

**Financial Results for the First Quarter of the Fiscal Year ending March 31, 2023
(Consolidated Data)**

July 27, 2022

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 5, 2022
 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, 2023 (April 1, 2022 - June 30, 2022)

(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, 2022	22,831	11.0	4,992	25.4	4,123	29.5
Three months ended June 30, 2021	20,563	6.1	3,980	97.4	3,183	111.7

(Note) Comprehensive income: Three months ended June 30, 2022: 223million yen [(92.6%)]
 Three months ended June 30, 2021: 3,033million yen [(28.6%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2022	14.71	12.31
Three months ended June 30, 2021	11.36	9.51

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2022	7,111,424	248,962	3.4
As of March 31, 2022	7,044,417	250,860	3.5

(Reference) capital: As of June 30, 2022: 246,479 million yen; As of March 31, 2022: 248,334 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, 2022	-	3.75	-	6.25	10.00
Fiscal Year ending March 31, 2023	-				
Fiscal Year ending March 31, 2023 (Forecasts)		5.00	-	5.00	10.00

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

The above-mentioned " Dividends " refers to the status of dividends on common stock.

First series of seventh-class preferred stock was acquired and cancelled on July 15,2022.

3. Financial Forecasts for the Fiscal Year ending March 31, 2023 (April 1, ,2022 - March 31, 2023)

(%: 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	44,000	7.3	5,600	(19.3)	4,000	(26.6)	14.27
Full Year	86,000	2.3	11,300	(19.5)	7,900	(30.7)	28.18

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, 2023 : None
(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added (company name)

Excluded (company name)

(2) Adoption of particular accounting methods for quarterly consolidated financial statements : None

(3) 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

(4) Number of shares (common stock)

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

As of June 30, 2022 281,008,632 shares

As of March 31, 2022 281,008,632 shares

(b) Number of treasury shares

As of June 30, 2022 716,483 shares

As of March 31, 2022 716,407 shares

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

Three months ended June 30, 2022 280,292,185 shares

Three months ended June 30, 2021 280,214,982 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.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2022	As of June 30, 2022
Assets		
Cash and due from banks	1,723,186	1,713,365
Call loans and bills bought	368	326
Monetary claims bought	49	59
Money held in trust	24,521	25,530
Securities	648,256	707,308
Loans and bills discounted	4,503,834	4,516,453
Foreign exchange assets	7,506	6,390
Other assets	76,322	79,885
Tangible fixed assets	36,452	36,405
Intangible fixed assets	4,165	3,989
Net defined benefit assets	23,402	23,544
Deferred tax assets	3,778	5,051
Customers' liabilities for acceptances and guarantees	7,437	7,130
Reserve for possible loan losses	(14,865)	(14,016)
Total assets	7,044,417	7,111,424
Liabilities		
Deposits	5,557,248	5,667,293
Negotiable certificates of deposit	-	1,000
Call money and bills sold	-	956
Payables under securities lending transactions	84,792	140,835
Borrowed money	1,082,890	981,809
Foreign exchange liabilities	302	389
Borrowed money from trust account	513	780
Other liabilities	55,870	59,767
Provision for employees' bonuses	2,504	624
Provision for directors' bonuses	90	17
Net defined benefit liability	141	144
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	286	286
Reserve for point services	64	23
Reserve for contingent losses	1,160	1,156
Reserve under special laws	11	11
Deferred tax liabilities	237	228
Acceptances and guarantees	7,437	7,130
Total liabilities	6,793,557	6,862,462
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,108	42,114
Retained earnings	89,320	91,317
Treasury stock	(145)	(145)
Total shareholders' equity	234,283	236,285
Net unrealized gain (loss) on available-for-sale securities	7,607	3,937
Net unrealized gain (loss) on deferred hedges	(24)	26
Remeasurements of defined benefit plans	6,468	6,231
Total accumulated other comprehensive income	14,051	10,194
Stock subscription rights	86	96
Non-controlling interests	2,438	2,385
Total net assets	250,860	248,962
Total liabilities and net assets	7,044,417	7,111,424

(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, 2021	For the three months ended June 30, 2022
Ordinary revenue	20,563	22,831
Interest income	10,972	11,750
Interest on loans and bills discounted	9,943	9,758
Interest and dividends on securities	712	1,394
Trust fees	-	6
Fees and commissions	5,059	5,441
Other ordinary income	531	1,035
Other income	3,999	4,597
Ordinary expenses	16,582	17,838
Interest expenses	272	391
Interest on deposits	239	191
Fees and commissions payments	1,805	2,056
Other ordinary expenses	14	867
General and administrative expenses	11,332	11,205
Other expenses	3,157	3,317
Ordinary income	3,980	4,992
Extraordinary income	6	1
Gain on sales or disposal of fixed assets	6	1
Extraordinary loss	20	36
Loss on sales or disposal of fixed assets	11	6
Transfer to reserve for financial products transaction liabilities	0	0
Other extraordinary loss	8	29
Income before income taxes	3,965	4,957
Income taxes - current	263	267
Income taxes - deferred	495	610
Total income taxes	759	877
Profit	3,206	4,080
Profit attributable to non-controlling interests	22	(43)
Profit attributable to owners of the parent	3,183	4,123

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2021	For the three months ended June 30, 2022
Profit	3,206	4,080
Other comprehensive income	(172)	(3,856)
Net unrealized gain (loss) on available-for-sale securities	105	(3,670)
Net unrealized gain (loss) on deferred hedges	9	50
Remeasurements of defined benefit plans	(287)	(237)
Comprehensive income	3,033	223
Comprehensive income attributable to		
Owners of the parent	3,011	266
Non-controlling interests	22	(43)

**Selected Financial Information
for the First Quarter of the Fiscal
Year ending March 31,2023
(Three months ended June 30,2022)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the three months ended June 30, 2021 (a)	For the three months ended June 30, 2022	
		(b)	(b)-(a)
1 Ordinary revenue	20,563	22,831	2,268
2 Ordinary expenses (-)	16,582	17,838	1,256
3 Ordinary income	3,980	4,992	1,012
4 Income before income taxes	3,965	4,957	992
5 Profit attributable to owners of the parent	3,183	4,123	940
6 Comprehensive income	3,033	223	(2,810)
7 Net credit costs (-)	(358)	(895)	(537)

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

(Millions of yen)

	For the three months ended June 30, 2021 (a)	For the three months ended June 30, 2022	
		(b)	(b)-(a)
1 Gross profit	13,327	13,610	283
2 (Core gross profit)	13,353	14,256	903
3 Net interest income	11,496	11,734	238
4 Net fees and commissions income	1,727	1,968	241
5 Net other operating income	103	(92)	(195)
6 Net gains (losses) on debt securities	(26)	(646)	(620)
7 Expenses (excluding non-recurring expenses) (-)	10,475	10,209	(266)
8 Personnel expenses (-)	5,500	5,416	(84)
9 Non-personnel expenses (-)	4,293	4,058	(235)
10 Banking profit (before provision for general reserve for possible loan losses)	2,852	3,400	548
11 Core banking profit	2,878	4,047	1,169
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	2,858	4,047	1,189
13 Net gains (losses) on debt securities	(26)	(646)	(620)
14 Provision for general reserve for possible loan losses (-)	-	-	-
15 Banking profit	2,852	3,400	548
16 Net non-recurring gains (losses)	735	1,149	414
17 Credit costs (-)	(169)	(900)	(731)
18 Net gains (losses) on equity securities	167	145	(22)
19 Ordinary income	3,587	4,550	963
20 Net extraordinary income (losses)	(7)	(26)	(19)
21 Income before income taxes	3,579	4,523	944
22 Total income taxes (-)	428	618	190
23 Income taxes-current (-)	45	21	(24)
24 Income taxes-deferred (-)	382	597	215
25 Net income	3,151	3,905	754
26 Net credit costs (-)	+ (169)	(900)	(731)

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

(Millions of yen)

	For the three months ended June 30, 2021 (a)	For the three months ended June 30, 2022	
		(b)	(b)-(a)
1 Net operating income	870	520	(350)
2 Administrative expenses (-)	795	654	(141)
3 Operating income	75	(133)	(208)
4 Income before income taxes	74	(134)	(208)
5 Net income	73	(108)	(181)

(4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

	For the fiscal year ended Mar.31, 2021	For the three months ended June 30, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the three months ended June 30, 2022 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.92	0.94	0.91	0.92	(0.02)	0.01
Average yield on loans and bills discounted (B)	0.96	0.92	0.90	0.87	(0.05)	(0.03)
Average yield on securities	0.68	1.02	0.62	1.03	0.01	0.41
Average yield on interest bearing liabilities (C)	0.73	0.61	0.59	0.55	(0.06)	(0.04)
Average yield on deposits and negotiable (including expenses) (D)	0.79	0.77	0.77	0.73	(0.04)	(0.04)
Average yield on deposits and negotiable	0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio	0.77	0.75	0.76	0.72	(0.03)	(0.04)
Average yield on external liabilities	0.00	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)	0.19	0.33	0.32	0.37	0.04	0.05
Difference between average yield on loans and deposits (B) - (D)	0.17	0.15	0.13	0.14	(0.01)	0.01

Domestic business

(%)

	For the fiscal year ended Mar.31, 2021	For the three months ended June 30, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the three months ended June 30, 2022 (c)		
					(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.92	0.94	0.90	0.91	(0.03)	0.01
Average yield on loans and bills discounted (B)	0.96	0.92	0.90	0.86	(0.06)	(0.04)
Average yield on securities	0.68	1.02	0.59	0.94	(0.08)	0.35
Average yield on interest bearing liabilities (C)	0.69	0.58	0.57	0.52	(0.06)	(0.05)
Average yield on deposits and negotiable (including expenses) (D)	0.75	0.74	0.74	0.70	(0.04)	(0.04)
Average yield on deposits and negotiable	0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio	0.73	0.72	0.73	0.69	(0.03)	(0.04)
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Average interest rate spread (A)-(C)	0.23	0.36	0.33	0.39	0.03	0.06
Difference between average yield on loans and deposits (B) - (D)	0.21	0.18	0.16	0.16	(0.02)	0.00

(5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2021	For the three months ended June 30, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the three months ended June 30, 2022 (c)		
					(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	3.39	7.01	6.01	8.45	1.44	2.44
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.26	5.63	4.95	7.02	1.39	2.07

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

(%)

	For the fiscal year ended Mar.31, 2021	For the three months ended June 30, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the three months ended June 30, 2022 (c)		
					(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	3.21	6.48	5.61	8.03	1.55	2.42
ROE (Profit attributable to owners of the parent basis)	2.15	5.20	4.62	6.68	1.48	2.06

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, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Large and mid-tier enterprises	426,670	425,492	434,347	429,398	3,906	(4,949)
Small and medium-sized enterprises	1,732,763	1,739,507	1,746,074	1,751,793	12,286	5,719
Local governments	124,003	129,729	126,458	124,907	(4,822)	(1,551)
Japanese government	178,662	270,476	324,207	324,672	54,196	465
Individuals	1,849,495	1,855,912	1,895,789	1,910,485	54,573	14,696
Total	4,311,595	4,421,117	4,526,877	4,541,257	120,140	14,380
Foreign currency loans	10,981	9,572	7,259	6,729	(2,843)	(530)
Average Balance	4,135,152	4,349,637	4,437,566	4,546,252	196,615	108,686

Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,582,259	3,595,419	3,641,864	3,662,278	66,859	20,414
Ratio of loans to SMEs, etc.	83.08	81.32	80.44	80.64	(0.68)	0.20

Consumer loans

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Consumer loans	1,858,673	1,866,920	1,906,925	1,922,227	55,307	15,302
Housing loans	1,800,333	1,807,164	1,844,490	1,859,266	52,102	14,776
Other loans	58,339	59,755	62,434	62,961	3,206	527

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021	As of Mar. 31, 2022	As of June 30, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	4,073,527	4,123,198	4,183,852	4,232,944	109,746	49,092
Online branch	28,525	27,611	25,291	24,637	(2,974)	(654)
Corporation	1,346,863	1,451,590	1,384,266	1,444,597	(6,993)	60,331
General corporation	1,245,067	1,261,052	1,214,750	1,231,617	(29,435)	16,867
Financial institutions	5,765	6,827	6,441	6,790	(37)	349
Governmental funds	96,030	183,710	163,074	206,189	22,479	43,115
Subtotal	5,420,391	5,574,789	5,568,118	5,677,542	102,753	109,424
Foreign currency deposits	15,349	13,902	11,672	11,273	(2,629)	(399)
Negotiable certificates of deposit	29,300	30,000	31,000	32,000	2,000	1,000
Total	5,449,691	5,604,789	5,599,118	5,709,542	104,753	110,424

Average Balance deposits	5,285,722	5,544,673	5,586,104	5,654,107	109,434	68,003
Average Balance deposits and negotiable certificates of deposit	5,313,715	5,574,896	5,628,967	5,686,075	111,179	57,108

(3) Assets under Management

Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2021	For the fiscal year ended Mar.31, 2022			For the three months ended June 30, 2021	For the three months ended June 30, 2022		
	(a)	(b)	(b)-(a)		(c)	(d)	(d)-(c)	
The Senshu Ikeda Bank	142,329	109,190	(33,139)		34,075	25,743	(8,332)	
Investment trusts	91,494	77,415	(14,079)		23,373	11,798	(11,575)	
Public bonds	744	364	(380)		41	259	218	
Life insurance	50,090	31,410	(18,680)		10,660	13,686	3,026	
Senshu Ikeda Tokai Tokyo Securities	41,922	56,413	14,491		15,150	12,783	(2,367)	
Total	184,251	165,604	(18,647)		49,225	38,526	(10,699)	

Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021	As of Mar. 31, 2022	As of June 30, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	4,073,527	4,123,198	4,183,852	4,232,944	109,746	49,092
Investment trusts	198,077	212,975	235,685	224,085	11,110	(11,600)
Life insurance	506,361	504,751	521,424	527,479	22,728	6,055
Public bonds	8,753	8,747	6,434	5,829	(2,918)	(605)
Senshu Ikeda Tokai Tokyo Securities	114,309	117,142	125,660	127,427	10,285	1,767
Total	4,901,029	4,966,815	5,073,057	5,117,766	150,951	44,709

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021	As of Mar. 31, 2022	As of June 30, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	214,863	230,026	250,135	237,163	7,137	(12,972)
Investment trusts	203,834	219,023	241,973	229,975	10,952	(11,998)
Public bonds	11,028	11,002	8,162	7,187	(3,815)	(975)
Senshu Ikeda Tokai Tokyo Securities	133,553	136,776	149,518	152,644	15,868	3,126
Total	348,416	366,802	399,654	389,807	23,005	(9,847)

(4) Securities

Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Securities	571,287	596,396	654,157	713,359	116,963	59,202
Government bonds	33,500	28,516	68,167	124,448	95,932	56,281
Local government bonds	119,972	130,458	130,055	119,235	(11,223)	(10,820)
Corporate bonds	264,710	263,475	227,428	234,751	(28,724)	7,323
Authority bonds	178,335	174,422	139,107	130,319	(44,103)	(8,788)
Bank debenture bonds	-	-	-	-	-	-
General corporate bonds	86,375	89,052	88,321	104,432	15,380	16,111
Stocks	32,431	30,797	31,945	31,078	281	(867)
Other securities	120,672	143,149	196,560	203,844	60,695	7,284
Foreign securities	10,642	17,822	88,094	98,778	80,956	10,684
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	10,636	15,217	85,586	94,000	78,783	8,414
Euro-dominated bonds	-	2,598	2,501	4,770	2,172	2,269
REIT	30,300	31,032	33,034	31,141	109	(1,893)
Investment trusts	70,884	85,014	66,898	65,266	(19,748)	(1,632)
Investment partnership	8,845	9,279	8,532	8,658	(621)	126
Average Balance	566,956	576,668	618,203	676,318	99,650	58,115

Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	-	-	-	-	-	-
Available-for-sale securities	13,506	14,136	9,378	3,985	(10,151)	(5,393)
Stocks	8,429	6,871	8,469	8,328	1,457	(141)
Bonds	(57)	560	(1,339)	(2,671)	(3,231)	(1,332)
Government bonds	(21)	(2)	(75)	(452)	(450)	(377)
Local government bonds	(42)	46	(491)	(667)	(713)	(176)
Corporate bonds	6	516	(772)	(1,551)	(2,067)	(779)
Other securities	5,133	6,705	2,249	(1,671)	(8,376)	(3,920)
Foreign securities	(388)	(182)	(2,451)	(4,525)	(4,343)	(2,074)
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	(388)	(201)	(2,268)	(3,909)	(3,708)	(1,641)
Euro-dominated bonds	-	19	(182)	(616)	(635)	(434)
REIT	4,522	5,258	5,198	4,985	(273)	(213)
Investment trusts	884	1,514	(601)	(2,233)	(3,747)	(1,632)
Investment partnership	114	114	102	102	(12)	-

3. Status of Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2021	As of June 30, 2021 (a)	As of Mar. 31, 2022 (b)	As of June 30, 2022		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,062	2,681	1,518	1,912	(769)	394
Doubtful claims	27,080	28,141	37,565	40,299	12,158	2,734
Substandard claims	5,874	5,848	4,772	4,748	(1,100)	(24)
Loans past due three months or more	70	79	86	100	21	14
Restructured loans	5,804	5,769	4,685	4,647	(1,122)	(38)
Subtotal (A)	35,017	36,670	43,857	46,960	10,290	3,103
Normal claims	4,312,806	4,420,267	4,518,655	4,530,942	110,675	12,287
Total (B)	4,347,824	4,456,938	4,562,512	4,577,902	120,964	15,390
Non-performing loans ratio (A)/(B)	0.80	0.82	0.96	1.02	0.20	0.06
Partial direct write-off	25,035	25,219	23,883	23,709	(1,510)	(174)

(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.