

Financial Results for the Fiscal Year ended March 31, 2024 (Consolidated Data)

May 13, 2024

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8714 URL <https://www.senshuikeda-hd.co.jp/>
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Scheduled date for General Meeting of Shareholders June 26, 2024
 Scheduled date for filing securities report: June 20, 2024
 Scheduled date to commence dividend payments: June 27, 2024
 Segregated trading accounts: None
 Supplementary material on financial results: Yes
 Financial results presentation meeting: Yes (Analysts, institutional investors)

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

1. Financial Results for the Fiscal Year ended March 31, 2024(April 1, 2023 - March 31, 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 | % |
| Fiscal year ended March 31, 2024 | 85,219 | (4.5) | 16,025 | 32.8 | 10,874 | 14.4 |
| Fiscal year ended March 31, 2023 | 89,250 | 9.4 | 12,061 | (14.1) | 9,502 | (16.6) |

(Note) Comprehensive income: Fiscal year ended March 31, 2024: 18,957million yen [188.7%]
 Fiscal year ended March 31, 2023: 6,565million yen [(7.8%)]

(Note) In accordance with the change in accounting policy, some of the figures for the previous consolidated fiscal year do not match those already disclosed.

| | Net income per share | Diluted earnings per share | Return on net assets | Ordinary income on total assets | Ordinary income on ordinary revenue |
|----------------------------------|----------------------|----------------------------|----------------------|---------------------------------|-------------------------------------|
| | Yen | Yen | % | % | % |
| Fiscal year ended March 31, 2024 | 38.78 | 38.68 | 4.6 | 0.2 | 18.8 |
| Fiscal year ended March 31, 2023 | 33.89 | 32.05 | 4.0 | 0.1 | 13.5 |

(Reference) Equity in earnings (loss) of affiliates: Fiscal year ended March 31, 2024: (5)million yen
 Fiscal year ended March 31, 2023: 17million yen

(2) Consolidated Financial Position

| | Total assets | Total net assets | Equity ratio | Net assets per share |
|----------------------|--------------|------------------|--------------|----------------------|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2024 | 6,442,107 | 244,825 | 3.7 | 863.54 |
| As of March 31, 2023 | 6,219,089 | 228,697 | 3.6 | 807.64 |

(Reference) capital: As of March 31, 2024: 242,145 million yen; As of March 31, 2023: 226,416 million yen

Note In accordance with the change in accounting policy, some of the figures for the previous consolidated fiscal year do not match those already disclosed.

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

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

(3) Consolidated Cash Flows

| | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at end of year |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|------------------------------------------|
| | Million yen | Million yen | Million yen | Million yen |
| Fiscal year ended March 31, 2024 | 121,348 | (145,754) | (2,860) | 788,049 |
| Fiscal year ended March 31, 2023 | (1,034,131) | 165,660 | (28,753) | 815,323 |

2. Dividends

| | Annual Dividends per Share | | | | | Annual Dividends (Total) | Dividend payout ratio (Consolidated) | Dividend on Net Assets (Consolidated) |
|-----------------------------------------------|----------------------------|----------------|---------------|----------|-------|--------------------------|--------------------------------------|---------------------------------------|
| | First Quarter | Second Quarter | Third Quarter | Year End | Total | | | |
| | Yen | Yen | Yen | Yen | Yen | Million yen | % | % |
| Fiscal Year ended March 31, 2023 | - | 5.00 | - | 5.00 | 10.00 | 2,803 | 29.5 | 1.2 |
| Fiscal Year ended March 31, 2024 | - | 6.25 | - | 6.25 | 12.50 | 3,505 | 32.2 | 1.4 |
| Fiscal Year ending March 31, 2025 (Forecasts) | - | 6.25 | - | 6.25 | 12.50 | | 31.8 | |

Note: Please refer to “Cash Dividends for Shareholders of Classified Stock” stated hereinafter for information on classified stock (unlisted) which has different rights relation from that of common stocks.

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 parent | | Net income per share |
|---------------------------|------------------|-----|-----------------|--------|-----------------------------------------|--------|----------------------|
| | Million yen | % | Million yen | % | Million yen | % | Yen |
| First half of fiscal year | 44,000 | 1.4 | 7,800 | (17.9) | 5,600 | (16.1) | 19.97 |
| Full Year | 88,000 | 3.2 | 16,000 | (0.1) | 11,000 | 1.1 | 39.22 |

Note

(1) Changes in significant subsidiaries during the fiscal year ended March 31, 2024 : None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

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 : Yes

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

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

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

As of March 31, 2023 281,008,632 shares

(b) Number of treasury shares

As of March 31, 2024 600,665 shares

As of March 31, 2023 667,129 shares

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

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

Fiscal year ended March 31, 2023 280,329,222 shares

(Reference) Overview of Non-Consolidated Financial Results**1. Non-consolidated Financial Highlights for the Fiscal Year ended March 31, 2024 (April 1, 2023 - March 31, 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 | % |
| Fiscal year ended March 31, 2024 | 5,191 | 10.6 | 4,173 | 10.3 | 3,322 | (9.1) | 3,249 | (11.0) |
| Fiscal year ended March 31, 2023 | 4,692 | 24.6 | 3,782 | 30.0 | 3,655 | 25.4 | 3,651 | 26.1 |

| | Net income per share | Diluted earnings per share |
|----------------------------------|----------------------|----------------------------|
| | Yen | Yen |
| Fiscal year ended March 31, 2024 | 11.58 | 11.55 |
| Fiscal year ended March 31, 2023 | 13.02 | 12.31 |

(2) Non-consolidated Financial Conditions

| | Total assets | Total net assets | Equity ratio | Net assets per share |
|----------------------|--------------|------------------|--------------|----------------------|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2024 | 167,603 | 167,386 | 99.7 | 596.40 |
| As of March 31, 2023 | 192,478 | 167,248 | 86.8 | 596.17 |

(Reference) Capital: As of March 31, 2024: 167,237million yen; As of March 31, 2023: 167,131 million 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, 2024 (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 |
| First half of fiscal year | 2,500 | (9.5) | 1,700 | (22.8) | 1,700 | 13.2 | 1,700 | 16.4 | 6.06 |
| Full Year | 5,300 | 2.0 | 3,900 | (6.5) | 3,900 | 17.3 | 3,900 | 20.0 | 13.90 |

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, 2023 | As of March 31, 2024 |
|---------------------------------------------------------------------------------|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 821,649 | 797,792 |
| Call loans and bills bought | 7,692 | 4,338 |
| Monetary claims bought | - | 19 |
| Money held in trust | 15,010 | 9,005 |
| Securities | 486,984 | 632,335 |
| Loans and bills discounted | 4,737,192 | 4,831,651 |
| Foreign exchange assets | 5,856 | 5,900 |
| Other assets | 82,017 | 92,077 |
| Tangible fixed assets | 35,857 | 36,576 |
| Buildings | 13,571 | 13,537 |
| Land | 15,056 | 15,055 |
| Lease assets | 4 | 2 |
| Construction in progress | 22 | 42 |
| Other tangible fixed assets | 7,203 | 7,938 |
| Intangible fixed assets | 3,837 | 4,256 |
| Software | 2,974 | 2,848 |
| Other intangible fixed assets | 862 | 1,407 |
| Net defined benefit assets | 23,928 | 31,936 |
| Deferred tax assets | 4,044 | 247 |
| Customers' liabilities for acceptances and guarantees | 6,317 | 6,395 |
| Reserve for possible loan losses | (11,301) | (10,426) |
| Total assets | 6,219,089 | 6,442,107 |
| Liabilities | | |
| Deposits | 5,579,250 | 5,667,529 |
| Payables under securities lending transactions | 4,371 | - |
| Borrowed money | 338,899 | 466,470 |
| Foreign exchange liabilities | 314 | 681 |
| Borrowed money from trust account | 1,660 | 2,534 |
| Other liabilities | 55,962 | 49,465 |
| Provision for employees' bonuses | 1,724 | 1,716 |
| Provision for directors' bonuses | 85 | 90 |
| Net defined benefit liability | 144 | 149 |
| Accrued retirement benefits for directors and audit & supervisory board members | 4 | 4 |
| Reserve for reimbursement of deposits | 209 | 146 |
| Reserve for contingent losses | 1,154 | 446 |
| Reserve under special laws | 13 | 15 |
| Deferred tax liabilities | 276 | 1,634 |
| Acceptances and guarantees | 6,317 | 6,395 |
| Total liabilities | 5,990,391 | 6,197,281 |
| Net Assets | | |
| Capital stock | 102,999 | 102,999 |
| Capital surplus | 16,899 | 16,899 |
| Retained earnings | 95,294 | 103,014 |
| Treasury stock | (135) | (122) |
| Total shareholders' equity | 215,057 | 222,791 |
| Net unrealized gain (loss) on available-for-sale securities | 5,558 | 9,099 |
| Net unrealized gain (loss) on deferred hedges | 45 | (35) |
| Remeasurements of defined benefit plans | 5,754 | 10,289 |
| Total accumulated other comprehensive income | 11,358 | 19,353 |
| Stock subscription rights | 116 | 148 |
| Non-controlling interests | 2,164 | 2,532 |
| Total net assets | 228,697 | 244,825 |
| Total liabilities and net assets | 6,219,089 | 6,442,107 |

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

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2023 | For the Fiscal Year ended Mar. 31, 2024 |
|--------------------------------------------------------------------|--------------------------------------------|--------------------------------------------|
| Ordinary revenue | 89,250 | 85,219 |
| Interest income | 46,461 | 45,565 |
| Interest on loans and bills discounted | 39,246 | 39,943 |
| Interest and dividends on securities | 5,817 | 3,471 |
| Interest on call loans and bills bought | 132 | 302 |
| Interest on deposits with banks | 1,217 | 1,752 |
| Other interest income | 46 | 95 |
| Trust fees | 26 | 22 |
| Fees and commissions | 24,245 | 23,610 |
| Other ordinary income | 3,625 | 1,568 |
| Other income | 14,891 | 14,451 |
| Reversal of provision for possible loan losses | 3,229 | 357 |
| Reversal of provision for reimbursement of deposits | 76 | 63 |
| Recoveries of written off claims | 474 | 512 |
| Other | 11,109 | 13,518 |
| Ordinary expenses | 77,189 | 69,193 |
| Interest expenses | 1,691 | 822 |
| Interest on deposits | 638 | 482 |
| Interest on negotiable certificates of deposit | 0 | - |
| Interest on call money and bills sold | (102) | (137) |
| Interest on payables under securities lending transactions | 954 | 182 |
| Interest on borrowings and rediscounts | 35 | 28 |
| Other interest expenses | 166 | 266 |
| Fees and commissions payments | 8,301 | 7,524 |
| Other ordinary expenses | 11,632 | 2,554 |
| General and administrative expenses | 43,940 | 44,385 |
| Other expenses | 11,623 | 13,905 |
| Other | 11,623 | 13,905 |
| Ordinary income | 12,061 | 16,025 |
| Extraordinary income | 1 | - |
| Gain on sales or disposal of fixed assets | 1 | - |
| Extraordinary loss | 374 | 534 |
| Loss on sales or disposal of fixed assets | 70 | 103 |
| Impairment loss | 161 | 243 |
| Transfer to reserve for financial products transaction liabilities | 1 | 1 |
| Other extraordinary loss | 140 | 184 |
| Income before income taxes | 11,688 | 15,491 |
| Income taxes - current | 1,164 | 2,957 |
| Income taxes - deferred | 1,264 | 1,571 |
| Total income taxes | 2,429 | 4,529 |
| Profit | 9,258 | 10,962 |
| Profit attributable to non-controlling interests | (244) | 88 |
| Profit attributable to owners of the parent | 9,502 | 10,874 |

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2023 | For the Fiscal Year ended Mar. 31, 2024 |
|-------------------------------------------------------------|--------------------------------------------|--------------------------------------------|
| Profit | 9,258 | 10,962 |
| Other comprehensive income | (2,692) | 7,995 |
| Net unrealized gain (loss) on available-for-sale securities | (2,049) | 3,540 |
| Net unrealized gain (loss) on deferred hedges | 70 | (81) |
| Remeasurements of defined benefit plans | (713) | 4,535 |
| Comprehensive income | 6,565 | 18,957 |
| Comprehensive income attributable to | | |
| Owners of the parent | 6,810 | 18,869 |
| Non-controlling interests | (244) | 88 |

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 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 | 42,108 | 89,320 | (145) | 234,283 |
| Change of items during the period | | | | | |
| Purchase of shares of consolidated subsidiaries | | 6 | | | 6 |
| Cash dividends | | | (3,528) | | (3,528) |
| Profit attributable to owners of the parent | | | 9,502 | | 9,502 |
| Acquisition of treasury stock | | | | (25,216) | (25,216) |
| Disposal of treasury stock | | (0) | | 10 | 9 |
| Retirement of treasury stock | | (25,215) | | 25,215 | - |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during the period | - | (25,209) | 5,974 | 10 | (19,225) |
| Balance at the end of current period | 102,999 | 16,899 | 95,294 | (135) | 215,057 |

| | 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 | 7,607 | (24) | 6,468 | 14,051 | 86 | 2,438 | 250,860 |
| Changes of items during the period | | | | | | | |
| Purchase of shares of consolidated subsidiaries | | | | | | | 6 |
| Cash dividends | | | | | | | (3,528) |
| Profit attributable to owners of the parent | | | | | | | 9,502 |
| Acquisition of treasury stock | | | | | | | (25,216) |
| Disposal of treasury stock | | | | | | | 9 |
| Retirement of treasury stock | | | | | | | - |
| Net changes in items other than shareholders' equity | (2,049) | 70 | (713) | (2,692) | 29 | (273) | (2,937) |
| Total changes during the period | (2,049) | 70 | (713) | (2,692) | 29 | (273) | (22,162) |
| Balance at the end of current period | 5,558 | 45 | 5,754 | 11,358 | 116 | 2,164 | 228,697 |

For the fiscal year ended March 31, 2024

(Unit: Millions of yen)

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

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

(4) Consolidated Statements of Cash Flows

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2023 | For the Fiscal Year ended Mar. 31, 2024 |
|-------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------|
| Cash flows from operating activities | | |
| Income before income taxes | 11,688 | 15,491 |
| Depreciation | 4,743 | 4,452 |
| Loss on impairment of fixed assets | 161 | 227 |
| (Earnings) losses from investments under the equity method | (17) | 5 |
| Increase (decrease) in reserve for possible loan losses | (3,564) | (875) |
| Increase (decrease) in accrued bonuses | (779) | (7) |
| Increase (decrease) in provision for directors' bonuses | (5) | 5 |
| Decrease (increase) in net defined benefit asset | (188) | (31) |
| Increase (decrease) in net defined benefit liability | 2 | 4 |
| Increase (decrease) in reserve for reimbursement of deposits | (76) | (63) |
| Increase (decrease) in reserve for point services | (64) | - |
| Increase (decrease) in reserve for contingent losses | (6) | (707) |
| Interest income | (46,461) | (45,565) |
| Interest expenses | 1,691 | 822 |
| (Gain) loss on securities | 9,901 | 1,051 |
| (Gain) loss on money held in trust | (12) | (25) |
| (Gain) loss on foreign exchange | (13,591) | (681) |
| (Gain) loss on sales or disposal of fixed assets, net | 58 | 92 |
| Net (increase) decrease in loans and bills discounted | (233,358) | (94,459) |
| Net increase (decrease) in deposits | 22,001 | 88,278 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | (743,990) | 127,570 |
| Net (increase) decrease in due from banks (excluding due from the Bank of Japan) | 4,416 | (3,416) |
| Net (increase) decrease in call loans and bills bought and others | (7,274) | 3,334 |
| Net increase (decrease) in payables under securities lending transactions | (80,420) | (4,371) |
| Net (increase) decrease in foreign exchange (assets) | 1,650 | (43) |
| Net increase (decrease) in foreign exchange (liabilities) | 11 | 367 |
| Net Increase (decrease) in borrowed money from trust account | 1,147 | 873 |
| Interest received | 47,179 | 44,872 |
| Interest paid | (1,843) | (857) |
| Other | (4,986) | (14,448) |
| Subtotal | (1,031,986) | 121,898 |
| Income taxes paid | (2,145) | (549) |
| Net cash provided by (used in) operating activities | (1,034,131) | 121,348 |

(Unit: Millions of yen)

| | For the Fiscal Year ended Mar. 31, 2023 | For the Fiscal Year ended Mar. 31, 2024 |
|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------|
| Cash flows from investing activities | | |
| Purchases of securities | (96,890) | (203,578) |
| Proceeds from sales of securities | 188,957 | 15,746 |
| Proceeds from maturity of securities | 68,025 | 42,215 |
| Decrease in money held in trust | 9,500 | 6,000 |
| Purchases of tangible fixed assets | (2,857) | (4,402) |
| Purchases of intangible fixed assets | (1,076) | (1,735) |
| Proceeds from sales of tangible fixed assets | 1 | - |
| Net cash provided by (used in) investing activities | 165,660 | (145,754) |
| Cash flows from financing activities | | |
| Proceeds from stock issuance to non-controlling shareholders | - | 282 |
| Cash dividends paid | (3,528) | (3,154) |
| Cash dividends paid to non-controlling shareholders | (18) | - |
| Purchases of treasury stock | (25,216) | (0) |
| Proceeds from disposition of treasury stock | 9 | 11 |
| Net cash provided by (used in) financing activities | (28,753) | (2,860) |
| Effect of exchange rate changes on cash and cash equivalents | 104 | (7) |
| Net increase (decrease) in cash and cash equivalents | (897,120) | (27,274) |
| Cash and cash equivalents at beginning of period | 1,712,443 | 815,323 |
| Cash and cash equivalents at end of period | 815,323 | 788,049 |

Selected Financial Information
For the FY2023
(Ended March 31, 2024)

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

【 Contents 】

FY2023 Results (Summary of Financial Results)

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

FY2023 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income
Consolidated Statement of Operations

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2023 (a) | For the fiscal year ended Mar. 31, 2024 (b) | (b)-(a) |
|------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------|
| 1 Consolidated gross profits | 52,733 | 59,865 | 7,132 |
| 2 Net interest income | 44,769 | 44,742 | (27) |
| 3 Trust fees | 26 | 22 | (4) |
| 4 Net fees and commissions income | 15,944 | 16,086 | 142 |
| 5 Net other operating income | (8,007) | (985) | 7,022 |
| 6 General and administrative expenses (-) | 43,940 | 44,385 | 445 |
| 7 Net disposal of nonperforming loans (-) | (2,024) | 1,345 | 3,369 |
| 8 Provision for general reserve for possible loan losses (-) | - | - | - |
| 9 Written-off loans (-) | 1,484 | 1,746 | 262 |
| 10 Provision for specific reserve for possible loan losses (-) | - | - | - |
| 11 Provision for contingent losses (-) | (53) | 72 | 125 |
| 12 Gains (losses) on sales of non-performing loans (-) | (53) | (20) | 33 |
| 13 Recoveries of written off claims | 474 | 512 | 38 |
| 14 Reversal of reserve for possible loan losses | 3,229 | 357 | (2,872) |
| 15 Others (-) | 303 | 417 | 114 |
| 16 Net gains (losses) on equity securities | 182 | 1,469 | 1,287 |
| 17 Equity in earnings of affiliates | 17 | (5) | (22) |
| 18 Others | 1,043 | 427 | (616) |
| 19 Ordinary income | 12,061 | 16,025 | 3,964 |
| 20 Net extraordinary income (losses) | (373) | (534) | (161) |
| 21 Income before income taxes | 11,688 | 15,491 | 3,803 |
| 22 Total income taxes (-) | 2,429 | 4,529 | 2,100 |
| 23 Income taxes-current (-) | 1,164 | 2,957 | 1,793 |
| 24 Income taxes-deferred (-) | 1,264 | 1,571 | 307 |
| 25 Profit | 9,258 | 10,962 | 1,704 |
| 26 Profit attributable to non-controlling interests (-) | (244) | 88 | 332 |
| 27 Profit attributable to owners of the parent | 9,502 | 10,874 | 1,372 |

Consolidated Statement of Comprehensive Income

(Millions of yen)

| | | | |
|------------------------------------------------------------------|---------|--------|--------|
| 25 Profit | 9,258 | 10,962 | 1,704 |
| 28 Total other comprehensive income | (2,692) | 7,995 | 10,687 |
| 29 Net unrealized gain (loss) on available-for-sale securities | (2,049) | 3,540 | 5,589 |
| 30 Net unrealized gain (loss) on deferred hedges | 70 | (81) | (151) |
| 31 Remeasurements of defined benefit plans | (713) | 4,535 | 5,248 |
| 32 Comprehensive income | 6,565 | 18,957 | 12,392 |

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

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

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2023 (a) | For the fiscal year ended Mar. 31, 2024 (b) | (b)-(a) |
|-------------------------------|---------------------------------------------------|---------------------------------------------------|---------|
| 1 Net operating income | 2,072 | 3,132 | 1,060 |
| 2 Administrative expenses (-) | 2,604 | 2,928 | 324 |
| 3 Operating income | (532) | 204 | 736 |
| 4 Income before income taxes | (533) | 202 | 735 |
| 5 Net income | (572) | 203 | 775 |

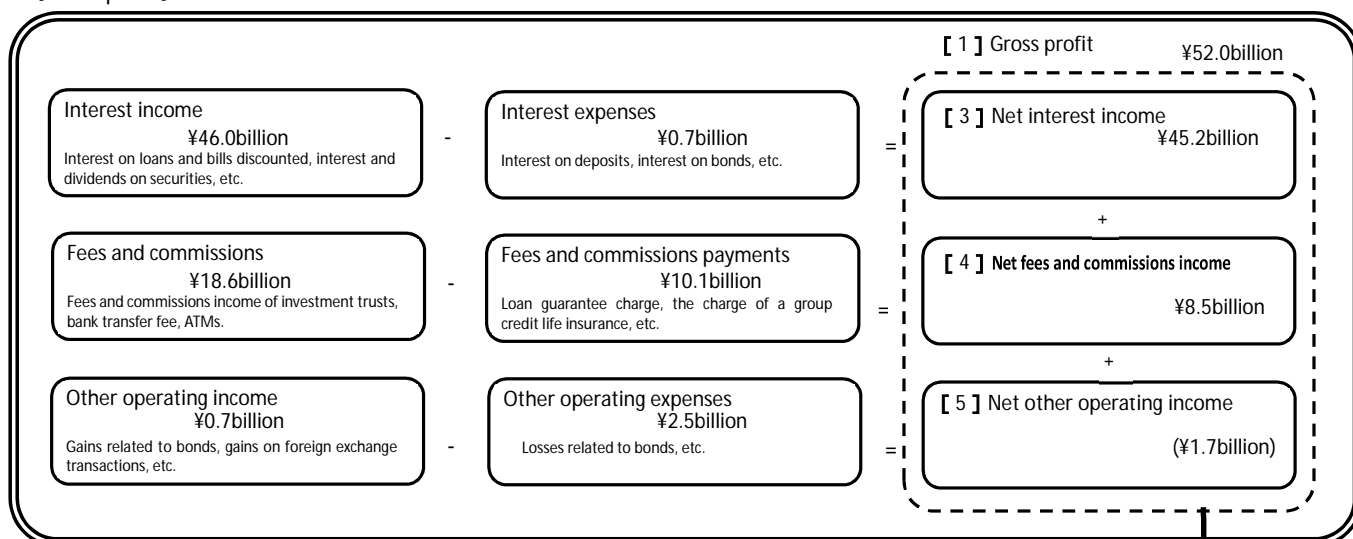
(3) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

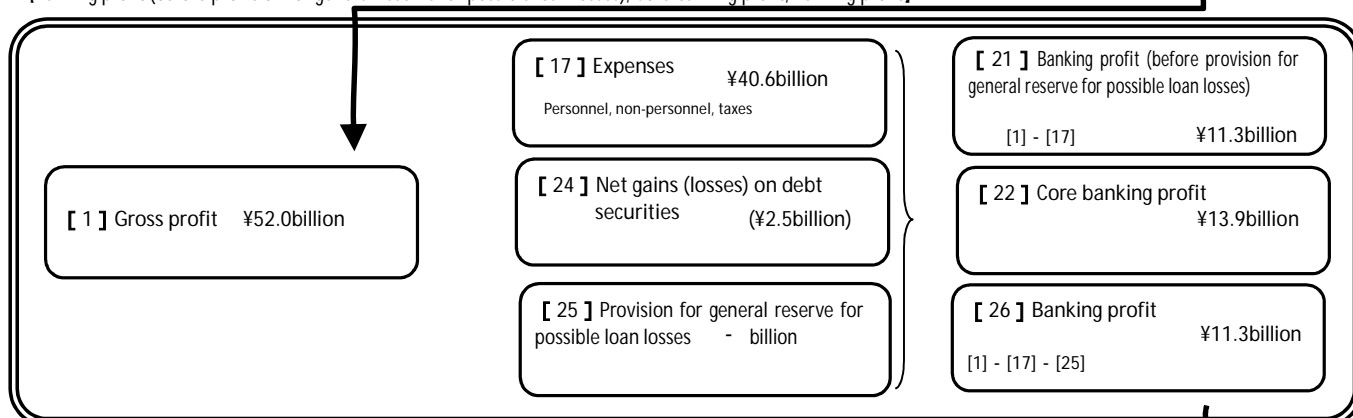
| | | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | | |
|----|------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------|---------|-------|
| | | (a) | (b) | (b)-(a) | |
| 1 | Gross profit | 46,961 | 52,010 | 5,049 | |
| 2 | (Core gross profit) | 57,045 | 54,530 | (2,515) | |
| 3 | Net interest income | 45,498 | 45,237 | (261) | |
| 4 | Net fees and commissions income | 10,134 | 8,554 | (1,580) | |
| 5 | Net other operating income | (8,670) | (1,781) | 6,889 | |
| 6 | Net gains (losses) on debt securities | (10,083) | (2,520) | 7,563 | |
| 7 | Domestic gross profit | 53,392 | 51,858 | (1,534) | |
| 8 | Net interest income | 44,952 | 44,979 | 27 | |
| 9 | Net fees and commissions income | 10,021 | 8,474 | (1,547) | |
| 10 | Net other operating income | (1,581) | (1,596) | (15) | |
| 11 | Net gains (losses) on debt securities | (1,581) | (1,614) | (33) | |
| 12 | International gross profit | (6,431) | 151 | 6,582 | |
| 13 | Net interest income | 545 | 258 | (287) | |
| 14 | Net fees and commissions income | 112 | 79 | (33) | |
| 15 | Net other operating income | (7,089) | (185) | 6,904 | |
| 16 | Net gains (losses) on debt securities | (8,502) | (906) | 7,596 | |
| 17 | Expenses (excluding non-recurring expenses) (-) | 40,257 | 40,617 | 360 | |
| 18 | Personnel expenses (-) | 21,295 | 21,354 | 59 | |
| 19 | Non-personnel expenses (-) | 16,184 | 16,288 | 104 | |
| 20 | Miscellaneous taxes (-) | 2,777 | 2,975 | 198 | |
| 21 | Banking profit (before provision for general reserve for possible loan losses) | 6,704 | 11,392 | 4,688 | |
| 22 | Core banking profit | 16,788 | 13,912 | (2,876) | |
| 23 | Core banking profit (excluding gains(losses) on cancellation of investment trusts) | 16,788 | 14,005 | (2,783) | |
| 24 | Net gains (losses) on debt securities | (10,083) | (2,520) | 7,563 | |
| 25 | Provision for general reserve for possible loan losses (-) | - | - | - | |
| 26 | Banking profit | 6,704 | 11,392 | 4,688 | |
| 27 | Net non-recurring gains (losses) | 3,238 | 1,039 | (2,199) | |
| 28 | Credit costs (-) | (2,088) | 767 | 2,855 | |
| 29 | Written-off loans (-) | 1,094 | 1,109 | 15 | |
| 30 | Provision for specific reserve for possible loan losses (-) | - | - | - | |
| 31 | Provision for contingent losses (-) | (53) | 72 | 125 | |
| 32 | Gains (losses) on sales of non-performing loans (-) | (45) | (6) | 39 | |
| 33 | Recoveries of written-off claims | 284 | 260 | (24) | |
| 34 | Reversal of reserve for possible loan losses | 3,102 | 564 | (2,538) | |
| 35 | Others (-) | 303 | 417 | 114 | |
| 36 | Net gains (losses) on equity securities | 143 | 609 | 466 | |
| 37 | Gain on sales of equity securities | 181 | 744 | 563 | |
| 38 | Loss on sales of equity securities (-) | 37 | - | (37) | |
| 39 | Loss on write-down of equity securities (-) | - | 134 | 134 | |
| 40 | Other non-recurring gains (losses) | 1,005 | 1,197 | 192 | |
| 41 | Ordinary income | 9,942 | 12,431 | 2,489 | |
| 42 | Net extraordinary income (losses) | (336) | (497) | (161) | |
| 43 | Income before income taxes | 9,605 | 11,933 | 2,328 | |
| 44 | Total income taxes (-) | 1,327 | 3,292 | 1,965 | |
| 45 | Income taxes-current (-) | 201 | 1,628 | 1,427 | |
| 46 | Income taxes-deferred (-) | 1,126 | 1,663 | 537 | |
| 47 | Net income | 8,277 | 8,641 | 364 | |
| 48 | Net credit costs (-) | + | (2,088) | 767 | 2,855 |

(Reference) Structure of profits (For the Fiscal year ended Mar. 31, 2024)

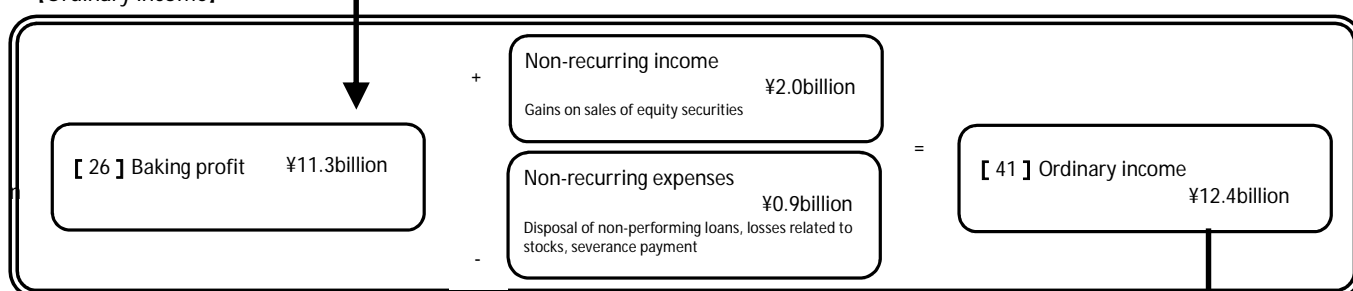
[Gross profit]



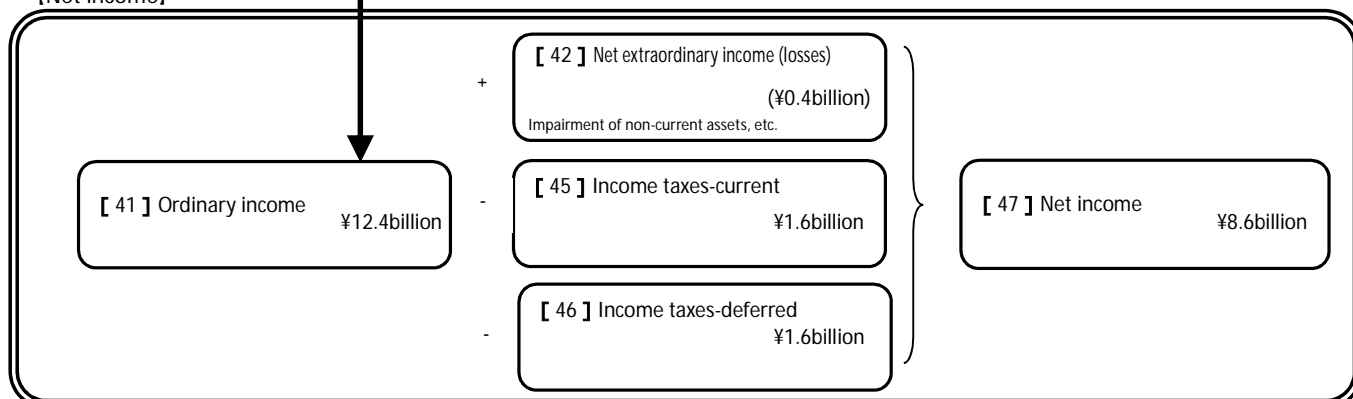
[Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit]



[Ordinary income]



[Net income]



2. Information on Main Accounts

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loans and Bills Discounted

Breakdown of loan balance

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|----------|
| Corporate loans | 1,959,182 | 2,150,256 | 2,169,287 | 2,351,438 | 2,374,236 | 22,798 |
| Public sector loans | 194,915 | 302,665 | 450,665 | 457,541 | 442,018 | (15,523) |
| Consumer loans | 1,829,463 | 1,858,673 | 1,906,925 | 1,977,366 | 2,042,331 | 64,965 |
| Housing loans | 1,772,948 | 1,800,333 | 1,844,490 | 1,913,579 | 1,975,837 | 62,258 |
| Other loans | 56,514 | 58,339 | 62,434 | 63,787 | 66,494 | 2,707 |
| Total | 3,983,560 | 4,311,595 | 4,526,877 | 4,786,346 | 4,858,586 | 72,240 |
| Foreign currency loans | 20,137 | 10,981 | 7,259 | 6,728 | 8,099 | 1,371 |

(Scale of enterprise)

| | | | | | | |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|----------|
| Large and mid-tier enterprises | 410,436 | 426,670 | 434,347 | 512,785 | 555,817 | 43,032 |
| Small and medium-sized enterprises | 1,554,815 | 1,732,763 | 1,746,074 | 1,849,731 | 1,828,284 | (21,447) |
| Local governments | 129,871 | 124,003 | 126,458 | 131,873 | 144,011 | 12,138 |
| Japanese government | 65,044 | 178,662 | 324,207 | 325,668 | 298,007 | (27,661) |
| Individuals | 1,823,392 | 1,849,495 | 1,895,789 | 1,966,288 | 2,032,466 | 66,178 |
| Total | 3,983,560 | 4,311,595 | 4,526,877 | 4,786,346 | 4,858,586 | 72,240 |

| | | | | | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|---------|
| Average Balance | 3,903,614 | 4,135,152 | 4,437,566 | 4,599,056 | 4,798,109 | 199,053 |
|-----------------|-----------|-----------|-----------|-----------|-----------|---------|

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

(Millions of yen, %)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| Loans to SMEs, etc. | 3,378,208 | 3,582,259 | 3,641,864 | 3,816,019 | 3,860,750 | 44,731 |
| Ratio of loans to SMEs, etc. | 84.80 | 83.08 | 80.44 | 79.72 | 79.46 | (0.26) |

(2) Deposits

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|------------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|----------|
| Individual | 3,844,283 | 4,073,527 | 4,183,852 | 4,232,745 | 4,246,940 | 14,195 |
| Online branch | 33,154 | 28,525 | 25,291 | 22,683 | 20,178 | (2,505) |
| Corporation | 1,163,398 | 1,346,863 | 1,384,266 | 1,383,168 | 1,430,562 | 47,394 |
| General corporation | 1,014,542 | 1,245,067 | 1,214,750 | 1,250,056 | 1,234,726 | (15,330) |
| Financial institutions | 17,045 | 5,765 | 6,441 | 5,540 | 5,318 | (222) |
| Governmental funds | 131,809 | 96,030 | 163,074 | 127,571 | 190,516 | 62,945 |
| Subtotal | 5,007,681 | 5,420,391 | 5,568,118 | 5,615,913 | 5,677,502 | 61,589 |
| Foreign currency deposits | 13,617 | 15,349 | 11,672 | 11,302 | 8,572 | (2,730) |
| Negotiable certificates of deposit | 27,800 | 29,300 | 31,000 | 2,000 | 22,000 | 20,000 |
| Total | 5,035,481 | 5,449,691 | 5,599,118 | 5,617,913 | 5,699,502 | 81,589 |

| | | | | | | |
|-----------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|--------|
| Average Balance deposits | 4,982,232 | 5,285,722 | 5,586,104 | 5,652,277 | 5,712,568 | 60,291 |
| Average Balance deposits and negotiable certificates of deposit | 5,005,426 | 5,313,715 | 5,628,967 | 5,684,228 | 5,738,083 | 53,855 |

(3) Assets under Management

Investment products sales

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 (a) | For the fiscal year ended Mar. 31, 2024 (b) | (b)-(a) |
|-------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------------------------|------------------------------------------------------|---------|
| The Senshu Ikeda Bank | 166,518 | 142,329 | 109,190 | 96,003 | 117,376 | 21,373 |
| Investment trusts | 101,845 | 91,494 | 77,415 | 36,626 | 42,637 | 6,011 |
| Public bonds | 599 | 744 | 364 | 736 | 1,669 | 933 |
| Life insurance | 64,073 | 50,090 | 31,410 | 58,640 | 73,069 | 14,429 |
| Senshu Ikeda Tokai Tokyo Securities | 44,748 | 41,922 | 56,413 | 47,594 | 59,840 | 12,246 |
| Total | 211,267 | 184,251 | 165,604 | 143,597 | 177,216 | 33,619 |

Balance of assets under management (individual)

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|-------------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| Deposits | 3,844,283 | 4,073,527 | 4,183,852 | 4,232,745 | 4,246,940 | 14,195 |
| Investment trusts | 156,837 | 198,077 | 235,685 | 225,757 | 267,049 | 41,292 |
| Life insurance | 514,588 | 506,361 | 521,424 | 531,251 | 587,776 | 56,525 |
| Public bonds | 9,147 | 8,753 | 6,434 | 4,804 | 4,482 | (322) |
| Senshu Ikeda Tokai Tokyo Securities | 87,293 | 114,309 | 125,660 | 150,161 | 204,058 | 53,897 |
| Total | 4,612,149 | 4,901,029 | 5,073,057 | 5,144,719 | 5,310,306 | 165,587 |

(Reference) Balance of assets under management

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|-------------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| The Senshu Ikeda Bank | 174,003 | 214,863 | 250,135 | 237,626 | 278,816 | 41,190 |
| Investment trusts | 162,286 | 203,834 | 241,973 | 231,724 | 273,396 | 41,672 |
| Public bonds | 11,717 | 11,028 | 8,162 | 5,902 | 5,420 | (482) |
| Senshu Ikeda Tokai Tokyo Securities | 101,233 | 133,553 | 149,518 | 183,184 | 258,872 | 75,688 |
| Total | 275,237 | 348,416 | 399,654 | 420,811 | 537,689 | 116,878 |

(4) Securities

Breakdown of security balance

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|-------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|----------|
| Securities | 566,004 | 571,287 | 654,157 | 492,408 | 630,666 | 138,258 |
| Government bonds | 26,380 | 33,500 | 68,167 | 43,207 | 88,166 | 44,959 |
| Local government bonds | 113,365 | 119,972 | 130,055 | 115,278 | 217,662 | 102,384 |
| Corporate bonds | 299,306 | 264,710 | 227,428 | 198,189 | 180,866 | (17,323) |
| Authority bonds | 206,816 | 178,335 | 139,107 | 103,491 | 93,409 | (10,082) |
| Bank debenture bonds | - | - | - | - | - | - |
| General corporate bonds | 92,490 | 86,375 | 88,321 | 94,697 | 87,457 | (7,240) |
| Stocks | 40,866 | 32,431 | 31,945 | 32,295 | 34,878 | 2,583 |
| Other securities | 86,085 | 120,672 | 196,560 | 103,437 | 109,091 | 5,654 |
| Foreign securities | 5 | 10,642 | 88,094 | 4,588 | 7 | (4,581) |
| Euroyen bonds | - | - | - | - | - | - |
| Dollar-dominated bonds | - | 10,636 | 85,586 | - | - | - |
| Euro-dominated bonds | - | - | 2,501 | 4,581 | - | (4,581) |
| REIT | 26,852 | 30,300 | 33,034 | 25,557 | 31,765 | 6,208 |
| Investment trusts | 50,617 | 70,884 | 66,898 | 63,788 | 66,359 | 2,571 |
| Investment partnership | 8,609 | 8,845 | 8,532 | 9,504 | 10,958 | 1,454 |
| Average Balance | 623,823 | 566,956 | 618,203 | 624,631 | 534,806 | (89,825) |

Net unrealized gains (losses) on securities

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|----------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| Held-to-maturity debt securities | - | - | - | - | (22) | (22) |
| Available-for-sale securities | 7,532 | 13,506 | 9,378 | 6,099 | 11,894 | 5,795 |
| Stocks | 5,662 | 8,429 | 8,469 | 11,102 | 14,443 | 3,341 |
| Bonds | (119) | (57) | (1,339) | (4,226) | (5,893) | (1,667) |
| Government bonds | 36 | (21) | (75) | (154) | (404) | (250) |
| Local government bonds | (93) | (42) | (491) | (877) | (1,119) | (242) |
| Corporate bonds | (62) | 6 | (772) | (3,195) | (4,369) | (1,174) |
| Other securities | 1,988 | 5,133 | 2,249 | (776) | 3,344 | 4,120 |
| Foreign securities | - | (388) | (2,451) | (941) | - | 941 |
| Euroyen bonds | - | - | - | - | - | - |
| Dollar-dominated bonds | - | (388) | (2,268) | - | - | - |
| Euro-dominated bonds | - | - | (182) | (941) | - | 941 |
| REIT | 3,618 | 4,522 | 5,198 | 3,811 | 3,879 | 68 |
| Investment trusts | (1,765) | 884 | (601) | (3,711) | (640) | 3,071 |
| Investment partnership | 135 | 114 | 102 | 65 | 105 | 40 |

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|-------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Average yield on interest earning assets (A) | 1.00 | 0.92 | 0.91 | 0.89 | 0.85 | (0.04) |
| Average yield on loans and bills discounted (B) | 1.01 | 0.96 | 0.90 | 0.86 | 0.84 | (0.02) |
| Average yield on securities | 0.94 | 0.68 | 0.62 | 1.01 | 0.71 | (0.30) |
| Average yield on interest bearing liabilities (C) | 0.84 | 0.73 | 0.59 | 0.60 | 0.62 | 0.02 |
| Average yield on deposits and negotiable (including expenses) (D) | 0.86 | 0.79 | 0.77 | 0.71 | 0.71 | 0.00 |
| Average yield on deposits and negotiable | 0.02 | 0.02 | 0.01 | 0.01 | 0.00 | (0.01) |
| Expense ratio | 0.83 | 0.77 | 0.76 | 0.70 | 0.70 | 0.00 |
| Average yield on external liabilities | 0.10 | 0.00 | (0.00) | (0.00) | (0.01) | (0.01) |
| Average interest rate spread (A)-(C) | 0.16 | 0.19 | 0.32 | 0.29 | 0.23 | (0.06) |
| Difference between average yield on loans and deposits (B) - (D) | 0.15 | 0.17 | 0.13 | 0.15 | 0.13 | (0.02) |

Domestic business

(%)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|-------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Average yield on interest earning assets (A) | 0.97 | 0.92 | 0.90 | 0.87 | 0.84 | (0.03) |
| Average yield on loans and bills discounted (B) | 1.00 | 0.96 | 0.90 | 0.86 | 0.84 | (0.02) |
| Average yield on securities | 0.82 | 0.68 | 0.59 | 0.88 | 0.71 | (0.17) |
| Average yield on interest bearing liabilities (C) | 0.79 | 0.69 | 0.57 | 0.57 | 0.58 | 0.01 |
| Average yield on deposits and negotiable (including expenses) (D) | 0.82 | 0.75 | 0.74 | 0.69 | 0.68 | (0.01) |
| Average yield on deposits and negotiable | 0.02 | 0.02 | 0.01 | 0.01 | 0.00 | (0.01) |
| Expense ratio | 0.79 | 0.73 | 0.73 | 0.67 | 0.67 | 0.00 |
| Average yield on external liabilities | (0.00) | (0.00) | (0.00) | (0.00) | (0.01) | (0.01) |
| Average interest rate spread (A)-(C) | 0.18 | 0.23 | 0.33 | 0.30 | 0.26 | (0.04) |
| Difference between average yield on loans and deposits (B) - (D) | 0.18 | 0.21 | 0.16 | 0.17 | 0.16 | (0.01) |

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|---------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| (1) Banking profit (before provision for general reserve for possible loan losses) | 5,670 | 9,691 | 9,277 | 6,704 | 11,392 | 4,688 |
| Per head(thousands of yen) | 2,315 | 4,106 | 4,012 | 3,052 | 5,469 | 2,417 |
| (2) Core banking profit | 10,867 | 9,294 | 11,343 | 16,788 | 13,912 | (2,876) |
| Per head(thousands of yen) | 4,437 | 3,938 | 4,906 | 7,644 | 6,679 | (965) |
| (3)Core banking profit(excluding gains (losses) on cancellation of investment trusts) | 10,875 | 9,448 | 11,369 | 16,788 | 14,005 | (2,783) |
| Per head(thousands of yen) | 4,440 | 4,003 | 4,917 | 7,645 | 6,723 | (922) |
| (4) Banking profit | 6,925 | 4,565 | 9,277 | 6,704 | 11,392 | 4,688 |
| Per head(thousands of yen) | 2,828 | 1,934 | 4,012 | 3,052 | 5,469 | 2,417 |

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|---------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Shareholders' equity ROE (Income before income taxes basis) | 2.25 | 3.39 | 6.01 | 5.20 | 7.07 | 1.87 |
| Shareholders' equity ROE (Profit attributable to owners of the parent basis) | 1.76 | 2.26 | 4.95 | 4.22 | 4.96 | 0.74 |

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

(%)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| ROE (Income before income taxes basis) | 2.17 | 3.21 | 5.61 | 4.92 | 6.61 | 1.69 |
| ROE (Profit attributable to owners of the parent basis) | 1.69 | 2.15 | 4.62 | 4.00 | 4.64 | 0.64 |

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

(%)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|----------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Banking profit (before provision for general reserve for possible loan losses) basis | 2.67 | 4.55 | 4.27 | 3.04 | 5.34 | 2.30 |
| Banking profit basis | 3.27 | 2.14 | 4.27 | 3.04 | 5.34 | 2.30 |
| Core banking profit basis | 5.13 | 4.37 | 5.22 | 7.63 | 6.52 | (1.11) |
| Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis | 5.13 | 4.44 | 5.23 | 7.63 | 6.57 | (1.06) |
| Net income basis | 1.53 | 1.82 | 4.35 | 3.76 | 4.05 | 0.29 |

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

Employees and Officers

(Number of people)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 | As of Mar. 31, 2024 | |
|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Directors and auditors | 31 | 32 | 31 | 34 | 35 | 1 |
| Employees | 2,328 | 2,263 | 2,210 | 2,088 | 1,987 | (101) |
| Total | 2,359 | 2,295 | 2,241 | 2,122 | 2,022 | (100) |

Note: "Directors and auditors" includes executive officers.

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

Branches

(Number of branches)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 | As of Mar. 31, 2024 | |
|------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Branches | 136 | 136 | 136 | 136 | 136 | - |
| Sub-branches | 3 | 3 | 3 | 3 | 3 | - |
| Total | 139 | 139 | 139 | 139 | 139 | - |
| (Reference) ATMs | 232 | 228 | 214 | 213 | 217 | 4 |

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

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|-----------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Gains (losses) on debt securities | (5,197) | 396 | (2,065) | (10,083) | (2,520) | 7,563 |
| Gain on sales | 3,638 | 421 | 51 | 1,548 | 33 | (1,515) |
| Gain on redemption | - | - | - | - | - | - |
| Loss on sales (-) | 8,778 | 10 | 2,117 | 11,632 | 2,525 | (9,107) |
| Loss on redemption (-) | - | - | - | - | - | - |
| Loss on write-down (-) | 57 | 14 | - | - | 28 | 28 |

(Millions of yen)

| | For the fiscal year ended Mar. 31, 2020 | For the fiscal year ended Mar. 31, 2021 | For the fiscal year ended Mar. 31, 2022 | For the fiscal year ended Mar. 31, 2023 | For the fiscal year ended Mar. 31, 2024 | |
|-------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Gains (losses) on equity securities | 456 | 1,716 | 275 | 143 | 609 | 466 |
| Gain on sales | 1,754 | 1,748 | 343 | 181 | 744 | 563 |
| Loss on sales (-) | 95 | 1 | 25 | 37 | - | (37) |
| Loss on write-down (-) | 1,202 | 31 | 41 | - | 134 | 134 |

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 | As of Mar. 31, 2024 (Preliminary figures) | |
|------------------------------------------|------------------------|------------------------|------------------------|------------------------|-------------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Total capital ratio (%) | 9.37 | 9.88 | 9.96 | 12.82 | 12.77 | (0.05) |
| Total capital(A)-(B) | 214,441 | 220,810 | 225,374 | 204,995 | 207,588 | 2,593 |
| Core capital (A) | 230,488 | 242,188 | 246,122 | 225,511 | 232,941 | 7,430 |
| Common stock, internal reserves, etc. | 222,419 | 224,604 | 232,156 | 213,655 | 221,038 | 7,383 |
| Reserve | 5,737 | 8,037 | 6,038 | 4,994 | 642 | (4,352) |
| Deduction (B) | 16,047 | 21,377 | 20,747 | 20,516 | 25,353 | 4,837 |
| Risk weighted assets (C) | 2,286,607 | 2,233,761 | 2,262,174 | 1,598,591 | 1,625,287 | 26,696 |
| Required capital (C ×4%) | 91,464 | 89,350 | 90,486 | 63,943 | 65,011 | 1,068 |

(2) The Senshu Ikeda Bank (domestic standard)

Consolidated

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 | As of Mar. 31, 2024 (Preliminary figures) | |
|------------------------------------------|------------------------|------------------------|------------------------|------------------------|-------------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Total capital ratio (%) | 9.15 | 9.65 | 9.73 | 12.50 | 12.49 | (0.01) |
| Total capital(A)-(B) | 209,135 | 215,485 | 219,991 | 199,820 | 202,737 | 2,917 |
| Core capital (A) | 225,139 | 236,837 | 240,709 | 220,248 | 227,659 | 7,411 |
| Common stock, internal reserves, etc. | 218,598 | 220,687 | 228,065 | 209,441 | 216,727 | 7,286 |
| Reserve | 5,737 | 8,037 | 6,038 | 4,988 | 642 | (4,346) |
| Deduction (B) | 16,003 | 21,352 | 20,718 | 20,428 | 24,921 | 4,493 |
| Risk weighted assets (C) | 2,284,021 | 2,231,289 | 2,258,681 | 1,597,702 | 1,621,984 | 24,282 |
| Required capital (C ×4%) | 91,360 | 89,251 | 90,347 | 63,908 | 64,879 | 971 |

Non-consolidated

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 | As of Mar. 31, 2024 (Preliminary figures) | |
|------------------------------------------|------------------------|------------------------|------------------------|------------------------|-------------------------------------------------|---------|
| | | | | (a) | (b) | (b)-(a) |
| Total capital ratio (%) | 8.48 | 8.82 | 8.86 | 11.41 | 11.16 | (0.25) |
| Total capital(A)-(B) | 191,911 | 195,952 | 199,365 | 178,279 | 179,016 | 737 |
| Core capital (A) | 205,781 | 209,832 | 213,861 | 192,813 | 194,357 | 1,544 |
| Common stock, internal reserves, etc. | 202,976 | 203,960 | 209,563 | 189,256 | 194,357 | 5,101 |
| Reserve | 2,805 | 5,872 | 4,297 | 3,556 | - | (3,556) |
| Deduction (B) | 13,870 | 13,880 | 14,496 | 14,534 | 15,341 | 807 |
| Risk weighted assets (C) | 2,262,665 | 2,220,957 | 2,249,126 | 1,562,272 | 1,603,948 | 41,676 |
| Required capital (C ×4%) | 90,506 | 88,838 | 89,965 | 62,490 | 64,157 | 1,667 |

Overview of Loans and Bills Discounted

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

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

| | As of Mar. 31,2021 | As of Mar. 31,2022 | As of Mar. 31,2023 (a) | As of Mar. 31,2024 (b) | (a)-(b) |
|--------------------------------------|-----------------------|-----------------------|------------------------------|------------------------------|---------|
| Bankruptcy and quasi-bankrupt claims | 3,320 | 2,141 | 2,536 | 3,925 | 1,389 |
| Doubtful claims | 27,089 | 37,573 | 43,031 | 44,443 | 1,412 |
| Substandard claims | 5,874 | 4,772 | 3,187 | 3,070 | (117) |
| Loans past due three months or more | 70 | 86 | 166 | 59 | (107) |
| Restructured loans | 5,804 | 4,685 | 3,021 | 3,010 | (11) |
| Subtotal (A) | 36,285 | 44,486 | 48,756 | 51,438 | 2,682 |
| Normal claims | 4,300,808 | 4,504,968 | 4,730,842 | 4,819,958 | 89,116 |
| Total (B) | 4,337,094 | 4,549,455 | 4,779,598 | 4,871,397 | 91,799 |

| | | | | | |
|------------------------------------|------|------|------|------|------|
| Non-performing loans ratio (A)/(B) | 0.83 | 0.97 | 1.02 | 1.05 | 0.03 |
|------------------------------------|------|------|------|------|------|

| | | | | | |
|--------------------------|--------|--------|--------|--------|---------|
| Partial direct write-off | 26,096 | 24,645 | 24,324 | 21,935 | (2,389) |
|--------------------------|--------|--------|--------|--------|---------|

| | | | | | |
|--------------------------------------|--------|--------|--------|--------|-------|
| Collateral and guarantees | 24,369 | 29,908 | 35,277 | 36,548 | 1,271 |
| Bankruptcy and quasi-bankrupt claims | 2,567 | 1,659 | 2,125 | 3,415 | 1,290 |
| Doubtful claims | 19,257 | 25,661 | 31,488 | 31,609 | 121 |
| Substandard claims | 2,544 | 2,588 | 1,662 | 1,523 | (139) |
| Reserve for Possible Loan Losses | 6,609 | 7,800 | 6,441 | 6,523 | 82 |
| Bankruptcy and quasi-bankrupt claims | 753 | 482 | 411 | 509 | 98 |
| Doubtful claims | 4,857 | 7,005 | 5,730 | 5,960 | 230 |
| Substandard claims | 998 | 312 | 299 | 52 | (247) |
| Coverage amount (C) | 30,979 | 37,709 | 41,718 | 43,071 | 1,353 |

| | | | | | |
|------------------------|-------|-------|-------|-------|--------|
| Coverage ratio (C)/(A) | 85.37 | 84.76 | 85.56 | 83.73 | (1.83) |
|------------------------|-------|-------|-------|-------|--------|

| | | | | | |
|-------------------------------------------|--------|--------|--------|--------|---------|
| Reserve for possible loan losses | 15,899 | 14,865 | 11,301 | 10,426 | (875) |
| General reserve for possible loan losses | 9,545 | 6,500 | 4,461 | 3,321 | (1,140) |
| Specific reserve for possible loan losses | 6,354 | 8,365 | 6,839 | 7,104 | 265 |

| | | | | | |
|----------------|-------|-------|-------|-------|--------|
| Reserve ratios | 43.81 | 33.41 | 23.17 | 20.26 | (2.91) |
|----------------|-------|-------|-------|-------|--------|

(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. 31,2020 | As of Mar. 31,2021 | As of Mar. 31,2022 | As of Mar. 31,2023 (a) | As of Mar. 31,2024 (b) | (a)-(b) |
|--------------------------------------|-----------------------|-----------------------|-----------------------|------------------------------|------------------------------|---------|
| Bankruptcy and quasi-bankrupt claims | 3,519 | 2,062 | 1,518 | 1,715 | 2,768 | 1,053 |
| Doubtful claims | 22,218 | 27,080 | 37,565 | 43,017 | 44,415 | 1,398 |
| Substandard claims | 5,743 | 5,874 | 4,772 | 3,187 | 3,070 | (117) |
| Loans past due three months or more | 175 | 70 | 86 | 166 | 59 | (107) |
| Restructured loans | 5,568 | 5,804 | 4,685 | 3,021 | 3,010 | (11) |
| Subtotal (A) | 31,481 | 35,017 | 43,857 | 47,920 | 50,254 | 2,334 |
| Normal claims | 3,987,388 | 4,312,806 | 4,518,655 | 4,770,343 | 4,837,193 | 66,850 |
| Total (B) | 4,018,870 | 4,347,824 | 4,562,512 | 4,818,264 | 4,887,448 | 69,184 |

| | | | | | | |
|------------------------------------|------|------|------|------|------|------|
| Non-performing loans ratio (A)/(B) | 0.78 | 0.80 | 0.96 | 0.99 | 1.02 | 0.03 |
|------------------------------------|------|------|------|------|------|------|

| | | | | | | |
|--------------------------|--------|--------|--------|--------|--------|---------|
| Partial direct write-off | 25,957 | 25,035 | 23,883 | 23,714 | 21,161 | (2,553) |
|--------------------------|--------|--------|--------|--------|--------|---------|

| | | | | | | |
|--------------------------------------|--------|--------|--------|--------|--------|-------|
| Collateral and guarantees | 21,089 | 24,919 | 30,584 | 36,053 | 37,435 | 1,382 |
| Bankruptcy and quasi-bankrupt claims | 3,090 | 1,852 | 1,385 | 1,632 | 2,720 | 1,088 |
| Doubtful claims | 15,447 | 20,522 | 26,610 | 32,757 | 33,191 | 434 |
| Substandard claims | 2,551 | 2,544 | 2,588 | 1,662 | 1,523 | (139) |
| Reserve for Possible Loan Losses | 6,391 | 5,876 | 7,328 | 5,972 | 5,293 | (49) |
| Bankruptcy and quasi-bankrupt claims | 429 | 210 | 133 | 82 | 47 | (35) |
| Doubtful claims | 4,856 | 4,667 | 6,882 | 5,589 | 5,822 | 233 |
| Substandard claims | 1,105 | 998 | 312 | 299 | 52 | (247) |
| Coverage amount (C) | 27,480 | 30,795 | 37,912 | 42,025 | 43,359 | 1,334 |

| | | | | | | |
|------------------------|-------|-------|-------|-------|-------|--------|
| Coverage ratio (C)/(A) | 87.29 | 87.94 | 86.44 | 87.69 | 86.27 | (1.42) |
|------------------------|-------|-------|-------|-------|-------|--------|

| | | | | | | |
|-------------------------------------------|-------|--------|--------|-------|-------|---------|
| Reserve for possible loan losses | 8,188 | 12,825 | 12,305 | 9,029 | 8,201 | (828) |
| General reserve for possible loan losses | 2,701 | 7,826 | 5,171 | 3,341 | 2,318 | (1,023) |
| Specific reserve for possible loan losses | 5,487 | 4,999 | 7,134 | 5,688 | 5,883 | 195 |

| | | | | | | |
|----------------|-------|-------|-------|-------|-------|--------|
| Reserve ratios | 26.00 | 36.62 | 28.05 | 18.84 | 16.31 | (2.53) |
|----------------|-------|-------|-------|-------|-------|--------|

(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, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|-----------------------------------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| Domestic (excluding JOM account) | 3,983,560 | 4,311,595 | 4,526,877 | 4,786,346 | 4,858,586 | 72,240 |
| Manufacturing | 300,717 | 324,920 | 316,323 | 317,557 | 317,169 | (388) |
| Agriculture and forestry | 635 | 498 | 470 | 512 | 455 | (57) |
| Fishery | 482 | 549 | 188 | 147 | 189 | 42 |
| Mining, quarrying and gravel extraction | 311 | 332 | 297 | 277 | 136 | (141) |
| Construction | 109,523 | 144,934 | 141,317 | 139,396 | 140,389 | 993 |
| Electricity, gas, heat and water supply | 19,224 | 22,010 | 24,557 | 24,021 | 23,286 | (735) |
| Information and communication | 22,250 | 22,836 | 21,445 | 21,414 | 19,252 | (2,162) |
| Transportation and postal activities | 100,088 | 114,041 | 112,911 | 109,015 | 114,093 | 5,078 |
| Wholesale and retail trade | 288,484 | 335,298 | 331,535 | 339,409 | 335,208 | (4,201) |
| Finance and insurance activities | 166,931 | 157,585 | 169,656 | 330,034 | 327,069 | (2,965) |
| Real estate and rental activities | 672,503 | 681,688 | 706,201 | 725,685 | 752,666 | 26,981 |
| Academic research, professional and technical services | 16,946 | 23,665 | 21,073 | 20,707 | 21,492 | 785 |
| Accommodation and food service activities | 35,055 | 45,396 | 43,304 | 39,887 | 37,951 | (1,936) |
| Life related services and entertainment | 17,130 | 21,973 | 20,503 | 19,762 | 20,041 | 279 |
| Education and study support activities | 8,025 | 7,578 | 7,649 | 7,423 | 7,501 | 78 |
| Medical and welfare | 109,891 | 132,520 | 136,819 | 144,409 | 144,777 | 368 |
| Other services | 90,838 | 118,149 | 121,288 | 119,350 | 119,251 | (99) |
| Local governments | 129,871 | 124,003 | 126,458 | 131,873 | 144,011 | 12,138 |
| Others | 1,894,641 | 2,033,602 | 2,224,868 | 2,295,454 | 2,333,639 | 38,185 |

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

(Millions of yen)

| | As of Mar. 31, 2020 | As of Mar. 31, 2021 | As of Mar. 31, 2022 | As of Mar. 31, 2023 (a) | As of Mar. 31, 2024 (b) | (b)-(a) |
|-----------------------------------------------------------|------------------------|------------------------|------------------------|-------------------------------|-------------------------------|---------|
| Domestic (excluding JOM account) | 31,382 | 33,967 | 42,784 | 46,853 | 50,174 | 3,321 |
| Manufacturing | 5,054 | 5,481 | 6,616 | 7,026 | 7,632 | 606 |
| Agriculture and forestry | 491 | 418 | 414 | 411 | 407 | (4) |
| Fishery | - | - | - | - | - | - |
| Mining, quarrying and gravel extraction | - | - | - | - | - | - |
| Construction | 3,624 | 3,763 | 4,205 | 6,024 | 5,522 | (502) |
| Electricity, gas, heat and water supply | 162 | 63 | 17 | 17 | 188 | 171 |
| Information and communication | 125 | 82 | 391 | 429 | 546 | 117 |
| Transportation and postal activities | 571 | 627 | 2,121 | 2,566 | 3,060 | 494 |
| Wholesale and retail trade | 4,961 | 5,233 | 7,256 | 7,818 | 9,848 | 2,030 |
| Finance and insurance activities | 52 | 36 | 35 | 60 | 134 | 74 |
| Real estate and rental activities | 7,322 | 5,854 | 6,263 | 4,805 | 5,317 | 512 |
| Academic research, professional and technical services | 344 | 281 | 520 | 821 | 757 | (64) |
| Accommodation and food service activities | 788 | 4,751 | 6,469 | 6,602 | 4,067 | (2,535) |
| Life related services and entertainment | 480 | 425 | 841 | 1,061 | 955 | (106) |
| Education and study support activities | - | - | - | 7 | 39 | 32 |
| Medical and welfare | 511 | 969 | 503 | 1,243 | 2,491 | 1,248 |
| Other services | 2,266 | 2,160 | 3,879 | 4,030 | 4,338 | 308 |
| Local governments | - | - | - | - | - | - |
| Others | 4,624 | 3,816 | 3,248 | 3,924 | 4,863 | 939 |

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Mar. 31, 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 | Category | Category | Category | | | | |
| Bankrupt 1.0 | 0.9 | 0.1 | - (0.0) | - (-) | Bankruptcy and quasi-bankrupt 2.7 | 2.7 | 0.0 | 100.00 |
| Effectively bankrupt 1.7 | 1.3 | 0.3 | - (0.0) | - (0.0) | | | | |
| Potentially bankrupt 44.4 | 32.6 | 6.3 | 5.4 (5.8) | | Doubtful 44.4 | 33.1 | 5.8 | 87.83 |
| Watch list | Requiring special caution 3.1 | 0.4 | 2.7 | | Substandard | 1.5 | 0.0 | 51.34 |
| | Other borrowers requiring caution 172.6 | 93.3 | 79.3 | | | | | |
| | | | | | Subtotal (A) 50.2 | 37.4 | 5.9 | 86.27 |
| Normal 4,664.5 | 4,664.5 | | | | Normal 4,837.1 | Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.02% | | |
| Total 4,887.4 | 4,793.2 | 88.8 | 5.4 (5.8) | - (0.0) | Total (B) 4,887.4 | | | |

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

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

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

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

FY2024 Financial Forecasts

(1) Financial forecasts Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2023 (Result) | For the fiscal year ended Mar. 31, 2024 (Result) | For the six months ending Sep. 30, 2024 (Forecast) | | For the fiscal year ending Mar. 31, 2025 (Forecast) | |
|---------------------------------------------|-------------------------------------------------|--------------------------------------------------|----------------------------------------------------|---------|-----------------------------------------------------|---------|
| | (a) | (b) | (c) | (c)-(a) | (d) | (d)-(b) |
| Ordinary revenue | 43,357 | 85,219 | 44,000 | 643 | 88,000 | 2,781 |
| Ordinary income | 9,507 | 16,025 | 7,800 | (1,707) | 16,000 | (25) |
| Profit attributable to owners of the parent | 6,681 | 10,874 | 5,600 | (1,081) | 11,000 | 126 |

【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2023 (Result) | For the fiscal year ended Mar. 31, 2024 (Result) | For the six months ending Sep. 30, 2024 (Forecast) | | For the fiscal year ending Mar. 31, 2025 (Forecast) | |
|-------------------|-------------------------------------------------|--------------------------------------------------|----------------------------------------------------|---------|-----------------------------------------------------|---------|
| | (a) | (b) | (c) | (c)-(a) | (d) | (d)-(b) |
| Operating revenue | 2,764 | 5,191 | 2,500 | (264) | 5,300 | 109 |
| Operating income | 2,202 | 4,173 | 1,700 | (502) | 3,900 | (273) |
| Ordinary income | 1,500 | 3,322 | 1,700 | 200 | 3,900 | 578 |
| Net income | 1,460 | 3,249 | 1,700 | 240 | 3,900 | 651 |

The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

| | For the six months ended Sep. 30, 2023 (Result) | For the fiscal year ended Mar. 31, 2024 (Result) | For the six months ending Sep. 30, 2024 (Forecast) | | For the fiscal year ending Mar. 31, 2025 (Forecast) | |
|------------------------|-------------------------------------------------|--------------------------------------------------|----------------------------------------------------|---------|-----------------------------------------------------|---------|
| | (a) | (b) | (c) | (c)-(a) | (d) | (d)-(b) |
| Ordinary revenue | 34,349 | 67,473 | 35,000 | 651 | 70,000 | 2,527 |
| Ordinary income | 7,380 | 12,431 | 7,500 | 120 | 14,800 | 2,369 |
| Net income | 5,423 | 8,641 | 5,600 | 177 | 10,300 | 1,659 |
| Net credit costs (-) | (646) | 767 | 1,000 | 1,646 | 2,000 | 1,233 |

(2) Cash dividends Senshu Ikeda Holdings

(yen)

| | For the six months ended Sep. 30, 2023 (Result) | For the fiscal year ended Mar. 31, 2024 (Projection) | For the six months ending Sep. 30, 2024 (Forecast) | For the fiscal year ending Mar. 31, 2025 (Forecast) |
|--------------|-------------------------------------------------|------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|
| | (Result) | (Projection) | (Forecast) | (Forecast) |
| Common stock | 6.25 | 12.50 | 6.25 | 12.50 |

(3) Capital ratio

(%)

| | As of Sep. 30, 2023 (Result) | As of Mar. 31, 2024 (Preliminary figures) | As of Sep. 30, 2024 (Forecast) | As of Mar. 31, 2025 (Forecast) |
|------------------------------------------|------------------------------|-------------------------------------------|--------------------------------|--------------------------------|
| Senshu Ikeda Holdings (Consolidated) | 13.12 | 12.77 | mid 12 | mid 11 |
| The Senshu Ikeda Bank (Consolidated) | 12.83 | 12.49 | First half of 12 | First half of 11 |
| The Senshu Ikeda Bank (Non-consolidated) | 11.65 | 11.16 | Around 11 | Around 10 |

(4) ROE Senshu Ikeda Holdings

(%)

| | For the six months ended Sep. 30, 2023 (Result) | For the fiscal year ended Mar. 31, 2024 (Result) | For the six months ending Sep. 30, 2024 (Forecast) | For the fiscal year ending Mar. 31, 2025 (Forecast) |
|------------------------------------------------------------|-------------------------------------------------|--------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|
| | (Result) | (Result) | (Forecast) | (Forecast) |
| ROE (Profit attributable to owners of the parent basis) | 5.81 | 4.64 | mid 4 | mid 4 |