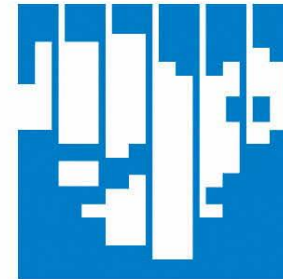


<FY2024 Financial Results Presentation Meeting>



S I H D

Business Strategies of Senshu Ikeda Holdings, Inc.

June 3, 2025

SENSHU IKEDA HOLDINGS, INC.

THE SENSHU IKEDA BANK, LTD.

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Today's Key Takeaways



Overview of FY2024 Financial Results

<Sumshu Ikeda Holdings, Inc. - Consolidated>

- Profit attributable to owners of the parent amounted to **13.2 bn yen, up 2.3 bn yen year on year (up 0.3 bn yen from the forecast)**.

- We have **revised upward** the forecast of annual dividends per share for FY2024:

(Announced on May 13, 2024) 12.5 yen =>

(Announced on Oct. 25, 2024) **15 yen =>**

(Announced on May 12, 2025) **15.5 yen**

- We bought back shares worth **1.0 bn yen**.

<The Sumshu Ikeda Bank, Ltd. - Non-Consolidated>

- Core banking profit amounted to **16.7 bn yen, up 2.8 bn yen year on year (up 1.3 bn yen from the forecast)**.
- Interest income amounted to **47.8 bn yen, up 2.6 bn yen** year on year, primarily due to increases in interest on loans and interest on securities.
- Core business profit amounted to **10.8 bn yen, up 1.2 bn yen** year on year, primarily due to an increase in difference between loan and deposit interest rates and a decrease in operating expenses.
- Net credit costs amounted to **1.3 bn yen, up 0.6 bn yen** year on year, primarily due to recording of additional reserve for possible loan losses in preparation for incurring credit costs in the future.

Progress on the Fifth Medium-Term Business Plan Plus

(The Fifth Medium-Term Business Plan (FY2021 to FY2023) has been rolled forward to FY2025.)

<Progress on the Fifth Medium-Term Business Plan Plus and Revision to FY2025 Targets>

- The number of cases of solution consulting, a KPI for our thorough solution business, was 11,203 in FY2024, demonstrating a steady increase toward the FY2025 target of 12,000.
- **[Upward Revision]** We forecast an increase in profit for **FY2025: the HD's profit attributable to owners of the parent of 14.7 bn yen and ROE of 6.1%**, on the assumption that the BOJ's policy rate will be 0.50%. (The initial forecasts were 11.2 bn and ROE of somewhere between 4.0 and 4.9%.)

<Efforts toward Enhanced Corporate Value>

- **[Defined Target]** In an effort to achieve a PBR of 1, we will aim at **ROE of 8% in FY2028**, the final year of the next medium-term business plan, on the assumption that the BOJ's policy rate will be 0.75%. (The initial plan aimed at ROE of 8% as a long-term target.)
- **[Revision to Return Policies]** In FY2025, we will pay out **dividends per share of 16 yen or more**. Together with flexible share buybacks, the shareholder return ratio shall be 40% or higher. To enhance shareholder returns, **in FY2026 and beyond**, which will be covered by the next medium-term business plan, we will **progressively increase dividends as profit grows, aim at a dividend payout ratio of approx. 40%**, and flexibly buy back shares.

<Digital Bank (Strategic Investment)>

- **In Feb. 2025, we obtained a banking license and changed the trade name to 01Bank**. We will offer new financial services in collaboration with platformers that provide cloud services used by business operators in their daily operations.

I - 1. Financial Results for FY2024 (Gains and Losses)

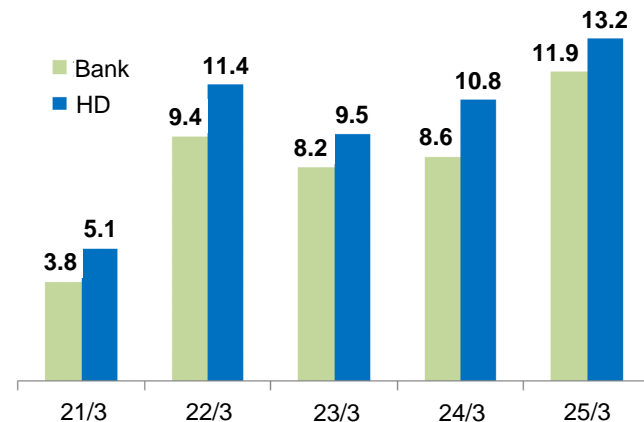
(Unit: Billions of yen)

(Senshu Ikeda Holdings [Consolidated])		FY2023 (A)	FY2024 (B)	(B)-(A)	(B)-(Forecast)
1	Ordinary income	16.0	19.5	3.5	0.7
2	Income before income taxes	15.4	19.5	4.1	
3	Profit attributable to owners of the parent	10.8	13.2	2.4	0.3
(The Senshu Ikeda Bank [Non-Consolidated])					
4	Gross profit (i)	52.0	56.4	4.4	
5	Expenses (-)	40.6	40.8	0.2	
6	Banking profit	11.3	15.6	4.3	
7	Core banking profit	13.9	16.7	2.8	
8	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	14.0	16.7	2.7	
9	Net gains (losses) on debt securities (ii)	(2.5)	(1.1)	1.4	
10	Provision for general reserve for possible loan losses (-) (iii)	-	(1.0)	(1.0)	
11	Banking profit	11.3	16.6	5.3	
12	Net non-recurring gains (losses)	1.0	0.6	(0.4)	
13	Credit costs (-) (iv)	0.7	2.3	1.6	
14	Net gains (losses) on equity securities	0.6	0.7	0.1	
15	Other non-recurring gains (losses)	1.1	2.2	1.1	
16	Ordinary income	12.4	17.3	4.9	0.2
17	Net extraordinary income (losses)	(0.4)	(0.0)	0.4	
18	Income before income taxes	11.9	17.3	5.4	
19	Total income taxes (-)	3.2	5.3	2.1	
20	Net income	8.6	11.9	3.3	(0.2)
21	Core gross profit (i)-(ii)	54.5	57.5	3.0	
22	Net credit costs (-) (iii)+(iv)	0.7	1.3	0.6	(0.3)
23	Core business profit	9.6	10.8	1.2	

* Core business profit = Loan and deposit income (Loan balance × Difference between loan and deposit interest rates) + Fees and commissions - General and administrative expenses

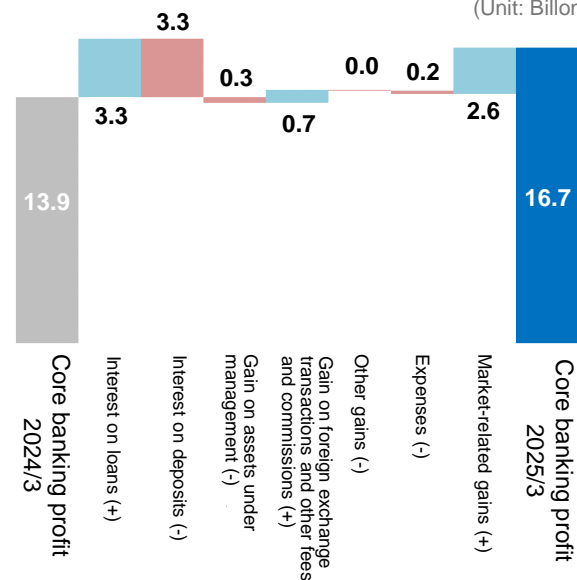
Trends in Net Income / Profit Attributable to Owners of the Parent

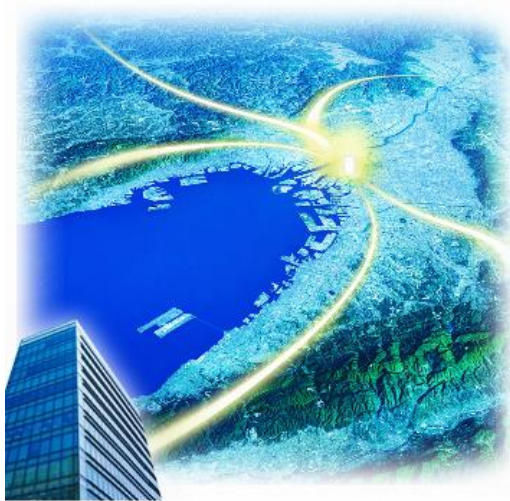
(Unit: Billions of yen)



Factors in Change in Core Banking Profit

(Unit: Billions of yen)





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