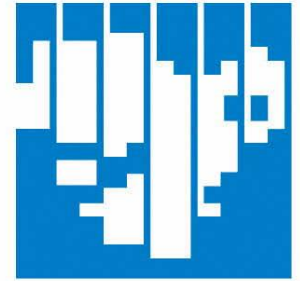


<2Q FY2025 Financial Results Presentation Meeting>



S I H D

Business Strategies of Senshu Ikeda Holdings, Inc.

December 1, 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 2Q FY2025 Financial Results

<Senshu Ikeda Holdings, Inc. - Consolidated>

- **Profit attributable to owners of the parent** amounted to **8.6 bn yen**, up 0.2 bn yen year on year (up 1.5 bn yen from the forecast).

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

- **Core banking profit** amounted to **11.4 bn yen**, up 3.4 bn yen year on year (up 1.2 bn yen from the forecast).
- **Interest income** amounted to **28.1 bn yen**, up 4.9 bn yen year on year, primarily due to increases in interest on loans and interest on securities.
- **Core business profit** amounted to **6.5 bn yen**, up 1.5 bn yen year on year, primarily due to an increase in difference between loan and deposit interest rates following the BOJ's policy rate hike.
- Regarding **net credit costs**, for the FY2024 interim period, a partial reversal of the preventive reserve for possible loan losses, recorded in anticipation of the commencement of repayments on zero-zero financing loans, resulted in a gain on reversal. There were no such special factors in the FY2025 interim period, resulting in a **1.7 bn yen increase year on year to 1.2 bn yen** (up 0.2 bn yen from the forecast).

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>

- The **number of cases of solution consulting**, a KPI for our thorough solution business, was **6,006 in the FY2025 interim period**, demonstrating a steady increase toward the **FY2025 full-year target of 12,000**.
- For the FY2025 interim period, the HD's **profit attributable to owners of the parent** reached **8.6 bn yen with ROE at 7.1%**, progressing steadily toward the full-year targets of **14.7 bn yen and 6.1%, respectively**.

<Efforts toward Enhanced Corporate Value>

- **[ROE Target]** In an effort to achieve a PBR of 1, we will aim at ROE of 8% in FY2028, assuming that the BOJ's policy rate will be 0.75%.
- **[Revision to Return Policies]** For FY2025, we had planned to pay out dividends per share of 16 yen or more. Together with flexible share buybacks, the shareholder return ratio would have been 40% or higher. For FY2026 and beyond, we had planned to progressively increase dividends as profit grows, aiming for a dividend payout ratio of 40%.
⇒ The target **dividend payout ratio was revised to 40%** in FY2025 (**one year ahead of schedule**) and the dividend per share was **revised** from 16 yen to **21 yen per share**.

<Digital Bank (Strategic Investment) 01Bank Launched in July 2025>

- **Number of registered accounts: 1,369; number of loans executed: 162; loan balance: 0.87 bn yen** (all as of October 31, 2025)
- Many businesses eligible for loans are in the **service and information & communications sectors**, with **applications coming from across the country**, primarily from the **Tokyo metropolitan area and Kansai region**.

I - 1. Financial Results for 2Q FY2025 (Gains and Losses)

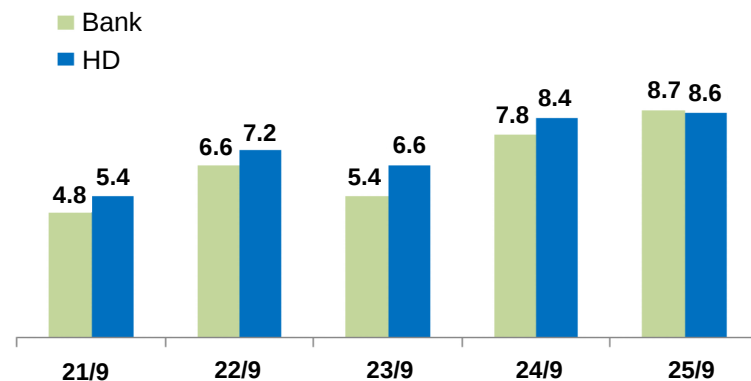
(Unit: Billions of yen)

	2Q FY2024	2Q FY2025		
(Senshu Ikeda Holdings [Consolidated])	(A)	(B)	(B)-(A)	(B)-(Forecast)
1 Ordinary income	11.7	12.5	0.8	2.5
2 Income before income taxes	11.7	12.4	0.7	
3 Profit attributable to owners of the parent	8.4	8.6	0.2	1.5
(The Senshu Ikeda Bank [Non-Consolidated])				
4 Gross profit (i)	28.1	32.8	4.7	
5 Expenses (-)	20.2	20.9	0.7	
6 Banking profit (before provision for general reserve for possible loan losses)	7.9	11.9	4.0	
7 Core banking profit	8.0	11.4	3.4	
8 Core banking profit (excluding gains (losses) on cancellation of investment trusts)	8.0	10.7	2.7	
9 Net gains (losses) on debt securities (ii)	(0.0)	0.4	0.4	
10 Provision for general reserve for possible loan losses (-) (iii)	-	0.1	0.1	
11 Banking profit	7.9	11.7	3.8	
12 Net non-recurring gains (losses)	2.6	0.4	(2.2)	
13 Credit costs (-) (iv)	(0.5)	1.0	1.5	
14 Net gains (losses) on equity securities	0.9	0.5	(0.4)	
15 Other non-recurring gains (losses)	1.0	0.9	(0.1)	
16 Ordinary income	10.5	12.1	1.6	1.8
17 Net extraordinary income (losses)	0.0	(0.0)	(0.0)	
18 Income before income taxes	10.5	12.1	1.6	
19 Total income taxes (-)	2.7	3.4	0.7	
20 Net income	7.8	8.7	0.9	1.2
21 Core gross profit (i)-(ii)	28.2	32.4	4.2	
22 Net credit costs (-) (iii)+(iv)	(0.5)	1.2	1.7	0.2
23 Core business profit	5.0	6.5	1.5	

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

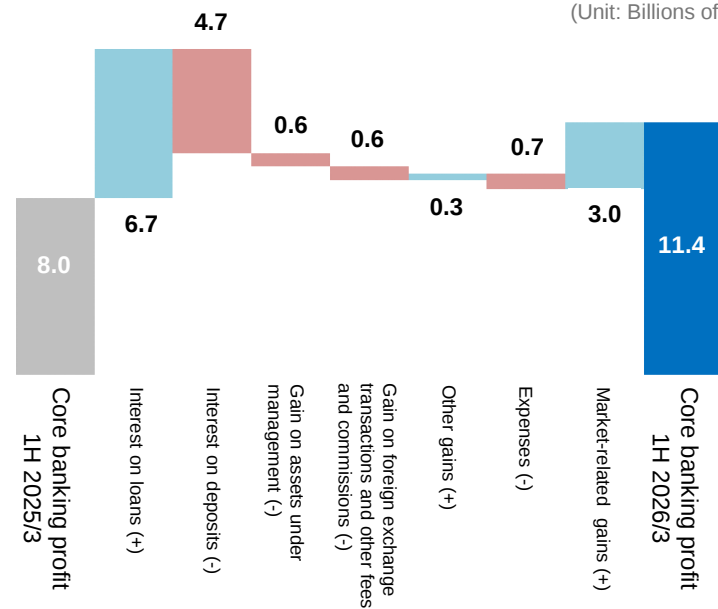
Trends in Net Income / Profit Attributable to Owners of the Parent

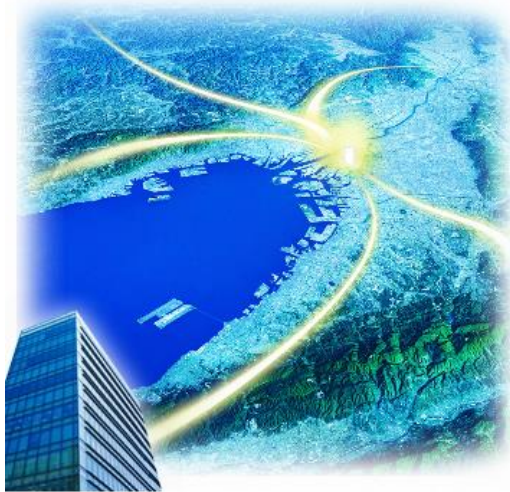
(Unit: Billions of yen)



Factors in Change in Core Banking Profit

(Unit: Billions of yen)





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