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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

July 25, 2025

Company name: Daishi Hokuetsu Financial Group, Inc.

Listing: Tokyo Stock Exchange

Securities code: 7327

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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 Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	57,738	10.8	17,506	18.4	12,786	18.9
June 30, 2024	52,109	7.1	14,776	10.6	10,751	(1.1)

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 19,333 million [-%]
Three months ended June 30, 2024: ¥ (6,864) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	146.50	-
June 30, 2024	122.70	-

(Note) The company conducted a 2-for-1 stock split effective October 1, 2024. 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	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	10,850,346	491,939	4.5
March 31, 2025	10,977,796	478,870	4.3

(Reference) Equity: As of June 30, 2025: ¥ 491,932 million
As of March 31, 2025: ¥ 478,864 million

(Note) The "Capital adequacy 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 "Capital adequacy ratio" is not the equity ratio prescribed in the notification of equity ratio.

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	112.00	-	75.00	-
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		75.00	-	75.00	150.00

(Notes) 1.Revision to the forecast for dividends announced most recently: None

2.The company conducted a 2-for-1 stock split effective October 1, 2024. The dividend amounts stated for the second quarter and earlier of the fiscal year ending March 2025 are the actual dividend amounts before the stock split. The year-end dividend amount for the fiscal year ending March 2025 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 Results Forecast for the Fiscal Year Ending March 31, 2026(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
Six months ending September 30, 2025	23,400	14.6	16,100	9.8	184.28
Full year	48,000	16.7	33,000	12.4	377.72

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

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

Newly included: - (Company name:)

Excluded: - (Company name:)

(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

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025: 91,885,956 shares

March 31, 2025: 91,885,956 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 4,520,164 shares

March 31, 2025: 4,626,872 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 87,280,806 shares

Three months ended June 30, 2024: 87,618,070 shares

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

* 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.

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Financial results for the Three Months ended June 30, 2025 presentation material

1. Overview of financial results and others for the Three Months ended June 30, 2025

(1) Description of financial results

Ordinary income increased by 5,628 million yen year-on-year to 57,738 million yen, mainly due to an increase in interest on loans and discounts.

Ordinary expenses increased by 2,898 million yen year-on-year to 40,231 million yen, mainly due to an increase in interest on deposits.

As a result, ordinary profit increased by 2,730 million yen year-on-year to 17,506 million yen.

Also, profit attributable to owners of parent increased by 2,035 million yen year-on-year to 12,786 million yen.

(2) Description of financial position

As of the end of the first quarter of the current consolidated fiscal period, total assets decreased by 127.4 billion yen compared to the end of the previous fiscal year, amounting to 10,850.3 billion yen.

Net assets increased by 13.0 billion yen from the end of the previous fiscal year, totaling 491.9 billion yen.

The balances of major accounts were as follows.

Deposits decreased by 17.1 billion yen from the end of the previous fiscal year to 8,504.8 billion yen.

Negotiable certificates of deposit decreased by 48.5 billion yen to 163.4 billion yen.

Loans and bills discounted decreased by 3.7 billion yen to 5,576.8 billion yen.

Securities decreased by 139.4 billion yen to 2,765.4 billion yen.

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

There are no changes to the consolidated earnings forecasts for the second quarter (cumulative) and the full fiscal year ending March 2026, as announced on May 9, 2025.

2. Quarterly consolidated financial statements and primary notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	2,147,289	2,133,559
Monetary claims bought	14,121	12,024
Trading securities	2,243	2,264
Money held in trust	4,947	4,948
Securities	2,904,886	2,765,430
Loans and bills discounted	5,580,589	5,576,816
Foreign exchanges	26,461	23,275
Other assets	206,444	246,784
Tangible fixed assets	54,179	53,475
Intangible fixed assets	6,741	6,024
Retirement benefit asset	32,977	33,394
Deferred tax assets	8,348	4,275
Customers' liabilities for acceptances and guarantees	19,352	19,553
Allowance for loan losses	(30,784)	(31,479)
Total assets	10,977,796	10,850,346
Liabilities		
Deposits	8,522,003	8,504,853
Negotiable certificates of deposit	212,011	163,463
Securities sold under repurchase agreements	166,011	155,252
Cash collateral received for securities lent	367,662	387,418
Borrowed money	965,660	955,640
Foreign exchanges	749	652
Borrowed money from trust account	20,198	20,784
Other liabilities	208,763	137,256
Provision for bonuses	2,581	183
Provision for bonuses for directors (and other officers)	171	-
Provision for share-based payments	931	977
Retirement benefit liability	745	711
Provision for retirement benefits for directors (and other officers)	53	37
Provision for reimbursement of deposits	814	775
Provision for contingent loss	1,726	1,740
Allowance for demolition of non-current assets	1,012	876
Reserves under special laws	28	28
Deferred tax liabilities	3,566	3,544
Deferred tax liabilities for land revaluation	4,878	4,654
Acceptances and guarantees	19,352	19,553
Total liabilities	10,498,925	10,358,406

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	30,000	30,000
Capital surplus	102,987	102,987
Retained earnings	331,103	337,199
Treasury shares	(8,692)	(8,490)
Total shareholders' equity	455,399	461,696
Valuation difference on available-for-sale securities	(16,967)	(6,483)
Deferred gains or losses on hedges	22,085	18,542
Revaluation reserve for land	5,281	5,506
Remeasurements of defined benefit plans	13,064	12,670
Total accumulated other comprehensive income	23,464	30,236
Non-controlling interests	6	6
Total net assets	478,870	491,939
Total liabilities and net assets	10,977,796	10,850,346

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income

For the three months ended

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	52,109	57,738
Interest income	31,856	34,995
Interest on loans and discounts	12,981	16,095
Interest and dividends on securities	15,352	15,425
Trust fees	28	26
Fees and commissions	8,651	8,962
Other ordinary income	9,557	8,603
Other income	2,015	5,151
Ordinary expenses	37,333	40,231
Interest expenses	10,704	11,165
Interest on deposits	390	3,285
Fees and commissions payments	2,839	2,743
Other ordinary expenses	6,270	6,706
General and administrative expenses	15,946	16,539
Other expenses	1,572	3,077
Ordinary profit	14,776	17,506
Extraordinary income	350	238
Gain on disposal of non-current assets	350	101
Gain on reversal of provision for dismantling of fixed assets	-	136
Extraordinary losses	25	42
Loss on disposal of non-current assets	5	4
Impairment losses	18	38
Provision of reserve for financial instruments transaction liabilities	1	-
Profit before income taxes	15,101	17,702
Income taxes - current	2,852	4,009
Income taxes - deferred	1,497	906
Total income taxes	4,350	4,915
Profit	10,751	12,786
Profit (loss) attributable to non-controlling interests	0	(0)
Profit attributable to owners of parent	10,751	12,786

Quarterly consolidated statements of comprehensive income
For the three months ended

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	10,751	12,786
Other comprehensive income	(17,615)	6,547
Valuation difference on available-for-sale securities	(26,323)	10,483
Deferred gains or losses on hedges	9,122	(3,542)
Remeasurements of defined benefit plans, net of tax	(414)	(393)
Comprehensive income	(6,864)	19,333
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,864)	19,334
Comprehensive income attributable to non-controlling interests	0	(0)

(3) Notes to the quarterly consolidated financial statements

(Note on segment information)

The previous first cumulative quarterly consolidated accounting period ended June 30, 2024

(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	43,619	5,242	1,468	50,331	1,895	52,226	(116)	52,109
Inter-segment ordinary revenues	164	93	11	268	4,125	4,393	(4,393)	—
Total	43,784	5,335	1,479	50,599	6,021	56,620	(4,510)	52,109
Segment profit	13,499	272	660	14,432	3,747	18,180	(3,403)	14,776

- (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 (116) million yen include adjustments to ordinary revenues associated with the purchase method of (85) million yen.
 4. Adjustments to segment profit of (3,403) million yen represent eliminations of inter-segment transactions, etc.
 5. Segment profit is reconciled to ordinary profit in the quarterly consolidated statement of income.

The first cumulative quarterly consolidated accounting period ended June 30, 2025

(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	49,002	5,541	1,243	55,786	2,058	57,845	(107)	57,738
Inter-segment ordinary revenues	246	88	8	343	7,547	7,891	(7,891)	—
Total	49,248	5,630	1,251	56,130	9,605	65,736	(7,998)	57,738
Segment profit	16,727	140	381	17,249	7,121	24,370	(6,863)	17,506

- (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 (107) million yen include adjustments to ordinary revenues associated with the purchase method of (23) million yen.
 4. Adjustments to segment profit of (6,863) million yen represent eliminations of inter-segment transactions, etc.
 5. Segment profit is reconciled to ordinary profit in the quarterly consolidated statement of income.

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

(Millions of yen)

	For the three months ended June.30, 2024	For the three months ended June.30, 2025
Depreciation expenses	1,793	1,615

(Significant subsequent events)

There are no applicable items.

Financial Results for the Three
Months Ended June 30, 2025
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. The figures in the year-on-year and June 2024 columns 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

(1) Daishi Hokuetsu Financial Group, Inc. Consolidated

(Millions of yen)

		Three Months Ended June 30, 2025	YoY change	Three Months Ended June 30, 2024	(Reference) Fiscal year ended March 31, 2025
Consolidated gross business profit	1	31,974	1,695	30,279	103,586
Net interest income	2	23,831	2,680	21,151	73,584
Fees and commissions	3	6,245	405	5,840	25,258
Profit from other businesses	4	1,897	(1,390)	3,287	4,743
Operating expenses [—]	5	16,539	593	15,946	62,661
Provision for bad debts write-offs [—]	6	1,364	41	1,323	5,560
Write-offs of loans [—]	7	152	76	76	894
Individual provision of allowance for loan losses [—]	8	1,239	191	1,048	4,939
General provision of allowance for loan losses [—]	9	(158)	(117)	(41)	(892)
Loss on sale of delinquent loans, etc [—]	10	—	(0)	0	72
Other [—]	11	129	(111)	240	546
Reversal of allowance for loan losses	12	—	—	—	—
Recoveries of written-off claims	13	356	23	333	835
Gains (losses) on stocks	14	2,552	1,907	645	3,260
Other	15	527	(260)	787	1,651
Ordinary profit	16	17,506	2,730	14,776	41,112
Extraordinary income (losses)	17	195	(129)	324	63
Profit before income taxes	18	17,702	2,601	15,101	41,176
Income taxes - current [—]	19	4,009	1,157	2,852	10,524
Income taxes - deferred [—]	20	906	(591)	1,497	1,300
Profit	21	12,786	2,035	10,751	29,350
Profit attributable to non-controlling interests [—]	22	(0)	(0)	0	0
Profit attributable to owners of parent	23	12,786	2,035	10,751	29,349

(Note) 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)

(Reference)

(Millions of yen)

Consolidated business profit	24	15,080	1,224	13,856	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

(2) Daishi Hokuetsu Bank, Ltd. Non-Consolidated

(Millions of yen)

		Three Months Ended June 30, 2025	YoY change	Three Months Ended June 30, 2024	(Reference) Fiscal year ended March 31, 2025
Gross business profit	1	28,830	1,741	27,089	90,844
(Core gross business profit)	2	29,096	1,784	27,312	98,313
Net interest income	3	23,582	2,681	20,901	72,658
Of which, gains (losses) from cancellation of investment trust	4	874	(1,783)	2,657	2,036
Fees and commissions	5	3,913	524	3,389	15,478
Profit from other businesses	6	1,333	(1,465)	2,798	2,707
Of which, gains (losses) from government bonds and other bonds	7	(266)	(44)	(222)	(7,468)
Expenses (excluding non-recurring losses) [—]	8	15,404	466	14,938	58,570
Of which, Personnel expenses [—]	9	7,903	322	7,581	30,529
Of which, Non-personnel expenses [—]	10	6,525	127	6,398	24,578
Substantial business profit	11	13,426	1,275	12,151	32,274
(Core business profit)	12	13,692	1,318	12,374	39,743
(Core business profit (excluding gains (losses) from cancellation of investment trust))	13	12,818	3,102	9,716	37,706
General provision of allowance for loan losses ① [—]	14	(187)	(137)	(50)	(957)
Business profit	15	13,614	1,412	12,202	33,232
(Fees and commissions expenses for money held in trust) [—]	16	1	1	0	2
Temporary income (losses)	17	3,115	1,818	1,297	1,898
Disposal of non-performing loans ② [—]	18	978	107	871	5,508
(Provision for bad debts write-offs① + ②) [—]	19	791	(30)	821	4,550
Reversal of allowance for loan losses	20	—	—	—	—
Reversal of provision for contingent loss	21	—	(81)	81	206
Recoveries of written-off claims	22	352	20	332	831
Gains (losses) on stocks	23	2,510	1,967	543	2,927
Other	24	1,230	19	1,211	3,442
Ordinary profit	25	16,727	3,228	13,499	35,127
Extraordinary income (losses)	26	61	(265)	326	67
Of which, loss (gain) on disposal of non-current assets	27	61	(283)	344	144
Of which, impairment losses [—]	28	—	(18)	18	90
Profit before income taxes	29	16,788	2,962	13,826	35,195
Income taxes - current [—]	30	3,640	1,166	2,474	8,803
Income taxes - deferred [—]	31	1,232	(261)	1,493	1,149
Profit	32	11,915	2,057	9,858	25,242
(Reference)					
Net credit cost 14 + 18 - 20 - 21 - 22 [—]	33	438	32	406	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. Loans Based on the Financial Reconstruction Act and Risk-Monitored Loans

(1) Daishi Hokuetsu Financial Group, Inc. Consolidated

	(Billions of yen)		As of June 30, 2024	(Reference) As of March 31, 2025
	As of June 30, 2025	Change from June 30, 2024		
Bankrupt or de-facto bankrupt loans	7.6	1.0	6.6	7.4
Doubtful loans	106.1	(2.6)	108.7	107.7
Substandard loans	3.8	(1.2)	5.0	4.3
Past due loans for 3 months or more	0.5	(0.5)	1.0	0.9
Restructured loans	3.2	(0.7)	3.9	3.3
Subtotal (A)	117.6	(2.8)	120.4	119.5
Normal loans	5,558.2	157.8	5,400.4	5,562.2
Total loans (B)	5,675.9	155.1	5,520.8	5,681.7
Non-performing loan ratio (A) ÷ (B)	2.07%	(0.11)%	2.18%	2.10%

(2) Daishi Hokuetsu Bank, Ltd. Non-Consolidated

	(Billions of yen)		As of June 30, 2024	(Reference) As of March 31, 2025
	As of June 30, 2025	Change from June 30, 2024		
Bankrupt or de-facto bankrupt loans	6.5	1.0	5.5	6.4
Doubtful loans	105.8	(2.8)	108.6	107.4
Substandard loans	3.8	(1.2)	5.0	4.3
Past due loans for 3 months or more	0.5	(0.5)	1.0	0.9
Restructured loans	3.2	(0.7)	3.9	3.3
Subtotal (A)	116.1	(3.1)	119.2	118.2
Normal loans	5,594.8	166.0	5,428.8	5,597.2
Total loans (B)	5,711.0	163.0	5,548.0	5,715.4
Non-performing loan ratio (A) ÷ (B)	2.03%	(0.11)%	2.14%	2.06%

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

(1) Daishi Hokuetsu Financial Group, Inc. Consolidated

(Billions of yen)

	As of June 30, 2025				As of June 30, 2024				(Reference)As of March 31, 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	140.7	(3.1)	0.0	3.1	137.6	(1.3)	—	1.3	139.2	(3.9)	—	3.9
Available-for-sale securities	2,607.4	20.0	156.2	136.1	2,817.3	35.1	190.5	155.4	2,748.2	10.3	159.8	149.4
Stocks	209.5	100.6	101.8	1.1	215.4	108.4	108.7	0.3	202.6	94.4	95.6	1.2
Bonds※	1,396.7	(60.2)	6.1	66.4	1,411.6	(44.6)	13.3	58.0	1,329.4	(64.0)	11.8	75.9
Other	1,001.1	(20.3)	48.2	68.5	1,190.2	(28.5)	68.4	96.9	1,216.2	(20.0)	52.2	72.2
Foreign securities※	688.7	(23.0)	29.4	52.4	757.3	(29.2)	46.2	75.5	754.8	(18.2)	31.2	49.4
Total (after taking into account deferred hedging)	2,748.2	16.9	156.2	139.2	2,955.0	33.7	190.5	156.7	2,887.5	6.4	159.8	153.4

(2) Daishi Hokuetsu Bank, Ltd. Non-Consolidated

(Billions of yen)

	As of June 30, 2025				As of June 30, 2024				(Reference)As of March 31, 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	139.2	(3.1)	—	3.1	137.6	(1.3)	—	1.3	139.2	(3.9)	—	3.9
Available-for-sale securities	2,589.6	19.9	155.4	135.4	2,798.6	33.8	189.3	155.4	2,730.7	10.5	159.2	148.7
Stocks	191.7	99.7	100.7	0.9	196.7	106.7	107.0	0.2	185.1	93.8	94.8	0.9
Bonds※	1,396.7	(59.8)	6.1	66.0	1,411.6	(44.0)	13.4	57.5	1,329.4	(63.6)	11.8	75.5
Other	1,001.1	(20.0)	48.5	68.5	1,190.2	(28.7)	68.8	97.6	1,216.2	(19.7)	52.5	72.2
Foreign securities※	688.7	(23.0)	29.4	52.4	757.3	(29.3)	46.2	75.6	754.8	(18.2)	31.2	49.4
Total (after taking into account deferred hedging)	2,728.9	16.8	155.4	138.6	2,936.2	32.5	189.3	156.8	2,870.0	6.5	159.2	152.6

※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

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

Daishi Hokuetsu Bank, Ltd. Non-Consolidated

(Billions of yen)

	As of		As of	(Reference)
	June 30, 2025	Change from June 30, 2024	June 30, 2024	As of March 31, 2025
Balance of loans and bills	5,611.9	182.3	5,429.6	5,614.3
Business loans within the prefecture	1,665.7	(12.1)	1,677.8	1,690.3
Of which,outstanding loans to small/medium-sized companies	1,343.8	(23.9)	1,367.7	1,378.0
Business loans outside the prefecture	1,777.1	273.2	1,503.9	1,717.0
Of which,outstanding loans to small/medium-sized companies	632.8	65.9	566.9	610.6
Outstanding consumer loans	1,523.7	28.6	1,495.1	1,517.2
Public fund loans	645.2	(107.5)	752.7	689.6
Balance of deposits, etc.	8,714.1	(10.3)	8,724.4	8,780.3
Of which,Niigata	8,534.4	(6.0)	8,540.4	8,608.0
Of which,Individual deposit balances	5,748.9	(37.5)	5,786.4	5,711.4

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

5. Balance of Assets in Custody

Daishi Hokuetsu Bank, Ltd. Non-Consolidated

				(Billions of yen)
	As of June 30, 2025	Change from June 30, 2024	As of June 30, 2024	(Reference) As of March 31, 2025
Balance of assets in custody	1,078.1	66.7	1,011.4	1,031.6
Investment trust	206.7	4.1	202.6	194.0
Public bonds	93.2	24.9	68.3	72.6
Insurance	778.1	37.6	740.5	764.9
(Reference) Daishi Hokuetsu Securities Co., Ltd.	539.4	19.5	519.9	505.9