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Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2027 (Consolidated Data)

November 13, 2026

Company Name:	Senshu Ikeda Holdings, Inc.	Stock exchange listing: Tokyo Stock Exchange
Stock Code:	8714	URL https://www.senshuikeda-hd.co.jp/
Representative:	Hirohito Sakaguchi, Representative Corporate Officer, President & CEO	
For inquiries:	Yasuyuki Fujimoto, General Manager of the General Planning Division	
	Telephone: +81-6-4802-0013	

Scheduled date for filing semi-annual securities report:	November 25, 2026
Scheduled date to commence dividend payments:	December 7, 2026
Segregated trading accounts:	None
Supplementary material on semi-annual financial results:	Yes
Semi-annual Financial results presentation meeting:	Yes (Analysts, institutional investors)

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

1. Financial Results for the Second Quarter（Interim Period）of the Fiscal Year ending March 31, 2027 （April 1, 2026－September 30, 2026)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2026	67,352	23.1	15,905	27.1	10,343	19.3
Six months ended September 30, 2025	54,696	18.8	12,504	6.2	8,664	2.5

(Note) Comprehensive income: Six months ended September 30, 2026: 5,241million yen [(45.9)%]
Six months ended September 30, 2025: 9,697million yen [105.4%]

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	37.13	37.05
Six months ended September 30, 2025	31.14	31.06

(2) Consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2026	6,661,165	255,389	3.7
As of March 31, 2026	6,595,981	253,924	3.7

(Reference) capital: As of September 30, 2026: 251,911 million yen; As of March 31, 2026: 250,601 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, 2026	－	10.50	－	14.50	25.00
Fiscal Year ending March 31, 2027	－	13.75			
Fiscal Year ending March 31, 2027 (Forecasts)			－	16.25	30.00

Note: Revisions of the forecasts from recently announced figures: Yes

3. Financial Forecasts for the Fiscal Year ending March 31, 2027 (April 1, 2026－March 31, 2027)

(%: 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	137,000	16.6	32,200	27.6	20,700	19.4	74.31

Note: Revisions of the forecasts from recently announced figures: Yes

Note

(1) Significant changes in the scope of consolidation during the second quarter of the fiscal year ending March 31, 2027 : None

(2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements
- (a) Changes in accounting policies due to revision of accounting standards etc. : None
- (b) Changes in accounting policies other than those noted in (a) above : None
- (c) Changes in accounting estimates : None
- (d) Retrospective restatements : None

(3) Number of shares (common stock)
- (a) Number of shares in issue (including treasury stock)
  - As of September 30, 2026 281,008,632 shares
  - As of March 31, 2026 281,008,632 shares
- (b) Number of treasury shares
  - As of September 30, 2026 2,405,448 shares
  - As of March 31, 2026 2,563,839 shares
- (c) Average number of shares for the period under review（interim period）
  - Six months ended September 30, 2026 278,518,723 shares
  - Six months ended September 30, 2025 278,205,650 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Second Quarter（Interim Period）of the Fiscal Year ending March 31, 2027 (April 1, 2026－September 30, 2026)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2026	4,905	18.0	4,145	21.9	4,107	22.1	(1,607)	－
Six months ended September 30, 2025	4,156	62.7	3,398	80.3	3,361	78.5	3,301	81.4

	Net income per share
	Yen
Six months ended September 30, 2026	(5.77)
Six months ended September 30, 2025	11.86

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2026	172,207	161,904	93.9
As of March 31, 2026	172,800	167,503	96.8

(Reference) Capital: As of September 30, 2026: 161,769million yen; As of March 31, 2026: 167,350million 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.

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.

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※Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2027

(Six months ended September 30,2026)

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Second Quarter of the Fiscal Year ending March 31, 2027

The Group's consolidated financial results for the Second Quarter of the Fiscal Year ending March 31, 2027 (April 1, 2026 to September 30, 2026) are as follows.

Ordinary revenue increased 12,656 million yen from the previous consolidated cumulative second quarter to 67,352 million yen due to increases in interest on loans, dividends on securities, and interest on deposits with banks.

Ordinary expenses increased 9,256 million yen from the previous consolidated cumulative second quarter to 51,447 million yen, due to an increase in interest on deposit resulting from rising interest rates and losses from the sale of bonds, such as government bonds.

As a result, ordinary income increased 3,401 million yen from the previous consolidated cumulative second quarter to 15,905 million yen.

Profit attributable to owners of the parent, after taking into extraordinary income(losses) and account income taxes, increased 1,679 million yen from the previous consolidated cumulative second quarter to 10,343 million yen.

Credit-related expenses for the six months ended September 30, 2026 amounted to a reversal of 290 million yen (compared to a provision of 1,441 million yen in the six months ended September 30, 2025).

(2) Overview of Financial Position for the Second Quarter of the Fiscal Year ending March 31, 2027

Deposits increased by 54.9 billion yen from the end of the previous period to 5,900.0 billion yen as of September 30, 2026, due to an increase in corporate deposits and a decrease in individual deposits. In addition, Balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, increased 81.2 billion yen from the end of the previous fiscal year to 5,552.4 billion yen due to an increase in investment trusts and balance of assets under Senshu Ikeda Tokai Tokyo Securities, despite a decrease in retail deposits.

Loans and bills discounted increased by 91.7 billion yen from the end of the previous fiscal year to 4,936.1 billion yen, due to an increase in corporate loans and individuals, mainly housing loans.

Securities decreased by 30.1 billion yen from the end of the previous fiscal year to 839.6 billion yen, mainly due to the sale of a portion of yen bonds.

(3) Explanation Regarding Consolidated Earnings Forecasts

For the full-year consolidated earnings forecast for the fiscal year ending March 31, 2027, please refer to the “Notice Concerning Revisions to Financial Results Forecast and Year-End Dividend Forecast (Dividend Increase) for the Fiscal Year Ending March 31, 2027”announced today (Nov 13,2026).

Interim Consolidated Financial Statements

(1) Interim Consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	707,974	693,748
Call loans and bills bought	3,197	4,405
Money held in trust	9,000	14,923
Securities	869,859	839,699
Loans and bills discounted	4,844,454	4,936,162
Foreign exchange assets	6,590	6,001
Other assets	76,864	84,263
Tangible fixed assets	36,347	36,315
Intangible fixed assets	5,059	5,522
Net defined benefit assets	38,663	38,750
Deferred tax assets	215	2,548
Customers' liabilities for acceptances and guarantees	7,518	6,945
Reserve for possible loan losses	(9,763)	(8,122)
Total assets	6,595,981	6,661,165
Liabilities		
Deposits	5,845,114	5,900,060
Negotiable certificates of deposit	14,000	1,003
Payables under securities lending transactions	9,875	9,116
Borrowed money	388,214	400,580
Foreign exchange liabilities	395	528
Borrowed money from trust account	2,885	2,949
Other liabilities	71,073	81,574
Provision for employees' bonuses	1,841	2,177
Provision for directors' bonuses	84	38
Net defined benefit liability	141	147
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	62	49
Reserve for contingent losses	567	577
Reserve under special laws	15	11
Deferred tax liabilities	261	10
Acceptances and guarantees	7,518	6,945
Total liabilities	6,342,056	6,405,775
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,868	16,872
Retained earnings	124,594	130,900
Treasury stock	(972)	(912)
Total shareholders' equity	243,490	249,859
Net unrealized gain (loss) on available-for-sale securities	(7,937)	(9,605)
Net unrealized gain (loss) on deferred hedges	2,810	(5)
Remeasurements of defined benefit plans	12,238	11,662
Total accumulated other comprehensive income	7,111	2,051
Stock subscription rights	152	134
Non-controlling interests	3,170	3,344
Total net assets	253,924	255,389
Total liabilities and net assets	6,595,981	6,661,165

(2) Interim Consolidated Statements of Income and Comprehensive Income

Interim Consolidated Statements of Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2025	For the Six months ended September 30, 2026
Ordinary revenue	54,696	67,352
Interest income	33,961	43,456
Interest on loans and bills discounted	27,055	34,150
Interest and dividends on securities	4,549	6,126
Trust fees	6	5
Fees and commissions	12,095	12,499
Other ordinary income	1,231	2,147
Other income	7,402	9,244
Ordinary expenses	42,191	51,447
Interest expenses	6,230	11,149
Interest on deposits	5,582	10,033
Fees and commissions payments	4,094	4,164
Other ordinary expenses	29	1,978
General and administrative expenses	24,352	26,244
Other expenses	7,483	7,910
Ordinary income	12,504	15,905
Extraordinary income	0	3
Gain on sales or disposal of fixed assets	0	―
Reversal of reserve for financial instruments transaction liabilities	―	3
Extraordinary losses	33	1,521
Loss on sales or disposal of fixed assets	15	12
Impairment losses	17	1,509
Income before income taxes	12,471	14,387
Income taxes - current	3,342	4,323
Income taxes - deferred	502	(264)
Total income taxes	3,844	4,059
Profit	8,626	10,328
Loss attributable to non-controlling interests	(37)	(14)
Profit attributable to owners of the parent	8,664	10,343

Interim Consolidated Statements of Comprehensive Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2025	For the Six months ended September 30, 2026
Profit	8,626	10,328
Other comprehensive income	1,071	(5,087)
Net unrealized gain (loss) on available-for-sale securities	653	(1,694)
Net unrealized gain (loss) on deferred hedges	954	(2,816)
Remeasurements of defined benefit plans	(537)	(576)
Comprehensive income	9,697	5,241
Comprehensive income attributable to		
Owners of the parent	9,735	5,282
Non-controlling interests	(37)	(41)

(3) Interim Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2025

(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	16,898	112,405	(1,116)	231,187
Changes of items during the period					
Cash dividends			(2,224)		(2,224)
Profit attributable to owners of the parent			8,664		8,664
Acquisition of treasury stock				(0)	(0)
Disposal of treasury stock		(47)		108	60
Net changes in items other than shareholders' equity					
Total changes during the period	—	(47)	6,439	107	6,500
Balance at the end of current period	102,999	16,851	118,845	(1,008)	237,687

	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	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	(1,680)	(139)	7,817	5,997	179	2,884	240,248
Changes of items during the period							
Cash dividends							(2,224)
Profit attributable to owners of the parent							8,664
Acquisition of treasury stock							(0)
Disposal of treasury stock							60
Net changes in items other than shareholders' equity	653	954	(537)	1,071	(47)	208	1,231
Total changes during the period	653	954	(537)	1,071	(47)	208	7,732
Balance at the end of current period	(1,026)	815	7,279	7,068	131	3,092	247,980

For the six months ended September 30, 2026

(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	16,868	124,594	(972)	243,490
Changes of items during the period					
Cash dividends			(4,037)		(4,037)
Profit attributable to owners of the parent			10,343		10,343
Acquisition of treasury stock				(1)	(1)
Disposal of treasury stock		4		61	65
Net changes in items other than shareholders' equity					
Total changes during the period	—	4	6,305	59	6,369
Balance at the end of current period	102,999	16,872	130,900	(912)	249,859

	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	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of current period	(7,937)	2,810	12,238	7,111	152	3,170	253,924
Changes of items during the period							
Cash dividends							(4,037)
Profit attributable to owners of the parent							10,343
Acquisition of treasury stock							(1)
Disposal of treasury stock							65
Net changes in items other than shareholders' equity	(1,667)	(2,816)	(576)	(5,060)	(18)	173	(4,905)
Total changes during the period	(1,667)	(2,816)	(576)	(5,060)	(18)	173	1,464
Balance at the end of current period	(9,605)	(5)	11,662	2,051	134	3,344	255,389

(4) Notes to Interim Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

(Subsequent events)

(Memorandum of Understanding Regarding Management Consolidation Between the Company and The Shiga Bank, Ltd.)

At the meetings of the boards of directors held on October 29, 2026, the Company and The Shiga Bank, Ltd. ("Shiga Bank", The Company and Shiga Bank are collectively referred to as the "Companies", and together with their respective group companies, the "Groups") resolved to enter into a memorandum of understanding to facilitate discussions and deliberations regarding the proposed management consolidation (the "Management Consolidation") and the Companies entered into such a memorandum of understanding (the "Memorandum of Understanding").

1. Philosophy and Objectives of the Management Consolidation

The Management Consolidation is based on a relationship between equals in which the company and Shiga Bank respect each other's respective histories, brands, corporate cultures, and relationships with their communities, and recognize each other as an indispensable partner. In a spirit of trust and co-creation, the Companies aim to achieve sustainable growth and promote further development of the Groups by leveraging each other's strengths.

The Management Consolidation aims to enhance the Companies' regional financial capabilities by creating a community-based financial group covering a wide area of the Kansai region, with the two brands and the relationships of trust that each Company has established with customers in its respective region serving as its foundation, and to contribute to solving the diverse and complex challenges faced by regional communities and customers. In addition, the Companies will build a sound and robust management foundation capable of responding flexibly to changes in the business environment, thereby achieving the sustainable enhancement of corporate value.

Through these initiatives, the Companies aim to become "the most trusted and needed financial group in Kansai."

2. Form of the Management Consolidation

The Companies will proceed with discussions and deliberations on the assumption that the Management Consolidation will be implemented on or around April 1, 2028, by changing the trade name of Senshu Ikeda HD and designating it as the integrated holding company (the "Integrated Holding Company"), and by Shiga Bank effecting a share exchange with the Integrated Holding Company (the "Share Exchange"), subject to obtaining approval of the matters necessary for the Management Consolidation at the Companies' respective shareholders meetings, and the necessary authorizations, approvals, certifications, or permissions from the relevant authorities required to implement the Management Consolidation.

If the Management Consolidation is implemented, Shiga Bank will become a wholly-owned subsidiary of the Integrated Holding Company through the Share Exchange, and it is planned that Shiga Bank will be positioned as a bank subsidiary under the Integrated Holding Company, together with The Senshu Ikeda Bank, Ltd. ("Senshu Ikeda Bank"), a subsidiary of Senshu Ikeda HD. Accordingly, the shares of common stock of Shiga Bank are expected to be delisted from the Tokyo Stock Exchange before the effective date of the Share Exchange.

The form of the Management Consolidation may change as the Companies continue their discussions and deliberations.

3. Share Exchange Ratio

The share exchange ratio for the Share Exchange is planned to be determined and announced before the execution of a definitive agreement regarding the Management Consolidation (the "Definitive Agreement") through discussions in good faith between the Companies, based on various factors including the results of future due diligence and the results of the share exchange ratio valuations conducted by third-party appraisers appointed respectively by the Companies.

4. Overview of the Integrated Holding Company

The trade name, head office location, representative, composition of officers, corporate governance structure, organizational structure, and other matters concerning the Integrated Holding Company will be determined in the Definitive Agreement following discussions between the Companies. In addition, Shiga Bank and Senshu Ikeda Bank will continue to exist after the Management Consolidation, and there are no plans to change their trade names or the locations of their respective head offices. In addition, no merger of the two banks is contemplated.

5. Establishment of the Integration Preparation Committee

To facilitate smooth implementation of the Management Consolidation, the Companies will promptly establish an integration preparation committee following the execution of the Memorandum of Understanding; and they will engage in focused discussions concerning the Management Consolidation.

6. Schedule

April 2027 (Planned)	Execution of the Definitive Agreement
December 2027 (Planned)	Holding of extraordinary general meetings of shareholders of the Companies
April 1, 2028 (Planned)	Effective date of the Share Exchange

(Note) The above schedule is based on current expectations and may change depending on future discussions between the Companies and the status of obtaining the necessary authorizations, approvals, certifications, or permissions from the relevant authorities (including the filing with and effectiveness of the registration statement on Form F-4 with the U.S. Securities and Exchange Commission (the "SEC"), procedures for obtaining approvals, registrations, and notifications required under the Banking Act and other applicable laws and regulations, procedures required under antitrust and other competition laws, and procedures required under the Financial Instruments and Exchange Act and other applicable laws, regulations, and rules). If the schedule of the Management Consolidation is changed or delayed due to the status of obtaining such authorizations, approvals, certifications, or permissions, the Companies will promptly announce such change or delay.

7. Overview of the Companies (as of March 31, 2026)

Name	The Shiga Bank, Ltd.	Senshu Ikeda Holdings, Inc.
Head office location	1-38 Hamamachi, Otsu-shi, Shiga	18-14 Chayamachi, Kita-ku, Osaka-shi,Osaka
Name and title of representative	Shinya Kubota, President & CEO	Hirohito Sakaguchi, Representative Corporate Officer, President & CEO
Business description	Banking business	Management of banks and other companies that may be made subsidiaries under the Banking Act, and all businesses incidental or related thereto
Amount of stated capital	33.0 billion yen	102.9 billion yen
Date of incorporation	October 1, 1933	October 1, 2009
Number of issued shares	240,450,405 shares	281,008,632 shares
Fiscal year end	March 31	March 31
Total assets (consolidated)	7,669.0 billion yen	6,595.9 billion yen
Net assets (consolidated)	509.0 billion yen	253.9 billion yen
Deposits and other liabilities (non-consolidated)	5,957.2 billion yen	5,867.5 billion yen (Senshu Ikeda Bank)
Loan balance (non-consolidated)	4,624.9 billion yen	4,883.6 billion yen (Senshu Ikeda Bank)
Number of employees (consolidated)	2,243 people	2,244 people
Number of branches (including agencies and sub-branches)	133 branches (including 33 agencies)	139 branches (Senshu Ikeda Bank)

8. Future Outlook

The impact of the Management Consolidation on the consolidated business results of the Company is currently being examined.

9. Others

If the Management Consolidation is implemented, shares of Senshu Ikeda HD following its change of trade name to become the Integrated Holding Company will be delivered to the shareholders of Shiga Bank. In accordance with the U.S. Securities Act of 1933, it is planned that Senshu Ikeda HD will file a Form F-4 registration statement with the SEC in connection with the Management Consolidation.

【Reference】 Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2027 (Non-consolidated Data)

November 13, 2026

Company Name: The Senshu Ikeda Bank, Ltd. Stock exchange listing: None

Listed Company Name: Senshu Ikeda Holdings, Inc. URL https://www.sihd-bk.jp/

Representative: Hirohito Sakaguchi

For inquiries: Yasuyuki Fujimoto, General Manager of the General Planning Division

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

1. Financial Results for the Second Quarter（Interim Period）of the Fiscal Year ending March 31, 2027 （April 1, 2026－September 30, 2026)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2026	57,270	26.0	16,341	34.5	12,181	39.9
Six months ended September 30, 2025	45,433	21.0	12,146	14.9	8,705	11.5

	Net income per share
	Yen
Six months ended September 30, 2026	230.55
Six months ended September 30, 2025	164.76

(2) Non-consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2026	6,609,251	212,606	3.2
As of March 31, 2026	6,538,624	209,008	3.1

(Reference) capital: As of September 30, 2026:212,606 million yen; As of March 31, 2026:209,008 million yen

Note "Equity ratio" is calculated as: (Total net assets at the end of period－Stock subscription rights 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. Financial Forecasts for the Fiscal Year ending March 31, 2027(April 1, 2026-March 31, 2027)

For non-consolidated earnings forecasts for the fiscal year ending March 31, 2027, please refer to page 18 of the "Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2027" of Senshu Ikeda Holdings, Inc.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	700,828	691,369
Call loans	3,197	4,405
Money held in trust	9,000	9,016
Securities	854,571	824,526
Loans and bills discounted	4,883,615	4,981,567
Foreign exchange assets	6,590	6,001
Other assets	19,255	26,629
Other	19,255	26,629
Tangible fixed assets	31,478	31,433
Intangible fixed assets	4,871	5,512
Prepaid pension cost	20,804	21,733
Deferred tax assets	4,708	6,525
Customers' liabilities for acceptances and guarantees	7,309	6,579
Reserve for possible loan losses	(7,606)	(6,050)
Total assets	6,538,624	6,609,251
Liabilities		
Deposits	5,867,502	5,926,582
Negotiable certificates of deposit	14,000	1,003
Payables under securities lending transactions	9,875	9,116
Borrowed money	380,811	394,666
Foreign exchange liabilities	395	528
Borrowed money from trust account	2,885	2,949
Other liabilities	44,587	52,675
Accrued income taxes	3,835	3,894
Lease liabilities	34	30
Asset retirement obligations	366	367
Other	40,351	48,383
Provision for employees' bonuses	1,540	1,876
Provision for directors' bonuses	73	33
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	62	49
Reserve for contingent losses	567	577
Acceptances and guarantees	7,309	6,579
Total liabilities	6,329,615	6,396,644
Net Assets		
Capital stock	61,385	61,385
Capital surplus	63,315	63,315
Legal capital surplus	32,101	32,101
Other capital surplus	31,213	31,213
Retained earnings	89,625	97,739
Legal retained earnings	16,528	17,341
Other retained earnings	73,097	80,397
Retained earnings brought forward	73,097	80,397
Total shareholders' equity	214,327	222,440
Net unrealized gain (loss) on available-for-sale securities	(8,129)	(9,828)
Net unrealized gain (loss) on deferred hedges	2,810	(5)
Total valuation and translation adjustments	(5,319)	(9,834)
Total net assets	209,008	212,606
Total liabilities and net assets	6,538,624	6,609,251

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2025	For the Six months ended September 30, 2026
Ordinary revenue	45,433	57,270
Interest income	34,356	43,936
Interest on loans and bills discounted	27,194	34,214
Interest and dividends on securities	4,821	6,556
Trust fees	6	5
Fees and commissions	9,174	9,539
Other ordinary income	1,084	2,037
Other income	811	1,751
Ordinary expenses	33,286	40,929
Interest expenses	6,211	11,124
Interest on deposits	5,592	10,052
Fees and commissions payments	5,504	5,893
Other ordinary expenses	29	2,045
General and administrative expenses	20,106	21,609
Other expenses	1,433	256
Ordinary income	12,146	16,341
Extraordinary income	10	8
Extraordinary losses	32	15
Income before income taxes	12,124	16,334
Income taxes – current	2,779	3,912
Income taxes - deferred	639	240
Total income taxes	3,418	4,152
Net income	8,705	12,181

【Reference】 Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2027 (Non-consolidated Data)

November 13, 2026

Company Name: 01 Bank, Ltd.	Stock exchange listing: None
Listed Company Name: Senshu Ikeda Holdings, Inc.	URL https://01bank.co.jp/index.html
Representative:	Masaki Itou
For inquiries:	Tatsuya Hayashi, General Manager of the Corporate Planning Division

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

1. Financial Results for the Second Quarter（Interim Period）of the Fiscal Year ending March 31, 2027 （April 1, 2026－September 30, 2026)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2026	200	－	(2,280)	－	(2,840)	－
Six months ended September 30, 2025	5	－	(1,208)	－	(900)	－

	Net income per share
	Yen
Six months ended September 30, 2026	(23,545.14)
Six months ended September 30, 2025	(11,251.91)

(2) Non-consolidated Financial Position

	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2026	8,827	3,338	37.8
As of March 31, 2026	8,478	3,179	37.5

(Reference) capital: As of September 30, 2026:3,338 million yen; As of March 31, 2026:3,179million yen

Note “Equity ratio” is calculated as: (Total net assets at the end of period－Stock subscription rights 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.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,932	3,521
Loans and bills discounted	4,434	4,603
Other assets	1,973	546
Other	1,973	546
Tangible fixed assets	56	0
Intangible fixed assets	160	0
Deferred tax assets	99	678
Reserve for possible loan losses	(179)	(522)
Total assets	8,478	8,827
Liabilities		
Deposits	311	217
Borrowed money	4,700	5,000
Other liabilities	256	237
Accrued income taxes	23	25
Other	233	211
Provision for employees' bonuses	30	33
Total liabilities	5,298	5,488
Net Assets		
Capital stock	3,000	4,500
Capital surplus	3,000	4,500
Legal capital surplus	3,000	4,500
Retained earnings	(2,820)	(5,661)
Other retained earnings	(2,820)	(5,661)
Retained earnings brought forward	(2,820)	(5,661)
Total shareholders' equity	3,179	3,338
Total net assets	3,179	3,338
Total liabilities and net assets	8,478	8,827

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of yen)

	For the Six months ended September 30, 2025	For the Six months ended September 30, 2026
Ordinary revenue	5	200
Interest income	5	198
Interest on loans and bills discounted	3	196
Fees and commissions	0	1
Other income	0	0
Ordinary expenses	1,213	2,481
Interest expenses	3	32
Interest on deposits	0	0
Fees and commissions payments	0	0
General and administrative expenses	1,203	1,485
Other expenses	6	962
Ordinary loss	(1,208)	(2,280)
Extraordinary losses	—	1,507
Loss before income taxes	(1,208)	(3,787)
Income taxes – current	(277)	(367)
Income taxes - deferred	(31)	(578)
Total income taxes	(308)	(946)
Net loss	(900)	(2,840)

Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31,2027 (Six months ended September 30,2026)

SENSHU IKEDA HOLDINGS, INC.

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01 Bank, Ltd. commenced operations in July 2025; therefore, the figures as of the end of March 2025 are not included.

Ⅰ Second Quarter of the FY2026 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

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

Consolidated Statement of Operations

(Millions of yen)

		For the six months ended Sep. 30,2025 (a)	For the six months ended Sep. 30,2026 (b)	(b)-(a)
1	**Consolidated gross profits**	36,938	40,815	3,877
2	Net interest income	27,730	32,306	4,576
3	Trust fees	6	5	(1)
4	Net fees and commissions income	8,000	8,334	334
5	Net other operating income	1,201	169	(1,032)
6	**General and administrative expenses (-)**	24,352	26,244	1,892
7	**Net disposal of nonperforming loans (-)**	1,441	(290)	(1,731)
8	Provision for general reserve for possible loan losses (-)	258	－	(258)
9	Written-off loans (-)	1,161	1,298	137
10	Provision for specific reserve for possible loan losses (-)	(43)	－	43
11	Provision for contingent losses (-)	67	10	(57)
12	Gains (losses) on sales of non-performing loans (-)	2	－	(2)
13	Recoveries of written off claims	188	166	(22)
14	Reversal of reserve for possible loan losses	－	1,585	1,585
15	Others (-)	182	152	(30)
16	Net gains (losses) on equity securities	376	(52)	(428)
17	Equity in earnings of affiliates	8	13	5
18	Others	974	1,083	109
19	**Ordinary income**	12,504	15,905	3,401
20	Net extraordinary income (losses)	(33)	(1,517)	(1,484)
21	**Income before income taxes**	12,471	14,387	1,916
22	Total income taxes (-)	3,844	4,059	215
23	Income taxes-current (-)	3,342	4,323	981
24	Income taxes-deferred (-)	502	(264)	(766)
25	**Profit**	8,626	10,328	1,702
26	Profit attributable to non-controlling interests (-)	(37)	(14)	23
27	**Profit attributable to owners of the parent**	8,664	10,343	1,679

Consolidated Statement of Comprehensive Income

(Millions of yen)

25	**Profit**	8,626	10,328	1,702
28	Total other comprehensive income	1,071	(5,087)	(6,158)
29	Net unrealized gain (loss) on available-for-sale securities	653	(1,694)	(2,347)
30	Net unrealized gain (loss) on deferred hedges	954	(2,816)	(3,770)
31	Remeasurements of defined benefit plans	(537)	(576)	(39)
32	**Comprehensive income**	9,697	5,241	(4,456)

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

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

(Millions of yen)

		For the six months ended Sep. 30,2025 (a)	For the six months ended Sep. 30,2026 (b)	(b)-(a)
1	**Gross profit**	32,884	36,471	3,587
2	(Core gross profit)	32,449	37,896	5,447
3	Net interest income	28,154	32,827	4,673
4	Net fees and commissions income	3,675	3,651	(24)
5	Net other operating income	1,054	(8)	(1,062)
6	Net gains (losses) on debt securities	434	(1,425)	(1,859)
7	Domestic gross profit	31,664	34,853	3,189
8	Net interest income	27,998	32,655	4,657
9	Net fees and commissions income	3,642	3,621	(21)
10	Net other operating income	23	(1,422)	(1,445)
11	Net gains (losses) on debt securities	33	(1,425)	(1,458)
12	International gross profit	1,219	1,617	398
13	Net interest income	155	172	17
14	Net fees and commissions income	33	30	(3)
15	Net other operating income	1,031	1,414	383
16	Net gains (losses) on debt securities	401	―	(401)
17	**Expenses (excluding non-recurring expenses) (-)**	20,977	22,449	1,472
18	Personnel expenses (-)	10,764	11,310	546
19	Non-personnel expenses (-)	8,685	9,422	737
20	Miscellaneous taxes (-)	1,528	1,717	189
21	Banking profit (before provision for general reserve for possible loan losses)	11,906	14,021	2,115
22	Core banking profit	11,471	15,446	3,975
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	10,792	15,446	4,654
24	Net gains (losses) on debt securities	434	(1,425)	(1,859)
25	Provision for general reserve for possible loan losses (-) ①	187	―	(187)
26	**Banking profit**	11,718	14,021	2,303
27	Net non-recurring gains (losses)	428	2,319	1,891
28	Credit costs (-) ②	1,096	(1,379)	(2,475)
29	Written-off loans (-)	993	61	(932)
30	Provision for specific reserve for possible loan losses (-)	(76)	―	76
31	Provision for contingent losses (-)	67	10	(57)
32	Gains (losses) on sales of non-performing loans (-)	―	―	―
33	Recoveries of written-off claims	71	92	21
34	Reversal of reserve for possible loan losses	―	1,511	1,511
35	Others (-)	182	152	(30)
36	Net gains (losses) on equity securities	561	1	(560)
37	Gain on sales of equity securities	569	1	(568)
38	Loss on sales of equity securities (-)	7	―	(7)
39	Loss on write-down of equity securities (-)	0	―	(0)
40	Other non-recurring gains (losses)	962	938	(24)
41	**Ordinary income**	12,146	16,341	4,195
42	Net extraordinary income (losses)	(22)	(7)	15
43	**Income before income taxes**	12,124	16,334	4,210
44	Total income taxes (-)	3,418	4,152	734
45	Income taxes-current (-)	2,779	3,912	1,133
46	Income taxes-deferred (-)	639	240	(399)
47	Net income	8,705	12,181	3,476
48	Net credit costs (-) ①+②	1,284	(1,379)	(2,663)

(3) 01 Bank 【Non-consolidated】

(Millions of yen)

		For the six months ended Sep. 30,2025 (a)	For the six months ended Sep. 30,2026 (b)	(b)-(a)
1	**Gross profit**	1	167	166
2	(Core gross profit)	1	167	166
3	Net interest income	1	165	164
4	Net fees and commissions income	(0)	1	1
5	Net other operating income	－	－	－
6	**Expenses (excluding non-recurring expenses) (-)**	1,203	1,485	282
7	Personnel expenses (-)	188	276	88
8	Non-personnel expenses (-)	804	1,056	252
9	Miscellaneous taxes (-)	209	152	(57)
10	Banking profit (before provision for general reserve for possible loan losses)	(1,201)	(1,318)	(117)
11	Core banking profit	(1,201)	(1,318)	(117)
12	Net gains (losses) on debt securities	－	－	－
13	Provision for general reserve for possible loan losses (-) ①	6	(6)	(12)
14	**Banking profit**	(1,208)	(1,311)	(103)
15	Net non-recurring gains (losses)	0	(968)	(968)
16	Credit costs (-) ②	－	968	968
17	Other non-recurring gains (losses)	0	0	0
18	**Ordinary income**	(1,208)	(2,280)	(1,072)
19	Net extraordinary income (losses)	－	(1,507)	(1,507)
20	**Income before income taxes**	(1,208)	(3,787)	(2,579)
21	Total income taxes (-)	(308)	(946)	(638)
22	Income taxes-current (-)	(277)	(367)	(90)
23	Income taxes-deferred (-)	(31)	(578)	(547)
24	Net income	(900)	(2,840)	(1,940)
25	Net credit costs (-) ① +②	6	962	956

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

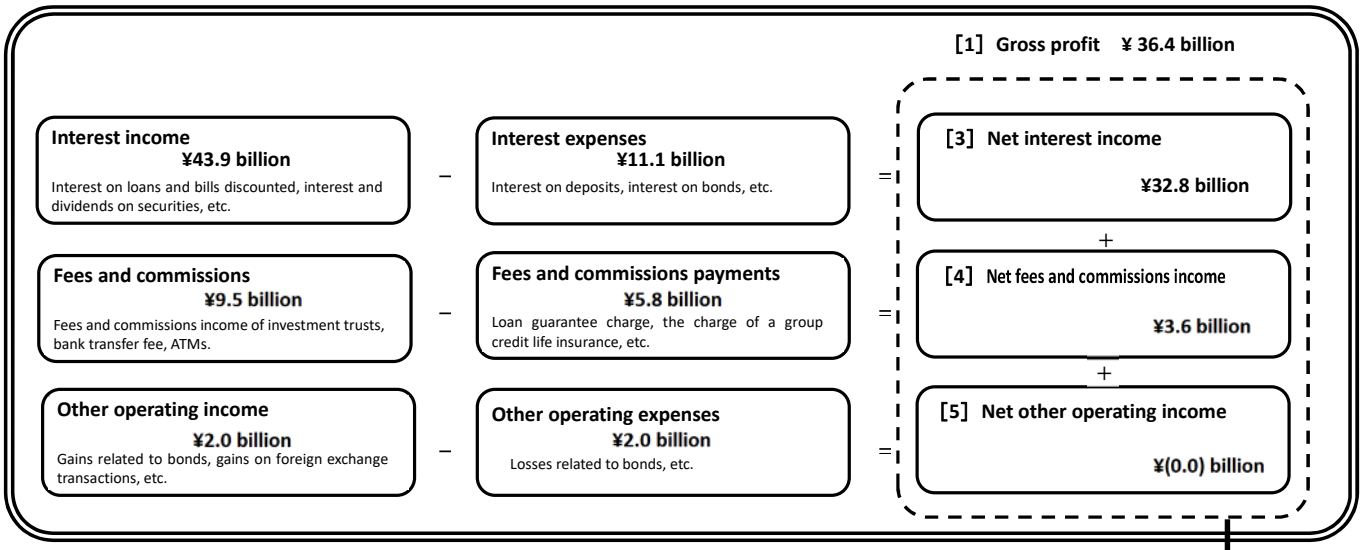
(Millions of yen)

		For the six months ended Sep. 30,2025 (a)	For the six months ended Sep. 30,2026 (b)	(b)-(a)
1	Net operating income	1,566	1,620	54
2	Administrative expenses (-)	1,425	1,469	44
3	Operating income	140	151	11
4	Income before income taxes	140	155	15
5	Net income	112	102	(10)

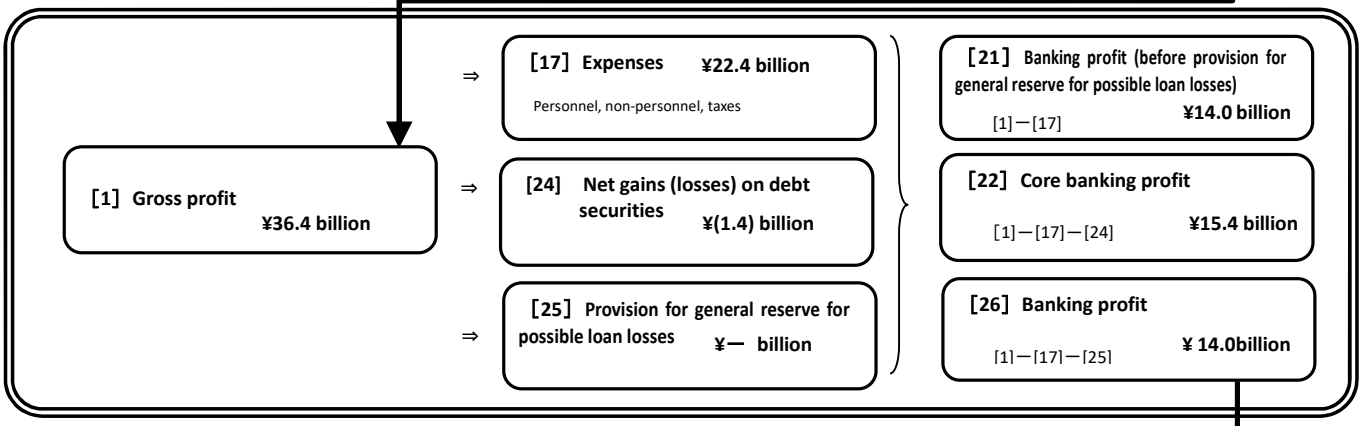
(Reference) Structure of profits (For the six months ended Sep. 30,2026)

The Senshu Ikeda Bank 【Non-consolidated】

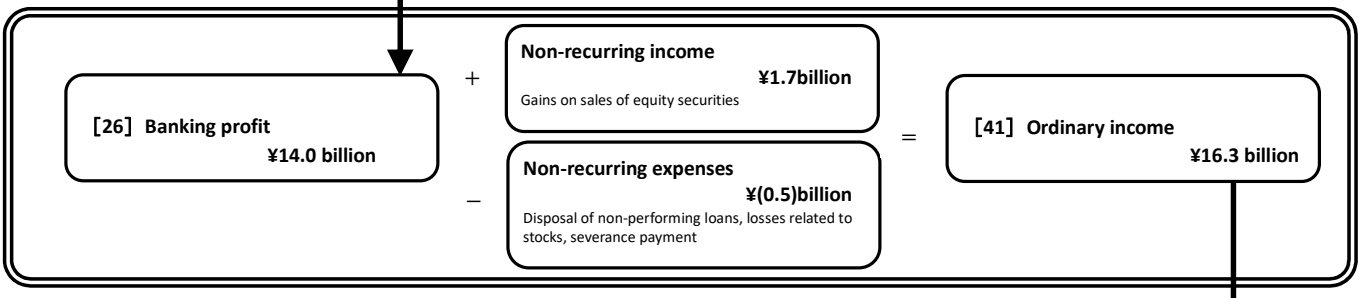
【Gross profit】



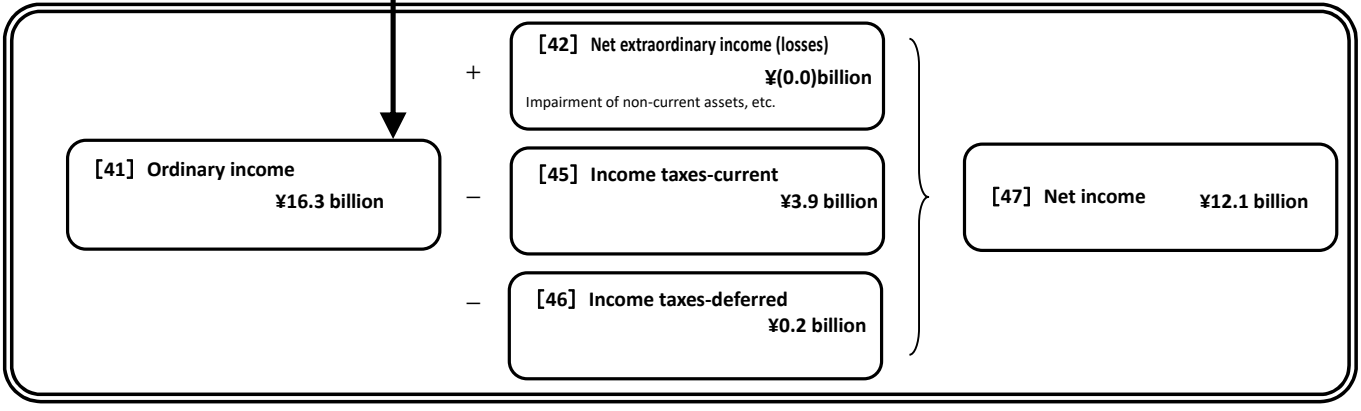
【Banking profit (before provision for general reserve for possible loan losses), Core banking profit, Banking profit】



【Ordinary income】



【Net income】



2. Information on Main Accounts

(1) Loans and Bills Discounted

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of loan balance

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Corporate loans	2,428,636	2,454,791	2,502,687	2,553,999	99,208	51,312
Public sector loans	159,605	154,207	148,469	140,187	(14,020)	(8,282)
Consumer loans	2,127,135	2,168,151	2,232,459	2,287,380	119,229	54,921
Housing loans	2,055,208	2,094,668	2,155,999	2,207,848	113,180	51,849
Other loans	71,926	73,482	76,460	79,531	6,049	3,071
Total	4,715,377	4,777,149	4,883,615	4,981,567	204,418	97,952
Foreign currency loans	4,737	4,544	4,870	4,676	132	(194)
(Scale of enterprise)						
Large and mid-tier enterprises	566,754	591,683	596,418	617,661	25,978	21,243
Small and medium-sized enterprises	1,871,154	1,871,889	1,913,046	1,941,954	70,065	28,908
Local governments	159,605	154,207	148,469	140,187	(14,020)	(8,282)
Japanese government	—	—	—	—	—	—
Individuals	2,117,862	2,159,369	2,225,680	2,281,763	122,394	56,083
Total	4,715,377	4,777,149	4,883,615	4,981,567	204,418	97,952
Average Balance	4,670,847	4,730,346	4,773,122	4,904,125	173,779	131,003

② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,989,017	4,031,258	4,138,726	4,223,718	192,460	84,992
Ratio of loans to SMEs, etc.	84.59	84.38	84.74	84.78	0.40	0.04

01 Bank 【Non-consolidated】

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Corporate loans		476	4,434	4,603	4,127	169
(Scale of enterprise)						
Large and mid-tier enterprises		—	—	—	—	—
Small and medium-sized enterprises		476	4,434	4,603	4,127	169
Local governments		—	—	—	—	—
Japanese government		—	—	—	—	—
Individuals		—	—	—	—	—
Total		476	4,434	4,603	4,127	169
Average Balance		76	1,169	4,818	4,742	3,649

(2) Deposits

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Individual	4,231,678	4,213,265	4,244,761	4,236,710	23,445	(8,051)
Corporation	1,483,512	1,620,060	1,622,741	1,689,871	69,811	67,130
General corporation	1,308,945	1,363,712	1,399,278	1,416,076	52,364	16,798
Financial institutions	6,213	11,815	16,105	18,703	6,888	2,598
Governmental funds	168,352	244,532	207,357	255,091	10,559	47,734
Subtotal	5,715,190	5,833,325	5,867,502	5,926,582	93,257	59,080
Foreign currency deposits	8,288	9,153	9,685	10,299	1,146	614
Negotiable certificates of deposit	11,000	2,000	14,000	1,003	(997)	(12,997)
Total	5,726,190	5,835,325	5,881,502	5,927,586	92,261	46,084

Average Balance deposits	5,697,560	5,810,469	5,804,750	5,917,324	106,855	112,574
Average Balance deposits and negotiable certificates of deposit	5,713,197	5,816,514	5,809,905	5,929,750	113,236	119,845

(3) Assets under Management

Senshu Ikeda Holdings 【Consolidated】

① Investment products sales

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	(b)-(a)	For the six months ended Sep. 30,2025 (c)	For the six months ended Sep. 30,2026 (d)	(d)-(c)
The Senshu Ikeda Bank	120,434	106,390	(14,044)	48,357	62,044	13,687
Investment trusts	49,312	50,709	1,397	17,888	30,176	12,288
Public bonds	1,936	4,235	2,299	1,277	5,576	4,299
Life insurance	69,185	51,445	(17,740)	29,191	26,290	(2,901)
Senshu Ikeda Tokai Tokyo Securities	77,790	111,666	33,876	51,348	70,082	18,734
Total	198,224	218,056	19,832	99,705	132,126	32,421

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Deposits	4,231,678	4,213,265	4,244,761	4,236,710	23,445	(8,051)
Investment trusts	266,344	292,210	306,609	344,671	52,461	38,062
Life insurance	604,909	612,158	623,803	624,234	12,076	431
Public bonds	5,110	5,820	7,617	12,143	6,323	4,526
Senshu Ikeda Tokai Tokyo Securities	222,019	264,572	288,462	334,721	70,149	46,259
Total	5,330,063	5,388,028	5,471,254	5,552,481	164,453	81,227

(Reference) Balance of assets under management

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank	278,688	305,559	322,495	366,248	60,689	43,753
Investment trusts	273,105	299,399	314,435	353,536	54,137	39,101
Public bonds	5,583	6,160	8,060	12,711	6,551	4,651
Senshu Ikeda Tokai Tokyo Securities	294,677	355,606	390,003	466,602	110,996	76,599
Total	573,366	661,166	712,499	832,850	171,684	120,351

(4) Securities

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Securities	704,133	764,081	854,571	824,526	60,445	(30,045)
Government bonds	125,267	169,497	259,210	285,290	115,793	26,080
Local government bonds	313,308	340,479	334,233	287,807	(52,672)	(46,426)
Corporate bonds	143,034	132,188	118,629	98,903	(33,285)	(19,726)
Authority bonds	71,182	66,656	57,913	46,944	(19,712)	(10,969)
Bank debenture bonds	—	—	—	—	—	—
General corporate bonds	71,851	65,531	60,715	51,959	(13,572)	(8,756)
Stocks	29,564	31,508	33,514	37,936	6,428	4,422
Other securities	92,958	90,407	108,983	114,587	24,180	5,604
Foreign securities	4,607	7	10,064	9,301	9,294	(763)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	4,599	—	4,722	4,320	4,320	(402)
Euro-dominated bonds	—	—	5,333	4,972	4,972	(361)
REIT	36,826	38,916	40,090	42,675	3,759	2,585
Investment trusts	39,122	36,561	43,318	45,447	8,886	2,129
Investment partnership	12,400	14,922	15,510	17,163	2,241	1,653

Average Balance	669,181	738,398	776,827	890,068	151,670	113,241

② Net unrealized gains (losses) on securities

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	(5,977)	(7,235)	(14,496)	(21,054)	(13,819)	(6,558)
Available-for-sale securities	(3,470)	(2,789)	(12,847)	(15,310)	(12,521)	(2,463)
Stocks	10,237	12,408	14,397	16,521	4,113	2,124
Bonds	(18,162)	(21,666)	(35,032)	(40,995)	(19,329)	(5,963)
Government bonds	(3,382)	(5,055)	(9,288)	(9,739)	(4,684)	(451)
Local government bonds	(6,589)	(7,425)	(11,617)	(15,537)	(8,112)	(3,920)
Corporate bonds	(8,190)	(9,185)	(14,126)	(15,717)	(6,532)	(1,591)
Other securities	4,454	6,467	7,787	9,163	2,696	1,376
Foreign securities	161	—	(38)	(588)	(588)	(550)
Euroyen bonds	—	—	—	—	—	—
Dollar-dominated bonds	161	—	33	(299)	(299)	(332)
Euro-dominated bonds	—	—	(72)	(289)	(289)	(217)
REIT	4,036	4,979	5,328	5,319	340	(9)
Investment trusts	122	1,382	2,318	4,347	2,965	2,029
Investment partnership	133	105	179	84	(21)	(95)

3. Interest Margins

The Senshu Ikeda Bank 【Non-consolidated】

① All business

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	For the six months ended Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.83	1.07	1.14	1.35	0.28	0.21
Average yield on loans and bills discounted (B)	0.94	1.16	1.21	1.41	0.25	0.20
Average yield on securities	0.88	1.30	1.49	1.46	0.16	(0.03)
Average yield on interest bearing liabilities (C)	0.72	0.86	0.90	1.04	0.18	0.14
Average yield on deposits and negotiable (including expenses) (D)	0.78	0.91	0.95	1.09	0.18	0.14
Average yield on deposits and negotiable	0.06	0.19	0.21	0.34	0.15	0.13
Expense ratio	0.71	0.71	0.74	0.75	0.04	0.01
Average yield on external liabilities	0.01	0.07	0.09	0.16	0.09	0.07
Average interest rate spread (A)-(C)	0.11	0.21	0.24	0.31	0.10	0.07
Difference between average yield on loans and deposits (B) - (D)	0.16	0.25	0.26	0.32	0.07	0.06

(note) Starting with the six months of ended September 30, 2026, Average yield on interest earning assets is calculated by taking into account the average balance equivalent to the interest earned on deposits held with the Bank of Japan. Please note that figures for prior fiscal years were also calculated using the same method.

② Domestic business

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	For the six months ended Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets (A)	0.82	1.07	1.14	1.34	0.27	0.20
Average yield on loans and bills discounted (B)	0.94	1.16	1.20	1.41	0.25	0.21
Average yield on securities	0.87	1.28	1.48	1.44	0.16	(0.04)
Average yield on interest bearing liabilities (C)	0.69	0.82	0.87	1.00	0.18	0.13
Average yield on deposits and negotiable (including expenses) (D)	0.74	0.87	0.92	1.06	0.19	0.14
Average yield on deposits and negotiable	0.06	0.19	0.21	0.34	0.15	0.13
Expense ratio	0.68	0.68	0.70	0.72	0.04	0.02
Average yield on external liabilities	0.01	0.07	0.09	0.16	0.09	0.07
Average interest rate spread (A)-(C)	0.13	0.25	0.27	0.34	0.09	0.07
Difference between average yield on loans and deposits (B) - (D)	0.20	0.29	0.28	0.35	0.06	0.07

(note) Starting with the six months of ended September 30, 2026, Average yield on interest earning assets is calculated by taking into account the average balance equivalent to the interest earned on deposits held with the Bank of Japan. Please note that figures for prior fiscal years were also calculated using the same method.

4. Banking Profit

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	(b)-(a)	For the six months ended Sep. 30,2025 (c)	For the six months ended Sep. 30,2026 (d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	15,609	22,649	7,040	11,906	14,021	2,115
Per head(thousands of yen)	7,824	11,615	3,791	5,995	6,958	963
(2) Core banking profit	16,739	25,868	9,129	11,471	15,446	3,975
Per head(thousands of yen)	8,390	13,266	4,876	5,776	7,665	1,889
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	16,759	25,167	8,408	10,792	15,446	4,654
Per head(thousands of yen)	8,400	12,906	4,506	5,434	7,665	2,231
(4) Banking profit	16,625	22,130	5,505	11,718	14,021	2,303
Per head(thousands of yen)	8,333	11,349	3,016	5,900	6,958	1,058

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	For the six months ended Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	8.59	10.61	10.61	11.63	1.02	1.02
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	5.83	7.37	7.30	8.36	0.99	1.06

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

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	For the six months ended Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	8.14	10.32	10.33	11.42	1.10	1.09
ROE (Profit attributable to owners of the parent basis)	5.52	7.17	7.10	8.21	1.04	1.11

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

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	For the six months ended Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	7.66	11.54	11.01	13.26	1.72	2.25
Banking profit basis	8.16	11.35	10.76	13.26	1.91	2.50
Core banking profit basis	8.21	11.11	12.58	14.61	3.50	2.03
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	8.22	10.46	12.23	14.61	4.15	2.38
Net income basis	5.89	8.43	8.10	11.52	3.09	3.42

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank 【Non-consolidated】

① Employees and Officers

(Number of people)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Directors and auditors	35	31	31	32	1	1
Employees	1,903	1,937	1,873	1,973	36	100
Total	1,938	1,968	1,904	2,005	37	101

Note: “Directors and auditors” includes executive officers.
“Employees” excludes employees temporarily seconded to other companies and temporary staff.

② Branches

(Number of branches)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	－	－
Sub-branches	3	3	3	3	－	－
Total	139	139	139	139	－	－
(Reference) ATMs	216	216	216	215	(1)	(1)

7. Gains and Losses on Investment Securities

The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	(b)-(a)	For the six months ended Sep. 30,2025 (c)	For the six months ended Sep. 30,2026 (d)	(d)-(c)
Gains (losses) on debt securities	(1,129)	(3,219)	(2,090)	434	(1,425)	(1,859)
Gain on sales	66	502	436	454	620	166
Gain on redemption	24	－	(24)	－	－	－
Loss on sales (-)	1,220	3,721	2,501	19	1,917	1,898
Loss on redemption (-)	－	－	－	－	－	－
Loss on write-down (-)	－	－	－	－	－	－
Loss by investment partnership (-)	－	－	－	－	128	128

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (a)	For the fiscal year ended Mar. 31,2026 (b)	(b)-(a)	For the six months ended Sep. 30,2025 (c)	For the six months ended Sep. 30,2026 (d)	(d)-(c)
Gains (losses) on equity securities	774	644	(130)	561	1	(560)
Gain on sales	1,402	657	(745)	569	1	(568)
Loss on sales (-)	13	13	0	7	－	(7)
Loss on write-down (-)	614	0	(614)	0	－	(0)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025	As of Mar. 31,2026	As of Sep. 30,2026 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.59	11.65	10.62	10.59	(1.06)	(0.03)
Total capital(A)-(B)	212,387	217,421	218,913	223,587	6,166	4,674
Core capital (A)	238,028	243,329	252,863	258,799	15,470	5,936
Common stock, internal reserves, etc.	228,962	234,764	239,452	246,028	11,264	6,576
Reserve	354	412	438	365	(47)	(73)
Deduction (B)	25,641	25,907	33,949	35,211	9,304	1,262
Risk weighted assets (C)	1,831,756	1,864,882	2,059,964	2,109,615	244,733	49,651
Required capital (C ×4%)	73,270	74,595	82,398	84,384	9,789	1,986

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025	As of Mar. 31,2026	As of Sep. 30,2026 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.37	11.48	10.48	10.13	(1.35)	(0.35)
Total capital(A)-(B)	207,925	213,695	215,382	213,169	(526)	(2,213)
Core capital (A)	233,424	239,454	249,160	248,296	8,842	(864)
Common stock, internal reserves, etc.	225,252	231,769	236,579	236,359	4,590	(220)
Reserve	354	405	342	275	(130)	(67)
Deduction (B)	25,498	25,758	33,777	35,127	9,369	1,350
Risk weighted assets (C)	1,828,489	1,860,446	2,054,034	2,103,107	242,661	49,073
Required capital (C ×4%)	73,139	74,417	82,161	84,124	9,707	1,963

② Non-consolidated

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025	As of Mar. 31,2026	As of Sep. 30,2026 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	10.10	10.20	9.25	8.88	(1.32)	(0.37)
Total capital(A)-(B)	182,282	187,488	187,922	184,859	(2,629)	(3,063)
Core capital (A)	200,963	206,736	210,258	209,231	2,495	(1,027)
Common stock, internal reserves, etc.	200,963	206,736	210,258	209,231	2,495	(1,027)
Reserve	—	—	—	—	—	—
Deduction (B)	18,681	19,248	22,336	24,372	5,124	2,036
Risk weighted assets (C)	1,804,403	1,837,371	2,031,058	2,081,623	244,252	50,565
Required capital (C ×4%)	72,176	73,494	81,242	83,264	9,770	2,022

(3) 01 Bank (domestic standard)

① Non-consolidated

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025	As of Mar. 31,2026	As of Sep. 30,2026 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)		84.75	49.37	53.23	(31.52)	3.86
Total capital(A)-(B)		2,109	3,089	3,053	944	(36)
Core capital (A)		2,225	3,255	3,408	1,183	153
Common stock, internal reserves, etc.		2,218	3,179	3,338	1,120	159
Reserve		6	76	69	63	(7)
Deduction (B)		116	166	355	239	189
Risk weighted assets (C)		2,488	6,257	5,734	3,246	(523)
Required capital (C ×4%)		99	250	229	130	(21)

Ⅱ Overview of Loans and Bills Discounted

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

(1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,763	3,298	4,008	3,999	701	(9)
Doubtful claims	45,172	46,736	47,565	46,617	(119)	(948)
Substandard claims	2,549	2,548	2,513	2,553	5	40
Loans past due three months or more	—	—	—	—	—	—
Restructured loans	2,549	2,548	2,513	2,553	5	40
Subtotal (A)	51,485	52,583	54,087	53,170	587	(917)
Normal claims	4,663,428	4,723,009	4,823,508	4,914,529	191,520	91,021
Total (B)	4,714,913	4,775,593	4,877,596	4,967,699	192,106	90,103
Non-performing loans ratio (A)/(B)	1.09	1.10	1.10	1.07	(0.03)	(0.03)
Partial direct write-off	18,140	18,882	16,884	17,046	(1,836)	162
Collateral and guarantees	38,169	40,508	41,963	42,575	2,067	612
Bankruptcy and quasi-bankrupt claims	3,286	2,847	3,332	3,339	492	7
Doubtful claims	33,232	36,001	36,936	37,562	1,561	626
Substandard claims	1,649	1,659	1,695	1,673	14	(22)
Reserve for Possible Loan Losses	7,494	6,660	6,441	4,910	(1,750)	(1,531)
Bankruptcy and quasi-bankrupt claims	476	451	676	659	208	(17)
Doubtful claims	6,987	6,184	5,740	4,215	(1,969)	(1,525)
Substandard claims	31	25	24	35	10	11
Coverage amount (C)	45,664	47,168	48,405	47,486	318	(919)
Coverage ratio (C)/(A)	88.69	89.70	89.49	89.30	(0.40)	(0.19)
Reserve for possible loan losses	10,295	9,704	9,763	8,122	(1,582)	(1,641)
General reserve for possible loan losses	2,380	2,638	2,999	2,921	283	(78)
Specific reserve for possible loan losses	7,915	7,065	6,764	5,201	(1,864)	(1,563)
Reserve ratios	19.99	18.45	18.05	15.27	(3.18)	(2.78)

(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. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,808	2,163	2,901	2,796	633	(105)
Doubtful claims	45,155	46,719	47,564	46,376	(343)	(1,188)
Substandard claims	2,549	2,548	2,513	2,515	(33)	2
Loans past due three months or more	—	—	—	—	—	—
Restructured loans	2,549	2,548	2,513	2,515	(33)	2
Subtotal (A)	50,514	51,431	52,979	51,688	257	(1,291)
Normal claims	4,689,998	4,749,148	4,852,577	4,949,640	200,492	97,063
Total (B)	4,740,512	4,800,580	4,905,557	5,001,328	200,748	95,771
Non-performing loans ratio (A)/(B)	1.06	1.07	1.07	1.03	(0.04)	(0.04)
Partial direct write-off	17,356	18,239	16,116	15,835	(2,404)	(281)
Collateral and guarantees	39,378	41,833	43,572	43,927	2,094	355
Bankruptcy and quasi-bankrupt claims	2,727	2,134	2,732	2,626	492	(106)
Doubtful claims	35,000	38,039	39,145	39,627	1,588	482
Substandard claims	1,649	1,659	1,695	1,673	14	(22)
Reserve for Possible Loan Losses	6,941	6,079	5,802	4,252	(1,827)	(1,550)
Bankruptcy and quasi-bankrupt claims	81	28	168	169	141	1
Doubtful claims	6,829	6,025	5,609	4,057	(1,968)	(1,552)
Substandard claims	31	25	24	24	(1)	0
Coverage amount (C)	46,319	47,912	49,375	48,179	267	(1,196)
Coverage ratio (C)/(A)	91.69	93.15	93.19	93.21	0.06	0.02
Reserve for possible loan losses	8,222	7,554	7,606	6,050	(1,504)	(1,556)
General reserve for possible loan losses	1,302	1,490	1,821	1,816	326	(5)
Specific reserve for possible loan losses	6,920	6,064	5,785	4,234	(1,830)	(1,551)
Reserve ratios	16.27	14.68	14.35	11.70	(2.98)	(2.65)

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

(3) 01 Bank 【Non-consolidated】

(Millions of yen, %)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims		—	83	413	413	330
Doubtful claims		—	—	19	19	19
Substandard claims		—	—	38	38	38
Loans past due three months or more		—	—	—	—	—
Restructured loans		—	—	38	38	38
Subtotal (A)		—	83	471	471	388
Normal claims		477	4,370	4,146	3,669	(224)
Total (B)		477	4,453	4,617	4,140	164
Non-performing loans ratio (A)/(B)		—	1.87	10.20	10.20	8.33
Partial direct write-off		—	—	—	—	—
Reserve for possible loan losses		6	179	522	516	343
General reserve for possible loan losses		6	96	90	84	(6)
Specific reserve for possible loan losses		—	83	432	432	349
Reserve ratios		—	215.25	110.89	110.89	(104.36)

(Note) 01 Bank does not perform Partial direct write-off.

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. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	4,715,377	4,777,149	4,883,615	4,981,567	204,418	97,952
Manufacturing	343,685	360,417	363,522	383,166	22,749	19,644
Agriculture and forestry	489	541	437	534	(7)	97
Fishery	194	223	203	102	(121)	(101)
Mining, quarrying and gravel extraction	134	101	91	86	(15)	(5)
Construction	140,437	133,699	140,279	140,488	6,789	209
Electricity, gas, heat and water supply	25,052	24,820	25,408	30,340	5,520	4,932
Information and communication	20,114	18,506	19,003	17,707	(799)	(1,296)
Transportation and postal activities	114,860	116,664	113,314	117,223	559	3,909
Wholesale and retail trade	329,786	328,375	335,407	338,664	10,289	3,257
Finance and insurance activities	332,869	332,598	336,405	345,111	12,513	8,706
Real estate and rental activities	774,710	791,978	809,137	822,747	30,769	13,610
Academic research, professional and technical services	23,131	22,643	24,208	24,147	1,504	(61)
Accommodation and food service activities	36,589	38,065	38,177	39,866	1,801	1,689
Life related services and entertainment	20,063	18,093	19,762	19,314	1,221	(448)
Education and study support activities	7,328	7,097	6,431	6,811	(286)	380
Medical and welfare	149,459	147,839	151,546	152,565	4,726	1,019
Other services	116,188	119,316	123,601	118,568	(748)	(5,033)
Local governments	159,605	154,207	148,469	140,187	(14,020)	(8,282)
Others	2,120,669	2,161,952	2,228,199	2,283,927	121,975	55,728

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

(Millions of yen)

	As of Mar. 31,2025	As of Sep. 30,2025 (a)	As of Mar. 31,2026 (b)	As of Sep. 30,2026 (c)	(c)-(a)	(c)-(b)
Domestic (excluding JOM account)	50,439	51,374	52,904	51,627	253	(1,277)
Manufacturing	9,351	8,043	8,444	8,330	287	(114)
Agriculture and forestry	403	423	399	421	(2)	22
Fishery	—	—	—	—	—	—
Mining, quarrying and gravel extraction	—	—	—	—	—	—
Construction	4,784	5,000	3,969	4,423	(577)	454
Electricity, gas, heat and water supply	188	187	186	182	(5)	(4)
Information and communication	423	591	608	547	(44)	(61)
Transportation and postal activities	4,136	4,533	4,336	4,439	(94)	103
Wholesale and retail trade	9,200	10,030	11,278	10,529	499	(749)
Finance and insurance activities	78	54	43	31	(23)	(12)
Real estate and rental activities	5,225	5,255	5,151	3,723	(1,532)	(1,428)
Academic research, professional and technical services	901	805	1,045	1,038	233	(7)
Accommodation and food service activities	4,222	3,754	3,797	3,899	145	102
Life related services and entertainment	922	937	905	835	(102)	(70)
Education and study support activities	41	40	40	39	(1)	(1)
Medical and welfare	1,608	2,106	2,652	2,468	362	(184)
Other services	3,447	3,402	3,207	3,342	(60)	135
Local governments	—	—	—	—	—	—
Others	5,500	6,205	6,836	7,372	1,167	536

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

The Senshu Ikeda Bank 【Non-consolidated】

(As of Sep. 30,2026)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures)
Claim-related loans including loans and bills discounted

Classification Outstanding loans		Category Ⅰ	Category Ⅱ	Category Ⅲ	Category Ⅳ
Bankrupt 1.1		0.7	0.3	— (0.1)	— (—)
Effectively bankrupt 1.6		1.4	0.2	— (0.0)	— (—)
Potentially bankrupt 46.3		33.1	10.5	2.6 (4.0)	
Watch list	Requiring special caution 2.5	0.1	2.3		
	Other borrowers requiring caution 140.2	75.4	64.7		
Normal 4,809.3		4,809.3			
Total 5,001.3		4,920.3	78.3	2.6 (4.2)	— (—)

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		Secured or guaranteed	Reserve	Coverage ratio
Bankruptcy and quasi-bankrupt 2.7		2.6	0.1	100.00
Doubtful 46.3		39.6	4.0	94.19
Substandard	Loans past due three months or more —	1.6	0.0	67.52
	Restructured 2.5			
Subtotal (A) 51.6		43.9	4.2	93.21
Normal 4,949.6		Ratio of NPLs (subtotal) pursuant to the disclosure standards of the Financial Revitalization Law to total claims (A) / (B) = 1.03%		
Total (B) 5,001.3				

(Notes) 1. Japanese yen amounts are rounded down to the nearest 100 million yen.

2. Claim-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts), which are required to be stated in a note to the Balance Sheet.

3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

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

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

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

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

Ⅲ FY2026 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings

【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2026 (Result)	For the fiscal year ending Mar. 31,2027 (Forecast)
Ordinary revenue	117,417	137,000
Ordinary income	25,233	32,200
Profit attributable to owners of the parent	17,336	20,700

② The Senshu Ikeda Bank

【Non-consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2026 (Result)	For the fiscal year ending Mar. 31,2027 (Forecast)
Ordinary revenue	96,191	119,000
Ordinary income	23,681	32,100
Net income	16,664	22,600
Net credit costs (-)	1,499	0

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31,2026(Result)			
		For the six months ended Sep. 30,2026	For the fiscal year ending Mar. 31,2027 (Forecast)	For the fiscal year ending Mar. 31,2027 (Forecast)
Common stock	25.00	13.75	16.25	30.00

(3) Capital ratio

(%)

	As of Mar. 31,2026 (Result)	As of Sep. 30,2026 (Preliminary figures)	As of Mar. 31,2027 (Forecast)
Senshu Ikeda Holdings (Consolidated)	10.62	10.59	mid 9
The Senshu Ikeda Bank (Consolidated)	10.48	10.13	First half of 9
The Senshu Ikeda Bank (Non-consolidated)	9.25	8.88	First half of 8

(4) ROE

① Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31,2026 (Result)	For the six months ended Sep. 30,2026 (Result)	For the fiscal year ending Mar. 31,2027 (Forecast)
ROE (Profit attributable to owners of the parent basis)	7.10	8.21	8.1