

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/>
 President and Representative Director: Atsushi Ukawa
 Kazuo Nagai, General Manager of the Corporate Planning and General
 For inquiries: Affairs Division
 Telephone: +81-6-4802-0013

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 |
|-----------------|-----------|-----------|-----------|-----------|---------|---------|

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.