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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (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 President and Representative Director
Inquiries: Yasuto Mishima General Manager of Corporate Planning Division
Telephone: +81-25-224-7111
Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 1, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	139,007	(2.8)	44,587	39.2	30,780	34.9
September 30, 2025	143,126	48.2	32,027	56.8	22,810	55.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 46,266 million [(16.7) %]
For the six months ended September 30, 2025: ¥ 55,569 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	117.00	-
September 30, 2025	87.06	-

(Note)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.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	10,311,382	606,698	5.8
March 31, 2026	10,840,284	569,451	5.2

Reference: Equity
As of September 30, 2026: ¥ 606,688 million
As of March 31, 2026: ¥ 569,441 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, 2026	-	81.00	-	36.00	-
Fiscal year ending March 31, 2027	-	42.00			
Fiscal year ending March 31, 2027 (Forecast)			-	42.00	84.00

(Notes)1. Revisions to the forecast of cash dividends most recently announced: Yes

2.The company conducted a 3-for-1 stock split effective October 1, 2025. The dividend amounts stated for the second quarter and earlier of the fiscal year ending March 2026 are the actual dividend amounts before the stock split. The year-end dividend amount for the fiscal year ending March 2026 is stated at the amount after the stock split, and the total annual dividends are shown as "-" as they cannot be simply totaled due to the implementation of the stock split.

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
Full year	81,800	33.8	56,000	33.0	212.43

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies(REGIONAL SHIFT Co., Ltd.)

Excluded: - companies( )

(2) 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

(3) Number of issued shares (common shares)

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

As of September 30, 2026	275,657,868 shares
As of March 31, 2026	275,657,868 shares

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

As of September 30, 2026	12,043,460 shares
As of March 31, 2026	13,212,068 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	263,056,557 shares
Six months ended September 30, 2025	262,006,209 shares

(Note)The company conducted a 3-for-1 stock split effective October 1, 2025. The average number of shares outstanding during the period are calculated on the assumption that the share split was carried out at the beginning of the previous consolidated fiscal year.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	12,492	67.2	11,741	73.8	11,205	65.1	11,590	69.4
September 30, 2025	7,470	85.4	6,753	97.3	6,784	96.3	6,838	98.4

	Basic earnings per share
Six months ended	Yen
September 30, 2026	44.06
September 30, 2025	26.10

(Note)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 non-consolidated fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	326,820	323,324	98.9
March 31, 2026	325,414	320,752	98.5

Reference: Equity

As of September 30, 2026: ¥ 323,324 million

As of March 31, 2026: ¥ 320,752 million

(Note)The "Equity-to-asset ratio" is calculated by dividing (total net assets 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.

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1.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.

2.For details of the revisions to the dividend forecast, please refer to the press release disclosed today titled "Dividend of Surplus (Interim Dividend and Dividend Increase)" and "Revision to the Forecast of Year-End Dividend (Dividend Increase)".

3.For details of the revisions to the earnings forecast, please refer to the press release disclosed today titled "Upward Revision of Earnings Forecasts for the Full Year Results of the Fiscal Year Ending March 2027".

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(1) Description of financial results ・・・

1. Overview of financial results and others for the Six Months ended September 30, 2026

(1) Description of financial results

Ordinary income decreased by 4,119 million yen year-on-year to 139,007 million yen, mainly due to an decrease in other income.

Ordinary expenses decreased by 16,678 million yen year-on-year to 94,420 million yen, mainly due to an decrease in other ordinary expenses.

As a result, ordinary profit increased by 12,559 million yen year-on-year to 44,587 million yen.

Also, profit attributable to owners of parent increased by 7,969 million yen year-on-year to 30,780 million yen.

(2) Description of financial position

As of the end of the interim consolidated fiscal period, total assets decreased by 528.9 billion yen compared to the end of the previous fiscal year, amounting to 10,311.3 billion yen.

Net assets increased by 37.2 billion yen from the end of the previous fiscal year, totaling 606.6 billion yen.

The balances of major accounts were as follows.

Deposits decreased by 211.9 billion yen from the end of the previous fiscal year to 8,301.4 billion yen.

Negotiable certificates of deposit decreased by 57.0 billion yen to 112.6 billion yen.

Loans and bills discounted increased by 98.2 billion yen to 5,970.2 billion yen.

Securities decreased by 220.8 billion yen to 2,292.3 billion yen.

(3) Description consolidated earnings forecast

The consolidated earnings forecasts for the full year of the fiscal year ending March 31, 2027 have been revised from the figures announced on July 31, 2026. We now forecast ordinary income of 81.8 billion yen and net income attributable to owners of the parent of 56.0 billion yen for the full year.

For further details, please refer to the press release disclosed today titled "Upward Revision of Earnings Forecasts for the Full Year Results of the Fiscal Year Ending March 2027".

2. Consolidated interim financial statements and primary notes

(1) Consolidated interim balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	2,026,292	1,506,458
Call loans and bills bought	-	82,000
Monetary claims bought	14,158	11,479
Trading securities	2,355	3,178
Money held in trust	4,943	4,947
Securities	2,513,197	2,292,352
Loans and bills discounted	5,872,093	5,970,298
Foreign exchanges	29,129	25,566
Other assets	280,274	307,120
Tangible fixed assets	53,456	53,038
Intangible fixed assets	5,142	5,856
Retirement benefit asset	51,784	56,412
Deferred tax assets	3,024	3,259
Customers' liabilities for acceptances and guarantees	18,479	21,968
Allowance for loan losses	(34,048)	(32,555)
Total assets	10,840,284	10,311,382
Liabilities		
Deposits	8,513,335	8,301,419
Negotiable certificates of deposit	169,685	112,662
Securities sold under repurchase agreements	179,628	137,499
Cash collateral received for securities lent	355,430	122,532
Borrowed money	784,182	690,717
Foreign exchanges	503	357
Borrowed money from trust account	24,530	27,127
Other liabilities	188,419	246,049
Provision for bonuses	2,797	2,779
Provision for bonuses for directors (and other officers)	174	-
Provision for share-based payments	1,055	673
Retirement benefit liability	700	681
Provision for retirement benefits for directors (and other officers)	48	42
Provision for reimbursement of deposits	630	551
Provision for contingent loss	1,815	1,729
Allowance for demolition of non current assets	650	676
Reserves under special laws	31	31
Deferred tax liabilities	24,196	32,647
Deferred tax liabilities for land revaluation	4,537	4,537
Acceptances and guarantees	18,479	21,968
Total liabilities	10,270,833	9,704,683

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	30,000	30,000
Capital surplus	102,988	102,988
Retained earnings	356,138	377,282
Treasury shares	(8,271)	(7,655)
Total shareholders' equity	480,854	502,615
Valuation difference on available-for-sale securities	14,946	7,695
Deferred gains or losses on hedges	41,496	65,685
Revaluation reserve for land	8,657	8,657
Remeasurements of defined benefit plans	23,486	22,033
Total accumulated other comprehensive income	88,586	104,072
Non-controlling interests	9	10
Total net assets	569,451	606,698
Total liabilities and net assets	10,840,284	10,311,382

(2) Consolidated interim statements of income and comprehensive income

Consolidated interim statements of income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	143,126	139,007
Interest income	67,679	77,380
Interest on loans and discounts	33,214	42,747
Interest and dividends on securities	27,170	25,423
Trust fees	72	75
Fees and commissions	19,183	20,547
Other ordinary income	18,050	24,453
Other income	38,140	16,550
Ordinary expenses	111,098	94,420
Interest expenses	22,967	25,074
Interest on deposits	6,891	12,256
Fees and commissions payments	5,644	5,806
Other ordinary expenses	46,789	27,832
General and administrative expenses	32,259	31,500
Other expenses	3,438	4,206
Ordinary profit	32,027	44,587
Extraordinary income	303	150
Gain on disposal of non-current assets	101	150
Gain on reversal of provision for dismantling of fixed assets	201	-
Extraordinary losses	157	385
Loss on disposal of non-current assets	78	49
Impairment losses	78	149
Provision for dismantling of fixed assets	-	186
Profit before income taxes	32,173	44,352
Income taxes - current	9,016	12,382
Income taxes - deferred	346	1,189
Total income taxes	9,363	13,571
Profit	22,810	30,780
Profit (loss) attributable to non-controlling interests	(0)	0
Profit attributable to owners of parent	22,810	30,780

Consolidated interim statements of comprehensive income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	22,810	30,780
Other comprehensive income	32,759	15,486
Valuation difference on available-for-sale securities	33,807	(7,250)
Deferred gains or losses on hedges	(260)	24,189
Remeasurements of defined benefit plans, net of tax	(787)	(1,452)
Comprehensive income	55,569	46,266
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	55,570	46,266
Comprehensive income attributable to non-controlling interests	(0)	0

(3) Consolidated interim statements of changes in equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,000	102,987	331,103	(8,692)	455,399
Changes during period					
Dividends of surplus			(6,691)		(6,691)
Profit attributable to owners of parent			22,810		22,810
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		0		270	270
Reversal of revaluation reserve for land					-
Net changes in items other than shareholders' equity					
Total changes during period	-	0	16,119	266	16,386
Balance at end of period	30,000	102,987	347,223	(8,425)	471,785

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(16,967)	22,085	5,281	13,064	23,464	6	478,870
Changes during period							
Dividends of surplus							(6,691)
Profit attributable to owners of parent							22,810
Purchase of treasury shares							(3)
Disposal of treasury shares							270
Reversal of revaluation reserve for land							-
Net changes in items other than shareholders' equity	33,807	(260)	224	(787)	32,983	(0)	32,983
Total changes during period	33,807	(260)	224	(787)	32,983	(0)	49,369
Balance at end of period	16,840	21,824	5,506	12,277	56,448	6	528,240

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,000	102,988	356,138	(8,271)	480,854
Changes during period					
Dividends of surplus			(9,635)		(9,635)
Profit attributable to owners of parent			30,780		30,780
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		0		619	619
Reversal of revaluation reserve for land			0		0
Net changes in items other than shareholders' equity					
Total changes during period	-	0	21,144	616	21,760
Balance at end of period	30,000	102,988	377,282	(7,655)	502,615

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	14,946	41,496	8,657	23,486	88,586	9	569,451
Changes during period							
Dividends of surplus							(9,635)
Profit attributable to owners of parent							30,780
Purchase of treasury shares							(2)
Disposal of treasury shares							619
Reversal of revaluation reserve for land							0
Net changes in items other than shareholders' equity	(7,250)	24,189	(0)	(1,452)	15,485	0	15,486
Total changes during period	(7,250)	24,189	(0)	(1,452)	15,485	0	37,247
Balance at end of period	7,695	65,685	8,657	22,033	104,072	10	606,698

(4) Notes to consolidated interim financial statements

(Note on going concern assumption)

There are no applicable items.

(Significant subsequent events)

There are no applicable items.

3. Non-consolidated interim financial statements and primary notes

(1) Non-consolidated interim balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	686	2,458
Accrued revenue	1,810	674
Other	12	59
Total current assets	2,509	3,193
Non-current assets		
Tangible fixed assets		
Tools, furniture and fixtures	1	0
Total tangible fixed assets	1	0
Intangible fixed assets		
Trademark right	3	2
Software	0	0
Software in progress	45	198
Total intangible fixed assets	49	201
Investments and other assets		
Investment securities	0	0
Shares of subsidiaries and associates	322,109	322,292
Deferred tax assets	496	883
Other	248	248
Total investments and other assets	322,854	323,424
Total non-current assets	322,905	323,627
Total assets	325,414	326,820
Liabilities		
Current liabilities		
Accrued expenses	612	466
Dividends payable	88	105
Income taxes payable	465	7
Provision for bonuses	50	41
Provision for bonuses for directors (and other officers)	25	-
Other	34	17
Total current liabilities	1,276	638
Non-current liabilities		
Long-term borrowings	1,088	522
Provision for share-based payments	218	45
Long-term deposits received	1,000	707
Other	1,078	1,583
Total non-current liabilities	3,384	2,858
Total liabilities	4,661	3,496

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Shareholders' equity		
Share capital	30,000	30,000
Capital surplus		
Legal capital surplus	7,500	7,500
Other capital surplus	280,107	280,107
Total capital surplus	287,607	287,607
Retained earnings		
Other retained earnings		
Retained earnings brought forward	11,416	13,371
Total retained earnings	11,416	13,371
Treasury shares	(8,271)	(7,655)
Total shareholders' equity	320,752	323,324
Total net assets	320,752	323,324
Total liabilities and net assets	325,414	326,820

(2) Non-consolidated interim statements of income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Operating revenue		
Dividends from subsidiaries and associates	6,720	11,098
Commissions from subsidiaries and associates	750	1,393
Other	0	0
Total operating revenue	7,470	12,492
Operating expenses		
Selling, general and administrative expenses	717	751
Total operating expenses	717	751
Operating profit	6,753	11,741
Non-operating income		
Guarantee commission income	25	25
Miscellaneous income	6	4
Total non-operating income	31	29
Non-operating expenses		
Miscellaneous losses	-	565
Total non-operating expenses	-	565
Ordinary profit	6,784	11,205
Profit before income taxes	6,784	11,205
Income taxes - current	27	2
Income taxes - deferred	(81)	(387)
Total income taxes	(54)	(385)
Profit	6,838	11,590

(3) Non-consolidated interim statements of changes in equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings			
Balance at beginning of period	30,000	7,500	280,106	287,606	11,411	11,411	(8,692)	320,326	320,326
Changes during period									
Dividends of surplus					(6,691)	(6,691)		(6,691)	(6,691)
Profit					6,838	6,838		6,838	6,838
Purchase of treasury shares							(3)	(3)	(3)
Disposal of treasury shares			0	0			270	270	270
Total changes during period	-	-	0	0	147	147	266	414	414
Balance at end of period	30,000	7,500	280,107	287,607	11,558	11,558	(8,425)	320,740	320,740

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity								Total net assets
	Share capital	Capital surplus			Retained earnings		Treasury shares	Total shareholders' equity	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings / Retained earnings brought forward	Total retained earnings			
Balance at beginning of period	30,000	7,500	280,107	287,607	11,416	11,416	(8,271)	320,752	320,752
Changes during period									
Dividends of surplus					(9,635)	(9,635)		(9,635)	(9,635)
Profit					11,590	11,590		11,590	11,590
Purchase of treasury shares							(2)	(2)	(2)
Disposal of treasury shares			0	0			619	619	619
Total changes during period	-	-	0	0	1,954	1,954	616	2,571	2,571
Balance at end of period	30,000	7,500	280,107	287,607	13,371	13,371	(7,655)	323,324	323,324

Financial Results for the Six Months Ended September 30, 2026 Presentation Material

Daishi Hokuetsu Financial Group, Inc.

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(Notes) 1. Figures less than the stated unit of the presentation are rounded down.
2. Interest rates and ratio are rounded down to two decimal places.
3. The figures presented in the columns labeled “Compared to the fiscal period ending September 2025,” “As of the end of September 2025,” and “As of the end of March 2026,” respectively, are calculated based on the numerical values shown in the table.

I Overview of the Financial Results for the Six Months Ended September 30, 2026

1. Financial Results

【Daishi Hokuetsu Financial Group, Inc】

(Millions of yen)

		Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Consolidated gross business profit	1	63,750	34,162	29,588
(Consolidated core gross business profit)	2	76,869	12,331	64,538
Net interest income	3	52,313	7,597	44,716
Fees and commissions	4	14,816	1,206	13,610
Profit from other businesses	5	(3,379)	25,359	(28,738)
(Excluding gains (losses) from government bonds and other bonds)	6	9,740	3,530	6,210
(Of which, gains (losses) from government bonds and other bonds)	7	(13,119)	21,830	(34,949)
Operating expenses [－]	8	31,500	(759)	32,259
Provision for bad debts write-offs [－]	9	2,028	645	1,383
Write-offs of loans [－]	10	1,380	1,007	373
Individual provision of allowance for loan losses [－]	11	164	(1,692)	1,856
General provision of allowance for loan losses [－]	12	122	1,249	(1,127)
Loss on sale of delinquent loans, etc [－]	13	—	—	—
Other [－]	14	361	82	279
Reversal of allowance for loan losses	15	—	—	—
Recoveries of written-off claims	16	1,116	649	467
Gains (losses) on stocks	17	14,003	(21,192)	35,195
Other	18	(755)	(1,173)	418
Ordinary profit	19	44,587	12,560	32,027
Extraordinary income (losses)	20	(234)	(380)	146
Profit before income taxes	21	44,352	12,179	32,173
Income taxes - current [－]	22	12,382	3,366	9,016
Income taxes - deferred [－]	23	1,189	843	346
Profit	24	30,780	7,970	22,810
Profit attributable to non-controlling interests [－]	25	0	0	(0)
Profit attributable to owners of parent	26	30,780	7,970	22,810

(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	30,111	32,705	(2,594)

(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)

		Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Gross business profit	1	56,747	33,601	23,146
(Core gross business profit)	2	69,715	11,638	58,077
Net interest income	3	52,026	7,564	44,462
(Of which, interest on loans and bills discounted)	4	42,859	9,648	33,211
(Of which, interest and dividends on securities)	5	25,072	(1,852)	26,924
(Of which, gains (losses) from cancellation of investment trust)	6	1,425	493	932
(Of which, financing expenses) [－]	7	25,102	2,144	22,958
Fees and commissions	8	9,189	554	8,635
Profit from other businesses	9	(4,468)	25,483	(29,951)
(Excluding gains (losses) from government bonds and other bonds)	10	8,498	3,519	4,979
(Of which, gains (losses) from government bonds and other bonds)	11	(12,967)	21,963	(34,930)
Expenses (excluding non-recurring losses) [－]	12	30,787	671	30,116
Personnel expenses [－]	13	16,128	363	15,765
Non-personnel expenses [－]	14	12,493	50	12,443
Taxes [－]	15	2,166	260	1,906
Substantial business profit	16	25,959	32,928	(6,969)
(Core business profit)	17	38,927	10,966	27,961
(Core business profit (excluding gains (losses) from cancellation of investment trust))	18	37,502	10,474	27,028
General provision of allowance for loan losses ① [－]	19	—	—	—
Business profit	20	25,959	32,928	(6,969)
(Fees and commissions expenses for money held in trust) [－]	21	7	4	3
Temporary income (losses)	22	17,130	(20,450)	37,580
Of which, disposal of non-performing loans ② [－]	23	1,739	1,086	653
(Provision for bad debts write-offs①＋②) [－]	24	1,739	1,086	653
Of which, reversal of allowance for loan losses	25	477	152	325
Of which, reversal of provision for contingent loss	26	85	85	—
Of which, recoveries of written-off claims	27	1,113	652	461
Of which, gains (losses) on stocks	28	15,444	(20,174)	35,618
Ordinary profit	29	43,082	12,476	30,606
Extraordinary income (losses)	30	(235)	(252)	17
Of which, loss (gain) on disposal of non-current assets	31	100	110	(10)
Of which, impairment losses [－]	32	149	112	37
Profit before income taxes	33	42,846	12,223	30,623
Income taxes - current [－]	34	11,213	3,027	8,186
Income taxes - deferred [－]	35	2,224	1,360	864
Profit	36	29,408	7,836	21,572
(Reference)				
Net credit cost 19＋23－25－26－27 [－]	37	63	196	(133)

※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. Business Profit

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

（Millions of yen）

	Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Business profit (Before general provision of allowance for loan losses)	25,959	32,928	(6,969)
Per employee (thousand yen)	8,811	11,158	(2,347)
Core business profit	38,927	10,966	27,961
Per employee (thousand yen)	13,213	3,796	9,417
Business profit	25,959	32,928	(6,969)
Per employee (thousand yen)	8,811	11,158	(2,347)

3. Interest Spread

（1）All Branches

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

（%）

		Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Yield on interest-earning assets	①	1.52	0.23	1.29
Interest rate on loans and bills discounted	②	1.43	0.26	1.17
Interest rate on securities	③	2.15	0.16	1.99
Yield on interest-bearing liabilities	④	0.50	0.06	0.44
Interest rate on deposits, etc.	⑤	0.28	0.12	0.16
Interest rate on external debt	⑥	1.22	(0.33)	1.55
Cost of deposits, etc.	⑦	0.99	0.14	0.85
Expense ratio	⑧	0.70	0.01	0.69
Cost of interest-bearing liabilities	⑨	1.12	0.09	1.03
Interest rate difference between deposits and loans	②－⑤	1.15	0.14	1.01
Interest rate difference between interest-earning assets and interest-bearing liabilities	①－④	1.02	0.17	0.85
Interest spread between deposits and loans	②－⑦	0.44	0.12	0.32
Overall interest spread	①－⑨	0.40	0.14	0.26

（2）Domestic Business Units

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

（%）

		Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Yield on interest-earning assets	①	1.29	0.28	1.01
Interest rate on loans and bills discounted	②	1.40	0.27	1.13
Interest rate on securities	③	1.43	0.17	1.26
Yield on interest-bearing liabilities	④	0.29	0.13	0.16
Interest rate on deposits, etc.	⑤	0.28	0.13	0.15
Interest rate on external debt	⑥	0.02	0.02	0.00
Cost of deposits, etc.	⑦	0.98	0.14	0.84
Expense ratio	⑧	0.69	0.01	0.68
Cost of interest-bearing liabilities	⑨	0.93	0.15	0.78
Interest rate difference between deposits and loans	②－⑤	1.12	0.14	0.98
Interest rate difference between interest-earning assets and interest-bearing liabilities	①－④	1.00	0.15	0.85
Interest spread between deposits and loans	②－⑦	0.42	0.13	0.29
Overall interest spread	①－⑨	0.36	0.13	0.23

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

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026		Change from September 30,2025		As of March 31, 2026	As of September 30, 2025
		Increase (decrease)	Rate of increase (decrease)	Increase (decrease)	Rate of increase (decrease)		
Balance of deposits, etc. (ending balance)	8,469,896	(262,633)	(3.00)%	(79,685)	(0.93)%	8,732,529	8,549,581
Niigata	8,265,879	(261,555)	(3.06)%	(102,379)	(1.22)%	8,527,434	8,368,258
Outside Niigata	204,016	(1,079)	(0.52)%	22,693	12.51%	205,095	181,323
Balance of deposits, etc. (average balance)	8,708,382	102,699	1.19%	25,924	0.29%	8,605,683	8,682,458
Niigata	8,501,399	78,157	0.92%	(2,316)	(0.02)%	8,423,242	8,503,715
Outside Niigata	206,983	24,542	13.45%	28,241	15.79%	182,441	178,742
Balance of loans and bills discounted (ending balance)	6,016,538	101,510	1.71%	289,070	5.04%	5,915,028	5,727,468
Niigata	3,517,380	(37,495)	(1.05)%	(36,904)	(1.03)%	3,554,875	3,554,284
Outside Niigata	2,499,157	139,004	5.88%	325,974	14.99%	2,360,153	2,173,183
Balance of loans and bills discounted (average balance)	5,951,494	205,516	3.57%	307,097	5.44%	5,745,978	5,644,397
Niigata	3,526,199	(38,690)	(1.08)%	(24,660)	(0.69)%	3,564,889	3,550,859
Outside Niigata	2,425,294	244,206	11.19%	331,756	15.84%	2,181,088	2,093,538

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

5. Balance of Assets in Custody

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Balance of assets in custody	1,306,640	87,887	177,109	1,218,753	1,129,531
Investment trust	287,293	39,292	66,468	248,001	220,825
Public bonds	125,581	18,741	29,756	106,840	95,825
Insurance	893,765	29,855	80,885	863,910	812,880
(Reference) Daishi Hokuetsu Securities Co., Ltd.	741,084	84,838	144,889	656,246	596,195

6. ROE（Annualized basis）

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(%)

	Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Ordinary profit basis	15.12	2.44	12.68
Profit attributable to owners of parent basis	10.43	1.40	9.03

(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】

(%)

	Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Ordinary profit basis	17.11	3.10	14.01
Profit basis	11.68	1.81	9.87

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

7. Gains or Losses on Securities

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	Six Months ended September 30, 2026	YoY change	Six Months ended September 30, 2025
Gains (losses) from government bonds and other bonds (aggregate of the following five gains and losses)	(12,967)	21,963	(34,930)
Gain on sale	3,846	2,232	1,614
Gain on redemption	5	5	0
Loss on sale [－]	9,170	(27,321)	36,491
Loss on redemption [－]	7,649	7,597	52
Devaluation [－]	—	(2)	2
Gains (losses) on stocks, etc. (aggregate of the following three gains and losses)	15,444	(20,174)	35,618
Gain on sale	15,971	(21,351)	37,322
Loss on sale [－]	504	(1,106)	1,610
Devaluation [－]	22	(71)	93

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

(1) Valuation Basis of Securities

Trading securities	Fair value method (valuation difference recorded in gain or loss)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Fair value method (all valuation differences recorded directly into net assets)
Stocks of subsidiaries and affiliates	Cost method

(2) Valuation Gains or Losses

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Millions of yen)

	As of September 30, 2026					As of March 31, 2026			
	Carrying amount on the balance sheet	Valuation gains (losses)	Change from March 31,2026	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity securities	112,112	(7,410)	(1,460)	—	7,410	120,873	(5,950)	0	5,950
Available-for-sale securities	2,160,933	108,229	23,115	285,944	177,715	2,373,699	85,114	235,675	150,561
Stocks	245,195	145,031	15,125	145,475	444	233,377	129,906	130,443	537
Bonds※	956,126	(74,056)	(9,827)	33,527	107,584	983,265	(64,229)	27,216	91,446
Other	959,610	37,254	17,817	106,940	69,686	1,157,055	19,437	78,014	58,577
Foreign securities※	366,933	3,375	4,359	65,716	62,341	648,649	(984)	41,926	42,910
Total (after taking into account deferred hedging)	2,273,046	100,819	21,656	285,944	185,125	2,494,572	79,163	235,675	156,511

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026					As of March 31, 2026			
	Carrying amount on the balance sheet	Valuation gains (losses)	Change from March 31,2026	Valuation gains	Valuation losses	Carrying amount on the balance sheet	Valuation gains (losses)	Valuation gains	Valuation losses
Held-to-maturity securities	109,445	(7,388)	(1,445)	—	7,388	119,386	(5,943)	0	5,943
Available-for-sale securities	2,138,407	101,135	19,939	278,290	177,155	2,352,691	81,196	231,290	150,094
Stocks	222,669	137,430	12,113	137,594	163	212,369	125,317	125,789	471
Bonds※	956,126	(73,844)	(9,993)	33,527	107,371	983,265	(63,851)	27,216	91,068
Other	959,610	37,548	17,817	107,168	69,619	1,157,055	19,731	78,284	58,553
Foreign securities※	366,933	3,373	4,359	65,716	62,343	648,649	(986)	41,926	42,912
Total (after taking into account deferred hedging)	2,247,852	93,746	18,494	278,290	184,544	2,472,077	75,252	231,290	156,038

※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

9. Capital Adequacy Ratio

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

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
(1) Capital adequacy ratio (2) / (3)	12.33%	0.26%	1.35%	12.07%	10.98%
(2) Owner's equity ①－②	475,112	15,369	26,619	459,743	448,493
Basic components of core capital ①	518,146	19,257	40,922	498,889	477,224
Adjustments to core capital ②	43,034	3,889	14,303	39,145	28,731
(3) Risk assets	3,851,632	44,970	(230,090)	3,806,662	4,081,722
(4) Total required regulatory capital (3)×4%	154,065	1,799	(9,203)	152,266	163,268

【Daishi Hokuetsu Bank, Ltd. Consolidated (Domestic Standard)】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
(1) Capital adequacy ratio (2) / (3)	11.06%	0.21%	1.09%	10.85%	9.97%
(2) Owner's equity ①－②	413,400	12,782	19,895	400,618	393,505
Basic components of core capital ①	455,815	16,220	30,460	439,595	425,355
Adjustments to core capital ②	42,415	3,438	10,565	38,977	31,850
(3) Risk assets	3,735,333	45,174	(208,373)	3,690,159	3,943,706
(4) Total required regulatory capital (3)×4%	149,413	1,807	(8,335)	147,606	157,748

【Daishi Hokuetsu Bank, Ltd. Non-consolidated (Domestic Standard)】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
(1) Capital adequacy ratio (2) / (3)	10.88%	0.21%	1.08%	10.67%	9.80%
(2) Owner's equity ①－②	405,937	12,605	19,520	393,332	386,417
Basic components of core capital ①	426,880	17,192	19,943	409,688	406,937
Adjustments to core capital ②	20,943	4,587	423	16,356	20,520
(3) Risk assets	3,730,989	45,310	(209,516)	3,685,679	3,940,505
(4) Total required regulatory capital (3)×4%	149,239	1,812	(8,381)	147,427	157,620

(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)】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
(1) Total capital ratio (2) / (5)	13.02%	0.50%	1.67%	12.52%	11.35%
Tier1 ratio (3) / (5)	12.90%	0.49%	1.56%	12.41%	11.34%
Common equity Tier1 ratio (4) / (5)	12.90%	0.49%	1.56%	12.41%	11.34%
(2) Total capital	534,995	29,092	46,989	505,903	488,006
(3) Tier1 capital	530,072	28,523	42,585	501,549	487,487
(4) Common equity Tier1 capital	530,069	28,522	42,584	501,547	487,485
(5) Risk weighted assets	4,108,010	67,791	(187,865)	4,040,219	4,295,875
(6) Total required capital (5)×8%	328,640	5,423	(15,030)	323,217	343,670

II Loans and Bills Discounted

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

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Bankrupt or de-facto bankrupt loans	9,883	454	1,600	9,429	8,283
Doubtful loans	94,462	(11,511)	(8,852)	105,973	103,314
Substandard loans	4,314	844	522	3,470	3,792
Past due loans for 3 months or more	1,220	457	804	763	416
Restructured loans	3,094	388	(281)	2,706	3,375
Subtotal (A)	108,660	(10,213)	(6,730)	118,873	115,390
Normal loans	5,942,082	108,048	270,800	5,834,034	5,671,282
Total loans (B)	6,050,742	97,834	264,069	5,952,908	5,786,673
Non-performing loan ratio (A)÷(B)	1.79%	(0.20)%	(0.20)%	1.99%	1.99%

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Bankrupt or de-facto bankrupt loans	8,592	391	1,475	8,201	7,117
Doubtful loans	93,402	(11,481)	(9,584)	104,883	102,986
Substandard loans	4,305	845	524	3,460	3,781
Past due loans for 3 months or more	1,220	457	804	763	416
Restructured loans	3,085	388	(280)	2,697	3,365
Subtotal (A)	106,300	(10,245)	(7,586)	116,545	113,886
Normal loans	5,990,630	111,369	283,206	5,879,261	5,707,424
Total loans (B)	6,096,931	101,125	275,620	5,995,806	5,821,311
Non-performing loan ratio (A)÷(B)	1.74%	(0.20)%	(0.21)%	1.94%	1.95%
Coverage amount (C)	91,823	(8,498)	(4,552)	100,321	96,375
Allowance for loan losses	18,681	(1,907)	3,164	20,588	15,517
Guarantees, collaterals, etc.	73,141	(6,592)	(7,716)	79,733	80,857
Coverage ratio (C)÷(A)	86.38%	0.31%	1.76%	86.07%	84.62%

2. Allowance for Loan Losses

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	25,487	(2,009)	2,958	27,496	22,529
General allowance for loan losses	7,262	(68)	(37)	7,330	7,299
Individual allowance for loan losses	18,225	(1,941)	2,995	20,166	15,230

(Note) There is no applicable allowance for possible losses on specific overseas loans

3.Self-Assessment Results

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

Borrower classification based on self-assessment		Coverage amount	Reserve of allowance	Coverage ratio
Bankrupt borrowers 2.7		7.8	0.6	100.0%
Essentially bankrupt borrowers 5.8				
Potentially bankrupt borrowers 93.4		63.8	17.5	87.1%
Borrowers requiring caution	(Substandard loans) 4.3	1.3	0.4	41.8%
	Borrowers with substandard loans 5.1	1.9	0.4	46.7%
	Other borrowers requiring caution 274.0			
Normal borrowers (including local public entities) 5,715.7				
Total 6,096.9				

4. Loans by Industry, etc

(1) Loans by Industry

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Domestic branches (excluding special international financial transactions accounts)	6,016,538	101,510	289,070	5,915,028	5,727,468
Manufacturing	582,906	9,806	16,575	573,100	566,331
Agriculture and forestry	8,711	(1,148)	(942)	9,859	9,653
Fishery	1,645	(155)	(205)	1,800	1,850
Mining, quarrying, and gravel collection	3,895	2,955	2,773	940	1,122
Construction	164,711	(6,628)	7,251	171,339	157,460
Electric power, gas, heat supply, and water supply	147,256	(3,597)	1,602	150,853	145,654
Information and communications	19,514	(1,129)	75	20,643	19,439
Transportation and postal service	200,750	(922)	20,208	201,672	180,542
Wholesale and retail trades	467,962	648	6,740	467,314	461,222
Financial services and insurance	961,791	84,904	169,808	876,887	791,983
Real estate, rental and leasing	976,487	24,721	68,465	951,766	908,022
Various services	285,484	(8,751)	(14,056)	294,235	299,540
Local public entities	552,202	(45,899)	(78,053)	598,101	630,255
Other	1,643,221	46,710	88,833	1,596,511	1,554,388

(2) Risk-Monitored Loans by Industry

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Domestic branches (excluding special international financial transactions accounts)	106,300	(10,245)	(7,586)	116,545	113,886
Manufacturing	24,343	(1,666)	3,764	26,009	20,579
Agriculture and forestry	1,674	7	1	1,667	1,673
Fishery	668	—	(205)	668	873
Mining, quarrying, and gravel collection	—	—	—	—	—
Construction	10,550	(1,602)	(2,194)	12,152	12,744
Electric power, gas, heat supply, and water supply	44	36	(276)	8	320
Information and communications	717	(129)	(135)	846	852
Transportation and postal service	2,839	(1,121)	(1,451)	3,960	4,290
Wholesale and retail trades	24,631	(2,962)	(4,468)	27,593	29,099
Financial services and insurance	35	(3)	(8)	38	43
Real estate, rental and leasing	6,092	(626)	(742)	6,718	6,834
Various services	25,175	(3,019)	(2,424)	28,194	27,599
Local public entities	—	—	—	—	—
Other	9,526	840	552	8,686	8,974

(3) Loans to Small/Medium-Sized Enterprises, etc.

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

	As of September 30, 2026	Change from March 31,2026	Change from September 30,2025	As of March 31, 2026	As of September 30, 2025
Outstanding loans to small/medium-sized companies, etc. (①+②)	3,760,799	62,896	195,144	3,697,903	3,565,655
Outstanding loans to small/medium-sized companies①	2,126,131	15,305	104,118	2,110,826	2,022,013
Outstanding loans to small/medium-sized companies in Niigata	1,312,415	(36,479)	(45,591)	1,348,894	1,358,006
Outstanding consumer loans②	1,634,667	47,590	91,026	1,587,077	1,543,641
Outstanding housing loans	1,486,809	42,058	81,034	1,444,751	1,405,775
Other outstanding consumer loans	147,858	5,533	9,992	142,325	137,866
Small/medium-sized enterprises, etc. loans ratio	62.50%	(0.01)%	0.25%	62.51%	62.25%

III Financial Results Forecast for the Fiscal Year Ending March 31, 2027

1. Daishi Hokuetsu Financial Group, Inc. Consolidated

(Millions of yen)

	Forecast for the fiscal year ending March 31, 2027	YoY change	Results for the fiscal year ended March 31, 2026
Ordinary profit	81,800	20,685	61,115
Profit attributable to owners of parent	56,000	13,897	42,103

2. Daishi Hokuetsu Bank, Ltd. Non-consolidated

(Millions of yen)

	Forecast for the fiscal year ending March 31, 2027	YoY change	Results for the fiscal year ended March 31, 2026
Core business profit	73,600	13,989	59,611
Ordinary profit	77,400	20,693	56,707
Profit	52,100	13,539	38,561