



April 13, 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)

Formulation of Medium-Term Management Plan

The Shikoku Bank, Ltd. (the “Bank” President: Tatsuji Kobayashi) hereby announces that it has launched its Medium-Term Management Plan (the “Plan”) covering a three-year period from April 2026, as described below.

1. Name Medium-Term Management Plan 2026

2. Plan Period April 2026 to March 2029 (3 years)

3. Overview

(1) Concept of the Plan

The Bank positions this period as a critical phase leading to the final step of its 10-Year Vision, "Best & Reliable Company Leading the Region and Industry"(FY2023 to FY2032) and will pursue the Plan under the theme of "Deepening transformation and Further Growth of the Bank."

Under the new Plan, branch offices will be committed to strengthening engagement with local communities and customers and enhancing customer value. Head office divisions will leverage their respective areas of expertise, with all head office divisions fully committed to providing support to branch offices.

By leveraging the Bank's greatest strength — its extensive branch network based in Kochi and Tokushima — the Bank aims to strengthen its customer engagement with its regional strategies, demonstrate the "Shigin Style"(*), and realize enhanced value for local communities and customers as well as improved corporate value of the Bank.

(2) Strategic Objectives

【Strategic Objective I】 Strengthening Human Capital

The Bank will focus on human resource development and training to channel the growth of diverse talent into enhanced value for local communities and customers as well as improved corporate value of the Bank, thereby strengthening its human capital capabilities. In addition, the Bank will develop a work environment that promotes DE&I (Diversity, Equity & Inclusion) and health and productivity management.

【Strategic Objective II】 Organizational Transformation

The Bank will strengthen customer engagement through both face-to-face and non-face-to-face channels, while improving productivity through the utilization of AI and digital

technologies as well as company-wide operational transformation, thereby creating more time for direct dialogue with customers.

【Strategic Objective III】 Demonstrating the Shigin Style

The Bank will demonstrate the "Shigin Style" to contribute to the development of local communities, the enhancement of corporate value, and the realization of well-being for the people in the regions it serves.

【Strategic Objective IV】 Enhancing the Bank's Corporate Value

In addition to Strategic Objectives I through III, the Bank aims to enhance its corporate value and build a management foundation capable of realizing the 10-Year Vision by improving profitability and operational efficiency, as well as advancing its risk management framework.

4. Numerical Targets

(1) Financial Targets

Indicator		FY2026 (Plan)	FY2028 Target
Non-consolidated	Profit	¥8.6 billion	¥12.0 billion or more
	ROE (based on net assets)	5.0%	6% or more
	Capital adequacy ratio	8.1%	Low-to-mid 8% range
	*OHR (Based on core business gross profit)	56%	Approximately 60%

* This figure excludes gains on redemption of investment trusts

(2) Indicators for Strengthening the Management Foundation

Indicators		FY2028 Targets
Strategic Objective I	Employee engagement survey score	AA or above
	Strategic personnel deployment	Cumulative total of 100 or more
Strategic Objective II	Increase in number of effective customer consultations	130% or more compared to FY2025
	Number of registered users of the Shigin App	220,000 or more
	Improvement rate of business productivity through AI utilization	130% or more
Strategic Objective III	Number of support cases for projects addressing regional challenges	Cumulative total of 5 or more
	Number of support cases for new business creation	Cumulative total of 120 or more
	Number of business succession and M&A support cases	Cumulative total of 6,000 or more
	Number of business matching agreements concluded	Cumulative total of 2,000 or more
	Balance of deposits and assets in custody	¥3.9 trillion or more

5. Others

Please refer to the Bank's website for further details.

<https://www.shikokubank.co.jp/profile/chuki.html>

*The "Shigin Style" represents the Bank's fundamental sales philosophy, which aims to be truly helpful to customers and bring them satisfaction by leveraging the "Just Like Family!" spirit of its people and demonstrating specialized consulting capabilities.

<p>*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.</p>

END