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July 7, 2026

Company name:	San ju San Financial Group, Inc.
Name of representative:	Gotaro Michihiro, Representative Director and President (Securities code: 7322; Tokyo Stock Exchange Prime Market, Nagoya Stock Exchange Premier Market)
Inquiries:	Takeshi Okawa, General Manager of Corporate Planning Department (Telephone: +81-59-357-3355)

Notice Concerning Risk of Uncollectibility or Delay in Collection of Receivables Held by a Subsidiary of the Company

San ju San Financial Group, Inc. (the "Company") hereby announces that, ZENTOSHIN Co., Ltd., a transaction counterparty of San ju San Bank, Ltd., a subsidiary of the Company, has received an order for the commencement of bankruptcy proceedings with the Osaka District Court on July 6, 2026. This has created a risk that the receivables listed below may become uncollectible, or that collection thereof may be delayed.

1. Overview of the transaction counterparty

(1) Name	ZENTOSHIN Co., Ltd.
(2) Location	Toshin Building, 1-14-14 Shimanouchi, Chuo-ku, Osaka, Japan
(3) Name of representative	Manho Takayama
(4) Share capital	4,500 million yen
(5) Description of business	credit card payment processing services and all services incidental thereto

2. Type and amount of receivables owed by the transaction counterparty (As of July 6, 2026)

Loans and bills discounted 5,000 million yen (Percentage of consolidated net assets on March 31, 2026: 2.16%)

3. Impact of the fact on the Company's performance

With regard to the above receivables, the Company will make necessary provisions in the six months ending September 30, 2026 for the amount (about 2.7 billion yen) that is not secured by guarantees, provisions, etc.

There are no changes to the earnings forecast for the six months ending September 30, 2026 and the fiscal year ending March 31, 2027 disclosed on May 15, 2026.