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March 30, 2026

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## **Establishment of Purpose and Formulation of Long-Term Management Strategy and Sixth Medium-Term Business Plan**

Senshu Ikeda Holdings, Inc. (the “Company”) hereby announces that it has established the Group’s Purpose and formulated its Long-Term Management Strategy for the next decade, along with its Sixth Medium-Term Business Plan covering the three years from fiscal 2026 to fiscal 2028. The details are as outlined below.

### **1. Establishment of Purpose; Background to Formulation of Long-Term Management Strategy and Formulation Process**

The Group’s operating environment is undergoing rapid change. Amid ongoing population decline and labor shortages across Japan, and with the transition to a “world with interest rates,” competition is expected to become increasingly intense. In this environment, in order to enhance the Group’s ability to respond to change, contribute to the region, achieve sustainable profit growth, and further strengthen the trust of stakeholders, it is essential that all Group employees reaffirm and share the Group’s fundamental values and direction regarding how the Group engages with society.

In November 2024, the Company launched a project team, soliciting members from among young employees of the Group and began considering the Purpose and Long-Term Management Strategy. Based on proposals from the project team, while involving all Group employees and through repeated discussions at meetings of the Board of Directors, the Company has established the Purpose and formulated the Long-Term Management Strategy.

### **2. Purpose**

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

Message (tagline) that succinctly expresses the aspirations embodied in the Purpose

あしたに、わくわくを。  
Bring excitement to the future.

The Group’s Purpose represents its “aspirations for the future,” reflecting what makes the Group unique, and serves as a “compass for charting the best course.” Embodying the “unchanging values” that represent the founding spirit, the Group’s Management Principle coexists with the Purpose and has a mutually complementary relationship with it.

(For details on the Group’s aspirations embodied in the Purpose and tagline, please refer to the attached materials.)

**\*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.”

**3. Long-Term Management Strategy**

The Long-Term Management Strategy is a roadmap for the next 10 years beyond Vision '25, designed to realize the more exciting and vibrant future envisioned in the Purpose. Based on an analysis of the external environment 10 years from now and a thorough discussion on the value customers will still seek in the future, the Company established its long-term vision (the ideal state it aims to achieve 10 years from now). The Company has also organized the Group’s materiality into the following six items.

(1) Long-Term Vision (Ideal State 10 Years from Now)

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.

(2) Materiality

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

By reflecting the identified materiality in the Group’s key strategies, the Company will achieve sustainable growth for the Group and an ROE of 10% or higher, consistently exceeding the cost of capital.

**4. Sixth Medium-Term Business Plan: “Open a New Chapter Powered by the Purpose—Faster, Deeper, Together—”**

(1) Overview

The Company formulated the Sixth Medium-Term Business Plan using both a backcasting approach, starting from the ideal state 10 years from now, and a forecasting approach, based on current environmental changes. Over the next three years, which is a period for laying the foundation for sustainable growth, the Company will pursue a “agile organization and market share expansion.” The target for fiscal 2028, the final year of the Plan, is to achieve a 10% ROE and profit attributable to owners of parent approximately double that of fiscal 2025.

(2) Period Covered by the Plan

Fiscal 2026–Fiscal 2028 (3 years)

## (3) Key Strategies

Value creation and growth strategy	Pursue community-oriented solutions-based sales	<ul style="list-style-type: none"> <li>• In-depth analysis of the Osaka market, balance sheet control, BaaS business (Corporate) Activities primarily targeting companies in Osaka City to gain new customers and become the main bank corresponding to market needs</li> <li>• (Retail) Segment-based sales leveraging physical branches and personnel</li> </ul>
	Diversify revenue structure	<ul style="list-style-type: none"> <li>• Business succession, M&amp;A, LBO loans</li> <li>• Equity business</li> <li>• Securities management</li> </ul>
	Implement financing focused on sustainability and resolving regional issues	<ul style="list-style-type: none"> <li>• Strengthen investment, financing, and services that contribute to resolving regional and social issues</li> </ul>
Management foundation enhancement strategy	Promote human capital management and organizational transformation	<ul style="list-style-type: none"> <li>• Enhance engagement by strengthening employee relations (ER)</li> </ul>
	Promote digital strategy and enhance productivity	<ul style="list-style-type: none"> <li>• Enhance customer touchpoints and improve convenience</li> <li>• Utilize generative AI</li> </ul>
	Implement initiatives to enhance corporate value	<ul style="list-style-type: none"> <li>• Cost control</li> <li>• Capital and dividend policy</li> </ul>

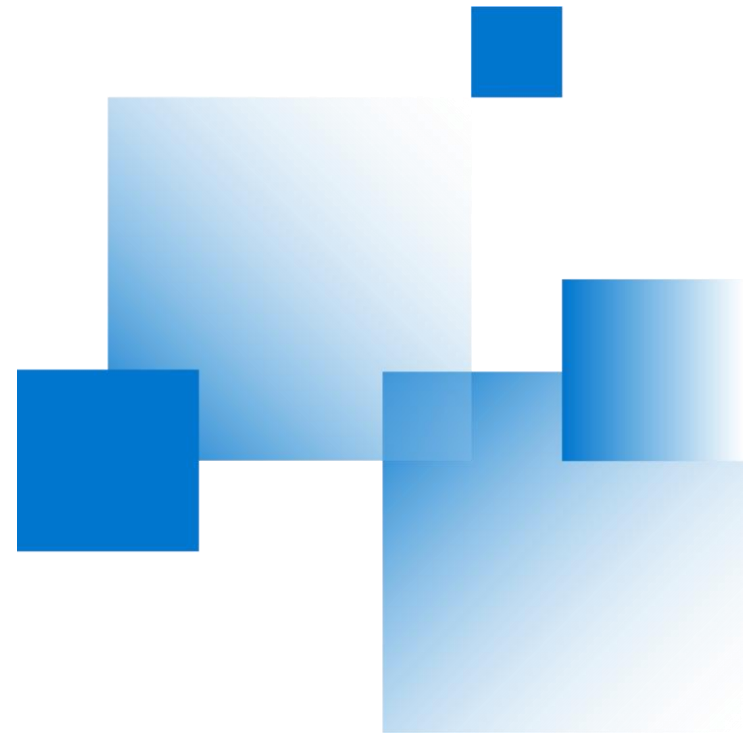
## (4) Target Performance Indicators

	Fiscal 2028 (Final year of the Plan)
Profit attributable to owners of parent	¥30.0 billion
ROE	10%
Capital adequacy ratio (Based on the finalized Basel III framework)	Mid-9% range
Core OHR (Senshu Ikeda Bank, non-consolidated basis)	55% or less
(Assumed policy interest rate)	(1.25%)

# **Long-Term Management Strategy Sixth Medium-Term Business Plan**

March 30, 2026

**SENSHU IKEDA HOLDINGS, INC.**



# 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

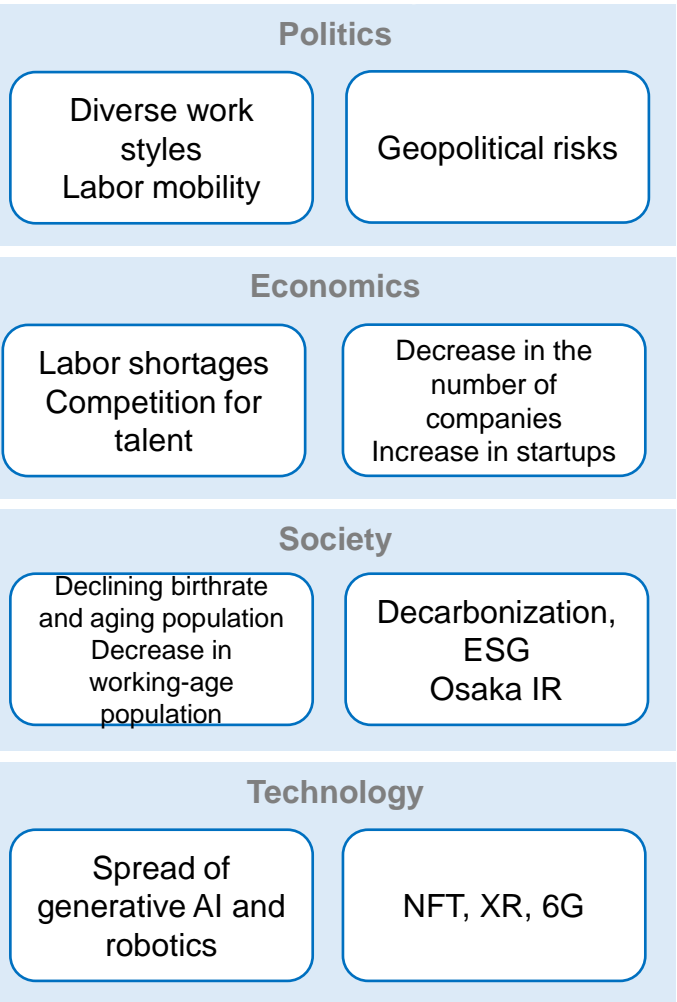
(FY2026-FY2028)

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.

### 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  
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### 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

## Long-Term Management Strategy

### Sixth Medium-Term Business Plan (FY2026–FY2028)

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

Forecast

FY2028 ROE of 10%

Backcast

Value creation and growth strategy

Management foundation enhancement strategy

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

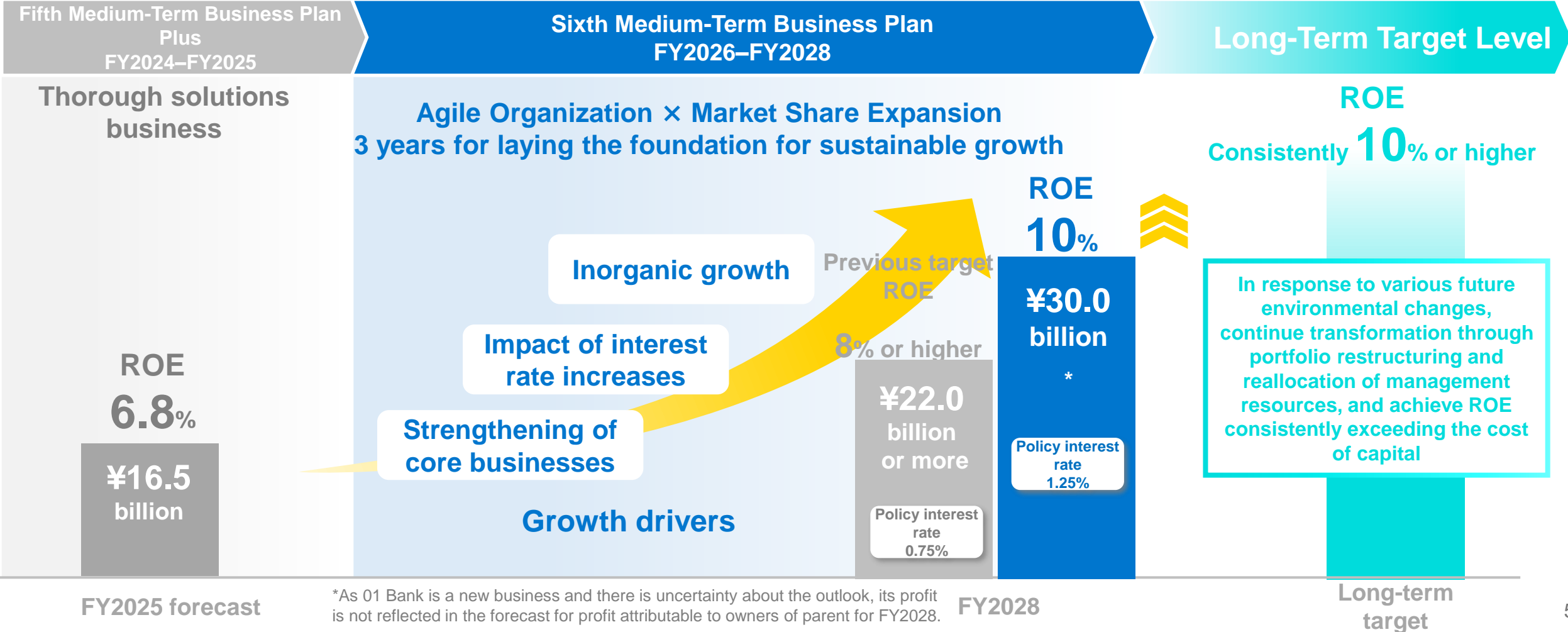
Fifth Medium-Term Business Plan Plus (FY2024–FY2025)

# 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 balance sheet control 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.

# 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	<p><b>Pursue community-oriented solutions-based sales</b></p> <ul style="list-style-type: none"> <li><b>In-depth analysis of the Osaka market, balance sheet control, BaaS business</b> (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</li> </ul>	<p>[Assumed policy interest rate] 1.25%</p> <p><b>FY2028</b></p>
	<p><b>Diversify revenue structure</b></p> <ul style="list-style-type: none"> <li><b>Business succession, M&amp;A, LBO loans</b></li> <li><b>Equity business</b></li> <li><b>Securities management</b></li> </ul>	<p><b>Profit attributable to owners of parent</b>      ¥30 billion</p>
	<p><b>Implement financing focused on sustainability and resolving regional issues</b></p> <ul style="list-style-type: none"> <li><b>Strengthen investment, financing, and services that contribute to resolving regional and social issues</b></li> </ul>	<p><b>ROE</b>      10%</p>
Management foundation enhancement strategy	<p><b>Promote human capital management and organizational transformation</b></p> <ul style="list-style-type: none"> <li><b>Enhance engagement by strengthening employee relations (ER)</b></li> </ul>	<p><b>Capital adequacy ratio</b>      Mid-9% range <small>(Based on the finalized Basel III framework)</small></p>
	<p><b>Promote digital strategy and enhance productivity</b></p> <ul style="list-style-type: none"> <li><b>Enhance customer touchpoints and improve convenience</b></li> <li><b>Utilize generative AI</b></li> </ul>	<p><b>Core OHR</b>      55% or less <small>(Senshu Ikeda Bank, non-consolidated basis)</small></p>
	<p><b>Implement initiatives to enhance corporate value</b></p> <ul style="list-style-type: none"> <li><b>Cost control</b></li> <li><b>Capital and dividend policy</b></li> </ul>	

\*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

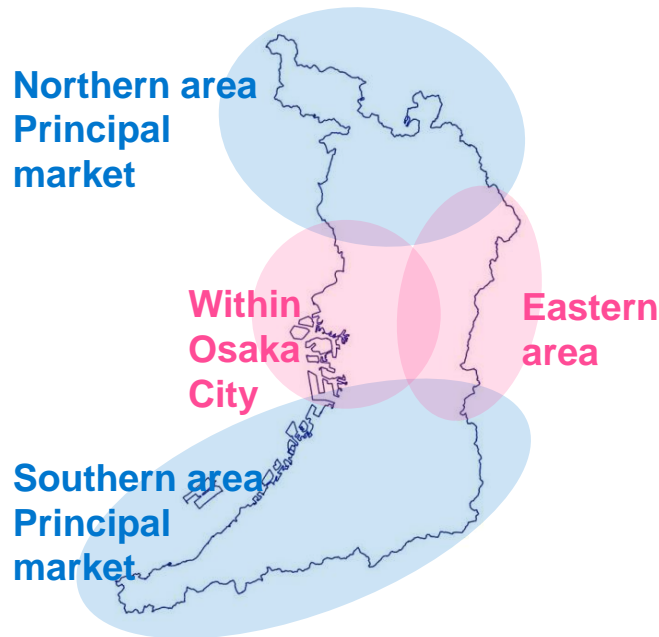
SMEs  
Annual sales of ¥300 million or more  
Approximately 6,000 customers

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)

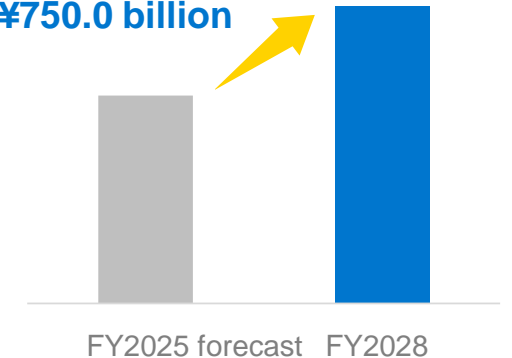
Deepening solutions sales

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

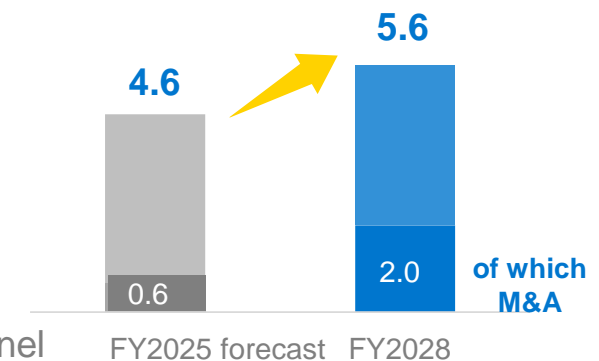
### Numerical targets

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

\*Two Sales Divisions (Head Office and Osaka Central)  
Approximately **¥750.0 billion** → **¥1 trillion**



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

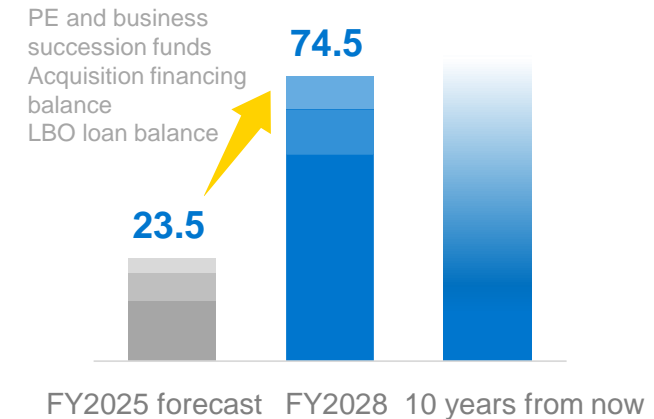
**Business succession M&A**

**Equity business**

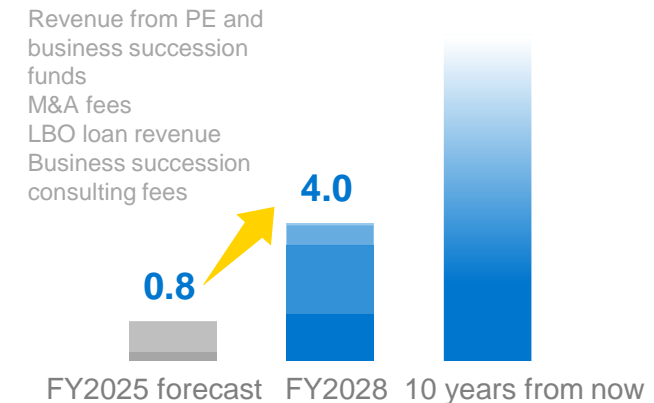
**Inorganic**

## Numerical targets

### Business succession-related assets (¥ billion)



### Business succession-related revenue (¥ billion)

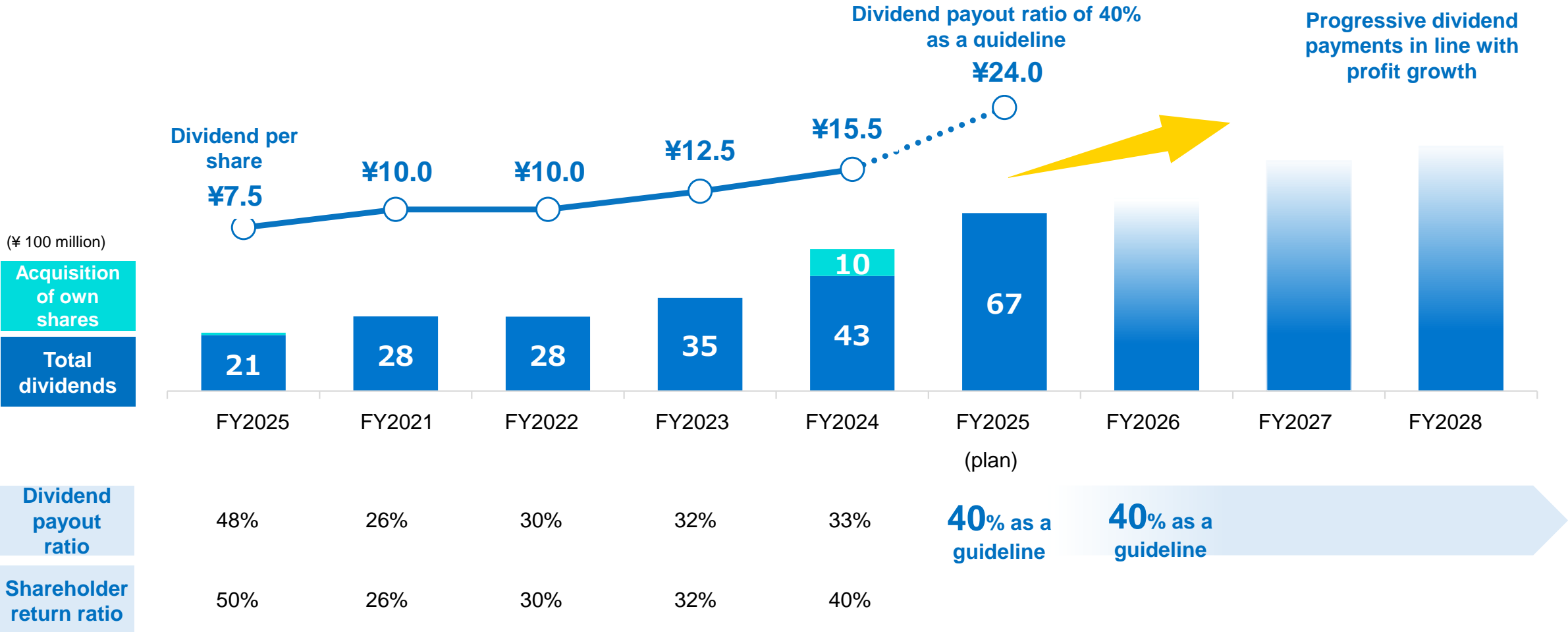


# Shareholder Returns

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.



# 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.

- 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.
- For the financial position, operating results, and other matters of the Company that may have a significant impact on investors' investment decisions, please refer to the latest versions of various documents published by the Company, including the Financial Results, Annual Securities Reports, Disclosure Booklets, and Annual Reports.
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