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August 6, 2026

Company name: Daishi Hokuetsu Financial Group, Inc.
Name of representative: Michiro Ueguri
President and Representative Director
(Securities code: 7327; Tokyo Stock Exchange Prime Market)
Inquiries: Yasuto Mishima
General Manager of Corporate Planning Division
Telephone: +81-25-224-7111 (Main)

Capital Adequacy Ratio as of the End of the First Quarter of the Fiscal Year Ending March 31, 2027

The capital adequacy ratio as of the end of the first quarter (June 30, 2026) of the fiscal year ending March 31, 2027 is as follows.

1. Daishi Hokuetsu Financial Group, Inc. 【Consolidated】 (Japanese standard)

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Capital adequacy ratio (2) / (3)	12.65%	0.58%	12.07%
(2) Owner's equity (i) – (ii)	474.0	14.3	459.7
Basic components of core capital (i)	516.3	17.5	498.8
Adjustments to core capital (ii)	42.3	3.2	39.1
(3) Risk assets (Note)	3,745.6	(61.0)	3,806.6
(4) Total required regulatory capital	149.8	(2.4)	152.2

2. Daishi Hokuetsu Bank, Ltd. 【Consolidated】 (Japanese standard)

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Capital adequacy ratio (2) / (3)	11.38%	0.53%	10.85%
(2) Owner's equity (i) – (ii)	413.3	12.7	400.6
Basic components of core capital (i)	455.3	15.8	439.5
Adjustments to core capital (ii)	42.0	3.1	38.9
(3) Risk assets (Note)	3,629.8	(60.3)	3,690.1
(4) Total required regulatory capital	145.1	(2.5)	147.6

3. Daishi Hokuetsu Bank, Ltd. 【Non-consolidated】(Japanese standard)

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Capital adequacy ratio (2) / (3)	11.19%	0.52%	10.67%
(2) Owner's equity (i) – (ii)	405.9	12.6	393.3
Basic components of core capital (i)	425.9	16.3	409.6
Adjustments to core capital (ii)	19.9	3.6	16.3
(3) Risk assets (Note)	3,624.9	(60.7)	3,685.6
(4) Total required regulatory capital	144.9	(2.5)	147.4

(Notes)1. The calculation of credit risk assets is based on the Foundation Internal Ratings-Based Approach.

2. The calculation of operational risk equivalent amount is based on the Standardized Measurement Approach.

3. While the Company applies the domestic standard in calculating its capital adequacy ratio, for reference, the figures calculated in accordance with the internationally consistent standard are presented below.

(Reference)

【Daishi Hokuetsu Financial Group, Inc. Consolidated】(International Standard)

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Total capital ratio (2) / (5)	13.64%	1.12%	12.52%
Tier1 ratio (3) / (5)	13.53%	1.12%	12.41%
Common equity Tier1 ratio (4) / (5)	13.53%	1.12%	12.41%
(2) Total capital	552.3	46.4	505.9
(3) Tier1 capital	547.7	46.2	501.5
(4) Common equity Tier1 capital	547.7	46.2	501.5
(5) Risk weighted assets	4,047.7	7.5	4,040.2
(6) Total required capital	323.8	0.6	323.2