



July 10, 2026

Company name: The Shikoku Bank, Ltd.
Representative: Tatsuji Kobayashi, President
(Code No: 8387; TSE Prime Market)
Inquiry: Masayuki Kumon, General Manager,
General Planning Division
(Telephone: +81-88-823-2111)

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

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

With regard to the Bank's receivables against the Company, we will recognize a full provisions in the first quarter of the fiscal year ending March 31, 2027 for the portion not secured by collateral or other measures.

Please note that there are no change to the earnings forecast for the second quarter and the fiscal year ending March 31, 2027 which are disclosed on May 12, 2026.

1. Overview of the transaction counterparty

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| (1) Name | ZENTOSHIN Co., Ltd. |
| (2) Location | Toshin Building, 1-14-14 Shimanouchi, Chuo-ku, Osaka, Japan |
| (3) Representative | Manho Takayama |
| (4) Share capital | 4,500 million yen |
| (5) Business | Credit card payment processing services and all related services |

2. Type and amount of receivables owed by the transaction counterparty (As of July 9, 2026)
Loans and bills discounted : 1,000 million yen (percentage of consolidated net assets on
March 31, 2026 : 0.52%)

*This document has been translated from 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.

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