

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

November 11, 2024

Company Name: Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8714	URL https://www.senshuikeda-hd.co.jp/
President and Representative Director:	Atsushi Ukawa
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Scheduled date for filing semi-annual securities report:	November 25, 2024
Scheduled date to commence dividend payments:	November 29, 2024
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, 2025 (April 1, 2024—September 30, 2024)

(1) Consolidated Operating Results (%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2024	46,029	6.1	11,768	23.7	8,452	26.5
Six months ended September 30, 2023	43,357	(2.5)	9,507	4.3	6,681	(8.1)

(Note) Comprehensive income: Six months ended September 30, 2024: 4,719million yen [(33.1)%]
Six months ended September 30, 2023: 7,058million yen [—%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2024	30.14	30.05
Six months ended September 30, 2023	23.83	23.77

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2024	6,338,725	248,092	3.8
As of March 31, 2024	6,442,107	244,825	3.7

(Reference) capital: As of September 30, 2024: 245,083 million yen; As of March 31, 2024: 242,145 million yen

Note: “Equity ratio” is calculated as: (Total net assets at the end of period—Stock subscription rights at the end of period—Non-controlling interests at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Year End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year ended March 31, 2024	—	6.25	—	6.25	12.50
Fiscal Year ending March 31, 2025	—	7.50			
Fiscal Year ending March 31, 2025 (Forecasts)			—	7.50	15.00

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

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

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	92,000	7.9	18,800	17.3	12,900	18.6	46.00

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

Note

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

Added—(company name)—

Excluded—(company name)—

- (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 September 30, 2024 281,008,632 shares

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

- (b) Number of treasury shares

As of September 30, 2024 566,639 shares

As of March 31, 2024 600,665 shares

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

Six months ended September 30, 2024 280,424,874 shares

Six months ended September 30, 2023 280,374,461 shares

(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, 2025 (April 1, 2024 – September 30, 2024)

(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, 2024	2,554	(7.5)	1,883	(14.4)	1,882	25.4	1,819	24.5
Six months ended September 30, 2023	2,764	1.2	2,202	(0.3)	1,500	(31.4)	1,460	(32.3)

	Net income per share
	Yen
Six months ended September 30, 2024	6.48
Six months ended September 30, 2023	5.20

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2024	168,879	167,468	99.0
As of March 31, 2024	167,603	167,386	99.7

(Reference) Capital: As of September 30, 2024: 167,309million yen; As of March 31, 2024: 167,237million yen

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

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2025(April 1, 2024 – March 31, 2025)

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

	Operating revenue		Operating income		Ordinary income		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	5,400	4.0	4,000	(4.1)	4,000	20.3	4,000	23.1	14.26

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. As of this report's publication, audit procedures of financial statements have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act.

Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains projections and other forward-looking statements which are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Assets		
Cash and due from banks	797,792	898,240
Call loans and bills bought	4,338	4,380
Monetary claims bought	19	—
Money held in trust	9,005	8,968
Securities	632,335	677,765
Loans and bills discounted	4,831,651	4,582,227
Foreign exchange assets	5,900	5,634
Other assets	92,077	89,612
Tangible fixed assets	36,576	36,743
Intangible fixed assets	4,256	5,060
Net defined benefit assets	31,936	31,964
Deferred tax assets	247	264
Customers' liabilities for acceptances and guarantees	6,395	7,014
Reserve for possible loan losses	(10,426)	(9,151)
Total assets	6,442,107	6,338,725
Liabilities		
Deposits	5,667,529	5,602,819
Borrowed money	466,470	400,743
Foreign exchange liabilities	681	733
Borrowed money from trust account	2,534	2,557
Other liabilities	49,465	72,024
Provision for employees' bonuses	1,716	2,022
Provision for directors' bonuses	90	35
Net defined benefit liability	149	149
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	146	98
Reserve for contingent losses	446	503
Reserve under special laws	15	15
Deferred tax liabilities	1,634	1,910
Acceptances and guarantees	6,395	7,014
Total liabilities	6,197,281	6,090,632
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,899	16,898
Retained earnings	103,014	109,714
Treasury stock	(122)	(115)
Total shareholders' equity	222,791	229,496
Net unrealized gain (loss) on available-for-sale securities	9,099	6,095
Net unrealized gain (loss) on deferred hedges	(35)	(97)
Remeasurements of defined benefit plans	10,289	9,588
Total accumulated other comprehensive income	19,353	15,586
Stock subscription rights	148	158
Non-controlling interests	2,532	2,849
Total net assets	244,825	248,092
Total liabilities and net assets	6,442,107	6,338,725

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

(Unit: Millions of yen)

	For the Six months ended September 30, 2023	For the Six months ended September 30, 2024
Ordinary revenue	43,357	46,029
Interest income	22,827	23,872
Interest on loans and bills discounted	19,974	20,386
Interest and dividends on securities	1,509	2,227
Trust fees	13	5
Fees and commissions	11,426	12,474
Other ordinary income	807	1,150
Other income	8,283	8,525
Ordinary expenses	33,850	34,260
Interest expenses	362	1,124
Interest on deposits	250	901
Fees and commissions payments	3,645	4,435
Other ordinary expenses	848	44
General and administrative expenses	22,081	22,165
Other expenses	6,911	6,490
Ordinary income	9,507	11,768
Extraordinary income	2	—
Reversal of reserve for financial products transaction liabilities	2	—
Extraordinary loss	124	8
Loss on sales or disposal of fixed assets	23	7
Impairment loss	16	1
Other extraordinary loss	84	—
Income before income taxes	9,385	11,759
Income taxes - current	1,348	1,856
Income taxes - deferred	1,301	1,415
Total income taxes	2,650	3,272
Profit	6,735	8,487
Profit attributable to non-controlling interests	54	35
Profit attributable to owners of the parent	6,681	8,452

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2023	For the Six months ended September 30, 2024
Profit	6,735	8,487
Other comprehensive income	323	(3,767)
Net unrealized gain (loss) on available-for-sale securities	852	(3,004)
Net unrealized gain (loss) on deferred hedges	(28)	(61)
Remeasurements of defined benefit plans	(500)	(700)
Comprehensive income	7,058	4,719
Comprehensive income attributable to		
Owners of the parent	7,004	4,684
Non-controlling interests	54	35

(3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2023

(Unit: Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of current period	102,999	16,899	95,294	(135)	215,057
Changes of items during the period					
Cash dividends			(1,401)		(1,401)
Profit attributable to owners of the parent			6,681		6,681
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(2)		13	11
Net changes in items other than shareholders' equity					
Total changes during the period	—	(2)	5,279	13	5,291
Balance at the end of current period	102,999	16,896	100,574	(122)	220,348

	Accumulated other comprehensive income				Stock subscription rights	Non-controlling interests	Total net assets
	Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	5,558	45	5,754	11,358	116	2,164	228,697
Changes of items during the period							
Cash dividends							(1,401)
Profit attributable to owners of the parent							6,681
Acquisition of treasury stock							(0)
Disposal of treasury stock							11
Net changes in items other than shareholders' equity	852	(28)	(500)	323	4	211	539
Total changes during the period	852	(28)	(500)	323	4	211	5,830
Balance at the end of current period	6,411	17	5,253	11,682	121	2,376	234,528

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

**Selected Financial Information
for the Second Quarter of the Fiscal
Year ending March 31, 2025
(Six months ended September 30,2024)**

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

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

I Second Quarter of the FY2024 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

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

(Millions of yen)

	For the six months ended Sep. 30,2023 (a)	For the six months ended Sep. 30,2024	
		(b)	(b)-(a)
1 Consolidated gross profits	30,216	31,898	1,682
2 Net interest income	22,464	22,747	283
3 Trust fees	13	5	(8)
4 Net fees and commissions income	7,780	8,039	259
5 Net other operating income	(41)	1,105	1,146
6 General and administrative expenses (-)	22,081	22,165	84
7 Net disposal of nonperforming loans (-)	(446)	(355)	91
8 Provision for general reserve for possible loan losses (-)	—	—	—
9 Written-off loans (-)	885	637	(248)
10 Provision for specific reserve for possible loan losses (-)	—	—	—
11 Provision for contingent losses (-)	(12)	56	68
12 Gains (losses) on sales of non-performing loans (-)	(10)	1	11
13 Recoveries of written off claims	287	273	(14)
14 Reversal of reserve for possible loan losses	1,200	1,107	(93)
15 Others (-)	180	328	148
16 Net gains (losses) on equity securities	768	855	87
17 Equity in earnings of affiliates	9	8	(1)
18 Others	147	816	669
19 Ordinary income	9,507	11,768	2,261
20 Net extraordinary income (losses)	(121)	(8)	113
21 Income before income taxes	9,385	11,759	2,374
22 Total income taxes (-)	2,650	3,272	622
23 Income taxes-current (-)	1,348	1,856	508
24 Income taxes-deferred (-)	1,301	1,415	114
25 Profit	6,735	8,487	1,752
26 Profit attributable to non-controlling interests (-)	54	35	(19)
27 Profit attributable to owners of the parent	6,681	8,452	1,771

Consolidated Statement of Comprehensive Income

(Millions of yen)

25 Profit	6,735	8,487	1,752
28 Total other comprehensive income	323	(3,767)	(4,090)
29 Net unrealized gain (loss) on available-for-sale securities	852	(3,004)	(3,856)
30 Net unrealized gain (loss) on deferred hedges	(28)	(61)	(33)
31 Remeasurements of defined benefit plans	(500)	(700)	(200)
32 Comprehensive income	7,058	4,719	(2,339)

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

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

(Millions of yen)

	For the six months ended Sep. 30,2023 (a)	For the six months ended Sep. 30,2024	
		(b)	(b)-(a)
1 Net operating income	1,517	1,665	148
2 Administrative expenses (-)	1,455	1,454	(1)
3 Operating income	61	211	150
4 Income before income taxes	64	212	148
5 Net income	66	202	136

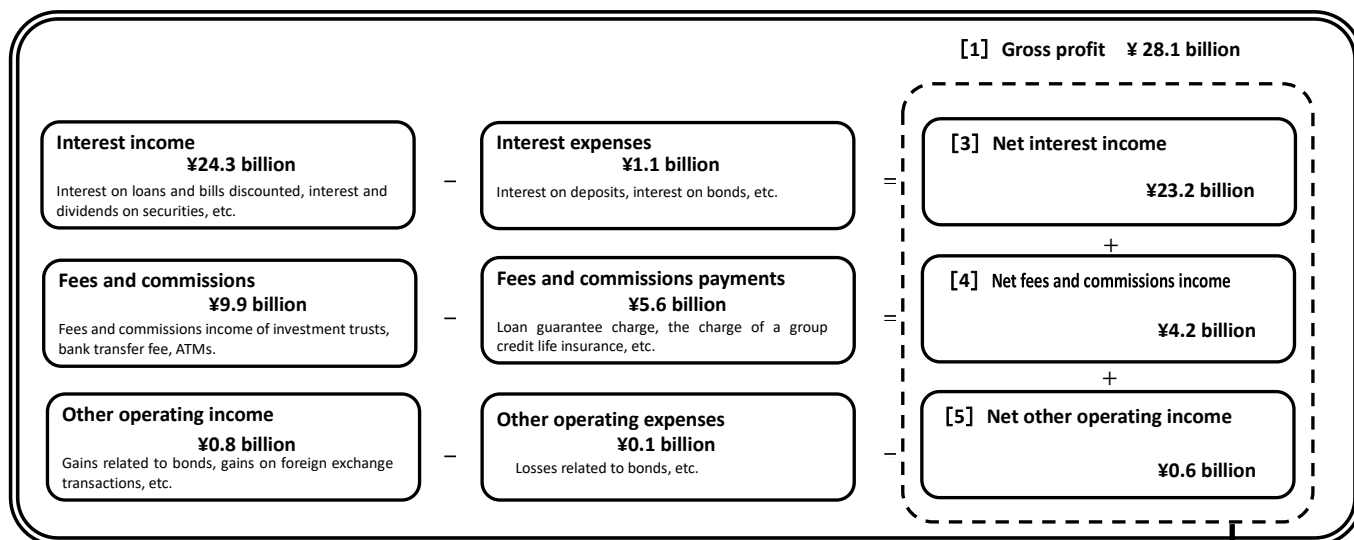
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

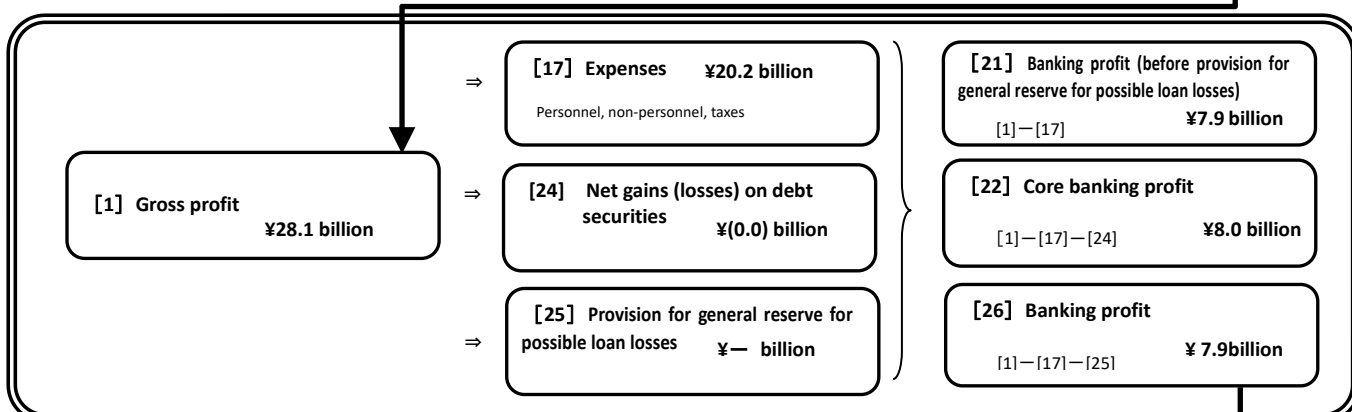
	For the six months ended Sep. 30,2023 (a)	For the six months ended Sep. 30,2024 (b)	(b)-(a)
1 Gross profit	26,337	28,183	1,846
2 (Core gross profit)	27,163	28,260	1,097
3 Net interest income	23,035	23,253	218
4 Net fees and commissions income	3,714	4,257	543
5 Net other operating income	(412)	673	1,085
6 Net gains (losses) on debt securities	(826)	(77)	749
7 Domestic gross profit	25,714	27,192	1,478
8 Net interest income	22,871	23,067	196
9 Net fees and commissions income	3,669	4,222	553
10 Net other operating income	(826)	(97)	729
11 Net gains (losses) on debt securities	(826)	(77)	749
12 International gross profit	622	991	369
13 Net interest income	164	185	21
14 Net fees and commissions income	44	35	(9)
15 Net other operating income	413	771	358
16 Net gains (losses) on debt securities	—	—	—
17 Expenses (excluding non-recurring expenses) (-)	20,230	20,232	2
18 Personnel expenses (-)	10,661	10,581	(80)
19 Non-personnel expenses (-)	8,119	8,246	127
20 Miscellaneous taxes (-)	1,449	1,403	(46)
21 Banking profit (before provision for general reserve for possible loan losses)	6,107	7,951	1,844
22 Core banking profit	6,933	8,028	1,095
23 Core banking profit (excluding gains (losses) on cancellation of investment trusts)	6,933	8,028	1,095
24 Net gains (losses) on debt securities	(826)	(77)	749
25 Provision for general reserve for possible loan losses (-) ①	—	—	—
26 Banking profit	6,107	7,951	1,844
27 Net non-recurring gains (losses)	1,273	2,613	1,340
28 Credit costs (-) ②	(646)	(589)	57
29 Written-off loans (-)	590	317	(273)
30 Provision for specific reserve for possible loan losses (-)	—	—	—
31 Provision for contingent losses (-)	(12)	56	68
32 Gains (losses) on sales of non-performing loans (-)	(5)	(0)	5
33 Recoveries of written-off claims	147	167	20
34 Reversal of reserve for possible loan losses	1,250	1,124	(126)
35 Others (-)	180	328	148
36 Net gains (losses) on equity securities	(134)	929	1,063
37 Gain on sales of equity securities	—	944	944
38 Loss on sales of equity securities (-)	—	13	13
39 Loss on write-down of equity securities (-)	134	1	(133)
40 Other non-recurring gains (losses)	761	1,094	333
41 Ordinary income	7,380	10,564	3,184
42 Net extraordinary income (losses)	(111)	6	117
43 Income before income taxes	7,269	10,571	3,302
44 Total income taxes (-)	1,846	2,764	918
45 Income taxes-current (-)	494	1,341	847
46 Income taxes-deferred (-)	1,352	1,423	71
47 Net income	5,423	7,806	2,383
48 Net credit costs (-) ① +②	(646)	(589)	57

(Reference) Structure of profits (For the six months ended Sep. 30,2024)

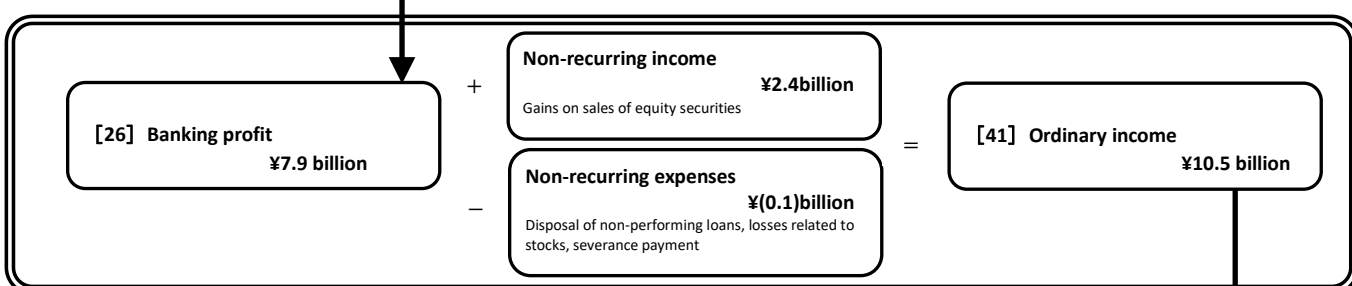
【Gross profit】



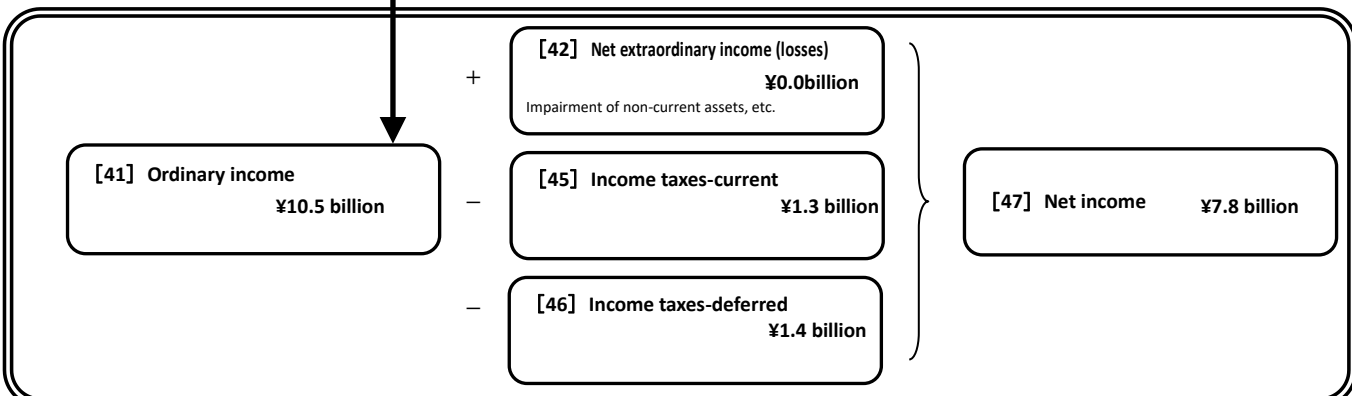
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【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, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Corporate loans	2,351,438	2,367,031	2,374,236	2,380,469	13,438	6,233
Public sector loans	457,541	434,736	442,018	154,192	(280,544)	(287,826)
Consumer loans	1,977,366	2,000,055	2,042,331	2,079,092	79,037	36,761
Housing loans	1,913,579	1,935,332	1,975,837	2,009,533	74,201	33,696
Other loans	63,787	64,722	66,494	69,558	4,836	3,064
Total	4,786,346	4,801,822	4,858,586	4,613,753	(188,069)	(244,833)
Foreign currency loans	6,728	8,064	8,099	4,621	(3,443)	(3,478)

(Scale of enterprise)

Large and mid-tier enterprises	512,785	539,652	555,817	554,744	15,092	(1,073)
Small and medium-sized enterprises	1,849,731	1,837,806	1,828,284	1,835,895	(1,911)	7,611
Local governments	131,873	140,342	144,011	154,192	13,850	10,181
Japanese government	325,668	294,394	298,007	—	(294,394)	(298,007)
Individuals	1,966,288	1,989,626	2,032,466	2,068,920	79,294	36,454
Total	4,786,346	4,801,822	4,858,586	4,613,753	(188,069)	(244,833)

Average Balance	4,599,056	4,771,103	4,798,109	4,697,742	(73,361)	(100,367)
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,816,019	3,827,432	3,860,750	3,904,816	77,384	44,066
Ratio of loans to SMEs, etc.	79.72	79.70	79.46	84.63	4.93	5.17

(2) Deposits

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023	As of Mar. 31, 2024	As of Sep. 30,2024		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	4,232,745	4,244,006	4,246,940	4,235,162	(8,844)	(11,778)
Online branch	22,683	21,566	20,178	18,691	(2,875)	(1,487)
Corporation	1,383,168	1,482,219	1,430,562	1,382,662	(99,557)	(47,900)
General corporation	1,250,056	1,245,893	1,234,726	1,225,553	(20,340)	(9,173)
Financial institutions	5,540	5,811	5,318	5,799	(12)	481
Governmental funds	127,571	230,514	190,516	151,308	(79,206)	(39,208)
Subtotal	5,615,913	5,726,225	5,677,502	5,617,824	(108,401)	(59,678)
Foreign currency deposits	11,302	10,062	8,572	8,244	(1,818)	(328)
Negotiable certificates of deposit	2,000	27,000	22,000	14,000	(13,000)	(8,000)
Total	5,617,913	5,753,225	5,699,502	5,631,824	(121,401)	(67,678)

Average Balance deposits	5,652,277	5,715,414	5,712,568	5,676,215	(39,199)	(36,353)
Average Balance deposits and negotiable certificates of deposit	5,684,228	5,743,537	5,738,083	5,695,072	(48,465)	(43,011)

(3) Assets under Management

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31,2024			For the six months ended Sep. 30,2023	For the six months ended Sep. 30,2024		
	(a)	(b)	(b)-(a)		(c)	(d)	(d)-(c)	
The Senshu Ikeda Bank	96,003	117,376	21,373		54,246	64,508	10,262	
Investment trusts	36,626	42,637	6,011		20,417	25,534	5,117	
Public bonds	736	1,669	933		706	979	273	
Life insurance	58,640	73,069	14,429		33,121	37,995	4,874	
Senshu Ikeda Tokai Tokyo Securities	47,594	59,840	12,246		31,535	39,412	7,877	
Total	143,597	177,216	33,619		85,781	103,921	18,140	

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023	As of Mar. 31, 2024	As of Sep. 30,2024		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	4,232,745	4,244,006	4,246,940	4,235,162	(8,844)	(11,778)
Investment trusts	225,757	239,541	267,049	269,394	29,853	2,345
Life insurance	531,251	566,526	587,776	591,315	24,789	3,539
Public bonds	4,804	4,408	4,482	4,810	402	328
Senshu Ikeda Tokai Tokyo Securities	150,161	176,795	204,058	210,763	33,968	6,705
Total	5,144,719	5,231,278	5,310,306	5,311,446	80,168	1,140

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023	As of Mar. 31, 2024	As of Sep. 30,2024		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	237,626	250,993	278,816	281,176	30,183	2,360
Investment trusts	231,724	245,647	273,396	275,892	30,245	2,496
Public bonds	5,902	5,346	5,420	5,283	(63)	(137)
Senshu Ikeda Tokai Tokyo Securities	183,184	221,135	258,872	274,755	53,620	15,883
Total	420,811	472,128	537,689	555,931	83,803	18,242

(4) Securities

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31,2024 (b)	As of Sep. 30,2024 (c)		
					(c)-(a)	(c)-(b)
Securities	492,408	525,527	630,666	670,924	145,397	40,258
Government bonds	43,207	60,894	88,166	87,632	26,738	(534)
Local government bonds	115,278	125,444	217,662	278,816	153,372	61,154
Corporate bonds	198,189	187,026	180,866	156,694	(30,332)	(24,172)
Authority bonds	103,491	96,398	93,409	80,689	(15,709)	(12,720)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	94,697	90,628	87,457	76,004	(14,624)	(11,453)
Stocks	32,295	35,862	34,878	32,679	(3,183)	(2,199)
Other securities	103,437	116,298	109,091	115,101	(1,197)	6,010
Foreign securities	4,588	4,823	7	7	(4,816)	0
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	—	—	—	—
Euro-dominated bonds	4,581	4,815	—	—	(4,815)	—
REIT	25,557	28,855	31,765	34,167	5,312	2,402
Investment trusts	63,788	71,551	66,359	68,828	(2,723)	2,469
Investment partnership	9,504	11,067	10,958	12,097	1,030	1,139
Average Balance	624,631	498,841	534,806	650,642	151,801	115,836

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	—	—	(22)	(427)	(427)	(405)
Available-for-sale securities	6,099	7,840	11,894	8,078	238	(3,816)
Stocks	11,102	14,804	14,443	12,704	(2,100)	(1,739)
Bonds	(4,226)	(6,707)	(5,893)	(7,375)	(668)	(1,482)
Government bonds	(154)	(694)	(404)	(991)	(297)	(587)
Local government bonds	(877)	(1,483)	(1,119)	(1,283)	200	(164)
Corporate bonds	(3,195)	(4,529)	(4,369)	(5,101)	(572)	(732)
Other securities	(776)	(256)	3,344	2,749	3,005	(595)
Foreign securities	(941)	(1,194)	—	—	1,194	—
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	—	—	—	—
Euro-dominated bonds	(941)	(1,194)	—	—	1,194	—
REIT	3,811	3,863	3,879	3,888	25	9
Investment trusts	(3,711)	(3,048)	(640)	(1,171)	1,877	(531)
Investment partnership	65	122	105	33	(89)	(72)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31, 2023	For the six months ended Sep. 30,2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	For the six months ended Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.89	0.87	0.85	0.90	0.03	0.05
Average yield on loans and bills discounted (B)	0.86	0.85	0.84	0.88	0.03	0.04
Average yield on securities	1.01	0.79	0.71	0.81	0.02	0.10
Average yield on interest bearing liabilities (C)	0.60	0.62	0.62	0.68	0.06	0.06
Average yield on deposits and negotiable (including expenses) (D)	0.71	0.71	0.71	0.74	0.03	0.03
Average yield on deposits and negotiable	0.01	0.00	0.00	0.03	0.03	0.03
Expense ratio	0.70	0.70	0.70	0.70	0.00	0.00
Average yield on external liabilities	(0.00)	(0.02)	(0.01)	0.02	0.04	0.03
Average interest rate spread (A)-(C)	0.29	0.25	0.23	0.22	(0.03)	(0.01)
Difference between average yield on loans and deposits (B) - (D)	0.15	0.14	0.13	0.14	0.00	0.01

② Domestic business

(%)

	For the fiscal year ended Mar. 31, 2023	For the six months ended Sep. 30,2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	For the six months ended Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.87	0.86	0.84	0.89	0.03	0.05
Average yield on loans and bills discounted (B)	0.86	0.84	0.84	0.87	0.03	0.03
Average yield on securities	0.88	0.79	0.71	0.81	0.02	0.10
Average yield on interest bearing liabilities (C)	0.57	0.59	0.58	0.64	0.05	0.06
Average yield on deposits and negotiable (including expenses) (D)	0.69	0.68	0.68	0.70	0.02	0.02
Average yield on deposits and negotiable	0.01	0.00	0.00	0.03	0.03	0.03
Expense ratio	0.67	0.67	0.67	0.67	0.00	0.00
Average yield on external liabilities	(0.00)	(0.02)	(0.01)	0.02	0.04	0.03
Average interest rate spread (A)-(C)	0.30	0.27	0.26	0.25	(0.02)	(0.01)
Difference between average yield on loans and deposits (B) - (D)	0.17	0.16	0.16	0.17	0.01	0.01

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	(b)-(a)	For the six months ended Sep. 30,2023 (c)	For the six months ended Sep. 30,2024	
					(d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	6,704	11,392	4,688	6,107	7,951	1,844
Per head(thousands of yen)	3,052	5,469	2,417	2,873	3,916	1,043
(2) Core banking profit	16,788	13,912	(2,876)	6,933	8,028	1,095
Per head(thousands of yen)	7,644	6,679	(965)	3,262	3,954	692
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	16,788	14,005	(2,783)	6,933	8,028	1,095
Per head(thousands of yen)	7,645	6,723	(922)	3,262	3,954	692
(4) Banking profit	6,704	11,392	4,688	6,107	7,951	1,844
Per head(thousands of yen)	3,052	5,469	2,417	2,873	3,916	1,043

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31, 2023	For the six months ended Sep. 30,2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	For the six months ended Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	5.20	8.59	7.07	10.37	1.78	3.30
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.22	6.12	4.96	7.45	1.33	2.49

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

(%)

	For the fiscal year ended Mar. 31, 2023	For the six months ended Sep. 30,2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	For the six months ended Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	4.92	8.16	6.61	9.62	1.46	3.01
ROE (Profit attributable to owners of the parent basis)	4.00	5.81	4.64	6.92	1.11	2.28

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

(%)

	For the fiscal year ended Mar. 31, 2023	For the six months ended Sep. 30,2023 (a)	For the fiscal year ended Mar. 31, 2024 (b)	For the six months ended Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	3.04	5.76	5.34	7.67	1.91	2.33
Banking profit basis	3.04	5.76	5.34	7.67	1.91	2.33
Core banking profit basis	7.63	6.55	6.52	7.75	1.20	1.23
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	7.63	6.55	6.57	7.75	1.20	1.18
Net income basis	3.76	5.12	4.05	7.53	2.41	3.48

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, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Directors and auditors	34	36	35	35	(1)	—
Employees	2,088	2,064	1,987	1,982	(82)	(5)
Total	2,122	2,100	2,022	2,017	(83)	(5)

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, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	—	—
Sub-branches	3	3	3	3	—	—
Total	139	139	139	139	—	—
(Reference) ATMs	213	209	217	218	9	1

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

(Millions of yen)

	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	(b)-(a)	For the six months ended Sep. 30,2023	For the six months ended Sep. 30,2024	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on debt securities	(10,083)	(2,520)	7,563	(826)	(77)	749
Gain on sales	1,548	33	(1,515)	22	53	31
Gain on redemption	—	—	—	—	9	9
Loss on sales (-)	11,632	2,525	(9,107)	830	10	(820)
Loss on redemption (-)	—	—	—	—	—	—
Loss on write-down (-)	—	28	28	18	—	(18)
Loss by investment partnership (-)	—	—	—	—	130	130

(Millions of yen)

	For the fiscal year ended Mar. 31, 2023	For the fiscal year ended Mar. 31, 2024	(b)-(a)	For the six months ended Sep. 30,2023	For the six months ended Sep. 30,2024	(d)-(c)
	(a)	(b)		(c)	(d)	
Gains (losses) on equity securities	143	609	466	(134)	929	1,063
Gain on sales	181	744	563	—	944	944
Loss on sales (-)	37	—	(37)	—	13	13
Loss on write-down (-)	—	134	134	134	1	(133)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	12.82	13.12	12.77	12.93	(0.19)	0.16
Total capital(A)-(B)	204,995	209,098	207,588	212,560	3,462	4,972
Core capital (A)	225,511	228,995	232,941	238,363	9,368	5,422
Common stock, internal reserves, etc.	213,655	218,596	221,038	227,393	8,797	6,355
Reserve	4,994	3,998	642	358	(3,640)	(284)
Deduction (B)	20,516	19,896	25,353	25,802	5,906	449
Risk weighted assets (C)	1,598,591	1,593,567	1,625,287	1,642,856	49,289	17,569
Required capital (C ×4%)	63,943	63,742	65,011	65,714	1,972	703

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	12.50	12.83	12.49	12.70	(0.13)	0.21
Total capital(A)-(B)	199,820	203,813	202,737	208,292	4,479	5,555
Core capital (A)	220,248	223,628	227,659	233,036	9,408	5,377
Common stock, internal reserves, etc.	209,441	214,295	216,727	223,088	8,793	6,361
Reserve	4,988	3,998	642	358	(3,640)	(284)
Deduction (B)	20,428	19,815	24,921	24,743	4,928	(178)
Risk weighted assets (C)	1,597,702	1,588,374	1,621,984	1,639,354	50,980	17,370
Required capital (C ×4%)	63,908	63,534	64,879	65,574	2,040	695

② Non-consolidated

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024 (Preliminary figures)		
				(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.41	11.65	11.16	11.39	(0.26)	0.23
Total capital(A)-(B)	178,279	180,924	179,016	183,850	2,926	4,834
Core capital (A)	192,813	195,587	194,357	200,050	4,463	5,693
Common stock, internal reserves, etc.	189,256	192,910	194,357	200,050	7,140	5,693
Reserve	3,556	2,677	—	—	(2,677)	—
Deduction (B)	14,534	14,662	15,341	16,199	1,537	858
Risk weighted assets (C)	1,562,272	1,551,766	1,603,948	1,612,756	60,990	8,808
Required capital (C ×4%)	62,490	62,070	64,157	64,510	2,440	353

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, 2023	As of Sep. 30,2023	As of Mar. 31, 2024	As of Sep. 30,2024		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,536	3,729	3,925	3,888	159	(37)
Doubtful claims	43,031	38,679	44,443	42,602	3,923	(1,841)
Substandard claims	3,187	3,452	3,070	2,593	(859)	(477)
Loans past due three months or more	166	—	59	26	26	(33)
Restructured loans	3,021	3,452	3,010	2,567	(885)	(443)
Subtotal (A)	48,756	45,861	51,438	49,084	3,223	(2,354)
Normal claims	4,730,842	4,771,888	4,819,958	4,571,198	(200,690)	(248,760)
Total (B)	4,779,598	4,817,749	4,871,397	4,620,282	(197,467)	(251,115)

Non-performing loans ratio (A)/(B)	1.02	0.95	1.05	1.06	0.11	0.01
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Partial direct write-off	24,324	23,262	21,935	22,033	(1,229)	98
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Collateral and guarantees	35,277	32,748	36,548	36,875	4,127	327
Bankruptcy and quasi-bankrupt claims	2,125	3,274	3,415	3,386	112	(29)
Doubtful claims	31,488	27,735	31,609	31,924	4,189	315
Substandard claims	1,662	1,737	1,523	1,564	(173)	41
Reserve for Possible Loan Losses	6,441	5,750	6,523	5,749	(1)	(774)
Bankruptcy and quasi-bankrupt claims	411	454	509	502	48	(7)
Doubtful claims	5,730	5,125	5,960	5,209	84	(751)
Substandard claims	299	170	52	38	(132)	(14)
Coverage amount (C)	41,718	38,498	43,071	42,625	4,127	(446)

Coverage ratio (C)/(A)	85.56	83.94	83.73	86.84	2.90	3.11
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Reserve for possible loan losses	11,301	9,898	10,426	9,151	(747)	(1,275)
General reserve for possible loan losses	4,461	3,553	3,321	2,789	(764)	(532)
Specific reserve for possible loan losses	6,839	6,345	7,104	6,361	16	(743)

Reserve ratios	23.17	21.58	20.26	18.64	(2.94)	(1.62)
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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, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024 (c)	(c)-(a)	(c)-(b)
	Bankruptcy and quasi-bankrupt claims	1,715	2,783	2,768	2,805	22
Doubtful claims	43,017	38,666	44,415	42,581	3,915	(1,834)
Substandard claims	3,187	3,452	3,070	2,593	(859)	(477)
Loans past due three months or more	166	—	59	26	26	(33)
Restructured loans	3,021	3,452	3,010	2,567	(885)	(443)
Subtotal (A)	47,920	44,901	50,254	47,979	3,078	(2,275)
Normal claims	4,770,343	4,788,258	4,837,193	4,593,079	(195,179)	(244,114)
Total (B)	4,818,264	4,833,159	4,887,448	4,641,059	(192,100)	(246,389)
Non-performing loans ratio (A)/(B)	0.99	0.92	1.02	1.03	0.11	0.01
Partial direct write-off	23,714	22,572	21,161	21,144	(1,428)	(17)
Collateral and guarantees	36,053	33,453	37,435	37,820	4,367	385
Bankruptcy and quasi-bankrupt claims	1,632	2,692	2,720	2,721	29	1
Doubtful claims	32,757	29,022	33,191	33,534	4,512	343
Substandard claims	1,662	1,737	1,523	1,564	(173)	41
Reserve for Possible Loan Losses	5,972	5,262	5,923	5,183	(79)	(740)
Bankruptcy and quasi-bankrupt claims	82	90	47	83	(7)	36
Doubtful claims	5,589	5,002	5,822	5,061	59	(761)
Substandard claims	299	170	52	38	(132)	(14)
Coverage amount (C)	42,025	38,715	43,359	43,003	4,288	(356)
Coverage ratio (C)/(A)	87.69	86.22	86.27	89.62	3.40	3.35
Reserve for possible loan losses	9,029	7,665	8,201	6,958	(707)	(1,243)
General reserve for possible loan losses	3,341	2,556	2,318	1,800	(756)	(518)
Specific reserve for possible loan losses	5,688	5,108	5,883	5,158	50	(725)
Reserve ratios	18.84	17.07	16.31	14.50	(2.57)	(1.81)

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023 (a)	As of Mar. 31, 2024 (b)	As of Sep. 30,2024		
				(c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	4,786,346	4,801,822	4,858,586	4,613,753	(188,069)	(244,833)
Manufacturing	317,557	327,751	317,169	328,109	358	10,940
Agriculture and forestry	512	560	455	553	(7)	98
Fishery	147	129	189	161	32	(28)
Mining, quarrying and gravel extraction	277	208	136	140	(68)	4
Construction	139,396	138,446	140,389	138,536	90	(1,853)
Electricity, gas, heat and water supply	24,021	23,416	23,286	24,930	1,514	1,644
Information and communication	21,414	20,655	19,252	20,058	(597)	806
Transportation and postal activities	109,015	113,912	114,093	113,703	(209)	(390)
Wholesale and retail trade	339,409	341,584	335,208	331,682	(9,902)	(3,526)
Finance and insurance activities	330,034	319,382	327,069	329,719	10,337	2,650
Real estate and rental activities	725,685	738,040	752,666	754,959	16,919	2,293
Academic research, professional and technical services	20,707	20,668	21,492	21,821	1,153	329
Accommodation and food service activities	39,887	38,693	37,951	36,446	(2,247)	(1,505)
Life related services and entertainment	19,762	19,556	20,041	19,151	(405)	(890)
Education and study support activities	7,423	7,444	7,501	7,528	84	27
Medical and welfare	144,409	142,913	144,777	146,061	3,148	1,284
Other services	119,350	120,042	119,251	114,220	(5,822)	(5,031)
Local governments	131,873	140,342	144,011	154,192	13,850	10,181
Others	2,295,454	2,288,066	2,333,639	2,071,768	(216,298)	(261,871)

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

(Millions of yen)

	As of Mar. 31, 2023	As of Sep. 30,2023	As of Mar. 31, 2024	As of Sep. 30,2024		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	46,853	44,739	50,174	47,900	3,161	(2,274)
Manufacturing	7,026	7,438	7,632	7,708	270	76
Agriculture and forestry	411	407	407	407	—	—
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	6,024	5,512	5,522	5,076	(436)	(446)
Electricity, gas, heat and water supply	17	188	188	188	0	0
Information and communication	429	541	546	564	23	18
Transportation and postal activities	2,566	2,779	3,060	3,515	736	455
Wholesale and retail trade	7,818	8,357	9,848	9,181	824	(667)
Finance and insurance activities	60	58	134	96	38	(38)
Real estate and rental activities	4,805	4,826	5,317	5,183	357	(134)
Academic research, professional and technical services	821	805	757	961	156	204
Accommodation and food service activities	6,602	3,451	4,067	3,717	266	(350)
Life related services and entertainment	1,061	1,069	955	1,048	(21)	93
Education and study support activities	7	6	39	37	31	(2)
Medical and welfare	1,243	1,116	2,491	1,429	313	(1,062)
Other services	4,030	3,899	4,338	3,595	(304)	(743)
Local governments	—	—	—	—	—	—
Others	3,924	4,278	4,863	5,188	910	325

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2024)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted					Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted			
Classification Outstanding loans	Category				Classification Outstanding loans	Secured or guaranteed	Reserve	Coverage ratio
	Category I	Category II	Category III	Category IV				
Bankrupt 0.5	0.4	0.1	— (0.0)	— (—)	Bankruptcy and quasi-bankrupt 2.8	2.7	0.0	100.00
Effectively bankrupt 2.2	1.8	0.3	— (0.0)	— (0.0)				
Potentially bankrupt 42.5	32.5	6.0	3.9 (5.0)		Doubtful 42.5	33.5	5.0	90.63
Watch list	Requiring special caution 2.6	0.4	2.1		Substandard Loans past due three months or more 0.0 Restructured 2.5	1.5	0.0	61.80
	Other borrowers requiring caution 168.2	89.9	78.2					
Normal 4,424.7	4,424.7				Subtotal (A) 47.9	37.8	5.1	89.62
					Normal 4,593.0	Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.03%		
Total 4,641.0	4,550.0	86.9	3.9 (5.1)	— (0.0)	Total (B) 4,641.0			

(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 FY2024 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2024 (Result)	For the fiscal year ending Mar. 31, 2025 (Forecast)
Ordinary revenue	85,219	92,000
Ordinary income	16,025	18,800
Profit attributable to owners of the parent	10,874	12,900

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2024 (Result)	For the fiscal year ending Mar. 31, 2025 (Forecast)
Operating revenue	5,191	5,400
Operating income	4,173	4,000
Ordinary income	3,322	4,000
Net income	3,249	4,000

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31, 2024 (Result)	For the fiscal year ending Mar. 31, 2025 (Forecast)
Ordinary revenue	67,473	75,000
Ordinary income	12,431	17,100
Net income	8,641	12,100
Net credit costs (-)	767	1,600

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31, 2024 (Result)	For the fiscal year ending Mar. 31, 2025 (Forecast)		
		For the six months ended Sep. 30, 2024 (Projection)	For the fiscal year ending Mar. 31, 2025 (Forecast)	For the fiscal year ending Mar. 31, 2025 (Forecast)
Common stock	12.50	7.50	7.50	15.00

(3) Capital ratio

(%)

	As of Mar. 31, 2024 (Result)	As of Sep. 30, 2024 (Preliminary figures)	As of Mar. 31, 2025 (Forecast)
Senshu Ikeda Holdings (Consolidated)	12.77	12.93	mid 11
The Senshu Ikeda Bank (Consolidated)	12.49	12.70	First half of 11
The Senshu Ikeda Bank (Non-consolidated)	11.16	11.39	Around 10

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31, 2024 (Result)	For the six months ended Sep. 30, 2024 (Result)	For the fiscal year ending Mar. 31, 2025 (Forecast)
ROE (Profit attributable to owners of the parent basis)	4.64	6.92	First half of 5