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Long-Term Management Strategy Sixth Medium-Term Business Plan

May 15, 2026

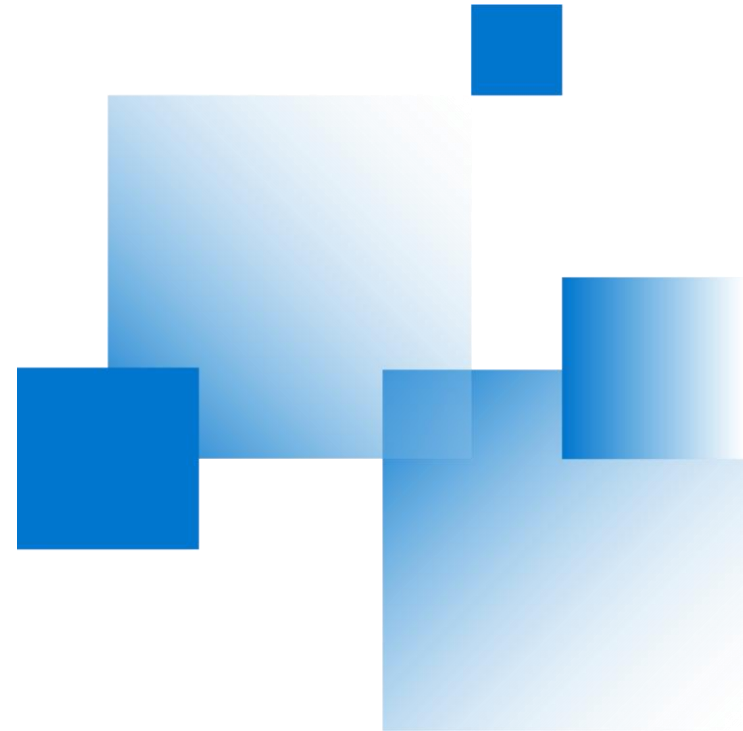
あしたに、わくわくを。

Bring excitement to the future.



S I H D

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

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

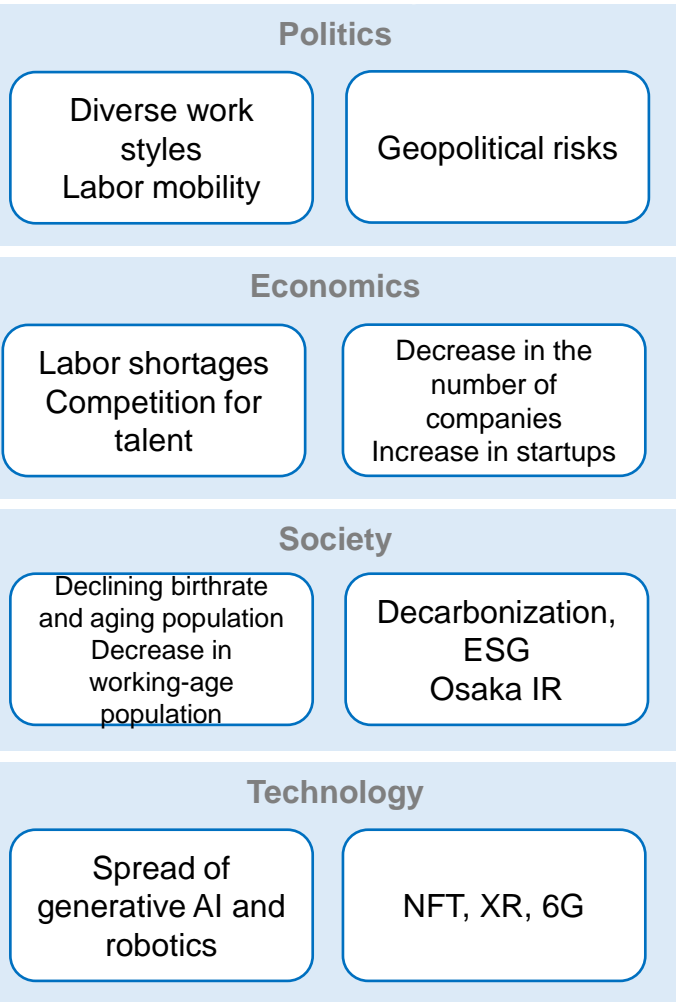
Growth
Strategy to
Realize Ideal
State

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



Impact on stakeholders



Our Materiality



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.

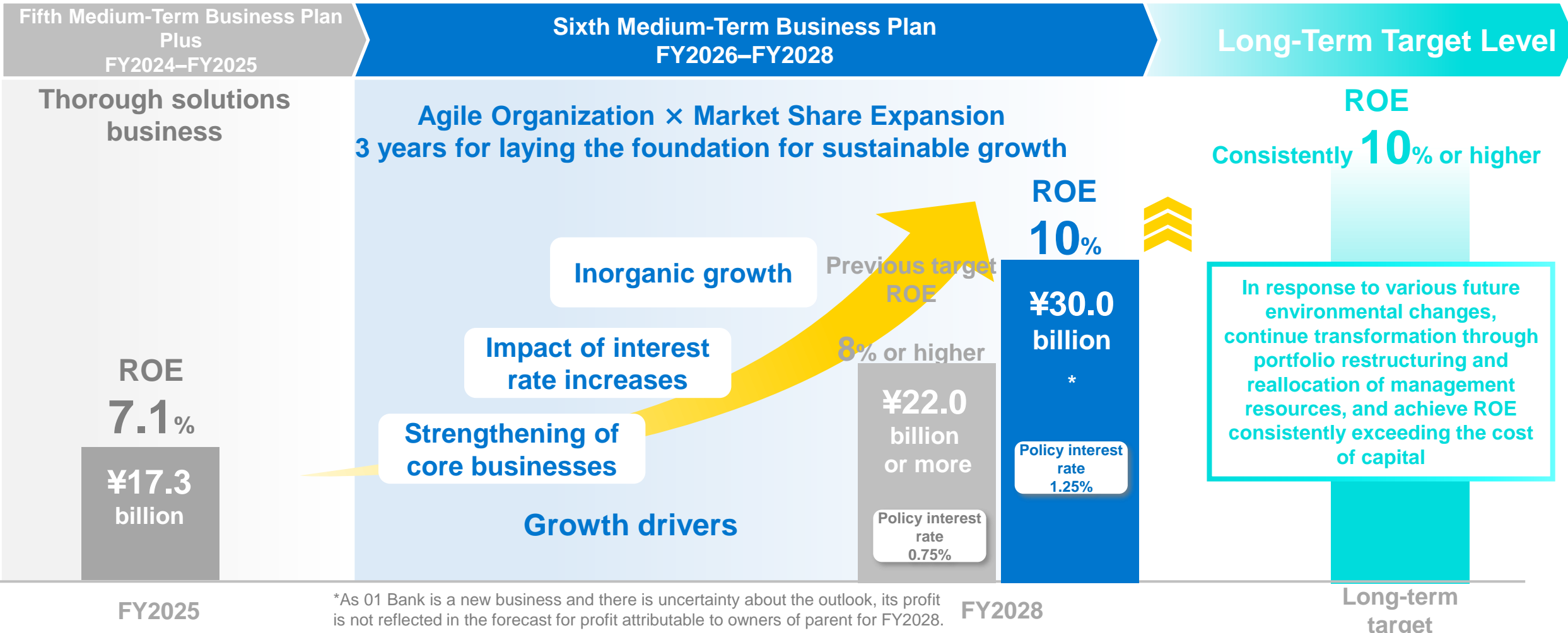


The Company's Profit Growth

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

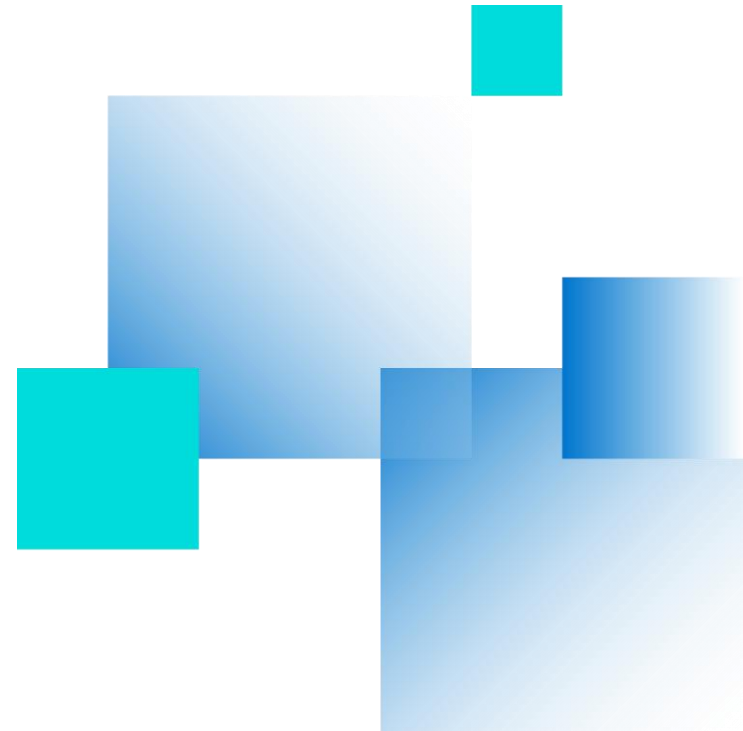
Assuming a policy interest rate of 1.25% for FY2028 (currently 0.75%), target an ROE of 10% and profit attributable to owners of parent of ¥30.0 billion. Target performance indicators will be updated in response to changes in the environment, such as the future policy interest rate trend.

- 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		Target Performance Indicators																	
Value creation and growth strategy	Pursue community-oriented solutions-based sales	<ul style="list-style-type: none"> 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 	[Assumed policy interest rate] FY2026: 1.00%, FY2028: 1.25%																
	Diversify revenue structure	<ul style="list-style-type: none"> Business succession, M&A, LBO loans Equity business Securities management 	Profit attributable to owners of parent	<table border="1"> <thead> <tr> <th></th> <th>FY2026</th> <th>FY2028</th> </tr> </thead> <tbody> <tr> <td>Profit attributable to owners of parent</td> <td>¥19.1 billion</td> <td>¥30.0 billion</td> </tr> <tr> <td>ROE</td> <td>7.5%</td> <td>10%</td> </tr> <tr> <td>Capital adequacy ratio (Based on the finalized Basel III framework)</td> <td>Mid-9% range</td> <td>Mid-9% range</td> </tr> <tr> <td>Core OHR (Senshu Ikeda Bank, non-consolidated basis)</td> <td>61.9%</td> <td>55% or less</td> </tr> </tbody> </table>		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
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Implement financing focused on sustainability and resolving regional issues	<ul style="list-style-type: none"> Strengthen investment, financing, and services that contribute to resolving regional and social issues (Sustainable finance, business turnaround, personnel and DX support, life planning, etc.) 	ROE	7.5%	10%															
Management foundation enhancement strategy	Promote human capital management and organizational transformation	<ul style="list-style-type: none"> Enhance engagement by strengthening employee relations (ER) 	Capital adequacy ratio (Based on the finalized Basel III framework)	Mid-9% range	Mid-9% range														
	Promote digital strategy and enhance productivity	<ul style="list-style-type: none"> Enhance customer touchpoints and improve convenience Utilize generative AI 	Core OHR (Senshu Ikeda Bank, non-consolidated basis)	61.9%	55% or less														
	Implement initiatives to enhance corporate value	<ul style="list-style-type: none"> Growth investments and cost control Capital and dividend policy 	*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

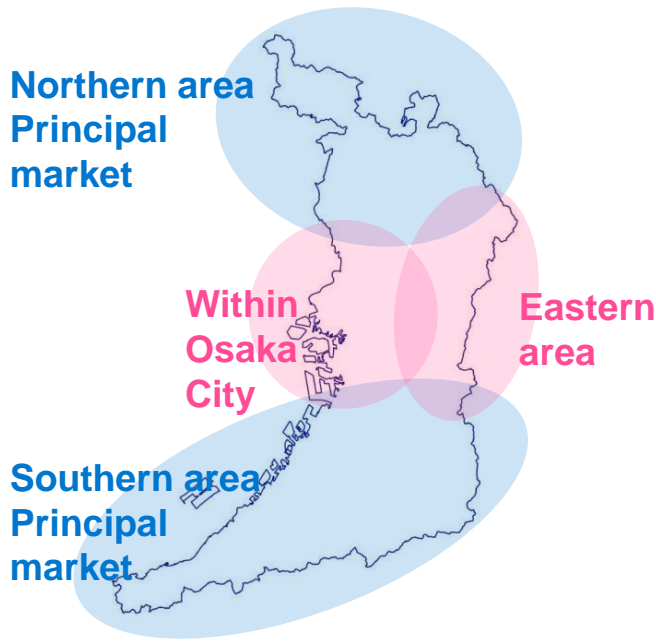
SMEs
Annual sales of ¥300 million or more
Approximately 6,000 customers

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)

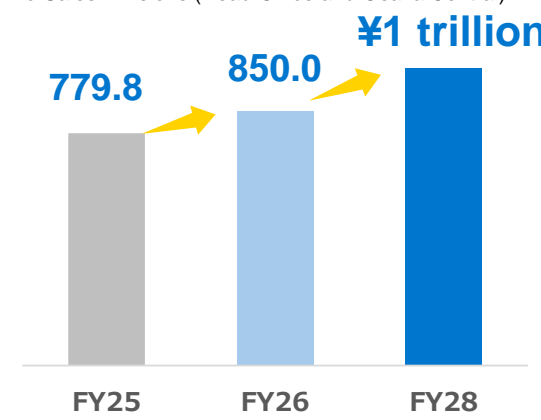
Deepening solutions sales

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

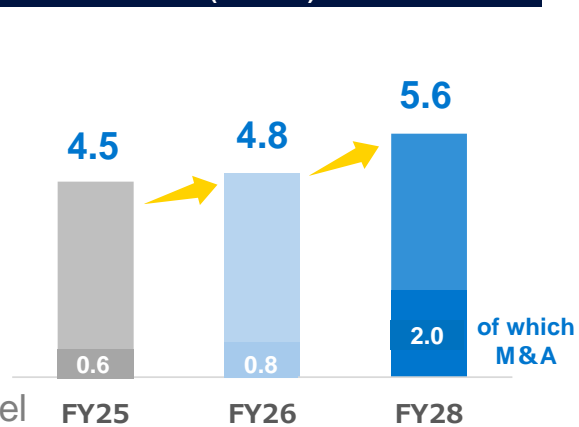
Numerical targets

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

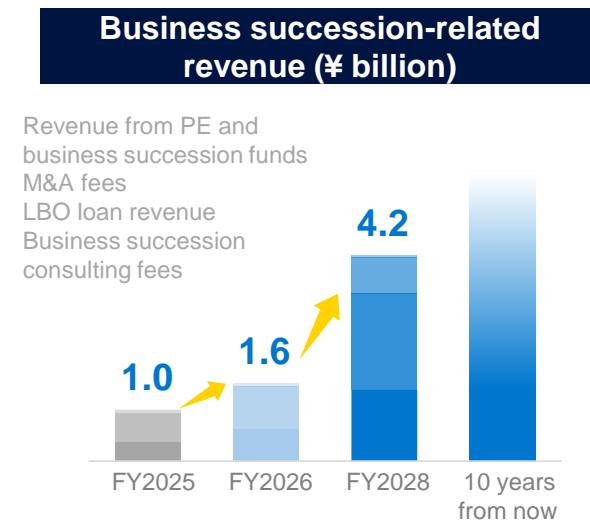
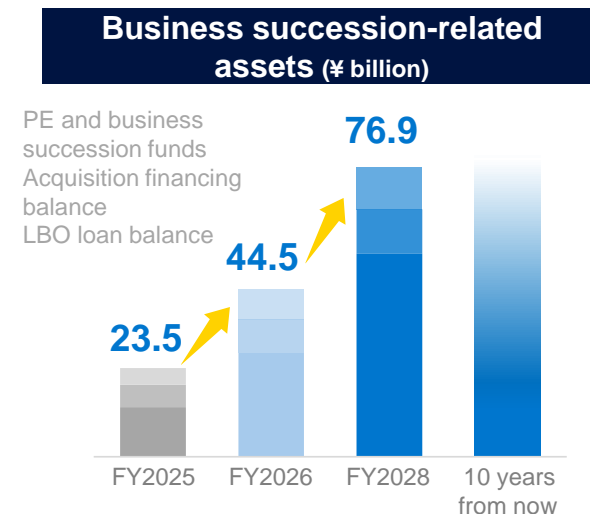
- Expand business succession-related financing. Promote LBO and strengthen credit screening systems
- Established an M&A advisory business subsidiary and a subsidiary specialized in investment (January 2026). By organically linking the various functions, provide flexible business succession advisory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



- 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

- 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 M&A

Equity business

Inorganic

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



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

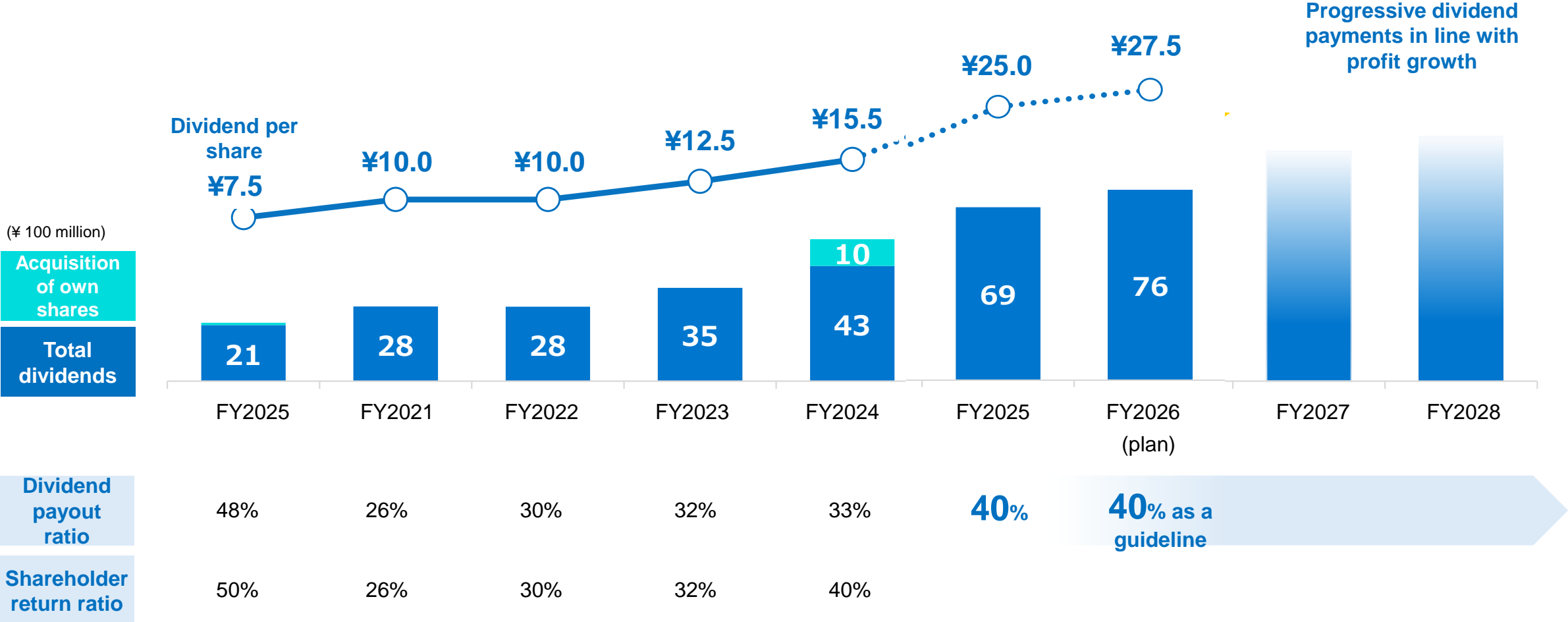


Financial Capital Dividend Strategy, Shareholder Returns

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.



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
Ambitious
Progressive
Original

Engage sincerely as a member of the community.

Approach everything with determination and enthusiasm.

Be the first to take on challenges, looking to the future.

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.



あしたに、わくわくを。

Bring excitement to the future.

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