

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



April 27, 2026

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

Notice Concerning "Upward Revision of Full-Year Earnings Forecast for the Fiscal Year Ended March 2026" and "Revision of Year-End Dividend Forecast (Increase in Dividend)"

Daishi Hokuetsu Financial Group, Inc. (the "Company") hereby announces that it has revised upward its full-year earnings forecast for the fiscal year ended March 2026 and dividend forecast for the fiscal year ended March 2026, which were announced on September 26, 2025, as follows:

1. Upward revision of full-year earnings forecast for the fiscal year ended March 2026

(1) Revised consolidated earnings forecasts for the fiscal year ended March 2026

(April 1, 2025 to March 31, 2026)

	Ordinary profit	Profit attributable to owners of parent	Net profit per share *
Previous forecast (A)	1 million yen 52,300	1 million yen 36,000	yen 137.19
Revised forecast (B)	61,100	42,100	160.59
Change (B-A)	8,800	6,100	
Change (%)	16.8	16.9	
(Reference) Results for the previous fiscal year (Fiscal year ended March 2025)	41,112	29,349	111.97

* The Company implemented a 2-for-1 stock split on October 1, 2024 and a 3-for-1 stock split on October 1, 2025. As a result of these stock splits, net profit per share is calculated on the assumption that a stock split was implemented at the beginning of the previous fiscal year (fiscal year ended March 2025) at a ratio of 6 shares for 1 share of common stock.

(Reference) Revised full-year earnings forecast (Non-Consolidated) for the fiscal year ended March 2026 for Daishi Hokuetsu Bank, Ltd.

	Core business profit	Ordinary profit	Net profit
Previous forecast (A)	1 million yen 49,900	1 million yen 47,200	1 million yen 32,900
Revised forecast (B)	59,600	56,700	38,500
Change (B-A)	9,700	9,500	5,600
(Reference) Results for the previous fiscal year (Fiscal year ended March 2025)	39,743	35,127	25,242

(2) Reason for the revision

The consolidated earnings forecast for the fiscal year ended March 2026 (full year) has been revised upward due to favorable non-interest income, mainly corporate service revenue, as a result of the group's integrated consulting function, and higher net interest income than expected due to an increase in loans and bills discounted.

2. Revised dividend forecast for the fiscal year ended March 2026 (dividend increase)

In light of the revision to the Company's full-year earnings forecast and the Company's shareholder return policy (see Reference), we have revised (increased) our dividend forecast for the fiscal year ended March 2026, which we announced on September 26, 2025, as shown in the table below.

Specifically, the year-end dividend forecast is 36 yen per share, an increase of 9 yen from the previous forecast.

As a result of this dividend increase, the dividend payout ratio for the fiscal year ended March 2026 will be 40.0% against the full-year earnings forecast.

Revised forecast of year-end dividend per share (increase)

	End of 2Q (interim)	Fiscal-year end	Annual
Previous forecasts (Conversion before stock split)	-	27.00 yen(* 2) (81.00 yen)	- (* 3) (162.00 yen)
Revised forecasts (Conversion before stock split)	-	36.00 yen (* 2) (108.00 yen)	- (* 3) (189.00 yen)
Actual results for the current fiscal year	81.00 yen (* 1)	-	-
Actual results for the previous fiscal year (Fiscal year ended March 2025)	56.00 yen (* 4)	75.00 yen	131.00 yen (* 4)

- * 1. The interim dividend with a record date of September 30, 2025, is based on the number of stocks outstanding prior to the 1:3 stock split on October 1, 2025.
- * 2. Year-end dividends, with a record date of March 31, 2026, are based on the number of stocks outstanding after the 1:3 stock split on October 1, 2025.
- * 3. As for annual dividends (forecast), a simple total cannot be calculated due to the implementation of the stock split, "-" is indicated in the above table, and only dividends calculated on a pre-stock split basis are indicated.
- * 4. The Company conducted a 2-for-1 stock split on October 1, 2024. The interim dividend (actual) and annual dividend (actual) for the fiscal year ended March 2025 are the amounts after the stock split.

Dividends calculated after the 1:3 stock split on October 1, 2025 are as follows:

	End of 2Q (interim)	Fiscal-year end	Annual
Previous forecasts	-	27.00 yen	54.00 yen
Revised forecasts	-	36.00 yen	63.00 yen
Actual results for the current fiscal year	27.00 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) Shareholder Return Policy

In view of the public nature of the financial services group, the Company's basic policy is to continue to provide stable returns to shareholders while taking into account the enhancement of internal reserves to strengthen its earnings base in order to reward shareholders into the future.

Specifically, dividends per share will be progressive in principle and the payout ratio will be around 40%. The Company will flexibly purchase of treasury shares in light of overall business performance and market conditions.

The Company's policy is to improve ROE based on the enhancement of profit, and we aim to achieve at least 10% as soon as possible and to achieve even higher ROE.