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**Notice Concerning "Upward Revision of Earnings Forecasts for the Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2026" and "Revision of Dividend Forecast for the Fiscal Year Ending March 2026 (Dividend Increase)"**

Daishi Hokuetsu Financial Group, Inc. ("The Company") hereby announces that it has revised upward the "Earnings Forecasts for the Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2026" and the "Dividend Forecast for the Fiscal Year Ending March 2026" announced on May 9, 2025, as follows.

1. Upward Revision of Earnings Forecasts for the Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2026
- (1) Revision of consolidated earnings forecast for the second quarter cumulative period of the fiscal year ending March 2026 (April 1, 2025 to September 30, 2025)

	Ordinary profit	Interim profit attributable to owners of parent	Interim profit per share*
Previously announced forecasts (A)	1 million yen 23,400	1 million yen 16,100	yen 61.42
Revised forecasts (B)	31,000	22,000	83.97
Difference (B-A)	7,600	5,900	
Difference (%)	32.4	36.6	
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2025)	20,418	14,651	55.79

\* The Company implemented a 2-for-1 stock split of its common stock effective October 1, 2024, and is planning to implement a 3-for-1 stock split of its common stock effective October 1, 2025 (announced on August 29, 2025). In calculating the interim profit per share, interim profit per share is calculated on the assumption that the pertinent a 6-for-1 stock split was conducted at the beginning of the previous consolidated fiscal year (fiscal year ended March 31, 2025).

(Note: The same assumption applies to the calculation of profit per share for the current fiscal year, as outlined in section (2) below.).

(Reference) Revised Non-Consolidated Financial Forecasts for the Second Quarter Cumulative Period of the Fiscal Year Ending March 2026 for Daishi Hokuetsu Bank, Ltd.

	Core business profit	Ordinary profit	Interim profit
Previously announced forecasts (A)	1 million yen 21,100	1 million yen 20,800	1 million yen 14,300
<b>Revised forecasts (B)</b>	<b>27,200</b>	<b>29,500</b>	<b>20,800</b>
Difference (B-A)	6,100	8,700	6,500
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2025)	18,777	18,078	13,065

(2) Revised consolidated earnings forecast for the fiscal year ending March 2026 (April 1, 2025 to March 31, 2026)

	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecasts (A)	1 million yen 48,000	1 million yen 33,000	yen 125.90
<b>Revised forecasts (B)</b>	<b>52,300</b>	<b>36,000</b>	<b>137.38</b>
Difference (B-A)	4,300	3,000	
Difference (%)	8.9	9.0	
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2025)	41,112	29,349	111.97

(Reference) Revised Non-Consolidated Financial Forecasts for the Fiscal Year Ending March 2026 for Daishi Hokuetsu Bank, Ltd.

	Core business profit	Ordinary profit	Profit
Previously announced forecasts (A)	1 million yen 41,800	1 million yen 41,900	1 million yen 29,000
<b>Revised forecasts (B)</b>	<b>49,900</b>	<b>47,200</b>	<b>32,900</b>
Difference (B-A)	8,100	5,300	3,900
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2025)	39,743	35,127	25,242

(3) Reason for revision

As interest margin is expected to exceed the initial forecast due to a steady increase in business loans to customers outside the prefecture which resulted in increased interest on loans and discounts as well as an increase in interest and dividends on securities through the review of the portfolio thus far, the Company has revised upward its consolidated earnings forecasts for the second quarter cumulative period and full year results of the fiscal year ending March 2026.

## 2. Revision of Dividend Forecast for the Fiscal Year Ending March 2026 (Dividend Increase)

In light of the upward revision to our full-year earnings forecast and in light of the Company's shareholder return policy (see Reference), the Company has revised (increased) its dividend forecast for the fiscal year ending March 2026 announced on May 9, 2025, as shown in the table below.

Regarding the dividend forecast for the second quarter (interim), the dividend will be increased by 6 yen per share from 75 yen to 81 yen per share. With respect to the year-end dividend forecast after the stock split announced on August 29, 2025 (a 3-for-1 split of common stock as of October 1, 2025) becomes effective, the dividend per share will be 27 yen, an increase of 2 yen from 25 yen per share (before taking into account the stock split would be 81 yen, an increase of 6 yen per share).

As a result of this dividend increase, the dividend payout ratio for the fiscal year ending March 2026 will be 40.1% against the full-year earnings forecast.

### Revision of forecast of year-end dividend per share (dividend increase)

	End of 2Q (interim)	Fiscal-year end	Annual
Previous forecasts (Fiscal year ending March 2026) (Announced on May 9, 2025)	75.00 yen <sup>*1</sup>	25.00 yen <sup>*2</sup> (75.00 yen)	- <sup>*3</sup> (150.00 yen)
Revised forecasts (Fiscal year ending March 2026) (Conversion before stock split)	81.00 yen <sup>*1</sup>	27.00 yen <sup>*2</sup> (81.00 yen)	- <sup>*3</sup> (162.00 yen)
Actual results for the previous fiscal year (Fiscal year ended March 2025)	56.00 yen <sup>*4</sup>	75.00 yen	131.00 yen <sup>*4</sup>

\*1. Interim dividends with a record date of September 30, 2025 are based on the number of shares before the split.

\*2. Year-end dividends with a record date of March 31, 2026 are based on the number of shares after the split.

\*3. Annual dividends (forecast) are indicated as "-" in the above table because a simple total cannot be calculated due to the implementation of a stock split.

\*4. The Company conducted a 2-for-1 stock split on October 1, 2024. Interim dividends (actual) and annual dividends (actual) for the fiscal year ended March 2025 are the amounts after the stock split.

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

	End of 2Q (interim)	Fiscal-year end	Annual
Previous forecasts	25.00 yen	25.00 yen	50.00 yen
Revised forecasts	27.00 yen	27.00 yen	54.00 yen
Actual results for the previous fiscal year (Fiscal year ended March 2025)	18.66 yen	25.00 yen	43.66 yen

\* The forecasts in this document are based on information available as of the date of publication of this document. Actual results may differ from the forecasts due to various factors going forward.

(Reference) Policy on shareholder returns

In consideration of the public nature of the financial group and in order to reward every one of our shareholders moving forward, our basic policy is to continue offering stable returns to shareholders while also taking into account the need to enhance internal reserves to strengthen our earnings base.

Specifically, we aim to offer a progressive dividend per share in principle and a dividend payout ratio of roughly 40%. We will flexibly implement share buybacks, taking into consideration factors such as our business performance and the market environment.

Furthermore, we will work to improve ROE by basically increasing net income and aim to achieve 7.5% or higher by the fiscal year ending March 31, 2027.