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August 7, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: The Shikoku Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8387
URL: https://www.shikokubank.co.jp/
Representative: Tatsuji Kobayashi President
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Telephone: +81-88-823-2111
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	24,712	66.6	3,382	(8.6)	2,216	(1.7)
June 30, 2025	14,830	14.4	3,704	30.4	2,256	15.5

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 8,541 million [29.4%]
For the three months ended June 30, 2025: ¥ 6,598 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	52.92	52.87
June 30, 2025	54.06	54.01

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,529,010	198,165	5.6
March 31, 2026	3,510,508	190,964	5.4

Reference: Equity
As of June 30, 2026: ¥ 198,125 million
As of March 31, 2026: ¥ 190,924 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	28.00	-	32.00	60.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		43.00	-	43.00	86.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	7,000	(0.4)	4,500	11.5	107.43
Full year	14,000	(0.3)	8,800	(49.5)	210.10

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	42,400,000 shares
As of March 31, 2026	42,400,000 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	516,031 shares
As of March 31, 2026	515,851 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	41,884,059 shares
Three months ended June 30, 2025	41,737,844 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	296,385	345,617
Monetary claims bought	5,486	5,458
Money held in trust	2,983	3,386
Securities	879,800	850,992
Loans and bills discounted	2,228,884	2,228,502
Foreign exchanges	4,787	3,744
Lease receivables and investments in leases	14,263	14,741
Other assets	37,924	37,852
Property, plant and equipment	33,958	33,943
Intangible assets	1,729	1,683
Retirement benefit asset	16,191	16,290
Deferred tax assets	25	23
Customers' liabilities for acceptances and guarantees	4,582	4,701
Allowance for loan losses	(16,494)	(17,927)
Total assets	3,510,508	3,529,010
Liabilities		
Deposits	2,992,432	3,000,323
Negotiable certificates of deposit	20,881	32,374
Cash collateral received for securities lent	40	-
Borrowed money	229,252	211,753
Foreign exchanges	248	72
Other liabilities	58,780	65,813
Retirement benefit liability	85	83
Provision for retirement benefits for directors (and other officers)	12	8
Provision for reimbursement of deposits	121	84
Deferred tax liabilities	8,902	11,428
Deferred tax liabilities for land revaluation	4,201	4,201
Acceptances and guarantees	4,582	4,701
Total liabilities	3,319,543	3,330,845
Net assets		
Share capital	25,000	25,000
Capital surplus	9,959	9,959
Retained earnings	129,348	130,225
Treasury shares	(473)	(473)
Total shareholders' equity	163,834	164,710
Valuation difference on available-for-sale securities	1,009	9,190
Deferred gains or losses on hedges	10,771	9,117
Revaluation reserve for land	8,381	8,381
Remeasurements of defined benefit plans	6,926	6,724
Total accumulated other comprehensive income	27,089	33,414
Share acquisition rights	40	40
Total net assets	190,964	198,165
Total liabilities and net assets	3,510,508	3,529,010

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	14,830	24,712
Interest income	10,952	12,776
Interest on loans and discounts	6,808	8,006
Interest and dividends on securities	3,893	4,145
Fees and commissions	2,702	2,553
Other ordinary income	18	6,260
Other income	1,157	3,121
Ordinary expenses	11,126	21,330
Interest expenses	1,681	2,726
Interest on deposits	1,185	2,258
Fees and commissions payments	769	789
Other ordinary expenses	2,451	9,616
General and administrative expenses	6,026	6,142
Other expenses	197	2,055
Ordinary profit	3,704	3,382
Extraordinary income	8	211
Gain on disposal of non-current assets	8	211
Extraordinary losses	6	1
Loss on disposal of non-current assets	6	1
Impairment losses	0	-
Profit before income taxes	3,706	3,592
Income taxes - current	1,227	1,728
Income taxes - deferred	223	(352)
Total income taxes	1,450	1,375
Profit	2,256	2,216
Profit attributable to non-controlling interests	0	-
Profit attributable to owners of parent	2,256	2,216

Quarterly Consolidated Statement of Comprehensive Income
For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	2,256	2,216
Other comprehensive income	4,341	6,324
Valuation difference on available-for-sale securities	3,440	8,180
Deferred gains or losses on hedges	859	(1,653)
Remeasurements of defined benefit plans, net of tax	(82)	(201)
Share of other comprehensive income of entities accounted for using equity method	124	-
Comprehensive income	6,598	8,541
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,598	8,541
Comprehensive income attributable to non-controlling interests	0	-

３． Supplementary material on financial results

(１) Profit and Loss Summary for the first quarter-ended June 30, 2026 (Non-consolidated)

(Millions of yen)

		For the three months ended June 30, 2026	For the three months ended June 30, 2025	Y o Y	Interim Results forecasts for ending Sep.30, 2026
Ordinary income	a	24,484	15,027	9,457	
Business gross profit	b	8,519	8,811	△ 292	
(Excluding gains/losses related to bonds) *1	c	11,690	10,423	1,267	
Net interest income	d	10,297	9,522	775	
Net fees and commissions	e	1,577	1,722	△ 145	
Net other ordinary income	f	△ 3,355	△ 2,432	△ 923	
(Of which, gains/losses related to bonds)	g	△ 3,170	△ 1,612	△ 1,558	
Expenses (excluding non-recurrent items) (△)	h	6,293	6,091	202	
Personnel expenses (△)	i	3,187	3,094	93	
Non-personnel expenses (△)	j	2,704	2,627	77	
Taxes (△)	k	401	369	32	
Real business net income *2	l	2,226	2,719	△ 493	
Core business net income *3	m	5,397	4,331	1,066	
Core business net income (excluding gains / losses on cancellation of investment trusts)	n	5,397	4,078	1,319	
Provision of allowance for general loan losses (△)	o	8	―	8	
Business net income	p	2,217	2,719	△ 502	
Temporary gains (losses)	q	1,335	1,109	226	
Credit cost for disposal of non-performing loans (△)	r	1,585	69	1,516	
Reversal of allowance for loan losses	s	―	235	△ 235	
Recoveries of written-off loans	t	92	14	78	
Gains (losses) related to stocks, etc.	u	1,664	309	1,355	
Other temporary gains (losses)	v	1,163	620	543	
Ordinary profit	w	3,552	3,829	△ 277	6,800
Extraordinary gains (losses)	x	209	2	207	(52.23%)
Profit before income taxes	ab	3,762	3,831	△ 69	※ Progress rate
Total income taxes (△)	ac	1,313	1,416	△ 103	
Profit	ad	2,449	2,415	34	4,400
Credit-related costs *4	ae	1,594	△ 165	1,759	(55.65%)
Actual credit-related costs *5	af	1,501	△ 180	1,681	※ Progress rate

*1 c = b - g
*2 l = b - h
*3 m = l - g
*4 ae = o + r - s
*5 af = ae - t

（2） Non-Performing Loans(NPLs) under the Financial Reconstruction Act(FRA) (Non-consolidated)

(Millions of yen)

	As of June 30, 2026	As of June 30, 2025	As of March 31, 2026
Bankrupt and effectively bankrupt	5,897	4,620	5,484
Doubtful	42,166	40,524	41,549
Requiring special attention	7,481	7,450	8,815
Total	55,545	52,596	55,849
Ratio of NPLs under the FRA to the total credits	2.43 %	2.39 %	2.44 %

（3） Capital ratio (Domestic standard)

(Non-consolidated)

(Millions of yen)

	As of June 30, 2026	As of June 30, 2025	As of March 31, 2026
① Total capital ratio (②/③)	8.30 %	8.46 %	8.17 %
② Total capital	149,005	144,767	146,786
③ Risk-weighted assets	1,793,885	1,710,569	1,794,571
④ Total required capital	71,755	68,422	71,782

*④ = ③ × 4%

(Consolidated)

(Millions of yen)

	As of June 30, 2026	As of June 30, 2025	As of March 31, 2026
① Total capital ratio (②/③)	9.09 %	8.74 %	8.97 %
② Total capital	164,647	150,430	162,647
③ Risk-weighted assets	1,810,756	1,720,115	1,811,933
④ Total required capital	72,430	68,804	72,477

*④ = ③ × 4%

（4） Securities valuation (Non-consolidated)

(Millions of yen)

	As of June 30, 2026				As of June 30, 2025				As of March 31, 2026			
	Fair value	Valuation gain/loss			Fair value	Valuation gain/loss			Fair value	Valuation gain/loss		
			Gain	Loss			Gain	Loss			Gain	Loss
Available-for-sale securities	822,438	13,618	53,663	40,045	978,976	△ 2,460	28,522	30,983	851,822	1,572	45,946	44,373
Stocks	68,999	42,092	42,166	74	44,469	21,846	22,142	296	59,863	36,705	36,756	50
Bonds	570,707	△ 39,673	16	39,690	669,229	△ 26,739	34	26,773	614,904	△ 43,878	15	43,893
Others	182,732	11,200	11,480	280	265,277	2,432	6,345	3,913	177,054	8,744	9,174	430

*1 As "Available-for-sale securities" are measured at fair value on the balance sheet, the valuation represents the discrepancy between the fair value and acquisition costs.

*2 The bank does not hold any held-to-maturity securities.

（5） Balance of Loans （Non-consolidated）

（Millions of yen）

	As of June 30, 2026	As of June 30, 2025	Y o Y	As of March 31, 2026
Total loans	2,232,340	2,141,825	90,515	2,232,077
Of which, loans to small and medium-sized enterprises, etc.	1,618,858	1,557,034	61,824	1,634,988
loans to small and medium-sized enterprises	1,203,169	1,160,569	42,600	1,223,122
loans to individuals	411,969	392,664	19,305	407,884
balance of housing loans	379,502	363,494	16,008	376,247
Of which, loans to local governments	317,307	301,795	15,512	304,151

（6） Balance of Deposits, etc. (Non-consolidated)

（Millions of yen）

	As of June 30, 2026	As of June 30, 2025	Y o Y	As of March 31, 2026
Deposits, etc.	3,039,423	3,051,007	△ 11,584	3,020,988
Of which, balance of individuals	1,894,037	1,905,407	△ 11,370	1,884,807
Of which, balance of corporations	925,989	904,491	21,498	915,285

*Deposits, etc. = Deposits + Negotiable certificates of deposits

（7） Balance of assets in custody (Non-consolidated)

（Millions of yen）

	As of June 30, 2026	As of June 30, 2025	Y o Y	As of March 31, 2026
Assets in custody	762,547	581,708	180,839	691,553
Private annuity insurance, etc.	139,077	138,722	355	139,339
Intermediary accounts at Daiwa Securities *1	606,701	428,982	177,719	537,599
Bonds	153,410	112,771	40,639	140,987
Stocks	132,637	93,263	39,374	120,348
Investment trusts	173,535	127,134	46,401	146,872
Discretionary investment accounts	147,117	95,813	51,304	129,389
Intermediary account other than at Daiwa Securities *2	16,768	14,003	2,765	14,614

*1 This is the balance of financial instruments intermediary accounts entrusted to Daiwa Securities Co. Ltd. under the comprehensive business alliance with the company.

*2 This is the balance of financial instruments intermediary accounts entrusted to Shikoku Alliance Securities Co., Ltd. and other companies.