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(Securities code: 7327; Tokyo Stock
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Capital Adequacy Ratio as of the End of the First Quarter of the Fiscal Year Ending March 31, 2026

The capital adequacy ratio as of the end of the first quarter (June 30, 2025) of the fiscal year ending March 31, 2026 is as follows.

1. Daishi Hokuetsu Financial Group, Inc. (Consolidated)

(Billions of yen)

(Japanese standard)	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Capital adequacy ratio (2) / (3)	11.05%	0.46%	10.59%
(2) Owner's equity (i) – (ii)	446.7	13.7	433.0
Basic components of core capital (i)	474.8	12.6	462.2
Adjustments to core capital (ii)	28.1	(1.1)	29.2
(3) Risk assets (Note)	4,041.1	(47.5)	4,088.6
(4) Total required regulatory capital	161.6	(1.9)	163.5

2. Daishi Hokuetsu Bank, Ltd. (Consolidated)

(Billions of yen)

(Japanese standard)	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Capital adequacy ratio (2) / (3)	10.03%	0.34%	9.69%
(2) Owner's equity (i) – (ii)	392.2	5.8	386.4
Basic components of core capital (i)	423.2	7.1	416.1
Adjustments to core capital (ii)	31.0	1.4	29.6
(3) Risk assets (Note)	3,909.6	(78.4)	3,988.0
(4) Total required regulatory capital	156.3	(3.2)	159.5

3. Daishi Hokuetsu Bank, Ltd. (Non-consolidated)

(Billions of yen)

(Japanese standard)	As of		As of March 31, 2025
	June 30, 2025	Change from March 31, 2025	
(1) Capital adequacy ratio (2) / (3)	9.86%	0.44%	9.42%
(2) Owner's equity (i) – (ii)	385.2	12.3	372.9
Basic components of core capital (i)	404.5	12.1	392.4
Adjustments to core capital (ii)	19.2	(0.3)	19.5
(3) Risk assets (Note)	3,906.4	(49.7)	3,956.1
(4) Total required regulatory capital	156.2	(2.0)	158.2

(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.