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July 10, 2026

To whom it may concern:

Company name:	The Hyakujushi Bank, Ltd.
Representative:	Masashi Mori, President (Securities code: 8386; TSE Prime)
Contact:	Masaru Soramoto, Executive Officer and General Manager Corporate Planning Phone: +81-87-836-2787

Notice Concerning the Commencement of Bankruptcy Proceedings of a Transaction Counterparty (No Change to the Bank's Earnings Forecasts)

The Hyakujushi Bank, Ltd. (the "Bank") hereby announces that ZENTOSHIN Co., Ltd., a transaction counterparty of the Bank, has received an order for the commencement of bankruptcy proceedings from the Osaka District Court on July 6, 2026.

With respect to the Bank's receivables from the company, the portion not secured by collateral or other means will be fully recorded as provisions in the first quarter of the fiscal year ending March 31, 2027. Accordingly, there is no change to the consolidated earnings forecasts for the second quarter and the full fiscal year ending March 31, 2027, announced on May 12, 2026.

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 9, 2026)

Loans and bills discounted	1,831 million yen (Percentage of consolidated net assets on March 31, 2026: 0.47%)