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<FY2025 Financial Results Presentation Meeting>

Business Strategies of Senshu Ikeda Holdings, Inc.

June 2, 2026

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Bring excitement to the future.

SENSHU IKEDA HOLDINGS, INC.

Key Messages

FY2025 Financial Results, the Fifth Medium-Term Business Plan Plus (FY2024-FY2025)

- **Achieved targets for the final year of the Fifth Medium-Term Business Plan Plus: Profit attributable to owners of parent amounted to ¥17.3 billion and ROE increased to 7.1%**

✓ Solution consulting cases (a primary KPI) topped the target at 12,000, while core business profit grew steadily to ¥14.4 billion.
✓ For shareholder returns, dividend per share was raised from the original plan of ¥21.0 to ¥25.0 (dividend payout ratio: 40%).

Long-Term Management Strategy, the Sixth Medium-Term Business Plan (FY2026-FY2028)

- **Formulated the Purpose embodying our aspirations for the future and the Long-Term Management Strategy (Ideal State 10 Years from Now) in March 2026**
- **Aim for ROE of 10% or higher, which consistently exceeds the cost of capital, to accelerate organic and inorganic growth**

✓ Aim for ¥30.0 billion in profit attributable to owners of parent and ROE of 10% by FY2028, the final year of the Sixth Medium-Term Business Plan.
✓ Allocate resources to central Osaka to capitalize on high economic density and drive continuous balance sheet expansion.
✓ Strengthen business succession, M&A, equity business, etc. in response to strong market demand, leveraging the Company's underlying capabilities.
✓ Further strengthen regional financial capabilities and contribute to local communities through the "Senshu Ikeda-Shiga Alliance" and medium- to long-term collaborative relationships.

- **Strengthen the foundation for sustainable management through active growth investments (3-year total: approx. ¥12.0 billion)**

✓ Aim for core OHR of 55% or less (Senshu Ikeda Bank, non-consolidated basis) by FY2028 through enhanced productivity and growth resulting from human capital investment and strategic investments in system and DX.
✓ Maintain the capital adequacy ratio (based on the finalized Basel III framework) in the range of 9 to 10%.
✓ Set a dividend payout ratio of 40% as a guideline for shareholder returns. Dividend per share for FY2026 is projected to rise by ¥2.5 from FY2025 to ¥27.5

Financial Results for FY2025 - Overview of Profit and Loss

Profit increased, driven primarily by the growth in interest income. We replaced part of our holdings in yen-denominated debt securities using the increase in interest on securities to improve the yield on our portfolio.

■ Senshu Ikeda Holdings [Consolidated] (Billion yen)	FY2024 (A)	FY2025 (B)	(B)-(A)
Profit attributable to owners of parent	13.2	**17.3**	4.1
ROE	5.5%	7.1%	1.6%
■ The Senshu Ikeda Bank [Non-consolidated]			
Core gross profit	57.5	**68.9**	11.4
Net interest income	47.8	59.0	11.2
Net loan and deposit interest	39.5	44.1	4.6
Net fees and commissions income	8.5	8.1	(0.4)
Others	1.1	1.6	0.5
Expenses (excluding non-recurring expenses) (-)	40.8	**43.0**	2.2
Core banking profit	16.7	**25.8**	9.1
Net gains (losses) on debt securities	(1.1)	(3.2)	(2.1)
Banking profit (before provision for general reserve for possible loan losses)	15.6	**22.6**	7.0
Net credit costs (-)	1.3	1.4	0.1
Net gains (losses) on equity securities	0.7	0.6	(0.1)
Ordinary income	17.3	23.6	6.3
Net income	11.9	**16.6**	4.7
Core business profit	10.8	**14.4**	3.6

Major factors

■ **Net interest income: ¥59.0 bn (up ¥11.2 bn year on year)**

- Net loan and deposit interest: ¥44.1 bn yen (up ¥4.6 bn year on year)
  -> Increase in loan balance (ending balance: up ¥168.3 bn; average balance: up ¥102.3 bn) and widening of the spread between loan and deposit interest rates due to higher interest rates due to (up 0.12%)
- Interest on securities: ¥11.6 bn (up ¥5.7 bn year on year)
  -> Increased balance of and improved yield on yen-denominated debt securities and increased interest on other securities (investment partnerships)
- Interest on BOJ current deposit: ¥4.4 bn (up ¥2.0 bn year on year)

■ **Expenses (excluding non-recurring expenses): ¥43.0 bn (up ¥2.2 bn year on year)**

- Personnel expenses: ¥21.9 bn (up ¥0.6 bn year on year)
- Non-personnel expenses: ¥17.9 bn (up ¥1.4 bn year on year)

■ **Net gains (losses) on debt securities: ¥(3.2) bn (losses increased by ¥2.1 bn year on year)**

- Replaced yen-denominated debt securities: ¥(3.7) bn
  -> Sold ¥48.5 bn of yen-denominated debt securities, which resulted in an approximately 1.4% increase in reinvestment yield

Financial Results for FY2025 - Overview of the Balance Sheet

Loan and deposit balances steadily increased. The spread between loan and deposit interest rates widened primarily due to the rising interest rates on floating-rate loans, which account for approximately 80% of our loans.

Balance Sheet of The Senshu Ikeda Bank
(As of March 31, 2026)

Loans	Deposits, etc.
¥4,883.6 bn Up ¥168.3 bn year on year Annual growth rate: 3.5% Ratio of floating-rate loans: 82%	**¥5,881.5 bn** Up ¥155.4 bn year on year Annual growth rate: 2.7%
Securities **¥854.5 bn** Up ¥150.4 bn year on year	
Others BOJ current deposit: ¥647.4 bn Down ¥151.8 bn year on year	**Others** BOJ loans: ¥380.7 bn Down ¥19.1 bn year on year

Total assets: ¥6,538.6 bn

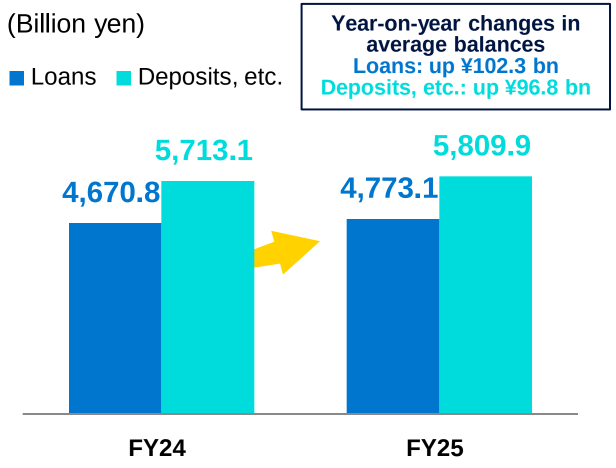
Loans

- Business loans:
  ¥2,502.6 bn; up ¥74.0 bn year on year; annual growth rate: 3.0%
- Retail loans:
  ¥2,232.4 bn; up ¥105.3 bn year on year; annual growth rate: 4.9%

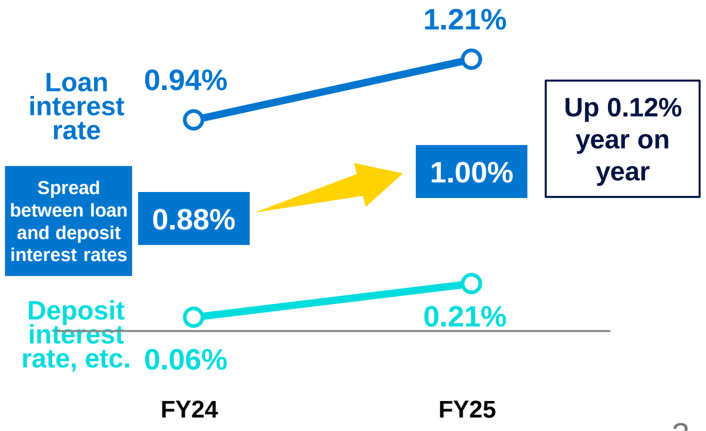
Deposits, etc.

- Corporate:
  ¥1,622.7 bn; up ¥139.2 bn year on year; annual growth rate: 9.3%
- Retail:
  ¥4,244.7 bn; up ¥13.1 bn year on year; annual growth rate: 0.3%

Average loan and deposit balances



Spread between loan and deposit interest rates



Financial Results Forecast for FY2026

- Senshu Ikeda Holdings forecasts consolidated profit of ¥19.1 bn, up 10% year on year. The Senshu Ikeda Bank (non-consolidated) expects net credit costs of ¥2.5 bn, up ¥1.1 bn year on year.

Profit Senshu Ikeda Holdings [Consolidated]

¥19.1 bn

Up ¥1.8 bn year on year

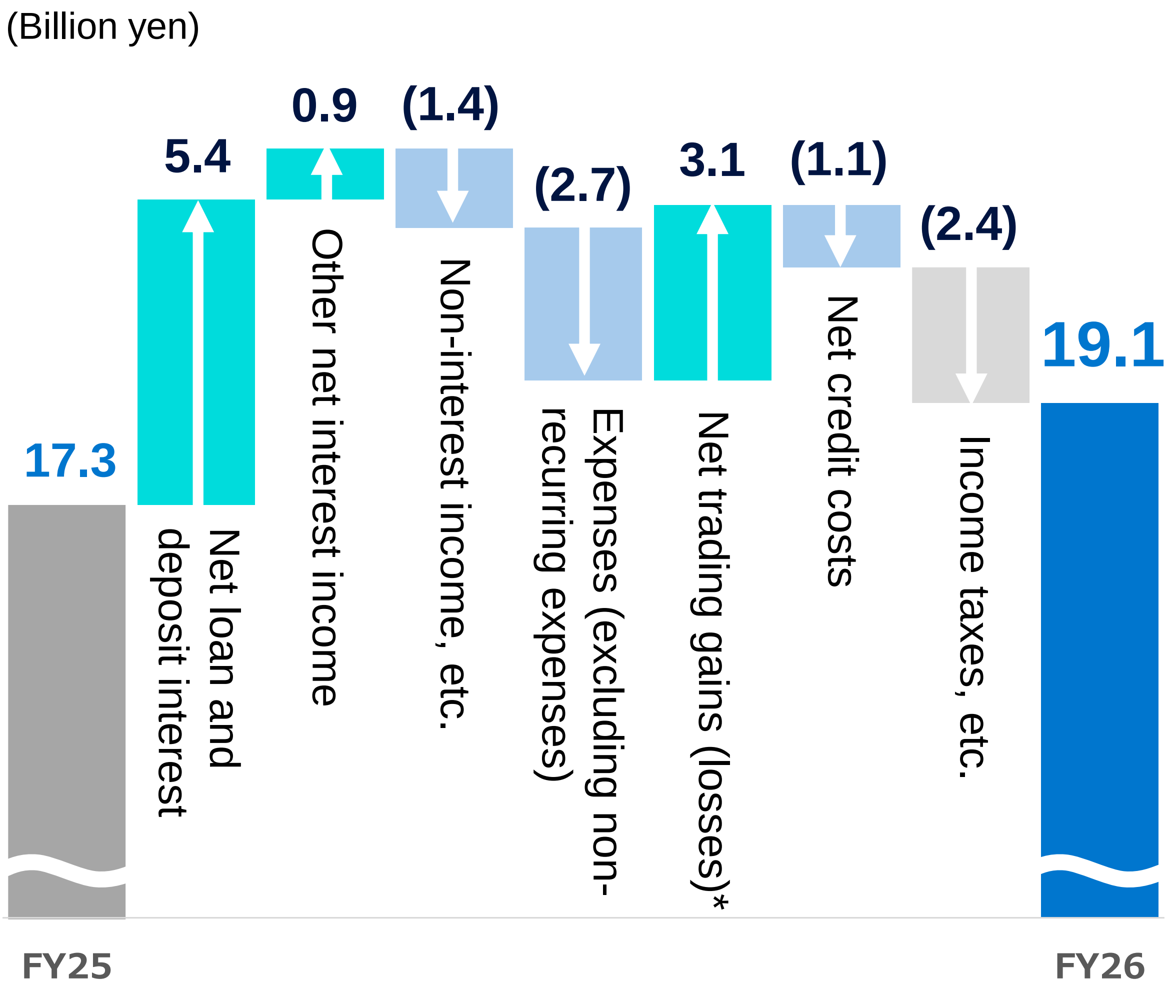
ROE

7.5%

Up 0.4% year on year

■ The Senshu Ikeda Bank [Non-consolidated] (Billion yen)	FY2025 (A)	FY2026 (B)	(B)-(A)
Ordinary income	23.6	28.0	4.4
Net income	16.6	**19.0**	2.4
Net credit costs (-)	1.4	2.5	1.1

Year-on-year change in profit - Senshu Ikeda Holdings



* Net trading gains (losses) = net gains (losses) on debt securities + net gains (losses) on equity securities

Long-Term Management Strategy
Sixth Medium-Term Business Plan

Establishment of Purpose

In March 2026, we established the Purpose embodying our **aspirations for the future** by reexamining our unique **identity.**

Engage wholeheartedly, pursue collaboratively, and blaze a trail into the future

—More exciting, more vibrant—

The meaning conveyed by **the three phrases**

“Engage wholeheartedly”	Our commitment to sincerely engaging with each customer’s individual needs through dialogue. Listening attentively and discussing from the heart, we will discover together the seeds of dreams and possibilities yet to be realized.
“Pursue collaboratively”	Our commitment to enthusiastically engaging in co-creation. Transcending boundaries, we will connect with diverse companies and customers, blend insights and ideas, and find ways to address complex challenges.
“Blaze a trail into the future”	By embracing change before anyone else and blazing a new trail, we will shape “what will be taken for granted” in the future.

Subtitle, “More exciting, more vibrant”—the future we envision

Based in Osaka, the city of merchants, we harness the unique energy born from our heritage to deliver new excitement for the future, lifting spirits and brightening lives.






Management Principle Framework (Purpose, Tagline, Ideal State 10 Years from Now)

Formulated a Long-term Management Strategy (ideal state 10 years from now) embodying the Management Principle and Purpose.

Significance of Existence

Management Principle

Strive to become a 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."

Purpose

Engage wholeheartedly, pursue collaboratively, and blaze a trail into the future
—More exciting, more vibrant—

Tagline

(succinctly expressing the aspirations embodied in the Purpose)

あしたに、わくわくを。

Bring excitement to the future.

To help you achieve your dreams, we stand by your side.
Come rain or shine, we aim to be your most reliable partner.
With a tailored approach, we will support you every step of the way.

To ensure our endeavors help you advance toward your dreams, we look to the future and pool our expertise to open up new possibilities beyond the horizon.

All our initiatives are designed to lead to an exciting future.
The Senshu Ikeda Holdings Group will bring excitement to people and communities, advancing hand in hand with you.

Long-Term Vision

Ideal State 10 Years from Now

Long-Term Management Strategy

- We will continue to deepen our comprehensive solutions, building on customer-centric financial services and extensive alliances.
We will become the hub for Osaka and the Kansai region, striving to be "the first-choice partner in shaping your future and achieve sustainable growth together with the region we serve.

Business Plan

Growth Strategy to Realize Ideal State

Sixth Medium-Term Business Plan

(FY2026-FY2028)

Open a New Chapter Powered by the Purpose
—Faster, Deeper, Together—

External Environment, Organizing Materiality

Organized the materiality (key management issues) into the following six items, considering the ideal state and external environmental changes.

External Environment: PEST Analysis

Politics
- Diverse work styles
  Labor mobility
- Geopolitical risks

Economics
- Labor shortages
  Competition for talent
- Decrease in the number of companies
  Increase in startups

Society
- Declining birthrate and aging population
  Decrease in working-age population
- Decarbonization, ESG
  Osaka IR

Technology
- Spread of generative AI and robotics
- NFT, XR, 6G

Impact on stakeholders

Corporate customers	・Business succession ・Labor shortages/Competition for skilled professionals ・Response to digital transformation
Retail customers	・Support for caregiving and inheritance ・Asset management corresponding to life stages, extension of the lifespan of assets ・Spread of cashless payments
Region	・Contraction of the economy ・Response to digital society
Employees	・Freedom to choose work styles ・Expectations as a platform for development amid increasing labor mobility ・Compensation commensurate with performance
Shareholders	・Enhancement of corporate value (market capitalization) ・Prioritizing dividends in shareholder returns ・Corporate environmental responsibility, public nature

Our Materiality

- Sustainable growth of companies in Osaka and the Kansai region
- Contributing to an exciting and vibrant life
- Co-creation and coexistence with local communities
- Purpose-driven human capital management
- Enhancing productivity and elevating service quality through digital transformation
- Establishing a sound and resilient management foundation

Overview of Long-Term Management Strategy
Positioning of Sixth Medium-Term Business Plan

Formulated the Long-Term Management Strategy and the three-year Sixth Medium-Term Business Plan, through both forecasting and backcasting approaches, toward the ideal state.

Management Principle

Strive to become a 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."

Purpose

Engage wholeheartedly, pursue collaboratively, and blaze a trail into the future

—More exciting, more vibrant—

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Bring excitement to the future.

Materiality

- Sustainable growth of companies in Osaka and the Kansai region
- Contributing to an exciting and vibrant life
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- Enhancing productivity and elevating service quality through digital transformation
- Establishing a sound and resilient management foundation

Fifth Medium-Term Business Plan Plus (FY2024–FY2025)

Long-Term Management Strategy

Sixth Medium-Term Business Plan (FY2026–FY2028)

Open a New Chapter Powered by the Purpose—Faster, Deeper, Together—

Forecast

Backcast

FY2028 ROE of 10%

Value creation and growth strategy

- Pursue community-oriented solutions-based sales
- Diversify revenue structure
- Implement financing focused on sustainability and resolving regional issues

Management foundation enhancement strategy

- Promote human capital management and organizational transformation
- Promote digital strategy and enhance productivity
- Implement initiatives to enhance corporate value

Ideal state 10 years from now

Achieve ROE consistently exceeding the cost of capital (consistently 10% or higher)

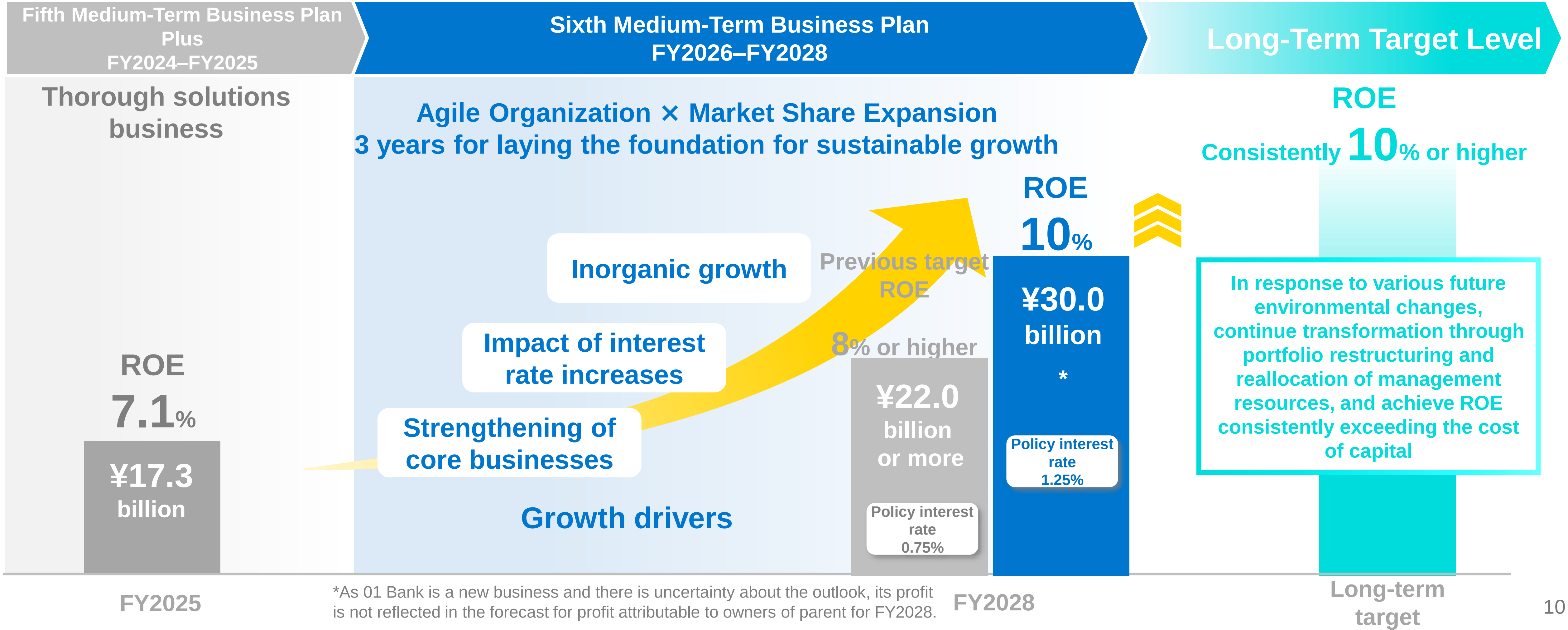
- Challenging ourselves to deepen our solutions to the utmost
- The first-choice partner in shaping your future
- Sustainable growth with Osaka and the Kansai region

The Company’s Profit Growth

Raised the ROE target for FY2028 **to 10%**. Aim for an ROE consistently exceeding the cost of capital (consistently 10% or higher).

Assuming a policy interest rate of 1.25% for FY2028 (currently 0.75%), target an ROE of 10% and profit attributable to owners of parent of ¥30.0 billion. Target performance indicators will be updated in response to changes in the environment, such as the future policy interest rate trend.

- Accelerate organic and inorganic growth for businesses with market demand and certain capabilities.
- Advance expansion and control of balance sheets to effectively reflect the interest rate cycle in earnings, in addition to the impact of interest rate increases.



*As 01 Bank is a new business and there is uncertainty about the outlook, its profit is not reflected in the forecast for profit attributable to owners of parent for FY2028.

Sixth Medium-Term Business Plan (FY2025-FY2028)

Overview of Sixth Medium-Term Business Plan
Key Strategies and Target Performance Indicators

Further expand the foundation for sustainable growth by strengthening core businesses and diversifying the revenue structure (organic + inorganic*).

Sixth Medium-Term Business Plan (FY2026–FY2028) Open a New Chapter Powered by the Purpose—Faster, Deeper, Together—

“Agile Organization × Market Share Expansion” 3 years for laying the foundation for sustainable growth

Key Strategies

Value creation and growth strategy	Pursue community-oriented solutions-based sales	■ **In-depth analysis of the Osaka market, expansion and control of balance sheets, BaaS business** (Corporate) Activities primarily targeting companies in Osaka City to gain new customers and become the main bank corresponding to market needs (Retail) Segment-based sales leveraging physical branches and personnel
	Diversify revenue structure	■ **Business succession, M&A, LBO loans** ■ **Equity business** ■ **Securities management**
	Implement financing focused on sustainability and resolving regional issues	■ **Strengthen investment, financing, and services that contribute to resolving regional and social issues** (Sustainable finance, business turnaround, personnel and DX support, life planning, etc.)
Management foundation enhancement strategy	Promote human capital management and organizational transformation	■ **Enhance engagement by strengthening employee relations (ER)**
	Promote digital strategy and enhance productivity	■ **Enhance customer touchpoints and improve convenience** ■ **Utilize generative AI**
	Implement initiatives to enhance corporate value	■ **Growth investments and cost control** ■ **Capital and dividend policy**

Target Performance Indicators

[Assumed policy interest rate] FY2026: 1.00%, FY2028: 1.25%

	FY2026	FY2028
Profit attributable to owners of parent	¥19.1 billion	¥30.0 billion
ROE	7.5%	10%
Capital adequacy ratio (Based on the finalized Basel III framework)	Mid-9% range	Mid-9% range
Core OHR (Senshu Ikeda Bank, non-consolidated basis)	61.9%	55% or less

*Inorganic: Driving strengthening of core businesses and expansion of business domains through strategic investments and alliances with industry peers and other industries

Pursue community-oriented solutions-based sales (strategy for corporate customers)

Deploy sales personnel, mainly in central Osaka, to strengthen activities to gain new customers and become the main bank.
Aim for outstanding loans of ¥1 trillion at branches in Osaka City.

Segment

Large companies
Medium-sized companies

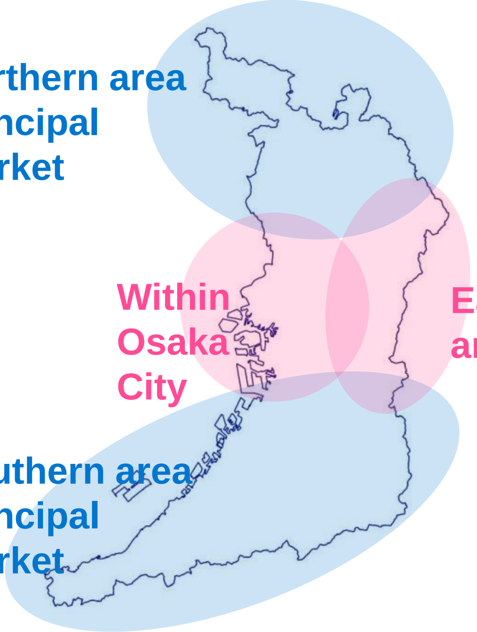
SMEs
Annual sales of ¥300 million or more
Approximately 6,000 customers

SMEs as a whole
Approximately 20,000 customers

Commercial property loan borrowers
Approximately 4,000 customers

Small-scale customers
Approximately 6,000 customers

- **Use the fund for providing financing to large companies and listed companies to deepen transactions (approximately ¥45.0 billion annually)**
Using this fund as an entry point to deepen transactions, connect to more sophisticated solutions, such as handling M&A deals and acquisitions through private equity funds
- **Allocate resources to central Osaka to capitalize on high economic density (Increase sales personnel mainly in Osaka City)**
- **Establishment of a new department to support promotion of business loans**



Strengthening activities to gain new customers in Osaka City

・Corporate sales personnel to be increased by **40** (220 → 260)

Promoting measures to become the main bank corresponding to market needs

・Increase market share in Osaka City and the eastern area

<Osaka Prefecture Main Bank Market Share (2025)>

Within Osaka City	Northern area	Eastern area	Southern area
8th place	5th place	11th place	2nd place

Source: TEIKOKU DATABANK, Osaka Prefecture "Main Bank" Trend Survey (2025)

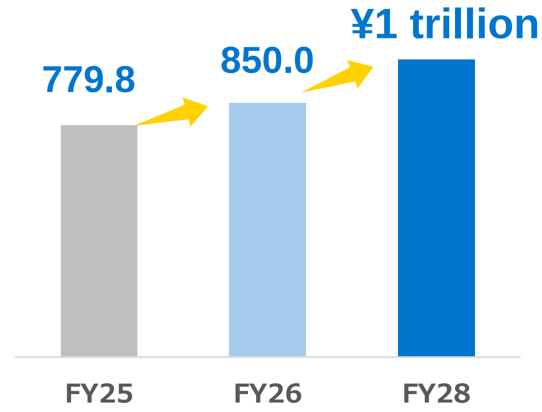
Deepening solutions sales

- Promoting administrative efficiency (e.g., use of AI for loan approval), freeing up personnel

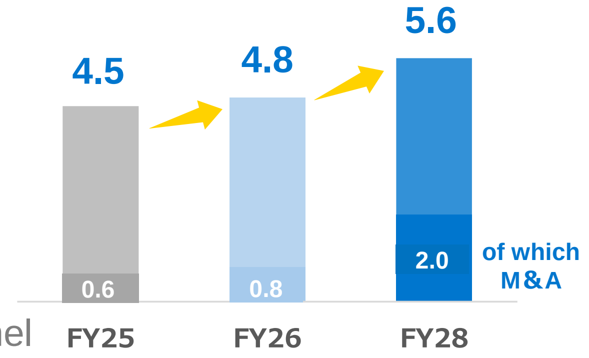
Numerical targets

Outstanding loans at branches in Osaka City* (¥ billion)

*Two Sales Divisions (Head Office and Osaka Central)



Corporate solutions revenue (¥ billion)



Diversify revenue structure (business succession, M&A, equity business)

Deepen comprehensive solutions and expand financing and support services that strengthen regional financial capabilities, including business succession and support for local listed companies.

Key measures to be strengthened

Business succession M&A

- **Expand business succession-related financing. Promote LBO and strengthen credit screening systems**
- **Established an M&A advisory business subsidiary and a subsidiary specialized in investment (January 2026). By organically linking the various functions, provide flexible business succession advisory services customized for different needs of local companies**

Senshu Ikeda Holdings business succession and M&A promotion system

The Senshu Ikeda Bank, Ltd.	New — Subsidiary specialized in investment	New — M&A advisory business subsidiary
■ Business succession consulting ■ LBO loan ■ Acquisition finance ■ Private equity investments, etc.	**Senshu Ikeda Investment Management Co., Ltd.** ■ Management of business succession funds, etc.	**Senshu Ikeda M&A Solution Co., Ltd.** ■ M&A advisory business, etc.
Advisory needs for succession among relatives Acquisition funding needs	Needs to temporarily deposit shares to facilitate future succession, etc.	Needs related to succession to third parties, etc.

Equity business

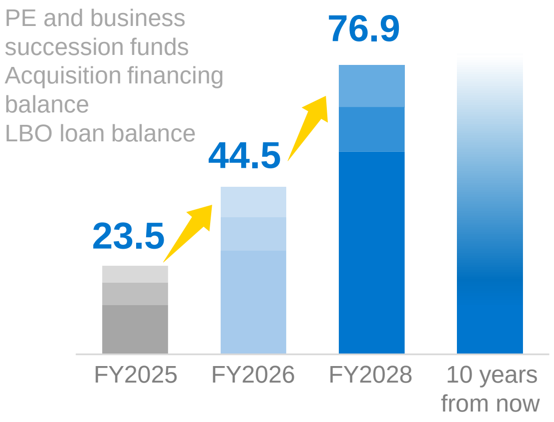
- **Increase the amount of business succession funds, continue LP investment in PE funds**
- **Equity financing for listed companies (external partnerships, PIPEs fund)**
- **Venture capital investment**

Inorganic

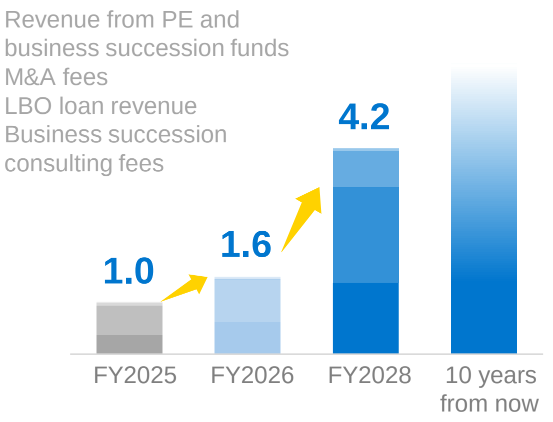
- Driving strengthening of core businesses and expansion of business domains through strategic investments and alliances with industry peers and other industries

Numerical targets

Business succession-related assets (¥ billion)



Business succession-related revenue (¥ billion)



Senshu Ikeda-Shiga Alliance

Through a capital and business alliance, formalize medium- to long-term collaborative relationships to further strengthen regional financial capabilities and contribute to local communities

- **With the Company** mainly serving **Osaka and Hyogo Prefectures** and **Shiga Bank** serving **Shiga and Kyoto Prefectures**, the alliance allows us to leverage each other's management resources—including physical branch networks, customer bases, personnel, and brands—across adjacent sales areas to create higher added value.

Senshu Ikeda-Shiga Alliance

Main areas of alliance

01 Corporate business
- Support business growth and strengthen the business foundation
- Business succession, M&A
- Collaboration in growth areas
- Mutual use of service functions for corporate customers

02 Retail business
- Asset building, asset succession
- Wealth management
- Strengthen consulting functions that support diverse financing needs

03 Sustainability and community support
- Sustainable finance
- Promote industrial development and address social issues in the region

04 Personnel, digital, etc.
- Mutual development and exchange of personnel
- Utilize digital technology and data
- Share knowledge and jointly create advanced, efficient services

Strengthen regional financial capabilities through medium- to long-term collaborative relationships

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Bring excitement to the future.
SENSHU IKEDA HOLDINGS, INC.
SIHD

Senshu Ikeda Bank

Osaka	81 locations
Hyogo	26 locations
Kyoto	1 location

Shiga Bank

Shiga	85 locations
Kyoto	12 locations
Osaka	5 locations

Making the region happy with "Sampo Yoshi" philosophy

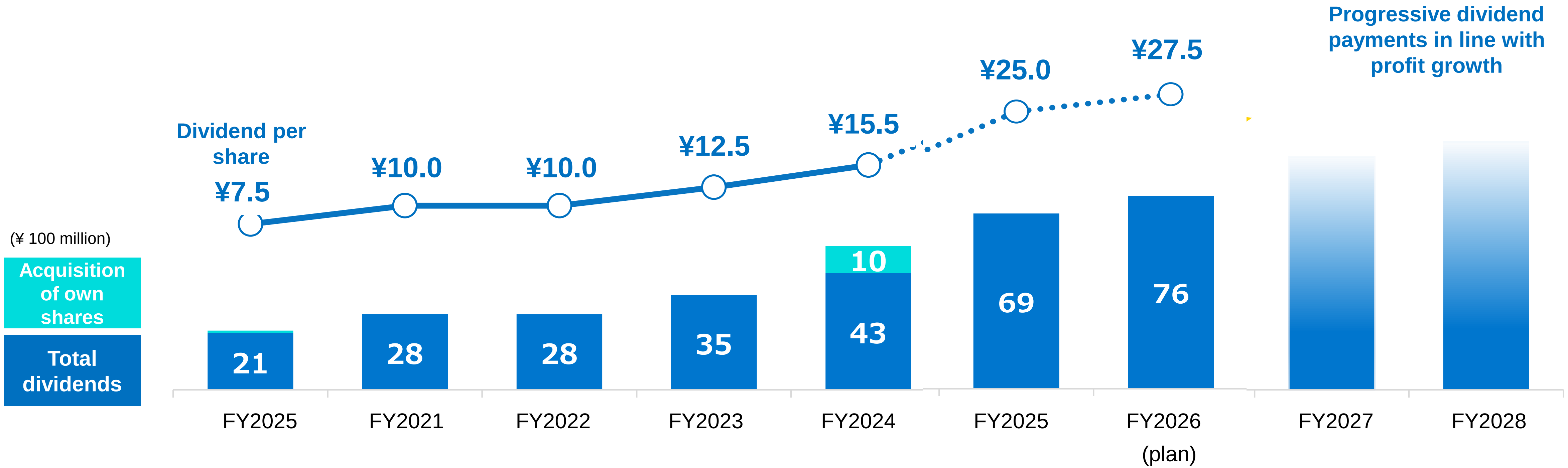
Sustainability Design Company
SHIGA BANK

The branch networks of Senshu Ikeda Bank (Osaka, Hyogo, etc.) and Shiga Bank (Shiga, Kyoto, etc.) overlap little and complement each other.

Financial Capital Dividend Strategy, Shareholder Returns

Aim for balance among strengthening of equity capital, growth investments, and shareholder returns. The plan is for shareholder returns with **a dividend payout ratio of 40% as a guideline**.

Shareholder Return Policy	**Dividend payout ratio of 40%** as a guideline. Implement progressive dividend payments in line with profit growth and implement share buybacks flexibly.



Dividend payout ratio	48%	26%	30%	32%	33%	40%	40% as a guideline
Shareholder return ratio	50%	26%	30%	32%	40%		

Reference Materials

Group's Brand Personality and Brand Style

Established the Brand Personality and Brand Style based on the Purpose to gain the support of internal and external stakeholders.

Brand Personality

"What makes the SIHD Group unique" defines how the Purpose is embodied

Human	Engage sincerely as a member of the community.
Ambitious	Approach everything with determination and enthusiasm.
Progressive	Be the first to take on challenges, looking to the future.
Original	Create unique value, serving as the starting point for co-creation.

Brand Style

Design that visualizes the brand image based on the Purpose and the Brand Personality

A world where people and value fuse and evolve

At the Senshu Ikeda Holdings Group, there are opportunities for people, industries and culture, and diverse values to meet, interact, and blend.
Colors represent individuals, companies, and aspirations.
When diverse personalities and ideas resonate with one another, giving rise to new possibilities, the region evolves.
This continuous fusion will drive the region and Japan forward.

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Bring excitement to the future.

- This document contains future financial results, targets, plans, and other statements about the future.
- These statements are presented based on the information available at the time of preparation of this document on the basis of forecasts and other predictions made at the time of preparation of this document. In addition, certain premises (assumptions) are used in preparing these statements. These statements and premises (assumptions) are subjective in nature and may prove to be inaccurate in the future and may not materialize in the future.
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