

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

January 31, 2023

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 February 3, 2023
 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 Third Quarter of the Fiscal Year ending March 31, 2023 (April 1, 2022 - December 31, 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	%
Nine months ended December 31, 2022	68,653	10.3	9,877	(23.4)	7,899	(22.5)
Nine months ended December 31, 2021	62,239	2.5	12,911	61.6	10,205	61.9

(Note) Comprehensive income: Nine months ended December 31, 2022: (582)million yen [- %]
 Nine months ended December 31, 2021: 10,120million yen [7.7%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2022	28.18	26.20
Nine months ended December 31, 2021	35.07	30.50

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of December 31, 2022	6,277,763	221,537	3.4
As of March 31, 2022	7,044,417	250,860	3.5

(Reference) capital: As of December 31, 2022: 219,215 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	-	5.00	-		
Fiscal Year ending March 31, 2023 (Forecasts)				5.00	10.00

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

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
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 third 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 December 31, 2022 281,008,632 shares

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

(b) Number of treasury shares

As of December 31, 2022 666,793 shares

As of March 31, 2022 716,407 shares

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

Nine months ended December 31, 2022 280,325,163 shares

Nine months ended December 31, 2021 280,265,952 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 December 31, 2022
Assets		
Cash and due from banks	1,723,186	915,763
Call loans and bills bought	368	7,911
Monetary claims bought	49	-
Money held in trust	24,521	15,000
Securities	648,256	579,775
Loans and bills discounted	4,503,834	4,603,272
Foreign exchange assets	7,506	5,364
Other assets	76,322	86,979
Tangible fixed assets	36,452	36,009
Intangible fixed assets	4,165	3,868
Net defined benefit assets	23,402	23,577
Deferred tax assets	3,778	4,705
Customers' liabilities for acceptances and guarantees	7,437	6,705
Reserve for possible loan losses	(14,865)	(11,170)
Total assets	7,044,417	6,277,763
Liabilities		
Deposits	5,557,248	5,666,349
Negotiable certificates of deposit	-	1,000
Payables under securities lending transactions	84,792	12,335
Borrowed money	1,082,890	319,486
Foreign exchange liabilities	302	289
Borrowed money from trust account	513	1,400
Other liabilities	55,870	46,023
Provision for employees' bonuses	2,504	852
Provision for directors' bonuses	90	53
Net defined benefit liability	141	149
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	286	219
Reserve for point services	64	-
Reserve for contingent losses	1,160	1,106
Reserve under special laws	11	12
Deferred tax liabilities	237	235
Acceptances and guarantees	7,437	6,705
Total liabilities	6,793,557	6,056,226
Net Assets		
Capital stock	102,999	102,999
Capital surplus	42,108	16,898
Retained earnings	89,320	93,692
Treasury stock	(145)	(135)
Total shareholders' equity	234,283	213,454
Net unrealized gain (loss) on available-for-sale securities	7,607	(61)
Net unrealized gain (loss) on deferred hedges	(24)	66
Remeasurements of defined benefit plans	6,468	5,756
Total accumulated other comprehensive income	14,051	5,761
Stock subscription rights	86	104
Non-controlling interests	2,438	2,217
Total net assets	250,860	221,537
Total liabilities and net assets	7,044,417	6,277,763

(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, 2021	For the Nine months ended December 31, 2022
Ordinary revenue	62,239	68,653
Interest income	33,446	34,933
Interest on loans and bills discounted	29,960	29,466
Interest and dividends on securities	1,789	4,263
Trust fees	6	20
Fees and commissions	15,991	16,638
Other ordinary income	1,710	2,570
Other income	11,085	14,491
Ordinary expenses	49,328	58,776
Interest expenses	747	1,425
Interest on deposits	699	508
Fees and commissions payments	5,283	6,228
Other ordinary expenses	34	7,859
General and administrative expenses	33,816	33,142
Other expenses	9,446	10,120
Ordinary income	12,911	9,877
Extraordinary income	6	1
Gain on sales or disposal of fixed assets	6	1
Extraordinary loss	58	256
Loss on sales or disposal of fixed assets	44	52
Impairment loss	3	93
Transfer to reserve for financial products transaction liabilities	2	1
Other extraordinary loss	8	108
Income before income taxes	12,859	9,622
Income taxes - current	1,377	718
Income taxes - deferred	1,079	1,196
Total income taxes	2,456	1,914
Profit	10,403	7,708
Profit attributable to non-controlling interests	197	(191)
Profit attributable to owners of the parent	10,205	7,899

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2021	For the Nine months ended December 31, 2022
Profit	10,403	7,708
Other comprehensive income	(282)	(8,290)
Net unrealized gain (loss) on available-for-sale securities	525	(7,669)
Net unrealized gain (loss) on deferred hedges	55	90
Remeasurements of defined benefit plans	(862)	(711)
Comprehensive income	10,120	(582)
Comprehensive income attributable to		
Owners of the parent	9,923	(390)
Non-controlling interests	197	(192)

**Selected Financial Information
for the Third Quarter of the Fiscal
Year ending March 31,2023
(Nine months ended December 31,2022)**

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 nine months ended Dec. 31, 2021 (a)	For the nine months ended Dec. 31, 2022	
		(b)	(b)-(a)
1 Ordinary revenue	62,239	68,653	6,414
2 Ordinary expenses (-)	49,328	58,776	9,448
3 Ordinary income	12,911	9,877	(3,034)
4 Income before income taxes	12,859	9,622	(3,237)
5 Profit attributable to owners of the parent	10,205	7,899	(2,306)
6 Comprehensive income	10,120	(582)	(10,702)
7 Net credit costs (-)	86	(3,328)	(3,414)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2021 (a)	For the nine months ended Dec. 31, 2022		
		(b)	(b)-(a)	
1 Gross profit	40,402	34,474	(5,928)	
2 (Core gross profit)	40,376	41,608	1,232	
3 Net interest income	33,755	34,238	483	
4 Net fees and commissions income	6,174	6,054	(120)	
5 Net other operating income	471	(5,818)	(6,289)	
6 Net gains (losses) on debt securities	25	(7,134)	(7,159)	
7 Expenses (excluding non-recurring expenses) (-)	31,356	30,335	(1,021)	
8 Personnel expenses (-)	16,322	16,095	(227)	
9 Non-personnel expenses (-)	12,968	12,153	(815)	
10 Banking profit (before provision for general reserve for possible loan losses)	9,045	4,139	(4,906)	
11 Core banking profit	9,019	11,273	2,254	
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	8,999	11,273	2,274	
13 Net gains (losses) on debt securities	25	(7,134)	(7,159)	
14 Provision for general reserve for possible loan losses (-)	(1,912)	-	1,912	
15 Banking profit	10,957	4,139	(6,818)	
16 Net non-recurring gains (losses)	(754)	4,164	4,918	
17 Credit costs (-)	2,326	(3,315)	(5,641)	
18 Net gains (losses) on equity securities	178	143	(35)	
19 Ordinary income	10,203	8,303	(1,900)	
20 Net extraordinary income (losses)	(25)	(229)	(204)	
21 Income before income taxes	10,177	8,073	(2,104)	
22 Total income taxes (-)	1,428	1,034	(394)	
23 Income taxes-current (-)	571	(52)	(623)	
24 Income taxes-deferred (-)	857	1,087	230	
25 Net income	8,748	7,039	(1,709)	
26 Net credit costs (-)	+	413	(3,315)	(3,728)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2021 (a)	For the nine months ended Dec. 31, 2022	
		(b)	(b)-(a)
1 Net operating income	2,687	1,545	(1,142)
2 Administrative expenses (-)	2,409	1,961	(448)
3 Operating income	277	(416)	(693)
4 Income before income taxes	275	(417)	(692)
5 Net income	207	(456)	(663)

(4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

	For the fiscal year ended Mar.31, 2021	For the nine months ended Dec. 31, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the nine months ended Dec. 31, 2022 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.92	0.90	0.91	0.89	(0.01)	(0.02)
Average yield on loans and bills discounted (B)	0.96	0.91	0.90	0.86	(0.05)	(0.04)
Average yield on securities	0.68	0.60	0.62	0.98	0.38	0.36
Average yield on interest bearing liabilities (C)	0.73	0.57	0.59	0.59	0.02	0.00
Average yield on deposits and negotiable (including expenses) (D)	0.79	0.75	0.77	0.71	(0.04)	(0.06)
Average yield on deposits and negotiable	0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio	0.77	0.74	0.76	0.70	(0.04)	(0.06)
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	0.30	(0.03)	(0.02)
Difference between average yield on loans and deposits (B) - (D)	0.17	0.16	0.13	0.15	(0.01)	0.02

Domestic business

(%)

	For the fiscal year ended Mar.31, 2021	For the nine months ended Dec. 31, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the nine months ended Dec. 31, 2022 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.92	0.90	0.90	0.87	(0.03)	(0.03)
Average yield on loans and bills discounted (B)	0.96	0.90	0.90	0.86	(0.04)	(0.04)
Average yield on securities	0.68	0.63	0.59	0.81	0.18	0.22
Average yield on interest bearing liabilities (C)	0.69	0.55	0.57	0.56	0.01	(0.01)
Average yield on deposits and negotiable (including expenses) (D)	0.75	0.72	0.74	0.69	(0.03)	(0.05)
Average yield on deposits and negotiable	0.02	0.01	0.01	0.01	0.00	0.00
Expense ratio	0.73	0.71	0.73	0.67	(0.04)	(0.06)
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	0.35	0.33	0.31	(0.04)	(0.02)
Difference between average yield on loans and deposits (B) - (D)	0.21	0.18	0.16	0.17	(0.01)	0.01

(5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2021	For the nine months ended Dec. 31, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the nine months ended Dec. 31, 2022 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	3.39	7.43	6.01	5.70	(1.73)	(0.31)
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.26	5.90	4.95	4.68	(1.22)	(0.27)

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

(%)

	For the fiscal year ended Mar.31, 2021	For the nine months ended Dec. 31, 2021 (a)	For the fiscal year ended Mar.31, 2022 (b)	For the nine months ended Dec. 31, 2022 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	3.21	6.88	5.61	5.46	(1.42)	(0.15)
ROE (Profit attributable to owners of the parent basis)	2.15	5.46	4.62	4.48	(0.98)	(0.14)

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 Dec. 31, 2021 (a)	As of Mar. 31, 2022 (b)	As of Dec. 31, 2022 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,150,256	2,184,678	2,169,287	2,231,120	46,442	61,833
Public sector loans	302,665	457,072	450,665	459,705	2,633	9,040
Consumer loans	1,858,673	1,890,374	1,906,925	1,961,667	71,293	54,742
Housing loans	1,800,333	1,829,192	1,844,490	1,898,304	69,112	53,814
Other loans	58,339	61,182	62,434	63,363	2,181	929
Total	4,311,595	4,532,125	4,526,877	4,652,493	120,368	125,616
Foreign currency loans	10,981	7,792	7,259	6,050	(1,742)	(1,209)

(Scale of enterprise)

Large and mid-tier enterprises	426,670	437,172	434,347	434,851	(2,321)	504
Small and medium-sized enterprises	1,732,763	1,758,444	1,746,074	1,808,025	49,581	61,951
Local governments	124,003	120,432	126,458	128,006	7,574	1,548
Japanese government	178,662	336,640	324,207	331,699	(4,941)	7,492
Individuals	1,849,495	1,879,435	1,895,789	1,949,910	70,475	54,121
Total	4,311,595	4,532,125	4,526,877	4,652,493	120,368	125,616

Average Balance	4,135,152	4,413,557	4,437,566	4,576,706	163,149	139,140
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Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2021	As of Dec. 31, 2021 (a)	As of Mar. 31, 2022 (b)	As of Dec. 31, 2022 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,582,259	3,637,880	3,641,864	3,757,935	120,055	116,071
Ratio of loans to SMEs, etc.	83.08	80.26	80.44	80.77	0.51	0.33

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2021	As of Dec. 31, 2021	As of Mar. 31, 2022	As of Dec. 31, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	4,073,527	4,194,821	4,183,852	4,270,261	75,440	86,409
Online branch	28,525	26,044	25,291	23,299	(2,745)	(1,992)
Corporation	1,346,863	1,442,849	1,384,266	1,405,272	(37,577)	21,006
General corporation	1,245,067	1,245,392	1,214,750	1,216,086	(29,306)	1,336
Financial institutions	5,765	3,800	6,441	3,856	56	(2,585)
Governmental funds	96,030	193,656	163,074	185,329	(8,327)	22,255
Subtotal	5,420,391	5,637,671	5,568,118	5,675,534	37,863	107,416
Foreign currency deposits	15,349	12,108	11,672	11,115	(993)	(557)
Negotiable certificates of deposit	29,300	33,500	31,000	32,000	(1,500)	1,000
Total	5,449,691	5,671,171	5,599,118	5,707,534	36,363	108,416

Average Balance deposits	5,285,722	5,576,791	5,586,104	5,655,534	78,743	69,430
Average Balance deposits and negotiable certificates of deposit	5,313,715	5,623,269	5,628,967	5,687,841	64,572	58,874

(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 nine months ended Dec. 31, 2021	For the nine months ended Dec. 31, 2022	
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
The Senshu Ikeda Bank	142,329	109,190	(33,139)	88,716	75,224	(13,492)
Investment trusts	91,494	77,415	(14,079)	64,169	29,508	(34,661)
Public bonds	744	364	(380)	165	573	408
Life insurance	50,090	31,410	(18,680)	24,381	45,142	20,761
Senshu Ikeda Tokai Tokyo Securities	41,922	56,413	14,491	45,890	37,674	(8,216)
Total	184,251	165,604	(18,647)	134,607	112,899	(21,708)

Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2021	As of Dec. 31, 2021	As of Mar. 31, 2022	As of Dec. 31, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	4,073,527	4,194,821	4,183,852	4,270,261	75,440	86,409
Investment trusts	198,077	232,500	235,685	218,120	(14,380)	(17,565)
Life insurance	506,361	506,028	521,424	524,976	18,948	3,552
Public bonds	8,753	7,495	6,434	5,018	(2,477)	(1,416)
Senshu Ikeda Tokai Tokyo Securities	114,309	123,657	125,660	138,203	14,546	12,543
Total	4,901,029	5,064,504	5,073,057	5,156,579	92,075	83,522

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2021	As of Dec. 31, 2021	As of Mar. 31, 2022	As of Dec. 31, 2022		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	214,863	248,100	250,135	230,038	(18,062)	(20,097)
Investment trusts	203,834	238,726	241,973	223,872	(14,854)	(18,101)
Public bonds	11,028	9,373	8,162	6,166	(3,207)	(1,996)
Senshu Ikeda Tokai Tokyo Securities	133,553	145,862	149,518	169,449	23,587	19,931
Total	348,416	393,962	399,654	399,488	5,526	(166)

(4) Securities

Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2021	As of Dec. 31, 2021 (a)	As of Mar. 31, 2022 (b)	As of Dec. 31, 2022 (c)		
					(c)-(a)	(c)-(b)
Securities	571,287	671,067	654,157	585,771	(85,296)	(68,386)
Government bonds	33,500	53,452	68,167	122,122	68,670	53,955
Local government bonds	119,972	133,704	130,055	115,359	(18,345)	(14,696)
Corporate bonds	264,710	240,087	227,428	202,886	(37,201)	(24,542)
Authority bonds	178,335	151,484	139,107	105,898	(45,586)	(33,209)
Bank debenture bonds	-	-	-	-	-	-
General corporate bonds	86,375	88,603	88,321	96,987	8,384	8,666
Stocks	32,431	31,844	31,945	30,839	(1,005)	(1,106)
Other securities	120,672	211,978	196,560	114,563	(97,415)	(81,997)
Foreign securities	10,642	75,036	88,094	12,245	(62,791)	(75,849)
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	10,636	72,469	85,586	7,936	(64,533)	(77,650)
Euro-dominated bonds	-	2,560	2,501	4,301	1,741	1,800
REIT	30,300	32,263	33,034	28,700	(3,563)	(4,334)
Investment trusts	70,884	94,585	66,898	63,796	(30,789)	(3,102)
Investment partnership	8,845	10,093	8,532	9,821	(272)	1,289
Average Balance	566,956	605,723	618,203	655,903	50,180	37,700

Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2021	As of Dec. 31, 2021 (a)	As of Mar. 31, 2022 (b)	As of Dec. 31, 2022 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	-	-	-	-	-	-
Available-for-sale securities	13,506	14,894	9,378	(74)	(14,968)	(9,452)
Stocks	8,429	7,949	8,469	9,646	1,697	1,177
Bonds	(57)	561	(1,339)	(8,809)	(9,370)	(7,470)
Government bonds	(21)	39	(75)	(2,315)	(2,354)	(2,240)
Local government bonds	(42)	(0)	(491)	(1,611)	(1,611)	(1,120)
Corporate bonds	6	521	(772)	(4,882)	(5,403)	(4,110)
Other securities	5,133	6,384	2,249	(910)	(7,294)	(3,159)
Foreign securities	(388)	(253)	(2,451)	(1,917)	(1,664)	534
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	(388)	(253)	(2,268)	(862)	(609)	1,406
Euro-dominated bonds	-	0	(182)	(1,054)	(1,054)	(872)
REIT	4,522	5,432	5,198	4,584	(848)	(614)
Investment trusts	884	1,085	(601)	(3,703)	(4,788)	(3,102)
Investment partnership	114	119	102	124	5	22

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

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2021	As of Dec. 31, 2021 (a)	As of Mar. 31, 2022 (b)	As of Dec. 31, 2022		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,062	2,243	1,518	1,933	(310)	415
Doubtful claims	27,080	36,176	37,565	42,089	5,913	4,524
Substandard claims	5,874	4,722	4,772	3,897	(825)	(875)
Loans past due three months or more	70	-	86	-	-	(86)
Restructured loans	5,804	4,722	4,685	3,897	(825)	(788)
Subtotal (A)	35,017	43,142	43,857	47,920	4,778	4,063
Normal claims	4,312,806	4,525,829	4,518,655	4,639,320	113,491	120,665
Total (B)	4,347,824	4,568,971	4,562,512	4,687,241	118,270	124,729
Non-performing loans ratio (A)/(B)	0.80	0.94	0.96	1.02	0.08	0.06
Partial direct write-off	25,035	23,490	23,883	23,352	(138)	(531)

(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.