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January 30, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Daishi Hokuetsu Financial Group, Inc.

Listing: Tokyo Stock Exchange

Securities code: 7327

URL: <https://www.dhfg.co.jp/>

Representative: Michiro Ueguri

Inquiries: Yasuto Mishima

Telephone: +81-25-224-7111

Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President and Representative Director
General Manager of Corporate Planning Division

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	200,104	39.5	48,944	64.5	33,904	59.7
December 31, 2024	143,399	4.1	29,736	19.5	21,221	13.2

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 81,536 million [-%]
For the nine months ended December 31, 2024: ¥ 2,460 million [(95.0)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	129.36	-
December 31, 2024	80.92	-

(Note)The company conducted a 2-for-1 stock split effective October 1, 2024, and a 3-for-1 stock split effective October 1, 2025.

Basic earnings per share is calculated on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	10,782,913	547,108	5.0
March 31, 2025	10,977,796	478,870	4.3

Reference: Equity

As of December 31, 2025: ¥ 547,102 million

As of March 31, 2025: ¥ 478,864 million

(Note)The "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of the period - non-controlling interests at the end of the period) by total assets at the end of the period. Please note that this "Equity-to-asset ratio" is not the equity ratio prescribed in the notification of equity ratio.

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, 2025	-	112.00	-	75.00	-
Fiscal year ending March 31, 2026	-	81.00	-		
Fiscal year ending March 31, 2026 (Forecast)				27.00	-

(Notes) 1. Revisions to the forecast of cash dividends most recently announced: None

2. The company conducted a 2-for-1 stock split effective October 1, 2024, and a 3-for-1 stock split effective October 1, 2025.

For dividends prior to the second quarter of the fiscal year ending March 2026, the actual dividend amounts are stated based on the pre-stock split status as of October 1, 2025. Regarding the year-end dividend for the fiscal year ending March 2026 (forecast), the amount listed reflects the stock split effective October 1, 2025. The total annual dividends for the fiscal years ending March 2025 and March 2026 (forecast) are indicated as "-" since they cannot be simply aggregated due to the implementation of the stock split.

(Reference) The dividends shown in the above table, when converted after the stock split on October 1, 2025 and October 1, 2024, are as follows.

	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, 2025	-	18.66	-	25.00	43.66
Fiscal year ending March 31, 2026	-	27.00	-		
Fiscal year ending March 31, 2026 (Forecast)			-	27.00	54.00

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(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
Full year	52,300	27.2	36,000	22.6	137.19

(Notes) 1. Revisions to the financial result forecast most recently announced: None

2. The company conducted a 3-for-1 stock split effective October 1, 2025. Basic earnings per share is calculated on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

* Notes

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

Newly included: - companies()
Excluded: - companies()

(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 December 31, 2025	275,657,868 shares
As of March 31, 2025	275,657,868 shares

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

As of December 31, 2025	13,253,862 shares
As of March 31, 2025	13,880,616 shares

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

Nine months ended December 31, 2025	262,090,105 shares
Nine months ended December 31, 2024	262,233,477 shares

(Note)The company conducted a 2-for-1 stock split effective October 1, 2024, and a 3-for-1 stock split effective October 1, 2025. The total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period (cumulative from the beginning of the fiscal year) are calculated on the assumption that the share split were carried out at the beginning of the previous consolidated fiscal year.

* 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 descriptions of future prospects such as business performance outlook contained in this document are based on information currently available to the Company and certain reasonable assumptions that the Company believes are rational, and are not intended to promise achievement of them as the Company's commitment. Actual business performance may greatly vary from the outlook due to various factors.

[Table of contents]

1. Overview of financial results and others for the Nine Months ended December 31, 2025	2
(1) Description of financial results	2
(2) Description of financial position	2
(3) Information related to the consolidated earnings forecast, etc.	2
2. Quarterly consolidated financial statements and primary notes	3
(1) Quarterly consolidated balance sheets	3
(2) Quarterly consolidated statements of income and comprehensive income	5
(3) Notes to the quarterly consolidated financial statements	7
(Note on segment information)	7
(Note on significant changes in the amounts of shareholders' equity)	8
(Note on going concern assumption)	8
(Note on quarterly consolidated statements of cash flows)	8

Financial results for the Nine Months ended December 31, 2025 presentation material

1. Overview of financial results and others for the Nine Months ended December 31, 2025

(1) Description of financial results

Ordinary income increased by 56,704 million yen year-on-year to 200,104 million yen, mainly due to an increase in interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by 37,496 million yen year-on-year to 151,159 million yen, mainly due to an increase in interest on deposits.

As a result, ordinary profit increased by 19,208 million yen year-on-year to 48,944 million yen.

Also, profit attributable to owners of parent increased by 12,682 million yen year-on-year to 33,904 million yen.

(2) Description of financial position

As of the end of the third quarter of the current consolidated fiscal period, total assets decreased by 194.8 billion yen compared to the end of the previous fiscal year, amounting to 10,782.9 billion yen.

Net assets increased by 68.2 billion yen from the end of the previous fiscal year, totaling 547.1 billion yen.

The balances of major accounts were as follows.

Deposits decreased by 102.8 billion yen from the end of the previous fiscal year to 8,419.1 billion yen.

Negotiable certificates of deposit decreased by 90.5 billion yen to 121.4 billion yen.

Loans and bills discounted increased by 256.1 billion yen to 5,836.7 billion yen.

Securities decreased by 322.3 billion yen to 2,582.5 billion yen.

(3) Information related to the consolidated earnings forecast, etc.

There are no changes to the consolidated earnings forecasts for the full fiscal year ending March 2026, as announced on September 26, 2025.

2. Quarterly consolidated financial statements and primary notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	2,147,289	2,018,494
Monetary claims bought	14,121	12,312
Trading securities	2,243	2,058
Money held in trust	4,947	4,949
Securities	2,904,886	2,582,583
Loans and bills discounted	5,580,589	5,836,771
Foreign exchanges	26,461	25,872
Other assets	206,444	217,297
Tangible fixed assets	54,179	52,308
Intangible fixed assets	6,741	4,900
Retirement benefit asset	32,977	33,962
Deferred tax assets	8,348	2,666
Customers' liabilities for acceptances and guarantees	19,352	19,327
Allowance for loan losses	(30,784)	(30,591)
Total assets	10,977,796	10,782,913
Liabilities		
Deposits	8,522,003	8,419,159
Negotiable certificates of deposit	212,011	121,479
Securities sold under repurchase agreements	166,011	181,240
Cash collateral received for securities lent	367,662	358,162
Borrowed money	965,660	929,581
Foreign exchanges	749	2,375
Borrowed money from trust account	20,198	23,303
Other liabilities	208,763	151,789
Provision for bonuses	2,581	222
Provision for bonuses for directors (and other officers)	171	-
Provision for share-based payments	931	1,009
Retirement benefit liability	745	686
Provision for retirement benefits for directors (and other officers)	53	45
Provision for reimbursement of deposits	814	681
Provision for contingent loss	1,726	1,919
Allowance for demolition of non current assets	1,012	537
Reserves under special laws	28	28
Deferred tax liabilities	3,566	19,943
Deferred tax liabilities for land revaluation	4,878	4,312
Acceptances and guarantees	19,352	19,327
Total liabilities	10,498,925	10,235,805

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	30,000	30,000
Capital surplus	102,987	102,988
Retained earnings	331,103	351,835
Treasury shares	(8,692)	(8,298)
Total shareholders' equity	455,399	476,524
Valuation difference on available-for-sale securities	(16,967)	17,971
Deferred gains or losses on hedges	22,085	35,962
Revaluation reserve for land	5,281	4,760
Remeasurements of defined benefit plans	13,064	11,883
Total accumulated other comprehensive income	23,464	70,578
Non-controlling interests	6	5
Total net assets	478,870	547,108
Total liabilities and net assets	10,977,796	10,782,913

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income

For the nine-month period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	143,399	200,104
Interest income	87,292	103,178
Interest on loans and discounts	40,334	51,076
Interest and dividends on securities	36,751	41,262
Trust fees	101	99
Fees and commissions	26,511	29,177
Other ordinary income	25,253	27,165
Other income	4,240	40,484
Ordinary expenses	113,663	151,159
Interest expenses	31,655	34,865
Interest on deposits	2,771	10,711
Fees and commissions payments	8,003	8,264
Other ordinary expenses	20,836	51,919
General and administrative expenses	46,966	48,798
Other expenses	6,201	7,311
Ordinary profit	29,736	48,944
Extraordinary income	368	401
Gain on disposal of non-current assets	368	101
Gain on reversal of provision for dismantling of fixed assets	-	299
Extraordinary losses	275	1,395
Loss on disposal of non-current assets	187	148
Impairment losses	83	1,246
Provision of reserve for financial instruments transaction liabilities	4	-
Profit before income taxes	29,829	47,951
Income taxes - current	7,498	14,228
Income taxes - deferred	1,107	(179)
Total income taxes	8,606	14,049
Profit	21,222	33,902
Profit (loss) attributable to non-controlling interests	1	(1)
Profit attributable to owners of parent	21,221	33,904

Quarterly consolidated statements of comprehensive income
For the nine-month period

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	21,222	33,902
Other comprehensive income	(18,762)	47,634
Valuation difference on available-for-sale securities	(30,953)	34,938
Deferred gains or losses on hedges	13,435	13,877
Remeasurements of defined benefit plans, net of tax	(1,244)	(1,181)
Comprehensive income	2,460	81,536
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,459	81,538
Comprehensive income attributable to non-controlling interests	1	(1)

(3) Notes to the quarterly consolidated financial statements

(Note on segment information)

I The previous third cumulative quarterly consolidated accounting period ended December 31, 2024

1. Information about ordinary revenues, profit and loss by reportable segment

(Millions of yen)

	Reportable segment				Other	Total	Adjustments	Carrying amount on the quarterly consolidated statements of income
	Banking business	Leasing business	Securities business	Total				
Ordinary revenues								
Ordinary revenues from external customers	118,189	15,820	4,017	138,026	5,866	143,892	(493)	143,399
Inter-segment ordinary revenues	557	277	24	860	10,634	11,495	(11,495)	—
Total	118,747	16,098	4,041	138,886	16,501	155,388	(11,988)	143,399
Segment profit	25,974	774	1,625	28,374	9,954	38,328	(8,592)	29,736

- (Notes)
1. Ordinary revenues are presented instead of net sales, which are used by non-financial companies.
 2. “Other” represents a business segment not included in the reportable segments, and includes services such as credit guarantees and credit card operations.
 3. Adjustments to ordinary revenues from external customers of (493) million yen include adjustments to ordinary revenues associated with the purchase method of (379) million yen.
 4. Adjustments to segment profit of (8,592) million yen represent eliminations of inter-segment transactions, etc.
 5. Segment profit is reconciled to ordinary profit in the quarterly consolidated statement of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

There are no applicable items.

II The third cumulative quarterly consolidated accounting period ended December 31, 2025

1. Information about ordinary revenues, profit and loss by reportable segment

(Millions of yen)

	Reportable segment				Other	Total	Adjustments	Carrying amount on the quarterly consolidated statements of income
	Banking business	Leasing business	Securities business	Total				
Ordinary revenues								
Ordinary revenues from external customers	173,669	16,730	4,265	194,665	6,391	201,057	(952)	200,104
Inter-segment ordinary revenues	770	264	28	1,063	16,436	17,500	(17,500)	—
Total	174,439	16,995	4,294	195,729	22,828	218,558	(18,453)	200,104
Segment profit	46,251	880	1,743	48,876	15,136	64,012	(15,067)	48,944

- (Notes)
1. Ordinary revenues are presented instead of net sales, which are used by non-financial companies.
 2. “Other” represents a business segment not included in the reportable segments, and includes services such as credit guarantees and credit card operations.
 3. Adjustments to ordinary revenues from external customers of (952) million yen include adjustments to ordinary revenues associated with the purchase method of (578) million yen.
 4. Adjustments to segment profit of (15,067) million yen represent eliminations of inter-segment transactions, etc.
 5. Segment profit is reconciled to ordinary profit in the quarterly consolidated statement of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment
(Significant impairment losses on fixed assets)

(Millions of yen)

	Reportable segment				Other	Total
	Banking Business	Leasing business	Securities business	Total		
Impairment losses	1,205	—	38	1,243	2	1,246

(Significant changes in amount of goodwill)

There are no applicable items.

(Significant gains on bargain purchase)

There are no applicable items.

(Note on significant changes in the amounts of shareholders' equity)

There are no applicable items.

(Note on going concern assumption)

There are no applicable items.

(Note on quarterly consolidated statements of cash flows)

The consolidated statements of cash flows for the third quarter cumulative period have not been prepared. The amount of depreciation expenses (including amortization of intangible fixed assets) for the third quarter cumulative period are as follows.

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation expenses	5,309	4,741

Financial Results for the Nine
Months Ended December 31, 2025
Presentation Material

Daishi Hokuetsu Financial Group, Inc.

【 Table of Contents 】

1. Financial Results	.....	1
2. Interest Spread	.....	3
(1) All Branches	.....	3
(2) Domestic Business Units	.....	3
3. Balance of Deposits, etc., and Loans and Bills Discounted	.....	3
4. Balance of Assets in Custody	.....	4
5. ROE (Annualized basis)	.....	4
6. Gains or Losses on Securities	.....	4
7. Valuation Gains or Losses on Securities (After Taking Into Account Deferred Hedging)	.....	5
8. Loans Based on the Financial Reconstruction Act and Risk-Monitored Loans	.....	6

- (Notes)
1. Figures less than the stated unit of the presentation are rounded down.
 2. The figures presented in the columns labeled "year-on-year" and "Change from December 31, 2024" respectively, are calculated based on the numbers displayed in the table.
 3. As for the capital adequacy ratio, calculations are underway, and the results will be disclosed once finalized.

1. Financial Results

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Millions of yen)

		Nine Months ended December 31, 2025	YoY change	Nine Months ended December 31, 2024	(Reference) Fiscal year ended March 31, 2025
Consolidated gross business profit	1	64,577	(14,087)	78,664	103,586
(Consolidated core gross business profit)	2	99,571	17,504	82,067	111,173
Net interest income	3	68,319	12,681	55,638	73,584
Fees and commissions	4	21,011	2,402	18,609	25,258
Profit from other businesses	5	(24,754)	(29,170)	4,416	4,743
(Excluding gains (losses) from government bonds and other bonds)	6	10,239	2,421	7,818	12,330
(Of which, gains (losses) from government bonds and other bonds)	7	(34,993)	(31,591)	(3,402)	(7,586)
Operating expenses [—]	8	48,798	1,832	46,966	62,661
Provision for bad debts write-offs [—]	9	4,410	(1,265)	5,675	5,560
Write-offs of loans [—]	10	484	(333)	817	894
Individual provision of allowance for loan losses [—]	11	4,274	(215)	4,489	4,939
General provision of allowance for loan losses [—]	12	(823)	(652)	(171)	(892)
Loss on sale of delinquent loans, etc [—]	13	—	(35)	35	72
Other [—]	14	475	(28)	503	546
Reversal of allowance for loan losses	15	—	—	—	—
Recoveries of written-off claims	16	523	(96)	619	835
Gains (losses) on stocks	17	37,254	35,565	1,689	3,260
Other	18	(200)	(1,603)	1,403	1,651
Ordinary profit	19	48,944	19,208	29,736	41,112
Extraordinary income (losses)	20	(993)	(1,086)	93	63
Profit before income taxes	21	47,951	18,122	29,829	41,176
Income taxes - current [—]	22	14,228	6,730	7,498	10,524
Income taxes - deferred [—]	23	(179)	(1,286)	1,107	1,300
Profit	24	33,902	12,680	21,222	29,350
Profit attributable to non-controlling interests [—]	25	(1)	(2)	1	0
Profit attributable to owners of parent	26	33,904	12,683	21,221	29,349

(Notes) 1. Consolidated gross business profit = (interest income – (financing expenses – fees and commissions expenses for money held in trust)) + (fees and commissions + trust fees – fees and commissions payments) + (other ordinary income – other ordinary expenses)

2. Consolidated core gross business profit = Consolidated gross business profit – gains (losses) from government bonds and other bonds

(Reference)

(Millions of yen)

Consolidated business profit	27	15,009	(15,252)	30,261	39,850
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(Note) Consolidated business profit = business profit of Daishi Hokuetsu Bank, Ltd. + business profit of other companies + business profit of affiliates × equity interests – internal transactions

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

		Nine Months ended December 31, 2025	YoY change	Nine Months ended December 31, 2024	(Reference) Fiscal year ended March 31, 2025
Gross business profit	1	54,542	(15,022)	69,564	90,844
(Core gross business profit)	2	89,517	16,680	72,837	98,313
Net interest income	3	67,810	12,527	55,283	72,658
Of which, gains (losses) from cancellation of investment trust	4	912	(1,566)	2,478	2,036
Fees and commissions	5	13,299	2,037	11,262	15,478
Profit from other businesses	6	(26,567)	(29,585)	3,018	2,707
Excluding gains (losses) from government bonds and other bonds	7	8,408	2,117	6,291	10,176
Of which, gains (losses) from government bonds and other bonds	8	(34,975)	(31,702)	(3,273)	(7,468)
Expenses (excluding non-recurring losses) [—]	9	45,609	1,600	44,009	58,570
Of which, Personnel expenses [—]	10	23,524	597	22,927	30,529
Of which, Non-personnel expenses [—]	11	19,149	643	18,506	24,578
Substantial business profit	12	8,933	(16,622)	25,555	32,274
(Core business profit)	13	43,908	15,080	28,828	39,743
(Core business profit (excluding gains (losses) from cancellation of investment trust))	14	42,995	16,646	26,349	37,706
General provision of allowance for loan losses ① [—]	15	(965)	(694)	(271)	(957)
Business profit	16	9,898	(15,929)	25,827	33,232
(Fees and commissions expenses for money held in trust) [—]	17	6	5	1	2
Temporary income (losses)	18	36,359	36,210	149	1,898
Disposal of non-performing loans ② [—]	19	3,974	(920)	4,894	5,508
(Provision for bad debts write-offs① + ②) [—]	20	3,009	(1,613)	4,622	4,550
Reversal of allowance for loan losses	21	—	—	—	—
Reversal of provision for contingent loss	22	—	(203)	203	206
Recoveries of written-off claims	23	516	(100)	616	831
Gains (losses) on stocks	24	37,632	36,214	1,418	2,927
Other	25	2,184	(621)	2,805	3,442
Ordinary profit	26	46,251	20,277	25,974	35,127
Extraordinary income (losses)	27	(1,123)	(1,220)	97	67
Of which, loss (gain) on disposal of non-current assets	28	(80)	(258)	178	144
Of which, impairment losses [—]	29	1,206	1,125	81	90
Profit before income taxes	30	45,127	19,056	26,071	35,195
Income taxes - current [—]	31	12,912	6,684	6,228	8,803
Income taxes - deferred [—]	32	423	(805)	1,228	1,149
Profit	33	31,791	13,177	18,614	25,242
(Reference)					
Net credit cost 15 + 19 - 21 - 22 - 23 [—]	34	2,492	(1,311)	3,803	3,513

※ Core gross business profit = gross business profit – gains (losses) from government bonds and other bonds

※ Substantial business profit = gross business profit – expenses (excluding non-recurring losses)

※ Core business profit = core gross business profit – expenses (excluding non-recurring losses)

2. Interest Spread

(1) All Branches

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(%)

		Nine Months ended December 31, 2025	YoY change	Nine Months ended December 31, 2024	(Reference) Fiscal year ended March 31, 2025
Yield on interest-earning assets ①		1.31	0.21	1.10	1.09
Interest rate on loans and bills discounted ②		1.18	0.21	0.97	0.99
Interest rate on securities ③		2.07	0.40	1.67	1.58
Cost of interest-bearing liabilities ④		1.05	0.08	0.97	0.97
Interest rate on deposits, etc. ⑤		0.17	0.13	0.04	0.05
Interest rate on external debt ⑥		1.54	(0.27)	1.81	1.75
Interest rate difference between deposits and loans ②－⑤		1.01	0.08	0.93	0.94
Overall interest spread ①－④		0.26	0.13	0.13	0.12

(2) Domestic Business Units

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(%)

		Nine Months ended December 31, 2025	YoY change	Nine Months ended December 31, 2024	(Reference) Fiscal year ended March 31, 2025
Yield on interest-earning assets ①		1.02	0.26	0.76	0.76
Interest rate on loans and bills discounted ②		1.15	0.23	0.92	0.95
Interest rate on securities ③		1.29	0.34	0.95	0.84
Cost of interest-bearing liabilities ④		0.79	0.15	0.64	0.66
Interest rate on deposits, etc. ⑤		0.16	0.12	0.04	0.05
Interest rate on external debt ⑥		0.00	0.00	0.00	0.00
Interest rate difference between deposits and loans ②－⑤		0.99	0.11	0.88	0.90
Overall interest spread ①－④		0.23	0.11	0.12	0.10

3. Balance of Deposits, etc., and Loans and Bills Discounted

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of December 31, 2025	Change from December 31, 2024	As of December 31, 2024	(Reference) As of September 30, 2025
Balance of loans and bills	5,879.2	338.1	5,541.1	5,727.4
Business loans within the prefecture	1,747.2	41.3	1,705.9	1,690.4
Of which, outstanding loans to small/medium-sized companies	1,393.7	0.0	1,393.7	1,358.0
Business loans outside the prefecture	1,962.5	326.8	1,635.7	1,863.0
Of which, outstanding loans to small/medium-sized companies	706.5	120.2	586.3	664.0
Outstanding consumer loans	1,571.7	59.7	1,512.0	1,543.6
Public fund loans	597.6	(89.7)	687.3	630.2
Balance of deposits, etc.	8,589.8	(14.4)	8,604.2	8,549.5
Of which, Niigata	8,407.8	(17.2)	8,425.0	8,368.2
Of which, Individual deposit balances	5,810.2	(5.1)	5,815.3	5,695.1

※Balance of deposits, etc. = deposits + negotiable certificates of deposits

4. Balance of Assets in Custody

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

			As of December 31, 2024	(Billions of yen)
	As of December 31, 2025	Change from December 31, 2024		(Reference) As of September 30, 2025
Balance of assets in custody	1,181.7	139.6	1,042.1	1,129.5
Investment trust	237.2	35.7	201.5	220.8
Public bonds	98.5	27.8	70.7	95.8
Insurance	845.9	76.1	769.8	812.8
(Reference) Daishi Hokuetsu Securities Co., Ltd.	645.1	128.4	516.7	596.1

5. ROE (Annualized basis)

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

			Nine Months ended December 31, 2024	(%)
	Nine Months ended December 31, 2025	YoY change		(Reference) Fiscal year ended March 31, 2025
Ordinary profit basis	12.66	4.71	7.95	8.40
Profit attributable to owners of parent basis	8.77	3.10	5.67	5.99

(Note) The figures are calculated using the average balance at the beginning and end of the fiscal year of net assets (excluding non-controlling interests)

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

			Nine Months ended December 31, 2024	(%)
	Nine Months ended December 31, 2025	YoY change		(Reference) Fiscal year ended March 31, 2025
Ordinary profit basis	13.80	5.72	8.08	8.34
Profit basis	9.48	3.69	5.79	5.99

(Note) The figures are calculated using the average balance at the beginning and end of the fiscal year of net assets

6. Gains or Losses on Securities

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

			Nine Months ended December 31, 2024	(Millions of yen)
	Nine Months ended December 31, 2025	YoY change		(Reference) Fiscal year ended March 31, 2025
Gains (losses) from government bonds and other bonds (aggregate of the following five gains and losses)	(34,975)	(31,702)	(3,273)	(7,468)
Gain on sale	1,614	(1,044)	2,658	4,602
Gain on redemption	1	(2)	3	6
Loss on sale [—]	36,533	30,687	5,846	11,916
Loss on redemption [—]	40	(20)	60	133
Devaluation [—]	17	(11)	28	28
Gains (losses) on stocks, etc. (aggregate of the following three gains and losses)	37,632	36,214	1,418	2,927
Gain on sale	39,648	37,859	1,789	3,496
Loss on sale [—]	1,909	1,548	361	569
Devaluation [—]	106	97	9	0

7. Valuation Gains or Losses on Securities (After Taking Into Account Deferred Hedging)

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Billions of yen)

	As of December 31, 2025				As of December 31, 2024				(Reference) As of September 30, 2025			
	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity securities	140.8	(5.1)	—	5.1	139.2	(1.8)	—	1.8	140.8	(4.0)	—	4.0
Available-for-sale securities	2,424.8	81.9	209.0	127.0	2,728.2	35.9	192.6	156.6	2,243.7	59.4	163.8	104.4
Stocks	213.6	111.3	111.6	0.3	212.9	103.3	104.2	0.9	195.8	97.4	98.0	0.5
Bonds※	1,077.7	(56.8)	20.2	77.0	1,381.6	(45.0)	14.0	59.1	1,088.8	(46.8)	9.9	56.8
Other	1,133.3	27.4	77.1	49.7	1,133.6	(22.3)	74.2	96.6	958.9	8.8	55.8	47.0
Foreign securities※	709.5	4.9	42.6	37.6	699.6	(22.0)	51.5	73.5	640.1	(2.0)	32.4	34.5
Total (after taking into account deferred hedging)	2,565.6	76.7	209.0	132.2	2,867.4	34.0	192.6	158.5	2,384.5	55.3	163.8	108.4

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of December 31, 2025				As of December 31, 2024				(Reference) As of September 30, 2025			
	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity securities	139.3	(5.1)	—	5.1	139.2	(1.8)	—	1.8	139.3	(4.0)	—	4.0
Available-for-sale securities	2,405.2	79.5	206.0	126.5	2,709.8	34.7	191.4	156.6	2,224.2	57.0	161.0	103.9
Stocks	194.1	108.1	108.3	0.1	194.6	102.0	102.8	0.8	176.4	94.4	94.9	0.4
Bonds※	1,077.7	(56.4)	20.2	76.6	1,381.6	(44.5)	14.0	58.6	1,088.8	(46.4)	9.9	56.4
Other	1,133.3	27.7	77.4	49.7	1,133.6	(22.7)	74.4	97.2	958.9	9.1	56.1	47.0
Foreign securities※	709.5	4.9	42.6	37.6	699.6	(22.0)	51.5	73.6	640.1	(2.0)	32.4	34.5
Total (after taking into account deferred hedging)	2,544.6	74.3	206.0	131.6	2,849.1	32.8	191.4	158.5	2,363.5	53.0	161.0	108.0

※Bonds and foreign securities use deferred hedging by interest rate swaps to mitigate the fair value fluctuation risk, and valuation gains or losses are presented after taking into account deferred hedging

8. Loans Based on the Financial Reconstruction Act and Risk-Monitored Loans

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

	As of		As of	(Billions of yen)
	December 31, 2025	Change from December 31, 2024	December 31, 2024	(Reference) As of September 30, 2025
Bankrupt or de-facto bankrupt loans	8.7	1.9	6.8	8.2
Doubtful loans	103.8	(6.0)	109.8	103.3
Substandard loans	9.2	3.9	5.3	3.7
Past due loans for 3 months or more	0.6	(0.8)	1.4	0.4
Restructured loans	8.6	4.7	3.9	3.3
Subtotal (A)	121.8	(0.2)	122.0	115.3
Normal loans	5,805.5	307.1	5,498.4	5,671.2
Total loans (B)	5,927.4	306.9	5,620.5	5,786.6
Non-performing loan ratio (A) ÷ (B)	2.05%	(0.12)%	2.17%	1.99%

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

	As of		As of	(Billions of yen)
	December 31, 2025	Change from December 31, 2024	December 31, 2024	(Reference) As of September 30, 2025
Bankrupt or de-facto bankrupt loans	7.4	1.8	5.6	7.1
Doubtful loans	103.4	(6.0)	109.4	102.9
Substandard loans	8.2	2.9	5.3	3.7
Past due loans for 3 months or more	0.6	(0.8)	1.4	0.4
Restructured loans	7.5	3.6	3.9	3.3
Subtotal (A)	119.2	(1.3)	120.5	113.8
Normal loans	5,850.6	317.8	5,532.8	5,707.4
Total loans (B)	5,969.8	316.5	5,653.3	5,821.3
Non-performing loan ratio (A) ÷ (B)	1.99%	(0.14)%	2.13%	1.95%