves, etc.	210,303	216,248	215,213	216,761	513	1,548
Reserve	5,455	6,215	3,557	2,300	(3,915)	(1,257)
Qualified previous noncumulative perpetual preferred stock	—	—	—	—	—	—
Qualified previous capital raising instruments	59,590	52,000	27,000	21,500	(30,500)	(5,500)
Deduction (B)	7,599	7,275	9,359	8,312	1,037	(1,047)
Risk weighted assets (C)	2,704,408	2,741,855	2,418,518	2,418,997	(322,858)	479
Required capital (C ×4%)	108,176	109,674	96,740	96,759	(12,915)	19

(Note) We have calculated risk-weighted assets according to the Foundation Internal Ratings-Based Approach as of Mar. 31, 2017. Until Sep. 30, 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 Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
	Loans to bankrupt borrowers	1,750	1,785	916	1,558	(227)
Delinquent loans	39,801	33,583	31,457	28,241	(5,342)	(3,216)
Loans past due three months or more	5	5	—	—	(5)	—
Restructured loans	10,599	10,562	10,495	8,134	(2,428)	(2,361)
Total	52,156	45,936	42,868	37,934	(8,002)	(4,934)

(Note) Amount of partial direct write-off

As of Sep. 30, 2017: Loans to bankrupt borrowers	10,781million yen	Delinquent loans	20,111million yen
As of Mar. 31, 2017: Loans to bankrupt borrowers	9,922million yen	Delinquent loans	20,953million yen
As of Sep. 30, 2016: Loans to bankrupt borrowers	10,920million yen	Delinquent loans	26,871million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,884million yen	Delinquent loans	21,785million yen

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
	Loans and bills discounted	3,752,067	3,751,950	3,811,171	3,854,685	102,735

(%)

		As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
		Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.04	0.04	0.02	0.04
Delinquent loans	1.06		0.89	0.82	0.73	(0.16)	(0.09)
Loans past due three months or more	0.00		0.00	—	—	(0.00)	—
Restructured loans	0.28		0.28	0.27	0.21	(0.07)	(0.06)
Total	1.39		1.22	1.12	0.98	(0.24)	(0.14)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
	Loans to bankrupt borrowers	1,750	1,785	916	1,558	(227)
Delinquent loans	49,081	45,781	42,314	38,795	(6,986)	(3,519)
Loans past due three months or more	5	5	—	—	(5)	—
Restructured loans	12,834	10,835	10,755	8,384	(2,451)	(2,371)
Total	63,671	58,408	53,985	48,738	(9,670)	(5,247)

(Note) Amount of partial direct write-off

As of Sep. 30, 2017: Loans to bankrupt borrowers	10,781million yen	Delinquent loans	24,429million yen
As of Mar. 31, 2017: Loans to bankrupt borrowers	9,922million yen	Delinquent loans	25,251million yen
As of Sep. 30, 2016: Loans to bankrupt borrowers	10,920million yen	Delinquent loans	31,784million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	10,928million yen	Delinquent loans	22,544million yen

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
	Loans and bills discounted	3,773,041	3,766,823	3,823,377	3,866,518	99,695

(%)

		As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.04	0.04	0.02	0.04	(0.00)	0.02
	Delinquent loans	1.30	1.21	1.10	1.00	(0.21)	(0.10)
	Loans past due three months or more	0.00	0.00	—	—	(0.00)	—
	Restructured loans	0.34	0.28	0.28	0.21	(0.07)	(0.07)
	Total	1.68	1.55	1.41	1.26	(0.29)	(0.15)

② Consolidated

(Millions of yen)

		As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
Loans to bankrupt borrowers		2,628	2,583	1,621	2,112	(471)	491
Delinquent loans		50,252	47,011	43,099	39,590	(7,421)	(3,509)
Loans past due three months or more		5	5	—	—	(5)	—
Restructured loans		12,834	10,835	10,755	8,384	(2,451)	(2,371)
Total		65,721	60,436	55,476	50,087	(10,349)	(5,389)

(Note) Amount of partial direct written-off

As of Sep. 30, 2017: Loans to bankrupt borrowers	11,644million yen	Delinquent loans	25,512million yen
As of Mar. 31, 2017: Loans to bankrupt borrowers	10,737million yen	Delinquent loans	26,313million yen
As of Sep. 30, 2016: Loans to bankrupt borrowers	12,044million yen	Delinquent loans	33,127million yen
As of Mar. 31, 2016: Loans to bankrupt borrowers	12,006million yen	Delinquent loans	23,782million yen

(Millions of yen)

		As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
Loans and bills discounted		3,765,182	3,759,044	3,813,333	3,850,533	91,489	37,200

(%)

		As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)	(c)-(a)	(c)-(b)
Ratio of total loans and bills discounted	Loans to bankrupt borrowers	0.06	0.06	0.04	0.05	(0.01)	0.01
	Delinquent loans	1.33	1.25	1.13	1.02	(0.23)	(0.11)
	Loans past due three months or more	0.00	0.00	—	—	(0.00)	—
	Restructured loans	0.34	0.28	0.28	0.21	(0.07)	(0.07)
	Total	1.74	1.60	1.45	1.30	(0.30)	(0.15)

(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 Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	16,232	11,339	12,188	10,281	(1,058)	(1,907)
General reserve for possible loan losses	5,455	6,215	7,562	7,231	1,016	(331)
Specific reserve for possible loan losses	10,777	5,123	4,625	3,049	(2,074)	(1,576)

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	25,742	17,251	17,993	15,923	(1,328)	(2,070)
General reserve for possible loan losses	10,416	6,672	7,654	7,305	633	(349)
Specific reserve for possible loan losses	15,325	10,579	10,338	8,617	(1,962)	(1,721)

② Consolidated

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve for possible loan losses	30,483	21,693	21,883	19,650	(2,043)	(2,233)
General reserve for possible loan losses	13,893	9,856	10,525	9,960	104	(565)
Specific reserve for possible loan losses	16,589	11,837	11,358	9,689	(2,148)	(1,669)

3. Reserve Ratios for Risk Monitored Loans

The Senshu Ikeda Bank

① Non-Consolidated

(%)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	31.12	24.68	28.43	27.10	2.42	(1.33)

(Reference)

Including two business rehabilitation subsidiaries

(%)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	40.42	29.53	33.32	32.67	3.14	(0.65)

② Consolidated

(%)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017		
				(c)	(c)-(a)	(c)-(b)
Reserve ratios	46.38	35.89	39.44	39.23	3.34	(0.21)

(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 Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	4,648	4,317	3,016	3,803	(514)	787
Doubtful credit	37,149	31,257	29,540	26,103	(5,154)	(3,437)
Substandard credit	10,604	10,567	10,495	8,134	(2,433)	(2,361)
Subtotal (A)	52,403	46,142	43,052	38,041	(8,101)	(5,011)
Normal credit	3,720,083	3,725,153	3,787,777	3,834,516	109,363	46,739
Total (B)	3,772,486	3,771,296	3,830,830	3,872,558	101,262	41,728

Non-performing loans ratio (A)/(B)	1.38	1.22	1.12	0.98	(0.24)	(0.14)
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Partial direct write-off	32,879	37,981	31,110	31,090	(6,891)	(20)
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(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Sep. 30, 2016 (a)	As of Mar. 31, 2017 (b)	As of Sep. 30, 2017 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	4,845	6,615	3,469	4,218	(2,397)	749
Doubtful credit	46,233	41,157	39,944	36,242	(4,915)	(3,702)
Substandard credit	12,840	10,841	10,755	8,384	(2,457)	(2,371)
Subtotal (A)	63,918	58,614	54,170	48,845	(9,769)	(5,325)
Normal credit	3,729,542	3,727,555	3,788,865	3,835,546	107,991	46,681
Total(B)	3,793,461	3,786,169	3,843,035	3,884,391	98,222	41,356

Non-performing loans ratio (A)/(B)	1.68	1.54	1.40	1.25	(0.29)	(0.15)
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Partial direct write-off	33,683	42,894	35,408	35,409	(7,485)	1
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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 Sep. 30, 2016	As of Mar. 31, 2017	As of Sep. 30, 2017		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	47,098	41,022	38,040	32,527	(8,495)	(5,513)
Reserve for possible loan losses	13,664	8,777	7,959	5,519	(3,258)	(2,440)
Collateral and guarantees	33,433	32,245	30,080	27,007	(5,238)	(3,073)
Coverage ratio(C)/(A)	89.87	88.90	88.35	85.50	(3.40)	(2.85)

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2017)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	3,803	3,803	279	3,524	100.00
Doubtful credit	26,103	22,767	2,631	20,135	87.21
Substandard credit	8,134	5,956	2,608	3,347	73.22
Total	38,041	32,527	5,519	27,007	85.50

(Reference)

Including two business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2016	As of Sep. 30, 2016	As of Mar. 31, 2017	As of Sep. 30, 2017		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Coverage amount (C)	56,088	52,053	47,878	42,099	(9,954)	(5,779)
Reserve for possible loan losses	18,788	14,322	13,700	11,147	(3,175)	(2,553)
Collateral and guarantees	37,300	37,731	34,178	30,952	(6,779)	(3,226)
Coverage Ratio (C)/(A)	87.74	88.80	88.38	86.18	(2.62)	(2.20)

Status of Coverage of Credits of Borrowers Classification (As of Sep. 30, 2017)

(Millions of yen, %)

	Credit amount	Coverage amount			Coverage ratio
			Reserve for possible loan losses	Collateral and guarantees	
Bankruptcy and quasi-bankrupt credit	4,218	4,218	390	3,827	100.00
Doubtful credit	36,242	31,809	8,088	23,721	87.76
Substandard credit	8,384	6,071	2,668	3,403	72.40
Total	48,845	42,099	11,147	30,952	86.18

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 Sep. 30, 2016	As of Mar. 31, 2017	As of Sep. 30, 2017		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	3,752,067	3,751,950	3,811,171	3,854,685	102,735	43,514
Manufacturing	347,553	345,335	342,635	342,621	(2,714)	(14)
Agriculture and forestry	846	922	760	599	(323)	(161)
Fishery	140	68	42	56	(12)	14
Mining, quarrying and gravel extraction	193	214	304	285	71	(19)
Construction	86,297	88,007	91,274	94,592	6,585	3,318
Electricity, gas, heat and water supply	15,378	15,229	16,228	15,931	702	(297)
Information and communication	13,593	13,683	13,356	13,397	(286)	41
Transportation and postal activities	100,739	103,314	106,691	105,325	2,011	(1,366)
Wholesale and retail trade	257,357	264,008	268,656	277,429	13,421	8,773
Finance and insurance activities	177,937	173,029	174,496	177,717	4,688	3,221
Real estate and rental activities	537,087	550,619	570,921	595,168	44,549	24,247
Academic research, professional and technical services	11,951	12,790	13,114	12,710	(80)	(404)
Accommodation and food service activities	24,875	25,231	26,793	29,028	3,797	2,235
Life related services and entertainment	14,466	14,782	15,219	15,630	848	411
Education and study support activities	8,355	9,305	9,917	9,644	339	(273)
Medical and welfare	50,240	61,912	68,985	74,136	12,224	5,151
Other services	75,239	76,504	83,666	85,678	9,174	2,012
Local governments	219,574	195,102	186,091	169,087	(26,015)	(17,004)
Others	1,810,234	1,801,887	1,822,015	1,835,643	33,756	13,628

(2) Risk Monitored Loans

(Millions of yen)

	As of Mar. 31, 2016	As of Sep. 30, 2016	As of Mar. 31, 2017	As of Sep. 30, 2017		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic(excluding JOM account)	52,156	45,936	42,868	37,934	(8,002)	(4,934)
Manufacturing	14,887	9,542	7,862	7,796	(1,746)	(66)
Agriculture and forestry	441	438	438	435	(3)	(3)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,943	4,663	4,547	4,316	(347)	(231)
Electricity, gas, heat and water supply	209	151	150	150	(1)	0
Information and communication	243	335	324	278	(57)	(46)
Transportation and postal activities	707	632	362	489	(143)	127
Wholesale and retail trade	4,678	5,143	5,116	5,492	349	376
Finance and insurance activities	766	673	636	649	(24)	13
Real estate and rental activities	13,021	12,853	12,506	8,116	(4,737)	(4,390)
Academic research, professional and technical services	316	312	294	160	(152)	(134)
Accommodation and food service activities	630	689	728	518	(171)	(210)
Life related services and entertainment	395	342	339	326	(16)	(13)
Education and study support activities	8	8	21	21	13	0
Medical and welfare	879	871	862	871	0	9
Other services	1,479	1,624	1,588	1,550	(74)	(38)
Local governments	—	—	—	—	—	—
Others	8,548	7,654	7,087	6,758	(896)	(329)

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

The Senshu Ikeda Bank [Non-consolidated]

(As of Sep. 30, 2017)

(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 1.5	0.6	0.9	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 3.8	3.5	0.2	100.00	Loans to bankrupt borrowers	1.5
Effectively bankrupt 2.2	0.9	1.2	— (0.2)	— (0.0)	Doubtful 26.1	20.1	2.6	87.21	Delinquent loans	28.2
Potentially bankrupt 26.1	14.1	8.5	3.3 (2.6)		Substandard 8.1	3.3	2.6	73.22	Loans past due three months or more	—
Watch list	Requiring special caution 11.7	10.5			Subtotal 38.0	27.0	5.5	85.50	Restructured loans	8.1
	Other borrowers requiring caution 109.7	61.8			Normal 3,834.5	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total credit: 0.98%			Total	37.9
Normal 3,721.1	3,721.1							Ratio of risk managed loans to total loans: 0.98%		
Total 3,872.5	3,785.9	83.2	3.3 (2.8)	— (0.0)	Total 3,872.5				Loans and bills discounted	3,854.6

- (Notes)
- Japanese yen amounts are rounded down to the nearest billion yen.
 - 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.
 - 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.
 Category III and IV: All or part of claims are secured, and claims already secured are posted as Category I .
 - "(") in "Borrower classification under self-assessment guidelines (Credit exposures)" represent reserved amounts for classified loans.

III FY2017 Financial Forecasts

(1) Senshu Ikeda Holdings

① Financial forecasts

【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017(Result)	For the fiscal year ending Mar. 31, 2018(Forecast)
Ordinary revenue	103,065	106,000
Ordinary income	20,668	15,000
Profit attributable to owners of the parent	12,210	11,000

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017(Result)	For the fiscal year ending Mar. 31, 2018(Forecast)
Operating revenue	6,358	6,400
Operating income	5,605	5,600
Ordinary income	5,642	5,600
Net income	5,616	5,600

② Cash dividends

	For the fiscal year ended Mar. 31, 2017 (Result)	For the fiscal year ending Mar. 31, 2018 (Forecast)		
		For the six months ended Sep. 30, 2017 (Projection)	For the fiscal year ending Mar. 31, 2018(Forecast)	For the fiscal year ending Mar. 31, 2018 (Forecast)
Common stock	¥ 15.00	¥ 7.50	¥ 7.50	¥ 15.00
Third-class preferred stock	¥ 70.00	¥ 35.00	¥ 35.00	¥ 70.00
First series of seventh-class preferred stock	¥ 30.00	¥ 15.00	¥ 15.00	¥ 30.00

③ Capital ratio

(%)

	As of Mar. 31, 2017 (Result)	As of Sep. 30, 2017 (Preliminary figures)	As of Mar. 31, 2018 (Forecast)
Capital ratio(Consolidated)	10.59	10.34	Approx. 11

④ ROE

(%)

	For the fiscal year ended Mar. 31, 2017(Result)	For the six months ended Sep. 30, 2017 (Result)	For the fiscal year ending Mar. 31, 2018(Forecast)
Shareholders' equity ROE (Profit attributable to owners of the parent)	5.31	3.57	Approx. 5

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

(2) The Senshu Ikeda Bank
 ① Financial forecasts
 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2017(Result)	For the fiscal year ending Mar. 31, 2018(Forecast)
Ordinary revenue	87,945	90,000
Ordinary income	16,396	12,500
Net income	10,511	10,000
Banking profit	12,313	(2,000)
Banking profit(before reversal of provision for general reserve for possible loan losses)	14,421	(2,000)
Core banking profit	9,109	9,500
Net credit costs	1,933	500

② Capital ratio

(%)

	As of Mar. 31, 2017 (Result)	As of Sep. 30, 2017 (Preliminary figures)	As of Mar. 31, 2018 (Forecast)
Capital ratio(Consolidated)	10.48	10.22	Approx. 11
Capital ratio(Non-consolidated)	9.77	9.60	First half of 10