

Financial Results for the First Quarter of the Fiscal Year ending March 31, 2021 (Consolidated Data)

July 31, 2020

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <https://www.senshuikeda-hd.co.jp/>
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Scheduled date for filing quarterly securities report August 7, 2020
 Scheduled date to commence dividend payments: None
 Segregated trading accounts: None
 Supplementary material on quarterly financial results: Yes
 Quarterly financial results presentation meeting: None

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

1. Financial Results for the First Quarter of the Fiscal Year ending March 31, 2021 (April 1, 2020 – June 30, 2020)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Three months ended June 30, 2020	19,365	(17.5)	2,016	(4.7)	1,503	(10.9)
Three months ended June 30, 2019	23,486	(2.0)	2,116	(53.0)	1,688	(49.8)

(Note) Comprehensive income: Three months ended June 30, 2020: 4,250million yen [139.0%]
 Three months ended June 30, 2019: 1,777million yen [(65.2%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2020	5.35	4.48
Three months ended June 30, 2019	6.04	5.06

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2020	5,758,904	235,276	4.0
As of March 31, 2020	5,492,555	232,373	4.1

(Reference) capital: As of June 30, 2020: 232,901 million yen; As of March 31, 2020: 230,071 million yen

Note: “Equity ratio” is calculated as: (Total net assets at the end of period — Stock subscription rights at the end of period — Non-controlling interests at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

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, 2020	—	3.75	—	3.75	7.50
Fiscal Year ending March 31, 2021	—				
Fiscal Year ending March 31, 2021 (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, 2021 (April 1, 2020 – March 31, 2021)

(%: 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	40,000	(11.3)	2,500	42.2	2,000	9.7	5.78
Full Year	80,000	(9.3)	6,000	21.2	4,000	1.4	11.57

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, 2021 : 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, 2020 281,008,632 shares

As of March 31, 2020 281,008,632 shares

(b) Number of treasury shares

As of June 30, 2020 277,248 shares

As of March 31, 2020 277,099 shares

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

Three months ended June 30, 2020 280,731,473 shares

Three months ended June 30, 2019 279,321,882 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, 2020	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2021	—				
Fiscal Year ending March 31, 2021 (Forecasts)		15.00	—	15.00	30.00

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2020	As of June 30, 2020
Assets		
Cash and due from banks	807,879	990,330
Call loans and bills bought	6,651	13,494
Monetary claims bought	99	99
Trading account securities	50	36
Money held in trust	19,988	19,836
Securities	548,789	563,746
Loans and bills discounted	3,963,504	4,029,850
Foreign exchange assets	5,468	4,947
Other assets	77,889	76,756
Tangible fixed assets	38,539	37,939
Intangible fixed assets	5,175	4,854
Net defined benefit assets	12,587	12,695
Deferred tax assets	9,104	7,892
Customers' liabilities for acceptances and guarantees	8,210	8,080
Reserve for possible loan losses	(11,385)	(11,657)
Total assets	5,492,555	5,758,904
Liabilities		
Deposits	4,987,885	5,211,273
Borrowed money	209,104	248,986
Foreign exchange liabilities	556	449
Other liabilities	51,320	52,485
Provision for employees' bonuses	1,201	471
Net defined benefit liability	139	137
Accrued retirement benefits for directors and corporate auditors	4	4
Reserve for reimbursement of deposits	519	519
Reserve for point services	183	129
Reserve for contingent losses	873	864
Reserve under special laws	6	7
Deferred tax liabilities	176	216
Acceptances and guarantees	8,210	8,080
Total liabilities	5,260,182	5,523,627
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,105	42,106
Retained earnings	78,839	78,915
Treasury stock	(94)	(94)
Total shareholders' equity	223,850	223,927
Net unrealized gain (loss) on available-for-sale securities	5,752	8,568
Net unrealized gain (loss) on deferred hedges	(170)	(166)
Remeasurements of defined benefit plans	638	572
Total accumulated other comprehensive income	6,220	8,974
Stock subscription rights	79	83
Non-controlling interests	2,223	2,291
Total net assets	232,373	235,276
Total liabilities and net assets	5,492,555	5,758,904

(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, 2019	For the three months ended June 30, 2020
Ordinary revenue	23,486	19,365
Interest income	10,981	10,432
Interest on loans and bills discounted	9,823	9,759
Interest and dividends on securities	993	550
Fees and commissions	5,116	4,546
Other ordinary income	2,755	804
Other income	4,633	3,582
Ordinary expenses	21,370	17,349
Interest expenses	863	370
Interest on deposits	364	282
Fees and commissions payments	1,927	1,649
Other ordinary expenses	2,110	16
General and administrative expenses	12,180	11,304
Other expenses	4,288	4,008
Ordinary income	2,116	2,016
Extraordinary income	0	27
Gain on disposal of non-current assets	0	27
Extraordinary loss	16	36
Loss on disposal of non-current assets	7	11
Transfer to reserve for financial products transaction liabilities	0	0
Other extraordinary loss	8	24
Income before income taxes	2,100	2,007
Income taxes - current	698	86
Income taxes - deferred	(287)	423
Total income taxes	411	509
Profit	1,688	1,497
Profit attributable to non-controlling interests	0	(6)
Profit attributable to owners of the parent	1,688	1,503

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2019	For the three months ended June 30, 2020
Profit	1,688	1,497
Other comprehensive income	88	2,753
Net unrealized gain (loss) on available-for-sale securities	101	2,814
Net unrealized gain (loss) on deferred hedges	(13)	4
Remeasurements of defined benefit plans	0	(66)
Comprehensive income	1,777	4,250
Comprehensive income attributable to		
Owners of the parent	1,775	4,257
Non-controlling interests	2	(7)

**Selected Financial Information
For the First Quarter of FY2020
(Ended June 30, 2020)**

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 Claims 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, 2019 (a)	For the three months ended June 30, 2020 (b)	(b)-(a)
1 Ordinary revenue	23,486	19,365	(4,121)
2 Ordinary expenses (-)	21,370	17,349	(4,021)
3 Ordinary income	2,116	2,016	(100)
4 Income before income taxes	2,100	2,007	(93)
5 Profit attributable to owners of the parent	1,688	1,503	(185)
6 Comprehensive income	1,777	4,250	2,473
7 Net credit costs (-)	1,027	689	(338)

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

(Millions of yen)

	For the three months ended June 30, 2019 (a)	For the three months ended June 30, 2020 (b)	(b)-(a)
1 Gross profit	13,065	12,908	(157)
2 (Core gross profit)	13,122	12,549	(573)
3 Net interest income	11,152	11,089	(63)
4 Net fees and commissions income	1,639	1,364	(275)
5 Net other operating income	273	453	180
6 Net gains (losses) on debt securities	(56)	358	414
7 Expenses (excluding non-recurring expenses) (-)	10,663	10,204	(459)
8 Personnel expenses (-)	5,224	5,067	(157)
9 Non-personnel expenses (-)	4,638	4,416	(222)
10 Banking profit (before provision for general reserve for possible loan losses)	2,401	2,703	302
11 Core banking profit	2,458	2,344	(114)
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	2,458	2,344	(114)
13 Net gains (losses) on debt securities	(56)	358	414
14 Provision for general reserve for possible loan losses (-) ①	(320)	420	740
15 Banking profit	2,721	2,282	(439)
16 Net non-recurring gains (losses)	(604)	1	605
17 Credit costs (-) ②	1,561	166	(1,395)
18 Net gains (losses) on equity securities	1,119	187	(932)
19 Ordinary income	2,117	2,284	167
20 Net extraordinary income (losses)	(19)	(2)	17
21 Income before income taxes	2,098	2,281	183
22 Total income taxes (-)	116	235	119
23 Income taxes-current (-)	466	(189)	(655)
24 Income taxes-deferred (-)	(349)	424	773
25 Net income	1,981	2,046	65
26 Net credit costs (-) ①+②	1,241	586	(655)

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

(Millions of yen)

	For the three months ended June 30, 2019 (a)	For the three months ended June 30, 2020 (b)	(b)-(a)
1 Net operating income	664	697	33
2 Administrative expenses (-)	641	697	56
3 Operating income	23	0	(23)
4 Income before income taxes	23	(1)	(24)
5 Net income	14	(2)	(16)

(4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar.31, 2019	For the three months ended June 30, 2019 (a)	For the fiscal year ended Mar.31, 2020 (b)	For the three months ended June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.07	1.05	1.00	1.00	(0.05)	0.00
Average yield on loans and bills discounted (B)	1.05	1.02	1.01	0.99	(0.03)	(0.02)
Average yield on securities	1.18	1.26	0.94	1.10	(0.16)	0.16
Average yield on interest bearing liabilities (C)	0.91	0.88	0.84	0.78	(0.10)	(0.06)
Average yield on deposits and negotiable (including expenses) (D)	0.90	0.88	0.86	0.81	(0.07)	(0.05)
Average yield on deposits and negotiable	0.03	0.02	0.02	0.02	0.00	0.00
Expense ratio	0.86	0.85	0.83	0.79	(0.06)	(0.04)
Average yield on external liabilities	0.22	0.19	0.10	0.04	(0.15)	(0.06)
Average interest rate spread (A)-(C)	0.16	0.17	0.16	0.22	0.05	0.06
Difference between average yield on loans and deposits (B) - (D)	0.15	0.14	0.15	0.18	0.04	0.03

② Domestic business

(%)

	For the fiscal year ended Mar.31, 2019	For the three months ended June 30, 2019 (a)	For the fiscal year ended Mar.31, 2020 (b)	For the three months ended June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.02	1.02	0.97	0.99	(0.03)	0.02
Average yield on loans and bills discounted (B)	1.03	1.00	1.00	0.98	(0.02)	(0.02)
Average yield on securities	1.00	1.21	0.82	1.10	(0.11)	0.28
Average yield on interest bearing liabilities (C)	0.83	0.82	0.79	0.74	(0.08)	(0.05)
Average yield on deposits and negotiable (including expenses) (D)	0.86	0.84	0.82	0.78	(0.06)	(0.04)
Average yield on deposits and negotiable	0.03	0.02	0.02	0.02	0.00	0.00
Expense ratio	0.82	0.81	0.79	0.76	(0.05)	(0.03)
Average yield on external liabilities	(0.01)	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)	0.19	0.20	0.18	0.25	0.05	0.07
Difference between average yield on loans and deposits (B) - (D)	0.17	0.16	0.18	0.20	0.04	0.02

(5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2019	For the three months ended June 30, 2019 (a)	For the fiscal year ended Mar.31, 2020 (b)	For the three months ended June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	3.25	3.78	2.25	3.59	(0.19)	1.34
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.66	3.03	1.76	2.69	(0.34)	0.93

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

(%)

	For the fiscal year ended Mar.31, 2019	For the three months ended June 30, 2019 (a)	For the fiscal year ended Mar.31, 2020 (b)	For the three months ended June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	3.12	3.59	2.17	3.47	(0.12)	1.30
ROE (Profit attributable to owners of the parent basis)	2.55	2.89	1.69	2.60	(0.29)	0.91

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, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,115,162	2,092,094	2,154,097	2,220,398	128,304	66,301
Consumer loans	1,811,194	1,813,717	1,829,463	1,830,574	16,857	1,111
Housing loans	1,758,960	1,759,936	1,772,948	1,773,983	14,047	1,035
Other loans	52,234	53,781	56,514	56,591	2,810	77
Total	3,926,357	3,905,812	3,983,560	4,050,972	145,160	67,412
Foreign currency loans	25,334	23,169	20,137	16,023	(7,146)	(4,114)

(Scale of enterprise)

Large and mid-tier enterprises	403,358	392,460	410,436	418,442	25,982	8,006
Small and medium-sized enterprises	1,509,319	1,501,241	1,554,815	1,612,277	111,036	57,462
Local governments	142,060	138,647	129,871	132,619	(6,028)	2,748
Japanese government	65,007	65,007	65,044	65,044	37	—
Individuals	1,806,612	1,808,456	1,823,392	1,822,589	14,133	(803)
Total	3,926,357	3,905,812	3,983,560	4,050,972	145,160	67,412

Average Balance	3,871,096	3,891,530	3,903,614	3,990,385	98,855	86,771
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Including business rehabilitation subsidiaries

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,119,006	2,094,042	2,154,097	2,220,398	126,356	66,301
Consumer loans	1,811,194	1,813,717	1,829,463	1,830,574	16,857	1,111
Housing loans	1,758,960	1,759,936	1,772,948	1,773,983	14,047	1,035
Other loans	52,234	53,781	56,514	56,591	2,810	77
Total	3,930,201	3,907,760	3,983,560	4,050,972	143,212	67,412
Foreign currency loans	25,334	23,169	20,137	16,023	(7,146)	(4,114)

(Scale of enterprise)

Large and mid-tier enterprises	403,358	392,460	410,436	418,442	25,982	8,006
Small and medium-sized enterprises	1,513,163	1,503,190	1,554,815	1,612,277	109,087	57,462
Local governments	142,060	138,647	129,871	132,619	(6,028)	2,748
Japanese government	65,007	65,007	65,044	65,044	37	—
Individuals	1,806,612	1,808,456	1,823,392	1,822,589	14,133	(803)
Total	3,930,201	3,907,760	3,983,560	4,050,972	143,212	67,412

Average Balance	3,875,406	3,894,920	3,905,338	3,990,385	95,465	85,047
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,315,931	3,309,698	3,378,208	3,434,866	125,168	56,658
Ratio of loans to SMEs, etc.	84.45	84.73	84.80	84.79	0.06	(0.01)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,319,775	3,311,646	3,378,208	3,434,866	123,220	56,658
Ratio of loans to SMEs, etc.	84.46	84.74	84.80	84.79	0.05	(0.01)

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019	As of Mar. 31, 2020	As of June 30, 2020		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	3,842,757	3,873,679	3,844,283	3,963,159	89,480	118,876
Online branch	40,289	38,347	33,154	32,078	(6,269)	(1,076)
Corporation	1,147,658	1,174,210	1,163,398	1,269,516	95,306	106,118
General corporation	1,030,228	1,036,524	1,014,542	1,120,873	84,349	106,331
Financial institutions	5,982	5,498	17,045	16,473	10,975	(572)
Governmental funds	111,447	132,187	131,809	132,170	(17)	361
Subtotal	4,990,415	5,047,890	5,007,681	5,232,676	184,786	224,995
Foreign currency deposits	14,567	15,814	13,617	14,786	(1,028)	1,169
Negotiable certificates of deposit	—	—	27,800	27,000	27,000	(800)
Total	4,990,415	5,047,890	5,035,481	5,259,676	211,786	224,195

Average Balance deposits	4,924,518	4,983,298	4,982,232	5,106,405	123,107	124,173
Average Balance deposits and negotiable certificates of deposit	4,943,515	5,001,987	5,005,426	5,134,746	132,759	129,320

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2019	For the fiscal year ended Mar.31, 2020			For the three months ended June 30, 2019	For the three months ended June 30, 2020		
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)		
The Senshu Ikeda Bank	165,069	166,518	1,449	36,913	28,249	(8,664)		
Investment trusts	81,567	101,845	20,278	17,445	18,276	831		
Public bonds	892	599	(293)	263	111	(152)		
Life insurance	82,609	64,073	(18,536)	19,204	9,861	(9,343)		
Senshu Ikeda Tokai Tokyo Securities	46,805	44,748	(2,057)	10,704	4,922	(5,782)		
Total	211,874	211,267	(607)	47,618	33,172	(14,446)		

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019	As of Mar. 31, 2020	As of June 30, 2020		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	3,842,757	3,873,679	3,844,283	3,963,159	89,480	118,876
Investment trusts	177,445	176,462	156,837	174,506	(1,956)	17,669
Life insurance	539,046	536,015	514,588	518,204	(17,811)	3,616
Public bonds	10,293	9,897	9,147	8,864	(1,033)	(283)
Senshu Ikeda Tokai Tokyo Securities	102,777	100,792	87,293	96,186	(4,606)	8,893
Total	4,672,319	4,696,848	4,612,149	4,760,921	64,073	148,772

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019	As of Mar. 31, 2020	As of June 30, 2020		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	197,691	195,915	174,003	191,508	(4,407)	17,505
Investment trusts	184,405	183,134	162,286	180,314	(2,820)	18,028
Public bonds	13,286	12,780	11,717	11,194	(1,586)	(523)
Senshu Ikeda Tokai Tokyo Securities	119,713	116,055	101,233	110,912	(5,143)	9,679
Total	317,405	311,971	275,237	302,420	(9,551)	27,183

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020		
				(c)	(c)-(a)	(c)-(b)
Securities	629,846	663,480	566,004	580,879	(82,601)	14,875
Government bonds	64,115	52,321	26,380	36,593	(15,728)	10,213
Local government bonds	60,118	87,379	113,365	120,264	32,885	6,899
Corporate bonds	256,712	285,174	299,306	292,328	7,154	(6,978)
Authority bonds	181,769	199,926	206,816	200,762	836	(6,054)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	74,943	85,248	92,490	91,566	6,318	(924)
Stocks	48,356	44,703	40,866	43,542	(1,161)	2,676
Other securities	200,544	193,901	86,085	88,149	(105,752)	2,064
Foreign securities	91,847	90,344	5	5	(90,339)	0
Euroyen bonds	1,000	1,000	—	—	(1,000)	—
Dollar-dominated bonds	49,566	49,681	—	—	(49,681)	—
Euro-dominated bonds	41,275	39,657	—	—	(39,657)	—
REIT	37,775	33,431	26,852	27,962	(5,469)	1,110
Investment trusts	61,901	61,147	50,617	51,446	(9,701)	829
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	9,019	8,978	8,609	8,734	(244)	125
Average Balance	753,944	639,403	623,823	565,953	(73,450)	(57,870)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	5	2	—	—	(2)	—
Available-for-sale securities	11,529	11,820	7,532	11,064	(756)	3,532
Stocks	10,955	8,429	5,662	8,294	(135)	2,632
Bonds	1,073	1,444	(119)	(64)	(1,508)	55
Government bonds	156	112	36	30	(82)	(6)
Local government bonds	50	77	(93)	(104)	(181)	(11)
Corporate bonds	867	1,253	(62)	9	(1,244)	71
Other securities	(500)	1,946	1,988	2,834	888	846
Foreign securities	(233)	561	—	—	(561)	—
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(1,265)	(1,230)	—	—	1,230	—
Euro-dominated bonds	1,032	1,791	—	—	(1,791)	—
REIT	3,308	3,723	3,618	3,660	(63)	42
Investment trusts	(3,608)	(2,424)	(1,765)	(936)	1,488	829
Hedging investment trust for cross-shareholdings etc.	—	—	—	—	—	—
Investment partnership	33	85	135	110	25	(25)

3. Status of Claims disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	4,509	4,519	3,519	2,202	(2,317)	(1,317)
Doubtful claims	21,314	22,224	22,218	23,207	983	989
Substandard claims	4,843	4,848	5,743	5,677	829	(66)
Subtotal (A)	30,668	31,592	31,481	31,087	(505)	(394)
Normal claims	3,923,411	3,903,492	3,987,388	4,056,005	152,513	68,617
Total (B)	3,954,079	3,935,084	4,018,870	4,087,093	152,009	68,223

Non-performing loans ratio (A)/(B)	0.77	0.80	0.78	0.76	(0.04)	(0.02)
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Partial direct write-off	30,816	31,801	25,957	26,288	(5,513)	331
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(Reference)

Including business rehabilitation subsidiaries

(Millions of yen, %)

	As of Mar. 31, 2019	As of June 30, 2019 (a)	As of Mar. 31, 2020 (b)	As of June 30, 2020 (c)		
					(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	5,156	4,519	3,519	2,202	(2,317)	(1,317)
Doubtful claims	24,368	24,036	22,218	23,207	(829)	989
Substandard claims	4,987	4,985	5,743	5,677	692	(66)
Subtotal (A)	34,512	33,541	31,481	31,087	(2,454)	(394)
Normal claims	3,923,411	3,903,492	3,987,388	4,056,005	152,513	68,617
Total (B)	3,957,923	3,937,033	4,018,870	4,087,093	150,060	68,223

Non-performing loans ratio (A)/(B)	0.87	0.85	0.78	0.76	(0.09)	(0.02)
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Partial direct write-off	30,852	31,836	27,140	26,288	(5,548)	(852)
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(Notes) Claims:

Claims 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 claims:

Bankruptcy and quasi-bankrupt claims represent the claims held by borrowers who have been classified as "bankrupt borrowers" and "effectively bankrupt borrowers" by the Bank's self-assessment.

Doubtful claims:

Doubtful claims represent the claims held by borrowers who have been classified as "potentially bankrupt borrowers" by the Bank's self-assessment.

Substandard claims:

Substandard claims represent the claims held by borrowers who have been classified as "loans past due three months or more" and "restructured loans" among the claims 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 claims:

Normal claims represent the claims 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 claims.