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

January 30, 2025

Company Name: Senshu Ikeda Holdings, Inc.    Stock exchange listing: Tokyo Stock Exchange  
 Stock Code: 8714    URL    <https://www.senshuikeda-hd.co.jp/>  
 President and Representative Director: Atsushi Ukawa  
 Kazuo Nagai, Executive Officer, General Manager of the Corporate  
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Scheduled date to commence dividend payments: None  
 Segregated trading accounts: None  
 Supplementary material on quarterly financial results: Yes  
 Quarterly financial results presentation meeting: None

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

### 1. Financial Results for the Third Quarter of the Fiscal Year ending March 31, 2025 (April 1, 2024 - December 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	%
Nine months ended December 31, 2024	68,621	7.6	15,783	18.8	10,950	15.0
Nine months ended December 31, 2023	63,750	(4.3)	13,275	34.3	9,517	20.4

(Note) Comprehensive income:    Nine months ended December 31, 2024: 4,173million yen    [(58.8%)]  
 Nine months ended December 31, 2023: 10,145million yen    [ - % ]

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2024	39.04	38.93
Nine months ended December 31, 2023	33.94	33.85

#### (2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of December 31, 2024	6,498,934	245,452	3.7
As of March 31, 2024	6,442,107	244,825	3.7

(Reference) capital: As of December 31, 2024: 242,411 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 third quarter of the fiscal year ending March 31, 2025:

None

Added - (company name) - Excluded - (company name) -

(2) Adoption of particular accounting methods for quarterly consolidated financial statements : None

(3) 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

(4) Number of shares (common stock)

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

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

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

(b) Number of treasury shares

As of December 31, 2024 567,219 shares

As of March 31, 2024 600,665 shares

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

Nine months ended December 31, 2024 280,430,546 shares

Nine months ended December 31, 2023 280,385,937 shares

Review of the attached quarterly consolidated financial statements by a certified public accountant or an auditing firm :

None

### Cautionary statement with respect to earnings forecasts, and disclaimer

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

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## 1. Overview of Operating Results, etc.

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

The Group's ordinary income for the current consolidated cumulative third quarter (April 1, 2024 to December 31, 2024) increased by 4,871 million yen from the previous consolidated cumulative third quarter to 68,621 million yen.

Ordinary expenses increased 2,363 million yen to 52,838 million yen due to an increase in funding costs associated with higher deposit interest rates and an increase in fees and commissions, despite a decrease in other ordinary expenses and Other expenses.

As a result, ordinary income increased 2,508 million yen from the previous consolidated cumulative quarter to 15,783 million yen.

Net income attributable to owners of the parent, after taking into account income taxes, increased by 1,433 million yen from the previous consolidated cumulative third quarter to 10,950 million yen.

Credit-related expenses for the nine months ended December 31, 2024 amounted to a provision of 65 million yen (430 million yen for the nine months ended December 31, 2023).

As for results by segment, in the "banking", ordinary revenues increased 5,186 million yen from the previous consolidated cumulative third quarter to 56,465 million yen, and segment profit increased 3,869 million yen from the previous consolidated cumulative third quarter to 15,543 million yen. In the "leasing business," ordinary revenues increased 454 million yen to 9,044 million yen and segment income decreased 122 million yen to 351 million yen from the previous consolidated cumulative third quarter. The "Other" segment is a business segment that is not included in the reportable segments and includes securities business, credit card business, etc. Ordinary revenues decreased 1,221 million yen to 6,481 million yen and segment income decreased 1,236 million yen to a loss of 115 million yen compared to the previous consolidated cumulative third quarter.

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

Deposits increased by 116.9 billion yen from the end of the previous period to 5,784.4 billion yen as of December 31, 2024, due to increases in both liquid and fixed deposits. In addition, Balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, increased 98.4 billion yen from the end of the previous fiscal year to 5,408.7 billion yen due to an increase in retail deposits, as well as an increase in investment trusts, insurance, and Senshu Ikeda Tokai Tokyo Securities.

Loans and bills discounted decreased by 193.5 billion yen from the end of the previous fiscal year to 4,638.0 billion yen, due to a significant decrease in loans to the Treasury, despite an increase in loans to individuals, mainly housing loans.

Securities increased by 62.8 billion yen from the end of the previous fiscal year to 695.1 billion yen, mainly due to an increase in yen bonds.

## 2. Quarterly Consolidated Financial Statements and Primary Notes

### (1) Quarterly Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2024	As of December 31, 2024
<b>Assets</b>		
Cash and due from banks	797,792	983,040
Call loans and bills bought	4,338	3,894
Monetary claims bought	19	-
Money held in trust	9,005	8,994
Securities	632,335	695,174
Loans and bills discounted	4,831,651	4,638,053
Foreign exchange assets	5,900	6,395
Other assets	92,077	91,873
Tangible fixed assets	36,576	36,484
Intangible fixed assets	4,256	4,991
Net defined benefit assets	31,936	31,981
Deferred tax assets	247	242
Customers' liabilities for acceptances and guarantees	6,395	7,280
Reserve for possible loan losses	(10,426)	(9,472)
<b>Total assets</b>	<b>6,442,107</b>	<b>6,498,934</b>
<b>Liabilities</b>		
Deposits	5,667,529	5,784,430
Borrowed money	466,470	401,334
Foreign exchange liabilities	681	358
Borrowed money from trust account	2,534	2,587
Other liabilities	49,465	54,689
Provision for employees' bonuses	1,716	860
Provision for directors' bonuses	90	53
Net defined benefit liability	149	142
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	146	98
Reserve for contingent losses	446	504
Reserve under special laws	15	15
Deferred tax liabilities	1,634	1,121
Acceptances and guarantees	6,395	7,280
<b>Total liabilities</b>	<b>6,197,281</b>	<b>6,253,482</b>
<b>Net Assets</b>		
Capital stock	102,999	102,999
Capital surplus	16,899	16,898
Retained earnings	103,014	110,109
Treasury stock	(122)	(115)
<b>Total shareholders' equity</b>	<b>222,791</b>	<b>229,890</b>
Net unrealized gain (loss) on available-for-sale securities	9,099	3,345
Net unrealized gain (loss) on deferred hedges	(35)	(63)
Remeasurements of defined benefit plans	10,289	9,238
<b>Total accumulated other comprehensive income</b>	<b>19,353</b>	<b>12,520</b>
Stock subscription rights	148	169
Non-controlling interests	2,532	2,871
<b>Total net assets</b>	<b>244,825</b>	<b>245,452</b>
<b>Total liabilities and net assets</b>	<b>6,442,107</b>	<b>6,498,934</b>

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

## Quarterly Consolidated Statements of Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2023	For the Nine months ended December 31, 2024
Ordinary revenue	63,750	68,621
Interest income	34,007	36,607
Interest on loans and bills discounted	30,020	31,385
Interest and dividends on securities	2,228	3,358
Trust fees	18	6
Fees and commissions	17,515	18,583
Other ordinary income	1,263	1,531
Other income	10,946	11,892
Ordinary expenses	50,475	52,838
Interest expenses	592	2,393
Interest on deposits	373	2,085
Fees and commissions payments	5,600	6,656
Other ordinary expenses	1,084	409
General and administrative expenses	32,973	33,440
Other expenses	10,224	9,937
Ordinary income	13,275	15,783
Extraordinary income	2	-
Reversal of reserve for financial products transaction liabilities	2	-
Extraordinary loss	171	11
Loss on sales or disposal of fixed assets	36	10
Impairment loss	16	1
Other extraordinary loss	119	-
Income before income taxes	13,105	15,771
Income taxes - current	1,569	2,728
Income taxes - deferred	1,963	2,036
Total income taxes	3,533	4,765
Profit	9,572	11,006
Profit attributable to non-controlling interests	55	56
Profit attributable to owners of the parent	9,517	10,950

## Quarterly Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Nine months ended December 31, 2023	For the Nine months ended December 31, 2024
Profit	9,572	11,006
Other comprehensive income	572	(6,833)
Net unrealized gain (loss) on available-for-sale securities	1,413	(5,754)
Net unrealized gain (loss) on deferred hedges	(89)	(27)
Remeasurements of defined benefit plans	(751)	(1,051)
Comprehensive income	10,145	4,173
Comprehensive income attributable to		
Owners of the parent	10,090	4,116
Non-controlling interests	55	56

(3) Notes to Quarterly Consolidated Financial Statements

(Segment Information)

For the nine months ended December 31, 2023

1. Information on ordinary revenues and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustment	Consolidated
	Banking	Leasing	Total				
Ordinary revenue							
Outside Customers	50,151	8,501	58,653	5,096	63,750	-	63,750
Intersegment revenue	1,127	88	1,215	2,606	3,821	(3,821)	-
Total	51,279	8,590	59,869	7,702	67,572	(3,821)	63,750
Segment profit	11,674	473	12,147	1,121	13,269	6	13,275

Notes:

1. Ordinary revenue is presented in place of net sales of operating companies of other industry groups.
2. "Banking" includes credit guarantee business.
3. "Other" includes business segments which are not included in the reportable segments and comprises credit cards business and securities business.
4. Adjustment of segment profit 6 million yen is the elimination of intersegment transactions.
5. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on Impairment Loss on Fixed Assets and Goodwill by Reportable Segment

The description is omitted due to lack of materiality.

For the nine months ended December 31, 2024

1. Information on ordinary revenues and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustment	Consolidated
	Banking	Leasing	Total				
Ordinary revenue							
Outside Customers	55,264	8,958	64,223	4,398	68,621	-	68,621
Intersegment revenue	1,200	85	1,286	2,083	3,369	(3,369)	-
Total	56,465	9,044	65,509	6,481	71,991	(3,369)	68,621
Segment profit	15,543	351	15,895	(115)	15,779	3	15,783

Notes:

1. Ordinary revenue is presented in place of net sales of operating companies of other industry groups.
2. "Banking" includes credit guarantee business.
3. "Other" includes business segments which are not included in the reportable segments and comprises credit cards business and securities business.
4. Adjustment of segment profit 3 million yen is the elimination of intersegment transactions.
5. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on Impairment Loss on Fixed Assets and Goodwill by Reportable Segment

The description is omitted due to lack of materiality.

(Notes on Significant Changes in the Amounts of Shareholders' Equity)

None

(Notes on Going Concern Assumption)

None

(Notes to Statements of Cash Flows)

Quarterly consolidated statements of cash flows for the third quarter of the current fiscal year have not been prepared.

Depreciation and amortization (including amortization related to intangible assets excluding goodwill) for the third quarter of the fiscal year under review are as follows.

	(Millions of yen)	
	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Depreciation	3,329	3,326

**Selected Financial Information  
for the Third Quarter of the Fiscal  
Year ending March 31,2025  
(Nine months ended December 31,2024)**

**SENSHU IKEDA HOLDINGS, INC.**

**THE SENSHU IKEDA BANK, LTD.**

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

# 1. Summary of Profit and Loss

## (1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the nine months ended Dec. 31, 2023 (a)	For the nine months ended Dec. 31, 2024	
		(b)	(b)-(a)
1 Ordinary revenue	63,750	68,621	4,871
2 Ordinary expenses (-)	50,475	52,838	2,363
3 Ordinary income	13,275	15,783	2,508
4 Income before income taxes	13,105	15,771	2,666
5 Profit attributable to owners of the parent	9,517	10,950	1,433
6 Comprehensive income	10,145	4,173	(5,972)
7 Net credit costs (-)	430	65	(365)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2023 (a)	For the nine months ended Dec. 31, 2024		
		(b)	(b)-(a)	
1 <b>Gross profit</b>	39,640	41,496	1,856	
2 (Core gross profit)	40,691	41,977	1,286	
3 Net interest income	33,924	34,742	818	
4 Net fees and commissions income	6,110	6,250	140	
5 Net other operating income	(394)	503	897	
6 Net gains (losses) on debt securities	(1,051)	(481)	570	
7 <b>Expenses (excluding non-recurring expenses) (-)</b>	30,237	30,384	147	
8 Personnel expenses (-)	15,981	15,905	(76)	
9 Non-personnel expenses (-)	12,112	12,385	273	
10 Banking profit (before provision for general reserve for possible loan losses)	9,403	11,112	1,709	
11 Core banking profit	10,454	11,593	1,139	
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	10,546	11,613	1,067	
13 Net gains (losses) on debt securities	(1,051)	(481)	570	
14 Provision for general reserve for possible loan losses (-)	-	-	-	
15 <b>Banking profit</b>	9,403	11,112	1,709	
16 Net non-recurring gains (losses)	933	2,736	1,803	
17 Credit costs (-)	34	(240)	(274)	
18 Net gains (losses) on equity securities	(104)	842	946	
19 <b>Ordinary income</b>	10,336	13,849	3,513	
20 Net extraordinary income (losses)	(148)	10	158	
21 <b>Income before income taxes</b>	10,188	13,860	3,672	
22 Total income taxes (-)	2,461	3,996	1,535	
23 Income taxes-current (-)	491	2,013	1,522	
24 Income taxes-deferred (-)	1,969	1,983	14	
25 Net income	7,726	9,863	2,137	
26 Net credit costs (-)	+	34	(240)	(274)

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

(Millions of yen)

	For the nine months ended Dec. 31, 2023 (a)	For the nine months ended Dec. 31, 2024	
		(b)	(b)-(a)
1 Net operating income	2,256	2,515	259
2 Administrative expenses (-)	2,164	2,178	14
3 Operating income	91	337	246
4 Income before income taxes	94	338	244
5 Net income	87	310	223

## (4) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

All business

(%)

	For the fiscal year ended Mar.31, 2023	For the nine months ended Dec. 31, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the nine months ended Dec. 31, 2024 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.89	0.85	0.85	0.92	0.07	0.07
Average yield on loans and bills discounted (B)	0.86	0.84	0.84	0.90	0.06	0.06
Average yield on securities	1.01	0.67	0.71	0.75	0.08	0.04
Average yield on interest bearing liabilities (C)	0.60	0.61	0.62	0.70	0.09	0.08
Average yield on deposits and negotiable (including expenses) (D)	0.71	0.70	0.71	0.75	0.05	0.04
Average yield on deposits and negotiable	0.01	0.00	0.00	0.04	0.04	0.04
Expense ratio	0.70	0.69	0.70	0.70	0.01	0.00
Average yield on external liabilities	(0.00)	(0.01)	(0.01)	0.01	0.02	0.02
Average interest rate spread (A)-(C)	0.29	0.24	0.23	0.22	(0.02)	(0.01)
Difference between average yield on loans and deposits (B) - (D)	0.15	0.14	0.13	0.15	0.01	0.02

Domestic business

(%)

	For the fiscal year ended Mar.31, 2023	For the nine months ended Dec. 31, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the nine months ended Dec. 31, 2024 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.87	0.84	0.84	0.91	0.07	0.07
Average yield on loans and bills discounted (B)	0.86	0.84	0.84	0.90	0.06	0.06
Average yield on securities	0.88	0.67	0.71	0.75	0.08	0.04
Average yield on interest bearing liabilities (C)	0.57	0.58	0.58	0.66	0.08	0.08
Average yield on deposits and negotiable (including expenses) (D)	0.69	0.67	0.68	0.72	0.05	0.04
Average yield on deposits and negotiable	0.01	0.00	0.00	0.04	0.04	0.04
Expense ratio	0.67	0.66	0.67	0.67	0.01	0.00
Average yield on external liabilities	(0.00)	(0.01)	(0.01)	0.01	0.02	0.02
Average interest rate spread (A)-(C)	0.30	0.26	0.26	0.25	(0.01)	(0.01)
Difference between average yield on loans and deposits (B) - (D)	0.17	0.17	0.16	0.18	0.01	0.02

## (5) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2023	For the nine months ended Dec. 31, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the nine months ended Dec. 31, 2024 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	5.20	7.97	7.07	9.24	1.27	2.17
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.22	5.78	4.96	6.42	0.64	1.46

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

(%)

	For the fiscal year ended Mar.31, 2023	For the nine months ended Dec. 31, 2023 (a)	For the fiscal year ended Mar.31, 2024 (b)	For the nine months ended Dec. 31, 2024 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	4.92	7.56	6.61	8.64	1.08	2.03
ROE (Profit attributable to owners of the parent basis)	4.00	5.49	4.64	5.99	0.50	1.35

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, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Corporate loans	2,351,438	2,381,049	2,374,236	2,414,548	33,499	40,312
Public sector loans	457,541	461,492	442,018	154,772	(306,720)	(287,246)
Consumer loans	1,977,366	2,022,865	2,042,331	2,103,500	80,635	61,169
Housing loans	1,913,579	1,957,603	1,975,837	2,032,520	74,917	56,683
Other loans	63,787	65,261	66,494	70,980	5,719	4,486
Total	4,786,346	4,865,406	4,858,586	4,672,820	(192,586)	(185,766)
Foreign currency loans	6,728	7,684	8,099	5,089	(2,595)	(3,010)

(Scale of enterprise)

Large and mid-tier enterprises	512,785	553,002	555,817	563,666	10,664	7,849
Small and medium-sized enterprises	1,849,731	1,838,510	1,828,284	1,861,181	22,671	32,897
Local governments	131,873	138,394	144,011	154,772	16,378	10,761
Japanese government	325,668	323,098	298,007	-	(323,098)	(298,007)
Individuals	1,966,288	2,012,401	2,032,466	2,093,201	80,800	60,735
Total	4,786,346	4,865,406	4,858,586	4,672,820	(192,586)	(185,766)

Average Balance	4,599,056	4,785,782	4,798,109	4,671,390	(114,392)	(126,719)
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Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,816,019	3,850,911	3,860,750	3,954,382	103,471	93,632
Ratio of loans to SMEs, etc.	79.72	79.14	79.46	84.62	5.48	5.16

## (2) Deposits

(Millions of yen)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Individual	4,232,745	4,281,530	4,246,940	4,282,012	482	35,072
Online branch	22,683	20,981	20,178	18,276	(2,705)	(1,902)
Corporation	1,383,168	1,454,314	1,430,562	1,518,639	64,325	88,077
General corporation	1,250,056	1,243,245	1,234,726	1,293,006	49,761	58,280
Financial institutions	5,540	4,577	5,318	4,502	(75)	(816)
Governmental funds	127,571	206,491	190,516	221,131	14,640	30,615
Subtotal	5,615,913	5,735,845	5,677,502	5,800,652	64,807	123,150
Foreign currency deposits	11,302	8,192	8,572	8,387	195	(185)
Negotiable certificates of deposit	2,000	23,000	22,000	11,000	(12,000)	(11,000)
Total	5,617,913	5,758,845	5,699,502	5,811,652	52,807	112,150

Average Balance deposits	5,652,277	5,717,235	5,712,568	5,681,637	(35,598)	(30,931)
Average Balance deposits and negotiable certificates of deposit	5,684,228	5,743,902	5,738,083	5,698,472	(45,430)	(39,611)

## (3) Assets under Management

Investment products sales

(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 nine months ended Dec. 31, 2023 (c)	For the nine months ended Dec. 31, 2024	
					(d)	(d)-(c)
The Senshu Ikeda Bank	96,003	117,376	21,373	84,650	93,005	8,355
Investment trusts	36,626	42,637	6,011	28,527	36,266	7,739
Public bonds	736	1,669	933	1,328	1,403	75
Life insurance	58,640	73,069	14,429	54,793	55,336	543
Senshu Ikeda Tokai Tokyo Securities	47,594	59,840	12,246	46,748	60,367	13,619
Total	143,597	177,216	33,619	131,399	153,372	21,973

Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Deposits	4,232,745	4,281,530	4,246,940	4,282,012	482	35,072
Investment trusts	225,757	247,132	267,049	280,223	33,091	13,174
Life insurance	531,251	572,194	587,776	614,087	41,893	26,311
Public bonds	4,804	4,595	4,482	4,960	365	478
Senshu Ikeda Tokai Tokyo Securities	150,161	181,357	204,058	227,477	46,120	23,419
Total	5,144,719	5,286,810	5,310,306	5,408,762	121,952	98,456

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	237,626	258,723	278,816	292,760	34,037	13,944
Investment trusts	231,724	253,189	273,396	287,326	34,137	13,930
Public bonds	5,902	5,533	5,420	5,433	(100)	13
Senshu Ikeda Tokai Tokyo Securities	183,184	229,495	258,872	299,862	70,367	40,990
Total	420,811	488,218	537,689	592,623	104,405	54,934

## (4) Securities

## Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Securities	492,408	572,866	630,666	684,204	111,338	53,538
Government bonds	43,207	76,821	88,166	89,646	12,825	1,480
Local government bonds	115,278	159,107	217,662	296,305	137,198	78,643
Corporate bonds	198,189	186,475	180,866	153,010	(33,465)	(27,856)
Authority bonds	103,491	95,565	93,409	78,405	(17,160)	(15,004)
Bank debenture bonds	-	-	-	-	-	-
General corporate bonds	94,697	90,909	87,457	74,604	(16,305)	(12,853)
Stocks	32,295	34,001	34,878	31,172	(2,829)	(3,706)
Other securities	103,437	116,460	109,091	114,068	(2,392)	4,977
Foreign securities	4,588	5,185	7	8	(5,177)	1
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	-	-	-	-	-	-
Euro-dominated bonds	4,581	5,177	-	-	(5,177)	-
REIT	25,557	30,390	31,765	34,440	4,050	2,675
Investment trusts	63,788	69,573	66,359	66,751	(2,822)	392
Investment partnership	9,504	11,311	10,958	12,867	1,556	1,909
Average Balance	624,631	513,317	534,806	658,386	145,069	123,580

## Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2023	As of Dec. 31, 2023 (a)	As of Mar. 31, 2024 (b)	As of Dec. 31, 2024 (c)		
					(c)-(a)	(c)-(b)
Held-to-maturity debt securities	-	247	(22)	(2,340)	(2,587)	(2,318)
Available-for-sale securities	6,099	8,845	11,894	4,054	(4,791)	(7,840)
Stocks	11,102	13,100	14,443	11,771	(1,329)	(2,672)
Bonds	(4,226)	(4,995)	(5,893)	(11,260)	(6,265)	(5,367)
Government bonds	(154)	(146)	(404)	(1,877)	(1,731)	(1,473)
Local government bonds	(877)	(831)	(1,119)	(3,083)	(2,252)	(1,964)
Corporate bonds	(3,195)	(4,017)	(4,369)	(6,299)	(2,282)	(1,930)
Other securities	(776)	741	3,344	3,544	2,803	200
Foreign securities	(941)	(804)	-	-	804	-
Euroyen bonds	-	-	-	-	-	-
Dollar-dominated bonds	-	-	-	-	-	-
Euro-dominated bonds	(941)	(804)	-	-	804	-
REIT	3,811	3,849	3,879	3,759	(90)	(120)
Investment trusts	(3,711)	(2,426)	(640)	(248)	2,178	392
Investment partnership	65	122	105	33	(89)	(72)

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

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2023	As of Dec. 31, 2023	As of Mar. 31, 2024	As of Dec. 31, 2024		
				(a)	(b)	(c)
Bankruptcy and quasi-bankrupt claims	1,715	2,203	2,768	3,066	863	298
Doubtful claims	43,017	41,266	44,415	45,135	3,869	720
Substandard claims	3,187	3,509	3,070	2,556	(953)	(514)
Loans past due three months or more	166	34	59	-	(34)	(59)
Restructured loans	3,021	3,475	3,010	2,556	(919)	(454)
Subtotal (A)	47,920	46,979	50,254	50,758	3,779	504
Normal claims	4,770,343	4,849,709	4,837,193	4,649,759	(199,950)	(187,434)
Total (B)	4,818,264	4,896,689	4,887,448	4,700,518	(196,171)	(186,930)
Non-performing loans ratio (A)/(B)	0.99	0.95	1.02	1.07	0.12	0.05
Partial direct write-off	23,714	22,958	21,161	21,136	(1,822)	(25)

(Notes) Claims:

Claims represent 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.