

Financial Results for the Fiscal Year Ended March 2021 Presentation Material (Data Section)

June 7, 2021



DAISHI HOKUETSU
Financial Group

第四北越フィナンシャルグループ

* Daishi Hokuetsu Financial Group is referred to as
"Daishi Hokuetsu FG" or "FG"

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- As of January 1, 2021, our wholly owned subsidiaries, Daishi Bank and Hokuetsu Bank, merged, with Daishi Bank as the surviving company and Hokuetsu Bank as the dissolving company, and the trade name was changed to Daishi Hokuetsu Bank.
- The figures for Daishi Hokuetsu Bank in this Financial Results Presentation Material are calculated in accordance with the following rules from the perspective of making appropriate period-to-period comparisons for each item.
 - Figures for FYE March 2021 (FY2020)
The figures for Daishi Bank and Hokuetsu Bank for the period from April to December 2020 and the figures for Daishi Hokuetsu Bank from January 2021 onwards are simply combined
 - Figures as of March 31, 2021
Figures for Daishi Hokuetsu Bank
 - Figures for FYE March 2020 (FY2019) and up to March 31, 2020 (excluding capital adequacy ratio)
Figures for Daishi Bank and Hokuetsu Bank are simply combined
 - Figures for each fiscal year-end (Capital Adequacy Ratio)
Figures for Daishi Bank and Hokuetsu Bank, respectively

Outline of Daishi Hokuetsu Financial Group

DAISHI HOKUETSU
Financial Group
第四北越フィナンシャルグループ

[Profile] (as of the end of March 2020)

- Location of head office
2-14 Ote-dori 2-chome, Nagaoka-shi*
- Location of principal head office functions
1071-1 Higashiborimae dori 7-bancho, Chuo-ku, Niigata
- Established
October 1, 2018
- Total assets
9,706.5 billion yen
- Share capital
30 billion yen
- Listed exchange
Tokyo Stock Exchange
(Securities Code: 7327)

* Subject to approval at the 3rd Annual General Meeting of Shareholders (June 25, 2021), the Company plans to change the location of the head office to 1071-1 Higashiborimae-dori 7-bancho, Chuo-ku, Niigata, the same as the location of the principal head office functions

Daishi Hokuetsu Financial Group Management Philosophy

We will, as a trusted financial group, provide services that live up to the expectations of customers and continue to contribute to the development of regional society and boldly take on challenge to create new value.

- Principle
- Mission
- Vision

第四北越銀行
DAISHI HOKUETSU BANK
Location of head office: Niigata City

January 1, 2021: Merger of banks with the largest and second-largest market shares in the same prefecture



Birth of
New
Bank

[Profile of Daishi Hokuetsu Bank] (March 31, 2021)

- Location of head office
1071-1 Higashiborimae-dori 7-bancho, Chuo-ku, Niigata
- Established
November 2, 1873
- Share capital
32.7 billion yen
- Number of employees
3,774
- Number of offices
206 offices and 1 representative office (Shanghai)
Inside Niigata Prefecture 192 offices (including 5 satellite offices and 3 virtual offices)
Outside Niigata Prefecture 14 offices



<Ceremony to commemorate the birth of the new bank>

April 2019
The Company was established (14.3% invested by FG)
October 2019
A directly managed office opened in Nihonbashi, Tokyo.

Regional trading company

ブリッジにいがた
Location of head office: Niigata City

第四北越証券
Daishi Hokuetsu Securities
Location of head office: Nagaoka City

October 2019
It changed the trade name to "Daishi Hokuetsu Securities" and became FG's wholly owned subsidiary

Staffing agency

第四北越キャリアブリッジ
Location of head office: Niigata City

May 2019
It was established as FG's wholly owned subsidiary
October 2019
It started operations

- Daishi Guaranty
- Hokuetsu Credit Guarantee
- Daishi Management Consulting
- Hokugin Economic Research Institute
- Daishi Lease
- Hokuetsu Lease
- Daishi Computer Service
- Daishi JCB Card
- Daishi DC Card
- Hokuetsu Card

Niigata Prefectural Data

Item		Year/fiscal year	Unit	Niigata Prefecture	Country-wide	Rank of Niigata Prefecture
Land	Total area	October 1, 2020	km ²	12,583.96	377,976.41	5
	Rate of habitable land area	October 1, 2019	%	36.0	32.9	18
Population	Total population	October 1, 2019	1,000 people	2,223	126,167	15
	Number of household members	January 1, 2020	persons/household	2.474	2.152	4
	Rate of elderly population	October 1, 2019	%	32.4	28.4	13
	Number of employees aged 15+	October 1, 2015	1,000 people	1,141	58,919	14
Agriculture	Number of farm households	February 1, 2015	1,000 houses	78	2,155	4
	Agricultural workers (commercial farms)	February 1, 2015	1,000 people	79	2,096	4
	Farming output	2019	JPY 100 MM	2,494	88,938	13
	Yield of wet rice	2020	1,000 t	666	7,763	1
Manufacturing	Number of business establishments	June 1, 2020	Business establishment	5,041	181,299	9
	Number of employees	June 1, 2020	1,000 people	186	7,697	17
	Shipment value of manufactured goods, etc.	2019	JPY 100 MM	49,501	3,221,259	23
	Number of plant locations (excluding research institutes)	2020	Location	28	826	8
Commerce	Number of business establishments	June 1, 2016	Business establishment	29,006	1,355,060	14
	Number of employees	June 1, 2016	1,000 people	207	11,596	15
	Annual sales of merchandise	2015	JPY 100 MM	70,157	5,816,263	16
Income	Gross prefectural production (nominal)	FY 2017	JPY 100 MM	89,944	5,474,085	16
	Income of the prefecture residents	FY 2017	JPY 100 MM	65,108	4,041,977	17
	Per capita income of the prefecture residents	FY 2017	1,000 yen	2,873	3,190	28
Finance	Balance of deposits and savings at financial institutions	March 31, 2020	JPY 100 MM	166,448	11,736,440	16
	Balance of loans at financial institutions	March 31, 2020	JPY 100 MM	74,833	6,520,397	16
Education	Rate of advancement to high school	Graduated in March 2019	%	99.58	98.83	1
	Rate of advancement to vocational school (specialist course)	Graduated in March 2019	%	25.99	16.85	1
	Rate of advancement to university, etc.	Graduated in March 2019	%	48.42	55.76	32
Others	Home owner ratio	October 1, 2018	%	74.0	61.2	7
	Number of hospitals per 100,000 people	October 1, 2019	Facility	5.7	6.6	37
	Number of cars owned	March 31, 2020	1,000 units	1,842	81,850	14

Source: Niigata Prefecture "Key Indicators of Niigata Prefecture"

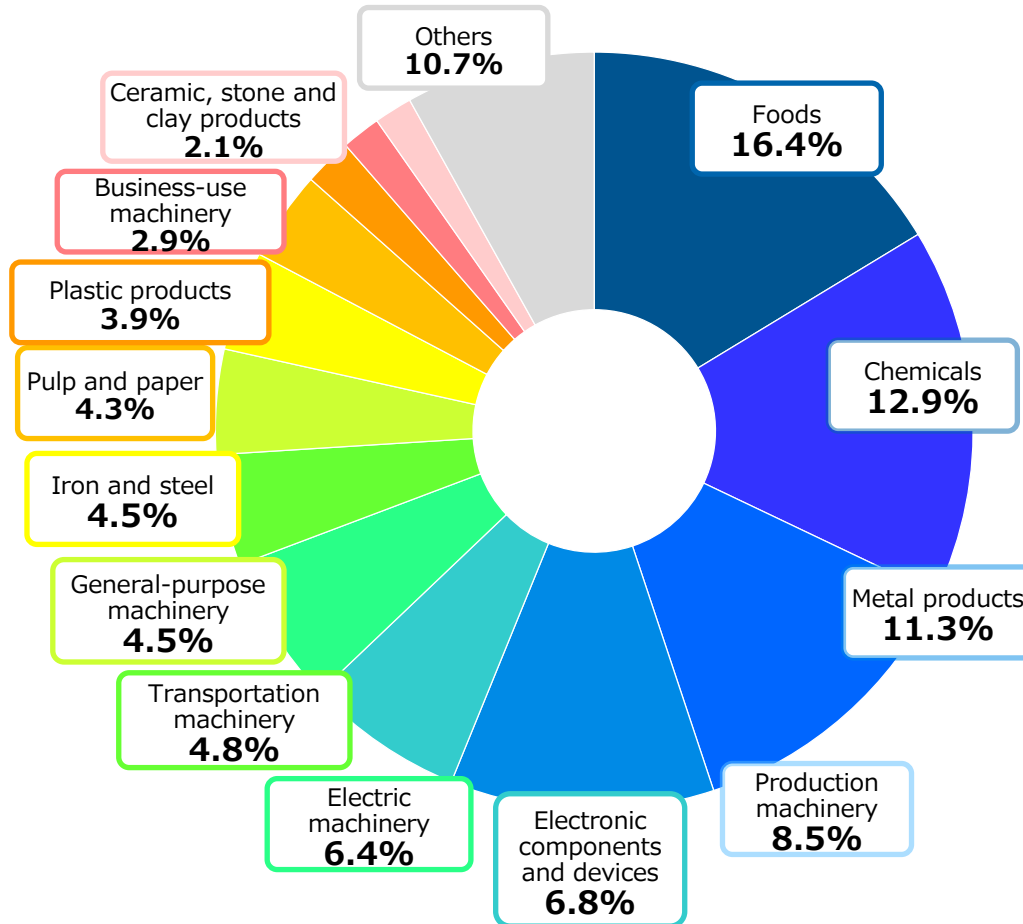
Listed Companies in Niigata Prefecture

TSE Section 1 (19 companies)		TSE Section 2 (11 companies)		JASDAQ (8 companies)	
Ueki Corporation	Construction	Tanabe Engineering	Construction	Daiichi Kensetsu	Construction
Fukuda Corporation	Construction	Bourbon	Foods	Iwatsuka Confectionery	Foods
Kameda Seika	Foods	Seihyo	Foods	Taiyo Koki	Machinery
Ichimasa Kamaboko	Foods	Sato Foods	Foods	Endo Manufacturing	Other products
Hokuetsu Corporation	Pulp and paper	Hokuetsu Metal	Iron and steel	Ocean System	Retail
Arisawa Manufacturing	Chemicals	Twinbird	Electronic equipment	Sado Steam Ship	Marine transportation
Corona	Metal products	Nippon Seiki	Transportation equipment	Broadcasting System of Niigata	Information & communications
Dainichi	Metal products	Niigata Kotsu	Land transportation	Kitac	Services
Hokuetsu Industries	Machinery	Rinko Corporation	Warehousing and transportation		
Snow Peak	Other products	Hokuriku Gas	Electric power and gas	TOKYO PRO Market (1 company)	
Hard Off Corporation	Retail	Secom Joshinetsu	Services	Suga Steel	Iron and steel
Top Culture	Retail				
Komeri	Retail				
Axial Retailing	Retail				
Arcland Sakamoto	Retail				
Sprix	Services				
Daishi Hokuetsu Financial Group	Bank				
Taiko Bank	Bank				
Yukiguni Maitake	Fishery, agriculture, and forestry				

As of May 31, 2021

Current Manufacturing Industries in Niigata Prefecture

Composition ratio of manufactured goods shipment value by industry



Source: Ministry of Economy, Trade and Industry
"2020 Statistical Charts on Industry
(Preliminary Report)"

Local industries characterizing Niigata

Food industry: rice-made snacks, fishery paste products, refined sake, etc.

- Food industry thrives based on rice and other abundant agricultural and fishery resources.
- The shipment value of rice snacks, cut rice cakes, packaged rice cakes, and fishery paste products is the highest in Japan.
- Shipment values of sake, biscuits, and dried confectionery are ranked 3rd in Japan
- In recent years, many companies have established R&D centers and made other efforts focusing on new product development. As a result, numerous hit products have been launched in rice snacks and fishery paste products.

Metal product industry: Western tableware, heating appliances, work tools, etc.

- Products are roughly divided into Tsubame's Western tableware and metal houseware; Sanjo's work tools; and Sanjo's and Yoita's sharp-edged craftsmen's tools.
- The shipment value of oil stoves and Western metal tableware is the highest in Japan.
- The shipment value of work tools and builder's hardware is the second highest in Japan.
- While some companies are enhancing their brand power through traditional monozukuri (manufacturing), more companies are focusing on exports to Asia and new areas leveraging their technological capabilities.

Textile industry: knitting and other textiles

- Products are roughly divided into knitting fabrics of Gosen and Mitsuke, synthetic fabrics of Tochio and Mitsuke, and silk fabrics of Tokamachi.
- The shipment value of knitted sweaters is the highest in Japan.
- In addition to clothes, some companies are exploring the manufacture of high-value-added products made from functional materials, and of miscellaneous goods and interiors.

Potential of Transportation Infrastructure in Niigata Prefecture

Political and economic ties with Northeast Asia

- Air routes to Northeast China and South Korea
- Three consulates (South Korean, Chinese and Russian) in Niigata City
- Utilization of natural energy and development of energy resources in Russia

Advantages of transportation network

↔ Expressways extending in 5 directions
(Kan-etsu, Hokuriku, Joshin-etsu, Ban-etsu, and Nihonkai-Tohoku)

↔ Joetsu Shinkansen

↔ Hokuriku Shinkansen
Conventional railway lines include the Shinetsu Line, Hokuriku Line, and Uetsu Line.

● Niigata Airport
Domestic : 8 routes (New Chitose, Narita, Chubu International, Komaki, Itami, Kansai International, Fukuoka, and Okinawa)
International : 6 routes (Seoul, Shanghai, Harbin, Taipei, Khabarovsk and Vladivostok)

● Niigata Port
General/functional port:
Certified as the international marine container division and the LNG (liquefied natural gas) division

● Naoetsu Port
Functional port:
Certified as the LNG (liquefied natural gas) division



As of May 31, 2020

Status of deposits (year-end balance)

(JPY 100 MM)

	FYE March 2019		FYE March 2020		FYE March 2021	
	Balance	Composition rate	Balance	Composition rate	Balance	Composition rate
Deposits	71,949	96.0%	73,920	96.5%	81,328	98.8%
Inside prefecture	70,245	93.8%	72,247	94.3%	79,614	96.8%
Outside prefecture	1,704	2.2%	1,673	2.1%	1,713	2.0%
Individuals	49,169	65.6%	50,351	65.7%	53,608	65.1%
Corporations	18,851	25.1%	19,387	25.3%	21,895	26.6%
Local public bodies, etc.	3,111	4.1%	3,418	4.4%	4,980	6.0%
Finance	817	1.0%	763	0.9%	843	1.0%
Negotiable certificates of deposit	2,931	3.9%	2,659	3.4%	906	1.1%
Total of deposits, etc. (1)	74,880	100.0%	76,580	100.0%	82,234	100.0%

Status of assets under custody (year-end balance)

(JPY 100 MM)

	FYE March 2019	FYE March 2020	FYE March 2021
Assets under custody (2)	8,409	7,750	8,155
Investment trust	2,114	1,604	1,788
Public bonds	1,154	933	863
Whole life and annuity insurance, etc.	5,140	5,212	5,503
Deposits + assets under custody, (1) + (2)	83,290	84,331	90,390

* As for whole life and annuity insurance, etc., the calculation method has been unified due to the merger of subsidiary banks, and therefore, from the viewpoint of comparison with previous fiscal years, the comparison with retrospectively changed figures is provided.

Status of loans and bills discounted in and outside Niigata (year-end balance)

(JPY 100 MM)

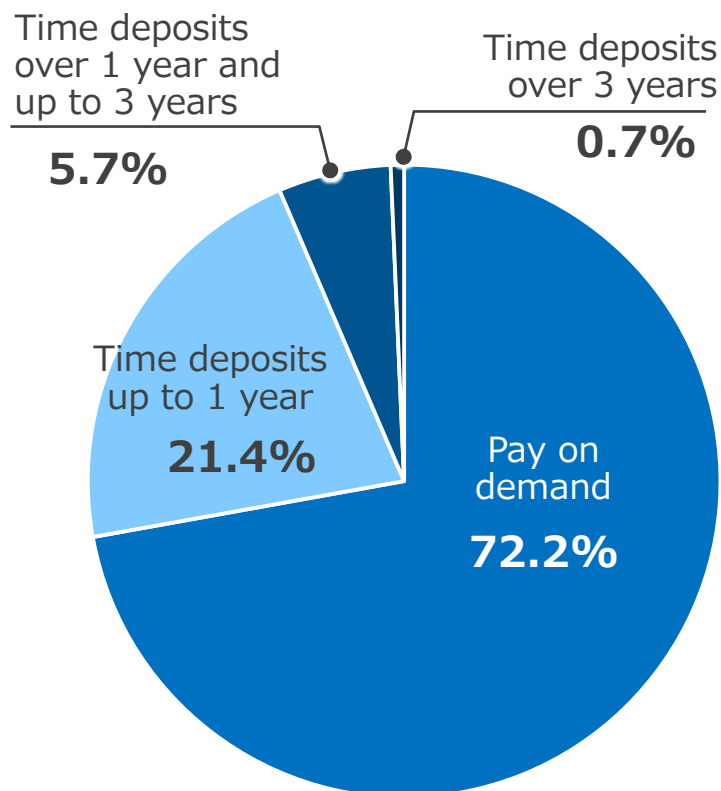
	FYE March 2019		FYE March 2020		FYE March 2021	
	Balance	Composition rate	Balance	Composition rate	Balance	Composition rate
Loans and Bills Discounted	50,915	100.0%	51,094	100.0%	49,596	100.0%
Inside prefecture	37,864	74.3%	38,621	75.5%	38,120	76.8%
Outside prefecture	13,050	25.6%	12,473	24.4%	11,475	23.1%

Status of loans and bills discounted by industry (year-end balance)

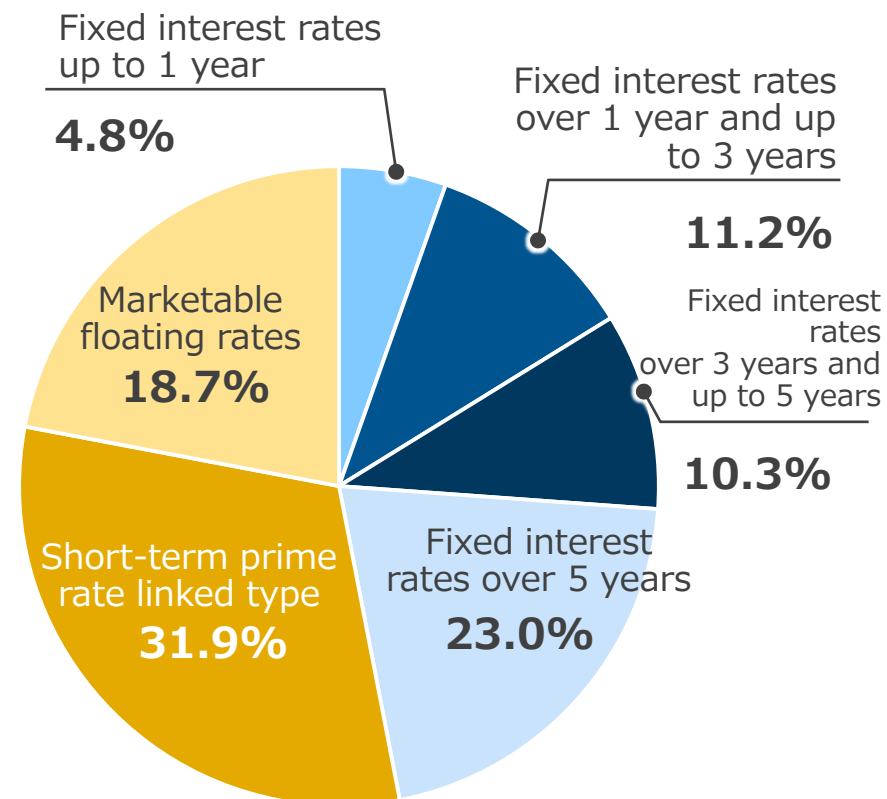
(JPY 100 MM)

	FYE March 2019		FYE March 2020		FYE March 2021	
	Balance	Composition rate	Balance	Composition rate	Balance	Composition rate
Manufacturing	4,983	9.7%	5,101	9.9%	4,809	9.6%
Agriculture and forestry	83	0.1%	86	0.1%	79	0.1%
Fishery	16	0.0%	25	0.0%	21	0.0%
Mining, quarrying, and gravel collection	64	0.1%	63	0.1%	45	0.0%
Construction	1,719	3.3%	1,691	3.3%	1,686	3.3%
Electric power, gas, heat supply, and water supply	1,143	2.2%	1,245	2.4%	1,262	2.5%
Information & communications	197	0.3%	216	0.4%	157	0.3%
Transportation and postal service	1,467	2.8%	1,390	2.7%	1,380	2.7%
Wholesale and retail trades	4,410	8.6%	4,190	8.2%	3,843	7.7%
Financial and insurance	3,856	7.5%	3,526	6.9%	3,174	6.3%
Real estate, rental and leasing	7,555	14.8%	7,384	14.4%	7,154	14.4%
Of which, real estate	(5,603)	(11.0%)	(5,588)	(10.9%)	(5,431)	(10.9%)
Various services	3,326	6.5%	3,241	6.3%	3,442	6.9%
National and local governments	9,417	18.4%	9,723	19.0%	8,822	17.7%
Others	12,673	24.8%	13,206	25.8%	13,716	27.6%
Total	50,915	100.0%	51,094	100.0%	49,596	100.0%

Composition of deposits (FYE March 2021)

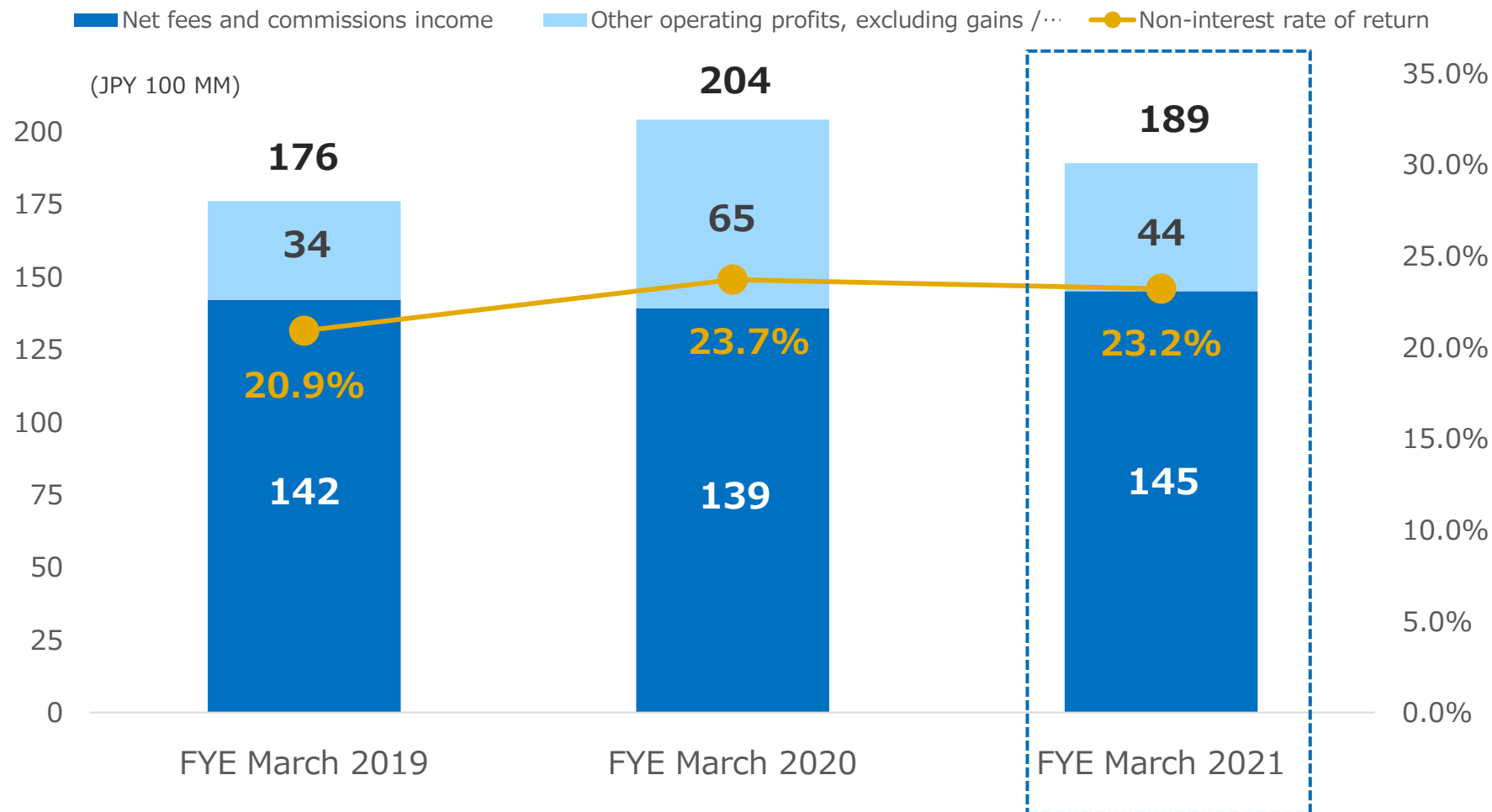


Composition of loans and bills discounted (FYE March 2021)



Note: Overdue loans are excluded

As of March 31, 2021

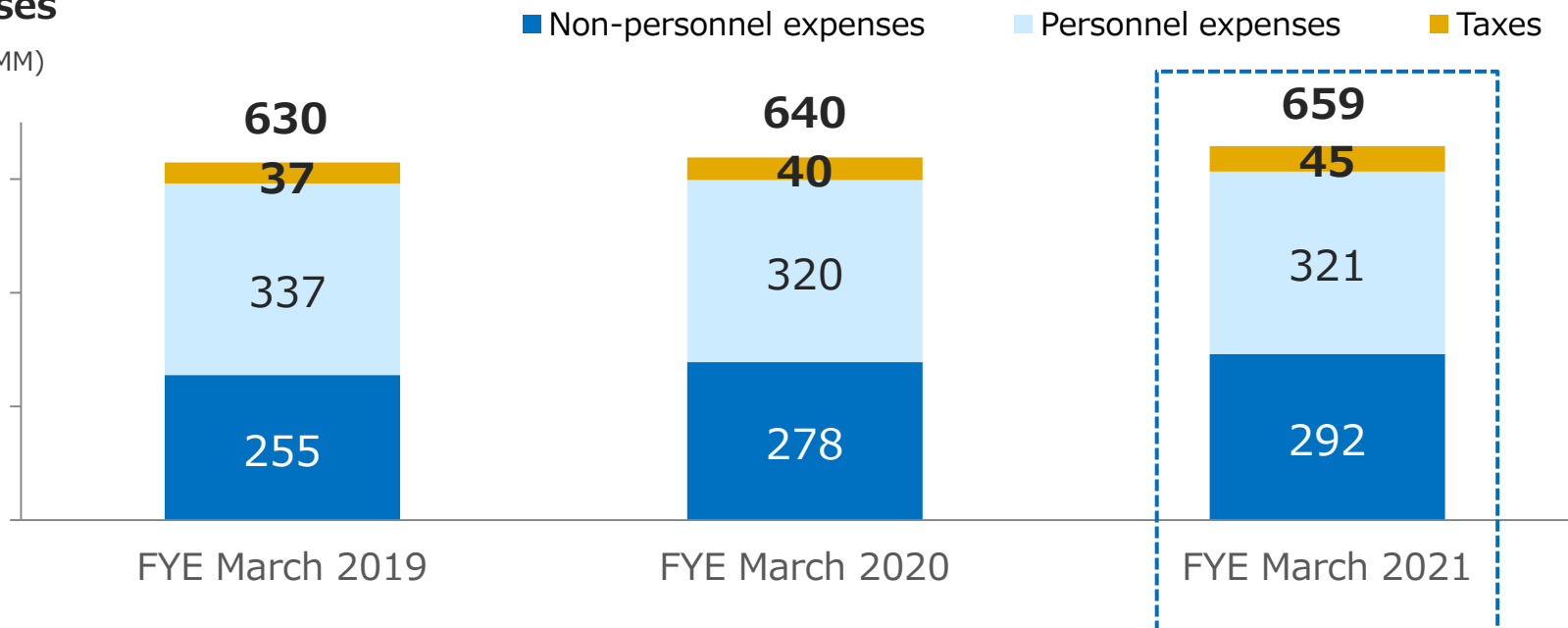


Note: Non-interest income = Net fees and commissions income + Other operating profits, excluding gains/losses related to debentures (Government bonds, etc.)
 Non-interest rate of return = Non-interest income ÷ Core gross business profits

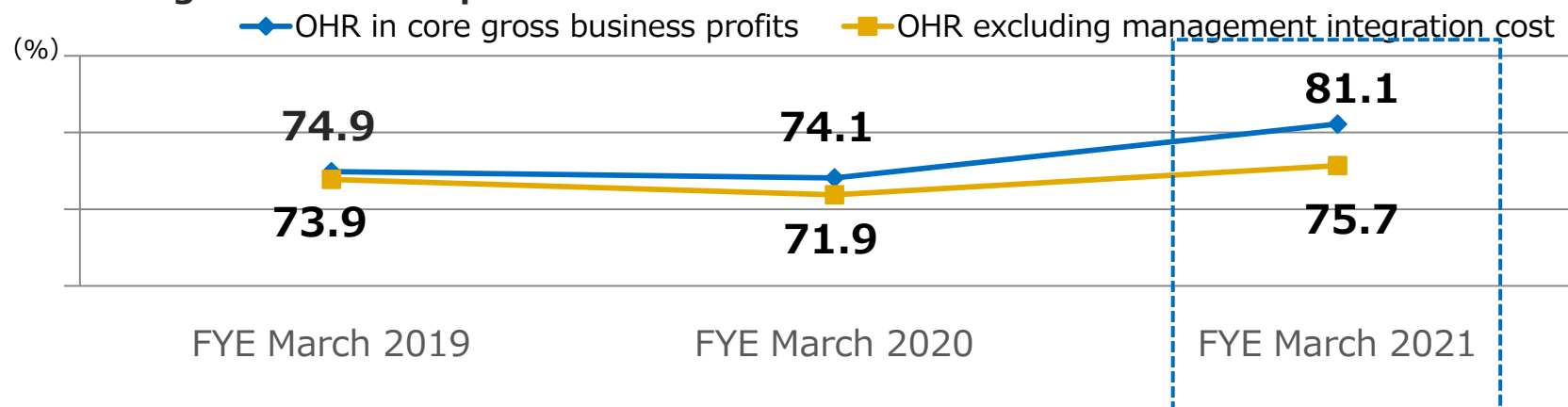
Expenses and OHR in Core Gross Business Profits

Expenses

(JPY 100 MM)



OHR in core gross business profits



Loans based on the Financial Reconstruction Act (Non-consolidated)

Daishi Hokuetsu
Bank

DAISHI HOKUETSU
Financial Group

(JPY 100 MM)

Category	FYE March 2019	FYE March 2020	FYE March 2021
Bankrupt, etc. and substantially bankrupt claims	81 (0.15%)	81 (0.15%)	64 (0.12%)
Loans to bankrupt borrowers	19 (0.03%)	23 (0.04%)	18 (0.03%)
Loans to effectively bankrupt borrowers	62 (0.11%)	58 (0.11%)	45 (0.08%)
Doubtful claims	543 (1.03%)	625 (1.18%)	810 (1.58%)
Substandard claims	50 (0.09%)	42 (0.08%)	41 (0.08%)
Subtotal	675 (1.28%)	750 (1.42%)	917 (1.79%)
Normal claims	51,895 (98.71%)	51,973 (98.57%)	50,303 (98.20%)
Total claim amount	52,570	52,723	51,220

Note: Figure in parentheses is the ratio against the total claim amount

Status of Self-assessment and Coverage, and Disclosed Claims (Non-consolidated)

Daishi Hokuetsu
Bank

DAISHI HOKUETSU
Financial Group

(JPY 100 MM)

		Status of self-assessment and coverage				Loans based on the Financial Reconstruction Act		Risk-monitored claims	
		Balance	Coverage amount	Provisions	Coverage ratio	Category	Balance	Category	Balance
Bankrupt debtors		18	54	9	100.0%	Claims in bankruptcy and reorganization, etc	64	Loans to bankrupt borrowers	16
Effectively bankrupt debtors		45						Delinquent loans	841
Potentially bankrupt debtors		810	606	91	86.0%	Doubtful claims	810		
Debtors requiring caution	Of which, substandard claims	(41)	(11)	(3)	(34.7%)	Substandard claims	41	Loans past due 3 months or more	6
	Debtors requiring monitoring	56	15	4	34.4%	Subtotal	917	Restructured loans	35
	Other debtors requiring caution	4,124							
Normal debtors		46,164				Normal claims	50,303		
Total		51,220				Total	51,220	Total	900

As of March 31, 2021

Net Credit Cost (Non-consolidated)

Daishi Hokuetsu
Bank

DAISHI HOKUETSU
Financial Group

(JPY 100 MM)

	FYE March 2019	FYE March 2020	FYE March 2021
General provision of allowance for loan losses (1)	0	5	11
Non-performing loan amount processed (2)	54	56	36
Written-off of loans	21	19	18
Individual provision of allowance for loan losses	26	33	14
Loss on sale of delinquent loans, etc.	0	–	0
Others	5	3	3
Loan charge-off and reserve expenses (1) + (2)	54	62	48
Reversal of allowance for loan losses (3)	–	–	–
Recoveries of written off claims (4)	9	4	9
Reversal of provision for contingent loss (5)*	1	–	0
Net credit cost (1) + (2) – (3) – (4) – (5)	44	57	38

* Recorded amount equivalent to claim-related credit cost only

Changes in year-end balance of securities

(JPY 100 MM)

	FYE March 2019	FYE March 2020	FYE March 2021
Government bonds	7,675	6,166	5,728
Local government bonds	3,935	5,254	6,433
Public corporation bonds	946	885	769
Bank bonds	179	92	66
Industrial bonds	2,234	2,231	2,225
Stocks	1,471	1,119	1,372
Foreign securities	4,181	3,870	4,052
Other securities	4,318	3,569	3,768
Total	24,942	23,190	24,416

Breakdown of increase/ decrease in the balance of securities (comparison at the end of March 2019)

(JPY 100 MM)

Domestic debentures (Yield:0.38%)	591
Purchase	4,626
Sale	-1,882
Others (redemption and market value factors, etc.)	-2,153
Stocks (Yield: 5.06%)	253
Purchase	283
Sale	-265
Others (redemption and market value factors, etc.)	235
Foreign securities (Yield: 1.88%)	182
Purchase	2,020
Sale	-1,561
Others (redemption and market value factors, etc.)	-276
Other securities (Yield: 0.98%)	199
Purchase	4,210
Sale	-4,029
Others (redemption and market value factors, etc.)	18

(Note) "Yield" is the full-year result of FYE March 2021

Investment Status by Securities Risk Category

Daishi Hokuetsu
Bank

DAISHI HOKUETSU
Financial Group

(JPY 100 MM)

FYE March 2021

	Balance in book value	Gains/losses on valuation	Increase/decrease in gains/losses on valuation (Compared to the end of the previous year) (1)	Interest and dividends (2)	Sales and gain/loss on write-offs (3)	Overall profit/loss (1) + (2) + (3)
Domestic debentures	15,172	51	-110	58	1	-50
Government bonds	5,691	38	-88	38	-3	-52
Local government bonds	6,419	13	-10	10	5	4
Corporate bonds	3,061	0	-11	9	-0	-2
Stocks	854	517	241	42	81	365
Foreign securities	3,913	139	-118	47	36	-34
Yen-denominated foreign debentures, etc.	51	3	2	0	0	2
Foreign currency debentures	3,862	135	-120	47	36	-36
Other securities	3,844	-75	220	40	-58	201
Stock investment trusts (ETF included)	545	39	85	19	18	123
Investment trusts (excluding stock investment trusts)	3,255	-115	134	20	-71	83
Others	42	0	0	0	-5	-4
Total	23,785	632	231	189	61	482

(JPY 100 MM)

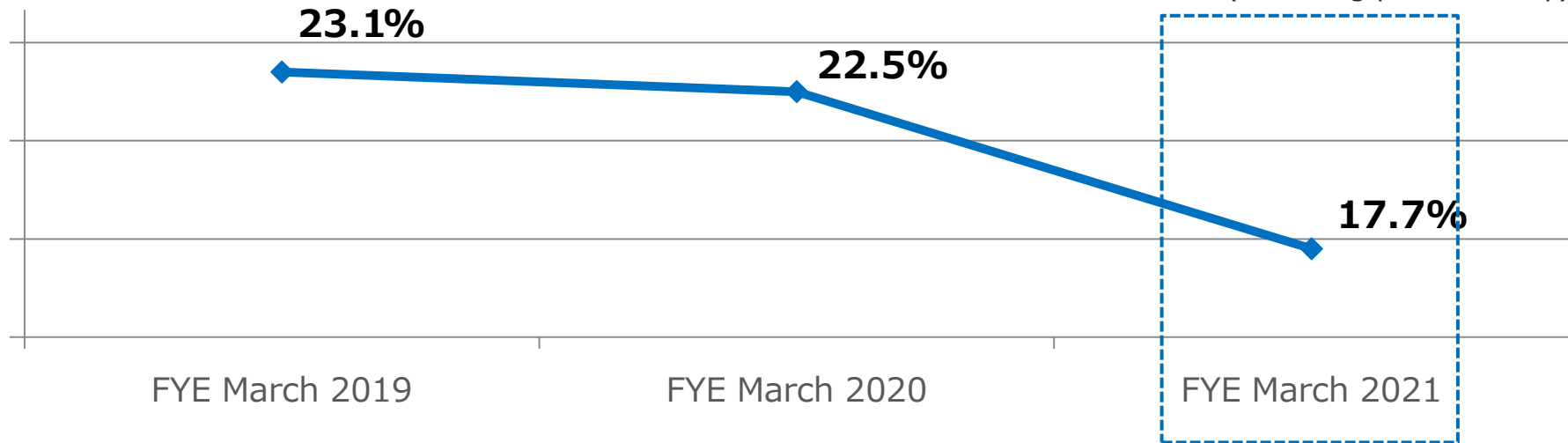
Note: Excluding monetary claims bought

	FYE March 2019	FYE March 2020	FYE March 2021
Loss on cancellation of investment trust	12	0	0

Concentration of Large Loans and Quantity of Interest Rate Risks

Changes in concentration of large loans

* Ratio of loans to the top 100 large borrowers in the whole loans (excluding public money)

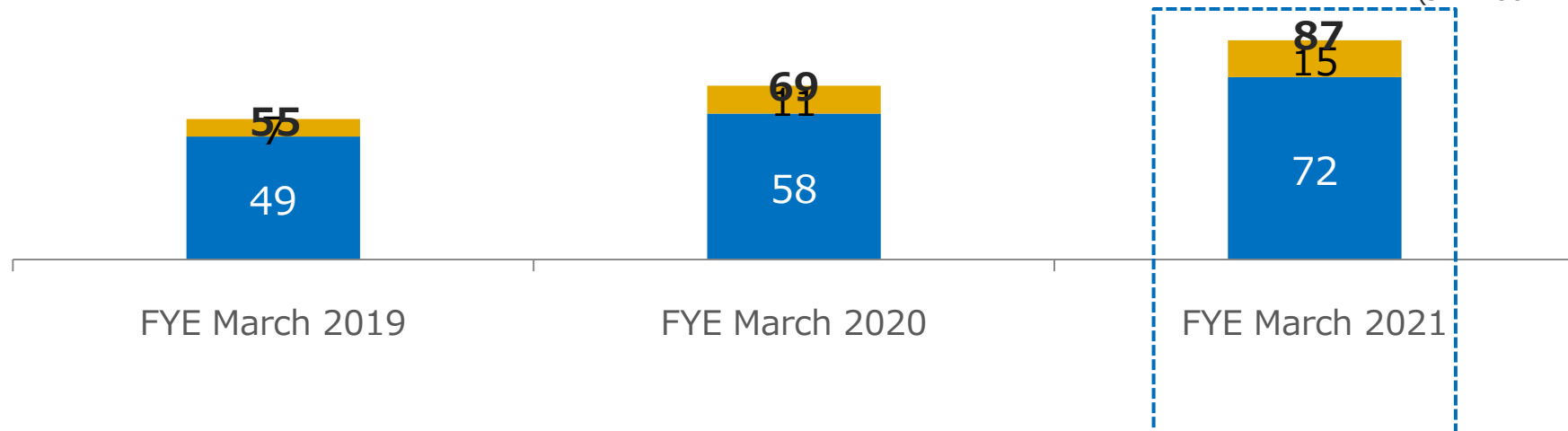


Changes in interest rate risk quantity <Yen and foreign debentures (10 BPV)>

Foreign debentures

Yen debentures

(JPY 100 MM)



Daishi Hokuetsu Financial Group (consolidated)

(JPY 100 MM)

	FYE March 2020		FYE March 2021	
	After transitional measures	Before transitional measures	After transitional measures	Before transitional measures
Amount of basic items related to core capital (1)	3,921	3,836	4,081	4,016
Of which, shareholders' equity	3,800	3,800	3,857	3,857
Of which, general allowance for loan losses	96	96	107	107
Of which, amount included related to transitional measures	84	-	65	-
Of which, accumulated amount of other comprehensive income	-68	-68	44	44
Amount of adjustment items related to core capital (2)	138	138	200	200
Capital amount (1) – (2)	3,783	3,698	3,881	3,816
Risk assets, etc.	39,192	39,217	37,472	37,487
Of which, credit risk assets	37,421	37,446	35,724	35,739
Of which, operational risk	1,770	1,770	1,748	1,748
Of which, those related to transitional measures	-24	-	-14	-
Consolidated capital adequacy ratio	9.65%	9.42%	10.35%	10.17%

Daishi Hokuetsu Bank (consolidated)

(JPY 100 MM)

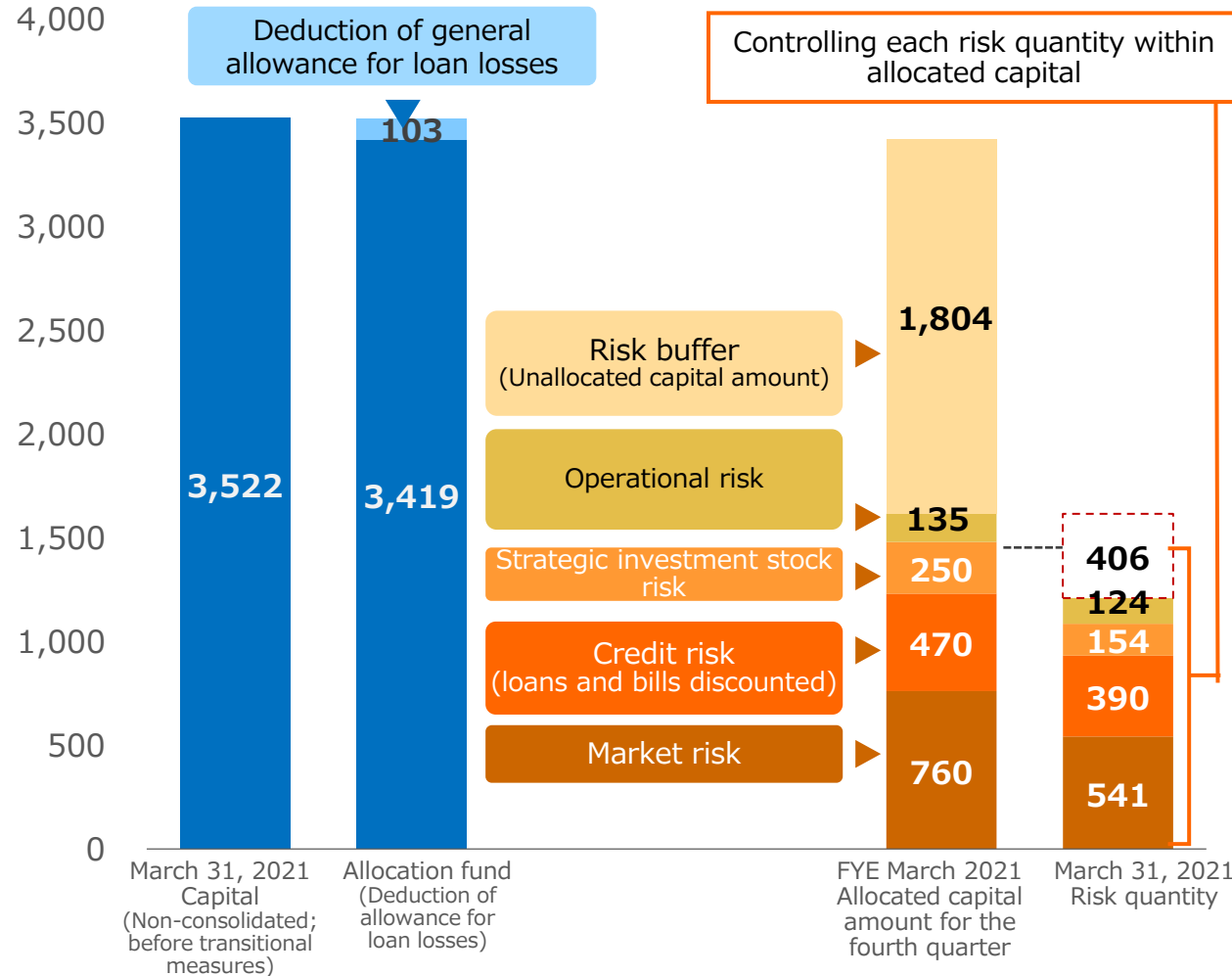
	FYE March 2020	
	After transitional measures	Before transitional measures
Amount of basic items related to core capital (1)	3,925	3,851
Of which, shareholders' equity	3,707	3,707
Of which, general allowance for loan losses	107	107
Of which, amount included related to transitional measures	73	-
Amount of adjustment items related to core capital (2)	200	200
Capital amount (1) – (2)	3,725	3,651
Risk assets, etc.	37,238	37,251
Of which, credit risk assets	35,615	35,628
Of which, operational risk	1,623	1,623
Of which, those related to transitional measures	-13	-
Consolidated capital adequacy ratio	10.00%	9.80%

Daishi Hokuetsu Bank (non-consolidated)

(JPY 100 MM)

	FYE March 2020	
	After transitional measures	Before transitional measures
Amount of basic items related to core capital (1)	3,708	3,684
Of which, shareholders' equity	3,581	3,581
Of which, general allowance for loan losses	103	103
Of which, amount included related to transitional measures	23	-
Amount of adjustment items related to core capital (2)	162	162
Capital amount (1) – (2)	3,545	3,521
Risk assets, etc.	36,800	36,813
Of which, credit risk assets	35,249	35,262
Of which, operational risk	1,550	1,550
Of which, those related to transitional measures	-13	-
Consolidated capital adequacy ratio	9.63%	9.56%

(JPY 100 MM)



Method of calculating risk quantity

- Market risk, credit risk, and strategic investment stock risk
 - ▣ Confidence interval: 99% for all
 - ▣ Holding period: 1 year for loans and bills discounted, otherwise 6 months
 - ▣ Strategic investment stock risk: Risk quantity = (VaR - Gains/losses on valuation), provided ≥ 0
- Operational risk
 - ▣ Gross profit distribution method

Status of Purchase of Treasury Shares

Daishi Bank	Implementation Period	Number of shares bought	Buying price	Remarks
	FYE March 1999 – FYE March 2013	39,119,000 shares	14,583 million yen	All stocks retired
	FYE March 2014	4,200,000 shares	1,471 million yen	All stocks retired
	FYE March 2015	2,474,000 shares	999 million yen	All stocks retired
	FYE March 2016	5,805,000 shares	2,634 million yen	All stocks retired
	FYE March 2017	3,062,000 shares	1,499 million yen	All stocks retired
	FYE March 2018	3,645,000 shares	1,799 million yen	All stocks retired
	Total	58,305,000 shares	22,988 million yen	

* On October 1, 2017, stocks were consolidated (10 stocks consolidated into 1 stock). Number of stocks purchased describes those prior to stock consolidation.

Hokuetsu Bank	Implementation Period	Number of shares bought	Buying price	Remarks
	FYE March 1999 – FYE March 2013	8,903,000 shares	1,671,000 million yen	All stocks retired
	FYE March 2014	2,953,000 shares	607,000 million yen	All stocks retired
	FYE March 2015	1,678,000 shares	414,000 million yen	All stocks retired
	FYE March 2016	2,690,000 shares	704,000 million yen	All stocks retired
	FYE March 2017	-	-	-
	FYE March 2018	-	-	-
	Total	16,224,000 shares	3,397,000 million yen	

FG	Implementation Period	Number of shares bought	Buying price	Remarks
	FYE March 2019	294,000 shares	999 million yen	-
	FYE March 2020	-	-	-
	FYE March 2021	-	-	-
	Total	294,000 shares	999 million yen	

Status of Group Companies

(JPY 1 MM)

Name of company	Key business	Share capital	Net sales (Operating revenue)		Ordinary profit		Profit	
			FYE March 2021		FYE March 2021		FYE March 2021	
			First half	Full-year	First half	Full-year	First half	Full-year
The Daishi Bank, Ltd.	Banking	32,776	60,589	117,475	10,522	14,791	7,172	10,150
Daishi Hokuetsu Career Bridge Co., Ltd.	General human resources consulting services	30	23	55	4	17	4	17
Daishi Hokuetsu Securities Co., Ltd.	Securities trading	600	2,139	5,766	565	1,871	402	1,299
The Daishi Guaranty Co., Ltd.	Guaranty services	50	812	1,639	534	1,219	351	802
The Hokuetsu Credit Guarantee Co., Ltd.	Guaranty services	210	354	692	334	559	237	372
The Daishi Management Consulting Co., Ltd.	Consulting services and venture capital	20	58	121	10	21	7	15
The Hokugin Economic Research Institute, Ltd.	Research on economy and society and provision of information	30	68	134	11	18	7	12
The Daishi Lease Co., Ltd.	General leasing	100	8,281	16,255	359	743	238	491
The Hokuetsu Leasing Co., Ltd.	General leasing	100	2,788	5,414	92	170	60	111
The Daishi Computer Service Co., Ltd.	Computer-related business	15	543	1,195	17	42	11	28
The Daishi JCB Card Co., Ltd.	Credit card and guaranty services	30	704	1,381	195	355	130	237
The Daishi DC Card Co., Ltd.	Credit card services	30	391	781	34	63	22	43
The Hokuetsu Card, Ltd.	Credit card and guaranty services	20	440	859	62	186	40	124

Composition of shareholders

Owner	FYE March 2021		
	Number of shareholders (persons)	Number of shares (1000 shares)	Composition rate
			(%)
National and local governments	4	0	0.00
Financial institutions	63	16,749	36.46
Of which, trust banks	20	8,063	17.55
Of which, other than trust banks	43	8,687	18.91
Financial instruments business operators	38	1,028	2.24
Other corporations	1,535	11,117	24.20
Foreign corporations, etc.	162	5,553	12.09
Individuals and others	21,041	11,258	24.50
Shares held under own name	1	236	0.51
Total	22,844	45,942	100.00

As of March 31, 2021

Major shareholders (Top 10)

	Name of shareholders	FYE March 2021	
		Number of shares held (1000 shares)	Stockholding ratio (%)
1	Custody Bank of Japan, Ltd. (trust account)	2,686	5.85
2	The Master Trust Bank of Japan, Ltd. (trust account)	2,022	4.40
3	Meiji Yasuda Life Insurance Company	1,624	3.53
4	Nippon Life Insurance Company	1,156	2.52
5	The Daishi Bank Employees' Stockholdings	1,144	2.49
6	Tohoku Electric Power Co., Inc.	852	1.85
7	Sompo Japan Insurance Inc.	718	1.56
8	Daido Life Insurance Company	705	1.53
9	DFA INTL SMALL CAP VALUE PORTFOLIO	684	1.49
10	Hidetomo Oka	598	1.30
	Total of top 10 companies	12,189	26.53

As of March 31, 2021



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DAISHI HOKUETSU
Financial Group

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