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## Financial Results for the Fiscal Year ended March 31, 2026 (Consolidated Data)

May 15, 2026

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL <a href="https://www.senshuikeda-hd.co.jp/">https://www.senshuikeda-hd.co.jp/</a>
Representative	Hirohito Sakaguchi, Corporate Officer, President & CEO
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	Telephone: +81-6-4802-0013
Scheduled date for General Meeting of shareholders:	June 25, 2026
Scheduled date for filing securities report:	June 15, 2026
Scheduled date to commence dividend payments:	June 26, 2026
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, 2026(April 1, 2025 – March 31, 2026)

#### (1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2026	117,417	26.1	25,233	29.0	17,336	30.8
Fiscal year ended March 31, 2025	93,074	9.2	19,549	21.9	13,246	21.8

(Note) Comprehensive income: Fiscal year ended March 31, 2026: 18,491million yen [—%]  
Fiscal year ended March 31, 2025: (40)million yen [—%]

	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, 2026	62.29	62.13	7.1	0.3	21.4
Fiscal year ended March 31, 2025	47.28	47.14	5.5	0.3	21.0

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2026: 15million yen  
Fiscal year ended March 31, 2025: 14million 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, 2026	6,595,981	253,924	3.7	900.00
As of March 31, 2025	6,431,321	240,248	3.6	852.98

(Reference) capital: As of March 31, 2026: 250,601 million yen; As of March 31, 2025: 237,184 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, 2026	27,505	(170,163)	(4,787)	700,300
Fiscal year ended March 31, 2025	165,743	(101,478)	(4,568)	847,746

## 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, 2025	—	7.50	—	8.00	15.50	4,327	32.7	1.8
Fiscal Year ended March 31, 2026	—	10.50	—	14.50	25.00	6,960	40.1	2.8
Fiscal Year ending March 31, 2027 (Forecasts)	—	13.75	—	13.75	27.50		40.0	

## 3. Financial Forecasts for the Fiscal Year ending March 31, 2027 (April 1, 2026—March 31, 2027)

(%: Changes from corresponding period of previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	
First half of fiscal year	64,000	17.0	12,800	2.3	8,800	1.5	31.60
Full Year	133,000	13.2	28,500	12.9	19,100	10.1	68.59

**Note**

- (1) Significant changes in the scope of consolidation during the fiscal year ended March 31, 2026 : Yes  
 Added 3 (company name)  
 — Senshu Ikeda Capital Business Succession Fund Excluded 1 (company name)  
 Kizuna No.4 Investment Enterprise Limited Partnership — Senshu Ikeda Capital New Business Fund No.3  
 Senshu Ikeda M&A Solution Co., Ltd. Investment Enterprise Limited Partnership  
 Senshu Ikeda Investment Management Co., Ltd.
- (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, 2026 281,008,632 shares  
     As of March 31, 2025 281,008,632 shares  
 (b) Number of treasury shares  
     As of March 31, 2026 2,563,839 shares  
     As of March 31, 2025 2,944,278 shares  
 (c) Average number of shares for the period under review  
     Fiscal year ended March 31, 2026 278,314,500 shares  
     Fiscal year ended March 31, 2025 280,165,993 shares

**(Reference) Overview of Non-Consolidated Financial Results****1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2026 (April 1, 2025—March 31, 2026)****(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, 2026	7,709	46.8	6,284	60.4	6,227	59.5	6,154	60.1
Fiscal year ended March 31, 2025	5,248	1.1	3,917	(6.1)	3,902	17.4	3,842	18.2

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	22.11	22.05
Fiscal year ended March 31, 2025	13.71	13.67

**(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, 2026	172,800	167,503	96.8	601.01
As of March 31, 2025	170,724	166,409	97.3	597.81

(Reference) Capital: As of March 31, 2026: 167,350million yen; As of March 31, 2025: 166,229million 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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**【Reference】 The Senshu Ikeda Bank, Ltd**

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**【Reference】 01 Bank, Ltd**

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※Selected Financial Information For the FY 2025 (Ended March 31,2026)

## 1. Overview of Operating Results, etc.

### (1) Overview of Operating Results for the Fiscal Year ending March 31, 2026.

Our Group's consolidated financial results for the current consolidated fiscal year (April 1, 2025 to March 31, 2026) are as follows.

Interest income increased by 20,950 million yen year on year due to an increase in interest on loans and interest and dividends on securities. Meanwhile, fees and commissions income decreased year on year due to a decrease in fees related to assets under management. As a result, ordinary revenue increased by 24,343 million yen year on year to 117,417 million yen.

Next, interest expenses increased by 9,782 million yen compared to the previous consolidated fiscal year due to an increase in deposit interest, etc. In addition, losses on sales of government bonds and other debt securities increased compared to the previous consolidated fiscal year. As a result, ordinary expenses increased by 18,658 million yen compared to the previous consolidated fiscal year, to 92,183 million yen.

As a result of the above, ordinary income increased by 5,684 million yen year on year to 25,233 million yen, and net income attributable to owners of parent increased by 4,090 million yen year on year to 17,336 million yen.

Credit costs increased by 456 million yen compared to the previous consolidated fiscal year.

The Group's consolidated capital adequacy ratio decreased by 0.97% from the end of the previous consolidated fiscal year, but remained at 10.62%, well above the standard (4%) required for domestic banks.

### (2) Overview of Financial Position for the Fiscal Year ending March 31, 2026.

Deposits increased by 142.7 billion yen from the end of the previous period to 5,845.1 billion yen as of March 31, 2025, due to increases in fixed deposits. In addition, balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, reached 5.47 trillion yen.

Loans and bills discounted increased by 164.4 billion yen from the end of the previous consolidated fiscal year due to an increase in Corporate loans and Housing loans, resulting in a balance of 4,844.4 billion yen at the end of this consolidated fiscal year.

### (3) Overview of Cash Flows for the Fiscal Year ended March 31, 2026.

Cash flows from operating activities for the current consolidated fiscal year included expenditures of 164,425 million yen due to an increase in loans, while there were inflows due to an increase in deposits (142,703 million yen), and increase in negotiable certificates of deposit and payables under securities lending transactions, resulting in inflows of 27,505 million yen.

Cash flows from investing activities for the current consolidated fiscal year amounted to expenditures of 170,163 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 4,787 million yen, including dividend payments of 5,147 million yen and expenditures for cash dividends paid to non-controlling shareholders of 36 million yen.

As a result, cash and cash equivalents at the end of the current consolidated fiscal year decreased by 147,445 million yen to 700,300 million yen.

### (4) Future Prospects

Regarding the business performance forecast for the fiscal year ending March 2027, on a holding company consolidated basis, we forecast operating revenue of 133 billion yen, ordinary profit of 28.5 billion yen, and net income attributable to parent company shareholders of 19.1 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

As announced on November 14, 2025, we are targeting a dividend payout ratio of 40% starting in fiscal year 2025.

Furthermore, under the “Sixth Mid-Term Management Plan” launched in the fiscal year ending March 2027, our shareholder return policy also targets a dividend payout ratio of 40%. We intend to pay progressive dividends in line with profit growth and to implement share buybacks in a flexible manner. For the fiscal year ended March 2026, we plan to propose an annual dividend of 25.00 yen per share (interim dividend of 10.50 yen and year-end dividend of 14.50 yen) at the Annual General Meeting of Shareholders.

As a result, the dividend payout ratio will be 40.1%.

**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, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	854,992	707,974
Call loans and bills bought	4,336	3,197
Money held in trust	8,996	9,000
Securities	716,402	869,859
Loans and bills discounted	4,680,029	4,844,454
Foreign exchange assets	5,862	6,590
Other assets	91,434	76,864
Tangible fixed assets	36,572	36,347
Buildings	13,095	12,769
Land	15,049	15,049
Lease assets	7	10
Other tangible fixed assets	8,419	8,518
Intangible fixed assets	3,842	5,059
Software	2,822	3,509
Other intangible fixed assets	1,019	1,549
Net defined benefit assets	30,578	38,663
Deferred tax assets	1,648	215
Customers' liabilities for acceptances and guarantees	6,920	7,518
Reserve for possible loan losses	(10,295)	(9,763)
<b>Total assets</b>	<b>6,431,321</b>	<b>6,595,981</b>
<b>Liabilities</b>		
Deposits	5,702,410	5,845,114
Negotiable certificates of deposit	—	14,000
Payables under securities lending transactions	4,396	9,875
Borrowed money	408,343	388,214
Foreign exchange liabilities	846	395
Borrowed money from trust account	2,644	2,885
Other liabilities	62,895	71,073
Provision for employees' bonuses	1,790	1,841
Provision for directors' bonuses	82	84
Net defined benefit liability	141	141
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	74	62
Reserve for contingent losses	496	567
Reserve under special laws	15	15
Deferred tax liabilities	9	261
Acceptances and guarantees	6,920	7,518
<b>Total liabilities</b>	<b>6,191,073</b>	<b>6,342,056</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	16,898	16,868
Retained earnings	112,405	124,594
Treasury stock	(1,116)	(972)
<b>Total shareholders' equity</b>	<b>231,187</b>	<b>243,490</b>
Net unrealized gain (loss) on available-for-sale securities	(1,680)	(7,937)
Net unrealized gain (loss) on deferred hedges	(139)	2,810
Remeasurements of defined benefit plans	7,817	12,238
<b>Total accumulated other comprehensive income</b>	<b>5,997</b>	<b>7,111</b>
Stock subscription rights	179	152
Non-controlling interests	2,884	3,170
<b>Total net assets</b>	<b>240,248</b>	<b>253,924</b>
<b>Total liabilities and net assets</b>	<b>6,431,321</b>	<b>6,595,981</b>

(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, 2025	For the Fiscal Year ended Mar. 31, 2026
Ordinary revenue	93,074	117,417
Interest income	51,826	72,776
Interest on loans and bills discounted	43,246	56,511
Interest and dividends on securities	5,765	11,472
Interest on call loans and bills bought	207	175
Interest on deposits with banks	2,496	4,513
Other interest income	110	103
Trust fees	10	16
Fees and commissions	24,950	24,846
Other ordinary income	1,742	2,466
Other income	14,543	17,310
Reversal of provision for reimbursement of deposits	71	11
Recoveries of written off claims	596	708
Other	13,875	16,591
Ordinary expenses	73,525	92,183
Interest expenses	4,321	14,103
Interest on deposits	3,832	12,589
Interest on negotiable certificates of deposit	1	3
Interest on call money and bills sold	59	240
Interest on payables under securities lending transactions	91	443
Interest on borrowings and rediscounts	70	259
Other interest expenses	266	565
Fees and commissions payments	8,738	8,277
Other ordinary expenses	1,220	3,723
General and administrative expenses	45,399	49,673
Other expenses	13,844	16,406
Provision for possible loan losses	329	505
other	13,514	15,900
Ordinary income	19,549	25,233
Extraordinary income	10	0
Gain on sales or disposal of fixed assets	10	0
Extraordinary loss	42	39
Loss on sales or disposal of fixed assets	39	21
Impairment loss	3	18
Income before income taxes	19,516	25,195
Income taxes - current	3,646	6,492
Income taxes - deferred	2,555	1,352
Total income taxes	6,202	7,845
Profit	13,314	17,349
Profit attributable to non-controlling interests	67	13
Profit attributable to owners of parent	13,246	17,336

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Profit	13,314	17,349
Other comprehensive income	(13,354)	1,141
Net unrealized gain (loss) on available-for-sale securities	(10,778)	(6,230)
Net unrealized gain (loss) on deferred hedges	(104)	2,950
Remeasurements of defined benefit plans	(2,472)	4,421
Comprehensive income	(40)	18,491
Comprehensive income attributable to		
Owners of the parent	(109)	18,450
Non-controlling interests	69	40

(3) Consolidated Statements of Changes in Net Assets  
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 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 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

For the fiscal year ended March 31, 2026

(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	16,898	112,405	(1,116)	231,187
Changes of items during the period					
Cash dividends			(5,147)		(5,147)
Profit attributable to owners of parent			17,336		17,336
Acquisition of treasury stock				(1)	(1)
Disposal of treasury stock		(30)		145	114
Net changes in items other than shareholders' equity					
Total changes during the period	—	(30)	12,189	144	12,302
Balance at the end of current period	102,999	16,868	124,594	(972)	243,490

	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	(1,680)	(139)	7,817	5,997	179	2,884	240,248
Changes of items during the period							
Cash dividends							(5,147)
Profit attributable to owners of parent							17,336
Acquisition of treasury stock							(1)
Disposal of treasury stock							114
Net changes in items other than shareholders' equity	(6,257)	2,950	4,421	1,114	(26)	286	1,373
Total changes during the period	(6,257)	2,950	4,421	1,114	(26)	286	13,676
Balance at the end of current period	(7,937)	2,810	12,238	7,111	152	3,170	253,924

## (4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Cash flows from operating activities		
Income before income taxes	19,516	25,195
Depreciation	4,450	4,627
Loss on impairment of fixed assets	3	18
(Earnings) losses from investments under the equity method	(14)	(15)
Increase (decrease) in reserve for possible loan losses	(130)	(532)
Increase (decrease) in accrued bonuses	73	50
Increase (decrease) in provision for directors' bonuses	(8)	2
Decrease (increase) in net defined benefit asset	(58)	(64)
Increase (decrease) in net defined benefit liability	(7)	(0)
Increase (decrease) in reserve for reimbursement of deposits	(71)	(11)
Increase (decrease) in reserve for contingent losses	49	70
Interest income	(51,826)	(72,776)
Interest expenses	4,321	14,103
(Gain) loss on securities	445	2,702
(Gain) loss on money held in trust	36	(49)
(Gain) loss on foreign exchange	258	(337)
(Gain) loss on sales or disposal of fixed assets, net	23	13
Net (increase) decrease in loans and bills discounted	151,622	(164,425)
Net increase (decrease) in deposits	34,881	142,703
Net increase (decrease) in negotiable certificates of deposit	—	14,000
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(58,127)	(20,129)
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	2,497	(427)
Net (increase) decrease in call loans and bills bought and others	22	1,138
Net increase (decrease) in payables under securities lending transactions	4,396	5,479
Net (increase) decrease in foreign exchange (assets)	37	(727)
Net increase (decrease) in foreign exchange (liabilities)	164	(450)
Net Increase (decrease) in borrowed money from trust account	109	241
Interest received	51,577	70,487
Interest paid	(3,008)	(11,615)
Other	7,901	23,018
Subtotal	169,136	32,290
Income taxes paid	(3,393)	(4,784)
Net cash provided by (used in) operating activities	165,743	27,505

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Cash flows from investing activities		
Purchases of securities	(222,482)	(291,128)
Proceeds from sales of securities	40,250	58,675
Proceeds from maturity of securities	85,479	68,171
Purchases of tangible fixed assets	(3,521)	(3,454)
Purchases of intangible fixed assets	(1,217)	(2,428)
Proceeds from sales of tangible fixed assets	11	0
Net cash provided by (used in) investing activities	(101,478)	(170,163)
Cash flows from financing activities		
Proceeds from stock issuance to non-controlling shareholders	282	282
Cash dividends paid	(3,855)	(5,147)
Cash dividends paid to non-controlling shareholders	—	(36)
Purchases of treasury stock	(1,000)	(1)
Proceeds from disposition of treasury stock	5	114
Net cash provided by (used in) financing activities	(4,568)	(4,787)
Effect of exchange rate changes on cash and cash equivalents	—	—
Net increase (decrease) in cash and cash equivalents	59,696	(147,445)
Cash and cash equivalents at beginning of period	788,049	847,746
Cash and cash equivalents at end of period	847,746	700,300

(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, 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.

For the Fiscal Year ended Mar.31, 2026

(Millions of yen)

	Reportable segments			Other	Total	Adjustment	Consolidated
	Banking	Leasing	Total				
Ordinary revenue							
Outside Customers	95,857	13,217	109,075	8,341	117,417	—	117,417
Intersegment revenue	1,676	114	1,790	2,961	4,752	(4,752)	—
Total	97,534	13,331	110,866	11,303	122,169	(4,752)	117,417
Segment profit	23,475	638	24,114	1,129	25,243	(9)	25,233
Segment assets	6,564,722	45,313	6,610,035	34,989	6,645,025	(49,043)	6,595,981
Segment liabilities	6,325,051	41,744	6,366,795	24,304	6,391,100	(49,043)	6,342,056
Other items							
Depreciation	3,296	1,280	4,576	51	4,627	—	4,627
Interest income	73,006	22	73,028	106	73,135	(358)	72,776
Interest expense	14,044	321	14,365	95	14,461	(358)	14,103
Extraordinary gain	28	0	29	—	29	(28)	0
Extraordinary loss	39	0	39	0	39	—	39
Tax expense	7,212	220	7,433	412	7,845	—	7,845
Increase in tangible and intangible fixed assets	4,080	1,767	5,848	40	5,888	—	5,888

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 ¥49,043 million is the elimination of intersegment transactions.
  - (3) Adjustment of segment liabilities of negative ¥49,043 million is the elimination of intersegment transactions.
  - (4) Adjustment of interest income of negative ¥358 million is the elimination of intersegment transactions.
  - (5) Adjustment of interest expense of negative ¥358 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, 2025	For the Fiscal Year ended Mar. 31, 2026
Net assets per share	852.98	900.00
Net income per share	47.28	62.29
Diluted earnings per share	47.14	62.13

## (Note 1) Basis for Computing Net Assets per Share

		For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Total net assets	Million yen	240,248	253,924
Amounts to be deducted from Total net assets	Million yen	3,063	3,323
Stock subscription rights	Million yen	179	152
Non-controlling interests	Million yen	2,884	3,170
Net assets attributable to Common Stock	Million yen	237,184	250,601
Number of Common Stock Outstanding at the End of the Fiscal Period	Thousand shares	278,064	278,444

## (Note 2) Basis for Computing Profit per share

		For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Net income per share			
Profit attributable to owners of parent	Million yen	13,246	17,336
Amount that does not belong to Common Stock	Million yen	—	—
Profit attributable to Common Stock	Million yen	13,246	17,336
Average Number of Shares	Thousand shares	280,165	278,314
Diluted earnings per share			
Adjustments to profit attributable to owners of parent	Million yen	—	—
Increase in number of common stocks	Thousand shares	836	697
Stock subscription rights	Thousand shares	836	697
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)

(Notice Concerning Capital and Business Alliance with THE SHIGA BANK, LTD.)

Senshu Ikeda Holdings, Inc. (the “Company”) has resolved at its Board of Directors meeting held April 17, 2026 that it shall enter into a capital and business alliance (hereinafter referred to as “the Alliance”) with THE SHIGA BANK, LTD. (hereinafter referred to as “THE SHIGA BANK”). The details are as outlined below.

## 1. Background and purpose of the Alliance

In recent years, environments surrounding local economies and regional financial institutions have been significantly changing, for example, a decrease in population, changes in industrial structures, advance in digitalization, and responses to decarbonization. Under such circumstances, regional financial institutions have been further required to exercise “regional financial capabilities” to create values through resolving local and customers’ issues, in addition to conventional financial intermediation services.

The Company, main business areas of which are Osaka prefecture and Hyogo prefecture, and THE SHIGA BANK, ones of which are Shiga prefecture and Kyoto prefecture, both provide financial services based in the regions. Both have a common value “an enterprising spirit” to keep taking on new challenges as respecting traditions, and have pushed ahead with cooperation toward an improvement in customers’ convenience, such as making mutual ATMs fee-free since 2017.

By making effective use of mutual business resources and strengths, including branch office networks, customer bases, human resources, and brands the Company and THE SHIGA BANK have in the adjacent business areas, the Company believes that it can create higher added values and contribute to the sustainable development of regions and customers. Accordingly, the Company agreed on the Alliance.

Through the Alliance, both the Company and THE SHIGA BANK will aim to further strengthen the regional financial capabilities and contribute to local communities, clarifying a mid- and long-term cooperative relationship by further deepening the business cooperation.

## 2. Name of the Alliance

A name of the Alliance is “Senshu Ikeda / Shiga Alliance.”

## 3. Overview of the Alliance

### (1) Establishment of capital relationships

From a viewpoint of increasing effects of the alliance, the Company and THE SHIGA BANK will mutually acquire stocks and establish a capital relationship to clarify the mid- and long-term cooperative relationship. On the assumption of current stock prices, a percentage of the acquisition is expected to be around 0.5% - 1%. The specific number of shares to acquire and its method will be decided by the Company and THE SHIGA BANK in consideration of the market environment and other factors.

### (2) Main fields of the business alliance

- i) Corporation
- ii) Individuals
- iii) Sustainability/Regional support
- iv) Human resources/Digitalization
- v) Other

## 4. Overview of the counterpart of the Alliance

Trade name	THE SHIGA BANK, LTD.
Location	1-38, Hamamachi, Otsu, Shiga 520-8686, Japan
Representative	Shinya Kubota, President & CEO
Business description	Banking business
Capital	33,000 million yen
Stock market	The Tokyo Stock Exchange Prime Market

## 5. Future initiatives

The Company will advance formulation and implementation of specific cooperative measures through a consultative body consisting of the Company and THE SHIGA BANK. It is considered that impacts of this matter on the consolidated business results will be minor for the time being. When the significant impacts are revealed, the Company will promptly publicize it.

**【Reference】 Financial Results for the Fiscal Year ended March 31, 2026  
(Non-consolidated Data)**

May 15, 2026

Company Name: The Senshu Ikeda Bank, Ltd.      Stock exchange listing: None  
Listed Company Name: Senshu Ikeda Holdings, Inc.      URL      <https://www.sihd-bk.jp/>  
Representative:      Hirohito Sakaguchi  
For inquiries:      Yasuyuki Fujimoto, General Manager of the General Planning  
Department  
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, 2026(April 1, 2025 – March 31, 2026)**

**(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, 2026	96,191	28.1	23,681	36.8	16,664	38.9
Fiscal year ended March 31, 2025	75,068	11.2	17,309	39.2	11,995	38.8

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	315.39	—
Fiscal year ended March 31, 2025	227.02	—

**(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, 2026	6,538,624	209,008	3.1	3,955.71
As of March 31, 2025	6,380,954	202,249	3.1	3,827.79

(Reference) capital: As of March 31, 2026:209,008million yen; As of March 31, 2025:202,249 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, 2027(April 1, 2026–March 31, 2027)**

For non-consolidated earnings forecasts for the fiscal year ending March 31, 2027, please refer to page 19 of the “Selected Financial Information For the FY 2025” of Senshu Ikeda Holdings, Inc.

## Non-consolidated Financial Statements

### (1) Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	848,850	700,828
Cash	48,525	52,830
Due from banks	800,324	647,997
Call loans	4,336	3,197
Money held in trust	8,996	9,000
Securities	704,133	854,571
Government bonds	125,267	259,210
Local government bonds	313,308	334,233
Corporate bonds	143,034	118,629
Stocks	29,564	33,514
Other securities	92,958	108,983
Loans and bills discounted	4,715,377	4,883,615
Bills discounted	5,222	3,527
Loans on bills	32,433	27,767
Loans on deeds	4,425,275	4,574,723
Overdrafts	252,445	277,596
Foreign exchange assets	5,862	6,590
Due from foreign correspondent banks	5,181	5,772
Foreign bills of exchange bought	196	315
Foreign bills of exchange receivable	485	502
Other assets	35,204	19,255
Prepaid expenses	431	646
Accrued revenue	4,037	5,679
Financial derivatives	3,586	6,155
Cash collateral paid for financial instruments	1,159	744
Other	25,989	6,029
Tangible fixed assets	32,091	31,478
Buildings	12,999	12,635
Land	15,049	15,049
Lease assets	7	34
Other tangible fixed assets	4,034	3,758
Intangible fixed assets	3,670	4,871
Software	2,762	3,369
Other intangible fixed assets	908	1,501
Prepaid pension cost	19,192	20,804
Deferred tax assets	4,557	4,708
Customers' liabilities for acceptances and guarantees	6,903	7,309
Reserve for possible loan losses	(8,222)	(7,606)
Total assets	6,380,954	6,538,624

(Unit: Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,715,190	5,867,502
Current deposits	262,272	263,786
Ordinary deposits	3,654,937	3,706,349
Savings deposits	22,682	21,425
Deposits at notice	11,110	9,680
Time deposits	1,741,805	1,833,238
Installment savings	9	9
Other deposits	22,373	33,012
Negotiable certificates of deposit	11,000	14,000
Payables under securities lending transactions	4,396	9,875
Borrowed money	400,000	380,811
Borrowings from other banks	400,000	380,811
Foreign exchange liabilities	846	395
Foreign bills sold	715	282
Foreign bills of exchange payable	130	113
Borrowed money from trust account	2,644	2,885
Other liabilities	35,574	44,587
Accrued income taxes	1,853	3,835
Accrued expenses	3,823	6,245
Unearned income	1,236	1,500
Deposits received from employees	1,159	951
Reserve for interest on installment savings	0	0
Financial derivatives	4,524	2,906
Cash collateral received for financial instruments	372	4,279
Lease liabilities	8	34
Asset retirement obligations	497	366
Other	22,099	24,468
Provision for employees' bonuses	1,506	1,540
Provision for directors' bonuses	66	73
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	74	62
Reserve for contingent losses	496	567
Acceptances and guarantees	6,903	7,309
Total liabilities	6,178,704	6,329,615
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	79,538	89,625
Legal retained earnings	15,212	16,528
Other retained earnings	64,325	73,097
Retained earnings brought forward	64,325	73,097
Total shareholders' equity	204,239	214,327
Net unrealized gain (loss) on available-for-sale securities	(1,850)	(8,129)
Net unrealized gain (loss) on deferred hedges	(139)	2,810
Total valuation and translation adjustments	(1,990)	(5,319)
Total net assets	202,249	209,008
Total liabilities and net assets	6,380,954	6,538,624

## (2) Non-consolidated Statements of Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Ordinary revenue	75,068	96,191
Interest income	52,180	73,107
Interest on loans and bills discounted	43,431	56,727
Interest and dividends on securities	5,949	11,617
Interest on call loans	207	175
Interest on deposits with banks	2,492	4,494
Other interest income	99	91
Trust fees	10	16
Fees and commissions	19,556	19,181
Fees and commissions on domestic and foreign exchanges	2,134	2,157
Other fees and commissions	17,422	17,023
Other ordinary income	1,193	2,203
Gain on foreign exchange transactions	1,094	1,700
Net gain on trading securities transactions	0	—
Gain on sale of bonds	66	502
Gain on redemption of bonds	24	—
Gain on financial derivatives	8	—
Other income	2,126	1,683
Reversal of provision for reimbursement of deposits	71	11
Recoveries of written off claims	275	502
Gain on sale of equity securities	1,402	657
Gain on money held in trust	4	60
Other	371	451
Ordinary expenses	57,758	72,509
Interest expenses	4,291	14,065
Interest on deposits	3,838	12,611
Interest on negotiable certificates of deposit	10	15
Interest on call money	59	240
Interest on payables under securities lending transactions	91	443
Interest on borrowings and rediscounts	24	187
Interest expenses on interest rate swaps	252	531
Other interest expenses	13	34
Fees and commissions payments	11,006	11,025
Fees and commissions payments on domestic and foreign exchanges	348	419
Other fees and commissions payments	10,658	10,606
Other ordinary expenses	1,220	3,723
Loss on sale of bonds	1,220	3,721
Financial derivative costs	—	1
General and administrative expenses	38,800	41,418
Other expenses	2,439	2,276
Provision for possible loan losses	178	217
Written-off of loans	792	1,426
Loss on sale of equity securities	13	13
Loss on devaluation of equity securities	614	0
Loss on money held in trust	41	11
Other	799	607
Ordinary income	17,309	23,681

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Extraordinary income	38	28
Gain on sales or disposal of fixed assets	10	0
Gain on stock-based compensation	28	28
Extraordinary loss	41	37
Loss on sales or disposal of fixed assets	37	19
Impairment loss	3	18
Income before income taxes	17,307	23,673
Income taxes – current	2,786	5,416
Income taxes - deferred	2,525	1,592
Total income taxes	5,312	7,008
Net income	11,995	16,664

**【Reference】 Financial Results for the Fiscal Year ending March 31, 2026**  
**(Non-consolidated Data)**

May 15, 2026

Company Name: 01 Bank, Ltd. Stock exchange listing: None  
 Listed Company Name: Senshu Ikeda Holdings, Inc. URL <https://01bank.co.jp/index.html>  
 Representative: Masaki Itou  
 For inquiries: Tatsuya Hayashi, General Manager of the Corporate Planning Division

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

**1. Financial Results for the Fiscal Year ending March 31, 2026(April 1, 2025 – March 31, 2026)**

**(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, 2026	119	—	(2,610)	—	(1,939)	—
Fiscal year ended March 31, 2025	—	—	—	—	—	—

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	(21,792.23)	—
Fiscal year ended March 31, 2025	—	—

**(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, 2026	8,478	3,179	37.5	26,494.64
As of March 31, 2025	—	—		—

(Reference) capital: As of March 31, 2026: 3,179 million yen; As of March 31, 2025: — 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.

01 Bank, Ltd. did not report for the previous fiscal year, and year-over-year comparisons as it commenced operations in July 2025.

## Non-consolidated Financial Statements

### (1) Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	—	1,932
Due from banks	—	1,932
Loans and bills discounted	—	4,434
Loans on deeds	—	4,434
Other assets	—	1,973
Prepaid expenses	—	1,346
Accrued revenue	—	19
Other	—	608
<b>Tangible fixed assets</b>	—	56
Buildings	—	31
Other tangible fixed assets	—	25
<b>Intangible fixed assets</b>	—	160
Software	—	109
Other intangible fixed assets	—	51
Deferred tax assets	—	99
Reserve for possible loan losses	—	(179)
<b>Total assets</b>	—	8,478
<b>Liabilities</b>		
Deposits	—	311
Ordinary deposits	—	311
Borrowed money	—	4,700
Borrowings from other banks	—	4,700
Other liabilities	—	256
Accrued income taxes	—	23
Accrued expenses	—	227
Other	—	5
Provision for employees' bonuses	—	30
<b>Total liabilities</b>	—	5,298
<b>Net Assets</b>		
Capital stock	—	3,000
Capital surplus	—	3,000
Legal capital surplus	—	3,000
Retained earnings	—	(2,820)
Other retained earnings	—	(2,820)
Retained earnings brought forward	—	(2,820)
<b>Total shareholders' equity</b>	—	3,179
<b>Total net assets</b>	—	3,179
<b>Total liabilities and net assets</b>	—	8,478

Note 01 Bank, Ltd. did not report for the previous fiscal year as it commenced operations in July 2025.

## (2) Non-consolidated Statements of Income

(Unit: Millions of yen)

	For the Fiscal Year ended Mar. 31, 2025	For the Fiscal Year ended Mar. 31, 2026
Ordinary revenue	—	119
Interest income	—	118
Interest on loans and bills discounted	—	114
Interest on deposits with banks	—	3
Fees and commissions	—	0
Fees and commissions on domestic and foreign exchanges	—	0
Other fees and commissions	—	0
Other income	—	0
Other	—	0
Ordinary expenses	—	2,730
Interest expenses	—	18
Interest on deposits	—	0
Interest on borrowings and rediscounts	—	18
Fees and commissions payments	—	0
Fees and commissions payments on domestic and foreign exchanges	—	0
Other fees and commissions payments	—	0
General and administrative expenses	—	2,505
Other expenses	—	205
Provision for possible loan losses	—	179
Written-off of loans	—	25
Ordinary loss	—	2,610
Extraordinary loss	—	2
Loss on sales or disposal of fixed assets	—	2
Loss before income taxes	—	2,613
Income taxes – current	—	(586)
Income taxes - deferred	—	(88)
Total income taxes	—	(674)
Net loss	—	1,939

Note 01 Bank, Ltd. did not report for the previous fiscal year as it commenced operations in July 2025.

**Selected Financial Information  
For the FY2025  
(Ended March 31, 2026)**

**SENSHU IKEDA HOLDINGS, INC.**

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

01 Bank, Ltd. commenced operations in July 2025; therefore, prior-year figures are not included.

## I FY2025 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, 2025 (a)	For the fiscal year ended Mar. 31, 2026 (b)	(b)-(a)
1 <b>Consolidated gross profits</b>	64,249	74,003	9,754
2     Net interest income	47,505	58,673	11,168
3     Trust fees	10	16	6
4     Net fees and commissions income	16,212	16,569	357
5     Net other operating income	522	(1,256)	(1,778)
6 <b>General and administrative expenses (-)</b>	45,399	49,673	4,274
7 <b>Net disposal of nonperforming loans (-)</b>	1,762	2,218	456
8     Provision for general reserve for possible loan losses (-)	(940)	618	1,558
9     Written-off loans (-)	1,385	2,063	678
10     Provision for specific reserve for possible loan losses (-)	1,270	(112)	(1,382)
11     Provision for contingent losses (-)	49	70	21
12     Gains (losses) on sales of non-performing loans (-)	(5)	(128)	(123)
13     Recoveries of written off claims	596	708	112
14     Reversal of reserve for possible loan losses	—	—	—
15     Others (-)	599	415	(184)
16 Net gains (losses) on equity securities	684	516	(168)
17 Equity in earnings of affiliates	14	15	1
18 Others	1,763	2,591	828
19 <b>Ordinary income</b>	19,549	25,233	5,684
20 Net extraordinary income (losses)	(32)	(38)	(6)
21 <b>Income before income taxes</b>	19,516	25,195	5,679
22 Total income taxes (-)	6,202	7,845	1,643
23     Income taxes-current (-)	3,646	6,492	2,846
24     Income taxes-deferred (-)	2,555	1,352	(1,203)
25 <b>Profit</b>	13,314	17,349	4,035
26 Profit attributable to non-controlling interests (-)	67	13	(54)
27 <b>Profit attributable to owners of the parent</b>	13,246	17,336	4,090

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 <b>Profit</b>	13,314	17,349	4,035
28 Total other comprehensive income	(13,354)	1,141	14,495
29     Net unrealized gain (loss) on available-for-sale securities	(10,778)	(6,230)	4,548
30     Net unrealized gain (loss) on deferred hedges	(104)	2,950	3,054
31     Remeasurements of defined benefit plans	(2,472)	4,421	6,893
32 <b>Comprehensive income</b>	(40)	18,491	18,531

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

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

(Millions of yen)

		For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026	
		(a)	(b)	(b)-(a)
1	<b>Gross profit</b>	56,428	65,713	9,285
2	(Core gross profit)	57,558	68,932	11,374
3	Net interest income	47,894	59,060	11,166
4	Net fees and commissions income	8,560	8,171	(389)
5	Net other operating income	(26)	(1,519)	(1,493)
6	Net gains (losses) on debt securities	(1,129)	(3,219)	(2,090)
7	Domestic gross profit	54,856	63,231	8,375
8	Net interest income	47,507	58,752	11,245
9	Net fees and commissions income	8,493	8,110	(383)
10	Net other operating income	(1,144)	(3,631)	(2,487)
11	Net gains (losses) on debt securities	(1,129)	(3,620)	(2,491)
12	International gross profit	1,571	2,481	910
13	Net interest income	387	308	(79)
14	Net fees and commissions income	66	61	(5)
15	Net other operating income	1,117	2,112	995
16	Net gains (losses) on debt securities	—	401	401
17	<b>Expenses (excluding non-recurring expenses) (-)</b>	40,818	43,063	2,245
18	Personnel expenses (-)	21,368	21,991	623
19	Non-personnel expenses (-)	16,593	17,930	1,337
20	Miscellaneous taxes (-)	2,857	3,140	283
21	Banking profit (before provision for general reserve for possible loan losses)	15,609	22,649	7,040
22	Core banking profit	16,739	25,868	9,129
23	Core banking profit (excluding gains(losses) on cancellation of investment trusts)	16,759	25,167	8,408
24	Net gains (losses) on debt securities	(1,129)	(3,219)	(2,090)
25	Provision for general reserve for possible loan losses (-) ①	(1,015)	519	1,534
26	<b>Banking profit</b>	16,625	22,130	5,505
27	Net non-recurring gains (losses)	684	1,551	867
28	Credit costs (-) ②	2,358	980	(1,378)
29	Written-off loans (-)	792	1,426	634
30	Provision for specific reserve for possible loan losses (-)	1,194	(301)	(1,495)
31	Provision for contingent losses (-)	49	70	21
32	Gains (losses) on sales of non-performing loans (-)	(1)	(128)	(127)
33	Recoveries of written-off claims	275	502	227
34	Reversal of reserve for possible loan losses	—	—	—
35	Others (-)	599	415	(184)
36	Net gains (losses) on equity securities	774	644	(130)
37	Gain on sales of equity securities	1,402	657	(745)
38	Loss on sales of equity securities (-)	13	13	0
39	Loss on write-down of equity securities (-)	614	0	(614)
40	Other non-recurring gains (losses)	2,268	1,887	(381)
41	<b>Ordinary income</b>	17,309	23,681	6,372
42	Net extraordinary income (losses)	(2)	(8)	(6)
43	<b>Income before income taxes</b>	17,307	23,673	6,366
44	Total income taxes (-)	5,312	7,008	1,696
45	Income taxes-current (-)	2,786	5,416	2,630
46	Income taxes-deferred (-)	2,525	1,592	(933)
47	<b>Net income</b>	11,995	16,664	4,669
48	Net credit costs (-) ①+②	1,342	1,499	157

## (3) 01 Bank 【Non-consolidated】

(Millions of yen)

		For the fiscal year	For the fiscal year	(b)-(a)
		ended Mar. 31, 2025	ended Mar. 31, 2026	
		(a)	(b)	
1	<b>Gross profit</b>		99	
2	(Core gross profit)		99	
3	Net interest income		99	
4	Net fees and commissions income		(0)	
5	Net other operating income		—	
6	<b>Expenses (excluding non-recurring expenses) (-)</b>		2,505	
7	Personnel expenses (-)		431	
8	Non-personnel expenses (-)		1,743	
9	Miscellaneous taxes (-)		330	
10	Banking profit (before provision for general reserve for possible loan losses)		(2,405)	
11	Core banking profit		(2,405)	
12	Net gains (losses) on debt securities		—	
13	Provision for general reserve for possible loan losses (-) ①		96	
14	<b>Banking profit</b>		(2,502)	
15	Net non-recurring gains (losses)		(108)	
16	Credit costs (-) ②		109	
17	Other non-recurring gains (losses)		0	
18	<b>Ordinary income</b>		(2,610)	
19	Net extraordinary income (losses)		(2)	
20	<b>Income before income taxes</b>		(2,613)	
21	Total income taxes (-)		(674)	
22	Income taxes-current (-)		(586)	
23	Income taxes-deferred (-)		(88)	
24	<b>Net income</b>		(1,939)	
25	Net credit costs (-) ① +②		205	

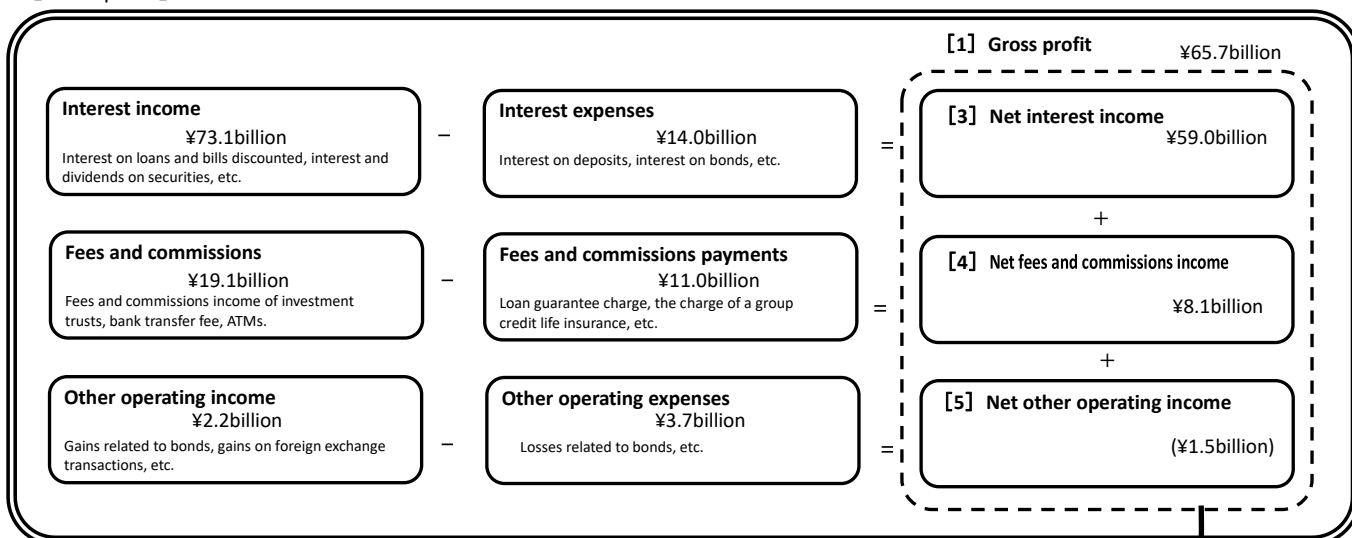
## (4) Senshu Ikeda Tokai Tokyo Securities 【Non-consolidated】

(Millions of yen)

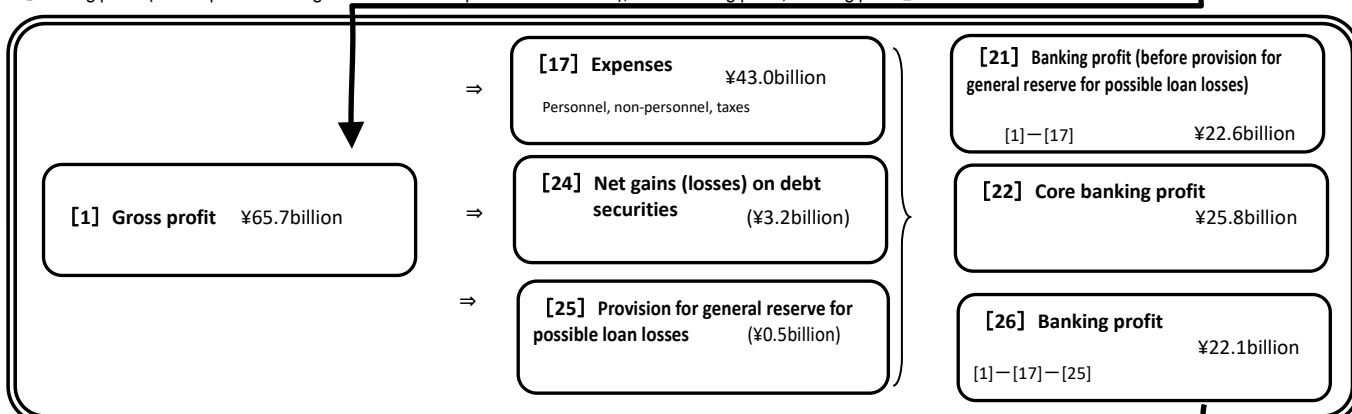
		For the fiscal year	For the fiscal year	(b)-(a)
		ended Mar. 31, 2025	ended Mar. 31, 2026	
		(a)	(b)	
1	Net operating income	3,244	3,240	(4)
2	Administrative expenses (-)	2,862	2,926	64
3	Operating income	382	313	(69)
4	Income before income taxes	383	313	(70)
5	Net income	330	265	(65)

(Reference) Structure of profits (For the Fiscal year ended Mar. 31, 2026)

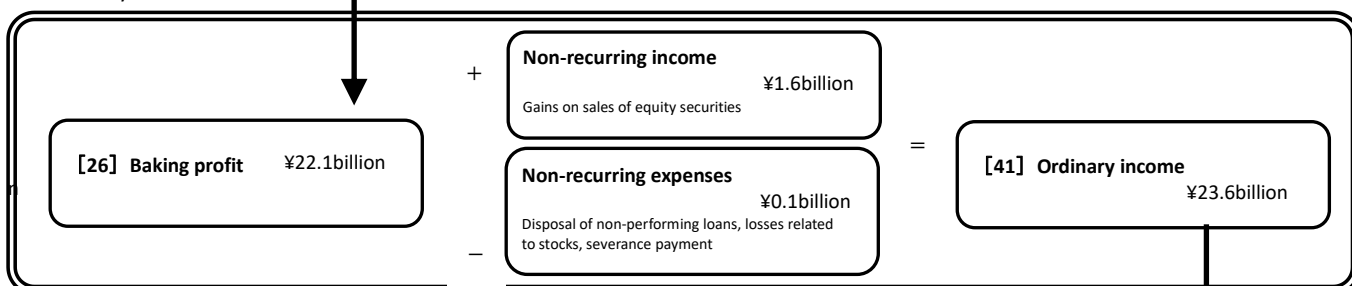
【Gross profit】



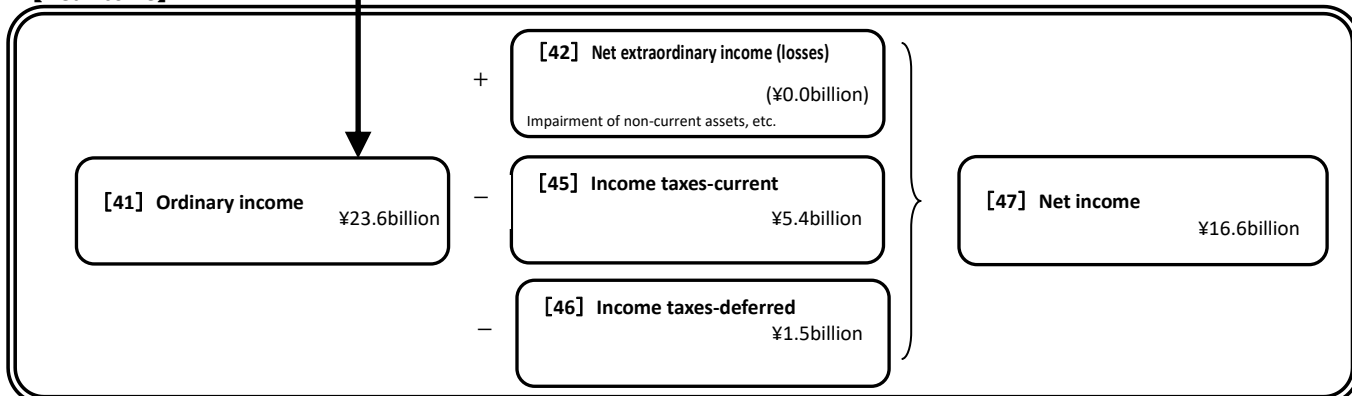
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (b)	(b)-(a)
	Corporate loans	2,169,287	2,351,438	2,374,236	2,428,636	2,502,687
Public sector loans	450,665	457,541	442,018	159,605	148,469	(11,136)
Consumer loans	1,906,925	1,977,366	2,042,331	2,127,135	2,232,459	105,324
Housing loans	1,844,490	1,913,579	1,975,837	2,055,208	2,155,999	100,791
Other loans	62,434	63,787	66,494	71,926	76,460	4,534
Total	4,526,877	4,786,346	4,858,586	4,715,377	4,883,615	168,238
Foreign currency loans	7,259	6,728	8,099	4,737	4,870	133

(Scale of enterprise)

Large and mid-tier enterprises	434,347	512,785	555,817	566,754	596,418	29,664
Small and medium-sized enterprises	1,746,074	1,849,731	1,828,284	1,871,154	1,913,046	41,892
Local governments	126,458	131,873	144,011	159,605	148,469	(11,136)
Japanese government	324,207	325,668	298,007	—	—	—
Individuals	1,895,789	1,966,288	2,032,466	2,117,862	2,225,680	107,818
Total	4,526,877	4,786,346	4,858,586	4,715,377	4,883,615	168,238

Average Balance	4,437,566	4,599,056	4,798,109	4,670,847	4,773,122	102,275
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (b)	(b)-(a)
	Loans to SMEs, etc.	3,641,864	3,816,019	3,860,750	3,989,017	4,138,726
Ratio of loans to SMEs, etc.	80.44	79.72	79.46	84.59	84.74	0.15

01 Bank 【Non-consolidated】

	As of Mar. 31,2022	As of Mar. 31, 2023	As of Mar. 31,2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (b)	(b)-(a)
	Corporate loans					4,434

(Scale of enterprise)

Large and mid-tier enterprises					—	
Small and medium-sized enterprises					4,434	
Local governments					—	
Japanese government					—	
Individuals					—	
Total					4,434	

Average Balance					1,169	
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## (2) Deposits

## The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Individual	4,183,852	4,232,745	4,246,940	4,231,678	4,244,761	13,083
Online branch	25,291	22,683	20,178	17,393	15,981	(1,412)
Corporation	1,384,266	1,383,168	1,430,562	1,483,512	1,622,741	139,229
General corporation	1,214,750	1,250,056	1,234,726	1,308,945	1,399,278	90,333
Financial institutions	6,441	5,540	5,318	6,213	16,105	9,892
Governmental funds	163,074	127,571	190,516	168,352	207,357	39,005
Subtotal	5,568,118	5,615,913	5,677,502	5,715,190	5,867,502	152,312
Foreign currency deposits	11,672	11,302	8,572	8,288	9,685	1,397
Negotiable certificates of deposit	31,000	2,000	22,000	11,000	14,000	3,000
Total	5,599,118	5,617,913	5,699,502	5,726,190	5,881,502	155,312

Average Balance deposits	5,586,104	5,652,277	5,712,568	5,697,560	5,804,750	107,190
Average Balance deposits and negotiable certificates of deposit	5,628,967	5,684,228	5,738,083	5,713,197	5,809,905	96,708

## (3) Assets under Management

## The Senshu Ikeda Holdings 【Consolidated】

## ① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2022	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	For the fiscal year ended Mar. 31, 2025 (a)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
The Senshu Ikeda Bank	109,190	96,003	117,376	120,434	106,390	(14,044)
Investment trusts	77,415	36,626	42,637	49,312	50,709	1,397
Public bonds	364	736	1,669	1,936	4,235	2,299
Life insurance	31,410	58,640	73,069	69,185	51,445	(17,740)
Senshu Ikeda Tokai Tokyo Securities	56,413	47,594	59,840	77,790	111,666	33,876
Total	165,604	143,597	177,216	198,224	218,056	19,832

## ② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Deposits	4,183,852	4,232,745	4,246,940	4,231,678	4,244,761	13,083
Investment trusts	235,685	225,757	267,049	266,344	306,609	40,265
Life insurance	521,424	531,251	587,776	604,909	623,803	18,894
Public bonds	6,434	4,804	4,482	5,110	7,617	2,507
Senshu Ikeda Tokai Tokyo Securities	125,660	150,161	204,058	222,019	288,462	66,443
Total	5,073,057	5,144,719	5,310,306	5,330,063	5,471,254	141,191

## (Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
The Senshu Ikeda Bank	250,135	237,626	278,816	278,688	322,495	43,807
Investment trusts	241,973	231,724	273,396	273,105	314,435	41,330
Public bonds	8,162	5,902	5,420	5,583	8,060	2,477
Senshu Ikeda Tokai Tokyo Securities	149,518	183,184	258,872	294,677	390,003	95,326
Total	399,654	420,811	537,689	573,366	712,499	139,133

(4) Securities  
The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Securities	654,157	492,408	630,666	704,133	854,571	150,438
Government bonds	68,167	43,207	88,166	125,267	259,210	133,943
Local government bonds	130,055	115,278	217,662	313,308	334,233	20,925
Corporate bonds	227,428	198,189	180,866	143,034	118,629	(24,405)
Authority bonds	139,107	103,491	93,409	71,182	57,913	(13,269)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	88,321	94,697	87,457	71,851	60,715	(11,136)
Stocks	31,945	32,295	34,878	29,564	33,514	3,950
Other securities	196,560	103,437	109,091	92,958	108,983	16,025
Foreign securities	88,094	4,588	7	4,607	10,064	5,457
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	85,586	—	—	4,599	4,722	123
Euro-dominated bonds	2,501	4,581	—	—	5,333	5,333
REIT	33,034	25,557	31,765	36,826	40,090	3,264
Investment trusts	66,898	63,788	66,359	39,122	43,318	4,196
Investment partnership	8,532	9,504	10,958	12,400	15,510	3,110
Average Balance	618,203	624,631	534,806	669,181	776,827	107,646

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Held-to-maturity debt securities	—	—	(22)	(5,977)	(14,496)	(8,519)
Available-for-sale securities	9,378	6,099	11,894	(3,470)	(12,847)	(9,377)
Stocks	8,469	11,102	14,443	10,237	14,397	4,160
Bonds	(1,339)	(4,226)	(5,893)	(18,162)	(35,032)	(16,870)
Government bonds	(75)	(154)	(404)	(3,382)	(9,288)	(5,906)
Local government bonds	(491)	(877)	(1,119)	(6,589)	(11,617)	(5,028)
Corporate bonds	(772)	(3,195)	(4,369)	(8,190)	(14,126)	(5,936)
Other securities	2,249	(776)	3,344	4,454	7,787	3,333
Foreign securities	(2,451)	(941)	—	161	(38)	(199)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	(2,268)	—	—	161	33	(128)
Euro-dominated bonds	(182)	(941)	—	—	(72)	(72)
REIT	5,198	3,811	3,879	4,036	5,328	1,292
Investment trusts	(601)	(3,711)	(640)	122	2,318	2,196
Investment partnership	102	65	105	133	179	46

### 3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

		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	For the fiscal year ended Mar. 31, 2026	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	0.91	0.89	0.85	0.97	1.31	0.34
Average yield on loans and bills discounted	(B)	0.90	0.86	0.84	0.94	1.21	0.27
Average yield on securities		0.62	1.01	0.71	0.88	1.49	0.61
Average yield on interest bearing liabilities	(C)	0.59	0.60	0.62	0.72	0.90	0.18
Average yield on deposits and negotiable (including expenses)	(D)	0.77	0.71	0.71	0.78	0.95	0.17
Average yield on deposits and negotiable		0.01	0.01	0.00	0.06	0.21	0.15
Expense ratio		0.76	0.70	0.70	0.71	0.74	0.03
Average yield on external liabilities		(0.00)	(0.00)	(0.01)	0.01	0.09	0.08
Average interest rate spread (A)-(C)		0.32	0.29	0.23	0.25	0.41	0.16
Difference between average yield on loans and deposits (B) - (D)		0.13	0.15	0.13	0.16	0.26	0.10

② Domestic business

(%)

		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	For the fiscal year ended Mar. 31, 2026	
					(a)	(b)	(b)-(a)
Average yield on interest earning assets	(A)	0.90	0.87	0.84	0.96	1.30	0.34
Average yield on loans and bills discounted	(B)	0.90	0.86	0.84	0.94	1.20	0.26
Average yield on securities		0.59	0.88	0.71	0.87	1.48	0.61
Average yield on interest bearing liabilities	(C)	0.57	0.57	0.58	0.69	0.87	0.18
Average yield on deposits and negotiable (including expenses)	(D)	0.74	0.69	0.68	0.74	0.92	0.18
Average yield on deposits and negotiable		0.01	0.01	0.00	0.06	0.21	0.15
Expense ratio		0.73	0.67	0.67	0.68	0.70	0.02
Average yield on external liabilities		(0.00)	(0.00)	(0.01)	0.01	0.09	0.08
Average interest rate spread (A)-(C)		0.33	0.30	0.26	0.27	0.43	0.16
Difference between average yield on loans and deposits (B) - (D)		0.16	0.17	0.16	0.20	0.28	0.08

### 4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

		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	For the fiscal year ended Mar. 31, 2026	
					(a)	(b)	(b)-(a)
(1) Banking profit (before provision for general reserve for possible loan losses)		9,277	6,704	11,392	15,609	22,649	7,040
Per head(thousands of yen )		4,012	3,052	5,469	7,824	11,615	3,791
(2) Core banking profit		11,343	16,788	13,912	16,739	25,868	9,129
Per head(thousands of yen )		4,906	7,644	6,679	8,390	13,266	4,876
(3)Core banking profit(excluding gains (losses) on cancellation of investment trusts)		11,369	16,788	14,005	16,759	25,167	8,408
Per head(thousands of yen)		4,917	7,645	6,723	8,400	12,906	4,506
(4) Banking profit		9,277	6,704	11,392	16,625	22,130	5,505
Per head(thousands of yen )		4,012	3,052	5,469	8,333	11,349	3,016

## 5. ROE

### (1) Senshu Ikeda Holdings 【Consolidated】

(%)

	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)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
Shareholders' equity ROE (Income before income taxes basis)	6.01	5.20	7.07	8.59	10.61	2.02
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.95	4.22	4.96	5.83	7.30	1.47

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

(%)

	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)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
ROE (Income before income taxes basis)	5.61	4.92	6.61	8.14	10.33	2.19
ROE (Profit attributable to owners of the parent basis)	4.62	4.00	4.64	5.52	7.10	1.58

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

(%)

	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)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
Banking profit (before provision for general reserve for possible loan losses) basis	4.27	3.04	5.34	7.66	11.01	3.35
Banking profit basis	4.27	3.04	5.34	8.16	10.76	2.60
Core banking profit basis	5.22	7.63	6.52	8.21	12.58	4.37
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	5.23	7.63	6.57	8.22	12.23	4.01
Net income basis	4.35	3.76	4.05	5.89	8.10	2.21

## 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, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Directors and auditors	31	34	35	35	31	(4)
Employees	2,210	2,088	1,987	1,903	1,873	(30)
Total	2,241	2,122	2,022	1,938	1,904	(34)

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, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026	
					(b)	(b)-(a)
Branches	136	136	136	136	136	—
Sub-branches	3	3	3	3	3	—
Total	139	139	139	139	139	—
(Reference) ATMs	214	213	217	216	216	—

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

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
Gains (losses) on debt securities	(2,065)	(10,083)	(2,520)	(1,129)	(3,219)	(2,090)
Gain on sales	51	1,548	33	66	502	436
Gain on redemption	—	—	—	24	—	(24)
Loss on sales (-)	2,117	11,632	2,525	1,220	3,721	2,501
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	—	28	—	—	—

(Millions of yen)

	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)	For the fiscal year ended Mar. 31, 2026	
					(b)	(b)-(a)
Gains (losses) on equity securities	275	143	609	774	644	(130)
Gain on sales	343	181	744	1,402	657	(745)
Loss on sales (-)	25	37	—	13	13	0
Loss on write-down (-)	41	—	134	614	0	(614)

## 8. Capital Ratio

### (1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	9.96	12.82	12.77	11.59	10.62	(0.97)
Total capital(A)-(B)	225,374	204,995	207,588	212,387	218,913	6,526
Core capital (A)	246,122	225,511	232,941	238,028	252,863	14,835
Common stock, internal reserves, etc.	232,156	213,655	221,038	228,962	239,452	10,490
Reserve	6,038	4,994	642	354	438	84
Deduction (B)	20,747	20,516	25,353	25,641	33,949	8,308
Risk weighted assets (C)	2,262,174	1,598,591	1,625,287	1,831,756	2,059,964	228,208
Required capital (C ×4%)	90,486	63,943	65,011	73,270	82,398	9,128

### (2) The Senshu Ikeda Bank (domestic standard)

#### ① Consolidated

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	9.73	12.50	12.49	11.37	10.48	(0.89)
Total capital(A)-(B)	219,991	199,820	202,737	207,925	215,382	7,457
Core capital (A)	240,709	220,248	227,659	233,424	249,160	15,736
Common stock, internal reserves, etc.	228,065	209,441	216,727	225,252	236,579	11,327
Reserve	6,038	4,988	642	354	342	(12)
Deduction (B)	20,718	20,428	24,921	25,498	33,777	8,279
Risk weighted assets (C)	2,258,681	1,597,702	1,621,984	1,828,489	2,054,034	225,545
Required capital (C ×4%)	90,347	63,908	64,879	73,139	82,161	9,022

#### ② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)	8.86	11.41	11.16	10.10	9.25	(0.85)
Total capital(A)-(B)	199,365	178,279	179,016	182,282	187,922	5,640
Core capital (A)	213,861	192,813	194,357	200,963	210,258	9,295
Common stock, internal reserves, etc.	209,563	189,256	194,357	200,963	210,258	9,295
Reserve	4,297	3,556	—	—	—	—
Deduction (B)	14,496	14,534	15,341	18,681	22,336	3,655
Risk weighted assets (C)	2,249,126	1,562,272	1,603,948	1,804,403	2,031,058	226,655
Required capital (C ×4%)	89,965	62,490	64,157	72,176	81,242	9,066

### (3)01 Bank (domestic standard)

#### ① Non-consolidated

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (Preliminary figures)	
					(b)	(b)-(a)
Total capital ratio (%)					49.37	
Total capital(A)-(B)					3,089	
Core capital (A)					3,255	
Common stock, internal reserves, etc.					3,179	
Reserve					76	
Deduction (B)					166	
Risk weighted assets (C)					6,257	
Required capital (C ×4%)					250	

## 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. 31,2022	As of Mar. 31,2023	As of Mar. 31,2024	As of Mar. 31,2025 (a)	As of Mar. 31,2026 (b)	(b)-(a)
	Bankruptcy and quasi-bankrupt claims	2,141	2,536	3,925	3,763	4,008
Doubtful claims	37,573	43,031	44,443	45,172	47,565	2,393
Substandard claims	4,772	3,187	3,070	2,549	2,513	(36)
Loans past due three months or more	86	166	59	—	—	—
Restructured loans	4,685	3,021	3,010	2,549	2,513	(36)
Subtotal (A)	44,486	48,756	51,438	51,485	54,087	2,602
Normal claims	4,504,968	4,730,842	4,819,958	4,663,428	4,823,508	160,080
Total (B)	4,549,455	4,779,598	4,871,397	4,714,913	4,877,596	162,683

Non-performing loans ratio (A)/(B)	0.97	1.02	1.05	1.09	1.10	0.01
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Partial direct write-off	24,645	24,324	21,935	18,140	16,884	(1,256)
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Collateral and guarantees	29,908	35,277	36,548	38,169	41,963	3,794
Bankruptcy and quasi-bankrupt claims	1,659	2,125	3,415	3,286	3,332	46
Doubtful claims	25,661	31,488	31,609	33,232	36,936	3,704
Substandard claims	2,588	1,662	1,523	1,649	1,695	46
Reserve for Possible Loan Losses	7,800	6,441	6,523	7,494	6,441	(1,053)
Bankruptcy and quasi-bankrupt claims	482	411	509	476	676	200
Doubtful claims	7,005	5,730	5,960	6,987	5,740	(1,247)
Substandard claims	312	299	52	31	24	(7)
Coverage amount (C)	37,709	41,718	43,071	45,664	48,405	2,741

Coverage ratio (C)/(A)	84.76	85.56	83.73	88.69	89.49	0.80
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Reserve for possible loan losses	14,865	11,301	10,426	10,295	9,763	(532)
General reserve for possible loan losses	6,500	4,461	3,321	2,380	2,999	619
Specific reserve for possible loan losses	8,365	6,839	7,104	7,915	6,764	(1,151)

Reserve ratios	33.41	23.17	20.26	19.99	18.05	(1.94)
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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. 31,2022	As of Mar. 31,2023	As of Mar. 31,2024	As of Mar. 31,2025 (a)	As of Mar. 31,2026	
					(b)	(b)-(a)
Bankruptcy and quasi-bankrupt claims	1,518	1,715	2,768	2,808	2,901	93
Doubtful claims	37,565	43,017	44,415	45,155	47,564	2,409
Substandard claims	4,772	3,187	3,070	2,549	2,513	(36)
Loans past due three months or more	86	166	59	—	—	—
Restructured loans	4,685	3,021	3,010	2,549	2,513	(36)
Subtotal (A)	43,857	47,920	50,254	50,514	52,979	2,465
Normal claims	4,518,655	4,770,343	4,837,193	4,689,998	4,852,577	162,579
Total (B)	4,562,512	4,818,264	4,887,448	4,740,512	4,905,557	165,045

Non-performing loans ratio (A)/(B)	0.96	0.99	1.02	1.06	1.07	0.01
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Partial direct write-off	23,883	23,714	21,161	17,356	16,116	(1,240)
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Collateral and guarantees	30,584	36,053	37,435	39,378	43,572	4,194
Bankruptcy and quasi-bankrupt claims	1,385	1,632	2,720	2,727	2,732	5
Doubtful claims	26,610	32,757	33,191	35,000	39,145	4,145
Substandard claims	2,588	1,662	1,523	1,649	1,695	46
Reserve for Possible Loan Losses	7,328	5,972	5,293	6,941	5,802	(1,139)
Bankruptcy and quasi-bankrupt claims	133	82	47	81	168	87
Doubtful claims	6,882	5,589	5,822	6,829	5,609	(1,220)
Substandard claims	312	299	52	31	24	(7)
Coverage amount (C)	37,912	42,025	43,359	46,319	49,375	3,056

Coverage ratio (C)/(A)	86.44	87.69	86.27	91.69	93.19	1.50
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Reserve for possible loan losses	12,305	9,029	8,201	8,222	7,606	(616)
General reserve for possible loan losses	5,171	3,341	2,318	1,302	1,821	519
Specific reserve for possible loan losses	7,134	5,688	5,883	6,920	5,785	(1,135)

Reserve ratios	28.05	18.84	16.31	16.27	14.35	(1.92)
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(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

## (3) 01 Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar.	As of Mar.	As of Mar.	As of Mar.	As of Mar.	
	31,2022	31,2023	31,2024	31,2025	31,2026	(b)-(a)
				(a)	(b)	
Bankruptcy and quasi-bankrupt claims					83	
Doubtful claims					—	
Substandard claims					—	
Loans past due three months or more					—	
Restructured loans					—	
Subtotal (A)					83	
Normal claims					4,370	
Total (B)					4,453	
Non-performing loans ratio (A)/(B)					1.87	
Partial direct write-off					—	
Reserve for possible loan losses					179	
General reserve for possible loan losses					96	
Specific reserve for possible loan losses					83	
Reserve ratios					215.25	

(Note) 01 Bank does not perform Partial direct write-off.

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, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (b)	(b)-(a)
	Domestic (excluding JOM account)	4,526,877	4,786,346	4,858,586	4,715,377	4,883,615
Manufacturing	316,323	317,557	317,169	343,685	363,522	19,837
Agriculture and forestry	470	512	455	489	437	(52)
Fishery	188	147	189	194	203	9
Mining, quarrying and gravel extraction	297	277	136	134	91	(43)
Construction	141,317	139,396	140,389	140,437	140,279	(158)
Electricity, gas, heat and water supply	24,557	24,021	23,286	25,052	25,408	356
Information and communication	21,445	21,414	19,252	20,114	19,003	(1,111)
Transportation and postal activities	112,911	109,015	114,093	114,860	113,314	(1,546)
Wholesale and retail trade	331,535	339,409	335,208	329,786	335,407	5,621
Finance and insurance activities	169,656	330,034	327,069	332,869	336,405	3,536
Real estate and rental activities	706,201	725,685	752,666	774,710	809,137	34,427
Academic research, professional and technical services	21,073	20,707	21,492	23,131	24,208	1,077
Accommodation and food service activities	43,304	39,887	37,951	36,589	38,177	1,588
Life related services and entertainment	20,503	19,762	20,041	20,063	19,762	(301)
Education and study support activities	7,649	7,423	7,501	7,328	6,431	(897)
Medical and welfare	136,819	144,409	144,777	149,459	151,546	2,087
Other services	121,288	119,350	119,251	116,188	123,601	7,413
Local governments	126,458	131,873	144,011	159,605	148,469	(11,136)
Others	2,224,868	2,295,454	2,333,639	2,120,669	2,228,199	107,530

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

(Millions of yen)

	As of Mar. 31, 2022	As of Mar. 31, 2023	As of Mar. 31, 2024	As of Mar. 31, 2025 (a)	As of Mar. 31, 2026 (b)	(b)-(a)
	Domestic (excluding JOM account)	42,784	46,853	50,174	50,439	52,904
Manufacturing	6,616	7,026	7,632	9,351	8,444	(907)
Agriculture and forestry	414	411	407	403	399	(4)
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,205	6,024	5,522	4,784	3,969	(815)
Electricity, gas, heat and water supply	17	17	188	188	186	(2)
Information and communication	391	429	546	423	608	185
Transportation and postal activities	2,121	2,566	3,060	4,136	4,336	200
Wholesale and retail trade	7,256	7,818	9,848	9,200	11,278	2,078
Finance and insurance activities	35	60	134	78	43	(35)
Real estate and rental activities	6,263	4,805	5,317	5,225	5,151	(74)
Academic research, professional and technical services	520	821	757	901	1,045	144
Accommodation and food service activities	6,469	6,602	4,067	4,222	3,797	(425)
Life related services and entertainment	841	1,061	955	922	905	(17)
Education and study support activities	—	7	39	41	40	(1)
Medical and welfare	503	1,243	2,491	1,608	2,652	1,044
Other services	3,879	4,030	4,338	3,447	3,207	(240)
Local governments	—	—	—	—	—	—
Others	3,248	3,924	4,863	5,500	6,836	1,336

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 2026)

(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 1.2	0.8	0.4	— (0.1)	— (—)	Bankruptcy and quasi-bankrupt 2.9	2.7	0.1	100.00
Effectively bankrupt 1.6	1.4	0.1	— (0.0)	— (—)				
Potentially bankrupt 47.5	36.2	8.5	2.8 (5.6)		Doubtful 47.5	39.1	5.6	94.09
Watch list	Requiring special caution 2.5	0.4	2.1		Substandard Loans past due three months or more — Restructured 2.5	1.6	0.0	68.41
	Other borrowers requiring caution 142.3	79.3	63.0					
	Normal 4,710.1	4,710.1			Subtotal (A) 52.9	43.5	5.8	93.19
					Normal 4,852.5	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.07%		
Total 4,905.5	4,828.4	74.2	2.8 (5.7)	— (—)	Total (B) 4,905.5			

(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 FY2026 Financial Forecasts

#### (1) Financial forecasts

##### ① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2025 (Result) (a)	For the fiscal year ended Mar. 31, 2026 (Result) (b)	For the six months ending Sep. 30, 2026 (Forecast)		For the fiscal year ending Mar. 31, 2027 (Forecast)	
			(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	54,696	117,417	64,000	9,304	133,000	15,583
Ordinary income	12,504	25,233	12,800	296	28,500	3,267
Profit attributable to owners of the parent	8,664	17,336	8,800	136	19,100	1,764

##### ② The Senshu Ikeda Bank

##### 【Non-consolidated】

(Millions of yen)

	For the six months ended Sep. 30, 2025 (Result) (a)	For the fiscal year ended Mar. 31, 2026 (Result) (b)	For the six months ending Sep. 30, 2026 (Forecast)		For the fiscal year ending Mar. 31, 2027 (Forecast)	
			(c)	(c)-(a)	(d)	(d)-(b)
Ordinary revenue	45,433	96,191	53,000	7,567	112,000	15,809
Ordinary income	12,146	23,681	12,700	554	28,000	4,319
Net income	8,705	16,664	8,900	195	19,000	2,336
Net credit costs (-)	1,284	1,499	1,200	(84)	2,500	1,001

#### (2) Cash dividends

##### ① Senshu Ikeda Holdings

(yen)

	For the six months ended Sep. 30, 2025 (Result)	For the fiscal year ended Mar. 31, 2026 (Projection)	For the six months ending Sep. 30, 2026 (Forecast)	For the fiscal year ending Mar. 31, 2027 (Forecast)
	Common stock	10.50	25.00	13.75

#### (3) Capital ratio

(%)

	As of Sep. 30, 2025 (Result)	As of Mar. 31, 2026 (Preliminary figures)	As of Sep. 30, 2026 (Forecast)	As of Mar. 31, 2027 (Forecast)
Senshu Ikeda Holdings (Consolidated)	11.65	10.62	mid 10	mid 9
The Senshu Ikeda Bank (Consolidated)	11.48	10.48	mid 10	mid 9
The Senshu Ikeda Bank (Non-consolidated)	10.20	9.25	First half of 9	mid 8

#### (4) ROE

##### ① Senshu Ikeda Holdings

(%)

	For the six months ended Sep. 30, 2025 (Result)	For the fiscal year ended Mar. 31, 2026 (Result)	For the six months ending Sep. 30, 2026 (Forecast)	For the fiscal year ending Mar. 31, 2027 (Forecast)
	ROE (Profit attributable to owners of the parent basis)	7.17	7.10	7.0