

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, 2019	—	7.50	—	7.50	15.00
Fiscal Year ending March 31, 2020	—				
Fiscal Year ending March 31, 2020 (Forecasts)		3.75	—	3.75	7.50

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, 2020(April 1, 2019—March 31, 2020)

(%: 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
First half of fiscal year	43,000	(10.5)	2,500	(42.2)	2,000	(32.9)	5.81
Full Year	85,000	(12.6)	5,000	(48.4)	4,000	(34.8)	11.62

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

Note

(1) Changes in significant subsidiaries during the first quarter of the fiscal year ending March 31, 2020 : None
(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added —(company name)—

Excluded —(company name)—

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

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

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

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

As of June 30, 2019 281,008,632 shares

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

(b) Number of treasury shares

As of June 30, 2019 1,333,519 shares

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

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

Three months ended June 30, 2019 279,321,882 shares

Three months ended June 30, 2018 278,020,835 shares

Disclosure concerning the implementation status of audit procedures

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

Cautionary statement with respect to earnings forecasts, and disclaimer

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

○ Cash Dividends for Shareholders of Classified Stock

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

(First series of seventh-class preferred stock)

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

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2019	As of June 30, 2019
Assets		
Cash and due from banks	743,563	788,134
Call loans and bills bought	7,127	10,283
Monetary claims bought	100	99
Trading account securities	112	103
Money held in trust	27,003	26,972
Securities	612,741	646,671
Loans and bills discounted	3,913,086	3,888,777
Foreign exchange assets	5,514	5,500
Other assets	79,939	80,072
Tangible fixed assets	40,093	39,600
Intangible fixed assets	5,152	5,646
Net defined benefit assets	13,512	13,958
Deferred tax assets	8,403	8,491
Customers' liabilities for acceptances and guarantees	8,492	8,420
Reserve for possible loan losses	(13,965)	(13,152)
Total assets	5,450,878	5,509,580
Liabilities		
Deposits	4,945,548	5,002,159
Payables under securities lending transactions	87,321	87,017
Borrowed money	123,077	120,516
Foreign exchange liabilities	408	746
Other liabilities	45,960	51,743
Provision for employees' bonuses	1,225	493
Net defined benefit liability	146	149
Accrued retirement benefits for directors and corporate auditors	8	7
Reserve for reimbursement of deposits	611	679
Reserve for point services	254	137
Reserve for losses on guarantees	371	495
Reserve for contingent losses	799	801
Reserve under special laws	4	5
Deferred tax liabilities	184	189
Acceptances and guarantees	8,492	8,420
Total liabilities	5,214,416	5,273,561
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,103	42,103
Retained earnings	78,804	78,011
Treasury stock	(831)	(589)
Total shareholders' equity	223,074	222,524
Net unrealized gain (loss) on available-for-sale securities	9,285	9,384
Net unrealized gain (loss) on deferred hedges	(136)	(149)
Remeasurements of defined benefit plans	2,197	2,198
Total accumulated other comprehensive income	11,346	11,433
Stock subscription rights	71	76
Non-controlling interests	1,969	1,984
Total net assets	236,462	236,019
Total liabilities and net assets	5,450,878	5,509,580

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

(Unit: Millions of yen)

	For the three months ended June 30, 2018	For the three months ended June 30, 2019
Ordinary revenue	23,981	23,486
Interest income	11,532	10,981
Interest on loans and bills discounted	10,138	9,823
Interest and dividends on securities	1,261	993
Fees and commissions	4,863	5,116
Other ordinary income	1,851	2,755
Other income	5,733	4,633
Ordinary expenses	19,471	21,370
Interest expenses	1,365	863
Interest on deposits	465	364
Fees and commissions payments	1,639	1,927
Other ordinary expenses	1,557	2,110
General and administrative expenses	12,015	12,180
Other expenses	2,893	4,288
Ordinary income	4,509	2,116
Extraordinary income	9	0
Gain on disposal of non-current assets	9	0
Extraordinary loss	22	16
Loss on disposal of non-current assets	21	7
Transfer to reserve for financial products transaction liabilities	0	0
Other extraordinary loss	—	8
Income before income taxes	4,496	2,100
Income taxes - current	918	698
Income taxes - deferred	173	(287)
Total income taxes	1,092	411
Profit	3,403	1,688
Profit attributable to non-controlling interests	37	0
Profit attributable to owners of the parent	3,366	1,688

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2018	For the three months ended June 30, 2019
Profit	3,403	1,688
Other comprehensive income	1,706	88
Net unrealized gain (loss) on available-for-sale securities	1,627	101
Net unrealized gain (loss) on deferred hedges	4	(13)
Remeasurements of defined benefit plans	73	0
Comprehensive income	5,110	1,777
Comprehensive income attributable to		
Owners of the parent	5,072	1,775
Non-controlling interests	37	2

**Selected Financial Information
For the First Quarter of FY2019
(Ended June 30, 2019)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

【Contents】

1	Summary of Profit and Loss		
	(1) Senshu Ikeda Holdings	Consolidated	• • • • • 1
	(2) The Senshu Ikeda Bank	Non-consolidated	• • • • • 1
	(3) Senshu Ikeda Tokai Tokyo Securities	Non-consolidated	• • • • • 1
	(4) Interest Margins	Non-consolidated	• • • • • 2
	(5) ROE	Consolidated	• • • • • 2
2	Information on Main Accounts		
	(1) Loans and Bills Discounted	Non-consolidated	• • • • • 3
	(2) Deposits	Non-consolidated	• • • • • 4
	(3) Assets under Management	Non-consolidated	• • • • • 4
	(4) Securities	Non-consolidated	• • • • • 5
3	Status of Credits disclosed under the Financial Revitalization Law	Non-consolidated	• • • • • 6

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

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

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the three months ended June 30, 2018 (a)	For the three months ended June 30, 2019	
		(b)	(b)-(a)
1 Ordinary revenue	23,981	23,486	(495)
2 Ordinary expenses (-)	19,471	21,370	1,899
3 Ordinary income	4,509	2,116	(2,393)
4 Income before income taxes	4,496	2,100	(2,396)
5 Profit attributable to owners of the parent	3,366	1,688	(1,678)
6 Comprehensive income	5,110	1,777	(3,333)
7 Net credit costs (-)	(95)	1,027	1,122

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

(Millions of yen)

	For the three months ended June 30, 2018 (a)	For the three months ended June 30, 2019	
		(b)	(b)-(a)
1 Gross profit	12,621	13,065	444
2 (Core gross profit)	13,123	13,122	(1)
3 Net interest income	11,255	11,152	(103)
4 Net fees and commissions income	1,465	1,639	174
5 Net other operating income	(99)	273	372
6 Net gains (losses) on debt securities	(502)	(56)	446
7 Expenses (excluding non-recurring expenses) (-)	10,543	10,663	120
8 Personnel expenses (-)	4,705	5,224	519
9 Non-personnel expenses (-)	5,057	4,638	(419)
10 Banking profit (before provision for general reserve for possible loan losses)	2,078	2,401	323
11 Core banking profit	2,580	2,458	(122)
12 Net gains (losses) on debt securities	(502)	(56)	446
13 Provision for general reserve for possible loan losses (-) ①	—	(320)	(320)
14 Banking profit	2,078	2,721	643
15 Net non-recurring gains (losses)	2,549	(604)	(3,153)
16 Credit costs (-) ②	(230)	1,561	1,791
17 Net gains (losses) on equity securities	2,491	1,119	(1,372)
18 Ordinary income	4,627	2,117	(2,510)
19 Net extraordinary income (losses)	(1)	(19)	(18)
20 Income before income taxes	4,626	2,098	(2,528)
21 Total income taxes (-)	250	116	(134)
22 Income taxes-current (-)	252	466	214
23 Income taxes-deferred (-)	(1)	(349)	(348)
24 Net income	4,375	1,981	(2,394)
25 Net credit costs (-) ①+②	(230)	1,241	1,471

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

(Millions of yen)

	For the three months ended June 30, 2018 (a)	For the three months ended June 30, 2019	
		(b)	(b)-(a)
1 Net operating income	823	664	(159)
2 Administrative expenses (-)	671	641	(30)
3 Operating income	152	23	(129)
4 Income before income taxes	151	23	(128)
5 Net income	102	14	(88)

(4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar.31, 2018	For the three months ended June 30, 2018 (a)	For the fiscal year ended Mar.31, 2019 (b)	For the three months ended June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.12	1.08	1.07	1.05	(0.03)	(0.02)
Average yield on loans and bills discounted (B)	1.08	1.06	1.05	1.02	(0.04)	(0.03)
Average yield on securities	1.33	1.20	1.18	1.26	0.06	0.08
Average yield on interest bearing liabilities (C)	0.98	0.90	0.91	0.88	(0.02)	(0.03)
Average yield on deposits and negotiable (including expenses) (D)	0.99	0.89	0.90	0.88	(0.01)	(0.02)
Average yield on deposits and negotiable	0.05	0.03	0.03	0.02	(0.01)	(0.01)
Expense ratio	0.94	0.85	0.86	0.85	0.00	(0.01)
Average yield on external liabilities	0.23	0.26	0.22	0.19	(0.07)	(0.03)
Average interest rate spread (A)-(C)	0.14	0.18	0.16	0.17	(0.01)	0.01
Difference between average yield on loans and deposits (B) - (D)	0.09	0.17	0.15	0.14	(0.03)	(0.01)

② Domestic business

(%)

	For the fiscal year ended Mar.31, 2018	For the three months ended June 30, 2018 (a)	For the fiscal year ended Mar.31, 2019 (b)	For the three months ended June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.08	1.03	1.02	1.02	(0.01)	0.00
Average yield on loans and bills discounted (B)	1.07	1.04	1.03	1.00	(0.04)	(0.03)
Average yield on securities	1.23	1.09	1.00	1.21	0.12	0.21
Average yield on interest bearing liabilities (C)	0.92	0.83	0.83	0.82	(0.01)	(0.01)
Average yield on deposits and negotiable (including expenses) (D)	0.95	0.85	0.86	0.84	(0.01)	(0.02)
Average yield on deposits and negotiable	0.05	0.03	0.03	0.02	(0.01)	(0.01)
Expense ratio	0.90	0.81	0.82	0.81	0.00	(0.01)
Average yield on external liabilities	0.03	(0.01)	(0.01)	(0.00)	0.01	0.01
Average interest rate spread (A)-(C)	0.16	0.20	0.19	0.20	0.00	0.01
Difference between average yield on loans and deposits (B) - (D)	0.12	0.19	0.17	0.16	(0.03)	(0.01)

(5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2018	For the three months ended June 30, 2018 (a)	For the fiscal year ended Mar.31, 2019 (b)	For the three months ended June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	6.75	7.59	3.25	3.78	(3.81)	0.53
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	3.56	5.68	2.66	3.03	(2.65)	0.37

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

(%)

	For the fiscal year ended Mar.31, 2018	For the three months ended June 30, 2018 (a)	For the fiscal year ended Mar.31, 2019 (b)	For the three months ended June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	6.49	7.31	3.12	3.59	(3.72)	0.47
ROE (Profit attributable to owners of the parent basis)	3.42	5.47	2.55	2.89	(2.58)	0.34

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, 2018	As of June 30, 2018	As of Mar. 31, 2019	As of June 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Corporate loans	2,131,506	2,097,877	2,115,162	2,092,094	(5,783)	(23,068)
Consumer loans	1,776,527	1,777,806	1,811,194	1,813,717	35,911	2,523
Housing loans	1,731,354	1,731,279	1,758,960	1,759,936	28,657	976
Other loans	45,172	46,527	52,234	53,781	7,254	1,547
Total	3,908,034	3,875,684	3,926,357	3,905,812	30,128	(20,545)
Foreign currency loans	42,376	38,543	25,334	23,169	(15,374)	(2,165)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	428,585	403,358	392,460	(36,125)	(10,898)
Small and medium-sized enterprises	1,456,643	1,447,528	1,509,319	1,501,241	53,713	(8,078)
Local governments	168,086	161,473	142,060	138,647	(22,826)	(3,413)
Japanese government	64,946	64,946	65,007	65,007	61	—
Individuals	1,772,370	1,773,150	1,806,612	1,808,456	35,306	1,844
Total	3,908,034	3,875,684	3,926,357	3,905,812	30,128	(20,545)

Average Balance	3,816,475	3,867,120	3,871,096	3,891,530	24,410	20,434
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018	As of Mar. 31, 2019	As of June 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Corporate loans	2,137,204	2,102,434	2,119,006	2,094,042	(8,392)	(24,964)
Consumer loans	1,776,527	1,777,806	1,811,194	1,813,717	35,911	2,523
Housing loans	1,731,354	1,731,279	1,758,960	1,759,936	28,657	976
Other loans	45,172	46,527	52,234	53,781	7,254	1,547
Total	3,913,732	3,880,241	3,930,201	3,907,760	27,519	(22,441)
Foreign currency loans	42,376	38,543	25,334	23,169	(15,374)	(2,165)

(Scale of enterprise)

Large and mid-tier enterprises	445,988	428,585	403,358	392,460	(36,125)	(10,898)
Small and medium-sized enterprises	1,462,254	1,451,998	1,513,163	1,503,190	51,192	(9,973)
Local governments	168,086	161,473	142,060	138,647	(22,826)	(3,413)
Japanese government	64,946	64,946	65,007	65,007	61	—
Individuals	1,772,457	1,773,237	1,806,612	1,808,456	35,219	1,844
Total	3,913,732	3,880,241	3,930,201	3,907,760	27,519	(22,441)

Average Balance	3,827,172	3,871,941	3,875,406	3,894,920	22,979	19,514
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2018	As of June 30, 2018	As of Mar. 31, 2019	As of June 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,229,013	3,220,679	3,315,931	3,309,698	89,019	(6,233)
Ratio of loans to SMEs, etc.	82.62	83.09	84.45	84.73	1.64	0.28

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of June 30, 2018	As of Mar. 31, 2019	As of June 30, 2019		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,234,711	3,225,236	3,319,775	3,311,646	86,410	(8,129)
Ratio of loans to SMEs, etc.	82.65	83.11	84.46	84.74	1.63	0.28

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Individual	3,825,365	3,850,216	3,842,757	3,873,679	23,463	30,922
Online branch	55,069	52,454	40,289	38,347	(14,107)	(1,942)
Corporation	1,128,618	1,138,217	1,147,658	1,174,210	35,993	26,552
General corporation	1,008,221	1,033,886	1,030,228	1,036,524	2,638	6,296
Financial institutions	5,868	5,420	5,982	5,498	78	(484)
Governmental funds	114,528	98,910	111,447	132,187	33,277	20,740
Total	4,953,983	4,988,433	4,990,415	5,047,890	59,457	57,475
Foreign currency deposits	17,936	17,862	14,567	15,814	(2,048)	1,247

Average Balance	4,881,023	4,937,133	4,924,518	4,983,298	46,165	58,780
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(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2018 (a)	For the fiscal year ended Mar.31, 2019 (b)	(b)-(a)	For the three months ended June 30, 2018 (c)	For the three months ended June 30, 2019 (d)	
						(d)-(c)
The Senshu Ikeda Bank	172,159	165,069	(7,090)	38,634	36,913	(1,721)
Investment trusts	99,652	81,567	(18,085)	18,881	17,445	(1,436)
Public bonds	599	892	293	233	263	30
Life insurance	71,906	82,609	10,703	19,520	19,204	(316)
Senshu Ikeda Tokai Tokyo Securities	68,015	46,805	(21,210)	12,411	10,704	(1,707)
Total	240,175	211,874	(28,301)	51,046	47,618	(3,428)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Deposits	3,825,365	3,850,216	3,842,757	3,873,679	23,463	30,922
Investment trusts	174,148	173,336	177,445	176,462	3,126	(983)
Life insurance	512,755	519,184	539,046	536,015	16,831	(3,031)
Public bonds	10,931	10,770	10,293	9,897	(873)	(396)
Senshu Ikeda Tokai Tokyo Securities	104,940	106,756	102,777	100,792	(5,964)	(1,985)
Total	4,628,140	4,660,264	4,672,319	4,696,848	36,584	24,529

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	195,442	193,734	197,691	195,915	2,181	(1,776)
Investment trusts	181,228	179,845	184,405	183,134	3,289	(1,271)
Public bonds	14,214	13,888	13,286	12,780	(1,108)	(506)
Senshu Ikeda Tokai Tokyo Securities	119,958	122,578	119,713	116,055	(6,523)	(3,658)
Total	315,401	316,312	317,405	311,971	(4,341)	(5,434)

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Securities	760,428	788,031	629,846	663,480	(124,551)	33,634
Government bonds	72,135	72,135	64,115	52,321	(19,814)	(11,794)
Local government bonds	39,462	51,829	60,118	87,379	35,550	27,261
Corporate bonds	245,227	258,470	256,712	285,174	26,704	28,462
Authority bonds	180,272	189,648	181,769	199,926	10,278	18,157
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	64,955	68,821	74,943	85,248	16,427	10,305
Stocks	73,565	71,776	48,356	44,703	(27,073)	(3,653)
Other securities	330,037	333,819	200,544	193,901	(139,918)	(6,643)
Foreign securities	140,838	141,648	91,847	90,344	(51,304)	(1,503)
Euroyen bonds	11,000	10,000	1,000	1,000	(9,000)	—
Dollar-dominated bonds	85,899	88,451	49,566	49,681	(38,770)	115
Euro-dominated bonds	43,933	43,192	41,275	39,657	(3,535)	(1,618)
REIT	32,313	31,992	37,775	33,431	1,439	(4,344)
Investment trusts	149,125	151,396	61,901	61,147	(90,249)	(754)
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	7,758	8,781	9,019	8,978	197	(41)

Average Balance	830,610	784,389	753,944	639,403	(144,986)	(114,541)
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② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	68	50	5	2	(48)	(3)
Available-for-sale securities	10,643	11,864	11,529	11,820	(44)	291
Stocks	22,396	22,055	10,955	8,429	(13,626)	(2,526)
Bonds	325	432	1,073	1,444	1,012	371
Government bonds	145	153	156	112	(41)	(44)
Local government bonds	55	41	50	77	36	27
Corporate bonds	124	237	867	1,253	1,016	386
Other securities	(12,079)	(10,623)	(500)	1,946	12,569	2,446
Foreign securities	(3,424)	(3,056)	(233)	561	3,617	794
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(2,630)	(2,736)	(1,265)	(1,230)	1,506	35
Euro-dominated bonds	(793)	(320)	1,032	1,791	2,111	759
REIT	869	1,618	3,308	3,723	2,105	415
Investment trusts	(9,526)	(9,189)	(3,608)	(2,424)	6,765	1,184
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	1	4	33	85	81	52

3. Status of Credits Disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	2,755	2,976	4,509	4,519	1,543	10
Doubtful credit	24,663	25,420	21,314	22,224	(3,196)	910
Substandard credit	6,966	7,731	4,843	4,848	(2,883)	5
Subtotal (A)	34,384	36,128	30,668	31,592	(4,536)	924
Normal credit	3,891,198	3,857,380	3,923,411	3,903,492	46,112	(19,919)
Total (B)	3,925,583	3,893,508	3,954,079	3,935,084	41,576	(18,995)

Non-performing loans ratio (A)/(B)	0.87	0.92	0.77	0.80	(0.12)	0.03
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Partial direct write-off	29,013	29,097	30,816	31,801	2,704	985
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2018	As of June 30, 2018 (a)	As of Mar. 31, 2019 (b)	As of June 30, 2019 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt credit	2,926	2,976	5,156	4,519	1,543	(637)
Doubtful credit	29,819	29,740	24,368	24,036	(5,704)	(332)
Substandard credit	7,209	7,968	4,987	4,985	(2,983)	(2)
Subtotal (A)	39,956	40,686	34,512	33,541	(7,145)	(971)
Normal credit	3,891,325	3,857,380	3,923,411	3,903,492	46,112	(19,919)
Total (B)	3,931,281	3,898,066	3,957,923	3,937,033	38,967	(20,890)

Non-performing loans ratio (A)/(B)	1.01	1.04	0.87	0.85	(0.19)	(0.02)
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Partial direct write-off	29,065	29,279	30,852	31,836	2,557	984
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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.