

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2024 (Consolidated Data)

November 13, 2023

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL https://www.senshuikeda-hd.co.jp/
President and Representative Director:	Atsushi Ukawa
For inquiries:	Kazuo Nagai, Executive Officer, General Manager of the Corporate Planning and General Affairs Division
	Telephone: +81-6-4802-0013
Scheduled date for filing quarterly securities report:	November 24, 2023
Scheduled date to commence dividend payments:	December 1, 2023
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, 2024 (April 1, 2023 - September 30, 2023)

(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, 2023	43,357	(2.5)	9,507	4.3	6,681	(8.1)
Six months ended September 30, 2022	44,512	11.8	9,106	31.1	7,276	33.3

(Note) Comprehensive income: Six months ended September 30, 2023: 7,058million yen [- %]
Six months ended September 30, 2022: 548million yen [(91.4)%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2023	23.83	23.77
Six months ended September 30, 2022	25.95	23.34

(Note) In accordance with the change in accounting policy, some of the figures for the previous consolidated second quarter (interim period) do not match those already disclosed.

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2023	6,416,099	234,528	3.6
As of March 31, 2023	6,219,089	228,697	3.6

(Reference) capital: As of September 30, 2023: 232,030 million yen; As of March 31, 2023: 226,416 million yen

Note: In accordance with the change in accounting policy, some of the figures for the previous consolidated fiscal year do not match those already disclosed.

“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, 2023	-	5.00	-	5.00	10.00
Fiscal Year ending March 31, 2024	-	6.25			
Fiscal Year ending March 31, 2024 (Forecasts)			-	6.25	12.50

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2024 (April 1, 2023 - March 31, 2024)

(%: 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	85,000	(4.7)	15,700	30.1	10,600	11.5	37.80

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

Note

- (1) Changes in significant subsidiaries during the second quarter of the fiscal year ending March 31, 2024 : 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 : Yes
 - (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, 2023	281,008,632 shares
As of March 31, 2023	281,008,632 shares
 - (b) Number of treasury shares

As of September 30, 2023	599,455 shares
As of March 31, 2023	667,129 shares
 - (c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2023	280,374,461 shares
Six months ended September 30, 2022	280,316,634 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, 2024 (April 1, 2023 - September 30, 2023)

(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, 2023	2,764	1.2	2,202	(0.3)	1,500	(31.4)	1,460	(32.3)
Six months ended September 30, 2022	2,730	44.2	2,209	55.2	2,188	53.3	2,159	51.7

	Net income per share
	Yen
Six months ended September 30, 2023	5.20
Six months ended September 30, 2022	7.70

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2023	167,587	167,323	99.7
As of March 31, 2023	192,478	167,248	86.8

(Reference) Capital: As of September 30, 2023: 167,201million yen; As of March 31, 2023: 167,131million 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, 2024 (April 1, 2023 - March 31, 2024)

(%: 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	5,100	8.6	4,000	5.7	3,200	(12.4)	3,200	(12.3)	11.41

Disclosure concerning the implementation status of audit procedures

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

Cautionary statement with respect to earnings forecasts, and disclaimer

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

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Assets		
Cash and due from banks	821,649	939,156
Call loans and bills bought	7,692	5,157
Monetary claims bought	-	9
Money held in trust	15,010	15,023
Securities	486,984	522,325
Loans and bills discounted	4,737,192	4,775,252
Foreign exchange assets	5,856	6,209
Other assets	82,017	90,614
Tangible fixed assets	35,857	35,890
Intangible fixed assets	3,837	3,627
Net defined benefit assets	23,928	23,944
Deferred tax assets	4,044	2,502
Customers' liabilities for acceptances and guarantees	6,317	6,283
Reserve for possible loan losses	(11,301)	(9,898)
Total assets	6,219,089	6,416,099
Liabilities		
Deposits	5,579,250	5,715,281
Payables under securities lending transactions	4,371	4,658
Borrowed money	338,899	402,671
Foreign exchange liabilities	314	344
Borrowed money from trust account	1,660	2,229
Other liabilities	55,962	46,614
Provision for employees' bonuses	1,724	1,941
Provision for directors' bonuses	85	35
Net defined benefit liability	144	144
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	209	185
Reserve for contingent losses	1,154	1,141
Reserve under special laws	13	10
Deferred tax liabilities	276	22
Acceptances and guarantees	6,317	6,283
Total liabilities	5,990,391	6,181,571
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,899	16,896
Retained earnings	95,294	100,574
Treasury stock	(135)	(122)
Total shareholders' equity	215,057	220,348
Net unrealized gain (loss) on available-for-sale securities	5,558	6,411
Net unrealized gain (loss) on deferred hedges	45	17
Remeasurements of defined benefit plans	5,754	5,253
Total accumulated other comprehensive income	11,358	11,682
Stock subscription rights	116	121
Non-controlling interests	2,164	2,376
Total net assets	228,697	234,528
Total liabilities and net assets	6,219,089	6,416,099

(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, 2022	For the Six months ended September 30, 2023
Ordinary revenue	44,512	43,357
Interest income	23,923	22,827
Interest on loans and bills discounted	19,630	19,974
Interest and dividends on securities	3,263	1,509
Trust fees	14	13
Fees and commissions	11,007	11,426
Other ordinary income	1,515	807
Other income	8,050	8,283
Ordinary expenses	35,405	33,850
Interest expenses	1,068	362
Interest on deposits	364	250
Fees and commissions payments	4,153	3,645
Other ordinary expenses	2,397	848
General and administrative expenses	22,301	22,081
Other expenses	5,484	6,911
Ordinary income	9,106	9,507
Extraordinary income	1	2
Gain on sales or disposal of fixed assets	1	-
Reversal of reserve for financial products transaction liabilities	-	2
Extraordinary loss	191	124
Loss on sales or disposal of fixed assets	46	23
Impairment loss	93	16
Transfer to reserve for financial products transaction liabilities	0	-
Other extraordinary loss	50	84
Income before income taxes	8,916	9,385
Income taxes - current	1,046	1,348
Income taxes - deferred	707	1,301
Total income taxes	1,753	2,650
Profit	7,162	6,735
Profit attributable to non-controlling interests	(114)	54
Profit attributable to owners of the parent	7,276	6,681

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2022	For the Six months ended September 30, 2023
Profit	7,162	6,735
Other comprehensive income	(6,613)	323
Net unrealized gain (loss) on available-for-sale securities	(6,232)	852
Net unrealized gain (loss) on deferred hedges	93	(28)
Remeasurements of defined benefit plans	(474)	(500)
Comprehensive income	548	7,058
Comprehensive income attributable to		
Owners of the parent	663	7,004
Non-controlling interests	(114)	54

(3) Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2022

(Unit: Millions of yen)

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

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	7,607	(24)	6,468	14,051	86	2,438	250,860
Changes of items during the period							
Purchase of shares of consolidated subsidiaries							5
Cash dividends							(2,126)
Profit attributable to owners of the parent							7,276
Acquisition of treasury stock							(25,215)
Disposal of treasury stock							9
Retirement of treasury stock							-
Net changes in items other than shareholders' equity	(6,232)	93	(474)	(6,613)	4	(143)	(6,752)
Total changes during the period	(6,232)	93	(474)	(6,613)	4	(143)	(26,802)
Balance at the end of current period	1,375	68	5,993	7,438	91	2,295	224,057

For the six months ended September 30, 2023

(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	16,899	95,294	(135)	215,057
Changes of items during the period					
Cash dividends			(1,401)		(1,401)
Profit attributable to owners of the parent			6,681		6,681
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(2)		13	11
Net changes in items other than shareholders' equity					
Total changes during the period	-	(2)	5,279	13	5,291
Balance at the end of current period	102,999	16,896	100,574	(122)	220,348

	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	5,558	45	5,754	11,358	116	2,164	228,697
Changes of items during the period							
Cash dividends							(1,401)
Profit attributable to owners of the parent							6,681
Acquisition of treasury stock							(0)
Disposal of treasury stock							11
Net changes in items other than shareholders' equity	852	(28)	(500)	323	4	211	539
Total changes during the period	852	(28)	(500)	323	4	211	5,830
Balance at the end of current period	6,411	17	5,253	11,682	121	2,376	234,528

**Selected Financial Information
for the Second Quarter of the Fiscal
Year ending March 31, 2024
(Six months ended September 30, 2023)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

Second Quarter of the FY2023 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. 30,2022	For the six months ended Sep. 30,2023	(b)-(a)
	(a)	(b)	
1 Consolidated gross profits	28,842	30,216	1,374
2 Net interest income	22,854	22,464	(390)
3 Trust fees	14	13	(1)
4 Net fees and commissions income	6,854	7,780	926
5 Net other operating income	(881)	(41)	840
6 General and administrative expenses (-)	22,301	22,081	(220)
7 Net disposal of nonperforming loans (-)	(1,863)	(446)	1,417
8 Provision for general reserve for possible loan losses (-)	-	-	-
9 Written-off loans (-)	326	885	559
10 Provision for specific reserve for possible loan losses (-)	-	-	-
11 Provision for contingent losses (-)	(42)	(12)	30
12 Gains (losses) on sales of non-performing loans (-)	(6)	(10)	(4)
13 Recoveries of written off claims	324	287	(37)
14 Reversal of reserve for possible loan losses	2,020	1,200	(820)
15 Others (-)	204	180	(24)
16 Net gains (losses) on equity securities	175	768	593
17 Equity in earnings of affiliates	11	9	(2)
18 Others	516	147	(369)
19 Ordinary income	9,106	9,507	401
20 Net extraordinary income (losses)	(190)	(121)	69
21 Income before income taxes	8,916	9,385	469
22 Total income taxes (-)	1,753	2,650	897
23 Income taxes-current (-)	1,046	1,348	302
24 Income taxes-deferred (-)	707	1,301	594
25 Profit	7,162	6,735	(427)
26 Profit attributable to non-controlling interests (-)	(114)	54	168
27 Profit attributable to owners of the parent	7,276	6,681	(595)

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 Profit	7,162	6,735	(427)
28 Total other comprehensive income	(6,613)	323	6,936
29 Net unrealized gain (loss) on available-for-sale securities	(6,232)	852	7,084
30 Net unrealized gain (loss) on deferred hedges	93	(28)	(121)
31 Remeasurements of defined benefit plans	(474)	(500)	(26)
32 Comprehensive income	548	7,058	6,510

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

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

(Millions of yen)

	For the six months ended Sep. 30,2022	For the six months ended Sep. 30,2023	(b)-(a)
	(a)	(b)	
1 Net operating income	1,055	1,517	462
2 Administrative expenses (-)	1,330	1,455	125
3 Operating income	(274)	61	335
4 Income before income taxes	(275)	64	339
5 Net income	(270)	66	336

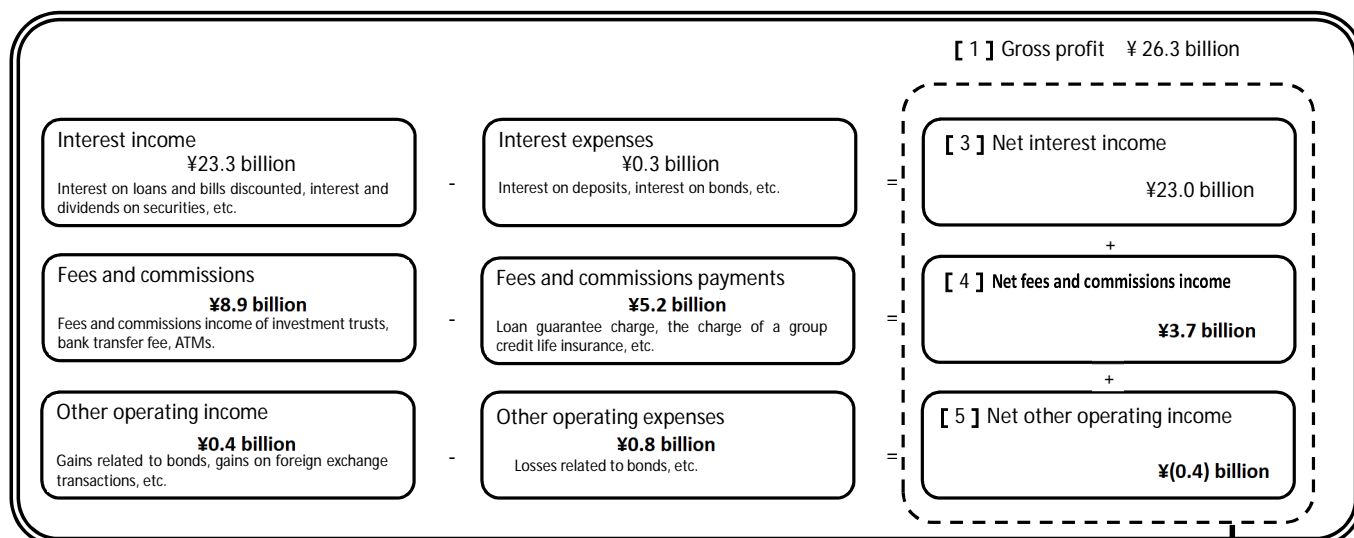
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

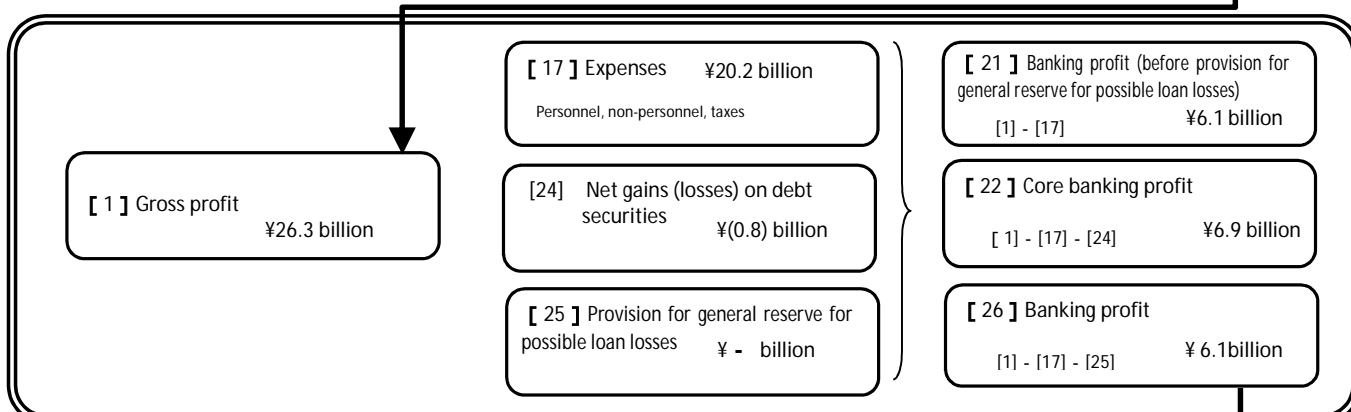
	For the six months ended Sep. 30,2022	For the six months ended Sep. 30,2023		
	(a)	(b)	(b)-(a)	
1 Gross profit	25,897	26,337	440	
2 (Core gross profit)	28,045	27,163	(882)	
3 Net interest income	23,233	23,035	(198)	
4 Net fees and commissions income	3,978	3,714	(264)	
5 Net other operating income	(1,315)	(412)	903	
6 Net gains (losses) on debt securities	(2,148)	(826)	1,322	
7 Domestic gross profit	26,907	25,714	(1,193)	
8 Net interest income	22,734	22,871	137	
9 Net fees and commissions income	3,923	3,669	(254)	
10 Net other operating income	248	(826)	(1,074)	
11 Net gains (losses) on debt securities	248	(826)	(1,074)	
12 International gross profit	(1,009)	622	1,631	
13 Net interest income	499	164	(335)	
14 Net fees and commissions income	55	44	(11)	
15 Net other operating income	(1,564)	413	1,977	
16 Net gains (losses) on debt securities	(2,397)	-	2,397	
17 Expenses (excluding non-recurring expenses) (-)	20,310	20,230	(80)	
18 Personnel expenses (-)	10,741	10,661	(80)	
19 Non-personnel expenses (-)	8,101	8,119	18	
20 Miscellaneous taxes (-)	1,467	1,449	(18)	
21 Banking profit (before provision for general reserve for possible loan losses)	5,586	6,107	521	
22 Core banking profit	7,735	6,933	(802)	
23 Core banking profit (excluding gains (losses) on cancellation of investment trusts)	7,735	6,933	(802)	
24 Net gains (losses) on debt securities	(2,148)	(826)	1,322	
25 Provision for general reserve for possible loan losses (-)	-	-	-	
26 Banking profit	5,586	6,107	521	
27 Net non-recurring gains (losses)	2,431	1,273	(1,158)	
28 Credit costs (-)	(1,894)	(646)	1,248	
29 Written-off loans (-)	130	590	460	
30 Provision for specific reserve for possible loan losses (-)	-	-	-	
31 Provision for contingent losses (-)	(42)	(12)	30	
32 Gains (losses) on sales of non-performing loans (-)	(6)	(5)	1	
33 Recoveries of written-off claims	229	147	(82)	
34 Reversal of reserve for possible loan losses	1,950	1,250	(700)	
35 Others (-)	204	180	(24)	
36 Net gains (losses) on equity securities	121	(134)	(255)	
37 Gain on sales of equity securities	158	-	(158)	
38 Loss on sales of equity securities (-)	37	-	(37)	
39 Loss on write-down of equity securities (-)	-	134	134	
40 Other non-recurring gains (losses)	415	761	346	
41 Ordinary income	8,017	7,380	(637)	
42 Net extraordinary income (losses)	(178)	(111)	67	
43 Income before income taxes	7,839	7,269	(570)	
44 Total income taxes (-)	1,205	1,846	641	
45 Income taxes-current (-)	518	494	(24)	
46 Income taxes-deferred (-)	687	1,352	665	
47 Net income	6,633	5,423	(1,210)	
48 Net credit costs (-)	+	(1,894)	(646)	1,248

(Reference) Structure of profits (For the six months ended Sep. 30,2023)

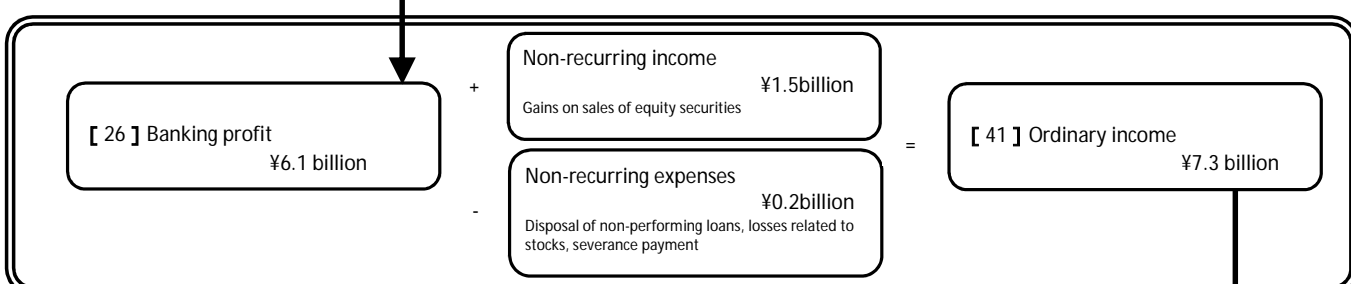
[Gross profit]



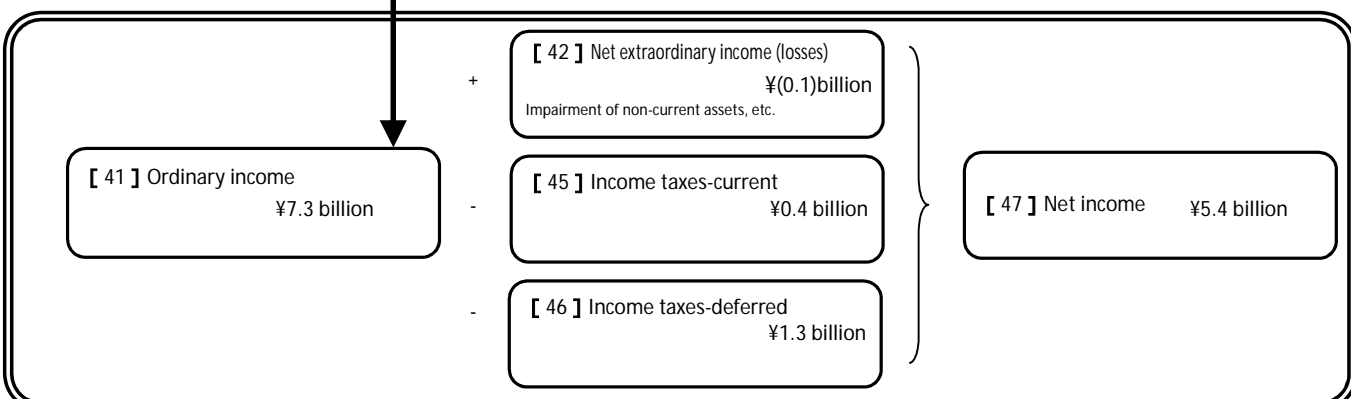
[Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit]



[Ordinary income]



[Net income]



2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loans and Bills Discounted

Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2022	As of Sep. 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of Sep. 30, 2023 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,169,287	2,212,723	2,351,438	2,367,031	154,308	15,593
Public sector loans	450,665	447,406	457,541	434,736	(12,670)	(22,805)
Consumer loans	1,906,925	1,942,729	1,977,366	2,000,055	57,326	22,689
Housing loans	1,844,490	1,879,419	1,913,579	1,935,332	55,913	21,753
Other loans	62,434	63,310	63,787	64,722	1,412	935
Total	4,526,877	4,602,859	4,786,346	4,801,822	198,963	15,476
Foreign currency loans	7,259	7,038	6,728	8,064	1,026	1,336

(Scale of enterprise)

Large and mid-tier enterprises	434,347	429,940	512,785	539,652	109,712	26,867
Small and medium-sized enterprises	1,746,074	1,793,999	1,849,731	1,837,806	43,807	(11,925)
Local governments	126,458	118,055	131,873	140,342	22,287	8,469
Japanese government	324,207	329,351	325,668	294,394	(34,957)	(31,274)
Individuals	1,895,789	1,931,512	1,966,288	1,989,626	58,114	23,338
Total	4,526,877	4,602,859	4,786,346	4,801,822	198,963	15,476

Average Balance	4,437,566	4,560,360	4,599,056	4,771,103	210,743	172,047
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Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,641,864	3,725,512	3,816,019	3,827,432	101,920	11,413
Ratio of loans to SMEs, etc.	80.44	80.93	79.72	79.70	(1.23)	(0.02)

(2) Deposits

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)		
					(c)-(a)	(c)-(b)
Individual	4,183,852	4,219,823	4,232,745	4,244,006	24,183	11,261
Online branch	25,291	23,844	22,683	21,566	(2,278)	(1,117)
Corporation	1,384,266	1,405,128	1,383,168	1,482,219	77,091	99,051
General corporation	1,214,750	1,218,269	1,250,056	1,245,893	27,624	(4,163)
Financial institutions	6,441	6,084	5,540	5,811	(273)	271
Governmental funds	163,074	180,774	127,571	230,514	49,740	102,943
Subtotal	5,568,118	5,624,951	5,615,913	5,726,225	101,274	110,312
Foreign currency deposits	11,672	12,290	11,302	10,062	(2,228)	(1,240)
Negotiable certificates of deposit	31,000	31,000	2,000	27,000	(4,000)	25,000
Total	5,599,118	5,655,951	5,617,913	5,753,225	97,274	135,312

Average Balance deposits	5,586,104	5,655,745	5,652,277	5,715,414	59,669	63,137
Average Balance deposits and negotiable certificates of deposit	5,628,967	5,687,927	5,684,228	5,743,537	55,610	59,309

(3) Assets under Management

Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	(b)-(a)	For the six months ended Sep. 30,2022 (c)	For the six months ended Sep. 30,2023 (d)	
						(d)-(c)
The Senshu Ikeda Bank	109,190	96,003	(13,187)	49,785	54,246	4,461
Investment trusts	77,415	36,626	(40,789)	21,186	20,417	(769)
Public bonds	364	736	372	424	706	282
Life insurance	31,410	58,640	27,230	28,174	33,121	4,947
Senshu Ikeda Tokai Tokyo Securities	56,413	47,594	(8,819)	25,544	31,535	5,991
Total	165,604	143,597	(22,007)	75,330	85,781	10,451

Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)		
					(c)-(a)	(c)-(b)
Deposits	4,183,852	4,219,823	4,232,745	4,244,006	24,183	11,261
Investment trusts	235,685	219,983	225,757	239,541	19,558	13,784
Life insurance	521,424	533,773	531,251	566,526	32,753	35,275
Public bonds	6,434	5,420	4,804	4,408	(1,012)	(396)
Senshu Ikeda Tokai Tokyo Securities	125,660	130,927	150,161	176,795	45,868	26,634
Total	5,073,057	5,109,927	5,144,719	5,231,278	121,351	86,559

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)		
					(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	250,135	232,358	237,626	250,993	18,635	13,367
Investment trusts	241,973	225,580	231,724	245,647	20,067	13,923
Public bonds	8,162	6,778	5,902	5,346	(1,432)	(556)
Senshu Ikeda Tokai Tokyo Securities	149,518	160,621	183,184	221,135	60,514	37,951
Total	399,654	392,979	420,811	472,128	79,149	51,317

(4) Securities

Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022	As of Mar. 31,2023	As of Sep. 30,2023		
					(a)	(b)
Securities	654,157	633,564	492,408	525,527	(108,037)	33,119
Government bonds	68,167	123,999	43,207	60,894	(63,105)	17,687
Local government bonds	130,055	119,091	115,278	125,444	6,353	10,166
Corporate bonds	227,428	211,604	198,189	187,026	(24,578)	(11,163)
Authority bonds	139,107	110,206	103,491	96,398	(13,808)	(7,093)
Bank debenture bonds	-	-	-	-	-	-
General corporate bonds	88,321	101,397	94,697	90,628	(10,769)	(4,069)
Stocks	31,945	30,234	32,295	35,862	5,628	3,567
Other securities	196,560	148,633	103,437	116,298	(32,335)	12,861
Foreign securities	88,094	44,161	4,588	4,823	(39,338)	235
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	85,586	39,679	-	-	(39,679)	-
Euro-dominated bonds	2,501	4,474	4,581	4,815	341	234
REIT	33,034	31,819	25,557	28,855	(2,964)	3,298
Investment trusts	66,898	63,852	63,788	71,551	7,699	7,763
Investment partnership	8,532	8,800	9,504	11,067	2,267	1,563
Average Balance	618,203	681,787	624,631	498,841	(182,946)	(125,790)

Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022	As of Mar. 31,2023	As of Sep. 30,2023		
					(a)	(b)
Held-to-maturity debt securities	-	-	-	-	-	-
Available-for-sale securities	9,378	1,415	6,099	7,840	6,425	1,741
Stocks	8,469	8,921	11,102	14,804	5,883	3,702
Bonds	(1,339)	(3,611)	(4,226)	(6,707)	(3,096)	(2,481)
Government bonds	(75)	(672)	(154)	(694)	(22)	(540)
Local government bonds	(491)	(794)	(877)	(1,483)	(689)	(606)
Corporate bonds	(772)	(2,144)	(3,195)	(4,529)	(2,385)	(1,334)
Other securities	2,249	(3,894)	(776)	(256)	3,638	520
Foreign securities	(2,451)	(5,389)	(941)	(1,194)	4,195	(253)
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	(2,268)	(4,481)	-	-	4,481	-
Euro-dominated bonds	(182)	(908)	(941)	(1,194)	(286)	(253)
REIT	5,198	4,999	3,811	3,863	(1,136)	52
Investment trusts	(601)	(3,647)	(3,711)	(3,048)	599	663
Investment partnership	102	143	65	122	(21)	57

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

	For the fiscal year ended Mar. 31,2022	For the six months ended Sep. 30,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	For the six months ended Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.91	0.92	0.89	0.87	(0.05)	(0.02)
Average yield on loans and bills discounted (B)	0.90	0.86	0.86	0.85	(0.01)	(0.01)
Average yield on securities	0.62	1.04	1.01	0.79	(0.25)	(0.22)
Average yield on interest bearing liabilities (C)	0.59	0.57	0.60	0.62	0.05	0.02
Average yield on deposits and negotiable (including expenses) (D)	0.77	0.72	0.71	0.71	(0.01)	0.00
Average yield on deposits and negotiable	0.01	0.01	0.01	0.00	(0.01)	(0.01)
Expense ratio	0.76	0.71	0.70	0.70	(0.01)	0.00
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.02)
Average interest rate spread (A)-(C)	0.32	0.35	0.29	0.25	(0.10)	(0.04)
Difference between average yield on loans and deposits (B) - (D)	0.13	0.14	0.15	0.14	0.00	(0.01)

Domestic business

(%)

	For the fiscal year ended Mar. 31,2022	For the six months ended Sep. 30,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	For the six months ended Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.90	0.88	0.87	0.86	(0.02)	(0.01)
Average yield on loans and bills discounted (B)	0.90	0.86	0.86	0.84	(0.02)	(0.02)
Average yield on securities	0.59	0.82	0.88	0.79	(0.03)	(0.09)
Average yield on interest bearing liabilities (C)	0.57	0.53	0.57	0.59	0.06	0.02
Average yield on deposits and negotiable (including expenses) (D)	0.74	0.69	0.69	0.68	(0.01)	(0.01)
Average yield on deposits and negotiable	0.01	0.01	0.01	0.00	(0.01)	(0.01)
Expense ratio	0.73	0.68	0.67	0.67	(0.01)	0.00
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.02)
Average interest rate spread (A)-(C)	0.33	0.35	0.30	0.27	(0.08)	(0.03)
Difference between average yield on loans and deposits (B) - (D)	0.16	0.17	0.17	0.16	(0.01)	(0.01)

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	(b)-(a)	For the six months ended Sep. 30,2022 (c)	For the six months ended Sep. 30,2023	
					(d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	9,277	6,704	(2,573)	5,586	6,107	521
Per head(thousands of yen)	4,012	3,052	(960)	2,489	2,873	384
(2) Core banking profit	11,343	16,788	5,445	7,735	6,933	(802)
Per head(thousands of yen)	4,906	7,644	2,738	3,447	3,262	(185)
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	11,369	16,788	5,419	7,735	6,933	(802)
Per head(thousands of yen)	4,917	7,645	2,728	3,447	3,262	(185)
(4) Banking profit	9,277	6,704	(2,573)	5,586	6,107	521
Per head(thousands of yen)	4,012	3,052	(960)	2,489	2,873	384

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31,2022	For the six months ended Sep. 30,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	For the six months ended Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	6.01	7.93	5.20	8.59	0.66	3.39
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.95	6.47	4.22	6.12	(0.35)	1.90

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

(%)

	For the fiscal year ended Mar. 31,2022	For the six months ended Sep. 30,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	For the six months ended Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	5.61	7.56	4.92	8.16	0.60	3.24
ROE (Profit attributable to owners of the parent basis)	4.62	6.17	4.00	5.81	(0.36)	1.81

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

(%)

	For the fiscal year ended Mar. 31,2022	For the six months ended Sep. 30,2022 (a)	For the fiscal year ended Mar. 31,2023 (b)	For the six months ended Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	4.27	5.11	3.04	5.76	0.65	2.72
Banking profit basis	4.27	5.11	3.04	5.76	0.65	2.72
Core banking profit basis	5.22	7.07	7.63	6.55	(0.52)	(1.08)
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	5.23	7.07	7.63	6.55	(0.52)	(1.08)
Net income basis	4.35	6.07	3.76	5.12	(0.95)	1.36

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

Employees and Officers

(Number of people)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Directors and auditors	31	34	34	36	2	2
Employees	2,210	2,188	2,088	2,064	(124)	(24)
Total	2,241	2,222	2,122	2,100	(122)	(22)

Note: "Directors and auditors" includes executive officers.

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

Branches

(Number of branches)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023		
				(c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	-	-
Sub-branches	3	3	3	3	-	-
Total	139	139	139	139	-	-
(Reference) ATMs	214	214	213	209	(5)	(4)

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

(Millions of yen)

	For the fiscal year ended Mar. 31,2022	For the fiscal year ended Mar. 31,2023	(b)-(a)	For the six months ended Sep. 30,2022	For the six months ended Sep. 30,2023	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	(2,065)	(10,083)	(8,018)	(2,148)	(826)	1,322
Gain on sales	51	1,548	1,497	248	22	(226)
Gain on redemption	-	-	-	-	-	-
Loss on sales (-)	2,117	11,632	9,515	2,397	830	(1,567)
Loss on redemption (-)	-	-	-	-	-	-
Loss on write-down (-)	-	-	-	-	18	18

(Millions of yen)

	For the fiscal year ended Mar. 31,2022	For the fiscal year ended Mar. 31,2023	(b)-(a)	For the six months ended Sep. 30,2022	For the six months ended Sep. 30,2023	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	275	143	(132)	121	(134)	(255)
Gain on sales	343	181	(162)	158	-	(158)
Loss on sales (-)	25	37	12	37	-	(37)
Loss on write-down (-)	41	-	(41)	-	134	134

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.96	8.88	12.82	13.12	4.24	0.30
Total capital(A)-(B)	225,374	203,021	204,995	209,098	6,077	4,103
Core capital (A)	246,122	223,482	225,511	228,995	5,513	3,484
Common stock, internal reserves, etc.	232,156	212,831	213,655	218,596	5,765	4,941
Reserve	6,038	3,275	4,994	3,998	723	(996)
Qualified previous noncumulative perpetual preferred stock	-	-	-	-	-	-
Qualified previous capital raising instruments	-	-	-	-	-	-
Deduction (B)	20,747	20,460	20,516	19,896	(564)	(620)
Risk weighted assets (C)	2,262,174	2,285,041	1,598,591	1,593,567	(691,474)	(5,024)
Required capital (C ×4%)	90,486	91,401	63,943	63,742	(27,659)	(201)

(2) The Senshu Ikeda Bank (domestic standard)

Consolidated

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	9.73	9.75	12.50	12.83	3.08	0.33
Total capital(A)-(B)	219,991	222,950	199,820	203,813	(19,137)	3,993
Core capital (A)	240,709	243,339	220,248	223,628	(19,711)	3,380
Common stock, internal reserves, etc.	228,065	233,944	209,441	214,295	(19,649)	4,854
Reserve	6,038	3,271	4,988	3,998	727	(990)
Qualified previous noncumulative perpetual preferred stock	-	-	-	-	-	-
Qualified previous capital raising instruments	-	-	-	-	-	-
Deduction (B)	20,718	20,389	20,428	19,815	(574)	(613)
Risk weighted assets (C)	2,258,681	2,285,544	1,597,702	1,588,374	(697,170)	(9,328)
Required capital (C ×4%)	90,347	91,421	63,908	63,534	(27,887)	(374)

Non-consolidated

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	8.86	8.85	11.41	11.65	2.80	0.24
Total capital(A)-(B)	199,365	201,604	178,279	180,924	(20,680)	2,645
Core capital (A)	213,861	216,206	192,813	195,587	(20,619)	2,774
Common stock, internal reserves, etc.	209,563	214,612	189,256	192,910	(21,702)	3,654
Reserve	4,297	1,594	3,556	2,677	1,083	(879)
Qualified previous noncumulative perpetual preferred stock	-	-	-	-	-	-
Qualified previous capital raising instruments	-	-	-	-	-	-
Deduction (B)	14,496	14,602	14,534	14,662	60	128
Risk weighted assets (C)	2,249,126	2,275,936	1,562,272	1,551,766	(724,170)	(10,506)
Required capital (C ×4%)	89,965	91,037	62,490	62,070	(28,967)	(420)

Overview of Loans and Bills Discounted

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

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

	As of Mar. 31,2022	As of Sep. 30,2022	As of Mar. 31,2023	As of Sep. 30,2023		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,141	2,724	2,536	3,729	1,005	1,193
Doubtful claims	37,573	41,375	43,031	38,679	(2,696)	(4,352)
Substandard claims	4,772	3,959	3,187	3,452	(507)	265
Loans past due three months or more	86	52	166	-	(52)	(166)
Restructured loans	4,685	3,906	3,021	3,452	(454)	431
Subtotal (A)	44,486	48,060	48,756	45,861	(2,199)	(2,895)
Normal claims	4,504,968	4,549,151	4,730,842	4,771,888	222,737	41,046
Total (B)	4,549,455	4,597,212	4,779,598	4,817,749	220,537	38,151

Non-performing loans ratio (A)/(B)	0.97	1.04	1.02	0.95	(0.09)	(0.07)
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Partial direct write-off	24,645	24,093	24,324	23,262	(831)	(1,062)
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Collateral and guarantees	29,908	33,891	35,277	32,748	(1,143)	(2,529)
Bankruptcy and quasi-bankrupt claims	1,659	2,240	2,125	3,274	1,034	1,149
Doubtful claims	25,661	29,804	31,488	27,735	(2,069)	(3,753)
Substandard claims	2,588	1,846	1,662	1,737	(109)	75
Reserve for Possible Loan Losses	7,800	6,742	6,441	5,750	(992)	(691)
Bankruptcy and quasi-bankrupt claims	482	483	411	454	(29)	43
Doubtful claims	7,005	6,001	5,730	5,125	(876)	(605)
Substandard claims	312	256	299	170	(86)	(129)
Coverage amount (C)	37,709	40,634	41,718	38,498	(2,136)	(3,220)

Coverage ratio (C)/(A)	84.76	84.54	85.56	83.94	(0.60)	(1.62)
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Reserve for possible loan losses	14,865	12,778	11,301	9,898	(2,880)	(1,403)
General reserve for possible loan losses	6,500	5,666	4,461	3,553	(2,113)	(908)
Specific reserve for possible loan losses	8,365	7,112	6,839	6,345	(767)	(494)

Reserve ratios	33.41	26.58	23.17	21.58	(5.00)	(1.59)
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(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

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

(Millions of yen, %)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)	(c)-(a)	(c)-(b)
	Bankruptcy and quasi-bankrupt claims	1,518	2,098	1,715	2,783	685
Doubtful claims	37,565	41,361	43,017	38,666	(2,695)	(4,351)
Substandard claims	4,772	3,959	3,187	3,452	(507)	265
Loans past due three months or more	86	52	166	-	(52)	(166)
Restructured loans	4,685	3,906	3,021	3,452	(454)	431
Subtotal (A)	43,857	47,419	47,920	44,901	(2,518)	(3,019)
Normal claims	4,518,655	4,589,787	4,770,343	4,788,258	198,471	17,915
Total (B)	4,562,512	4,637,207	4,818,264	4,833,159	195,952	14,895
Non-performing loans ratio (A)/(B)	0.96	1.02	0.99	0.92	(0.10)	(0.07)
Partial direct write-off	23,883	23,371	23,714	22,572	(799)	(1,142)
Collateral and guarantees	30,584	34,720	36,053	33,453	(1,267)	(2,600)
Bankruptcy and quasi-bankrupt claims	1,385	2,020	1,632	2,692	672	1,060
Doubtful claims	26,610	30,853	32,757	29,022	(1,831)	(3,735)
Substandard claims	2,588	1,846	1,662	1,737	(109)	75
Reserve for Possible Loan Losses	7,328	6,211	5,972	5,262	(949)	(710)
Bankruptcy and quasi-bankrupt claims	133	77	82	90	13	8
Doubtful claims	6,882	5,876	5,589	5,002	(874)	(587)
Substandard claims	312	256	299	170	(86)	(129)
Coverage amount (C)	37,912	40,931	42,025	38,715	(2,216)	(3,310)
Coverage ratio (C)/(A)	86.44	86.31	87.69	86.22	(0.09)	(1.47)
Reserve for possible loan losses	12,305	10,341	9,029	7,665	(2,676)	(1,364)
General reserve for possible loan losses	5,171	4,368	3,341	2,556	(1,812)	(785)
Specific reserve for possible loan losses	7,134	5,972	5,688	5,108	(864)	(580)
Reserve ratios	28.05	21.80	18.84	17.07	(4.73)	(1.77)

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

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022 (a)	As of Mar. 31,2023 (b)	As of Sep. 30,2023 (c)		
				(c)-(a)	(c)-(b)	
Domestic (excluding JOM account)	4,526,877	4,602,859	4,786,346	4,801,822	198,963	15,476
Manufacturing	316,323	315,199	317,557	327,751	12,552	10,194
Agriculture and forestry	470	565	512	560	(5)	48
Fishery	188	167	147	129	(38)	(18)
Mining, quarrying and gravel extraction	297	318	277	208	(110)	(69)
Construction	141,317	135,392	139,396	138,446	3,054	(950)
Electricity, gas, heat and water supply	24,557	24,711	24,021	23,416	(1,295)	(605)
Information and communication	21,445	20,909	21,414	20,655	(254)	(759)
Transportation and postal activities	112,911	109,398	109,015	113,912	4,514	4,897
Wholesale and retail trade	331,535	339,372	339,409	341,584	2,212	2,175
Finance and insurance activities	169,656	204,072	330,034	319,382	115,310	(10,652)
Real estate and rental activities	706,201	715,857	725,685	738,040	22,183	12,355
Academic research, professional and technical services	21,073	21,559	20,707	20,668	(891)	(39)
Accommodation and food service activities	43,304	41,722	39,887	38,693	(3,029)	(1,194)
Life related services and entertainment	20,503	21,606	19,762	19,556	(2,050)	(206)
Education and study support activities	7,649	7,756	7,423	7,444	(312)	21
Medical and welfare	136,819	141,859	144,409	142,913	1,054	(1,496)
Other services	121,288	119,507	119,350	120,042	535	692
Local governments	126,458	118,055	131,873	140,342	22,287	8,469
Others	2,224,868	2,264,821	2,295,454	2,288,066	23,245	(7,388)

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

(Millions of yen)

	As of Mar. 31,2022	As of Sep. 30,2022	As of Mar. 31,2023	As of Sep. 30,2023		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	42,784	46,347	46,853	44,739	(1,608)	(2,114)
Manufacturing	6,616	6,924	7,026	7,438	514	412
Agriculture and forestry	414	411	411	407	(4)	(4)
Fishery	-	-	-	-	-	-
Mining, quarrying and gravel extraction	-	-	-	-	-	-
Construction	4,205	4,931	6,024	5,512	581	(512)
Electricity, gas, heat and water supply	17	17	17	188	171	171
Information and communication	391	454	429	541	87	112
Transportation and postal activities	2,121	2,567	2,566	2,779	212	213
Wholesale and retail trade	7,256	8,505	7,818	8,357	(148)	539
Finance and insurance activities	35	69	60	58	(11)	(2)
Real estate and rental activities	6,263	5,129	4,805	4,826	(303)	21
Academic research, professional and technical services	520	723	821	805	82	(16)
Accommodation and food service activities	6,469	6,705	6,602	3,451	(3,254)	(3,151)
Life related services and entertainment	841	1,173	1,061	1,069	(104)	8
Education and study support activities	-	7	7	6	(1)	(1)
Medical and welfare	503	1,018	1,243	1,116	98	(127)
Other services	3,879	4,149	4,030	3,899	(250)	(131)
Local governments	-	-	-	-	-	-
Others	3,248	3,559	3,924	4,278	719	354

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2023)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans (New standard) Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted			
Classification Outstanding loans	Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio
	Category	Category	Category	Category				
Bankrupt 0.7	0.6	0.0	- (0.0)	- (-)	Bankruptcy and quasi-bankrupt 2.7	2.6	0.0	100.00
Effectively bankrupt 2.0	1.6	0.3	- (0.0)	- (-)				
Potentially bankrupt 38.6	29.4	4.5	4.6 (5.0)		Doubtful 38.6	29.0	5.0	87.99
Watch list	Requiring special caution 3.5	0.4	3.0		Substandard	1.7	0.1	55.26
	Other borrowers requiring caution 178.5	97.7	80.7					
	Normal 4,609.5	4,609.5			Restructured 3.4			
					Subtotal (A) 44.9	33.4	5.2	86.22
					Normal 4,788.2	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 0.92%		
Total 4,833.1	4,739.6	88.8	4.6 (5.0)	- (-)	Total (B) 4,833.1			

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

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

3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

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

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

Categories and : All or part of claims are secured, and claims already secured are posted as Category .

4.“()” in “Borrower classification under self-assessment guidelines (Claim exposures)” represent reserved amounts for classified loans.

FY2023 Financial Forecasts

(1) Financial forecasts
Senshu Ikeda Holdings
【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2023 (Result)	For the fiscal year ending Mar. 31, 2024 (Forecast)
Ordinary revenue	89,250	85,000
Ordinary income	12,061	15,700
Profit attributable to owners of the parent	9,502	10,600

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2023 (Result)	For the fiscal year ending Mar. 31, 2024 (Forecast)
Operating revenue	4,692	5,100
Operating income	3,782	4,000
Ordinary income	3,655	3,200
Net income	3,651	3,200

The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2023 (Result)	For the fiscal year ending Mar. 31, 2024 (Forecast)
Ordinary revenue	73,973	67,000
Ordinary income	9,942	12,500
Net income	8,277	8,700
Net credit costs (-)	(2,088)	600

(2) Cash dividends
Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31,2023(Result)	For the fiscal year ending Mar. 31, 2024 (Forecast)		
		For the six months ended Sep. 30,2023 (Projection)	For the fiscal year ending Mar. 31, 2024 (Forecast)	For the fiscal year ending Mar. 31, 2024 (Forecast)
Common stock	10.00	6.25	6.25	12.50

(3) Capital ratio

(%)

	As of Mar. 31,2023 (Result)	As of Sep. 30,2023 (Preliminary figures)	As of Mar. 31, 2024 (Forecast)
Senshu Ikeda Holdings (Consolidated)	12.82	13.12	mid 12
The Senshu Ikeda Bank (Consolidated)	12.50	12.83	First half of 12
The Senshu Ikeda Bank (Non-consolidated)	11.41	11.65	Around 11

(4) ROE
Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31,2023 (Result)	For the six months ended Sep. 30,2023 (Result)	For the fiscal year ending Mar. 31, 2024 (Forecast)
ROE (Profit attributable to owners of the parent basis)	4.00	5.81	mid 4