

SIHD

INTERIM REPORT
Six Months Ended September 30, 2025



SENSU IKEDA HOLDINGS, INC.



Sustained contribution to the regional communities

Management Principle

Strive to become a financial group that “endear ourselves to the regional community by providing services tailored to customers’ needs, while valuing “broad networks of relationships” and “an enterprising spirit.”

Management Policy

1. Create a “most trusted by customers” financial group which respects personal relationships and promotes honest and approachable banking.
2. Create a financial group with a commanding regional presence by researching and predicting trends to provide advanced, high-quality services.
3. Pursue transparent operations and live up to the trust of the shareholders, while maintaining a competitive edge through strong financial standing, high profitability and management efficiency.
4. Promote “coexistence with the region” by utilizing industrial, academic and management networks for business matching.
5. Focus on gaining the trust of the communities through compliance with laws and regulations and corporate activities that are considerate of the environment.
6. Provide a workplace for employees of the financial group which encourages employees to exercise talents and develop skills, with an emphasis on proactive self improvement, thereby contributing to the development of upstanding citizens.

Vision 25

We contribute to build a future society where everyone can be active, by offering absolute solutions to our regional customers and developing our potential ability.

Basic Policy

1. Offer the most suitable solutions exactly from customers’ point of view through the various issues of customers.
2. Create a workplace where employees can be active in diverse fields by meeting customers’ trust.
3. Contribute to realize a sustainable development of the regional communities and reliable and fulfilling life of regional customers through our business activities.

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Corporate Information

Corporate Data (As of the end of September, 2025)

Senshu Ikeda Holdings, Inc.

Establishment: October 1, 2009
 Location: 18-14 Chayamachi, Kita-ku, Osaka-City, Osaka 530-0013, Japan
 Phone: 81-(0)6-4802-0181
 URL: <https://www.senshuikeda-hd.co.jp>
 Share Capital: ¥102.9 billion
 Business Activities: Management and other related operations of banks and affiliates whose shares can be held in accordance with the Banking Act and other related operations, and businesses which bank holding company can operate in accordance with the Banking Act.
 Number of Employees: 172
 Stock Listing: Tokyo Stock Exchange

The Senshu Ikeda Bank, Ltd.

Establishment: September 1, 1951
 Location: 18-14 Chayamachi, Kita-ku, Osaka-City, Osaka 530-0013, Japan
 Phone: 81-(0)6-6375-1005
 URL: <https://www.sihd-bk.jp>
 Share Capital: ¥61.3 billion
 Deposits: ¥5,833.3 billion
 Loans: ¥4,777.1 billion
 Number of Branches: 139
 Number of Employees: 1,955

International Network

Suzhou Representative Office:	Ho Chi Minh City Representative Office:
399 East Baodai Road, Wuzhong District, Suzhou, Jiangsu, China	7th Floor, Sun Wah Tower, 115 Nguyen Hue St., Saigon Ward, Ho Chi Minh City, Vietnam
Phone: 86-(0)512-6585-1791 Facsimile: 86-(0)512-6585-2312	Phone: 84-(0)28-3821-3295 Facsimile: 84-(0)28-3821-3298

01 Bank, Ltd.

Establishment: February 1, 2024
 Location: 9-1, Toyotsucho, Suita City, Osaka 564-0051, Japan
 URL: <https://01bank.co.jp/index.html>
 Share Capital: ¥2.0 billion
 Number of Employees: 29

Senshu Ikeda Tokai Tokyo Securities Co.,Ltd.

Establishment: January 30, 2013
 Location: 3-2-1 Toyosaki, Kita-ku, Osaka-City, Osaka 531-0072, Japan
 Phone: 81-(0)6-6485-0031
 URL: <https://www.sittsec.co.jp>
 Share Capital: ¥1.25 billion
 Assets Under Management: ¥355.6 billion
 Number of Branches: 7
 Number of Employees: 122

Board of Directors

Senshu Ikeda Holdings

■ Board of Directors (As of November 30,2025)

Director & Chairman (Non-executive)	Atsushi Ukawa	Director (Outside)	Atsuko Ogasawara	Director (Outside)	Kenji Fukuda
Director, Representative Corporate Officer, President & CEO	Hirohito Sakaguchi	Director (Outside)	Keiko Kaneko	Director (Outside)	Teruji Yamamura
Director, Representative Corporate Officer & Vice President	Osamu Tsukagoshi	Director (Outside)	Hidehito Hisakawa		
Director, Corporate Officer & Senior Managing Officer	Takayoshi Fujiwara	Director (Outside)	Shinoi Sakata		

■ Executive Officers (As of November 30,2025)

Representative Corporate Officer, President & CEO (concurrent director)	Hirohito Sakaguchi	Corporate Officer & Managing Officer	Kyoko Matsushita	Corporate Officer	Akira Nishikawa
Representative Corporate Officer & Vice President (concurrent director)	Osamu Tsukagoshi	Corporate Officer & Managing Officer	Tomoyuki Shinohara	Corporate Officer	Kazuo Nagai
Corporate Officer & Senior Managing Officer	Toshiyuki Wada	Corporate Officer & Managing Officer	Ryoichi Iimuro	Corporate Officer	Yoshinori Narita
Corporate Officer & Senior Managing Officer (concurrent director)	Takayoshi Fujiwara			Corporate Officer	Tetsushi Yonemoto

The Senshu Ikeda Bank

■ Board of Directors (As of November 30,2025)

Chairman (Full-time Audit & Supervisory Committee Member)	Atsushi Ukawa	Representative Director & Vice President	Osamu Tsukagoshi	Director & Executive Officer	Tetsuo Yamamoto	Non-executive Director	Atsuko Ogasawara
Representative Director, President & CEO	Hirohito Sakaguchi	Director & Senior Managing Executive Officer	Toshiyuki Wada	Director (Audit & Supervisory Committee Member) (Outside)	Kazuyuki Tanaka	Non-executive Director	Keiko Kaneko
		Director & Senior Managing Executive Officer	Takayoshi Fujiwara	Director (Audit & Supervisory Committee Member) (Outside)	Takehiro Sugiyama	Non-executive Director	Hidehito Hisakawa

■ Executive Officers (As of November 30,2025)

Senior Managing Executive Officer	Akira Harada	Managing Executive Officer	Masahide Inui	Executive Officer	Kengo Hounoki	Executive Officer	Kengo Tanaka
Managing Executive Officer	Kyoko Matsushita	Managing Executive Officer	Yasuji Kanbayashi	Executive Officer	Yasushi Yamanaka	Executive Officer	Tetsushi Yonemoto
Managing Executive Officer	Shin-ichi Kojima	Managing Executive Officer	Takahiro Doki	Executive Officer	Akira Ishikawa	Executive Officer	Shinichi Nishiyama
Managing Executive Officer	Yoshi Yamamoto	Executive Officer	Masayoshi Onishi	Executive Officer	Kazuo Nagai		
Managing Executive Officer	Ryoichi Iimuro	Executive Officer	Tsuyoshi Kotani	Executive Officer	Yoshinori Narita		

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■ Board of Directors (As of November 30,2025)

Representative Director and President	Masaki Itou	Director (Outside)	Nobuyoshi Yamori
Representative Director and Vice President	Atsushi Otsuka	Director (Outside)	Takuya Eguchi
Director	Koji Koike		

■ Executive Officers (As of November 30,2025)

Executive Officer	Tomoyuki Terada
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Senshu Ikeda Tokai Tokyo Securities

■ Board of Directors (As of November 30,2025)

Representative Director and President	Muneharu Kurita	Audit & Supervisory Board Member (Full-time)	Ken-ichi Hanatake
Representative Director and Vice President	Nozomu Kudou	Audit & Supervisory Board Member (Outside)	Osamu Horiuchi
Managing Director	Toshiyuki Inoue	Audit & Supervisory Board Member (Outside)	Yoshinobu Deguchi

■ Executive Officers (As of November 30,2025)

Managing Executive Officer	Masaomi Umezawa	Executive Officer	Shinji Nakatani
Managing Executive Officer	Shigeki Kawamura		

Consolidated Financial Information of Senshu Ikeda Holdings (Unaudited)

Consolidated Interim Balance Sheets (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries

As of 30th September, 2025 and 31st March, 2025

	Millions of yen		Thousands of U.S. dollars
	As of September 30, 2025	As of March 31, 2025	As of September 30, 2025
Assets			
Cash and due from banks	¥ 877,840	¥ 854,992	\$ 5,896,292
Call loans and bills bought	3,573	4,336	23,999
Trading account securities	25	—	167
Money held in trust	9,045	8,996	60,753
Securities	776,928	716,402	5,218,484
Loans and bills discounted	4,740,884	4,680,029	31,843,659
Foreign exchange assets	5,956	5,862	40,005
Other assets	80,025	91,434	537,513
Tangible fixed assets	36,116	36,572	242,584
Intangible fixed assets	4,158	3,842	27,928
Net defined benefit assets	30,610	30,578	205,601
Deferred tax assets	903	1,648	6,065
Customers' liabilities for acceptances and guarantees	7,012	6,920	47,098
Reserve for possible loan losses	(9,704)	(10,295)	(65,180)
Total assets	¥ 6,563,376	¥ 6,431,321	\$ 44,085,008
Liabilities and net assets			
Liabilities			
Deposits	¥ 5,812,682	¥ 5,702,410	\$ 39,042,732
Payables under securities lending transactions	5,184	4,396	34,819
Borrowed money	411,112	408,343	2,761,364
Foreign exchange liabilities	672	846	4,513
Borrowed money from trust account	2,791	2,644	18,746
Other liabilities	73,102	62,895	491,012
Provision for employees' bonuses	1,992	1,790	13,379
Provision for directors' bonuses	31	82	208
Net defined benefit liability	137	141	920
Accrued retirement benefits for directors and audit & supervisory board members	4	4	26
Reserve for reimbursement of deposits	81	74	544
Reserve for contingent losses	564	496	3,788
Reserve under special laws	15	15	100
Deferred tax liabilities	9	9	60
Acceptances and guarantees	7,012	6,920	47,098
Total liabilities	¥ 6,315,396	¥ 6,191,073	\$ 42,419,371
Net assets			
Shareholders' equity:			
Capital stock	102,999	102,999	691,825
Capital surplus	16,851	16,898	113,185
Retained earnings	118,845	112,405	798,260
Treasury stock	(1,008)	(1,116)	(6,770)
Total shareholders' equity	237,687	231,187	1,596,500
Accumulated other comprehensive income:			
Net unrealized gain (loss) on available-for-sale securities	(1,026)	(1,680)	(6,891)
Net unrealized gain (loss) on deferred hedges	815	(139)	5,474
Remeasurements of defined benefit plans	7,279	7,817	48,891
Total accumulated other comprehensive income	7,068	5,997	47,474
Stock subscription rights	131	179	879
Non-controlling interests	3,092	2,884	20,768
Total net assets	247,980	240,248	1,665,636
Total liabilities and net assets	¥ 6,563,376	¥ 6,431,321	\$ 44,085,008

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

(Note 2) U.S. dollar amounts are translated, for convenience only, at the rate of ¥148.88 = \$1.00, as of Sept. 30, 2025

Consolidated Interim Statements of Operations (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries
Six months ended 30th September, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars	
	2025		2024	
	2025	2024	2025	2024
Income				
Interest income:				
Interest on loans and bills discounted	¥ 27,055	¥ 20,386	\$ 181,723	
Interest and dividends on securities	4,549	2,227	30,554	
Other interest income	2,355	1,257	15,818	
Trust fees	6	5	40	
Fees and commissions	12,095	12,474	81,239	
Other ordinary income	1,231	1,150	8,268	
Reversal of provision for possible loan losses	—	1,107	—	
Recoveries of written-off claims	188	273	1,262	
Other income	7,214	7,145	48,455	
Total income	54,696	46,029	367,383	
Expenses				
Interest expenses:				
Interest on deposits	5,582	901	37,493	
Interest on borrowings and rediscounts	114	18	765	
Other ordinary expenses	533	204	3,580	
Fees and commissions	4,094	4,435	27,498	
Other ordinary expenses	29	44	194	
General and administrative expenses	24,352	22,165	163,567	
Loss on sales or disposal of fixed assets	15	7	100	
Loss on impairment of fixed assets	17	1	114	
Other expenses	7,483	6,490	50,261	
Total expenses	42,225	34,269	283,617	
Income before income taxes	12,471	11,759	83,765	
Income taxes				
Current	3,342	1,856	22,447	
Deferred	502	1,415	3,371	
Total income taxes	3,844	3,272	25,819	
Profit	8,626	8,487	57,939	
Profit attributable to non-controlling interests	(37)	35	(248)	
Profit attributable to owners of the parent	¥ 8,664	¥ 8,452	\$ 58,194	

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

(Note 2) U.S. dollar amounts are translated, for convenience only, at the rate of ¥148.88 = \$1.00, as of Sept. 30, 2025.

Consolidated Interim Statements of Comprehensive Income (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries
Six months ended 30th September, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars	
	2025		2024	
	2025	2024	2025	2024
Profit				
Profit	¥ 8,626	¥ 8,487	\$ 58,194	
Other comprehensive income				
Net unrealized gain (loss) on available-for-sale securities	653	(3,004)	4,386	
Net unrealized gain (loss) on deferred hedges	954	(61)	6,407	
Remeasurements of defined benefit plans	(537)	(700)	(3,606)	
Total other comprehensive income	1,071	(3,767)	7,193	
Comprehensive income	¥ 9,697	¥ 4,719	\$ 65,132	
Total comprehensive income attributable to:				
Owners of the parent	9,735	4,684	65,388	
Non-controlling interests	(37)	35	(248)	

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

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Consolidated Interim Statements of Changes in Net Assets (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries

Six months ended September 30, 2024

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Millions of Yen					
						Accumulated other comprehensive income			Remeasure-ments of defined benefit plans	Stock subscription rights	Non-controlling interests
						Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Stock subscription rights			
BALANCE, APRIL 1, 2024	102,999	16,899	103,014	(122)	222,791	9,099	(35)	10,289	148	2,532	244,825
Cash dividends				(1,752)		(1,752)					(1,752)
Profit attributable to owners of the parent				8,452		8,452					8,452
Acquisition of treasury stock				(0)		(0)					(0)
Disposal of treasury stock				(1)		7		5			5
Net changes in items other than shareholders' equity							(3,004)	(61)	(700)	10	317
Total changes during the period	-	(1)	6,699	6	6,705	(3,004)	(61)	(700)	10	317	3,266
BALANCE, SEPTEMBER 30, 2024	102,999	16,898	109,714	(115)	229,496	6,095	(97)	9,588	158	2,849	248,092

Six months ended September 30, 2025

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Millions of Yen					
						Accumulated other comprehensive income			Remeasure-ments of defined benefit plans	Stock subscription rights	Non-controlling interests
						Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Stock subscription rights			
BALANCE, APRIL 1, 2025	102,999	16,898	112,405	(1,116)	231,187	(1,680)	(139)	7,817	179	2,884	240,248
Cash dividends				(2,224)		(2,224)					(2,224)
Profit attributable to owners of the parent				8,664		8,664					8,664
Acquisition of treasury stock				(0)		(0)					(0)
Disposal of treasury stock				(47)		108		60			60
Net changes in items other than shareholders' equity							653	954	(537)	(47)	208
Total changes during the period	-	(47)	6,439	107	6,500	653	954	(537)	(47)	208	7,732
BALANCE, SEPTEMBER 30, 2025	102,999	16,851	118,845	(1,008)	237,687	(1,026)	815	7,279	131	3,092	247,980

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	Thousands of U.S. Dollars					
						Accumulated other comprehensive income			Remeasure-ments of defined benefit plans	Stock subscription rights	Non-controlling interests
						Net unrealized gain (loss) on available-for-sale securities	Net unrealized gain (loss) on deferred hedges	Stock subscription rights			
BALANCE, APRIL 1, 2025	691,825	113,500	755,004	(7,495)	1,552,841	(11,284)	(933)	52,505	1,202	19,371	1,613,702
Cash dividends				(14,938)		(14,938)					(14,938)
Profit attributable to owners of the parent				58,194		58,194					58,194
Acquisition of treasury stock				(0)		(0)					(0)
Disposal of treasury stock				(315)		725		403			403
Net changes in items other than shareholders' equity							4,386	6,407	(3,606)	(315)	1,397
Total changes during the period	-	(315)	43,249	718	43,659	4,386	6,407	(3,606)	(315)	1,397	51,934
BALANCE, SEPTEMBER 30, 2025	691,825	113,185	798,260	(6,770)	1,596,500	(6,891)	5,474	48,891	879	20,768	1,665,636

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

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Consolidated Interim Statements of Cash Flows (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries
Six months ended 30th September, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Cash flows from operating activities			
Income before income taxes	¥ 12,471	¥ 11,759	\$ 83,765
Depreciation	2,269	2,215	15,240
Loss on impairment of fixed assets	17	1	114
(Earnings) losses from investments under the equity method	(8)	(8)	(53)
Increase (decrease) in reserve for possible loan losses	(591)	(1,274)	(3,969)
Increase (decrease) in accrued bonuses	201	305	1,350
Increase (decrease) in provision for directors' bonuses	(51)	(55)	(342)
Decrease (increase) in net defined benefit asset	(32)	(27)	(214)
Increase (decrease) in net defined benefit liability	(4)	(0)	(26)
Increase (decrease) in reserve for reimbursement of deposits	7	(47)	47
Increase (decrease) in reserve for contingent losses	67	56	450
Interest income	(33,961)	(23,872)	(228,109)
Interest expenses	6,230	1,124	41,845
(Gain) loss on securities	(811)	(908)	(5,447)
(Gain) loss on money held in trust	(49)	36	(329)
(Gain) loss on foreign exchange	(147)	9	(987)
(Gain) loss on sales or disposal of fixed assets, net	9	7	60
Net (increase) decrease in loans and bills discounted	(60,855)	249,424	(408,752)
Net increase (decrease) in deposits	110,271	(64,709)	740,670
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	2,769	(65,727)	18,598
Net (increase) decrease in due from banks (excluding due from the Bank of Japan)	(2,538)	1,466	(17,047)
Net (increase) decrease in trading account securities	(25)	–	(167)
Net (increase) decrease in call loans and bills bought and others	762	(22)	5,118
Net increase (decrease) in payables under securities lending transactions	788	–	5,292
Net (increase) decrease in foreign exchange (assets)	(93)	266	(624)
Net increase (decrease) in foreign exchange (liabilities)	(173)	51	(1,162)
Net increase (decrease) in borrowed money from trust account	147	22	987
Interest received	33,115	24,334	222,427
Interest paid	(4,772)	(718)	(32,052)
Other	25,357	18,863	170,318
Subtotal	90,371	152,571	607,005
Income taxes refund	(2,454)	(1,894)	(16,483)
Net cash provided by (used in) operating activities	¥ 87,917	¥ 150,677	\$ 590,522

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

(Note 2) U.S. dollar amounts are translated, for convenience only, at the rate of ¥148.88 = \$1.00, as of Sept. 30, 2025.

Consolidated Interim Statements of Cash Flows (Unaudited)

Senshu Ikeda Holdings, Inc. and Consolidated Subsidiaries
Six months ended 30th September, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars 2025
	2025	2024	
Cash flows from investing activities			
Purchases of securities	¥ (104,919)	¥ (108,199)	\$ (704,721)
Proceeds from sales of securities	6,594	9,392	44,290
Proceeds from maturity of securities	34,943	54,492	234,705
Purchases of tangible fixed assets	(1,408)	(1,933)	(9,457)
Purchases of intangible fixed assets	(899)	(1,050)	(6,038)
Proceeds from sales of tangible fixed assets	0	—	0
Net cash provided by (used in) investing activities	(65,689)	(47,298)	(441,221)
Cash flows from financing activities			
Proceeds from stock issuance for non-controlling interests	282	282	1,894
Cash dividends paid	(2,224)	(1,752)	(14,938)
Cash dividends paid for non-controlling interests	(36)	—	(241)
Purchases of treasury stock	(0)	(0)	(0)
Proceeds from disposition of treasury stock	60	5	403
Net cash provided by (used in) financing activities	(1,918)	(1,464)	(12,882)
Effect of exchange rate changes on cash and cash equivalents			
Net increase (decrease) in cash and cash equivalents	20,309	101,914	136,411
Cash and cash equivalents at beginning of period	847,746	788,049	5,694,156
Cash and cash equivalents at end of period	¥ 868,056	¥ 889,964	\$ 5,830,574

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

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Non-consolidated Financial Information of The Senshu Ikeda Bank (Unaudited)

Non-consolidated Interim Balance Sheets (Unaudited)

The Senshu Ikeda Bank, Ltd.

As of 30th September, 2025 and 31st March, 2025

	Millions of yen		Thousands of U.S. dollars
	As of September 30, 2025	As of March 31, 2025	As of September 30, 2025
Assets			
Cash and due from banks	¥ 868,817	¥ 848,850	\$ 5,835,686
Call loans and bills bought	3,573	4,336	23,999
Trading account securities	25	—	167
Money held in trust	9,045	8,996	60,753
Securities	764,081	704,133	5,132,193
Loans and bills discounted	4,777,149	4,715,377	32,087,244
Foreign exchange assets	5,956	5,862	40,005
Other assets	22,361	35,204	150,194
Tangible fixed assets	31,624	32,091	212,412
Intangible fixed assets	3,989	3,670	26,793
Prepaid pension cost	19,998	19,192	134,322
Deferred tax assets	3,443	4,557	23,126
Customers' liabilities for acceptances and guarantees	6,985	6,903	46,916
Reserve for possible loan losses	(7,554)	(8,222)	(50,738)
Total assets	¥ 6,509,496	¥ 6,380,954	\$ 43,723,105
Liabilities and net assets			
Liabilities			
Deposits	¥ 5,833,325	¥ 5,715,190	\$ 39,181,387
Negotiable certificates of deposit	2,000	11,000	13,433
Payables under securities lending transactions	5,184	4,396	34,819
Borrowed money	402,655	400,000	2,704,560
Foreign exchange liabilities	672	846	4,513
Borrowed money from trust account	2,791	2,644	18,746
Other liabilities	44,208	35,574	296,937
Provision for employees' bonuses	1,716	1,506	11,526
Provision for directors' bonuses	26	66	174
Accrued retirement benefits for directors and audit & supervisory board members	4	4	26
Reserve for reimbursement of deposits	81	74	544
Reserve for contingent losses	564	496	3,788
Acceptances and guarantees	6,985	6,903	46,916
Total liabilities	¥ 6,300,217	6,178,704	42,317,416
Net assets			
Shareholders' equity:			
Capital stock	61,385	61,385	412,311
Capital surplus	63,315	63,315	425,275
Retained earnings	84,967	79,538	570,707
Total shareholders' equity	209,669	204,239	1,408,308
Net unrealized gain (loss) on available-for-sale securities	(1,205)	(1,850)	(8,093)
Net unrealized gain (loss) on deferred hedges	815	(139)	5,474
Total valuation and translation adjustments	(390)	(1,990)	(2,619)
Total net assets	209,278	202,249	1,405,682
Total liabilities and net assets	¥ 6,509,496	¥ 6,380,954	\$ 43,723,105

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

(Note 2) U.S. dollar amounts are translated, for convenience only, at the rate of ¥148.88 = \$1.00, as of Sept. 30, 2025.

Non-consolidated Interim Statements of Operations (Unaudited)

The Senshu Ikeda Bank, Ltd.

Six months ended 30th September, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars
	2025	2024	2025
Income			
Interest income:			
Interest on loans and bills discounted	¥ 27,194	¥ 20,460	\$ 182,657
Interest and dividends on securities	4,821	2,648	32,381
Other interest income	2,341	1,251	15,724
Trust fees	6	5	40
Fees and commissions	9,174	9,913	61,620
Other ordinary income	1,084	815	7,281
Other income	822	2,456	5,521
Total income	45,443	37,551	305,232
Expenses			
Interest expenses:			
Interest on deposits	5,592	902	37,560
Other interest expenses	619	206	4,157
Fees and commissions	5,504	5,661	36,969
Other ordinary expenses	29	142	194
General and administrative expenses	20,106	19,222	135,048
Other expenses	1,466	844	9,846
Total expenses	33,319	26,980	223,797
Income before income taxes	12,124	10,571	81,434
Income taxes			
Current	2,779	1,341	18,666
Deferred	639	1,423	4,292
Total income taxes	3,418	2,764	22,958
Net income	¥ 8,705	¥ 7,806	\$ 58,469

(Note 1) The amounts are presented in millions of yen and are rounded down to the nearest million.

(Note 2) U.S. dollar amounts are translated, for convenience only, at the rate of ¥148.88= \$1.00, as of Sept. 30, 2025.



SENSHU IKEDA HOLDINGS,INC.

18-14,Chayamachi,Kita-ku,Osaka,Japan

Phone:81-(0)6-4802-0181

<https://www.senshuikeda-hd.co.jp/>

THE SENSU IKEDA BANK,LTD.

18-14,Chayamachi,Kita-ku,Osaka,Japan

Phone:81-(0)6-6375-1005

<https://www.sihd-bk.jp/>

01Bank, Ltd.

19F EDGE Esaka, 9-1 Toyotsucho,
Suita City, Osaka,Japan

<https://01bank.co.jp/index.html>

**SENSHU IKEDA TOKAI TOKYO
SECURITIES CO.,LTD.**

3-2-1, Toyosaki, Kita-ku, Osaka,Japan

Phone:81-(0)6-6485-0031

<https://www.sittsec.co.jp/>