



## 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, 2021	—	3.75	—	3.75	7.50
Fiscal Year ending March 31, 2022	—	3.75	—		
Fiscal Year ending March 31, 2022 (Forecasts)				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, 2022 (April 1, 2021—March 31, 2022)

(%: 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	82,500	1.4	12,000	55.5	9,000	76.3	29.43

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

### Note

(1) Changes in significant subsidiaries during the third quarter of the fiscal year ending March 31, 2022 : 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. : Yes
- (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 December 31, 2021 281,008,632 shares

As of March 31, 2021 281,008,632 shares

(b) Number of treasury shares

As of December 31, 2021 716,063 shares

As of March 31, 2021 804,214 shares

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

Nine months ended December 31, 2021 280,265,952 shares

Nine months ended December 31, 2020 280,700,769 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, 2021	—	15.00	—	15.00	30.00
Fiscal Year ending March 31, 2022	—	15.00	—		
Fiscal Year ending March 31, 2022 (Forecasts)				15.00	30.00

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2021	As of December 31, 2021
<b>Assets</b>		
Cash and due from banks	1,671,441	1,922,561
Call loans and bills bought	9,414	2,547
Monetary claims bought	79	59
Trading account securities	—	20
Money held in trust	20,001	24,473
Securities	564,580	663,809
Loans and bills discounted	4,291,531	4,508,387
Foreign exchange assets	5,061	5,501
Other assets	83,958	81,597
Tangible fixed assets	37,122	36,287
Intangible fixed assets	4,632	4,087
Net defined benefit assets	23,462	23,789
Deferred tax assets	2,751	1,317
Customers' liabilities for acceptances and guarantees	7,407	7,479
Reserve for possible loan losses	(15,899)	(15,667)
<b>Total assets</b>	<b>6,705,548</b>	<b>7,266,253</b>
<b>Liabilities</b>		
Deposits	5,408,845	5,623,919
Negotiable certificates of deposit	—	4,500
Call money and bills sold	—	185,000
Payables under securities lending transactions	10,323	71,201
Borrowed money	973,225	1,067,580
Foreign exchange liabilities	487	413
Borrowed money from trust account	—	312
Other liabilities	54,420	48,973
Provision for employees' bonuses	1,655	886
Net defined benefit liability	136	144
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	392	333
Reserve for point services	175	67
Reserve for contingent losses	1,171	1,163
Reserve under special laws	8	11
Deferred tax liabilities	250	244
Acceptances and guarantees	7,407	7,479
<b>Total liabilities</b>	<b>6,458,505</b>	<b>7,012,237</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	42,107	42,108
Retained earnings	81,087	88,126
Treasury stock	(163)	(145)
<b>Total shareholders' equity</b>	<b>226,030</b>	<b>233,088</b>
Net unrealized gain (loss) on available-for-sale securities	10,744	11,269
Net unrealized gain (loss) on deferred hedges	(133)	(78)
Remeasurements of defined benefit plans	7,889	7,027
<b>Total accumulated other comprehensive income</b>	<b>18,500</b>	<b>18,218</b>
Stock subscription rights	76	76
Non-controlling interests	2,434	2,631
<b>Total net assets</b>	<b>247,042</b>	<b>254,015</b>
<b>Total liabilities and net assets</b>	<b>6,705,548</b>	<b>7,266,253</b>

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

(Unit: Millions of yen)

	For the Nine months ended December 31, 2020	For the Nine months ended December 31, 2021
Ordinary revenue	60,662	62,239
Interest income	31,973	33,446
Interest on loans and bills discounted	29,618	29,960
Interest and dividends on securities	1,942	1,789
Trust fees	—	6
Fees and commissions	15,040	15,991
Other ordinary income	1,954	1,710
Other income	11,694	11,085
Ordinary expenses	52,674	49,328
Interest expenses	1,029	747
Interest on deposits	848	699
Fees and commissions payments	5,537	5,283
Other ordinary expenses	21	34
General and administrative expenses	34,189	33,816
Other expenses	11,896	9,446
Ordinary income	7,988	12,911
Extraordinary income	27	6
Gain on sales or disposal of fixed assets	27	6
Extraordinary loss	92	58
Loss on sales or disposal of fixed assets	30	44
Impairment loss	3	3
Transfer to reserve for financial products transaction liabilities	2	2
Other extraordinary loss	55	8
Income before income taxes	7,924	12,859
Income taxes - current	331	1,377
Income taxes - deferred	1,244	1,079
Total income taxes	1,575	2,456
Profit	6,349	10,403
Profit attributable to non-controlling interests	47	197
Profit attributable to owners of the parent	6,301	10,205

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2020	For the Nine months ended December 31, 2021
Profit	6,349	10,403
Other comprehensive income	3,042	(282)
Net unrealized gain (loss) on available-for-sale securities	3,228	525
Net unrealized gain (loss) on deferred hedges	13	55
Remeasurements of defined benefit plans	(199)	(862)
Comprehensive income	9,391	10,120
Comprehensive income attributable to		
Owners of the parent	9,344	9,923
Non-controlling interests	47	197

**Selected Financial Information  
for the Third Quarter of the Fiscal  
Year ending March 31,2022  
(Nine months ended December 31, 2021)**

**SENSHU IKEDA HOLDINGS, INC.**

**THE SENSHU IKEDA BANK, LTD.**

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

The Senshu Ikeda Bank (the “Bank”) transferred a portion of loans to the business rehabilitation subsidiary on March 25, 2013, and liquidated the subsidiary on September 23, 2020.

For this reason, total amounts of the Bank and business rehabilitation subsidiary after December 31, 2020 is stated the same amount of the Bank.

# 1. Summary of Profit and Loss

## (1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the nine months ended Dec. 31, 2020 (a)	For the nine months ended Dec. 31, 2021 (b)	(b)-(a)
1 Ordinary revenue	60,662	62,239	1,577
2 Ordinary expenses (-)	52,674	49,328	(3,346)
3 Ordinary income	7,988	12,911	4,923
4 Income before income taxes	7,924	12,859	4,935
5 Profit attributable to owners of the parent	6,301	10,205	3,904
6 Comprehensive income	9,391	10,120	729
7 Net credit costs (-)	2,682	86	(2,596)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2020 (a)	For the nine months ended Dec. 31, 2021 (b)	(b)-(a)	
1 <b>Gross profit</b>	37,545	40,402	2,857	
2 (Core gross profit)	37,250	40,376	3,126	
3 Net interest income	32,003	33,755	1,752	
4 Net fees and commissions income	4,876	6,174	1,298	
5 Net other operating income	665	471	(194)	
6 Net gains (losses) on debt securities	295	25	(270)	
7 <b>Expenses (excluding non-recurring expenses) (-)</b>	30,791	31,356	565	
8 Personnel expenses (-)	15,501	16,322	821	
9 Non-personnel expenses (-)	13,243	12,968	(275)	
10 <b>Banking profit (before provision for general reserve for possible loan losses)</b>	6,753	9,045	2,292	
11 Core banking profit	6,458	9,019	2,561	
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	6,293	8,999	2,706	
13 Net gains (losses) on debt securities	295	25	(270)	
14 Provision for general reserve for possible loan losses (-)	846	(1,912)	(2,758)	
15 <b>Banking profit</b>	5,907	10,957	5,050	
16 Net non-recurring gains (losses)	615	(754)	(1,369)	
17 Credit costs (-)	1,312	2,326	1,014	
18 Net gains (losses) on equity securities	1,710	178	(1,532)	
19 <b>Ordinary income</b>	6,522	10,203	3,681	
20 Net extraordinary income (losses)	(49)	(25)	24	
21 <b>Income before income taxes</b>	6,472	10,177	3,705	
22 Total income taxes (-)	737	1,428	691	
23 Income taxes-current (-)	(541)	571	1,112	
24 Income taxes-deferred (-)	1,278	857	(421)	
25 <b>Net income</b>	5,735	8,748	3,013	
26 Net credit costs (-)	+	2,158	413	(1,745)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2020 (a)	For the nine months ended Dec. 31, 2021 (b)	(b)-(a)
1 Net operating income	2,465	2,687	222
2 Administrative expenses (-)	2,276	2,409	133
3 Operating income	189	277	88
4 Income before income taxes	186	275	89
5 Net income	141	207	66



## (4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

	For the fiscal year ended Mar.31, 2020	For the nine months ended Dec. 31, 2020 (a)	For the fiscal year ended Mar.31, 2021 (b)	For the nine months ended Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	1.00	0.93	0.92	0.90	(0.03)	(0.02)
Average yield on loans and bills discounted (B)	1.01	0.96	0.96	0.91	(0.05)	(0.05)
Average yield on securities	0.94	0.68	0.68	0.60	(0.08)	(0.08)
Average yield on interest bearing liabilities (C)	0.84	0.75	0.73	0.57	(0.18)	(0.16)
Average yield on deposits and negotiable (including expenses) (D)	0.86	0.79	0.79	0.75	(0.04)	(0.04)
Average yield on deposits and negotiable	0.02	0.02	0.02	0.01	(0.01)	(0.01)
Expense ratio	0.83	0.77	0.77	0.74	(0.03)	(0.03)
Average yield on external liabilities	0.10	0.01	0.00	(0.00)	(0.01)	(0.00)
Average interest rate spread (A)-(C)	0.16	0.18	0.19	0.33	0.15	0.14
Difference between average yield on loans and deposits (B) - (D)	0.15	0.17	0.17	0.16	(0.01)	(0.01)

Domestic business

(%)

	For the fiscal year ended Mar.31, 2020	For the nine months ended Dec. 31, 2020 (a)	For the fiscal year ended Mar.31, 2021 (b)	For the nine months ended Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.97	0.92	0.92	0.90	(0.02)	(0.02)
Average yield on loans and bills discounted (B)	1.00	0.96	0.96	0.90	(0.06)	(0.06)
Average yield on securities	0.82	0.68	0.68	0.63	(0.05)	(0.05)
Average yield on interest bearing liabilities (C)	0.79	0.71	0.69	0.55	(0.16)	(0.14)
Average yield on deposits and negotiable (including expenses) (D)	0.82	0.76	0.75	0.72	(0.04)	(0.03)
Average yield on deposits and negotiable	0.02	0.02	0.02	0.01	(0.01)	(0.01)
Expense ratio	0.79	0.74	0.73	0.71	(0.03)	(0.02)
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)	0.18	0.21	0.23	0.35	0.14	0.12
Difference between average yield on loans and deposits (B) - (D)	0.18	0.20	0.21	0.18	(0.02)	(0.03)

## (5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2020	For the nine months ended Dec. 31, 2020 (a)	For the fiscal year ended Mar.31, 2021 (b)	For the nine months ended Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	2.25	4.66	3.39	7.43	2.77	4.04
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	1.76	3.70	2.26	5.90	2.20	3.64

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

(%)

	For the fiscal year ended Mar.31, 2020	For the nine months ended Dec. 31, 2020 (a)	For the fiscal year ended Mar.31, 2021 (b)	For the nine months ended Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	2.17	4.50	3.21	6.88	2.38	3.67
ROE (Profit attributable to owners of the parent basis)	1.69	3.58	2.15	5.46	1.88	3.31

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, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,154,097	2,390,662	2,452,921	2,641,750	251,088	188,829
Consumer loans	1,829,463	1,846,675	1,858,673	1,890,374	43,699	31,701
Housing loans	1,772,948	1,789,885	1,800,333	1,829,192	39,307	28,859
Other loans	56,514	56,789	58,339	61,182	4,393	2,843
Total	3,983,560	4,237,338	4,311,595	4,532,125	294,787	220,530
Foreign currency loans	20,137	12,555	10,981	7,792	(4,763)	(3,189)

(Scale of enterprise)

Large and mid-tier enterprises	410,436	430,198	426,670	437,172	6,974	10,502
Small and medium-sized enterprises	1,554,815	1,699,250	1,732,763	1,758,444	59,194	25,681
Local governments	129,871	117,281	124,003	120,432	3,151	(3,571)
Japanese government	65,044	152,634	178,662	336,640	184,006	157,978
Individuals	1,823,392	1,837,972	1,849,495	1,879,435	41,463	29,940
Total	3,983,560	4,237,338	4,311,595	4,532,125	294,787	220,530

Average Balance	3,903,614	4,100,248	4,135,152	4,413,557	313,309	278,405
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Including business rehabilitation subsidiary

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,154,097	2,390,662	2,452,921	2,641,750	251,088	188,829
Consumer loans	1,829,463	1,846,675	1,858,673	1,890,374	43,699	31,701
Housing loans	1,772,948	1,789,885	1,800,333	1,829,192	39,307	28,859
Other loans	56,514	56,789	58,339	61,182	4,393	2,843
Total	3,983,560	4,237,338	4,311,595	4,532,125	294,787	220,530
Foreign currency loans	20,137	12,555	10,981	7,792	(4,763)	(3,189)

(Scale of enterprise)

Large and mid-tier enterprises	410,436	430,198	426,670	437,172	6,974	10,502
Small and medium-sized enterprises	1,554,815	1,699,250	1,732,763	1,758,444	59,194	25,681
Local governments	129,871	117,281	124,003	120,432	3,151	(3,571)
Japanese government	65,044	152,634	178,662	336,640	184,006	157,978
Individuals	1,823,392	1,837,972	1,849,495	1,879,435	41,463	29,940
Total	3,983,560	4,237,338	4,311,595	4,532,125	294,787	220,530

Average Balance	3,905,338	4,100,248	4,135,152	4,413,557	313,309	278,405
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Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,378,208	3,537,223	3,582,259	3,637,880	100,657	55,621
Ratio of loans to SMEs, etc.	84.80	83.47	83.08	80.26	(3.21)	(2.82)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,378,208	3,537,223	3,582,259	3,637,880	100,657	55,621
Ratio of loans to SMEs, etc.	84.80	83.47	83.08	80.26	(3.21)	(2.82)

## (2) Deposits

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020	As of Mar. 31, 2021	As of Dec. 31, 2021		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	3,844,283	4,063,013	4,073,527	4,194,821	131,808	121,294
Online branch	33,154	29,623	28,525	26,044	(3,579)	(2,481)
Corporation	1,163,398	1,366,025	1,346,863	1,442,849	76,824	95,986
General corporation	1,014,542	1,217,555	1,245,067	1,245,392	27,837	325
Financial institutions	17,045	3,805	5,765	3,800	(5)	(1,965)
Governmental funds	131,809	144,664	96,030	193,656	48,992	97,626
Subtotal	5,007,681	5,429,038	5,420,391	5,637,671	208,633	217,280
Foreign currency deposits	13,617	18,439	15,349	12,108	(6,331)	(3,241)
Negotiable certificates of deposit	27,800	27,000	29,300	33,500	6,500	4,200
Total	5,035,481	5,456,038	5,449,691	5,671,171	215,133	221,480

Average Balance deposits	4,982,232	5,233,075	5,285,722	5,576,791	343,716	291,069
Average Balance deposits and negotiable certificates of deposit	5,005,426	5,261,364	5,313,715	5,623,269	361,905	309,554

## (3) Assets under Management

Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2020	For the fiscal year ended Mar.31, 2021			For the nine months ended Dec. 31, 2020	For the nine months ended Dec. 31, 2021		
	(a)	(b)	(b)-(a)		(c)	(d)	(d)-(c)	
The Senshu Ikeda Bank	166,518	142,329	(24,189)		100,637	88,716	(11,921)	
Investment trusts	101,845	91,494	(10,351)		65,521	64,169	(1,352)	
Public bonds	599	744	145		654	165	(489)	
Life insurance	64,073	50,090	(13,983)		34,461	24,381	(10,080)	
Senshu Ikeda Tokai Tokyo Securities	44,748	41,922	(2,826)		25,721	45,890	20,169	
Total	211,267	184,251	(27,016)		126,358	134,607	8,249	

Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020	As of Mar. 31, 2021	As of Dec. 31, 2021		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	3,844,283	4,063,013	4,073,527	4,194,821	131,808	121,294
Investment trusts	156,837	185,810	198,077	232,500	46,690	34,423
Life insurance	514,588	509,271	506,361	506,028	(3,243)	(333)
Public bonds	9,147	8,932	8,753	7,495	(1,437)	(1,258)
Senshu Ikeda Tokai Tokyo Securities	87,293	106,028	114,309	123,657	17,629	9,348
Total	4,612,149	4,873,057	4,901,029	5,064,504	191,447	163,475

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020	As of Mar. 31, 2021	As of Dec. 31, 2021		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	174,003	202,846	214,863	248,100	45,254	33,237
Investment trusts	162,286	191,615	203,834	238,726	47,111	34,892
Public bonds	11,717	11,230	11,028	9,373	(1,857)	(1,655)
Senshu Ikeda Tokai Tokyo Securities	101,233	122,510	133,553	145,862	23,352	12,309
Total	275,237	325,356	348,416	393,962	68,606	45,546

## (4) Securities

## Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Securities	566,004	577,153	571,287	671,067	93,914	99,780
Government bonds	26,380	23,422	33,500	53,452	30,030	19,952
Local government bonds	113,365	122,417	119,972	133,704	11,287	13,732
Corporate bonds	299,306	277,314	264,710	240,087	(37,227)	(24,623)
Authority bonds	206,816	188,084	178,335	151,484	(36,600)	(26,851)
Bank debenture bonds	-	-	-	-	-	-
General corporate bonds	92,490	89,229	86,375	88,603	(626)	2,228
Stocks	40,866	31,002	32,431	31,844	842	(587)
Other securities	86,085	122,997	120,672	211,978	88,981	91,306
Foreign securities	5	5,207	10,642	75,036	69,829	64,394
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	-	5,201	10,636	72,469	67,268	61,833
Euro-dominated bonds	-	-	-	2,560	2,560	2,560
REIT	26,852	28,830	30,300	32,263	3,433	1,963
Investment trusts	50,617	79,973	70,884	94,585	14,612	23,701
Investment partnership	8,609	8,986	8,845	10,093	1,107	1,248
Average Balance	623,823	564,075	566,956	605,723	41,648	38,767

## Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	-	-	-	-	-	-
Available-for-sale securities	7,532	11,442	13,506	14,894	3,452	1,388
Stocks	5,662	6,992	8,429	7,949	957	(480)
Bonds	(119)	224	(57)	561	337	618
Government bonds	36	(13)	(21)	39	52	60
Local government bonds	(93)	(29)	(42)	(0)	29	42
Corporate bonds	(62)	267	6	521	254	515
Other securities	1,988	4,225	5,133	6,384	2,159	1,251
Foreign securities	-	26	(388)	(253)	(279)	135
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	-	26	(388)	(253)	(279)	135
Euro-dominated bonds	-	-	-	0	0	0
REIT	3,618	3,610	4,522	5,432	1,822	910
Investment trusts	(1,765)	473	884	1,085	612	201
Investment partnership	135	114	114	119	5	5

### 3. Status of Claims disclosed under the Financial Revitalization Law

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,519	1,125	2,062	2,243	1,118	181
Doubtful claims	22,218	30,901	27,080	36,176	5,275	9,096
Substandard claims	5,743	5,578	5,874	4,722	(856)	(1,152)
Subtotal (A)	31,481	37,605	35,017	43,142	5,537	8,125
Normal claims	3,987,388	4,235,988	4,312,806	4,525,829	289,841	213,023
Total (B)	4,018,870	4,273,593	4,347,824	4,568,971	295,378	221,147

Non-performing loans ratio (A)/(B)	0.78	0.87	0.80	0.94	0.07	0.14
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Partial direct write-off	25,957	25,519	25,035	23,490	(2,029)	(1,545)
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(Reference)

Including business rehabilitation subsidiary

(Millions of yen, %)

	As of Mar. 31, 2020	As of Dec. 31, 2020 (a)	As of Mar. 31, 2021 (b)	As of Dec. 31, 2021 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,519	1,125	2,062	2,243	1,118	181
Doubtful claims	22,218	30,901	27,080	36,176	5,275	9,096
Substandard claims	5,743	5,578	5,874	4,722	(856)	(1,152)
Subtotal (A)	31,481	37,605	35,017	43,142	5,537	8,125
Normal claims	3,987,388	4,235,988	4,312,806	4,525,829	289,841	213,023
Total (B)	4,018,870	4,273,593	4,347,824	4,568,971	295,378	221,147

Non-performing loans ratio (A)/(B)	0.78	0.87	0.80	0.94	0.07	0.14
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Partial direct write-off	27,140	25,519	25,035	23,490	(2,029)	(1,545)
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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.