

Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2026 (Consolidated Data)

November 14, 2025

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <https://www.senshuikeda-hd.co.jp/>
 Representative: Hirohito Sakaguchi, Representative Corporate Officer, President & CEO
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Scheduled date for filing semi-annual securities report: November 25, 2025

Scheduled date to commence dividend payments: December 8, 2025

Segregated trading accounts: None

Supplementary material on semi-annual financial results: Yes

Semi-annual 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 Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 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 | % |
| Six months ended September 30, 2025 | 54,696 | 18.8 | 12,504 | 6.2 | 8,664 | 2.5 |
| Six months ended September 30, 2024 | 46,029 | 6.1 | 11,768 | 23.7 | 8,452 | 26.5 |

(Note) Comprehensive income: Six months ended September 30, 2025: 9,697million yen [105.4%]
 Six months ended September 30, 2024 4,719million yen [(33.1)%]

| | Net income per share | Diluted earnings per share |
|-------------------------------------|----------------------|----------------------------|
| | Yen | Yen |
| Six months ended September 30, 2025 | 31.14 | 31.06 |
| Six months ended September 30, 2024 | 30.14 | 30.05 |

(2) Consolidated Financial Position

| | Total assets | Total net assets | Equity ratio |
|--------------------------|--------------|------------------|--------------|
| | Million yen | Million yen | % |
| As of September 30, 2025 | 6,563,376 | 247,980 | 3.7 |
| As of March 31, 2025 | 6,431,321 | 240,248 | 3.6 |

(Reference) capital: As of September 30, 2025: 244,756 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.

2. Dividends

| | Annual Dividends per Share | | | | |
|--|----------------------------|----------------|---------------|-------------|--------------|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total |
| Fiscal Year ended March 31, 2025 | Yen — | Yen 7.50 | Yen — | Yen 8.00 | Yen 15.50 |
| Fiscal Year ending March 31, 2026 | — | 10.50 | — | — | — |
| Fiscal Year ending March 31, 2026 (Forecasts) | — | — | — | 10.50 | 21.00 |

Note: Revisions of the forecasts from recently announced figures: Yes

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 |
| Full Year | 112,000 | 20.3 | 21,800 | 11.5 | 14,700 | 10.9 | 52.82 |

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

Note

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 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 | % |
| Six months ended September 30, 2025 | 4,156 | 62.7 | 3,398 | 80.3 | 3,361 | 78.5 | 3,301 | 81.4 |
| Six months ended September 30, 2024 | 2,554 | (7.5) | 1,883 | (14.4) | 1,882 | 25.4 | 1,819 | 24.5 |

| | Net income per share |
|-------------------------------------|----------------------|
| | Yen |
| Six months ended September 30, 2025 | 11.86 |
| Six months ended September 30, 2024 | 6.48 |

(2) Non-consolidated Financial Conditions

| | Total assets | Total net assets | Equity ratio |
|--------------------------|--------------|------------------|--------------|
| | Million yen | Million yen | % |
| As of September 30, 2025 | 170,790 | 167,498 | 97.9 |
| As of March 31, 2025 | 170,724 | 166,409 | 97.3 |

(Reference) Capital: As of September 30, 2025: 167,366million 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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※Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2026
(Six months ended September 30,2025)

1. Overview of Operating Results, etc.

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

Our Group's consolidated financial results for the Second Quarter of the Fiscal Year ending March 31, 2026 (April 1, 2025 to September 30, 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, other ordinary income increased year on year. Meanwhile, fees and commissions and other income decreased year on year. As a result, ordinary revenue increased by 8,667 million yen year on year to 54,696 million yen.

Next, interest expenses increased year on year due to an increase interest on deposits. In addition, other expenses, etc. increased year on year. Meanwhile, fees and commissions payments decreased year on year. As a result, ordinary expenses increased by 7,931 million yen year on year to 42,191 million yen.

As a result of the above, ordinary income increased by 736 million yen year on year to 12,504 million yen, and profit attributable to owners of parent increased by 212 million yen year on year to 8,664 million yen.

Credit costs allocated 1,441 million yen. (The previous interim consolidated fiscal year, credit costs reversed 355 million yen.)

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

Deposits increased by 110.2 billion yen from the end of the previous period to 5,812.6 billion yen as of September 30, 2025, due to an increase in corporate deposits and a decreases in individual deposits. In addition, balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, reached 5.38 trillion yen.

Loans and bills discounted increased by 60.8 billion yen from the end of the previous consolidated fiscal year due to an increase in loans to the corporate and individual, resulting in a balance of 4,740.8 billion yen at the end of this interim consolidated fiscal year.

Securities increased by 60.5 billion yen from the end of the previous consolidated fiscal year due to an increase in yen bonds, resulting in a balance of 776.9 billion yen at the end of this interim consolidated fiscal year.

(3) Explanation Regarding Consolidated Earnings Forecasts

Regarding the earnings forecast for the fiscal year ending March 2026, we have not revised the forecast announced on May 12, 2025, as credit-related costs and other factors may fluctuate depending on future economic and financial conditions.

For details regarding the dividend forecast, please refer to the "Notice Concerning Changes to Shareholder Return Policy, Dividend of surplus (Increase) and Revision to Year-End Dividend Forecast" disclosed today.

Interim Consolidated Financial Statements

(1) Interim Consolidated Balance Sheets

(Unit: Millions of yen)

| | As of March 31, 2025 | As of September 30, 2025 |
|---|----------------------|--------------------------|
| Assets | | |
| Cash and due from banks | 854,992 | 877,840 |
| Call loans and bills bought | 4,336 | 3,573 |
| Trading account securities | — | 25 |
| Money held in trust | 8,996 | 9,045 |
| Securities | 716,402 | 776,928 |
| Loans and bills discounted | 4,680,029 | 4,740,884 |
| Foreign exchange assets | 5,862 | 5,956 |
| Other assets | 91,434 | 80,025 |
| Tangible fixed assets | 36,572 | 36,116 |
| Intangible fixed assets | 3,842 | 4,158 |
| Net defined benefit assets | 30,578 | 30,610 |
| Deferred tax assets | 1,648 | 903 |
| Customers' liabilities for acceptances and guarantees | 6,920 | 7,012 |
| Reserve for possible loan losses | (10,295) | (9,704) |
| Total assets | 6,431,321 | 6,563,376 |
| Liabilities | | |
| Deposits | 5,702,410 | 5,812,682 |
| Payables under securities lending transactions | 4,396 | 5,184 |
| Borrowed money | 408,343 | 411,112 |
| Foreign exchange liabilities | 846 | 672 |
| Borrowed money from trust account | 2,644 | 2,791 |
| Other liabilities | 62,895 | 73,102 |
| Provision for employees' bonuses | 1,790 | 1,992 |
| Provision for directors' bonuses | 82 | 31 |
| Net defined benefit liability | 141 | 137 |
| Accrued retirement benefits for directors and audit & supervisory board members | 4 | 4 |
| Reserve for reimbursement of deposits | 74 | 81 |
| Reserve for contingent losses | 496 | 564 |
| Reserve under special laws | 15 | 15 |
| Deferred tax liabilities | 9 | 9 |
| Acceptances and guarantees | 6,920 | 7,012 |
| Total liabilities | 6,191,073 | 6,315,396 |
| Net Assets | | |
| Capital stock | 102,999 | 102,999 |
| Capital surplus | 16,898 | 16,851 |
| Retained earnings | 112,405 | 118,845 |
| Treasury stock | (1,116) | (1,008) |
| Total shareholders' equity | 231,187 | 237,687 |
| Net unrealized gain (loss) on available-for-sale securities | (1,680) | (1,026) |
| Net unrealized gain (loss) on deferred hedges | (139) | 815 |
| Remeasurements of defined benefit plans | 7,817 | 7,279 |
| Total accumulated other comprehensive income | 5,997 | 7,068 |
| Stock subscription rights | 179 | 131 |
| Non-controlling interests | 2,884 | 3,092 |
| Total net assets | 240,248 | 247,980 |
| Total liabilities and net assets | 6,431,321 | 6,563,376 |

(2) Interim Consolidated Statements of Income and Comprehensive Income

Interim Consolidated Statements of Income

(Unit: Millions of yen)

| | For the Six months ended September 30, 2024 | For the Six months ended September 30, 2025 |
|--|--|--|
| Ordinary revenue | 46,029 | 54,696 |
| Interest income | 23,872 | 33,961 |
| Interest on loans and bills discounted | 20,386 | 27,055 |
| Interest and dividends on securities | 2,227 | 4,549 |
| Trust fees | 5 | 6 |
| Fees and commissions | 12,474 | 12,095 |
| Other ordinary income | 1,150 | 1,231 |
| Other income | 8,525 | 7,402 |
| Ordinary expenses | 34,260 | 42,191 |
| Interest expenses | 1,124 | 6,230 |
| Interest on deposits | 901 | 5,582 |
| Fees and commissions payments | 4,435 | 4,094 |
| Other ordinary expenses | 44 | 29 |
| General and administrative expenses | 22,165 | 24,352 |
| Other expenses | 6,490 | 7,483 |
| Ordinary income | 11,768 | 12,504 |
| Extraordinary income | — | 0 |
| Gain on sales or disposal of fixed assets | — | 0 |
| Extraordinary loss | 8 | 33 |
| Loss on sales or disposal of fixed assets | 7 | 15 |
| Impairment loss | 1 | 17 |
| Income before income taxes | 11,759 | 12,471 |
| Income taxes - current | 1,856 | 3,342 |
| Income taxes - deferred | 1,415 | 502 |
| Total income taxes | 3,272 | 3,844 |
| Profit | 8,487 | 8,626 |
| Profit attributable to non-controlling interests | 35 | (37) |
| Profit attributable to owners of the parent | 8,452 | 8,664 |

Interim Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

| | For the Six months ended September 30, 2024 | For the Six months ended September 30, 2025 |
|---|--|--|
| Profit | 8,487 | 8,626 |
| Other comprehensive income | (3,767) | 1,071 |
| Net unrealized gain (loss) on available-for-sale securities | (3,004) | 653 |
| Net unrealized gain (loss) on deferred hedges | (61) | 954 |
| Remeasurements of defined benefit plans | (700) | (537) |
| Comprehensive income | 4,719 | 9,697 |
| Comprehensive income attributable to | | |
| Owners of the parent | 4,684 | 9,735 |
| Non-controlling interests | 35 | (37) |

(3) Interim Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 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 | 103,014 | (122) | 222,791 |
| Changes of items during the period | | | | | |
| Cash dividends | | | (1,752) | | (1,752) |
| Profit attributable to owners of the parent | | | 8,452 | | 8,452 |
| Acquisition of treasury stock | | | | (0) | (0) |
| Disposal of treasury stock | | (1) | | 7 | 5 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | — | (1) | 6,699 | 6 | 6,705 |
| Balance at the end of current period | 102,999 | 16,898 | 109,714 | (115) | 229,496 |

| | 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 | | | | | | | |
| Cash dividends | | | | | | | (1,752) |
| Profit attributable to owners of the parent | | | | | | | 8,452 |
| Acquisition of treasury stock | | | | | | | (0) |
| Disposal of treasury stock | | | | | | | 5 |
| Net changes in items other than shareholders' equity | (3,004) | (61) | (700) | (3,767) | 10 | 317 | (3,439) |
| Total changes during the period | (3,004) | (61) | (700) | (3,767) | 10 | 317 | 3,266 |
| Balance at the end of current period | 6,095 | (97) | 9,588 | 15,586 | 158 | 2,849 | 248,092 |

For the six months ended September 30, 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 | 16,898 | 112,405 | (1,116) | 231,187 |
| Changes of items during the period | | | | | |
| Cash dividends | | | (2,224) | | (2,224) |
| Profit attributable to owners of the parent | | | 8,664 | | 8,664 |
| Acquisition of treasury stock | | | | (0) | (0) |
| Disposal of treasury stock | | (47) | | 108 | 60 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | — | (47) | 6,439 | 107 | 6,500 |
| Balance at the end of current period | 102,999 | 16,851 | 118,845 | (1,008) | 237,687 |

| | 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 | | | | | | | (2,224) |
| Profit attributable to owners of the parent | | | | | | | 8,664 |
| Acquisition of treasury stock | | | | | | | (0) |
| Disposal of treasury stock | | | | | | | 60 |
| Net changes in items other than shareholders' equity | 653 | 954 | (537) | 1,071 | (47) | 208 | 1,231 |
| Total changes during the period | 653 | 954 | (537) | 1,071 | (47) | 208 | 7,732 |
| Balance at the end of current period | (1,026) | 815 | 7,279 | 7,068 | 131 | 3,092 | 247,980 |

(4) Notes to Interim Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

(Subsequent events)

Senshu Ikeda Holdings, Inc. (the "Company") has resolved at its Board of Directors meeting held on October 29, 2025, subject to the approvals, etc. of the relevant authorities, it shall conduct a company split (simplified incorporation-type company split) of the "M&A advisory business" of the Company's subsidiary, The Senshu Ikeda Bank, Ltd., cause the newly established Senshu Ikeda M&A Solutions Co., Ltd. to assume that business, and make Senshu Ikeda M&A Solutions a wholly owned subsidiary of the Company. In addition, the Company has resolved to establish Senshu Ikeda Investment Management Co., Ltd., an investment company, as a wholly owned subsidiary of The Senshu Ikeda Bank, Ltd., effective the same date.

1. Purpose and objectives of this transaction

Recent years have seen a significant challenge in sustaining regional economies and employment due to risks of business closures resulting from a lack of successors at small and medium-sized enterprises. Systems to support smooth business succession and the sustainable development of companies are therefore urgently needed.

To respond to this growing need in society, the Company will establish an M&A advisory business subsidiary under its umbrella and establish a subsidiary specializing in investment management to run a business succession fund under its subsidiary bank and strengthen its business succession advisory support framework.

This will enable not only financial support but also the simultaneous establishment of a “reliable business succession framework” and “advisory support for corporate growth into the future.”

Through these initiatives, the Company and its subsidiaries will endeavor to ensure the continuity of local businesses and the preservation of employment, thereby maintaining and fostering the vitality of the regional economy while contributing to building a sustainable society.

2. M&A advisory business subsidiary

(1) Summary of company split

| | |
|--|---|
| ① Method | The Senshu Ikeda Bank, Ltd. is the splitting company, and Senshu Ikeda M&A Solution Co., Ltd. is the company incorporated in an incorporation-type split |
| ② Date of resolution by Board of Directors | October 29, 2025 |
| ③ Effective date | January 30, 2026 (Scheduled date) |
| ④ Split method | Simplified incorporation-type company split (Article 805 of the Companies Act) |
| ⑤ Allotment of shares | Upon the incorporation-type company split, the successor company will newly issue 100 shares of its common stock and allocate all of them to the splitting company. Simultaneously with this transaction, the splitting company will deliver all those shares to its wholly owning parent company, the Company. |

(Note) This incorporation-type company split is planned to be carried out without obtaining approval from a general meeting of shareholders because it is a simplified incorporation-type company split under Article 805 of the Companies Act.

(2) Description of business assumed

All areas of M&A advisory services provided by The Senshu Ikeda Bank, Ltd. (such as collection and consolidation of M&A information, recommendations for acquisition schemes, contract execution advisory support, and post-split follow-up)

(3) Rights and obligations assumed

The successor company shall assume rights and obligations related to M&A advisory services subject to this incorporation type company split.

(4) Outline of the parties to this incorporation-type company split

| | Splitting company | Company incorporated in an incorporation-type split |
|-------------------------------------|---|--|
| Name | The Senshu Ikeda Bank, Ltd. | Senshu Ikeda M&A Solution Co., Ltd. |
| Location | 18-14, Chayamachi, Kita-ku,Osaka, Japan | 18-14, Chayamachi, Kita-ku, Osaka, Japan |
| Name and title of representative | Hirohito Sakaguchi Representative Director, President & CEO | Kengo Honoki, Representative Director and President |
| Business description | Banking | M&A advisory business centering around business succession needs |
| Capital | 61,300 million yen | 300 million yen *Adjustments required |
| Date of establishment | September 1, 1951 | January 30, 2026 (Scheduled date) |
| Number of issued shares | 52,837,088 | 100 (Scheduled) |
| Accounting period | March 31 | March 31 |
| Shareholders and shareholding ratio | Senshu Ikeda Holdings, Inc. 100% | Senshu Ikeda Holdings, Inc. 100% |

(5) Financial position and management performance for the previous fiscal year (Fiscal Year Ended March 31,2025)

| | |
|---|-----------------------|
| Consolidated net assets | 235,670 million yen |
| Consolidated total assets | 6,426,759 million yen |
| Consolidated net assets per share | 4,438.65 yen |
| Consolidated ordinary income | 90,958 million yen |
| Consolidated ordinary profit | 20,213 million yen |
| Profit attributable to owners of parent | 13,914 million yen |
| Profit attributable to owners of parent per share | 263.34 yen |

(6) Outline of the business to be split off

| | |
|--|---|
| Description of business to be split | M&A advisory business |
| Operating results of the division to be split (Fiscal Year Ended March 31, 2025) | Net sales 683 million yen |
| Items and amounts of assets and liabilities to be split (*) | Assets 300 million yen Liabilities - |

(*) The amount of assets and liabilities to be split will be finalized by adjusting the initial amount for any increases or decreases that occur up until the effective date of this corporate split.

(7) Other matters

| | |
|---|--|
| ①Handling of share acquisition rights and bonds with share acquisition rights | There will be no share acquisition rights or bonds with share acquisition rights to be assumed as a result of this incorporation-type company split. |
| ②Increases/decreases in capital | There will be no increase or decrease in the capital of The Senshu Ikeda Bank, Ltd. as a result of this incorporation-type company split. |
| ③Prospects of fulfillment of obligations | There are no expected obstacles to the fulfillment of obligations by The Senshu Ikeda Bank, Ltd. and newly established company even after this incorporation-type company split. |

3. Subsidiary specialized in investment

(1) Date of resolution by Board of Directors pertaining to company establishment

October 29, 2025

(2) Outline of subsidiary specialized in investment

| | |
|-------------------------------------|---|
| Name | Senshu Ikeda Investment Management Co., Ltd. |
| Location | 18-14, Chayamachi, Kita-ku, Osaka, Japan |
| Name and title of representative | Kouju Kimura, Representative Director and President |
| Business description | Acquisition, holding, and sale of securities Formation, operation, and management of investment limited partnerships Management consultation, information provision, and/or advisory services to investee companies Introduction of related businesses or customers to investee companies Business outsourcing from bank All businesses incidental to the above operations |
| Capital | 100 million yen |
| Date of establishment | January 30, 2026 (Scheduled date) |
| Number of issued shares | 100 |
| Accounting period | March 31 |
| Shareholders and shareholding ratio | Senshu Ikeda Holdings, Inc. 100% |

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

November 14, 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 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 Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 2025)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

| | Ordinary revenue | | Ordinary income | | Net income | |
|-------------------------------------|------------------|------|-----------------|------|-------------|------|
| | Million yen | % | Million yen | % | Million yen | % |
| Six months ended September 30, 2025 | 45,433 | 21.0 | 12,146 | 14.9 | 8,705 | 11.5 |
| Six months ended September 30, 2024 | 37,538 | 9.2 | 10,564 | 43.1 | 7,806 | 43.9 |

| | Net income per share |
|-------------------------------------|----------------------|
| | Yen |
| Six months ended September 30, 2025 | 164.76 |
| Six months ended September 30, 2024 | 147.74 |

(2) Non-consolidated Financial Position

| | Total assets | Total net assets | Equity ratio |
|--------------------------|--------------|------------------|--------------|
| | Million yen | Million yen | % |
| As of September 30, 2025 | 6,509,496 | 209,278 | 3.2 |
| As of March 31, 2025 | 6,380,954 | 202,249 | 3.1 |

(Reference) capital: As of September 30, 2025:209,278million 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, 2026(April 1, 2025—March 31, 2026)

For non-consolidated earnings forecasts for the fiscal year ending March 31, 2026, please refer to page 18 of the “Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2026” of Senshu Ikeda Holdings, Inc.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

(Unit: Millions of yen)

| | As of March 31, 2025 | As of September 30, 2025 |
|---|----------------------|--------------------------|
| Assets | | |
| Cash and due from banks | 848,850 | 868,817 |
| Call loans | 4,336 | 3,573 |
| Trading account securities | — | 25 |
| Money held in trust | 8,996 | 9,045 |
| Securities | 704,133 | 764,081 |
| Loans and bills discounted | 4,715,377 | 4,777,149 |
| Foreign exchange assets | 5,862 | 5,956 |
| Other assets | 35,204 | 22,361 |
| Other | 35,204 | 22,361 |
| Tangible fixed assets | 32,091 | 31,624 |
| Intangible fixed assets | 3,670 | 3,989 |
| Prepaid pension cost | 19,192 | 19,998 |
| Deferred tax assets | 4,557 | 3,443 |
| Customers' liabilities for acceptances and guarantees | 6,903 | 6,985 |
| Reserve for possible loan losses | (8,222) | (7,554) |
| Total assets | 6,380,954 | 6,509,496 |
| Liabilities | | |
| Deposits | 5,715,190 | 5,833,325 |
| Negotiable certificates of deposit | 11,000 | 2,000 |
| Payables under securities lending transactions | 4,396 | 5,184 |
| Borrowed money | 400,000 | 402,655 |
| Foreign exchange liabilities | 846 | 672 |
| Borrowed money from trust account | 2,644 | 2,791 |
| Other liabilities | 35,574 | 44,208 |
| Accrued income taxes | 1,853 | 2,721 |
| Lease liabilities | 8 | 14 |
| Asset retirement obligations | 497 | 365 |
| Other | 33,215 | 41,107 |
| Provision for employees' bonuses | 1,506 | 1,716 |
| Provision for directors' bonuses | 66 | 26 |
| Accrued retirement benefits for directors and audit & supervisory board members | 4 | 4 |
| Reserve for reimbursement of deposits | 74 | 81 |
| Reserve for contingent losses | 496 | 564 |
| Acceptances and guarantees | 6,903 | 6,985 |
| Total liabilities | 6,178,704 | 6,300,217 |
| 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 | 84,967 |
| Legal retained earnings | 15,212 | 15,868 |
| Other retained earnings | 64,325 | 69,099 |
| Retained earnings brought forward | 64,325 | 69,099 |
| Total shareholders' equity | 204,239 | 209,669 |
| Net unrealized gain (loss) on available-for-sale securities | (1,850) | (1,205) |
| Net unrealized gain (loss) on deferred hedges | (139) | 815 |
| Total valuation and translation adjustments | (1,990) | (390) |
| Total net assets | 202,249 | 209,278 |
| Total liabilities and net assets | 6,380,954 | 6,509,496 |

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of yen)

| | For the Six months ended September 30, 2024 | For the Six months ended September 30, 2025 |
|--|--|--|
| Ordinary revenue | 37,538 | 45,433 |
| Interest income | 24,360 | 34,356 |
| Interest on loans and bills discounted | 20,460 | 27,194 |
| Interest and dividends on securities | 2,648 | 4,821 |
| Trust fees | 5 | 6 |
| Fees and commissions | 9,913 | 9,174 |
| Other ordinary income | 815 | 1,084 |
| Other income | 2,443 | 811 |
| Ordinary expenses | 26,973 | 33,286 |
| Interest expenses | 1,109 | 6,211 |
| Interest on deposits | 902 | 5,592 |
| Fees and commissions payments | 5,661 | 5,504 |
| Other ordinary expenses | 142 | 29 |
| General and administrative expenses | 19,222 | 20,106 |
| Other expenses | 838 | 1,433 |
| Ordinary income | 10,564 | 12,146 |
| Extraordinary income | 12 | 10 |
| Extraordinary loss | 6 | 32 |
| Income before income taxes | 10,571 | 12,124 |
| Income taxes – current | 1,341 | 2,779 |
| Income taxes - deferred | 1,423 | 639 |
| Total income taxes | 2,764 | 3,418 |
| Net income | 7,806 | 8,705 |

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

November 14, 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 Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 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 September 30, 2025 | 5 | — | (1,208) | — | (900) | — |
| Fiscal year ended September 30, 2024 | — | — | — | — | — | — |

| | Net income per share |
|--------------------------------------|----------------------|
| Fiscal year ended September 30, 2025 | Yen (11,251.91) |
| Fiscal year ended September 30, 2024 | — |

(2) Non-consolidated Financial Position

| | Total assets | Total net assets | Equity ratio |
|--------------------------|-------------------|-------------------|--------------|
| As of September 30, 2025 | Million yen 3,396 | Million yen 2,218 | % 65.3 |
| As of March 31, 2025 | — | — | — |

(Reference) capital: As of September 30, 2025: 2,218 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, previous interim accounting periods, and year-over-year comparisons as it commenced operations in July 2025.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

(Unit: Millions of yen)

| | As of March 31, 2025 | As of September 30, 2025 |
|-----------------------------------|----------------------|--------------------------|
| Assets | | |
| Cash and due from banks | — | 1,108 |
| Loans and bills discounted | — | 476 |
| Other assets | — | 1,631 |
| Other | — | 1,631 |
| Tangible fixed assets | — | 20 |
| Intangible fixed assets | — | 123 |
| Deferred tax assets | — | 42 |
| Reserve for possible loan losses | — | (6) |
| Total assets | — | 3,396 |
| Liabilities | | |
| Deposits | — | 27 |
| Borrowed money | — | 1,000 |
| Other liabilities | — | 126 |
| Accrued income taxes | — | 11 |
| Other | — | 114 |
| Provision for employees' bonuses | — | 24 |
| Total liabilities | — | 1,177 |
| Net Assets | | |
| Capital stock | — | 2,000 |
| Capital surplus | — | 2,000 |
| Legal capital surplus | — | 2,000 |
| Retained earnings | — | (1,781) |
| Other retained earnings | — | (1,781) |
| Retained earnings brought forward | — | (1,781) |
| Total shareholders' equity | — | 2,218 |
| Total net assets | — | 2,218 |
| Total liabilities and net assets | — | 3,396 |

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

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of yen)

| | For the Six months ended September 30, 2024 | For the Six months ended September 30, 2025 |
|--|--|--|
| Ordinary revenue | — | 5 |
| Interest income | — | 5 |
| Interest on loans and bills discounted | — | 3 |
| Fees and commissions | — | 0 |
| Other income | — | 0 |
| Ordinary expenses | — | 1,213 |
| Interest expenses | — | 3 |
| Interest on deposits | — | 0 |
| Fees and commissions payments | — | 0 |
| General and administrative expenses | — | 1,203 |
| Other expenses | — | 6 |
| Ordinary loss | — | 1,208 |
| Loss before income taxes | — | 1,208 |
| Income taxes – current | — | (277) |
| Income taxes - deferred | — | (31) |
| Total income taxes | — | (308) |
| Net loss | — | 900 |

Note 01 Bank, Ltd. did not report for the previous interim accounting periods as it commenced operations in July 2025.

**Selected Financial Information
for the Second Quarter of the Fiscal
Year ending March 31,2026
(Six months ended September 30,2025)**

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 Second Quarter of the 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 six months ended Sep. 30,2024 (a) | For the six months ended Sep. 30,2025 (b) | (b)-(a) |
|--|---|---|---------|
| 1 Consolidated gross profits | 31,898 | 36,938 | 5,040 |
| 2 Net interest income | 22,747 | 27,730 | 4,983 |
| 3 Trust fees | 5 | 6 | 1 |
| 4 Net fees and commissions income | 8,039 | 8,000 | (39) |
| 5 Net other operating income | 1,105 | 1,201 | 96 |
| 6 General and administrative expenses (-) | 22,165 | 24,352 | 2,187 |
| 7 Net disposal of nonperforming loans (-) | (355) | 1,441 | 1,796 |
| 8 Provision for general reserve for possible loan losses (-) | — | 258 | 258 |
| 9 Written-off loans (-) | 637 | 1,161 | 524 |
| 10 Provision for specific reserve for possible loan losses (-) | — | (43) | (43) |
| 11 Provision for contingent losses (-) | 56 | 67 | 11 |
| 12 Gains (losses) on sales of non-performing loans (-) | 1 | 2 | 1 |
| 13 Recoveries of written off claims | 273 | 188 | (85) |
| 14 Reversal of reserve for possible loan losses | 1,107 | — | (1,107) |
| 15 Others (-) | 328 | 182 | (146) |
| 16 Net gains (losses) on equity securities | 855 | 376 | (479) |
| 17 Equity in earnings of affiliates | 8 | 8 | 0 |
| 18 Others | 816 | 974 | 158 |
| 19 Ordinary income | 11,768 | 12,504 | 736 |
| 20 Net extraordinary income (losses) | (8) | (33) | (25) |
| 21 Income before income taxes | 11,759 | 12,471 | 712 |
| 22 Total income taxes (-) | 3,272 | 3,844 | 572 |
| 23 Income taxes-current (-) | 1,856 | 3,342 | 1,486 |
| 24 Income taxes-deferred (-) | 1,415 | 502 | (913) |
| 25 Profit | 8,487 | 8,626 | 139 |
| 26 Profit attributable to non-controlling interests (-) | 35 | (37) | (72) |
| 27 Profit attributable to owners of the parent | 8,452 | 8,664 | 212 |

Consolidated Statement of Comprehensive Income

(Millions of yen)

| | | | |
|--|---------|-------|-------|
| 25 Profit | 8,487 | 8,626 | 139 |
| 28 Total other comprehensive income | (3,767) | 1,071 | 4,838 |
| 29 Net unrealized gain (loss) on available-for-sale securities | (3,004) | 653 | 3,657 |
| 30 Net unrealized gain (loss) on deferred hedges | (61) | 954 | 1,015 |
| 31 Remeasurements of defined benefit plans | (700) | (537) | 163 |
| 32 Comprehensive income | 4,719 | 9,697 | 4,978 |

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

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

(Millions of yen)

| | | For the six months ended Sep. 30,2024 (a) | For the six months ended Sep. 30,2025 (b) | (b)-(a) |
|----|---|--|--|---------|
| 1 | Gross profit | 28,183 | 32,884 | 4,701 |
| 2 | (Core gross profit) | 28,260 | 32,449 | 4,189 |
| 3 | Net interest income | 23,253 | 28,154 | 4,901 |
| 4 | Net fees and commissions income | 4,257 | 3,675 | (582) |
| 5 | Net other operating income | 673 | 1,054 | 381 |
| 6 | Net gains (losses) on debt securities | (77) | 434 | 511 |
| 7 | Domestic gross profit | 27,192 | 31,664 | 4,472 |
| 8 | Net interest income | 23,067 | 27,998 | 4,931 |
| 9 | Net fees and commissions income | 4,222 | 3,642 | (580) |
| 10 | Net other operating income | (97) | 23 | 120 |
| 11 | Net gains (losses) on debt securities | (77) | 33 | 110 |
| 12 | International gross profit | 991 | 1,219 | 228 |
| 13 | Net interest income | 185 | 155 | (30) |
| 14 | Net fees and commissions income | 35 | 33 | (2) |
| 15 | Net other operating income | 771 | 1,031 | 260 |
| 16 | Net gains (losses) on debt securities | — | 401 | 401 |
| 17 | Expenses (excluding non-recurring expenses) (-) | 20,232 | 20,977 | 745 |
| 18 | Personnel expenses (-) | 10,581 | 10,764 | 183 |
| 19 | Non-personnel expenses (-) | 8,246 | 8,685 | 439 |
| 20 | Miscellaneous taxes (-) | 1,403 | 1,528 | 125 |
| 21 | Banking profit (before provision for general reserve for possible loan losses) | 7,951 | 11,906 | 3,955 |
| 22 | Core banking profit | 8,028 | 11,471 | 3,443 |
| 23 | Core banking profit (excluding gains (losses) on cancellation of investment trusts) | 8,028 | 10,792 | 2,764 |
| 24 | Net gains (losses) on debt securities | (77) | 434 | 511 |
| 25 | Provision for general reserve for possible loan losses (-) ① | — | 187 | 187 |
| 26 | Banking profit | 7,951 | 11,718 | 3,767 |
| 27 | Net non-recurring gains (losses) | 2,613 | 428 | (2,185) |
| 28 | Credit costs (-) ② | (589) | 1,096 | 1,685 |
| 29 | Written-off loans (-) | 317 | 993 | 676 |
| 30 | Provision for specific reserve for possible loan losses (-) | — | (76) | (76) |
| 31 | Provision for contingent losses (-) | 56 | 67 | 11 |
| 32 | Gains (losses) on sales of non-performing loans (-) | (0) | — | 0 |
| 33 | Recoveries of written-off claims | 167 | 71 | (96) |
| 34 | Reversal of reserve for possible loan losses | 1,124 | — | (1,124) |
| 35 | Others (-) | 328 | 182 | (146) |
| 36 | Net gains (losses) on equity securities | 929 | 561 | (368) |
| 37 | Gain on sales of equity securities | 944 | 569 | (375) |
| 38 | Loss on sales of equity securities (-) | 13 | 7 | (6) |
| 39 | Loss on write-down of equity securities (-) | 1 | 0 | (1) |
| 40 | Other non-recurring gains (losses) | 1,094 | 962 | (132) |
| 41 | Ordinary income | 10,564 | 12,146 | 1,582 |
| 42 | Net extraordinary income (losses) | 6 | (22) | (28) |
| 43 | Income before income taxes | 10,571 | 12,124 | 1,553 |
| 44 | Total income taxes (-) | 2,764 | 3,418 | 654 |
| 45 | Income taxes-current (-) | 1,341 | 2,779 | 1,438 |
| 46 | Income taxes-deferred (-) | 1,423 | 639 | (784) |
| 47 | Net income | 7,806 | 8,705 | 899 |
| 48 | Net credit costs (-) | ①+② | (589) | 1,284 |
| | | | | 1,873 |

(3) 01 Bank 【Non-consolidated】

(Millions of yen)

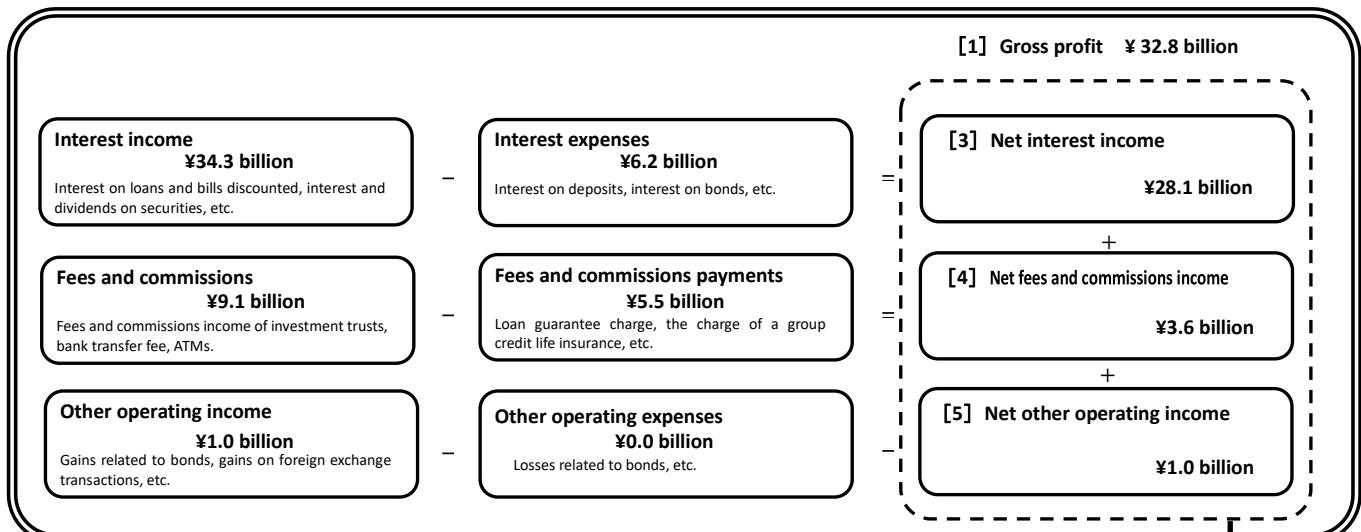
| | For the six months ended Sep. 30,2024 (a) | For the six months ended Sep. 30,2025 (b) | (b)-(a) |
|---|---|---|---------|
| 1 Gross profit | | 1 | |
| 2 (Core gross profit) | | 1 | |
| 3 Net interest income | | 1 | |
| 4 Net fees and commissions income | | (0) | |
| 5 Net other operating income | | — | |
| 6 Expenses (excluding non-recurring expenses) (-) | | 1,203 | |
| 7 Personnel expenses (-) | | 188 | |
| 8 Non-personnel expenses (-) | | 804 | |
| 9 Miscellaneous taxes (-) | | 209 | |
| 10 Banking profit (before provision for general reserve for possible loan losses) | | (1,201) | |
| 11 Core banking profit | | (1,201) | |
| 12 Net gains (losses) on debt securities | | — | |
| 13 Provision for general reserve for possible loan losses (-) ① | | 6 | |
| 14 Banking profit | | (1,208) | |
| 15 Net non-recurring gains (losses) | | 0 | |
| 16 Credit costs (-) ② | | — | |
| 17 Other non-recurring gains (losses) | | 0 | |
| 18 Ordinary income | | (1,208) | |
| 19 Net extraordinary income (losses) | | — | |
| 20 Income before income taxes | | (1,208) | |
| 21 Total income taxes (-) | | (308) | |
| 22 Income taxes-current (-) | | (277) | |
| 23 Income taxes-deferred (-) | | (31) | |
| 24 Net income | | (900) | |
| 25 Net credit costs (-) ①+② | | 6 | |

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

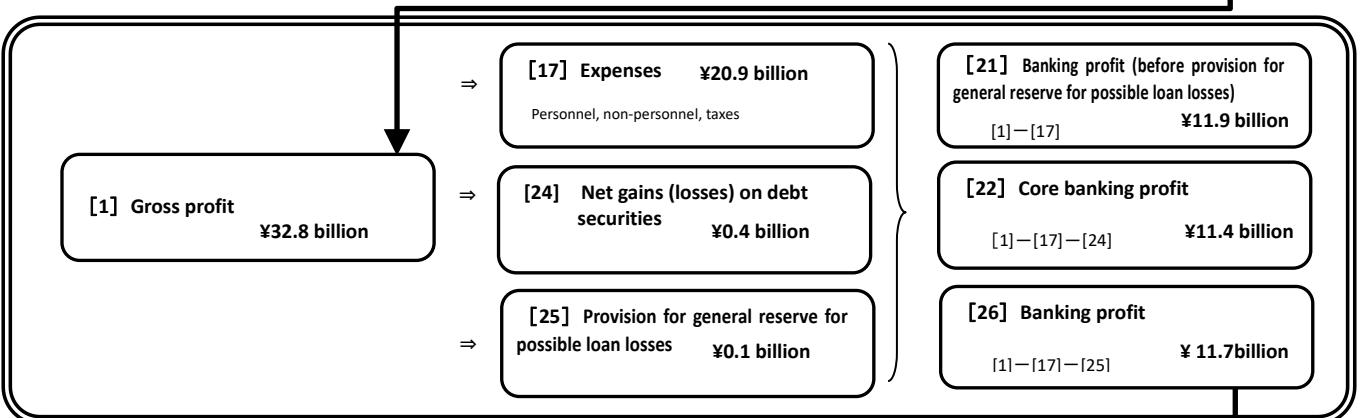
(Millions of yen)

| | For the six months ended Sep. 30,2024 (a) | For the six months ended Sep. 30,2025 (b) | (b)-(a) |
|-------------------------------|---|---|---------|
| 1 Net operating income | 1,665 | 1,566 | (99) |
| 2 Administrative expenses (-) | 1,454 | 1,425 | (29) |
| 3 Operating income | 211 | 140 | (71) |
| 4 Income before income taxes | 212 | 140 | (72) |
| 5 Net income | 202 | 112 | (90) |

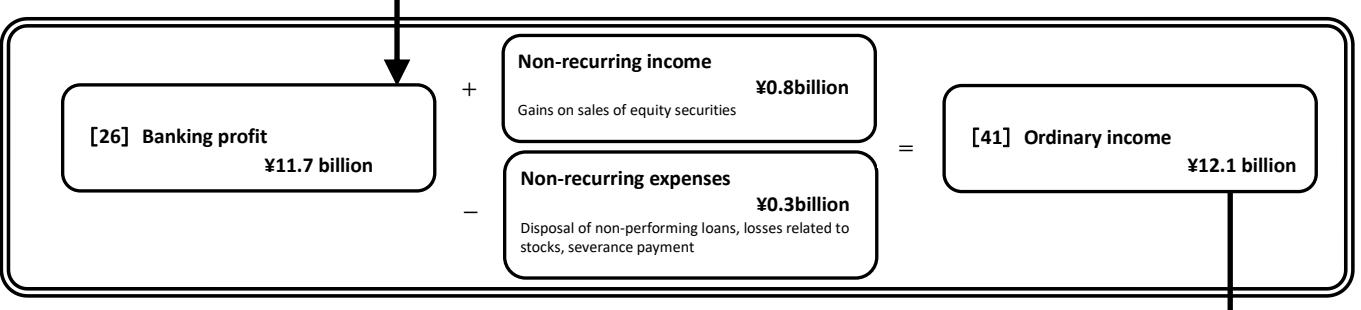
【Gross profit】



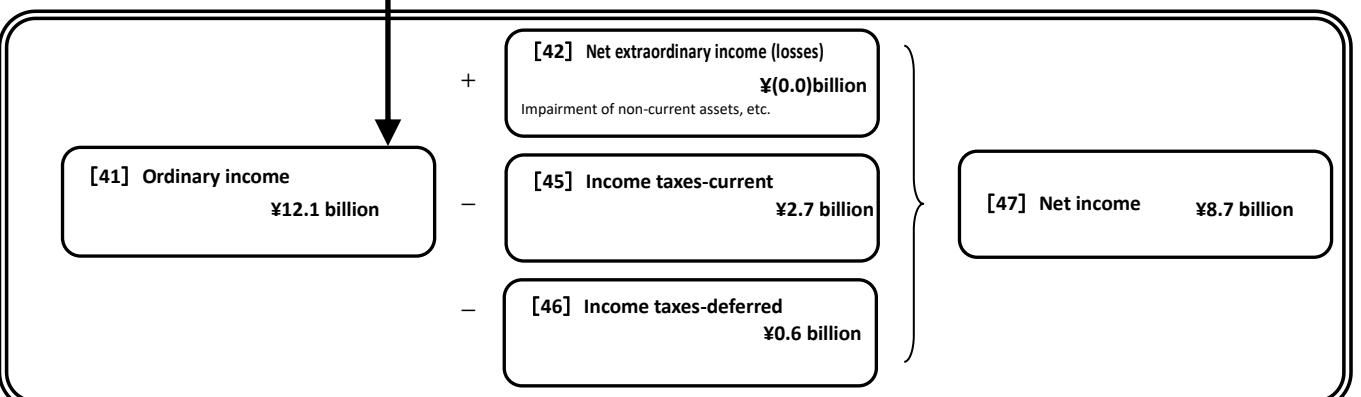
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Information on Main Accounts

(1) Loans and Bills Discounted

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of loan balance

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|------------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Corporate loans | 2,374,236 | 2,380,469 | 2,428,636 | 2,454,791 | 74,322 | 26,155 |
| Public sector loans | 442,018 | 154,192 | 159,605 | 154,207 | 15 | (5,398) |
| Consumer loans | 2,042,331 | 2,079,092 | 2,127,135 | 2,168,151 | 89,059 | 41,016 |
| Housing loans | 1,975,837 | 2,009,533 | 2,055,208 | 2,094,668 | 85,135 | 39,460 |
| Other loans | 66,494 | 69,558 | 71,926 | 73,482 | 3,924 | 1,556 |
| Total | 4,858,586 | 4,613,753 | 4,715,377 | 4,777,149 | 163,396 | 61,772 |
| Foreign currency loans | 8,099 | 4,621 | 4,737 | 4,544 | (77) | (193) |
| (Scale of enterprise) | | | | | | |
| Large and mid-tier enterprises | 555,817 | 554,744 | 566,754 | 591,683 | 36,939 | 24,929 |
| Small and medium-sized enterprises | 1,828,284 | 1,835,895 | 1,871,154 | 1,871,889 | 35,994 | 735 |
| Local governments | 144,011 | 154,192 | 159,605 | 154,207 | 15 | (5,398) |
| Japanese government | 298,007 | — | — | — | — | — |
| Individuals | 2,032,466 | 2,068,920 | 2,117,862 | 2,159,369 | 90,449 | 41,507 |
| Total | 4,858,586 | 4,613,753 | 4,715,377 | 4,777,149 | 163,396 | 61,772 |
| Average Balance | 4,798,109 | 4,697,742 | 4,670,847 | 4,730,346 | 32,604 | 59,499 |

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

(Millions of yen, %)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Loans to SMEs, etc. | 3,860,750 | 3,904,816 | 3,989,017 | 4,031,258 | 126,442 | 42,241 |
| Ratio of loans to SMEs, etc. | 79.46 | 84.63 | 84.59 | 84.38 | (0.25) | (0.21) |

01 Bank 【Non-consolidated】

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|------------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Corporate loans | | | | 476 | | |
| (Scale of enterprise) | | | | | | |
| Large and mid-tier enterprises | | | | — | | |
| Small and medium-sized enterprises | | | | 476 | | |
| Local governments | | | | — | | |
| Japanese government | | | | — | | |
| Individuals | | | | — | | |
| Total | | | | 476 | | |
| Average Balance | | | | 76 | | |

(2) Deposits

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|-----------------------|------------------------------|------------------------------|------------------------------|----------|----------|
| Individual | 4,246,940 | 4,235,162 | 4,231,678 | 4,213,265 | (21,897) | (18,413) |
| Online branch | 20,178 | 18,691 | 17,393 | 16,462 | (2,229) | (931) |
| Corporation | 1,430,562 | 1,382,662 | 1,483,512 | 1,620,060 | 237,398 | 136,548 |
| General corporation | 1,234,726 | 1,225,553 | 1,308,945 | 1,363,712 | 138,159 | 54,767 |
| Financial institutions | 5,318 | 5,799 | 6,213 | 11,815 | 6,016 | 5,602 |
| Governmental funds | 190,516 | 151,308 | 168,352 | 244,532 | 93,224 | 76,180 |
| Subtotal | 5,677,502 | 5,617,824 | 5,715,190 | 5,833,325 | 215,501 | 118,135 |
| Foreign currency deposits | 8,572 | 8,244 | 8,288 | 9,153 | 909 | 865 |
| Negotiable certificates of deposit | 22,000 | 14,000 | 11,000 | 2,000 | (12,000) | (9,000) |
| Total | 5,699,502 | 5,631,824 | 5,726,190 | 5,835,325 | 203,501 | 109,135 |
| Average Balance deposits | 5,712,568 | 5,676,215 | 5,697,560 | 5,810,469 | 134,254 | 112,909 |
| Average Balance deposits and negotiable certificates of deposit | 5,738,083 | 5,695,072 | 5,713,197 | 5,816,514 | 121,442 | 103,317 |

(3) Assets under Management

Senshu Ikeda Holdings 【Consolidated】

① Investment products sales

(Millions of yen)

| | For the fiscal year ended Mar. 31,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | (b)-(a) | For the six months ended Sep. 30,2024 (c) | For the six months ended Sep. 30,2025 (d) | (d)-(c) |
|-------------------------------------|---|---|---------|--|--|----------|
| The Senshu Ikeda Bank | 117,376 | 120,434 | 3,058 | 64,508 | 48,357 | (16,151) |
| Investment trusts | 42,637 | 49,312 | 6,675 | 25,534 | 17,888 | (7,646) |
| Public bonds | 1,669 | 1,936 | 267 | 979 | 1,277 | 298 |
| Life insurance | 73,069 | 69,185 | (3,884) | 37,995 | 29,191 | (8,804) |
| Senshu Ikeda Tokai Tokyo Securities | 59,840 | 77,790 | 17,950 | 39,412 | 51,348 | 11,936 |
| Total | 177,216 | 198,224 | 21,008 | 103,921 | 99,705 | (4,216) |

② Balance of assets under management (individual)

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|-------------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|----------|----------|
| Deposits | 4,246,940 | 4,235,162 | 4,231,678 | 4,213,265 | (21,897) | (18,413) |
| Investment trusts | 267,049 | 269,394 | 266,344 | 292,210 | 22,816 | 25,866 |
| Life insurance | 587,776 | 591,315 | 604,909 | 612,158 | 20,843 | 7,249 |
| Public bonds | 4,482 | 4,810 | 5,110 | 5,820 | 1,010 | 710 |
| Senshu Ikeda Tokai Tokyo Securities | 204,058 | 210,763 | 222,019 | 264,572 | 53,809 | 42,553 |
| Total | 5,310,306 | 5,311,446 | 5,330,063 | 5,388,028 | 76,582 | 57,965 |

(Reference) Balance of assets under management

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|-------------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| The Senshu Ikeda Bank | 278,816 | 281,176 | 278,688 | 305,559 | 24,383 | 26,871 |
| Investment trusts | 273,396 | 275,892 | 273,105 | 299,399 | 23,507 | 26,294 |
| Public bonds | 5,420 | 5,283 | 5,583 | 6,160 | 877 | 577 |
| Senshu Ikeda Tokai Tokyo Securities | 258,872 | 274,755 | 294,677 | 355,606 | 80,851 | 60,929 |
| Total | 537,689 | 555,931 | 573,366 | 661,166 | 105,235 | 87,800 |

(4) Securities

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of security balance

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|-------------------------|-----------------------|------------------------------|------------------------------|------------------------------|----------|----------|
| Securities | 630,666 | 670,924 | 704,133 | 764,081 | 93,157 | 59,948 |
| Government bonds | 88,166 | 87,632 | 125,267 | 169,497 | 81,865 | 44,230 |
| Local government bonds | 217,662 | 278,816 | 313,308 | 340,479 | 61,663 | 27,171 |
| Corporate bonds | 180,866 | 156,694 | 143,034 | 132,188 | (24,506) | (10,846) |
| Authority bonds | 93,409 | 80,689 | 71,182 | 66,656 | (14,033) | (4,526) |
| Bank debenture bonds | — | — | — | — | — | — |
| General corporate bonds | 87,457 | 76,004 | 71,851 | 65,531 | (10,473) | (6,320) |
| Stocks | 34,878 | 32,679 | 29,564 | 31,508 | (1,171) | 1,944 |
| Other securities | 109,091 | 115,101 | 92,958 | 90,407 | (24,694) | (2,551) |
| Foreign securities | 7 | 7 | 4,607 | 7 | — | (4,600) |
| Euroyen bonds | — | — | — | — | — | — |
| Dollar-dominated bonds | — | — | 4,599 | — | — | (4,599) |
| Euro-dominated bonds | — | — | — | — | — | — |
| REIT | 31,765 | 34,167 | 36,826 | 38,916 | 4,749 | 2,090 |
| Investment trusts | 66,359 | 68,828 | 39,122 | 36,561 | (32,267) | (2,561) |
| Investment partnership | 10,958 | 12,097 | 12,400 | 14,922 | 2,825 | 2,522 |
| Average Balance | 534,806 | 650,642 | 669,181 | 738,398 | 87,756 | 69,217 |

② Net unrealized gains (losses) on securities

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|----------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|----------|---------|
| Held-to-maturity debt securities | (22) | (427) | (5,977) | (7,235) | (6,808) | (1,258) |
| Available-for-sale securities | 11,894 | 8,078 | (3,470) | (2,789) | (10,867) | 681 |
| Stocks | 14,443 | 12,704 | 10,237 | 12,408 | (296) | 2,171 |
| Bonds | (5,893) | (7,375) | (18,162) | (21,666) | (14,291) | (3,504) |
| Government bonds | (404) | (991) | (3,382) | (5,055) | (4,064) | (1,673) |
| Local government bonds | (1,119) | (1,283) | (6,589) | (7,425) | (6,142) | (836) |
| Corporate bonds | (4,369) | (5,101) | (8,190) | (9,185) | (4,084) | (995) |
| Other securities | 3,344 | 2,749 | 4,454 | 6,467 | 3,718 | 2,013 |
| Foreign securities | — | — | 161 | — | — | (161) |
| Euroyen bonds | — | — | — | — | — | — |
| Dollar-dominated bonds | — | — | 161 | — | — | (161) |
| Euro-dominated bonds | — | — | — | — | — | — |
| REIT | 3,879 | 3,888 | 4,036 | 4,979 | 1,091 | 943 |
| Investment trusts | (640) | (1,171) | 122 | 1,382 | 2,553 | 1,260 |
| Investment partnership | 105 | 33 | 133 | 105 | 72 | (28) |

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

| | For the fiscal year ended Mar. 31,2024 | For the six months ended Sep. 30,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | For the six months ended Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|--|--|---|--|---------|---------|
| Average yield on interest earning assets (A) | 0.85 | 0.90 | 0.97 | 1.25 | 0.35 | 0.28 |
| Average yield on loans and bills discounted (B) | 0.84 | 0.88 | 0.94 | 1.16 | 0.28 | 0.22 |
| Average yield on securities | 0.71 | 0.81 | 0.88 | 1.30 | 0.49 | 0.42 |
| Average yield on interest bearing liabilities (C) | 0.62 | 0.68 | 0.72 | 0.86 | 0.18 | 0.14 |
| Average yield on deposits and negotiable (including expenses) (D) | 0.71 | 0.74 | 0.78 | 0.91 | 0.17 | 0.13 |
| Average yield on deposits and negotiable | 0.00 | 0.03 | 0.06 | 0.19 | 0.16 | 0.13 |
| Expense ratio | 0.70 | 0.70 | 0.71 | 0.71 | 0.01 | 0.00 |
| Average yield on external liabilities | (0.01) | 0.02 | 0.01 | 0.07 | 0.05 | 0.06 |
| Average interest rate spread (A)-(C) | 0.23 | 0.22 | 0.25 | 0.39 | 0.17 | 0.14 |
| Difference between average yield on loans and deposits (B) - (D) | 0.13 | 0.14 | 0.16 | 0.25 | 0.11 | 0.09 |

② Domestic business

(%)

| | For the fiscal year ended Mar. 31,2024 | For the six months ended Sep. 30,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | For the six months ended Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|--|--|---|--|---------|---------|
| Average yield on interest earning assets (A) | 0.84 | 0.89 | 0.96 | 1.24 | 0.35 | 0.28 |
| Average yield on loans and bills discounted (B) | 0.84 | 0.87 | 0.94 | 1.16 | 0.29 | 0.22 |
| Average yield on securities | 0.71 | 0.81 | 0.87 | 1.28 | 0.47 | 0.41 |
| Average yield on interest bearing liabilities (C) | 0.58 | 0.64 | 0.69 | 0.82 | 0.18 | 0.13 |
| Average yield on deposits and negotiable (including expenses) (D) | 0.68 | 0.70 | 0.74 | 0.87 | 0.17 | 0.13 |
| Average yield on deposits and negotiable | 0.00 | 0.03 | 0.06 | 0.19 | 0.16 | 0.13 |
| Expense ratio | 0.67 | 0.67 | 0.68 | 0.68 | 0.01 | 0.00 |
| Average yield on external liabilities | (0.01) | 0.02 | 0.01 | 0.07 | 0.05 | 0.06 |
| Average interest rate spread (A)-(C) | 0.26 | 0.25 | 0.27 | 0.42 | 0.17 | 0.15 |
| Difference between average yield on loans and deposits (B) - (D) | 0.16 | 0.17 | 0.20 | 0.29 | 0.12 | 0.09 |

4. Banking Profit

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) | For the six months ended Sep. 30,2024 (c) | For the six months ended Sep. 30,2025 (d) | (d)-(c) |
|---|---|---|---------|--|--|---------|
| (1) Banking profit (before provision for general reserve for possible loan losses) | 11,392 | 15,609 | 4,217 | 7,951 | 11,906 | 3,955 |
| Per head(thousands of yen) | 5,469 | 7,824 | 2,355 | 3,916 | 5,995 | 2,079 |
| (2) Core banking profit | 13,912 | 16,739 | 2,827 | 8,028 | 11,471 | 3,443 |
| Per head(thousands of yen) | 6,679 | 8,390 | 1,711 | 3,954 | 5,776 | 1,822 |
| (3) Core banking profit (excluding gains (losses) on cancellation of investment trusts) | 14,005 | 16,759 | 2,754 | 8,028 | 10,792 | 2,764 |
| Per head(thousands of yen) | 6,723 | 8,400 | 1,677 | 3,954 | 5,434 | 1,480 |
| (4) Banking profit | 11,392 | 16,625 | 5,233 | 7,951 | 11,718 | 3,767 |
| Per head(thousands of yen) | 5,469 | 8,333 | 2,864 | 3,916 | 5,900 | 1,984 |

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

| | For the fiscal year ended Mar. 31,2024 | For the six months ended Sep. 30,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | For the six months ended Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|--|--|---|--|---------|---------|
| Shareholders' equity ROE (Income before income taxes basis) | 7.07 | 10.37 | 8.59 | 10.61 | 0.24 | 2.02 |
| Shareholders' equity ROE (Profit attributable to owners of the parent basis) | 4.96 | 7.45 | 5.83 | 7.37 | (0.08) | 1.54 |

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

| | For the fiscal year ended Mar. 31,2024 | For the six months ended Sep. 30,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | For the six months ended Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|--|--|--|---|--|---------|---------|
| ROE (Income before income taxes basis) | 6.61 | 9.62 | 8.14 | 10.32 | 0.70 | 2.18 |
| ROE (Profit attributable to owners of the parent basis) | 4.64 | 6.92 | 5.52 | 7.17 | 0.25 | 1.65 |

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

| | For the fiscal year ended Mar. 31,2024 | For the six months ended Sep. 30,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | For the six months ended Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|--|--|---|--|---------|---------|
| Banking profit (before provision for general reserve for possible loan losses) basis | 5.34 | 7.67 | 7.66 | 11.54 | 3.87 | 3.88 |
| Banking profit basis | 5.34 | 7.67 | 8.16 | 11.35 | 3.68 | 3.19 |
| Core banking profit basis | 6.52 | 7.75 | 8.21 | 11.11 | 3.36 | 2.90 |
| Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis | 6.57 | 7.75 | 8.22 | 10.46 | 2.71 | 2.24 |
| Net income basis | 4.05 | 7.53 | 5.89 | 8.43 | 0.90 | 2.54 |

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|------------------------|--------------------|---------------------------|---------------------------|---------------------------|---------|---------|
| Directors and auditors | 35 | 35 | 35 | 31 | (4) | (4) |
| Employees | 1,987 | 1,982 | 1,903 | 1,937 | (45) | 34 |
| Total | 2,022 | 2,017 | 1,938 | 1,968 | (49) | 30 |

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. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|------------------|--------------------|---------------------------|---------------------------|---------------------------|---------|---------|
| Branches | 136 | 136 | 136 | 136 | — | — |
| Sub-branches | 3 | 3 | 3 | 3 | — | — |
| Total | 139 | 139 | 139 | 139 | — | — |
| (Reference) ATMs | 217 | 218 | 216 | 216 | (2) | — |

7. Gains and Losses on Investment Securities
 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) | For the six months ended Sep. 30,2024 (c) | For the six months ended Sep. 30,2025 (d) | (d)-(c) |
|------------------------------------|---|---|---------|--|--|---------|
| Gains (losses) on debt securities | (2,520) | (1,129) | 1,391 | (77) | 434 | 511 |
| Gain on sales | 33 | 66 | 33 | 53 | 454 | 401 |
| Gain on redemption | — | 24 | 24 | 9 | — | (9) |
| Loss on sales (-) | 2,525 | 1,220 | (1,305) | 10 | 19 | 9 |
| Loss on redemption (-) | — | — | — | — | — | — |
| Loss on write-down (-) | 28 | — | (28) | — | — | — |
| Loss by investment partnership (-) | — | — | — | 130 | — | △130 |

(Millions of yen)

| | For the fiscal year ended Mar. 31,2024 (a) | For the fiscal year ended Mar. 31,2025 (b) | (b)-(a) | For the six months ended Sep. 30,2024 (c) | For the six months ended Sep. 30,2025 (d) | (d)-(c) |
|-------------------------------------|---|---|---------|--|--|---------|
| Gains (losses) on equity securities | 609 | 774 | 165 | 929 | 561 | (368) |
| Gain on sales | 744 | 1,402 | 658 | 944 | 569 | (375) |
| Loss on sales (-) | — | 13 | 13 | 13 | 7 | (6) |
| Loss on write-down (-) | 134 | 614 | 480 | 1 | 0 | (1) |

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (Preliminary figures) (c) | (c)-(a) | (c)-(b) |
|--|-----------------------|------------------------------|------------------------------|---|---------|---------|
| Total capital ratio (%) | 12.77 | 12.93 | 11.59 | 11.65 | (1.28) | 0.06 |
| Total capital(A)-(B) | 207,588 | 212,560 | 212,387 | 217,421 | 4,861 | 5,034 |
| Core capital (A) | 232,941 | 238,363 | 238,028 | 243,329 | 4,966 | 5,301 |
| Common stock, internal reserves, etc. | 221,038 | 227,393 | 228,962 | 234,764 | 7,371 | 5,802 |
| Reserve | 642 | 358 | 354 | 412 | 54 | 58 |
| Deduction (B) | 25,353 | 25,802 | 25,641 | 25,907 | 105 | 266 |
| Risk weighted assets (C) | 1,625,287 | 1,642,856 | 1,831,756 | 1,864,882 | 222,026 | 33,126 |
| Required capital (C ×4%) | 65,011 | 65,714 | 73,270 | 74,595 | 8,881 | 1,325 |

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (Preliminary figures) (c) | (c)-(a) | (c)-(b) |
|--|-----------------------|------------------------------|------------------------------|---|---------|---------|
| Total capital ratio (%) | 12.49 | 12.70 | 11.37 | 11.48 | (1.22) | 0.11 |
| Total capital(A)-(B) | 202,737 | 208,292 | 207,925 | 213,695 | 5,403 | 5,770 |
| Core capital (A) | 227,659 | 233,036 | 233,424 | 239,454 | 6,418 | 6,030 |
| Common stock, internal reserves, etc. | 216,727 | 223,088 | 225,252 | 231,769 | 8,681 | 6,517 |
| Reserve | 642 | 358 | 354 | 405 | 47 | 51 |
| Deduction (B) | 24,921 | 24,743 | 25,498 | 25,758 | 1,015 | 260 |
| Risk weighted assets (C) | 1,621,984 | 1,639,354 | 1,828,489 | 1,860,446 | 221,092 | 31,957 |
| Required capital (C ×4%) | 64,879 | 65,574 | 73,139 | 74,417 | 8,843 | 1,278 |

② Non-consolidated

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (Preliminary figures) (c) | (c)-(a) | (c)-(b) |
|--|-----------------------|------------------------------|------------------------------|---|---------|---------|
| Total capital ratio (%) | 11.16 | 11.39 | 10.10 | 10.20 | (1.19) | 0.10 |
| Total capital(A)-(B) | 179,016 | 183,850 | 182,282 | 187,488 | 3,638 | 5,206 |
| Core capital (A) | 194,357 | 200,050 | 200,963 | 206,736 | 6,686 | 5,773 |
| Common stock, internal reserves, etc. | 194,357 | 200,050 | 200,963 | 206,736 | 6,686 | 5,773 |
| Reserve | — | — | — | — | — | — |
| Deduction (B) | 15,341 | 16,199 | 18,681 | 19,248 | 3,049 | 567 |
| Risk weighted assets (C) | 1,603,948 | 1,612,756 | 1,804,403 | 1,837,371 | 224,615 | 32,968 |
| Required capital (C ×4%) | 64,157 | 64,510 | 72,176 | 73,494 | 8,984 | 1,318 |

(3) 01 Bank (domestic standard)

① Non-consolidated

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (Preliminary figures) (c) | (c)-(a) | (c)-(b) |
|--|-----------------------|------------------------------|------------------------------|---|---------|---------|
| Total capital ratio (%) | | | | 84.75 | | |
| Total capital(A)-(B) | | | | 2,109 | | |
| Core capital (A) | | | | 2,225 | | |
| Common stock, internal reserves, etc. | | | | 2,218 | | |
| Reserve | | | | 6 | | |
| Deduction (B) | | | | 116 | | |
| Risk weighted assets (C) | | | | 2,488 | | |
| Required capital (C ×4%) | | | | 99 | | |

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. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
| Bankruptcy and quasi-bankrupt claims | 3,925 | 3,888 | 3,763 | 3,298 | (590) | (465) |
| Doubtful claims | 44,443 | 42,602 | 45,172 | 46,736 | 4,134 | 1,564 |
| Substandard claims | 3,070 | 2,593 | 2,549 | 2,548 | (45) | (1) |
| Loans past due three months or more | 59 | 26 | — | — | (26) | — |
| Restructured loans | 3,010 | 2,567 | 2,549 | 2,548 | (19) | (1) |
| Subtotal (A) | 51,438 | 49,084 | 51,485 | 52,583 | 3,499 | 1,098 |
| Normal claims | 4,819,958 | 4,571,198 | 4,663,428 | 4,723,009 | 151,811 | 59,581 |
| Total (B) | 4,871,397 | 4,620,282 | 4,714,913 | 4,775,593 | 155,311 | 60,680 |
| Non-performing loans ratio (A)/(B) | 1.05 | 1.06 | 1.09 | 1.10 | 0.04 | 0.01 |
| Partial direct write-off | 21,935 | 22,033 | 18,140 | 18,882 | (3,151) | 742 |
| Collateral and guarantees | 36,548 | 36,875 | 38,169 | 40,508 | 3,633 | 2,339 |
| Bankruptcy and quasi-bankrupt claims | 3,415 | 3,386 | 3,286 | 2,847 | (539) | (439) |
| Doubtful claims | 31,609 | 31,924 | 33,232 | 36,001 | 4,077 | 2,769 |
| Substandard claims | 1,523 | 1,564 | 1,649 | 1,659 | 95 | 10 |
| Reserve for Possible Loan Losses | 6,523 | 5,749 | 7,494 | 6,660 | 911 | (834) |
| Bankruptcy and quasi-bankrupt claims | 509 | 502 | 476 | 451 | (51) | (25) |
| Doubtful claims | 5,960 | 5,209 | 6,987 | 6,184 | 975 | (803) |
| Substandard claims | 52 | 38 | 31 | 25 | (13) | (6) |
| Coverage amount (C) | 43,071 | 42,625 | 45,664 | 47,168 | 4,543 | 1,504 |
| Coverage ratio (C)/(A) | 83.73 | 86.84 | 88.69 | 89.70 | 2.86 | 1.01 |
| Reserve for possible loan losses | 10,426 | 9,151 | 10,295 | 9,704 | 553 | (591) |
| General reserve for possible loan losses | 3,321 | 2,789 | 2,380 | 2,638 | (151) | 258 |
| Specific reserve for possible loan losses | 7,104 | 6,361 | 7,915 | 7,065 | 704 | (850) |
| Reserve ratios | 20.26 | 18.64 | 19.99 | 18.45 | (0.19) | (1.54) |

(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. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|--------------------------------------|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Bankruptcy and quasi-bankrupt claims | 2,768 | 2,805 | 2,808 | 2,163 | (642) | (645) |
| Doubtful claims | 44,415 | 42,581 | 45,155 | 46,719 | 4,138 | 1,564 |
| Substandard claims | 3,070 | 2,593 | 2,549 | 2,548 | (45) | (1) |
| Loans past due three months or more | 59 | 26 | — | — | (26) | — |
| Restructured loans | 3,010 | 2,567 | 2,549 | 2,548 | (19) | (1) |
| Subtotal (A) | 50,254 | 47,979 | 50,514 | 51,431 | 3,452 | 917 |
| Normal claims | 4,837,193 | 4,593,079 | 4,689,998 | 4,749,148 | 156,069 | 59,150 |
| Total (B) | 4,887,448 | 4,641,059 | 4,740,512 | 4,800,580 | 159,521 | 60,068 |

| | | | | | | |
|------------------------------------|------|------|------|------|------|------|
| Non-performing loans ratio (A)/(B) | 1.02 | 1.03 | 1.06 | 1.07 | 0.04 | 0.01 |
|------------------------------------|------|------|------|------|------|------|

| | | | | | | |
|--------------------------|--------|--------|--------|--------|---------|-----|
| Partial direct write-off | 21,161 | 21,144 | 17,356 | 18,239 | (2,905) | 883 |
|--------------------------|--------|--------|--------|--------|---------|-----|

| | | | | | | |
|--------------------------------------|--------|--------|--------|--------|-------|-------|
| Collateral and guarantees | 37,435 | 37,820 | 39,378 | 41,833 | 4,013 | 2,455 |
| Bankruptcy and quasi-bankrupt claims | 2,720 | 2,721 | 2,727 | 2,134 | (587) | (593) |
| Doubtful claims | 33,191 | 33,534 | 35,000 | 38,039 | 4,505 | 3,039 |
| Substandard claims | 1,523 | 1,564 | 1,649 | 1,659 | 95 | 10 |
| Reserve for Possible Loan Losses | 5,923 | 5,183 | 6,941 | 6,079 | 896 | (862) |
| Bankruptcy and quasi-bankrupt claims | 47 | 83 | 81 | 28 | (55) | (53) |
| Doubtful claims | 5,822 | 5,061 | 6,829 | 6,025 | 964 | (804) |
| Substandard claims | 52 | 38 | 31 | 25 | (13) | (6) |
| Coverage amount (C) | 43,359 | 43,003 | 46,319 | 47,912 | 4,909 | 1,593 |

| | | | | | | |
|------------------------|-------|-------|-------|-------|------|------|
| Coverage ratio (C)/(A) | 86.27 | 89.62 | 91.69 | 93.15 | 3.53 | 1.46 |
|------------------------|-------|-------|-------|-------|------|------|

| | | | | | | |
|---|-------|-------|-------|-------|-------|-------|
| Reserve for possible loan losses | 8,201 | 6,958 | 8,222 | 7,554 | 596 | (668) |
| General reserve for possible loan losses | 2,318 | 1,800 | 1,302 | 1,490 | (310) | 188 |
| Specific reserve for possible loan losses | 5,883 | 5,158 | 6,920 | 6,064 | 906 | (856) |

| | | | | | | |
|----------------|-------|-------|-------|-------|------|--------|
| Reserve ratios | 16.31 | 14.50 | 16.27 | 14.68 | 0.18 | (1.59) |
|----------------|-------|-------|-------|-------|------|--------|

(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. 31,2024 | As of Sep. 30,2024 | As of Mar. 31,2025 | As of Sep. 30,2025 | (c)-(a) | (c)-(b) |
|---|-----------------------|-----------------------|-----------------------|-----------------------|---------|---------|
| Bankruptcy and quasi-bankrupt claims | | (a) | (b) | (c) | | |
| Doubtful claims | | | | — | | |
| Substandard claims | | | | — | | |
| Loans past due three months or more | | | | — | | |
| Restructured loans | | | | — | | |
| Subtotal (A) | | | | — | | |
| Normal claims | | | | 477 | | |
| Total (B) | | | | 477 | | |
| Non-performing loans ratio (A)/(B) | | | | — | | |
| Partial direct write-off | | | | — | | |
| Reserve for possible loan losses | | | | 6 | | |
| General reserve for possible loan losses | | | | 6 | | |
| Specific reserve for possible loan losses | | | | — | | |
| Reserve ratios | | | | — | | |

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Domestic (excluding JOM account) | 4,858,586 | 4,613,753 | 4,715,377 | 4,777,149 | 163,396 | 61,772 |
| Manufacturing | 317,169 | 328,109 | 343,685 | 360,417 | 32,308 | 16,732 |
| Agriculture and forestry | 455 | 553 | 489 | 541 | (12) | 52 |
| Fishery | 189 | 161 | 194 | 223 | 62 | 29 |
| Mining, quarrying and gravel extraction | 136 | 140 | 134 | 101 | (39) | (33) |
| Construction | 140,389 | 138,536 | 140,437 | 133,699 | (4,837) | (6,738) |
| Electricity, gas, heat and water supply | 23,286 | 24,930 | 25,052 | 24,820 | (110) | (232) |
| Information and communication | 19,252 | 20,058 | 20,114 | 18,506 | (1,552) | (1,608) |
| Transportation and postal activities | 114,093 | 113,703 | 114,860 | 116,664 | 2,961 | 1,804 |
| Wholesale and retail trade | 335,208 | 331,682 | 329,786 | 328,375 | (3,307) | (1,411) |
| Finance and insurance activities | 327,069 | 329,719 | 332,869 | 332,598 | 2,879 | (271) |
| Real estate and rental activities | 752,666 | 754,959 | 774,710 | 791,978 | 37,019 | 17,268 |
| Academic research, professional and technical services | 21,492 | 21,821 | 23,131 | 22,643 | 822 | (488) |
| Accommodation and food service activities | 37,951 | 36,446 | 36,589 | 38,065 | 1,619 | 1,476 |
| Life related services and entertainment | 20,041 | 19,151 | 20,063 | 18,093 | (1,058) | (1,970) |
| Education and study support activities | 7,501 | 7,528 | 7,328 | 7,097 | (431) | (231) |
| Medical and welfare | 144,777 | 146,061 | 149,459 | 147,839 | 1,778 | (1,620) |
| Other services | 119,251 | 114,220 | 116,188 | 119,316 | 5,096 | 3,128 |
| Local governments | 144,011 | 154,192 | 159,605 | 154,207 | 15 | (5,398) |
| Others | 2,333,639 | 2,071,768 | 2,120,669 | 2,161,952 | 90,184 | 41,283 |

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

(Millions of yen)

| | As of Mar. 31,2024 | As of Sep. 30,2024 (a) | As of Mar. 31,2025 (b) | As of Sep. 30,2025 (c) | (c)-(a) | (c)-(b) |
|---|-----------------------|------------------------------|------------------------------|------------------------------|---------|---------|
| Domestic (excluding JOM account) | 50,174 | 47,900 | 50,439 | 51,374 | 3,474 | 935 |
| Manufacturing | 7,632 | 7,708 | 9,351 | 8,043 | 335 | (1,308) |
| Agriculture and forestry | 407 | 407 | 403 | 423 | 16 | 20 |
| Fishery | — | — | — | — | — | — |
| Mining, quarrying and gravel extraction | — | — | — | — | — | — |
| Construction | 5,522 | 5,076 | 4,784 | 5,000 | (76) | 216 |
| Electricity, gas, heat and water supply | 188 | 188 | 188 | 187 | (1) | (1) |
| Information and communication | 546 | 564 | 423 | 591 | 27 | 168 |
| Transportation and postal activities | 3,060 | 3,515 | 4,136 | 4,533 | 1,018 | 397 |
| Wholesale and retail trade | 9,848 | 9,181 | 9,200 | 10,030 | 849 | 830 |
| Finance and insurance activities | 134 | 96 | 78 | 54 | (42) | (24) |
| Real estate and rental activities | 5,317 | 5,183 | 5,225 | 5,255 | 72 | 30 |
| Academic research, professional and technical services | 757 | 961 | 901 | 805 | (156) | (96) |
| Accommodation and food service activities | 4,067 | 3,717 | 4,222 | 3,754 | 37 | (468) |
| Life related services and entertainment | 955 | 1,048 | 922 | 937 | (111) | 15 |
| Education and study support activities | 39 | 37 | 41 | 40 | 3 | (1) |
| Medical and welfare | 2,491 | 1,429 | 1,608 | 2,106 | 677 | 498 |
| Other services | 4,338 | 3,595 | 3,447 | 3,402 | (193) | (45) |
| Local governments | — | — | — | — | — | — |
| Others | 4,863 | 5,188 | 5,500 | 6,205 | 1,017 | 705 |

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2025)

(Billions of yen, %)

| Borrower classification under self-assessment guidelines (Claim exposures) | | | | | Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans | | | |
|--|---|-------------|--------------|-------------|---|--|---------|----------------|
| Classification Outstanding loans | Category | | | | Classification Outstanding loans | Secured or guaranteed | Reserve | Coverage ratio |
| | Category I | Category II | Category III | Category IV | | | | |
| Bankrupt 0.3 | 0.3 | 0.0 | — (0.0) | — (—) | Bankruptcy and quasi-bankrupt 2.1 | 2.1 | 0.0 | 100.00 |
| Effectively bankrupt 1.7 | 1.5 | 0.2 | — (0.0) | — (—) | Doubtful 46.7 | 38.0 | 6.0 | 94.31 |
| Potentially bankrupt 46.7 | 36.3 | 7.6 | 2.6 (6.0) | | Substandard Loans past due three months or more — Restructured 2.5 | 1.6 | 0.0 | 66.10 |
| Watch list | Requiring special caution 2.5 | 0.4 | 2.1 | | Subtotal (A) 51.4 | 41.8 | 6.0 | 93.15 |
| | Other borrowers requiring caution 145.2 | 81.2 | 63.9 | | Normal 4,749.1 | Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.07% | | |
| Total 4,800.5 | 4,723.8 | 74.1 | 2.6 (6.0) | — (—) | Total (B) 4,800.5 | | | |

(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 FY,2025 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings
【Consolidated】

| | | (Millions of yen) |
|---|---|--|
| | For the fiscal year ended Mar. 31,2025 (Result) | For the fiscal year ending Mar. 31,2026 (Forecast) |
| Ordinary revenue | 93,074 | 112,000 |
| Ordinary income | 19,549 | 21,800 |
| Profit attributable to owners of the parent | 13,246 | 14,700 |

② The Senshu Ikeda Bank
【Non-consolidated】

| | | (Millions of yen) |
|------------------------|---|--|
| | For the fiscal year ended Mar. 31,2025 (Result) | For the fiscal year ending Mar. 31,2026 (Forecast) |
| Ordinary revenue | 75,068 | 92,000 |
| Ordinary income | 17,309 | 21,800 |
| Net income | 11,995 | 14,900 |
| Net credit costs (-) | 1,342 | 2,000 |

(2) Cash dividends

① Senshu Ikeda Holdings

| | For the fiscal year ended Mar. 31,2025 (Result) | For the six months ended Sep. 30,2025 (Projection) | For the fiscal year ending Mar. 31,2026 (Forecast) | For the fiscal year ending Mar. 31,2026 (Forecast) |
|--------------|---|--|--|--|
| Common stock | 15.50 | 10.50 | 10.50 | 21.00 |

(3) Capital ratio

| | As of Mar. 31,2025 (Result) | As of Sep. 30,2025 (Preliminary figures) | As of Mar. 31,2026 (Forecast) | (%) |
|--|-----------------------------|--|-------------------------------|-----|
| Senshu Ikeda Holdings (Consolidated) | 11.59 | 11.65 | mid 10 | |
| The Senshu Ikeda Bank (Consolidated) | 11.37 | 11.48 | First half of 10 | |
| The Senshu Ikeda Bank (Non-consolidated) | 10.10 | 10.20 | First half of 9 | |

(4) ROE

① Senshu Ikeda Holdings

| | For the fiscal year ended Mar. 31,2025 (Result) | For the six months ended Sep. 30,2025 (Result) | For the fiscal year ending Mar. 31,2026 (Forecast) | (%) |
|---|---|--|--|-----|
| ROE (Profit attributable to owners of the parent basis) | 5.52 | 7.17 | 6.1 | |