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

January 27, 2026

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 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, 2026 (April 1, 2025 – December 31, 2025)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Nine months ended December 31, 2025	82,885	20.7	18,743	18.7	13,124	19.8
Nine months ended December 31, 2024	68,621	7.6	15,783	18.8	10,950	15.0

(Note) Comprehensive income: Nine months ended December 31, 2025: 11,184million yen [168.0%]
 Nine months ended December 31, 2024: 4,173million yen [(58.8%)]

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	47.16	47.04
Nine months ended December 31, 2024	39.04	38.93

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of December 31, 2025	6,516,311	246,602	3.7
As of March 31, 2025	6,431,321	240,248	3.6

(Reference) capital: As of December 31, 2025: 243,337 million yen; As of March 31, 2025: 237,184 million yen

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

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

2. Dividends

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

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

3. Financial Forecasts for the Fiscal Year ending March 31, 2026 (April 1, 2025—March 31, 2026)

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

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full Year	112,000	20.3	21,800	11.5	14,700	10.9	52.81

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, 2026: Yes

Added 1 (company name)

Senshu Ikeda Capital Business Succession Fund Kizuna
No.4 Investment Enterprise Limited Partnership

Excluded 1 (company name)

Senshu Ikeda Capital Business Succession Fund Kizuna
No.3 Investment Enterprise Limited Partnership

- (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, 2025 281,008,632 shares

As of March 31, 2025 281,008,632 shares

- (b) Number of treasury shares

As of December 31, 2025 2,569,679 shares

As of March 31, 2025 2,944,278 shares

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

Nine months ended December 31, 2025 278,273,861 shares

Nine months ended December 31, 2024 280,430,546 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, 2026.

Ordinary revenue increased 14,264 million yen from the previous consolidated cumulative third quarter to 82,885 million yen.

Ordinary expenses increased 11,303 million yen from the previous consolidated cumulative third quarter to 64,141 million yen, due to an increase in interest on deposits and General and administrative expenses, despite a decrease in Fees and commissions payments.

As a result, ordinary income increased 2,960 million yen from the previous consolidated cumulative third quarter to 18,743 million yen.

Profit attributable to owners of the parent, after taking into account income taxes, increased 2,174 million yen from the previous consolidated cumulative third quarter to 13,124 million yen.

Credit-related expenses for the nine months ended December 31, 2025 amounted to a provision of 1,769 million yen (compared to a provision of 65 million yen in the nine months ended December 31, 2024).

As for results by segment, in the “banking” ordinary revenue increased 13,158 million yen to 69,623 million yen, and segment profit increased 2,315 million yen to 17,858 million yen from the previous consolidated cumulative third quarter. In the “leasing business” ordinary revenue increased 806 million yen to 9,850 million yen and segment profit increased 82 million yen to 433 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 revenue increased 465 million yen to 6,946 million yen and segment profit increased 570 million yen to 455 million yen from the previous consolidated cumulative third quarter.

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

Deposits increased by 113.3 billion yen from the end of the previous period to 5,815.7 billion yen as of December 31, 2025. In addition, Balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, increased 167.1 billion yen from the end of the previous fiscal year to 5,497.1 billion yen due to an increase in retail deposits, as well as an increase in investment trusts, insurance, and balance of assets under Senshu Ikeda Tokai Tokyo Securities.

Loans and bills discounted increased by 121.4 billion yen from the end of the previous fiscal year to 4,801.5 billion yen due to an increase in corporate loans and individual loans.

Securities increased by 108.0 billion yen from the end of the previous fiscal year to 824.4 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, 2025	As of December 31, 2025
Assets		
Cash and due from banks	854,992	721,042
Call loans and bills bought	4,336	2,974
Money held in trust	8,996	9,053
Securities	716,402	824,415
Loans and bills discounted	4,680,029	4,801,517
Foreign exchange assets	5,862	6,459
Other assets	91,434	79,085
Tangible fixed assets	36,572	36,394
Intangible fixed assets	3,842	4,667
Net defined benefit assets	30,578	30,626
Deferred tax assets	1,648	1,870
Customers' liabilities for acceptances and guarantees	6,920	7,641
Reserve for possible loan losses	(10,295)	(9,438)
Total assets	6,431,321	6,516,311
Liabilities		
Deposits	5,702,410	5,815,711
Payables under securities lending transactions	4,396	5,304
Borrowed money	408,343	376,503
Foreign exchange liabilities	846	296
Borrowed money from trust account	2,644	2,866
Other liabilities	62,895	59,630
Provision for employees' bonuses	1,790	863
Provision for directors' bonuses	82	56
Net defined benefit liability	141	139
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	74	81
Reserve for contingent losses	496	579
Reserve under special laws	15	15
Deferred tax liabilities	9	12
Acceptances and guarantees	6,920	7,641
Total liabilities	6,191,073	6,209,709
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,898	16,864
Retained earnings	112,405	120,382
Treasury stock	(1,116)	(974)
Total shareholders' equity	231,187	239,272
Net unrealized gain (loss) on available-for-sale securities	(1,680)	(4,932)
Net unrealized gain (loss) on deferred hedges	(139)	1,985
Remeasurements of defined benefit plans	7,817	7,011
Total accumulated other comprehensive income	5,997	4,065
Stock subscription rights	179	142
Non-controlling interests	2,884	3,122
Total net assets	240,248	246,602
Total liabilities and net assets	6,431,321	6,516,311

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Unit: Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary revenue	68,621	82,885
Interest income	36,607	51,578
Interest on loans and bills discounted	31,385	41,472
Interest and dividends on securities	3,358	6,695
Trust fees	6	8
Fees and commissions	18,583	18,456
Other ordinary income	1,531	1,878
Other income	11,892	10,963
Ordinary expenses	52,838	64,141
Interest expenses	2,393	9,667
Interest on deposits	2,085	8,691
Fees and commissions payments	6,656	6,336
Other ordinary expenses	409	724
General and administrative expenses	33,440	36,629
Other expenses	9,937	10,784
Ordinary income	15,783	18,743
Extraordinary income	—	0
Gain on sales or disposal of fixed assets	—	0
Extraordinary loss	11	38
Loss on sales or disposal of fixed assets	10	20
Impairment loss	1	17
Income before income taxes	15,771	18,706
Income taxes - current	2,728	4,698
Income taxes - deferred	2,036	890
Total income taxes	4,765	5,588
Profit	11,006	13,117
Profit attributable to non-controlling interests	56	(7)
Profit attributable to owners of the parent	10,950	13,124

Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	11,006	13,117
Other comprehensive income	(6,833)	(1,932)
Net unrealized gain (loss) on available-for-sale securities	(5,754)	(3,252)
Net unrealized gain (loss) on deferred hedges	(27)	2,125
Remeasurements of defined benefit plans	(1,051)	(805)
Comprehensive income	4,173	11,184
Comprehensive income attributable to		
Owners of the parent	4,116	11,192
Non-controlling interests	56	(7)

(3) Notes to Quarterly Consolidated Financial Statements

(Segment Information)

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.

For the nine months ended December 31, 2025

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	68,410	9,764	78,174	4,711	82,885	—	82,885
Intersegment revenue	1,213	86	1,300	2,234	3,535	(3,535)	—
Total	69,623	9,850	79,474	6,946	86,420	(3,535)	82,885
Segment profit	17,858	433	18,292	455	18,748	(4)	18,743

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 loss 4 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, 2024	For the nine months ended December 31, 2025
Depreciation	3,326	3,452

**Selected Financial Information
for the Third Quarter of the Fiscal
Year ending March 31,2026
(Nine months ended December 31,2025)**

SENSHU IKEDA HOLDINGS, INC.

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

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

1. Summary of Profit and Loss

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen)

	For the nine months ended Dec.31,2024 (a)	For the nine months ended Dec.31,2025 (b)	(b)-(a)
1 Ordinary revenue	68,621	82,885	14,264
2 Ordinary expenses (-)	52,838	64,141	11,303
3 Ordinary income	15,783	18,743	2,960
4 Income before income taxes	15,771	18,706	2,935
5 Profit attributable to owners of the parent	10,950	13,124	2,174
6 Comprehensive income	4,173	11,184	7,011
7 Net credit costs (-)	65	1,769	1,704

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

(Millions of yen)

	For the nine months ended Dec.31,2024 (a)	For the nine months ended Dec.31,2025 (b)	(b)-(a)
1 Gross profit	41,496	49,192	7,696
2 (Core gross profit)	41,977	49,447	7,470
3 Net interest income	34,742	42,365	7,623
4 Net fees and commissions income	6,250	5,897	(353)
5 Net other operating income	503	930	427
6 Net gains (losses) on debt securities	(481)	(254)	227
7 Expenses (excluding non-recurring expenses) (-)	30,384	31,870	1,486
8 Personnel expenses (-)	15,905	16,347	442
9 Non-personnel expenses (-)	12,385	13,165	780
10 Banking profit (before provision for general reserve for possible loan losses)	11,112	17,322	6,210
11 Core banking profit	11,593	17,577	5,984
12 Core banking profit(excluding gains (losses) on cancellation of investment trusts)	11,613	16,876	5,263
13 Net gains (losses) on debt securities	(481)	(254)	227
14 Provision for general reserve for possible loan losses (-) ①	—	—	—
15 Banking profit	11,112	17,322	6,210
16 Net non-recurring gains (losses)	2,736	594	(2,142)
17 Credit costs (-) ②	(240)	1,367	1,607
18 Net gains (losses) on equity securities	842	567	(275)
19 Ordinary income	13,849	17,917	4,068
20 Net extraordinary income (losses)	10	(16)	(26)
21 Income before income taxes	13,860	17,901	4,041
22 Total income taxes (-)	3,996	4,966	970
23 Income taxes-current (-)	2,013	4,001	1,988
24 Income taxes-deferred (-)	1,983	965	(1,018)
25 Net income	9,863	12,934	3,071
26 Net credit costs (-) ①+②	(240)	1,367	1,607

(3) 01Bank 【Non-consolidated】

(Millions of yen)

	For the nine months ended Dec.31,2024 (a)	For the nine months ended Dec.31,2025 (b)	(b)-(a)
1 Gross profit		25	
2 (Core gross profit)		25	
3 Net interest income		25	
4 Net fees and commissions income		(0)	
5 Net other operating income		—	
6 Expenses (excluding non-recurring expenses) (-)		1,755	
7 Personnel expenses (-)		296	
8 Non-personnel expenses (-)		1,205	
9 Banking profit (before provision for general reserve for possible loan losses)		(1,730)	
10 Core banking profit		(1,730)	
11 Net gains (losses) on debt securities		—	
12 Provision for general reserve for possible loan losses (-) ①		46	
13 Banking profit		(1,776)	
14 Net non-recurring gains (losses)		(7)	
15 Credit costs (-) ②		8	
16 Ordinary income		(1,784)	
17 Net extraordinary income (losses)		(2)	
18 Income before income taxes		(1,787)	
19 Total income taxes (-)		(459)	
20 Income taxes-current (-)		(421)	
21 Income taxes-deferred (-)		(37)	
22 Net income		(1,328)	
23 Net credit costs (-) ①+②		54	

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

(Millions of yen)

	For the nine months ended Dec.31,2024 (a)	For the nine months ended Dec.31,2025 (b)	(b)-(a)
1 Net operating income	2,515	2,462	(53)
2 Administrative expenses (-)	2,178	2,192	14
3 Operating income	337	270	(67)
4 Income before income taxes	338	270	(68)
5 Net income	310	205	(105)

(5) Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar.31, 2024	For the nine months ended Dec.31,2024 (a)	For the fiscal year ended Mar.31, 2025 (b)	For the nine months ended Dec.31,2025 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.85	0.92	0.97	1.25	0.33	0.28
Average yield on loans and bills discounted (B)	0.84	0.90	0.94	1.18	0.28	0.24
Average yield on securities	0.71	0.75	0.88	1.21	0.46	0.33
Average yield on interest bearing liabilities (C)	0.62	0.70	0.72	0.87	0.17	0.15
Average yield on deposits and negotiable (including expenses) (D)	0.71	0.75	0.78	0.92	0.17	0.14
Average yield on deposits and negotiable	0.00	0.04	0.06	0.19	0.15	0.13
Expense ratio	0.70	0.70	0.71	0.72	0.02	0.01
Average yield on external liabilities	(0.01)	0.01	0.01	0.06	0.05	0.05
Average interest rate spread (A)-(C)	0.23	0.22	0.25	0.38	0.16	0.13
Difference between average yield on loans and deposits (B) - (D)	0.13	0.15	0.16	0.26	0.11	0.10

② Domestic business

(%)

	For the fiscal year ended Mar.31, 2024	For the nine months ended Dec.31,2024 (a)	For the fiscal year ended Mar.31, 2025 (b)	For the nine months ended Dec.31,2025 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.84	0.91	0.96	1.24	0.33	0.28
Average yield on loans and bills discounted (B)	0.84	0.90	0.94	1.18	0.28	0.24
Average yield on securities	0.71	0.75	0.87	1.20	0.45	0.33
Average yield on interest bearing liabilities (C)	0.58	0.66	0.69	0.84	0.18	0.15
Average yield on deposits and negotiable (including expenses) (D)	0.68	0.72	0.74	0.89	0.17	0.15
Average yield on deposits and negotiable	0.00	0.04	0.06	0.19	0.15	0.13
Expense ratio	0.67	0.67	0.68	0.69	0.02	0.01
Average yield on external liabilities	(0.01)	0.01	0.01	0.06	0.05	0.05
Average interest rate spread (A)-(C)	0.26	0.25	0.27	0.40	0.15	0.13
Difference between average yield on loans and deposits (B) - (D)	0.16	0.18	0.20	0.29	0.11	0.09

(6) ROE

Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar.31, 2024	For the nine months ended Dec.31,2024 (a)	For the fiscal year ended Mar.31, 2025 (b)	For the nine months ended Dec.31,2025 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	7.07	9.24	8.59	10.55	1.31	1.96
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.96	6.42	5.83	7.40	0.98	1.57

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

(%)

	For the fiscal year ended Mar.31, 2024	For the nine months ended Dec.31,2024 (a)	For the fiscal year ended Mar.31, 2025 (b)	For the nine months ended Dec.31,2025 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	6.61	8.64	8.14	10.33	1.69	2.19
ROE (Profit attributable to owners of the parent basis)	4.64	5.99	5.52	7.25	1.26	1.73

2. Information on Main Accounts

(1) Loans and Bills Discounted

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,374,236	2,414,548	2,428,636	2,484,510	69,962	55,874
Public sector loans	442,018	154,772	159,605	150,191	(4,581)	(9,414)
Consumer loans	2,042,331	2,103,500	2,127,135	2,203,643	100,143	76,508
Housing loans	1,975,837	2,032,520	2,055,208	2,129,124	96,604	73,916
Other loans	66,494	70,980	71,926	74,519	3,539	2,593
Total	4,858,586	4,672,820	4,715,377	4,838,345	165,525	122,968
Foreign currency loans	8,099	5,089	4,737	4,783	(306)	46

(Scale of enterprise)

Large and mid-tier enterprises	555,817	563,666	566,754	597,456	33,790	30,702
Small and medium-sized enterprises	1,828,284	1,861,181	1,871,154	1,894,717	33,536	23,563
Local governments	144,011	154,772	159,605	150,191	(4,581)	(9,414)
Japanese government	298,007	—	—	—	—	—
Individuals	2,032,466	2,093,201	2,117,862	2,195,979	102,778	78,117
Total	4,858,586	4,672,820	4,715,377	4,838,345	165,525	122,968

Average Balance	4,798,109	4,671,390	4,670,847	4,752,515	81,125	81,668
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② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,860,750	3,954,382	3,989,017	4,090,697	136,315	101,680
Ratio of loans to SMEs, etc.	79.46	84.62	84.59	84.54	(0.08)	(0.05)

01 Bank 【Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Corporate loans				2,183		

(Scale of enterprise)

Large and mid-tier enterprises				—		
Small and medium-sized enterprises				2,183		
Local governments				—		
Japanese government				—		
Individuals				—		
Total				2,183		

Average Balance				349		
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(2) Deposits

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Individual	4,246,940	4,282,012	4,231,678	4,275,845	(6,167)	44,167
Online branch	20,178	18,276	17,393	16,455	(1,821)	(938)
Corporation	1,430,562	1,518,639	1,483,512	1,554,504	35,865	70,992
General corporation	1,234,726	1,293,006	1,308,945	1,382,663	89,657	73,718
Financial institutions	5,318	4,502	6,213	3,352	(1,150)	(2,861)
Governmental funds	190,516	221,131	168,352	168,488	(52,643)	136
Subtotal	5,677,502	5,800,652	5,715,190	5,830,349	29,697	115,159
Foreign currency deposits	8,572	8,387	8,288	9,039	652	751
Negotiable certificates of deposit	22,000	11,000	11,000	1,500	(9,500)	(9,500)
Total	5,699,502	5,811,652	5,726,190	5,831,849	20,197	105,659

Average Balance deposits	5,712,568	5,681,637	5,697,560	5,806,385	124,748	108,825
Average Balance deposits and negotiable certificates of deposit	5,738,083	5,698,472	5,713,197	5,811,976	113,504	98,779

(3) Assets under Management

Senshu Ikeda Holdings 【Consolidated】

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar.31, 2024 (a)	For the fiscal year ended Mar.31, 2025 (b)	(b)-(a)	For the nine months ended Dec.31, 2024 (c)	For the nine months ended Dec.31, 2025 (d)	(d)-(c)
The Senshu Ikeda Bank	117,376	120,434	3,058	93,005	75,816	(17,189)
Investment trusts	42,637	49,312	6,675	36,266	33,321	(2,945)
Public bonds	1,669	1,936	267	1,403	2,028	625
Life insurance	73,069	69,185	(3,884)	55,336	40,466	(14,870)
Senshu Ikeda Tokai Tokyo Securities	59,840	77,790	17,950	60,367	88,634	28,267
Total	177,216	198,224	21,008	153,372	164,451	11,079

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Deposits	4,246,940	4,282,012	4,231,678	4,275,845	(6,167)	44,167
Investment trusts	267,049	280,223	266,344	310,124	29,901	43,780
Life insurance	587,776	614,087	604,909	620,625	6,538	15,716
Public bonds	4,482	4,960	5,110	6,242	1,282	1,132
Senshu Ikeda Tokai Tokyo Securities	204,058	227,477	222,019	284,356	56,879	62,337
Total	5,310,306	5,408,762	5,330,063	5,497,194	88,432	167,131

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	278,816	292,760	278,688	324,632	31,872	45,944
Investment trusts	273,396	287,326	273,105	318,049	30,723	44,944
Public bonds	5,420	5,433	5,583	6,582	1,149	999
Senshu Ikeda Tokai Tokyo Securities	258,872	299,862	294,677	392,682	92,820	98,005
Total	537,689	592,623	573,366	717,315	124,692	143,949

(4) Securities

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Securities	630,666	684,204	704,133	804,338	120,134	100,205
Government bonds	88,166	89,646	125,267	205,731	116,085	80,464
Local government bonds	217,662	296,305	313,308	336,474	40,169	23,166
Corporate bonds	180,866	153,010	143,034	125,083	(27,927)	(17,951)
Authority bonds	93,409	78,405	71,182	62,234	(16,171)	(8,948)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	87,457	74,604	71,851	62,849	(11,755)	(9,002)
Stocks	34,878	31,172	29,564	32,771	1,599	3,207
Other securities	109,091	114,068	92,958	104,276	(9,792)	11,318
Foreign securities	7	8	4,607	5,415	5,407	808
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	4,599	—	—	(4,599)
Euro-dominated bonds	—	—	—	5,407	5,407	5,407
REIT	31,765	34,440	36,826	40,437	5,997	3,611
Investment trusts	66,359	66,751	39,122	43,184	(23,567)	4,062
Investment partnership	10,958	12,867	12,400	15,239	2,372	2,839
Average Balance	534,806	658,386	669,181	756,407	98,021	87,226

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	(22)	(2,340)	(5,977)	(11,388)	(9,048)	(5,411)
Available-for-sale securities	11,894	4,054	(3,470)	(8,500)	(12,554)	(5,030)
Stocks	14,443	11,771	10,237	13,703	1,932	3,466
Bonds	(5,893)	(11,260)	(18,162)	(29,866)	(18,606)	(11,704)
Government bonds	(404)	(1,877)	(3,382)	(7,834)	(5,957)	(4,452)
Local government bonds	(1,119)	(3,083)	(6,589)	(10,158)	(7,075)	(3,569)
Corporate bonds	(4,369)	(6,299)	(8,190)	(11,874)	(5,575)	(3,684)
Other securities	3,344	3,544	4,454	7,662	4,118	3,208
Foreign securities	—	—	161	(17)	(17)	(178)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	—	—	161	—	—	(161)
Euro-dominated bonds	—	—	—	(17)	(17)	(17)
REIT	3,879	3,759	4,036	5,390	1,631	1,354
Investment trusts	(640)	(248)	122	2,184	2,432	2,062
Investment partnership	105	33	133	105	72	(28)

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, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,768	3,066	2,808	2,419	(647)	(389)
Doubtful claims	44,415	45,135	45,155	47,156	2,021	2,001
Substandard claims	3,070	2,556	2,549	2,518	(38)	(31)
Loans past due three months or more	59	—	—	—	—	—
Restructured loans	3,010	2,556	2,549	2,518	(38)	(31)
Subtotal (A)	50,254	50,758	50,514	52,094	1,336	1,580
Normal claims	4,837,193	4,649,759	4,689,998	4,809,881	160,122	119,883
Total (B)	4,887,448	4,700,518	4,740,512	4,861,976	161,458	121,464

Non-performing loans ratio (A)/(B)	1.02	1.07	1.06	1.07	0.00	0.01
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Partial direct write-off	21,161	21,136	17,356	18,367	(2,769)	1,011
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01 Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31, 2024	As of Dec. 31, 2024 (a)	As of Mar. 31, 2025 (b)	As of Dec. 31, 2025 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims				8		
Doubtful claims				—		
Substandard claims				—		
Loans past due three months or more				—		
Restructured loans				—		
Subtotal (A)				8		
Normal claims				2,188		
Total (B)				2,196		

Non-performing loans ratio (A)/(B)				0.36		
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Partial direct write-off				—		
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(01 Bank, Ltd. does not use partial direct write-off.)

(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.