

# Financial Results for the First Quarter of the Fiscal Year ending March 31, 2025 (Consolidated Data)

July 31, 2024

Company Name: Senshu Ikeda Holdings, Inc.    Stock exchange listing: Tokyo Stock Exchange  
 Stock Code: 8714    URL    <https://www.senshuikeda-hd.co.jp/>  
 President and Representative Director: Atsushi Ukawa  
 Kazuo Nagai, Executive Officer, General Manager of the Corporate  
 For inquiries: Planning and General Affairs Division  
 Telephone: +81-6-4802-0013

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, 2025 (April 1, 2024 — June 30, 2024)

### (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, 2024	22,543	4.4	5,786	21.2	4,272	20.8
Three months ended June 30, 2023	21,576	(2.8)	4,770	(4.4)	3,535	(14.2)

(Note) Comprehensive income: Three months ended June 30, 2024: 621million yen [(88.4%)]  
 Three months ended June 30, 2023: 5,400million yen [ —% ]

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2024	15.23	15.19
Three months ended June 30, 2023	12.61	12.58

### (2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of June 30, 2024	6,446,378	243,707	3.7
As of March 31, 2024	6,442,107	244,825	3.7

(Reference) capital: As of June 30, 2024: 240,981 million yen; As of March 31, 2024: 242,145 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, 2024	—	6.25	—	6.25	12.50
Fiscal Year ending March 31, 2025	—				
Fiscal Year ending March 31, 2025 (Forecasts)		6.25	—	6.25	12.50

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

## 3. Financial Forecasts for the Fiscal Year ending March 31, 2025 (April 1, 2024—March 31, 2025)

(%: 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	1.4	7,800	(17.9)	5,600	(16.1)	19.97
Full Year	88,000	3.2	16,000	(0.1)	11,000	1.1	39.22

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

### Note

- (1) Significant changes in the scope of consolidation during the first quarter of the fiscal year ending March 31, 2025 : None

None

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 : 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, 2024 281,008,632 shares

As of March 31, 2024 281,008,632 shares

- (b) Number of treasury shares

As of June 30, 2024 600,890 shares

As of March 31, 2024 600,665 shares

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

Three months ended June 30, 2024 280,407,802 shares

Three months ended June 30, 2023 280,341,440 shares

Review of the attached quarterly consolidated financial statements by a certified public accountant or an auditing firm : None

### 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, 2024	As of June 30, 2024
<b>Assets</b>		
Cash and due from banks	797,792	957,027
Call loans and bills bought	4,338	3,650
Monetary claims bought	19	—
Money held in trust	9,005	9,036
Securities	632,335	651,091
Loans and bills discounted	4,831,651	4,660,486
Foreign exchange assets	5,900	5,712
Other assets	92,077	88,464
Tangible fixed assets	36,576	36,606
Intangible fixed assets	4,256	4,550
Net defined benefit assets	31,936	31,950
Deferred tax assets	247	228
Customers' liabilities for acceptances and guarantees	6,395	7,257
Reserve for possible loan losses	(10,426)	(9,683)
<b>Total assets</b>	<b>6,442,107</b>	<b>6,446,378</b>
<b>Liabilities</b>		
Deposits	5,667,529	5,734,919
Borrowed money	466,470	402,622
Foreign exchange liabilities	681	958
Borrowed money from trust account	2,534	2,518
Other liabilities	49,465	51,507
Provision for employees' bonuses	1,716	630
Provision for directors' bonuses	90	17
Net defined benefit liability	149	146
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	146	146
Reserve for contingent losses	446	450
Reserve under special laws	15	15
Deferred tax liabilities	1,634	1,476
Acceptances and guarantees	6,395	7,257
<b>Total liabilities</b>	<b>6,197,281</b>	<b>6,202,671</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	16,899	16,899
Retained earnings	103,014	105,535
Treasury stock	(122)	(122)
<b>Total shareholders' equity</b>	<b>222,791</b>	<b>225,311</b>
Net unrealized gain (loss) on available-for-sale securities	9,099	5,782
Net unrealized gain (loss) on deferred hedges	(35)	(51)
Remeasurements of defined benefit plans	10,289	9,939
<b>Total accumulated other comprehensive income</b>	<b>19,353</b>	<b>15,670</b>
Stock subscription rights	148	161
Non-controlling interests	2,532	2,564
<b>Total net assets</b>	<b>244,825</b>	<b>243,707</b>
<b>Total liabilities and net assets</b>	<b>6,442,107</b>	<b>6,446,378</b>

## (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, 2023	For the three months ended June 30, 2024
Ordinary revenue	21,576	22,543
Interest income	10,824	11,619
Interest on loans and bills discounted	9,873	10,026
Interest and dividends on securities	733	1,036
Trust fees	3	2
Fees and commissions	5,422	6,236
Other ordinary income	470	687
Other income	4,855	3,997
Ordinary expenses	16,805	16,756
Interest expenses	172	421
Interest on deposits	121	302
Fees and commissions payments	1,941	2,247
Other ordinary expenses	11	21
General and administrative expenses	11,148	11,003
Other expenses	3,531	3,061
Ordinary income	4,770	5,786
Extraordinary income	2	—
Reversal of reserve for financial products transaction liabilities	2	—
Extraordinary loss	68	4
Loss on sales or disposal of fixed assets	4	4
Impairment loss	14	—
Other extraordinary loss	49	—
Income before income taxes	4,705	5,781
Income taxes - current	519	151
Income taxes - deferred	635	1,325
Total income taxes	1,155	1,477
Profit	3,550	4,304
Profit attributable to non-controlling interests	14	31
Profit attributable to owners of the parent	3,535	4,272

## Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the three months ended June 30, 2023	For the three months ended June 30, 2024
Profit	3,550	4,304
Other comprehensive income	1,850	(3,683)
Net unrealized gain (loss) on available-for-sale securities	2,093	(3,317)
Net unrealized gain (loss) on deferred hedges	7	(15)
Remeasurements of defined benefit plans	(250)	(350)
Comprehensive income	5,400	621
Comprehensive income attributable to		
Owners of the parent	5,386	589
Non-controlling interests	14	31

**Selected Financial Information  
for the First Quarter of the Fiscal  
Year ending March 31,2025  
(Three months ended June 30,2024)**

**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 disclosed under the Financial Revitalization Law and Risk Monitored Loans	Non-consolidated	6

(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, 2023 (a)	For the three months ended June 30, 2024 (b)	(b)-(a)
1 Ordinary revenue	21,576	22,543	967
2 Ordinary expenses (-)	16,805	16,756	(49)
3 Ordinary income	4,770	5,786	1,016
4 Income before income taxes	4,705	5,781	1,076
5 Profit attributable to owners of the parent	3,535	4,272	737
6 Comprehensive income	5,400	621	(4,779)
7 Net credit costs (-)	(605)	(454)	151

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

(Millions of yen)

	For the three months ended June 30, 2023 (a)	For the three months ended June 30, 2024 (b)	(b)-(a)
1 <b>Gross profit</b>	12,805	14,255	1,450
2 (Core gross profit)	12,827	14,264	1,437
3   Net interest income	11,110	11,679	569
4   Net fees and commissions income	1,479	2,111	632
5   Net other operating income	215	464	249
6   Net gains (losses) on debt securities	(22)	(9)	13
7 <b>Expenses (excluding non-recurring expenses) (-)</b>	10,176	10,014	(162)
8   Personnel expenses (-)	5,434	5,221	(213)
9   Non-personnel expenses (-)	4,032	4,116	84
10 <b>Banking profit (before provision for general reserve for possible loan losses)</b>	2,628	4,240	1,612
11   Core banking profit	2,651	4,249	1,598
12      Core banking profit(excluding gains (losses) on cancellation of investment trusts)	2,651	4,249	1,598
13   Net gains (losses) on debt securities	(22)	(9)	13
14 Provision for general reserve for possible loan losses (-) ①	—	—	—
15 <b>Banking profit</b>	2,628	4,240	1,612
16 Net non-recurring gains (losses)	1,054	1,154	100
17   Credit costs (-) ②	(673)	(565)	108
18   Net gains (losses) on equity securities	—	(13)	(13)
19 <b>Ordinary income</b>	3,683	5,394	1,711
20 Net extraordinary income (losses)	(58)	7	65
21 <b>Income before income taxes</b>	3,625	5,401	1,776
22 Total income taxes (-)	708	1,217	509
23   Income taxes-current (-)	23	(44)	(67)
24   Income taxes-deferred (-)	684	1,261	577
25 <b>Net income</b>	2,916	4,184	1,268
26 Net credit costs (-) ①+②	(673)	(565)	108

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

(Millions of yen)

	For the three months ended June 30, 2023 (a)	For the three months ended June 30, 2024 (b)	(b)-(a)
1 Net operating income	784	871	87
2 Administrative expenses (-)	734	742	8
3 Operating income	49	129	80
4 Income before income taxes	52	130	78
5 Net income	50	115	65

## (4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

## ① All business

(%)

	For the fiscal year ended Mar.31, 2023	For the three months ended June 30, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the three months ended June 30, 2024 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.89	0.85	0.85	0.89	0.04	0.04
Average yield on loans and bills discounted (B)	0.86	0.84	0.84	0.86	0.02	0.02
Average yield on securities	1.01	0.92	0.71	0.92	0.00	0.21
Average yield on interest bearing liabilities (C)	0.60	0.62	0.62	0.65	0.03	0.03
Average yield on deposits and negotiable (including expenses) (D)	0.71	0.72	0.71	0.72	0.00	0.01
Average yield on deposits and negotiable	0.01	0.00	0.00	0.02	0.02	0.02
Expense ratio	0.70	0.71	0.70	0.70	(0.01)	0.00
Average yield on external liabilities	(0.00)	(0.02)	(0.01)	0.01	0.03	0.02
Average interest rate spread (A)-(C)	0.29	0.23	0.23	0.24	0.01	0.01
Difference between average yield on loans and deposits (B) - (D)	0.15	0.12	0.13	0.14	0.02	0.01

## ② Domestic business

(%)

	For the fiscal year ended Mar.31, 2023	For the three months ended June 30, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the three months ended June 30, 2024 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.87	0.84	0.84	0.88	0.04	0.04
Average yield on loans and bills discounted (B)	0.86	0.84	0.84	0.85	0.01	0.01
Average yield on securities	0.88	0.92	0.71	0.92	0.00	0.21
Average yield on interest bearing liabilities (C)	0.57	0.59	0.58	0.62	0.03	0.04
Average yield on deposits and negotiable (including expenses) (D)	0.69	0.69	0.68	0.69	0.00	0.01
Average yield on deposits and negotiable	0.01	0.00	0.00	0.02	0.02	0.02
Expense ratio	0.67	0.68	0.67	0.67	(0.01)	0.00
Average yield on external liabilities	(0.00)	(0.02)	(0.01)	0.01	0.03	0.02
Average interest rate spread (A)-(C)	0.30	0.25	0.26	0.26	0.01	0.00
Difference between average yield on loans and deposits (B) - (D)	0.17	0.15	0.16	0.16	0.01	0.00

## (5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2023	For the three months ended June 30, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the three months ended June 30, 2024 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	5.20	8.73	7.07	10.35	1.62	3.28
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.22	6.56	4.96	7.64	1.08	2.68

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

(%)

	For the fiscal year ended Mar.31, 2023	For the three months ended June 30, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the three months ended June 30, 2024 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	4.92	8.26	6.61	9.60	1.34	2.99
ROE (Profit attributable to owners of the parent basis)	4.00	6.20	4.64	7.09	0.89	2.45



## 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, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,351,438	2,364,297	2,374,236	2,373,886	9,589	(350)
Public sector loans	457,541	442,960	442,018	257,106	(185,854)	(184,912)
Consumer loans	1,977,366	1,984,429	2,042,331	2,059,403	74,974	17,072
Housing loans	1,913,579	1,920,116	1,975,837	1,991,496	71,380	15,659
Other loans	63,787	64,312	66,494	67,907	3,595	1,413
Total	4,786,346	4,791,686	4,858,586	4,690,395	(101,291)	(168,191)
Foreign currency loans	6,728	7,905	8,099	8,438	533	339

(Scale of enterprise)

Large and mid-tier enterprises	512,785	533,105	555,817	560,833	27,728	5,016
Small and medium-sized enterprises	1,849,731	1,842,263	1,828,284	1,824,133	(18,130)	(4,151)
Local governments	131,873	135,320	144,011	155,655	20,335	11,644
Japanese government	325,668	307,640	298,007	101,451	(206,189)	(196,556)
Individuals	1,966,288	1,973,357	2,032,466	2,048,323	74,966	15,857
Total	4,786,346	4,791,686	4,858,586	4,690,395	(101,291)	(168,191)

Average Balance	4,599,056	4,770,612	4,798,109	4,755,084	(15,528)	(43,025)
-----------------	-----------	-----------	-----------	-----------	----------	----------

##### ② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,816,019	3,815,620	3,860,750	3,872,456	56,836	11,706
Ratio of loans to SMEs, etc.	79.72	79.63	79.46	82.56	2.93	3.10

## (2) Deposits

(Millions of yen)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)		
					(c)-(a)	(c)-(b)
Individual	4,232,745	4,263,832	4,246,940	4,276,328	12,496	29,388
Online branch	22,683	22,175	20,178	19,545	(2,630)	(633)
Corporation	1,383,168	1,482,356	1,430,562	1,467,979	(14,377)	37,417
General corporation	1,250,056	1,265,189	1,234,726	1,248,961	(16,228)	14,235
Financial institutions	5,540	6,921	5,318	5,742	(1,179)	424
Governmental funds	127,571	210,245	190,516	213,274	3,029	22,758
Subtotal	5,615,913	5,746,188	5,677,502	5,744,307	(1,881)	66,805
Foreign currency deposits	11,302	10,973	8,572	8,223	(2,750)	(349)
Negotiable certificates of deposit	2,000	31,000	22,000	22,000	(9,000)	—
Total	5,617,913	5,777,188	5,699,502	5,766,307	(10,881)	66,805

Average Balance deposits	5,652,277	5,692,457	5,712,568	5,703,403	10,946	(9,165)
Average Balance deposits and negotiable certificates of deposit	5,684,228	5,721,627	5,738,083	5,725,766	4,139	(12,317)

## (3) Assets under Management

## ① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	(b)-(a)	For the three months ended June 30, 2023 (c)	For the three months ended June 30, 2024 (d)	(d)-(c)
The Senshu Ikeda Bank	96,003	117,376	21,373	24,542	33,286	8,744
Investment trusts	36,626	42,637	6,011	7,820	13,020	5,200
Public bonds	736	1,669	933	103	404	301
Life insurance	58,640	73,069	14,429	16,618	19,860	3,242
Senshu Ikeda Tokai Tokyo Securities	47,594	59,840	12,246	12,230	18,146	5,916
Total	143,597	177,216	33,619	36,773	51,432	14,659

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)		
					(c)-(a)	(c)-(b)
Deposits	4,232,745	4,263,832	4,246,940	4,276,328	12,496	29,388
Investment trusts	225,757	241,464	267,049	278,574	37,110	11,525
Life insurance	531,251	554,667	587,776	609,337	54,670	21,561
Public bonds	4,804	4,674	4,482	4,557	(117)	75
Senshu Ikeda Tokai Tokyo Securities	150,161	168,014	204,058	217,072	49,058	13,014
Total	5,144,719	5,232,653	5,310,306	5,385,869	153,216	75,563

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)		
					(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	237,626	253,328	278,816	290,106	36,778	11,290
Investment trusts	231,724	247,616	273,396	285,026	37,410	11,630
Public bonds	5,902	5,712	5,420	5,080	(632)	(340)
Senshu Ikeda Tokai Tokyo Securities	183,184	207,642	258,872	276,534	68,892	17,662
Total	420,811	460,971	537,689	566,641	105,670	28,952

## (4) Securities

## ① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)		
				(c)	(c)-(a)	(c)-(b)
Securities	492,408	502,098	630,666	648,644	146,546	17,978
Government bonds	43,207	43,259	88,166	86,719	43,460	(1,447)
Local government bonds	115,278	115,473	217,662	250,093	134,620	32,431
Corporate bonds	198,189	191,416	180,866	164,740	(26,676)	(16,126)
Authority bonds	103,491	100,087	93,409	83,315	(16,772)	(10,094)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	94,697	91,328	87,457	81,425	(9,903)	(6,032)
Stocks	32,295	34,345	34,878	34,820	475	(58)
Other securities	103,437	117,602	109,091	112,269	(5,333)	3,178
Foreign securities	4,588	4,948	7	8	(4,940)	1
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	—	—	—	—
Euro-dominated bonds	4,581	4,941	—	—	(4,941)	—
REIT	25,557	25,698	31,765	31,315	5,617	(450)
Investment trusts	63,788	76,716	66,359	69,241	(7,475)	2,882
Investment partnership	9,504	10,239	10,958	11,704	1,465	746
Average Balance	624,631	491,413	534,806	640,314	148,901	105,508

## ② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)		
				(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	—	—	(22)	(1,599)	(1,599)	(1,577)
Available-for-sale securities	6,099	9,659	11,894	7,266	(2,393)	(4,628)
Stocks	11,102	13,152	14,443	14,446	1,294	3
Bonds	(4,226)	(3,175)	(5,893)	(10,273)	(7,098)	(4,380)
Government bonds	(154)	(90)	(404)	(1,877)	(1,787)	(1,473)
Local government bonds	(877)	(668)	(1,119)	(2,441)	(1,773)	(1,322)
Corporate bonds	(3,195)	(2,416)	(4,369)	(5,953)	(3,537)	(1,584)
Other securities	(776)	(317)	3,344	3,092	3,409	(252)
Foreign securities	(941)	(1,043)	—	—	1,043	—
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	—	—	—	—
Euro-dominated bonds	(941)	(1,043)	—	—	1,043	—
REIT	3,811	3,944	3,879	3,745	(199)	(134)
Investment trusts	(3,711)	(3,283)	(640)	(758)	2,525	(118)
Investment partnership	65	65	105	105	40	—

## 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, 2023	As of June 30, 2023 (a)	As of Mar. 31, 2024 (b)	As of June 30, 2024 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	1,715	2,314	2,768	2,164	(150)	(604)
Doubtful claims	43,017	43,385	44,415	45,443	2,058	1,028
Substandard claims	3,187	3,022	3,070	2,613	(409)	(457)
Loans past due three months or more	166	34	59	39	5	(20)
Restructured loans	3,021	2,988	3,010	2,573	(415)	(437)
Subtotal (A)	47,920	48,723	50,254	50,221	1,498	(33)
Normal claims	4,770,343	4,775,380	4,837,193	4,669,190	(106,190)	(168,003)
Total (B)	4,818,264	4,824,103	4,887,448	4,719,411	(104,692)	(168,037)
Non-performing loans ratio (A)/(B)	0.99	1.00	1.02	1.06	0.06	0.04
Partial direct write-off	23,714	24,107	21,161	21,198	(2,909)	37

(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.