Senshu Ikeda Holdings (Tokyo Stock Exchange Prime 8714)

IR Contact/Senshu Ikeda Holdings General Planning Department E-mail: s_sakami@sihd-bk.jp

Senshu Ikeda Holdings is a regional financial group that operates primarily in Osaka, a major city in the Kansai region.
We will promote a growth strategy that leverages the potential of Osaka in the Kansai region, aiming for the sustainable enhancement of corporate value.

Osaka's Potential (Competitive Advantage)

■ Market size	**GDP of ¥45 trillion (7.6%), population of 8.77 million (7.1%)** *This is on par with Portugal, thus representing a country-level market size
■ Industrial base	**420,000 businesses (8.3%)**
■ Inbound demand	**The number of foreign tourists that used the Kansai International Airport was 21.21 million in 2025**
■ Growth driver	**Japan's first integrated resort (IR) to open in 2030**
■ Osaka's global reputation	**Global Power City Index: 6th in livability, 13th in cultural interaction, 18th overall**

Company Profile (as of March 31, 2026)

<Senshu Ikeda Bank>
- Established in 1951
- Number of branches: 139 (106 of which are in Osaka)
- **Loan balance: ¥4.9 trillion**
  (Corporate loans: ¥2.5 trillion; individual loans ¥2.2 trillion)
- Securities balance: ¥0.9 trillion
- **Deposit balance: ¥5.9 trillion**
  (Individual deposits: ¥4.2 trillion; corporate deposits: ¥1.4 trillion)

<New business>
- Challenger bank (01 Bank) opened in July 2025

<Governance system>
- Company with a Nomination Committee, etc.

Growth Strategy (FY2026-FY2028)

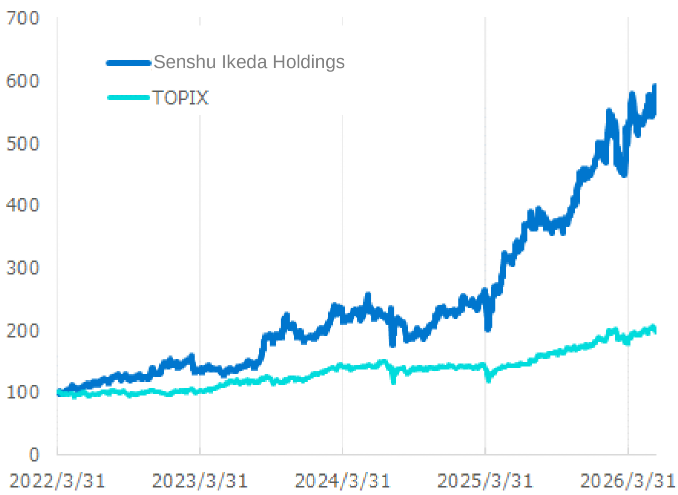
1. **Strengthening of core businesses**
   - **Deepen penetration in the Osaka market, where we hold a 6% lending share**
     → Increase sales personnel in Osaka City by 40
   - **Expand and control balance sheets to increase net interest income**
     → Loans +¥0.5 trillion, deposits +¥0.5 trillion
   - **Diversify funding through alliances with other industries**
     → Differentiate ourselves from competitors through the provision of online banking services (BaaS) to local railway operators (from 2027 onwards)
2. **Inorganic growth**
   - Strengthen value provision to local customers through an **alliance with a bank in the same industry (Shiga Bank)** (from 2026 onwards)
3. **Impact of interest rate increases**
   - **Two policy interest rate increases** (0.75% → 1.00% → 1.25%)
     → Loan portfolio with a variable rate ratio of 82%

Performance Highlights

<The holding company, consolidated>	2022/3/31	2026/3/31	2029/3 target
Net income	¥11.4 billion	¥17.3 billion	¥30.0 billion
ROE	4.6%	7.1%	10%
Capital adequacy ratio	9.96%	10.62%	9-10%

	2022/3/31	2026/3/31	2026/6/11
PBR	0.2x	0.95x	1.11x
PER	4.6	13.8	14.6
Stock price (yen)	**173**	**859**	**¥1,006**
Reference TOPIX	**1,946.40**	**3,497.86**	**3,830.35**
Dividend per share	¥10.0	¥25.0	–

Stock Price Trends (Indexed to 100 as of 2022/3/31)

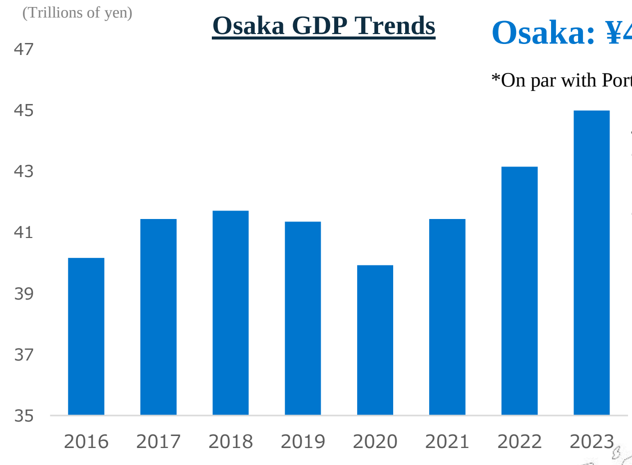


Osaka's Potential (Competitive Advantage)

Market Size

■ **Osaka's GDP is ¥45 trillion.** It is on par with Portugal in Europe, thus boasting a country-level market size.

Nominal GDP



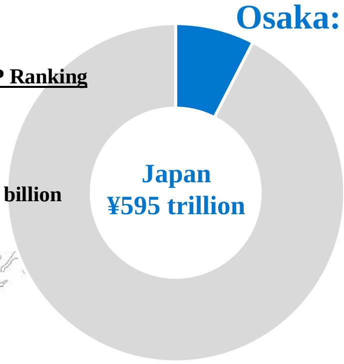
Osaka: ¥45 trillion

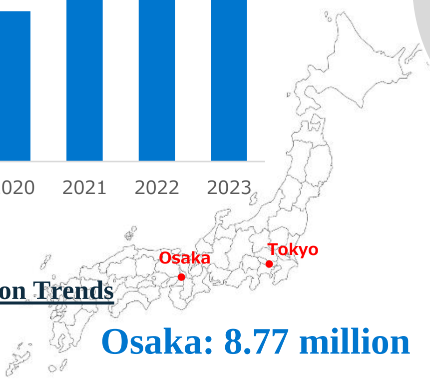
*On par with Portugal

***Nominal GDP Ranking**
4th: Japan
…
47th: Portugal
$346.4 billion

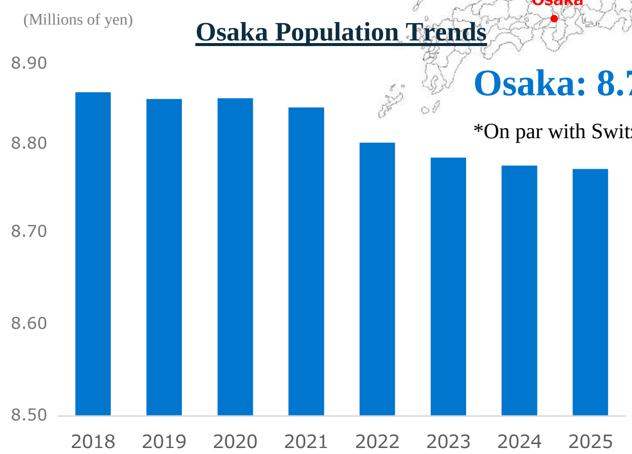
Domestic Share

Osaka: 7.6%





Populati-on

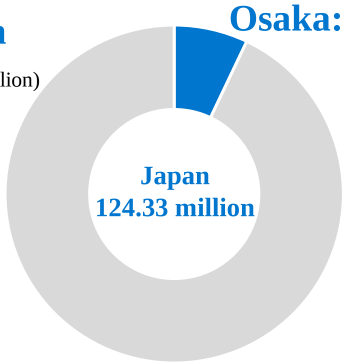


Osaka: 8.77 million

*On par with Switzerland (9.00 million)

Domestic Share

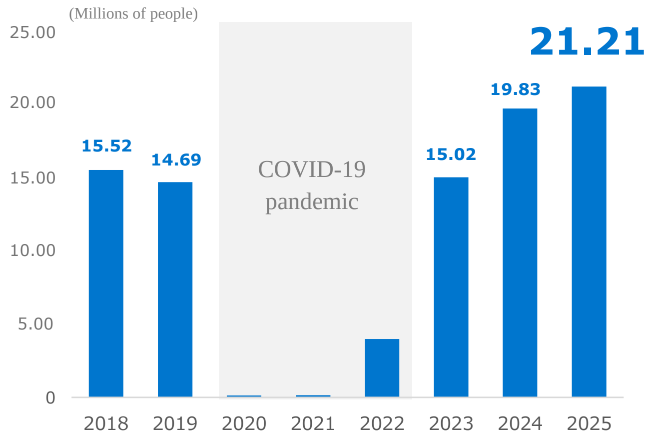
Osaka: 7.1%



Inbound Demand

■ **Inbound tourism has reached a record high for the second consecutive year**

Trends in the number of foreign tourists using Kansai International Airport



Growth Driver/Osaka's Global Reputation

(Growth driver)

- **Japan's first integrated resort (IR) to open in 2030**

(Osaka's global reputation)

- **Global Power City Index: 18th overall**
  (6th in livability, 13th in cultural interaction)
- **Japan Power Cities: 1st**
- **The World's Most Livable Cities: 7th**