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Financial Results for the Fiscal Year ended March 31, 2025 (Consolidated Data)

May 12, 2025

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
 Planning and General Affairs Division
 For inquiries: Telephone: +81-6-4802-0013

Scheduled date for General Meeting of shareholders: June 25, 2025
 Scheduled date for filing securities report: June 18, 2025
 Scheduled date to commence dividend payments: June 26, 2025
 Segregated trading accounts: None
 Supplementary material on financial results: Yes
 Financial results presentation meeting: Yes (Analysts, institutional investors)

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

1. Financial Results for the Fiscal Year ended March 31, 2025(April 1, 2024 - March 31, 2025)

(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	%
Fiscal year ended March 31, 2025	93,074	9.2	19,549	21.9	13,246	21.8
Fiscal year ended March 31, 2024	85,219	(4.5)	16,025	32.8	10,874	14.4

(Note) Comprehensive income: Fiscal year ended March 31, 2025: (40)million yen [- %]
 Fiscal year ended March 31, 2024 18,957million yen [188.7%]

	Net income per share	Diluted earnings per share	Return on net assets	Ordinary income on total assets	Ordinary income on ordinary revenue
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	47.28	47.14	5.5	0.3	21.0
Fiscal year ended March 31, 2024	38.78	38.68	4.6	0.2	18.8

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2025: 14million yen
 Fiscal year ended March 31, 2024:(5)million yen

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2025	6,431,321	240,248	3.6	852.98
As of March 31, 2024	6,442,107	244,825	3.7	863.54

(Reference) capital: As of March 31, 2025: 237,184 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.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of year
	Million yen	Million yen	Million yen	Million yen
Fiscal year ended March 31, 2025	165,743	(101,478)	(4,568)	847,746
Fiscal year ended March 31, 2024	121,348	(145,754)	(2,860)	788,049

2. Dividends

	Annual Dividends per Share					Annual Dividends (Total)	Dividend payout ratio (Consolidated)	Dividend on Net Assets (Consolidated)
	First Quarter	Second Quarter	Third Quarter	Year End	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year ended March 31, 2024	-	6.25	-	6.25	12.50	3,505	32.2	1.4
Fiscal Year ended March 31, 2025	-	7.50	-	8.00	15.50	4,327	32.7	1.8
Fiscal Year ending March 31, 2026 (Forecasts)	-	8.00	-	8.00	16.00		30.2	

3. Financial Forecasts for the Fiscal Year ending March 31, 2026 (April 1, 2025 - March 31, 2026)

(%: 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	55,000	19.4	10,000	(15.0)	7,100	(15.9)	25.53
Full Year	112,000	20.3	21,800	11.5	14,700	10.9	52.86

Note

(1) Significant changes in the scope of consolidation during the fiscal year ended March 31, 2025 : Yes

Excluded 1 (company name)

Added - (company name) -

- Senshu Ikeda Capital New Business Fund No.4
Investment Enterprise Limited Partnership

(2) 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

(3) Number of shares (common stock)

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

As of March 31, 2025 281,008,632 shares

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

(b) Number of treasury shares

As of March 31, 2025 2,944,278 shares

As of March 31, 2024 600,665 shares

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

Fiscal year ended March 31, 2025 280,165,993 shares

Fiscal year ended March 31, 2024 280,391,477 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2025 (April 1, 2024 - March 31, 2025)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2025	5,248	1.1	3,917	(6.1)	3,902	17.4	3,842	18.2
Fiscal year ended March 31, 2024	5,191	10.6	4,173	10.3	3,322	(9.1)	3,249	(11.0)

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2025	13.71	13.67
Fiscal year ended March 31, 2024	11.58	11.55

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2025	170,724	166,409	97.3	597.81
As of March 31, 2024	167,603	167,386	99.7	596.40

(Reference) Capital: As of March 31, 2025: 166,229million yen; As of March 31, 2024: 167,237million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of the period - Stock subscription rights at the end of period)/ Total assets at the end of the period.

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.

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1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Fiscal Year ending March 31, 2025.

Our Group's consolidated financial results for the current consolidated fiscal year (April 1, 2024 to March 31, 2025) are as follows.

Interest income increased year on year due to an increase in interest on loans and interest and dividends on securities. In addition, fees and commissions income increased year on year due to an increase in loan-related fees. As a result, ordinary revenue increased by 7,855 million yen year on year to 93,074 million yen.

Next, interest expenses increased by 3,499 million yen compared to the previous consolidated fiscal year due to an increase in deposit interest, etc. In addition, fees and commissions, etc. expenses increased compared to the previous consolidated fiscal year due to an increase in group credit life insurance premiums. Meanwhile, losses on sales of government bonds and other debt securities decreased compared to the previous consolidated fiscal year. As a result, ordinary expenses increased by 4,332 million yen compared to the previous consolidated fiscal year, to 73,525 million yen.

As a result of the above, ordinary income increased by 3,524 million yen year on year to 19,549 million yen, and net income attributable to owners of parent increased by 2,372 million yen year on year to 13,246 million yen.

Credit costs increased by 417 million yen compared to the previous consolidated fiscal year.

The Group's consolidated capital adequacy ratio decreased by 1.18% from the end of the previous consolidated fiscal year, but remained at 11.59%, well above the standard (4%) required for domestic banks.

(2) Overview of Financial Position for the Fiscal Year ending March 31, 2025.

Deposits increased by 34.8 billion yen from the end of the previous period to 5,702.4 billion yen as of March 31, 2024, due to increases in fixed deposits. In addition, balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, reached 5.33 trillion yen.

Loans and bills discounted decreased by 151.6 billion yen from the end of the previous consolidated fiscal year due to a decrease in loans to the Ministry of Finance, resulting in a balance of 4.68 trillion yen at the end of this consolidated fiscal year.

(3) Overview of Cash Flows for the Fiscal Year ended March 31, 2025.

Cash flows from operating activities for the current consolidated fiscal year included expenditures of 58,127 million yen due to a decrease in borrowings (excluding subordinated borrowings), while there were inflows of 34,881 million yen due to an increase in deposits and inflows of 151,622 million yen due to a decrease in loans, resulting in inflows of 165,743 million yen.

Cash flows from investing activities for the current consolidated fiscal year amounted to expenditures of 101,478 million yen, as expenditures for the acquisition of securities exceeded proceeds from sales and redemption of securities.

Cash flows from financing activities in the current consolidated fiscal year amounted to expenditures of 4,568 million yen, including dividend payments of 3,855 million yen and expenditures for the acquisition of treasury stock of 1,000 million yen.

As a result, cash and cash equivalents at the end of the current consolidated fiscal year increased by 59,696 million yen to 847,746 million yen.

(4) Future Prospects

Regarding the business performance forecast for the fiscal year ending March 2026, on a holding company consolidated basis, we forecast operating revenue of 112 billion yen, ordinary profit of 21.8 billion yen, and net income attributable to parent company shareholders of 14.7 billion yen.

The above forecasts are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Actual results may differ materially from these projections due to various factors.

(5) Basic Policy On Profit Distribution

The shareholder return policy in the Fifth Medium-Term Management Plan Plus, which began in the fiscal year ended March 2025, aims for a shareholder return rate of 40% or more.

We will propose an annual dividend of 15.50 yen (interim dividend of 7.50 yen and final dividend of 8 yen) for the fiscal year ended March 2025 to the general meeting of shareholders.

In addition, we acquired 1 billion yen of treasury stock during the fiscal year ended March 2025, resulting in a shareholder return rate of 40.2%.

2. Basic Approach to Selecting Accounting Standards

The Group applies Japanese standards for the time being, however, will consider adopting IFRS (International Financial Reporting Standards) in light of future trends in the adoption of IFRS by other domestic companies.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	797,792	854,992
Call loans and bills bought	4,338	4,336
Monetary claims bought	19	-
Money held in trust	9,005	8,996
Securities	632,335	716,402
Loans and bills discounted	4,831,651	4,680,029
Foreign exchange assets	5,900	5,862
Other assets	92,077	91,434
Tangible fixed assets	36,576	36,572
Buildings	13,537	13,095
Land	15,055	15,049
Lease assets	2	7
Construction in progress	42	-
Other tangible fixed assets	7,938	8,419
Intangible fixed assets	4,256	3,842
Software	2,848	2,822
Other intangible fixed assets	1,407	1,019
Net defined benefit assets	31,936	30,578
Deferred tax assets	247	1,648
Customers' liabilities for acceptances and guarantees	6,395	6,920
Reserve for possible loan losses	(10,426)	(10,295)
Total assets	6,442,107	6,431,321
Liabilities		
Deposits	5,667,529	5,702,410
Payables under securities lending transactions	-	4,396
Borrowed money	466,470	408,343
Foreign exchange liabilities	681	846
Borrowed money from trust account	2,534	2,644
Other liabilities	49,465	62,895
Provision for employees' bonuses	1,716	1,790
Provision for directors' bonuses	90	82
Net defined benefit liability	149	141
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	146	74
Reserve for contingent losses	446	496
Reserve under special laws	15	15
Deferred tax liabilities	1,634	9
Acceptances and guarantees	6,395	6,920
Total liabilities	6,197,281	6,191,073
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,899	16,898
Retained earnings	103,014	112,405
Treasury stock	(122)	(1,116)
Total shareholders' equity	222,791	231,187
Net unrealized gain (loss) on available-for-sale securities	9,099	(1,680)
Net unrealized gain (loss) on deferred hedges	(35)	(139)
Remeasurements of defined benefit plans	10,289	7,817
Total accumulated other comprehensive income	19,353	5,997
Stock subscription rights	148	179
Non-controlling interests	2,532	2,884
Total net assets	244,825	240,248
Total liabilities and net assets	6,442,107	6,431,321

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Ordinary revenue	85,219	93,074
Interest income	45,565	51,826
Interest on loans and bills discounted	39,943	43,246
Interest and dividends on securities	3,471	5,765
Interest on call loans and bills bought	302	207
Interest on deposits with banks	1,752	2,496
Other interest income	95	110
Trust fees	22	10
Fees and commissions	23,610	24,950
Other ordinary income	1,568	1,742
Other income	14,451	14,543
Reversal of provision for possible loan losses	357	-
Reversal of provision for reimbursement of deposits	63	71
Recoveries of written off claims	512	596
Other	13,518	13,875
Ordinary expenses	69,193	73,525
Interest expenses	822	4,321
Interest on deposits	482	3,832
Interest on negotiable certificates of deposit	-	1
Interest on call money and bills sold	(137)	59
Interest on payables under securities lending transactions	182	91
Interest on borrowings and rediscounts	28	70
Other interest expenses	266	266
Fees and commissions payments	7,524	8,738
Other ordinary expenses	2,554	1,220
General and administrative expenses	44,385	45,399
Other expenses	13,905	13,844
Provision for possible loan losses	-	329
other	13,905	13,514
Ordinary income	16,025	19,549
Extraordinary income	-	10
Gain on sales or disposal of fixed assets	-	10
Extraordinary loss	534	42
Loss on sales or disposal of fixed assets	103	39
Impairment loss	243	3
Transfer to reserve for financial products transaction liabilities	1	-
Other extraordinary loss	184	-
Income before income taxes	15,491	19,516
Income taxes - current	2,957	3,646
Income taxes - deferred	1,571	2,555
Total income taxes	4,529	6,202
Profit	10,962	13,314
Profit attributable to non-controlling interests	88	67
Profit attributable to owners of the parent	10,874	13,246

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Profit	10,962	13,314
Other comprehensive income	7,995	(13,354)
Net unrealized gain (loss) on available-for-sale securities	3,540	(10,778)
Net unrealized gain (loss) on deferred hedges	(81)	(104)
Remeasurements of defined benefit plans	4,535	(2,472)
Comprehensive income	18,957	(40)
Comprehensive income attributable to		
Owners of the parent	18,869	(109)
Non-controlling interests	88	69

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2024

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	16,899	95,294	(135)	215,057
Changes of items during the period					
Changes in subsidiaries' equity		2			2
Cash dividends			(3,154)		(3,154)
Profit attributable to owners of the parent			10,874		10,874
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(2)		13	11
Net changes in items other than shareholders' equity					
Total changes during the period	-	0	7,719	13	7,733
Balance at the end of current period	102,999	16,899	103,014	(122)	222,791

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	5,558	45	5,754	11,358	116	2,164	228,697
Changes of items during the period							
Changes in subsidiaries' equity							2
Cash dividends							(3,154)
Profit attributable to owners of the parent							10,874
Acquisition of treasury stock							(0)
Disposal of treasury stock							11
Net changes in items other than shareholders' equity	3,540	(81)	4,535	7,995	31	367	8,394
Total changes during the period	3,540	(81)	4,535	7,995	31	367	16,128
Balance at the end of current period	9,099	(35)	10,289	19,353	148	2,532	244,825

For the fiscal year ended March 31, 2025

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	16,899	103,014	(122)	222,791
Changes of items during the period					
Changes in subsidiaries' equity		0	(0)		(0)
Cash dividends			(3,855)		(3,855)
Profit attributable to owners of the parent			13,246		13,246
Acquisition of treasury stock				(1,000)	(1,000)
Disposal of treasury stock		(1)		7	5
Net changes in items other than shareholders' equity					
Total changes during the period	-	(0)	9,390	(993)	8,395
Balance at the end of current period	102,999	16,898	112,405	(1,116)	231,187

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	9,099	(35)	10,289	19,353	148	2,532	244,825
Changes of items during the period							
Changes in subsidiaries' equity							(0)
Cash dividends							(3,855)
Profit attributable to owners of the parent							13,246
Acquisition of treasury stock							(1,000)
Disposal of treasury stock							5
Net changes in items other than shareholders' equity	(10,779)	(104)	(2,472)	(13,356)	31	351	(12,973)
Total changes during the period	(10,779)	(104)	(2,472)	(13,356)	31	351	(4,577)
Balance at the end of current period	(1,680)	(139)	7,817	5,997	179	2,884	240,248

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Cash flows from operating activities		
Income before income taxes	15,491	19,516
Depreciation	4,452	4,450
Loss on impairment of fixed assets	227	3
(Earnings) losses from investments under the equity method	5	(14)
Increase (decrease) in reserve for possible loan losses	(875)	(130)
Increase (decrease) in accrued bonuses	(7)	73
Increase (decrease) in provision for directors' bonuses	5	(8)
Decrease (increase) in net defined benefit asset	(31)	(58)
Increase (decrease) in net defined benefit liability	4	(7)
Increase (decrease) in reserve for reimbursement of deposits	(63)	(71)
Increase (decrease) in reserve for contingent losses	(707)	49
Interest income	(45,565)	(51,826)
Interest expenses	822	4,321
(Gain) loss on securities	1,051	445
(Gain) loss on money held in trust	(25)	36
(Gain) loss on foreign exchange	(681)	258
(Gain) loss on sales or disposal of fixed assets, net	92	23
Net (increase) decrease in loans and bills discounted	(94,459)	151,622
Net increase (decrease) in deposits	88,278	34,881
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	127,570	(58,127)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(3,416)	2,497
Net (increase) decrease in call loans and bills bought and others	3,334	22
Net increase (decrease) in payables under securities lending transactions	(4,371)	4,396
Net (increase) decrease in foreign exchange (assets)	(43)	37
Net increase (decrease) in foreign exchange (liabilities)	367	164
Net Increase (decrease) in borrowed money from trust account	873	109
Interest received	44,872	51,577
Interest paid	(857)	(3,008)
Other	(14,448)	7,901
Subtotal	121,898	169,136
Income taxes paid	(549)	(3,393)
Net cash provided by (used in) operating activities	121,348	165,743

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Cash flows from investing activities		
Purchases of securities	(203,578)	(222,482)
Proceeds from sales of securities	15,746	40,250
Proceeds from maturity of securities	42,215	85,479
Decrease in money held in trust	6,000	-
Purchases of tangible fixed assets	(4,402)	(3,521)
Purchases of intangible fixed assets	(1,735)	(1,217)
Proceeds from sales of tangible fixed assets	-	11
Net cash provided by (used in) investing activities	(145,754)	(101,478)
Cash flows from financing activities		
Proceeds from stock issuance to non-controlling shareholders	282	282
Cash dividends paid	(3,154)	(3,855)
Purchases of treasury stock	(0)	(1,000)
Proceeds from disposition of treasury stock	11	5
Net cash provided by (used in) financing activities	(2,860)	(4,568)
Effect of exchange rate changes on cash and cash equivalents	(7)	-
Net increase (decrease) in cash and cash equivalents	(27,274)	59,696
Cash and cash equivalents at beginning of period	815,323	788,049
Cash and cash equivalents at end of period	788,049	847,746

(5) Notes to Financial Statements

(Notes on Going Concern Assumption)

None

(Changes in Accounting Policies)

None

(Segment Information)

1. Segment Information

The Group's reportable segments are determined on the basis that separate financial information for such segments is available and examined periodically by the Board of Directors to make decisions regarding the allocation of management resources and assess the business performances of the segments within the Group.

The Group mainly provides banking services and operate other financial services including leasing. The Group sets two reportable segments of banking business and leasing business.

Banking business engages in banking services and credit guarantee services, while leasing business engages in leasing and other services, etc.

2. Basis of measurement for reported segment profit (loss), segment assets, segment liabilities and other material items

The accounting methods used for reportable business segments are presented in accordance with Consolidated Financial Statement. The reportable segment profit figures are based on ordinary income.

Income arising from intersegment transactions is based on arm's length prices.

3. Information about reportable segment profit (loss), segment assets, segment liabilities and other material items

For the Fiscal Year ended Mar.31, 2024

(Millions of yen)

	Reportable segments			Other	Total	Adjustment	Consolidated
	Banking	Leasing	Total				
Ordinary revenue							
Outside Customers	67,264	11,342	78,606	6,612	85,219	-	85,219
Intersegment revenue	1,562	115	1,678	3,285	4,963	(4,963)	-
Total	68,827	11,458	80,285	9,897	90,183	(4,963)	85,219
Segment profit	14,311	608	14,919	1,102	16,022	3	16,025
Segment assets	6,404,375	38,853	6,443,228	34,404	6,477,632	(35,525)	6,442,107
Segment liabilities	6,175,572	36,061	6,211,634	21,172	6,232,806	(35,525)	6,197,281
Other items							
Depreciation	3,117	1,277	4,395	56	4,452	-	4,452
Interest income	45,680	1	45,682	60	45,743	(178)	45,565
Interest expense	793	122	915	84	1,000	(177)	822
Extraordinary gain	34	-	34	-	34	(34)	-
Extraordinary loss	530	1	531	2	534	-	534
Tax expense	3,985	196	4,181	348	4,529	-	4,529
Increase in tangible and intangible fixed assets	4,074	1,518	5,593	544	6,138	-	6,138

Notes:

1. Ordinary revenue is presented in place of net sales of operating companies of other industry groups.
2. “Other” includes business segments which are not included in the reportable segments and comprises credit cards business and securities business.
3. Adjustments are as below:
 - (1) Adjustment of segment profit ¥3 million is the elimination of intersegment transactions.
 - (2) Adjustment of segment assets of negative ¥35,525 million is the elimination of intersegment transactions.
 - (3) Adjustment of segment liabilities of negative ¥35,525 million is the elimination of intersegment transactions.
 - (4) Adjustment of interest income of negative ¥178 million is the elimination of intersegment transactions.
 - (5) Adjustment of interest expense of negative ¥177 million is the elimination of intersegment transactions.
 - (6) Adjustment of extraordinary gain of negative ¥34 million is the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary income in consolidated statements of income.

For the Fiscal Year ended Mar.31, 2025

(Millions of yen)

	Reportable segments			Other	Total	Adjustment	Consolidated
	Banking	Leasing	Total				
Ordinary revenue							
Outside Customers	75,000	12,071	87,072	6,002	93,074	-	93,074
Intersegment revenue	1,582	113	1,696	2,662	4,358	(4,358)	-
Total	76,583	12,185	88,768	8,664	97,432	(4,358)	93,074
Segment profit	18,627	491	19,118	441	19,559	(9)	19,549
Segment assets	6,399,795	43,099	6,442,894	33,628	6,476,522	(45,201)	6,431,321
Segment liabilities	6,172,057	39,966	6,212,024	24,250	6,236,274	(45,201)	6,191,073
Other items							
Depreciation	3,117	1,284	4,401	48	4,450	-	4,450
Interest income	51,982	2	51,985	65	52,051	(224)	51,826
Interest expense	4,279	196	4,475	70	4,545	(224)	4,321
Extraordinary gain	38	-	38	-	38	(28)	10
Extraordinary loss	41	1	42	0	42	-	42
Tax expense	5,861	141	6,002	199	6,202	-	6,202
Increase in tangible and intangible fixed assets	3,238	1,474	4,713	32	4,746	-	4,746

Notes:

1. Ordinary revenue is presented in place of net sales of operating companies of other industry groups.
2. “Other” includes business segments which are not included in the reportable segments and comprises credit cards business and securities business.
3. Adjustments are as below:
 - (1) Adjustment of segment profit of negative ¥9 million is the elimination of intersegment transactions.
 - (2) Adjustment of segment assets of negative ¥45,201 million is the elimination of intersegment transactions.
 - (3) Adjustment of segment liabilities of negative ¥45,201 million is the elimination of intersegment transactions.
 - (4) Adjustment of interest income of negative ¥224 million is the elimination of intersegment transactions.
 - (5) Adjustment of interest expense of negative ¥224 million is the elimination of intersegment transactions.
 - (6) Adjustment of extraordinary gain of negative ¥28 million is the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary income in consolidated statements of income.

(Per Share Information)

(Unit: yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Net assets per share	863.54	852.98
Net income per share	38.78	47.28
Diluted earnings per share	38.68	47.14

(Note 1) Basis for Computing Net Assets per Share

		For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Total net assets	Million yen	244,825	240,248
Amounts to be deducted from Total net assets	Million yen	2,680	3,063
Stock subscription rights	Million yen	148	179
Non-controlling interests	Million yen	2,532	2,884
Net assets attributable to Common Stock	Million yen	242,145	237,184
Number of Common Stock Outstanding at the End of the Fiscal Period	Thousand shares	280,407	278,064

(Note 2) Basis for Computing Profit per share

		For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Net income per share			
Profit attributable to owners of parent	Million yen	10,874	13,246
Amount that does not belong to Common Stock	Million yen	-	-
Profit attributable to Common Stock	Million yen	10,874	13,246
Average Number of Shares	Thousand shares	280,391	280,165
Diluted earnings per share			
Adjustments to profit attributable to owners of parent	Million yen	-	-
Increase in number of common stocks	Thousand shares	737	836
Stock subscription rights	Thousand shares	737	836
Overview of potentially dilutive shares not included in the calculation of Diluted earnings per share because they do not have a dilutive effect		-	-

(Subsequent Events)

None

【Reference】 Financial Results for the Fiscal Year ended March 31, 2025 (Non-consolidated Data)

May 12, 2025

Company Name: The Senshu Ikeda Bank, Ltd. Stock exchange listing: None
Listed Company Name: Senshu Ikeda Holdings, Inc. URL <https://www.sihd-bk.jp/>
President and Representative Director: Atsushi Ukawa
For inquiries: Kazuo Nagai, Executive Officer, General Manager of the Corporate Planning and General Affairs Division
Telephone: +81-6-6375-3595

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

1. Financial Results for the Fiscal Year ended March 31, 2025(April 1, 2024 March 31, 2025)

(1) Non-consolidated Operating Results (%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2025	75,068	11.2	17,309	39.2	11,995	38.8
Fiscal year ended March 31, 2024	67,473	(8.7)	12,431	25.0	8,641	4.3

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2025	227.02	—
Fiscal year ended March 31, 2024	163.54	—

(2) Non-consolidated Financial Position

	Total assets	Total net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2025	6,380,954	202,249	3.1	3,827.79
As of March 31, 2024	6,392,626	205,029	3.2	3,880.41

(Reference) capital: As of March 31, 2025:202,249million yen; As of March 31, 2024:205,029 million yen

Note “Equity ratio” is calculated as: (Total net assets at the end of period—Stock subscription rights 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. Financial Forecasts for the Fiscal Year ending March 31, 2026(April 1, 2025–March 31, 2026)

For non-consolidated earnings forecasts for the fiscal year ending March 31, 2026, please refer to page 16 of the “Selected Financial Information For the FY 2024” of Senshu Ikeda Holdings, Inc.

Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	789,058	848,850
Cash	54,870	48,525
Due from banks	734,187	800,324
Call loans	4,338	4,336
Monetary claims bought	19	—
Money held in trust	9,005	8,996
Securities	630,666	704,133
Government bonds	88,166	125,267
Local government bonds	217,662	313,308
Corporate bonds	180,866	143,034
Stocks	34,878	29,564
Other securities	109,091	92,958
Loans and bills discounted	4,858,586	4,715,377
Bills discounted	7,618	5,222
Loans on bills	32,085	32,433
Loans on deeds	4,572,264	4,425,275
Overdrafts	246,618	252,445
Foreign exchange assets	5,900	5,862
Due from foreign correspondent banks	5,320	5,181
Foreign bills of exchange bought	157	196
Foreign bills of exchange receivable	423	485
Other assets	41,513	35,204
Prepaid expenses	471	431
Accrued revenue	4,250	4,037
Financial derivatives	1,982	3,586
Cash collateral paid for financial instruments	1,523	1,159
Other	33,287	25,989
Tangible fixed assets	32,147	32,091
Buildings	13,447	12,999
Land	15,055	15,049
Lease assets	2	7
Construction in progress	42	—
Other tangible fixed assets	3,599	4,034
Intangible fixed assets	3,639	3,670
Software	2,762	2,762
Other intangible fixed assets	877	908
Prepaid pension cost	17,114	19,192
Deferred tax assets	2,457	4,557
Customers' liabilities for acceptances and guarantees	6,378	6,903
Reserve for possible loan losses	(8,201)	(8,222)
Total assets	6,392,626	6,380,954

(Unit: Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	5,677,502	5,715,190
Current deposits	268,115	262,272
Ordinary deposits	3,645,428	3,654,937
Savings deposits	23,097	22,682
Deposits at notice	10,000	11,110
Time deposits	1,685,604	1,741,805
Installment savings	9	9
Other deposits	45,246	22,373
Negotiable certificates of deposit	22,000	11,000
Payables under securities lending transactions	—	4,396
Borrowed money	458,122	400,000
Borrowings from other banks	458,122	400,000
Foreign exchange liabilities	681	846
Foreign bills sold	547	715
Foreign bills of exchange payable	134	130
Borrowed money from trust account	2,534	2,644
Other liabilities	18,241	35,574
Accrued income taxes	2,120	1,853
Accrued expenses	2,179	3,823
Unearned income	514	1,236
Deposits received from employees	1,241	1,159
Reserve for interest on installment savings	0	0
Financial derivatives	3,776	4,524
Cash collateral received for financial instruments	1,011	372
Lease liabilities	3	8
Asset retirement obligations	529	497
Other	6,863	22,099
Provision for employees' bonuses	1,467	1,506
Provision for directors' bonuses	69	66
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	146	74
Reserve for contingent losses	446	496
Acceptances and guarantees	6,378	6,903
Total liabilities	6,187,596	6,178,704
Net Assets		
Capital stock	61,385	61,385
Capital surplus	63,315	63,315
Legal capital surplus	32,101	32,101
Other capital surplus	31,213	31,213
Retained earnings	71,426	79,538
Legal retained earnings	14,436	15,212
Other retained earnings	56,990	64,325
Retained earnings brought forward	56,990	64,325
Total shareholders' equity	196,127	204,239
Net unrealized gain (loss) on available-for-sale securities	8,937	(1,850)
Net unrealized gain (loss) on deferred hedges	(35)	(139)
Total valuation and translation adjustments	8,901	(1,990)
Total net assets	205,029	202,249
Total liabilities and net assets	6,392,626	6,380,954

(2) Non-consolidated Statements of Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Ordinary revenue	67,473	75,068
Interest income	46,031	52,180
Interest on loans and bills discounted	40,081	43,431
Interest and dividends on securities	3,811	5,949
Interest on call loans	302	207
Interest on deposits with banks	11,751	2,492
Other interest income	83	99
Trust fees	22	10
Fees and commissions	18,640	19,556
Fees and commissions on domestic and foreign exchanges	2,011	2,134
Other fees and commissions	16,628	17,422
Other ordinary income	772	1,193
Gain on foreign exchange transactions	699	1,094
Net gain on trading securities transactions	0	0
Gain on sale of bonds	33	66
Gain on redemption of bonds	—	24
Gain on financial derivatives	39	8
Other income	2,006	2,126
Reversal of provision for possible loan losses	564	—
Reversal of provision for reimbursement of deposits	63	71
Recoveries of written off claims	260	275
Gain on sale of equity securities	744	1,402
Gain on money held in trust	42	4
Other	331	371
Ordinary expenses	55,042	57,758
Interest expenses	794	4,291
Interest on deposits	482	3,838
Interest on negotiable certificates of deposit	0	10
Interest on call money	△137	59
Interest on payables under securities lending transactions	182	91
Interest on borrowings and rediscounts	0	24
Interest expenses on interest rate swaps	258	252
Other interest expenses	7	13
Fees and commissions payments	10,108	11,006
Fees and commissions payments on domestic and foreign exchanges	323	348
Other fees and commissions payments	9,785	10,658
Other ordinary expenses	2,554	1,220
Loss on sale of bonds	2,525	1,220
Loss on devaluation of bonds	28	—
General and administrative expenses	39,209	38,800
Other expenses	2,375	2,439
Provision for possible loan losses	—	178
Written-off of loans	1,109	792
Loss on sale of equity securities	—	13
Loss on devaluation of equity securities	134	614
Loss on money held in trust	16	41
Other	1,115	799
Ordinary income	12,431	17,309

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2024	For the Fiscal Year ended Mar. 31, 2025
Extraordinary income	34	38
Gain on sales or disposal of fixed assets	—	10
Gain on stock-based compensation	34	28
Extraordinary loss	531	41
Loss on sales or disposal of fixed assets	103	37
Impairment loss	243	3
Other extraordinary loss	184	—
Income before income taxes	11,933	17,307
Income taxes – current	1,628	2,786
Income taxes - deferred	1,663	2,525
Total income taxes	3,292	5,312
Net income	8,641	11,995

**Selected Financial Information
For the FY2024
(Ended March 31, 2025)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

I FY2024 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

〈Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income〉

Consolidated Statement of Operations

(Millions of yen)

	For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
1 Consolidated gross profits	59,865	64,249	4,384
2 Net interest income	44,742	47,505	2,763
3 Trust fees	22	10	(12)
4 Net fees and commissions income	16,086	16,212	126
5 Net other operating income	(985)	522	1,507
6 General and administrative expenses (-)	44,385	45,399	1,014
7 Net disposal of nonperforming loans (-)	1,345	1,762	417
8 Provision for general reserve for possible loan losses (-)	—	(940)	(940)
9 Written-off loans (-)	1,746	1,385	(361)
10 Provision for specific reserve for possible loan losses (-)	—	1,270	1,270
11 Provision for contingent losses (-)	72	49	(23)
12 Gains (losses) on sales of non-performing loans (-)	(20)	(5)	15
13 Recoveries of written off claims	512	596	84
14 Reversal of reserve for possible loan losses	357	—	(357)
15 Others (-)	417	599	182
16 Net gains (losses) on equity securities	1,469	684	(785)
17 Equity in earnings of affiliates	(5)	14	19
18 Others	427	1,763	1,336
19 Ordinary income	16,025	19,549	3,524
20 Net extraordinary income (losses)	(534)	(32)	502
21 Income before income taxes	15,491	19,516	4,025
22 Total income taxes (-)	4,529	6,202	1,673
23 Income taxes-current (-)	2,957	3,646	689
24 Income taxes-deferred (-)	1,571	2,555	984
25 Profit	10,962	13,314	2,352
26 Profit attributable to non-controlling interests (-)	88	67	(21)
27 Profit attributable to owners of the parent	10,874	13,246	2,372

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 Profit	10,962	13,314	2,352
28 Total other comprehensive income	7,995	(13,354)	(21,349)
29 Net unrealized gain (loss) on available-for-sale securities	3,540	(10,778)	(14,318)
30 Net unrealized gain (loss) on deferred hedges	(81)	(104)	(23)
31 Remeasurements of defined benefit plans	4,535	(2,472)	(7,007)
32 Comprehensive income	18,957	(40)	(18,997)

(Note) Consolidated gross profit = (Interest income - Interest expenses)+Trust fees+(Fees and commissions - Fees and commissions payments)
+(Other operating income - Other operating expenses)

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

(Millions of yen)

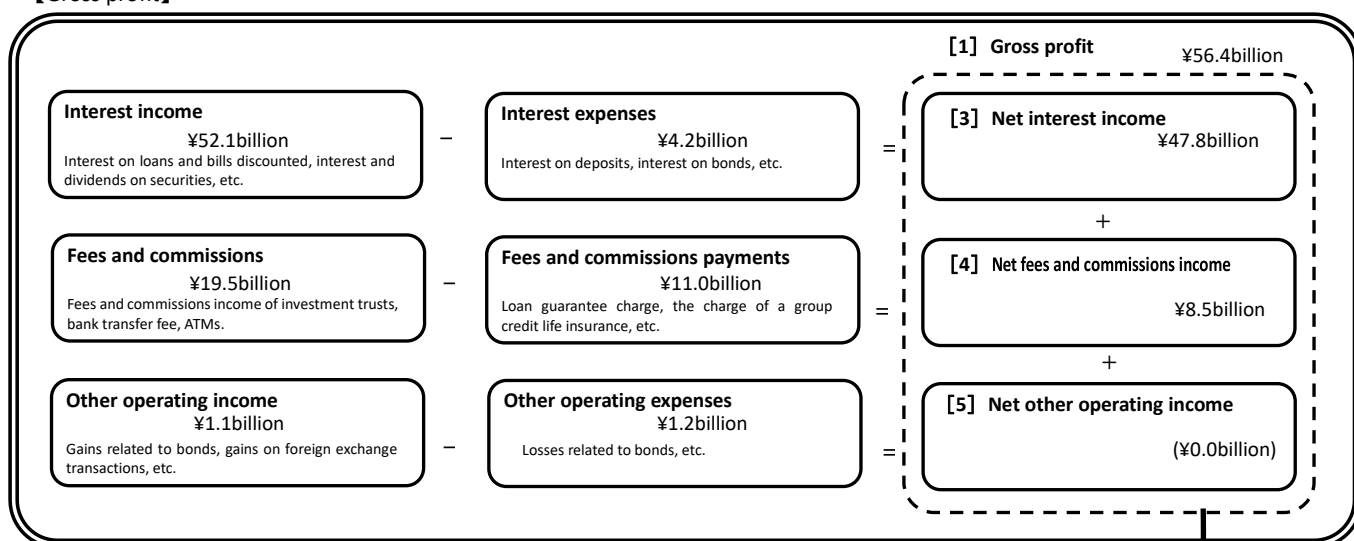
	For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
1 Net operating income	3,132	3,244	112
2 Administrative expenses (-)	2,928	2,862	(66)
3 Operating income	204	382	178
4 Income before income taxes	202	383	181
5 Net income	203	330	127

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

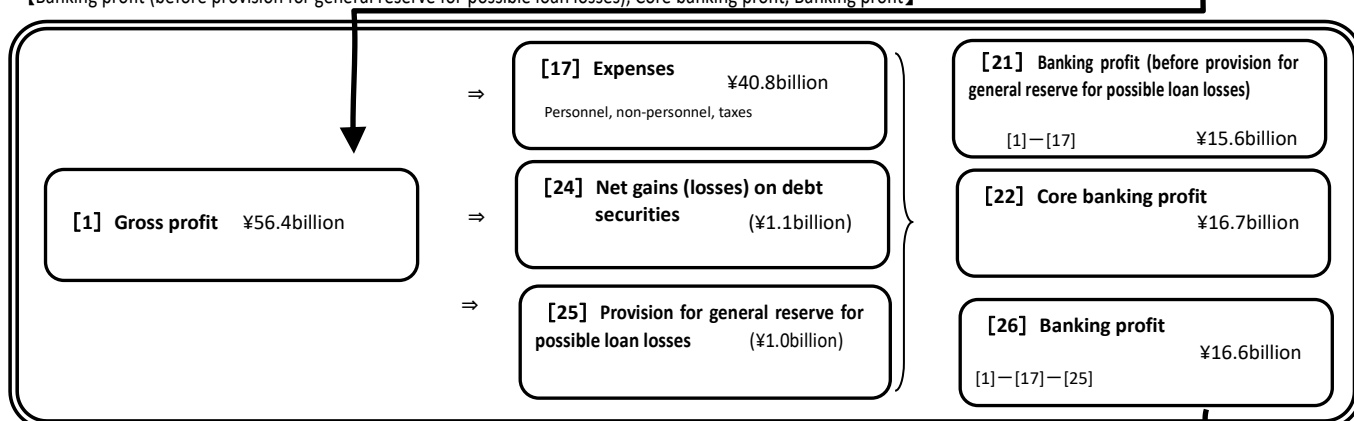
(Millions of yen)

		For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
1	Gross profit	52,010	56,428	4,418
2	(Core gross profit)	54,530	57,558	3,028
3	Net interest income	45,237	47,894	2,657
4	Net fees and commissions income	8,554	8,560	6
5	Net other operating income	(1,781)	(26)	1,755
6	Net gains (losses) on debt securities	(2,520)	(1,129)	1,391
7	Domestic gross profit	51,858	54,856	2,998
8	Net interest income	44,979	47,507	2,528
9	Net fees and commissions income	8,474	8,493	19
10	Net other operating income	(1,596)	(1,144)	452
11	Net gains (losses) on debt securities	(1,614)	(1,129)	485
12	International gross profit	151	1,571	1,420
13	Net interest income	258	387	129
14	Net fees and commissions income	79	66	(13)
15	Net other operating income	(185)	1,117	1,302
16	Net gains (losses) on debt securities	(906)	—	906
17	Expenses (excluding non-recurring expenses) (-)	40,617	40,818	201
18	Personnel expenses (-)	21,354	21,368	14
19	Non-personnel expenses (-)	16,288	16,593	305
20	Miscellaneous taxes (-)	2,975	2,857	(118)
21	Banking profit (before provision for general reserve for possible loan losses)	11,392	15,609	4,217
22	Core banking profit	13,912	16,739	2,827
23	Core banking profit (excluding gains(losses) on cancellation of investment trusts)	14,005	16,759	2,754
24	Net gains (losses) on debt securities	(2,520)	(1,129)	1,391
25	Provision for general reserve for possible loan losses (-) ①	—	(1,015)	(1,015)
26	Banking profit	11,392	16,625	5,233
27	Net non-recurring gains (losses)	1,039	684	(355)
28	Credit costs (-) ②	767	2,358	1,591
29	Written-off loans (-)	1,109	792	(317)
30	Provision for specific reserve for possible loan losses (-)	—	1,194	1,194
31	Provision for contingent losses (-)	72	49	(23)
32	Gains (losses) on sales of non-performing loans (-)	(6)	(1)	5
33	Recoveries of written-off claims	260	275	15
34	Reversal of reserve for possible loan losses	564	—	(564)
35	Others (-)	417	599	182
36	Net gains (losses) on equity securities	609	774	165
37	Gain on sales of equity securities	744	1,402	658
38	Loss on sales of equity securities (-)	—	13	13
39	Loss on write-down of equity securities (-)	134	614	480
40	Other non-recurring gains (losses)	1,197	2,268	1,071
41	Ordinary income	12,431	17,309	4,878
42	Net extraordinary income (losses)	(497)	(2)	495
43	Income before income taxes	11,933	17,307	5,374
44	Total income taxes (-)	3,292	5,312	2,020
45	Income taxes-current (-)	1,628	2,786	1,158
46	Income taxes-deferred (-)	1,663	2,525	862
47	Net income	8,641	11,995	3,354
48	Net credit costs (-) ①+②	767	1,342	575

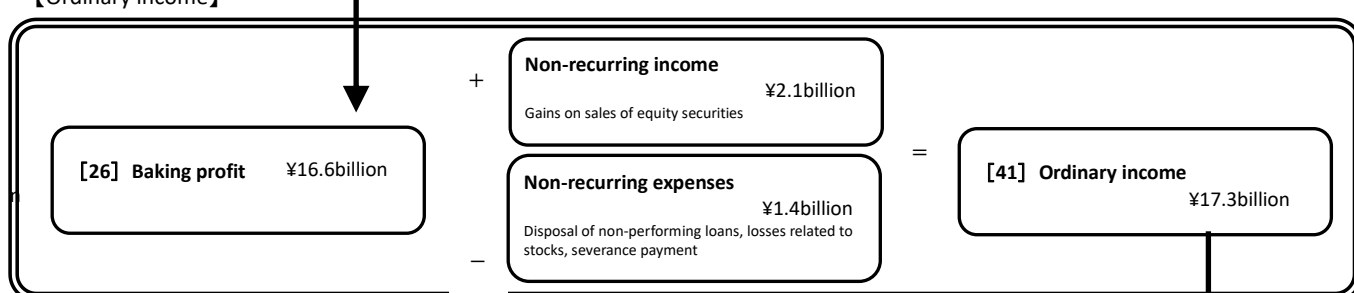
【Gross profit】



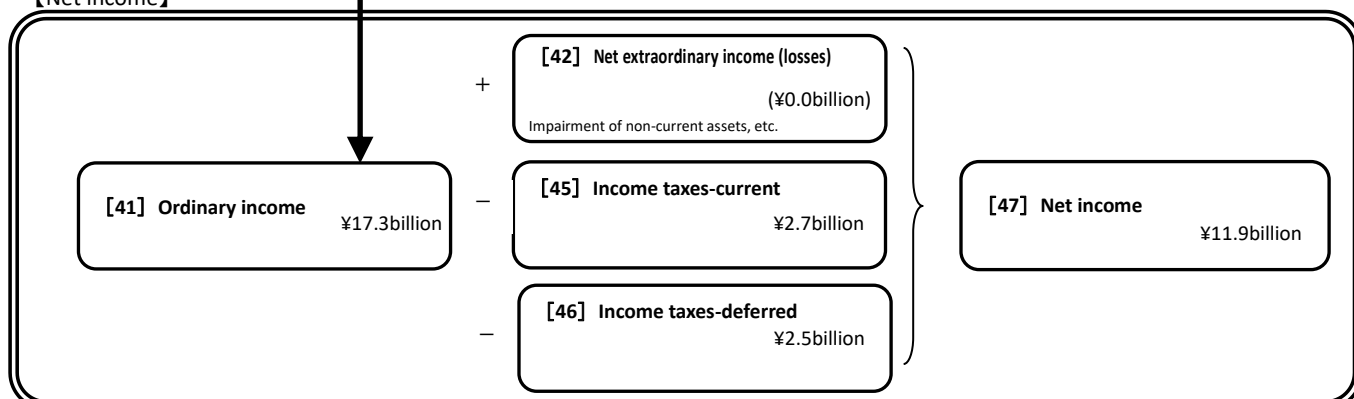
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



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, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Corporate loans	2,150,256	2,169,287	2,351,438	2,374,236	2,428,636	54,400
Public sector loans	302,665	450,665	457,541	442,018	159,605	(282,413)
Consumer loans	1,858,673	1,906,925	1,977,366	2,042,331	2,127,135	84,804
Housing loans	1,800,333	1,844,490	1,913,579	1,975,837	2,055,208	79,371
Other loans	58,339	62,434	63,787	66,494	71,926	5,432
Total	4,311,595	4,526,877	4,786,346	4,858,586	4,715,377	(143,209)
Foreign currency loans	10,981	7,259	6,728	8,099	4,737	(3,362)

(Scale of enterprise)

Large and mid-tier enterprises	426,670	434,347	512,785	555,817	566,754	10,937
Small and medium-sized enterprises	1,732,763	1,746,074	1,849,731	1,828,284	1,871,154	42,870
Local governments	124,003	126,458	131,873	144,011	159,605	15,594
Japanese government	178,662	324,207	325,668	298,007	—	(298,007)
Individuals	1,849,495	1,895,789	1,966,288	2,032,466	2,117,862	85,396
Total	4,311,595	4,526,877	4,786,346	4,858,586	4,715,377	(143,209)

Average Balance	4,135,152	4,437,566	4,599,056	4,798,109	4,670,847	(127,262)
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Loans to SMEs, etc.	3,582,259	3,641,864	3,816,019	3,860,750	3,989,017	128,267
Ratio of loans to SMEs, etc.	83.08	80.44	79.72	79.46	84.59	5.13

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Individual	4,073,527	4,183,852	4,232,745	4,246,940	4,231,678	(15,262)
Online branch	28,525	25,291	22,683	20,178	17,393	(2,785)
Corporation	1,346,863	1,384,266	1,383,168	1,430,562	1,483,512	52,950
General corporation	1,245,067	1,214,750	1,250,056	1,234,726	1,308,945	74,219
Financial institutions	5,765	6,441	5,540	5,318	6,213	895
Governmental funds	96,030	163,074	127,571	190,516	168,352	(22,164)
Subtotal	5,420,391	5,568,118	5,615,913	5,677,502	5,715,190	37,688
Foreign currency deposits	15,349	11,672	11,302	8,572	8,288	(284)
Negotiable certificates of deposit	29,300	31,000	2,000	22,000	11,000	(11,000)
Total	5,449,691	5,599,118	5,617,913	5,699,502	5,726,190	26,688

Average Balance deposits	5,285,722	5,586,104	5,652,277	5,712,568	5,697,560	(15,008)
Average Balance deposits and negotiable certificates of deposit	5,313,715	5,628,967	5,684,228	5,738,083	5,713,197	(24,886)

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
The Senshu Ikeda Bank	142,329	109,190	96,003	117,376	120,434	3,058
Investment trusts	91,494	77,415	36,626	42,637	49,312	6,675
Public bonds	744	364	736	1,669	1,936	267
Life insurance	50,090	31,410	58,640	73,069	69,185	(3,884)
Senshu Ikeda Tokai Tokyo Securities	41,922	56,413	47,594	59,840	77,790	17,950
Total	184,251	165,604	143,597	177,216	198,224	21,008

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Deposits	4,073,527	4,183,852	4,232,745	4,246,940	4,231,678	(15,262)
Investment trusts	198,077	235,685	225,757	267,049	266,344	(705)
Life insurance	506,361	521,424	531,251	587,776	604,909	17,133
Public bonds	8,753	6,434	4,804	4,482	5,110	628
Senshu Ikeda Tokai Tokyo Securities	114,309	125,660	150,161	204,058	222,019	17,961
Total	4,901,029	5,073,057	5,144,719	5,310,306	5,330,063	19,757

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
The Senshu Ikeda Bank	214,863	250,135	237,626	278,816	278,688	(128)
Investment trusts	203,834	241,973	231,724	273,396	273,105	(291)
Public bonds	11,028	8,162	5,902	5,420	5,583	163
Senshu Ikeda Tokai Tokyo Securities	133,553	149,518	183,184	258,872	294,677	35,805
Total	348,416	399,654	420,811	537,689	573,366	35,677

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Securities	571,287	654,157	492,408	630,666	704,133	73,467
Government bonds	33,500	68,167	43,207	88,166	125,267	37,101
Local government bonds	119,972	130,055	115,278	217,662	313,308	95,646
Corporate bonds	264,710	227,428	198,189	180,866	143,034	(37,832)
Authority bonds	178,335	139,107	103,491	93,409	71,182	(22,227)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	86,375	88,321	94,697	87,457	71,851	(15,606)
Stocks	32,431	31,945	32,295	34,878	29,564	(5,314)
Other securities	120,672	196,560	103,437	109,091	92,958	(16,133)
Foreign securities	10,642	88,094	4,588	7	4,607	4,600
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	10,636	85,586	—	—	4,599	4,599
Euro-dominated bonds	—	2,501	4,581	—	—	—
REIT	30,300	33,034	25,557	31,765	36,826	5,061
Investment trusts	70,884	66,898	63,788	66,359	39,122	(27,237)
Investment partnership	8,845	8,532	9,504	10,958	12,400	1,442
Average Balance	566,956	618,203	624,631	534,806	669,181	134,375

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Held-to-maturity debt securities	—	—	—	(22)	(5,977)	(5,955)
Available-for-sale securities	13,506	9,378	6,099	11,894	(3,470)	(15,364)
Stocks	8,429	8,469	11,102	14,443	10,237	(4,206)
Bonds	(57)	(1,339)	(4,226)	(5,893)	(18,162)	(12,269)
Government bonds	(21)	(75)	(154)	(404)	(3,382)	(2,978)
Local government bonds	(42)	(491)	(877)	(1,119)	(6,589)	(5,470)
Corporate bonds	6	(772)	(3,195)	(4,369)	(8,190)	(3,821)
Other securities	5,133	2,249	(776)	3,344	4,454	1,110
Foreign securities	(388)	(2,451)	(941)	—	161	161
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(388)	(2,268)	—	—	161	161
Euro-dominated bonds	—	(182)	(941)	—	—	—
REIT	4,522	5,198	3,811	3,879	4,036	157
Investment trusts	884	(601)	(3,711)	(640)	122	762
Investment partnership	114	102	65	105	133	28

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	0.92	0.91	0.89	0.85	0.97	0.12
Average yield on loans and bills discounted (B)	0.96	0.90	0.86	0.84	0.94	0.10
Average yield on securities	0.68	0.62	1.01	0.71	0.88	0.17
Average yield on interest bearing liabilities (C)	0.73	0.59	0.60	0.62	0.72	0.10
Average yield on deposits and negotiable (including expenses) (D)	0.79	0.77	0.71	0.71	0.78	0.07
Average yield on deposits and negotiable	0.02	0.01	0.01	0.00	0.06	0.06
Expense ratio	0.77	0.76	0.70	0.70	0.71	0.01
Average yield on external liabilities	0.00	(0.00)	(0.00)	(0.01)	0.01	0.02
Average interest rate spread (A)-(C)	0.19	0.32	0.29	0.23	0.25	0.02
Difference between average yield on loans and deposits (B) - (D)	0.17	0.13	0.15	0.13	0.16	0.03

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Average yield on interest earning assets (A)	0.92	0.90	0.87	0.84	0.96	0.12
Average yield on loans and bills discounted (B)	0.96	0.90	0.86	0.84	0.94	0.10
Average yield on securities	0.68	0.59	0.88	0.71	0.87	0.16
Average yield on interest bearing liabilities (C)	0.69	0.57	0.57	0.58	0.69	0.11
Average yield on deposits and negotiable (including expenses) (D)	0.75	0.74	0.69	0.68	0.74	0.06
Average yield on deposits and negotiable	0.02	0.01	0.01	0.00	0.06	0.06
Expense ratio	0.73	0.73	0.67	0.67	0.68	0.01
Average yield on external liabilities	(0.00)	(0.00)	(0.00)	(0.01)	0.01	0.02
Average interest rate spread (A)-(C)	0.23	0.33	0.30	0.26	0.27	0.01
Difference between average yield on loans and deposits (B) - (D)	0.21	0.16	0.17	0.16	0.20	0.04

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)	9,691	9,277	6,704	11,392	15,609	4,217
Per head(thousands of yen)	4,106	4,012	3,052	5,469	7,824	2,355
(2) Core banking profit	9,294	11,343	16,788	13,912	16,739	2,827
Per head(thousands of yen)	3,938	4,906	7,644	6,679	8,390	1,711
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)	9,448	11,369	16,788	14,005	16,759	2,754
Per head(thousands of yen)	4,003	4,917	7,645	6,723	8,400	1,677
(4) Banking profit	4,565	9,277	6,704	11,392	16,625	5,233
Per head(thousands of yen)	1,934	4,012	3,052	5,469	8,333	2,864

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	3.39	6.01	5.20	7.07	8.59	1.52
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	2.26	4.95	4.22	4.96	5.83	0.87

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

(%)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
ROE (Income before income taxes basis)	3.21	5.61	4.92	6.61	8.14	1.53
ROE (Profit attributable to owners of the parent basis)	2.15	4.62	4.00	4.64	5.52	0.88

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

(%)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	4.55	4.27	3.04	5.34	7.66	2.32
Banking profit basis	2.14	4.27	3.04	5.34	8.16	2.82
Core banking profit basis	4.37	5.22	7.63	6.52	8.21	1.69
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	4.44	5.23	7.63	6.57	8.22	1.65
Net income basis	1.82	4.35	3.76	4.05	5.89	1.84

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Directors and auditors	32	31	34	35	35	—
Employees	2,263	2,210	2,088	1,987	1,903	(84)
Total	2,295	2,241	2,122	2,022	1,938	(84)

Note: "Directors and auditors" includes executive officers.

"Employees" excludes employees temporarily seconded to other companies and temporary staff.

② Branches

(Number of branches)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025	
				(a)	(b)	(b)-(a)
Branches	136	136	136	136	136	—
Sub-branches	3	3	3	3	3	—
Total	139	139	139	139	139	—
(Reference) ATMs	228	214	213	217	216	(1)

7. Gains and Losses on Investment Securities
The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
Gains (losses) on debt securities	396	(2,065)	(10,083)	(2,520)	(1,129)	1,391
Gain on sales	421	51	1,548	33	66	33
Gain on redemption	—	—	—	—	24	24
Loss on sales (-)	10	2,117	11,632	2,525	1,220	(1,305)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	14	—	—	28	—	(28)

(Millions of yen)

	For the fiscal year ended Mar. 31, 2021	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024 (a)	For the fiscal year ended Mar. 31, 2025 (b)	(b)-(a)
Gains (losses) on equity securities	1,716	275	143	609	774	165
Gain on sales	1,748	343	181	744	1,402	658
Loss on sales (-)	1	25	37	—	13	13
Loss on write-down (-)	31	41	—	134	614	480

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.88	9.96	12.82	12.77	11.59	(1.18)
Total capital(A)-(B)	220,810	225,374	204,995	207,588	212,387	4,799
Core capital (A)	242,188	246,122	225,511	232,941	238,028	5,087
Common stock, internal reserves, etc.	224,604	232,156	213,655	221,038	228,962	7,924
Reserve	8,037	6,038	4,994	642	354	(288)
Deduction (B)	21,377	20,747	20,516	25,353	25,641	288
Risk weighted assets (C)	2,233,761	2,262,174	1,598,591	1,625,287	1,831,756	206,469
Required capital (C ×4%)	89,350	90,486	63,943	65,011	73,270	8,259

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	9.65	9.73	12.50	12.49	11.37	(1.12)
Total capital(A)-(B)	215,485	219,991	199,820	202,737	207,925	5,188
Core capital (A)	236,837	240,709	220,248	227,659	233,424	5,765
Common stock, internal reserves, etc.	220,687	228,065	209,441	216,727	225,252	8,525
Reserve	8,037	6,038	4,988	642	354	(288)
Deduction (B)	21,352	20,718	20,428	24,921	25,498	577
Risk weighted assets (C)	2,231,289	2,258,681	1,597,702	1,621,984	1,828,489	206,505
Required capital (C ×4%)	89,251	90,347	63,908	64,879	73,139	8,260

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (Preliminary figures) (b)	(b)-(a)
Total capital ratio (%)	8.82	8.86	11.41	11.16	10.10	(1.06)
Total capital(A)-(B)	195,952	199,365	178,279	179,016	182,282	3,266
Core capital (A)	209,832	213,861	192,813	194,357	200,963	6,606
Common stock, internal reserves, etc.	203,960	209,563	189,256	194,357	200,963	6,606
Reserve	5,872	4,297	3,556	—	—	—
Deduction (B)	13,880	14,496	14,534	15,341	18,681	3,340
Risk weighted assets (C)	2,220,957	2,249,126	1,562,272	1,603,948	1,804,403	200,455
Required capital (C ×4%)	88,838	89,965	62,490	64,157	72,176	8,019

II Overview of Loans and Bills Discounted

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

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

	As of Mar. 31,2021	As of Mar. 31,2022	As of Mar. 31,2023	As of Mar. 31,2024 (a)	As of Mar. 31,2025 (b)	(a)-(b)
Bankruptcy and quasi-bankrupt claims	3,320	2,141	2,536	3,925	3,763	(162)
Doubtful claims	27,089	37,573	43,031	44,443	45,172	729
Substandard claims	5,874	4,772	3,187	3,070	2,549	(521)
Loans past due three months or more	70	86	166	59	—	(59)
Restructured loans	5,804	4,685	3,021	3,010	2,549	(461)
Subtotal (A)	36,285	44,486	48,756	51,438	51,485	47
Normal claims	4,300,808	4,504,968	4,730,842	4,819,958	4,663,428	(156,530)
Total (B)	4,337,094	4,549,455	4,779,598	4,871,397	4,714,913	(156,484)

Non-performing loans ratio (A)/(B)	0.83	0.97	1.02	1.05	1.09	0.04
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Partial direct write-off	26,096	24,645	24,324	21,935	18,140	(3,795)
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Collateral and guarantees	24,369	29,908	35,277	36,548	38,169	1,621
Bankruptcy and quasi-bankrupt claims	2,567	1,659	2,125	3,415	3,286	(129)
Doubtful claims	19,257	25,661	31,488	31,609	33,232	1,623
Substandard claims	2,544	2,588	1,662	1,523	1,649	126
Reserve for Possible Loan Losses	6,609	7,800	6,441	6,523	7,494	971
Bankruptcy and quasi-bankrupt claims	753	482	411	509	476	(33)
Doubtful claims	4,857	7,005	5,730	5,960	6,987	1,027
Substandard claims	998	312	299	52	31	(21)
Coverage amount (C)	30,979	37,709	41,718	43,071	45,664	2,593

Coverage ratio (C)/(A)	85.37	84.76	85.56	83.73	88.69	4.96
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Reserve for possible loan losses	15,899	14,865	11,301	10,426	10,295	(131)
General reserve for possible loan losses	9,545	6,500	4,461	3,321	2,380	(941)
Specific reserve for possible loan losses	6,354	8,365	6,839	7,104	7,915	811

Reserve ratios	43.81	33.41	23.17	20.26	19.99	(0.27)
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(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

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

(Millions of yen, %)

	As of Mar. 31,2021	As of Mar. 31,2022	As of Mar. 31,2023	As of Mar. 31,2024 (a)	As of Mar. 31,2025 (b)	(a)-(b)
Bankruptcy and quasi-bankrupt claims	2,062	1,518	1,715	2,768	2,808	40
Doubtful claims	27,080	37,565	43,017	44,415	45,155	740
Substandard claims	5,874	4,772	3,187	3,070	2,549	(521)
Loans past due three months or more	70	86	166	59	—	(59)
Restructured loans	5,804	4,685	3,021	3,010	2,549	(461)
Subtotal (A)	35,017	43,857	47,920	50,254	50,514	260
Normal claims	4,312,806	4,518,655	4,770,343	4,837,193	4,689,998	(147,195)
Total (B)	4,347,824	4,562,512	4,818,264	4,887,448	4,740,512	(146,936)

Non-performing loans ratio (A)/(B)	0.80	0.96	0.99	1.02	1.06	0.04
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Partial direct write-off	25,035	23,883	23,714	21,161	17,356	(3,805)
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Collateral and guarantees	24,919	30,584	36,053	37,435	39,378	1,943
Bankruptcy and quasi-bankrupt claims	1,852	1,385	1,632	2,720	2,727	7
Doubtful claims	20,522	26,610	32,757	33,191	35,000	1,809
Substandard claims	2,544	2,588	1,662	1,523	1,649	126
Reserve for Possible Loan Losses	5,876	7,328	5,972	5,293	6,941	1,018
Bankruptcy and quasi-bankrupt claims	210	133	82	47	81	34
Doubtful claims	4,667	6,882	5,589	5,822	6,829	1,007
Substandard claims	998	312	299	52	31	(21)
Coverage amount (C)	30,795	37,912	42,025	43,359	46,319	2,960

Coverage ratio (C)/(A)	87.94	86.44	87.69	86.27	91.69	5.42
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Reserve for possible loan losses	12,825	12,305	9,029	8,201	8,222	21
General reserve for possible loan losses	7,826	5,171	3,341	2,318	1,302	(1,016)
Specific reserve for possible loan losses	4,999	7,134	5,688	5,883	6,920	1,037

Reserve ratios	36.62	28.05	18.84	16.31	16.27	(0.04)
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(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Domestic (excluding JOM account)	4,311,595	4,526,877	4,786,346	4,858,586	4,715,377	(143,209)
Manufacturing	324,920	316,323	317,557	317,169	343,685	26,516
Agriculture and forestry	498	470	512	455	489	34
Fishery	549	188	147	189	194	5
Mining, quarrying and gravel extraction	332	297	277	136	134	(2)
Construction	144,934	141,317	139,396	140,389	140,437	48
Electricity, gas, heat and water supply	22,010	24,557	24,021	23,286	25,052	1,766
Information and communication	22,836	21,445	21,414	19,252	20,114	862
Transportation and postal activities	114,041	112,911	109,015	114,093	114,860	767
Wholesale and retail trade	335,298	331,535	339,409	335,208	329,786	(5,422)
Finance and insurance activities	157,585	169,656	330,034	327,069	332,869	5,800
Real estate and rental activities	681,688	706,201	725,685	752,666	774,710	22,044
Academic research, professional and technical services	23,665	21,073	20,707	21,492	23,131	1,639
Accommodation and food service activities	45,396	43,304	39,887	37,951	36,589	(1,362)
Life related services and entertainment	21,973	20,503	19,762	20,041	20,063	22
Education and study support activities	7,578	7,649	7,423	7,501	7,328	(173)
Medical and welfare	132,520	136,819	144,409	144,777	149,459	4,682
Other services	118,149	121,288	119,350	119,251	116,188	(3,063)
Local governments	124,003	126,458	131,873	144,011	159,605	15,594
Others	2,033,602	2,224,868	2,295,454	2,333,639	2,120,669	(212,970)

(2) Risk Monitored Loans(only as for Loan and Bills Discounted)

(Millions of yen)

	As of Mar. 31, 2021	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024 (a)	As of Mar. 31, 2025 (b)	(b)-(a)
Domestic (excluding JOM account)	33,967	42,784	46,853	50,174	50,439	265
Manufacturing	5,481	6,616	7,026	7,632	9,351	1,719
Agriculture and forestry	418	414	411	407	403	(4)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	3,763	4,205	6,024	5,522	4,784	(738)
Electricity, gas, heat and water supply	63	17	17	188	188	0
Information and communication	82	391	429	546	423	(123)
Transportation and postal activities	627	2,121	2,566	3,060	4,136	1,076
Wholesale and retail trade	5,233	7,256	7,818	9,848	9,200	(648)
Finance and insurance activities	36	35	60	134	78	(56)
Real estate and rental activities	5,854	6,263	4,805	5,317	5,225	(92)
Academic research, professional and technical services	281	520	821	757	901	144
Accommodation and food service activities	4,751	6,469	6,602	4,067	4,222	155
Life related services and entertainment	425	841	1,061	955	922	(33)
Education and study support activities	—	—	7	39	41	2
Medical and welfare	969	503	1,243	2,491	1,608	(883)
Other services	2,160	3,879	4,030	4,338	3,447	(891)
Local governments	—	—	—	—	—	—
Others	3,816	3,248	3,924	4,863	5,500	637

3. Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2025)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted			
Classification Outstanding loans	Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio
	Category I	Category II	Category III	Category IV				
Bankrupt 0.7	0.6	0.0	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 2.8	2.7	0.0	100.00
Effectively bankrupt 2.0	1.6	0.3	— (0.0)	— (0.0)				
Potentially bankrupt 45.1	35.2	6.5	3.3 (6.8)		Doubtful 45.1	35.0	6.8	92.63
Watch list	Requiring special caution 2.5	0.3	2.1		Substandard	1.6	0.0	65.94
	Other borrowers requiring caution 160.4	86.3	74.1					
	Normal 4,529.4	4,529.4			Subtotal (A) 50.5	39.3	6.9	91.69
					Normal 4,689.9	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.06%		
Total 4,740.5	4,653.8	83.3	3.3 (6.9)	— (0.0)	Total (B) 4,740.5			

(Notes) 1. Japanese yen amounts are rounded down to the nearest 100 million yen.

2. Claim-related loans including loans and bills discounted represents 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.

3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

Category I : Claims secured by reserve for possible loan losses, superior guarantee reserved by Claim Guarantee Corporation.

Category II : Claims secured by general collateral or guarantee such as mortgage collateral.

Categories III and IV: All or part of claims are secured, and claims already secured are posted as Category I.

4.“()” in “Borrower classification under self-assessment guidelines (Claim exposures)” represent reserved amounts for classified loans.

III FY2025 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2024 (Result)	For the fiscal year ended Mar. 31, 2025 (Result)	For the six months ending Sep. 30, 2025 (Forecast)		For the fiscal year ending Mar. 31, 2026 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	46,029	93,074	55,000	8,971	112,000	18,926
Ordinary income	11,768	19,549	10,000	(1,768)	21,800	2,251
Profit attributable to owners of the parent	8,452	13,246	7,100	(1,352)	14,700	1,454

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2024 (Result)	For the fiscal year ended Mar. 31, 2025 (Result)	For the six months ending Sep. 30, 2025 (Forecast)		For the fiscal year ending Mar. 31, 2026 (Forecast)	
	(a)	(b)	(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	37,538	75,068	45,000	7,462	92,000	16,932
Ordinary income	10,564	17,309	10,300	(264)	21,800	4,491
Net income	7,806	11,995	7,500	(306)	14,900	2,905
Net credit costs (-)	(589)	1,342	1,000	1,589	2,000	658

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2024 (Result)	For the fiscal year ended Mar. 31, 2025 (Projection)	For the six months ending Sep. 30, 2025 (Forecast)	For the fiscal year ending Mar. 31, 2026 (Forecast)
Common stock	7.50	15.50	8.00	16.00

(3) Capital ratio

(%)

	As of Sep. 30, 2024 (Result)	As of Mar. 31, 2025 (Preliminary figures)	As of Sep. 30, 2025 (Forecast)	As of Mar. 31, 2026 (Forecast)
Senshu Ikeda Holdings (Consolidated)	12.93	11.59	mid 11	mid 10
The Senshu Ikeda Bank (Consolidated)	12.70	11.37	First half of 11	First half of 10
The Senshu Ikeda Bank (Non-consolidated)	11.39	10.10	First half of 10	First half of 9

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the six months ended Sep. 30, 2024 (Result)	For the fiscal year ended Mar. 31, 2025 (Result)	For the six months ending Sep. 30, 2025 (Forecast)	For the fiscal year ending Mar. 31, 2026 (Forecast)
ROE (Profit attributable to owners of the parent basis)	6.92	5.52	5.8	6.1