

Financial Results for the First Quarter of the Fiscal Year ending March 31, 2024 (Consolidated Data)

July 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 August 4, 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 First Quarter of the Fiscal Year ending March 31, 2024 (April 1, 2023 - June 30, 2023)

(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, 2023	21,576	(2.8)	4,770	(4.4)	3,535	(14.2)
Three months ended June 30, 2022	22,199	7.9	4,992	25.4	4,123	29.5

(Note) Comprehensive income: Three months ended June 30, 2023: 5,400million yen [- %]
 Three months ended June 30, 2022: 223million yen [(92.6%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2023	12.61	12.58
Three months ended June 30, 2022	14.71	12.31

(Note) In accordance with the change in accounting policy, some of the figures for the previous consolidated first quarter do not match those already disclosed.

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2023	6,366,921	232,866	3.6
As of March 31, 2023	6,219,089	228,697	3.6

(Reference) capital: As of June 30, 2023: 230,401 million yen; As of March 31, 2023: 226,416 million yen

(Note) In accordance with the change in accounting policy, some of the figures for the previous consolidated fiscal year do not match those already disclosed.

“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, 2023	-	5.00	-	5.00	10.00
Fiscal Year ending March 31, 2024	-				
Fiscal Year ending March 31, 2024 (Forecasts)		5.00	-	5.00	10.00

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2024 (April 1, 2023 - March 31, 2024)

(%: 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	(4.0)	6,200	(31.9)	4,600	(36.7)	16.40
Full Year	85,000	(4.7)	13,100	8.6	8,600	(9.4)	30.67

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, 2024 : 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. : None
 - (b) Changes in accounting policies other than those noted in (a) above : Yes
 - (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, 2023	281,008,632 shares
As of March 31, 2023	281,008,632 shares
 - (b) Number of treasury shares

As of June 30, 2023	667,243 shares
As of March 31, 2023	667,129 shares
 - (c) Average number of shares for the period under review

Three months ended June 30, 2023	280,341,440 shares
Three months ended June 30, 2022	280,292,185 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, 2023	As of June 30, 2023
Assets		
Cash and due from banks	821,649	955,785
Call loans and bills bought	7,692	6,164
Monetary claims bought	-	49
Money held in trust	15,010	15,026
Securities	486,984	495,707
Loans and bills discounted	4,737,192	4,741,278
Foreign exchange assets	5,856	6,158
Other assets	82,017	84,566
Tangible fixed assets	35,857	35,758
Intangible fixed assets	3,837	3,738
Net defined benefit assets	23,928	23,936
Deferred tax assets	4,044	2,435
Customers' liabilities for acceptances and guarantees	6,317	6,447
Reserve for possible loan losses	(11,301)	(10,131)
Total assets	6,219,089	6,366,921
Liabilities		
Deposits	5,579,250	5,712,236
Payables under securities lending transactions	4,371	4,733
Borrowed money	338,899	344,157
Foreign exchange liabilities	314	606
Borrowed money from trust account	1,660	1,811
Other liabilities	55,962	61,890
Provision for employees' bonuses	1,724	621
Provision for directors' bonuses	85	17
Net defined benefit liability	144	142
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	209	209
Reserve for contingent losses	1,154	1,135
Reserve under special laws	13	10
Deferred tax liabilities	276	28
Acceptances and guarantees	6,317	6,447
Total liabilities	5,990,391	6,134,055
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,899	16,899
Retained earnings	95,294	97,428
Treasury stock	(135)	(135)
Total shareholders' equity	215,057	217,191
Net unrealized gain (loss) on available-for-sale securities	5,558	7,652
Net unrealized gain (loss) on deferred hedges	45	53
Remeasurements of defined benefit plans	5,754	5,503
Total accumulated other comprehensive income	11,358	13,209
Stock subscription rights	116	128
Non-controlling interests	2,164	2,336
Total net assets	228,697	232,866
Total liabilities and net assets	6,219,089	6,366,921

(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, 2022	For the three months ended June 30, 2023
Ordinary revenue	22,199	21,576
Interest income	11,750	10,824
Interest on loans and bills discounted	9,758	9,873
Interest and dividends on securities	1,394	733
Trust fees	6	3
Fees and commissions	5,441	5,422
Other ordinary income	1,035	470
Other income	3,965	4,855
Ordinary expenses	17,206	16,805
Interest expenses	391	172
Interest on deposits	191	121
Fees and commissions payments	2,056	1,941
Other ordinary expenses	867	11
General and administrative expenses	11,205	11,148
Other expenses	2,685	3,531
Ordinary income	4,992	4,770
Extraordinary income	1	2
Gain on sales or disposal of fixed assets	1	-
Reversal of reserve for financial products transaction liabilities	-	2
Extraordinary loss	36	68
Loss on sales or disposal of fixed assets	6	4
Impairment loss	-	14
Transfer to reserve for financial products transaction liabilities	0	-
Other extraordinary loss	29	49
Income before income taxes	4,957	4,705
Income taxes - current	267	519
Income taxes - deferred	610	635
Total income taxes	877	1,155
Profit	4,080	3,550
Profit attributable to non-controlling interests	(43)	14
Profit attributable to owners of the parent	4,123	3,535

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2022	For the three months ended June 30, 2023
Profit	4,080	3,550
Other comprehensive income	(3,856)	1,850
Net unrealized gain (loss) on available-for-sale securities	(3,670)	2,093
Net unrealized gain (loss) on deferred hedges	50	7
Remeasurements of defined benefit plans	(237)	(250)
Comprehensive income	223	5,400
Comprehensive income attributable to		
Owners of the parent	266	5,386
Non-controlling interests	(43)	14

**Selected Financial Information
for the First Quarter of the Fiscal
Year ending March 31,2024
(Three months ended June 30,2023)**

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, 2022 (a)	For the three months ended June 30, 2023	
		(b)	(b)-(a)
1 Ordinary revenue	22,199	21,576	(623)
2 Ordinary expenses (-)	17,206	16,805	(401)
3 Ordinary income	4,992	4,770	(222)
4 Income before income taxes	4,957	4,705	(252)
5 Profit attributable to owners of the parent	4,123	3,535	(588)
6 Comprehensive income	223	5,400	5,177
7 Net credit costs (-)	(895)	(605)	290

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

(Millions of yen)

	For the three months ended June 30, 2022 (a)	For the three months ended June 30, 2023	
		(b)	(b)-(a)
1 Gross profit	13,610	12,805	(805)
2 (Core gross profit)	14,256	12,827	(1,429)
3 Net interest income	11,734	11,110	(624)
4 Net fees and commissions income	1,968	1,479	(489)
5 Net other operating income	(92)	215	307
6 Net gains (losses) on debt securities	(646)	(22)	624
7 Expenses (excluding non-recurring expenses) (-)	10,209	10,176	(33)
8 Personnel expenses (-)	5,416	5,434	18
9 Non-personnel expenses (-)	4,058	4,032	(26)
10 Banking profit (before provision for general reserve for possible loan losses)	3,400	2,628	(772)
11 Core banking profit	4,047	2,651	(1,396)
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	4,047	2,651	(1,396)
13 Net gains (losses) on debt securities	(646)	(22)	624
14 Provision for general reserve for possible loan losses (-) ①	—	—	—
15 Banking profit	3,400	2,628	(772)
16 Net non-recurring gains (losses)	1,149	1,054	(95)
17 Credit costs (-) ②	(900)	(673)	227
18 Net gains (losses) on equity securities	145	—	(145)
19 Ordinary income	4,550	3,683	(867)
20 Net extraordinary income (losses)	(26)	(58)	(32)
21 Income before income taxes	4,523	3,625	(898)
22 Total income taxes (-)	618	708	90
23 Income taxes-current (-)	21	23	2
24 Income taxes-deferred (-)	597	684	87
25 Net income	3,905	2,916	(989)
26 Net credit costs (-) ①+②	(900)	(673)	227

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

(Millions of yen)

	For the three months ended June 30, 2022 (a)	For the three months ended June 30, 2023	
		(b)	(b)-(a)
1 Net operating income	520	784	264
2 Administrative expenses (-)	654	734	80
3 Operating income	(133)	49	182
4 Income before income taxes	(134)	52	186
5 Net income	(108)	50	158

(4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		For the fiscal year ended Mar.31, 2022	For the three months ended June 30, 2022 (a)	For the fiscal year ended Mar.31, 2023 (b)	For the three months ended June 30, 2023 (c)		
						(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)		0.91	0.92	0.89	0.85	(0.07)	(0.04)
Average yield on loans and bills discounted (B)		0.90	0.87	0.86	0.84	(0.03)	(0.02)
Average yield on securities		0.62	1.03	1.01	0.92	(0.11)	(0.09)
Average yield on interest bearing liabilities (C)		0.59	0.55	0.60	0.62	0.07	0.02
Average yield on deposits and negotiable (including expenses) (D)		0.77	0.73	0.71	0.72	(0.01)	0.01
Average yield on deposits and negotiable		0.01	0.01	0.01	0.00	(0.01)	(0.01)
Expense ratio		0.76	0.72	0.70	0.71	(0.01)	0.01
Average yield on external liabilities		(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.02)
Average interest rate spread (A)-(C)		0.32	0.37	0.29	0.23	(0.14)	(0.06)
Difference between average yield on loans and deposits (B) - (D)		0.13	0.14	0.15	0.12	(0.02)	(0.03)

② Domestic business

(%)

		For the fiscal year ended Mar.31, 2022	For the three months ended June 30, 2022 (a)	For the fiscal year ended Mar.31, 2023 (b)	For the three months ended June 30, 2023 (c)		
						(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)		0.90	0.91	0.87	0.84	(0.07)	(0.03)
Average yield on loans and bills discounted (B)		0.90	0.86	0.86	0.84	(0.02)	(0.02)
Average yield on securities		0.59	0.94	0.88	0.92	(0.02)	0.04
Average yield on interest bearing liabilities (C)		0.57	0.52	0.57	0.59	0.07	0.02
Average yield on deposits and negotiable (including expenses) (D)		0.74	0.70	0.69	0.69	(0.01)	0.00
Average yield on deposits and negotiable		0.01	0.01	0.01	0.00	(0.01)	(0.01)
Expense ratio		0.73	0.69	0.67	0.68	(0.01)	0.01
Average yield on external liabilities		(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.02)
Average interest rate spread (A)-(C)		0.33	0.39	0.30	0.25	(0.14)	(0.05)
Difference between average yield on loans and deposits (B) - (D)		0.16	0.16	0.17	0.15	(0.01)	(0.02)

(5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

		For the fiscal year ended Mar.31, 2022	For the three months ended June 30, 2022 (a)	For the fiscal year ended Mar.31, 2023 (b)	For the three months ended June 30, 2023 (c)		
						(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)		6.01	8.45	5.20	8.73	0.28	3.53
Shareholders' equity ROE (Profit attributable to owners of the parent basis)		4.95	7.02	4.22	6.56	(0.46)	2.34

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

(%)

		For the fiscal year ended Mar.31, 2022	For the three months ended June 30, 2022 (a)	For the fiscal year ended Mar.31, 2023 (b)	For the three months ended June 30, 2023 (c)		
						(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)		5.61	8.03	4.92	8.26	0.23	3.34
ROE (Profit attributable to owners of the parent basis)		4.62	6.68	4.00	6.20	(0.48)	2.20

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, 2022	As of June 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of June 30, 2023		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	2,169,287	2,169,451	2,351,438	2,364,297	194,846	12,859
Public sector loans	450,665	449,579	457,541	442,960	(6,619)	(14,581)
Consumer loans	1,906,925	1,922,227	1,977,366	1,984,429	62,202	7,063
Housing loans	1,844,490	1,859,266	1,913,579	1,920,116	60,850	6,537
Other loans	62,434	62,961	63,787	64,312	1,351	525
Total	4,526,877	4,541,257	4,786,346	4,791,686	250,429	5,340
Foreign currency loans	7,259	6,729	6,728	7,905	1,176	1,177

(Scale of enterprise)

Large and mid-tier enterprises	434,347	429,398	512,785	533,105	103,707	20,320
Small and medium-sized enterprises	1,746,074	1,751,793	1,849,731	1,842,263	90,470	(7,468)
Local governments	126,458	124,907	131,873	135,320	10,413	3,447
Japanese government	324,207	324,672	325,668	307,640	(17,032)	(18,028)
Individuals	1,895,789	1,910,485	1,966,288	1,973,357	62,872	7,069
Total	4,526,877	4,541,257	4,786,376	4,791,686	250,429	5,340

Average Balance	4,437,566	4,546,252	4,599,056	4,770,612	224,360	171,556
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2022	As of June 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of June 30, 2023		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,641,864	3,662,278	3,816,019	3,815,620	153,342	(399)
Ratio of loans to SMEs, etc.	80.44	80.64	79.72	79.63	(1.01)	(0.09)

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2022	As of June 30, 2022	As of Mar. 31, 2023	As of June 30, 2023		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	4,183,852	4,232,944	4,232,745	4,263,832	30,888	31,087
Online branch	25,291	24,637	22,683	22,175	(2,462)	(508)
Corporation	1,384,266	1,444,597	1,383,168	1,482,356	37,759	99,188
General corporation	1,214,750	1,231,617	1,250,056	1,265,189	33,572	15,133
Financial institutions	6,441	6,790	5,540	6,921	131	1,381
Governmental funds	163,074	206,189	127,571	210,245	4,056	82,674
Subtotal	5,568,118	5,677,542	5,615,913	5,746,188	68,646	130,275
Foreign currency deposits	11,672	11,273	11,302	10,973	(300)	(329)
Negotiable certificates of deposit	31,000	32,000	2,000	31,000	(1,000)	29,000
Total	5,599,118	5,709,542	5,617,913	5,777,188	67,646	159,275

Average Balance deposits	5,586,104	5,654,107	5,652,277	5,692,457	38,350	40,180
Average Balance deposits and negotiable certificates of deposit	5,628,967	5,686,075	5,684,228	5,721,627	35,552	37,399

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2022	For the fiscal year ended Mar.31, 2023		For the three months ended June 30, 2022	For the three months ended June 30, 2023	
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
The Senshu Ikeda Bank	109,190	96,003	(13,187)	25,743	24,542	(1,201)
Investment trusts	77,415	36,626	(40,789)	11,798	7,820	(3,978)
Public bonds	364	736	372	259	103	(156)
Life insurance	31,410	58,640	27,230	13,686	16,618	2,932
Senshu Ikeda Tokai Tokyo Securities	56,413	47,594	(8,819)	12,783	12,230	(553)
Total	165,604	143,597	(22,007)	38,526	36,773	(1,753)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2022	As of June 30, 2022	As of Mar. 31, 2023	As of June 30, 2023		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	4,183,852	4,232,944	4,232,745	4,263,832	30,888	31,087
Investment trusts	235,685	224,085	225,757	241,464	17,379	15,707
Life insurance	521,424	527,479	531,251	554,667	27,188	23,416
Public bonds	6,434	5,829	4,804	4,674	(1,155)	(130)
Senshu Ikeda Tokai Tokyo Securities	125,660	127,427	150,161	168,014	40,587	17,853
Total	5,073,057	5,117,766	5,144,719	5,232,653	114,887	87,934

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2022	As of June 30, 2022	As of Mar. 31, 2023	As of June 30, 2023		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	250,135	237,163	237,626	253,328	16,165	15,702
Investment trusts	241,973	229,975	231,724	247,616	17,641	15,892
Public bonds	8,162	7,187	5,902	5,712	(1,475)	(190)
Senshu Ikeda Tokai Tokyo Securities	149,518	152,644	183,184	207,642	54,998	24,458
Total	399,654	389,807	420,811	460,971	71,164	40,160

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2022	As of June 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of June 30, 2023		
				(c)	(c)-(a)	(c)-(b)
Securities	654,157	713,359	492,408	502,098	(211,261)	9,690
Government bonds	68,167	124,448	43,207	43,259	(81,189)	52
Local government bonds	130,055	119,235	115,278	115,473	(3,762)	195
Corporate bonds	227,428	234,751	198,189	191,416	(43,335)	(6,773)
Authority bonds	139,107	130,319	103,491	100,087	(30,232)	(3,404)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	88,321	104,432	94,697	91,328	(13,104)	(3,369)
Stocks	31,945	31,078	32,295	34,345	3,267	2,050
Other securities	196,560	203,844	103,437	117,602	(86,242)	14,165
Foreign securities	88,094	98,778	4,588	4,948	(93,830)	360
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	85,586	94,000	—	—	(94,000)	—
Euro-dominated bonds	2,501	4,770	4,581	4,941	171	360
REIT	33,034	31,141	25,557	25,698	(5,443)	141
Investment trusts	66,898	65,266	63,788	76,716	11,450	12,928
Investment partnership	8,532	8,658	9,504	10,239	1,581	735
Average Balance	618,203	676,318	624,631	491,413	(184,905)	(133,218)

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2022	As of June 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of June 30, 2023		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	—	—	—	—	—	—
Available-for-sale securities	9,378	3,985	6,099	9,659	5,674	3,560
Stocks	8,469	8,328	11,102	13,152	4,824	2,050
Bonds	(1,339)	(2,671)	(4,226)	(3,175)	(504)	1,051
Government bonds	(75)	(452)	(154)	(90)	362	64
Local government bonds	(491)	(667)	(877)	(668)	(1)	209
Corporate bonds	(772)	(1,551)	(3,195)	(2,416)	(865)	779
Other securities	2,249	(1,671)	(776)	(317)	1,354	459
Foreign securities	(2,451)	(4,525)	(941)	(1,043)	3,482	(102)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(2,268)	(3,909)	—	—	3,909	—
Euro-dominated bonds	(182)	(616)	(941)	(1,043)	(427)	(102)
REIT	5,198	4,985	3,811	3,944	(1,041)	133
Investment trusts	(601)	(2,233)	(3,711)	(3,283)	(1,050)	428
Investment partnership	102	102	65	65	(37)	—

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, 2022	As of June 30, 2022 (a)	As of Mar. 31, 2023 (b)	As of June 30, 2023		
				(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	1,518	1,912	1,715	2,314	402	599
Doubtful claims	37,565	40,299	43,017	43,385	3,086	368
Substandard claims	4,772	4,748	3,187	3,022	(1,726)	(165)
Loans past due three months or more	86	100	166	34	(66)	(132)
Restructured loans	4,685	4,647	3,021	2,988	(1,659)	(32)
Subtotal (A)	43,857	46,960	47,920	48,723	1,763	803
Normal claims	4,518,655	4,530,942	4,770,343	4,775,380	244,438	5,037
Total (B)	4,562,512	4,577,902	4,818,264	4,824,103	246,201	5,839
Non-performing loans ratio (A)/(B)	0.96	1.02	0.99	1.00	(0.02)	0.01
Partial direct write-off	23,883	23,709	23,714	24,107	398	393

(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.