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July 31, 2026

Consolidated Financial Results for the Three Months Ended June 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 commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	69,662	20.6	25,237	44.1	17,685	38.3
June 30, 2025	57,738	10.8	17,506	18.4	12,786	18.9

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 38,208 million [97.6%]
For the three months ended June 30, 2025: ¥ 19,333 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	67.37	-
June 30, 2025	48.83	-

(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	%
June 30, 2026	10,657,274	598,380	5.6
March 31, 2026	10,840,284	569,451	5.2

Reference: Equity
As of June 30, 2026: ¥ 598,371 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	-				
Fiscal year ending March 31, 2027 (Forecast)		40.00	-	40.00	80.00

(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
Six months ending September 30, 2026	38,800	21.1	26,400	15.7	100.34
Full year	78,000	27.6	53,000	25.8	201.44

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) 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

(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

(4) Number of issued shares (common shares)

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

As of June 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 June 30, 2026	12,555,376 shares
As of March 31, 2026	13,212,068 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	262,516,111 shares
Three months ended June 30, 2025	261,842,418 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.

* 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

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 and the earnings forecast, please refer to the press release disclosed today titled "Upward Revision of Earnings Forecasts for the Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2027" and "Revision of Dividend Forecast for the Fiscal Year Ending March 2027 (Dividend Increase)."

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1. Overview of financial results and others for the Three Months ended June 30, 2026

(1) Description of financial results

Ordinary income increased by 11,923 million yen year-on-year to 69,662 million yen, mainly due to an increase in interest on loans and discounts.

Ordinary expenses increased by 4,192 million yen year-on-year to 44,424 million yen, mainly due to an increase in interest on deposits.

As a result, ordinary profit increased by 7,731 million yen year-on-year to 25,237 million yen.

Also, profit attributable to owners of parent increased by 4,898 million yen year-on-year to 17,685 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 183.0 billion yen compared to the end of the previous fiscal year, amounting to 10,657.2 billion yen.

Net assets increased by 28.9 billion yen from the end of the previous fiscal year, totaling 598.3 billion yen.

The balances of major accounts were as follows.

Deposits increased by 125.7 billion yen from the end of the previous fiscal year to 8,639.1 billion yen.

Negotiable certificates of deposit decreased by 54.9 billion yen to 114.7 billion yen.

Loans and bills discounted increased by 7.8 billion yen to 5,879.9 billion yen.

Securities decreased by 117.6 billion yen to 2,395.5 billion yen.

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

The consolidated earnings forecasts for the second quarter (cumulative) and the full year of the fiscal year ending March 31, 2027 have been revised from the figures announced on May 15, 2026. We now forecast ordinary income of 38.8 billion yen and interim net income attributable to owners of the parent of 26.4 billion yen for the second quarter (cumulative), and ordinary income of 78.0 billion yen and net income attributable to owners of the parent of 53.0 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 Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2027" and "Revision of Dividend Forecast for the Fiscal Year Ending March 2027 (Dividend Increase)".

2. Quarterly consolidated financial statements and primary notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	2,026,292	1,963,180
Monetary claims bought	14,158	12,133
Trading securities	2,355	2,472
Money held in trust	4,943	4,943
Securities	2,513,197	2,395,579
Loans and bills discounted	5,872,093	5,879,991
Foreign exchanges	29,129	28,330
Other assets	280,274	264,830
Tangible fixed assets	53,456	53,709
Intangible fixed assets	5,142	5,394
Retirement benefit asset	51,784	56,065
Deferred tax assets	3,024	3,013
Customers' liabilities for acceptances and guarantees	18,479	21,933
Allowance for loan losses	(34,048)	(34,303)
Total assets	10,840,284	10,657,274
Liabilities		
Deposits	8,513,335	8,639,132
Negotiable certificates of deposit	169,685	114,751
Securities sold under repurchase agreements	179,628	161,453
Cash collateral received for securities lent	355,430	153,994
Borrowed money	784,182	690,200
Foreign exchanges	503	561
Borrowed money from trust account	24,530	25,336
Other liabilities	188,419	205,984
Provision for bonuses	2,797	189
Provision for bonuses for directors (and other officers)	174	-
Provision for share-based payments	1,055	1,102
Retirement benefit liability	700	695
Provision for retirement benefits for directors (and other officers)	48	38
Provision for reimbursement of deposits	630	587
Provision for contingent loss	1,815	1,730
Allowance for demolition of non-current assets	650	650
Reserves under special laws	31	31
Deferred tax liabilities	24,196	35,983
Deferred tax liabilities for land revaluation	4,537	4,537
Acceptances and guarantees	18,479	21,933
Total liabilities	10,270,833	10,058,893

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	30,000	30,000
Capital surplus	102,988	102,988
Retained earnings	356,138	364,188
Treasury shares	(8,271)	(7,914)
Total shareholders' equity	480,854	489,261
Valuation difference on available-for-sale securities	14,946	25,953
Deferred gains or losses on hedges	41,496	51,738
Revaluation reserve for land	8,657	8,657
Remeasurements of defined benefit plans	23,486	22,760
Total accumulated other comprehensive income	88,586	109,109
Non-controlling interests	9	9
Total net assets	569,451	598,380
Total liabilities and net assets	10,840,284	10,657,274

(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, 2025	For the three months ended June 30, 2026
Ordinary income	57,738	69,662
Interest income	34,995	40,360
Interest on loans and discounts	16,095	20,264
Interest and dividends on securities	15,425	15,722
Trust fees	26	26
Fees and commissions	8,962	10,133
Other ordinary income	8,603	10,774
Other income	5,151	8,368
Ordinary expenses	40,231	44,424
Interest expenses	11,165	12,503
Interest on deposits	3,285	5,547
Fees and commissions payments	2,743	2,895
Other ordinary expenses	6,706	9,879
General and administrative expenses	16,539	16,146
Other expenses	3,077	2,999
Ordinary profit	17,506	25,237
Extraordinary income	238	-
Gain on disposal of non-current assets	101	-
Gain on reversal of provision for dismantling of fixed assets	136	-
Extraordinary losses	42	17
Loss on disposal of non-current assets	4	9
Impairment losses	38	7
Profit before income taxes	17,702	25,220
Income taxes - current	4,009	5,069
Income taxes - deferred	906	2,465
Total income taxes	4,915	7,535
Profit	12,786	17,685
Loss attributable to non-controlling interests	(0)	(0)
Profit attributable to owners of parent	12,786	17,685

Quarterly consolidated statements of comprehensive income

For the three months ended

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	12,786	17,685
Other comprehensive income	6,547	20,523
Valuation difference on available-for-sale securities	10,483	11,007
Deferred gains or losses on hedges	(3,542)	10,242
Remeasurements of defined benefit plans, net of tax	(393)	(726)
Comprehensive income	19,333	38,208
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	19,334	38,208
Comprehensive income attributable to non-controlling interests	(0)	(0)

(3) Notes to the quarterly consolidated financial statements

(Notes Regarding Changes in the Scope of Consolidation or in the Scope of Application of the Equity Method)

During the first quarter of the current consolidated fiscal year, we newly established REGIONAL SHIFT Co., Ltd.; accordingly, it has been included in the scope of consolidation.

(Note on segment information)

I The previous third cumulative quarterly consolidated accounting period ended June 30, 2025

1. Information about ordinary revenues, profit and loss by reportable segment

(Millions of yen)

	Reportable segment				Other	Total	Adjust-ments	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.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

There are no applicable items.

II The third cumulative quarterly consolidated accounting period ended June 30, 2026

1. Information about ordinary revenues, profit and loss by reportable segment

(Millions of yen)

	Reportable segment				Other	Total	Adjust-ments	Carrying amount on the quarterly consolidated statements of income
	Banking business	Leasing business	Securities business	Total				
Ordinary revenues								
Ordinary revenues from external customers	60,128	5,880	1,821	67,830	1,963	69,794	(132)	69,662
Inter-segment ordinary revenues	340	95	11	447	12,424	12,871	(12,871)	—
Total	60,468	5,976	1,833	68,278	14,387	82,665	(13,003)	69,662
Segment profit	23,460	340	886	24,686	11,628	36,315	(11,077)	25,237

(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 (132) million yen include adjustments to ordinary revenues associated with the purchase method of (52) million yen.
4. Adjustments to segment profit of (11,077) million yen represent eliminations of inter-segment transactions, etc.
5. Segment profit is reconciled to ordinary profit in the quarterly consolidated statement of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

There are no applicable items.

(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, 2025	For the three months ended June 30, 2026
Depreciation expenses	1,615	932

Financial Results for the Three Months Ended June 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. The figures presented in the columns labeled "year-on-year" and "Change from June 30, 2025" respectively, 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

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Millions of yen)

			Three Months ended June 30, 2026	YoY change	Three Months ended June 30, 2025	(Reference) Fiscal year ended March 31, 2026
Consolidated gross business profit		1	36,018	4,044	31,974	97,207
(Consolidated core gross business profit)		2	39,825	7,584	32,241	134,666
Net interest income		3	27,859	4,028	23,831	90,088
Fees and commissions		4	7,263	1,018	6,245	29,393
Profit from other businesses		5	894	(1,003)	1,897	(22,274)
(Excluding gains (losses) from government bonds and other bonds)		6	4,702	2,538	2,164	15,184
(Of which, gains (losses) from government bonds and other bonds)		7	(3,807)	(3,541)	(266)	(37,459)
Operating expenses	[−]	8	16,146	(393)	16,539	64,595
Provision for bad debts write-offs	[−]	9	1,167	(197)	1,364	10,301
Write-offs of loans	[−]	10	130	(22)	152	1,117
Individual provision of allowance for loan losses	[−]	11	857	(382)	1,239	9,350
General provision of allowance for loan losses	[−]	12	(25)	133	(158)	(810)
Loss on sale of delinquent loans, etc	[−]	13	—	—	—	44
Other	[−]	14	205	76	129	600
Reversal of allowance for loan losses		15	—	—	—	—
Recoveries of written-off claims		16	865	509	356	737
Gains (losses) on stocks		17	6,233	3,681	2,552	38,735
Other		18	(566)	(1,093)	527	(667)
Ordinary profit		19	25,237	7,731	17,506	61,115
Extraordinary income (losses)		20	(17)	(212)	195	(1,369)
Profit before income taxes		21	25,220	7,518	17,702	59,746
Income taxes - current	[−]	22	5,069	1,060	4,009	20,190
Income taxes - deferred	[−]	23	2,465	1,559	906	(2,550)
Profit		24	17,685	4,899	12,786	42,106
Profit attributable to non-controlling interests	[−]	25	(0)	0	(0)	2
Profit attributable to owners of parent		26	17,685	4,899	12,786	42,103

(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

(Reference1)

(Millions of yen)

Consolidated business profit	27	18,907	3,827	15,080	31,484

(Note) Consolidated business profit = business profit of Daishi Hokuetsu Bank, Ltd. + business profit of other companies + business profit of affiliates × equity interests – internal transactions

(Reference2)

(%)

ROE（Annualized basis）	28	12.14	1.58	10.56	8.03

(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】

(Millions of yen)

			Three Months ended June 30, 2026	YoY change	Three Months ended June 30, 2025	(Reference) Fiscal year ended March 31, 2026
Gross business profit		1	32,233	3,403	28,830	83,512
(Core gross business profit)		2	36,040	6,944	29,096	120,973
Net interest income		3	27,553	3,971	23,582	89,582
Of which, gains (losses) from cancellation of investment trust		4	1,350	476	874	—
Fees and commissions		5	4,351	438	3,913	18,677
Profit from other businesses		6	328	(1,005)	1,333	(24,748)
Excluding gains (losses) from government bonds and other bonds		7	4,135	2,535	1,600	12,712
Of which, gains (losses) from government bonds and other bonds		8	(3,807)	(3,541)	(266)	(37,461)
Expenses (excluding non-recurring losses)	［−］	9	15,798	394	15,404	61,362
Of which, Personnel expenses	［−］	10	7,998	95	7,903	31,363
Of which, Non-personnel expenses	［−］	11	6,687	162	6,525	25,957
Substantial business profit		12	16,434	3,008	13,426	22,150
（Core business profit）		13	20,242	6,550	13,692	59,611
（Core business profit (excluding gains (losses) from cancellation of investment trust))		14	18,891	6,073	12,818	59,611
General provision of allowance for loan losses ①	［−］	15	(25)	162	(187)	(1,190)
Business profit		16	16,460	2,846	13,614	23,340
（Fees and commissions expenses for money held in trust）	［−］	17	3	2	1	8
Temporary income (losses)		18	7,003	3,888	3,115	33,376
Disposal of non-performing loans ②	［−］	19	869	(109)	978	8,890
（Provision for bad debts write-offs①＋②）	［−］	20	843	52	791	7,700
Reversal of allowance for loan losses		21	—	—	—	—
Reversal of provision for contingent loss		22	85	85	—	—
Recoveries of written-off claims		23	864	512	352	730
Gains (losses) on stocks		24	6,230	3,720	2,510	39,101
Other		25	691	(539)	1,230	2,435
Ordinary profit		26	23,460	6,733	16,727	56,707
Extraordinary income (losses)		27	(17)	(78)	61	(2,006)
Of which, loss (gain) on disposal of non-current assets		28	(9)	(70)	61	(180)
Of which, impairment losses	［−］	29	7	7	—	1,874
Profit before income taxes		30	23,443	6,655	16,788	54,701
Income taxes - current	［−］	31	4,535	895	3,640	17,757
Income taxes - deferred	［−］	32	2,667	1,435	1,232	(1,617)
Profit		33	16,240	4,325	11,915	38,561

（Reference）

Net credit cost 15＋19－21－22－23	［−］	34	(106)	(544)	438	6,970

※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. Interest Spread

（1） All Branches

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(%)

		Three Months ended June 30, 2026	YoY change	Three Months ended June 30, 2025	（Reference） Fiscal year ended March 31, 2026
Yield on interest-earning assets	①	1.56	0.23	1.33	1.32
Interest rate on loans and bills discounted	②	1.37	0.23	1.14	1.21
Interest rate on securities	③	2.66	0.54	2.12	2.02
Cost of interest-bearing liabilities	④	1.13	0.10	1.03	1.07
Interest rate on deposits, etc.	⑤	0.26	0.11	0.15	0.18
Interest rate on external debt	⑥	1.30	(0.22)	1.52	1.52
Interest rate difference between deposits and loans	②－⑤	1.11	0.12	0.99	1.03
Overall interest spread	①－④	0.43	0.13	0.30	0.25

（2）Domestic Business Units

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(%)

		Three Months ended June 30, 2026	YoY change	Three Months ended June 30, 2025	（Reference） Fiscal year ended March 31, 2026
Yield on interest-earning assets	①	1.28	0.23	1.05	1.04
Interest rate on loans and bills discounted	②	1.34	0.23	1.11	1.18
Interest rate on securities	③	1.78	0.27	1.51	1.22
Cost of interest-bearing liabilities	④	0.91	0.12	0.79	0.82
Interest rate on deposits, etc.	⑤	0.25	0.10	0.15	0.17
Interest rate on external debt	⑥	0.00	0.00	0.00	0.00
Interest rate difference between deposits and loans	②－⑤	1.09	0.13	0.96	1.01
Overall interest spread	①－④	0.37	0.11	0.26	0.22

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

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of June 30, 2026	Change from June 30, 2025	As of June 30, 2025	（Reference） As of March 31, 2026
Balance of loans and bills	5,923.6	311.7	5,611.9	5,915.0
Business loans within the prefecture	1,653.2	(12.5)	1,665.7	1,686.9
Of which,outstanding loans to small/medium-sized companies	1,316.2	(27.6)	1,343.8	1,348.8
Business loans outside the prefecture	2,103.0	325.9	1,777.1	2,042.9
Of which,outstanding loans to small/medium-sized companies	785.0	152.2	632.8	761.9
Outstanding consumer loans	1,607.4	83.7	1,523.7	1,587.0
Public fund loans	560.0	(85.2)	645.2	598.1
Balance of deposits, etc.	8,804.9	90.8	8,714.1	8,732.5
Of which,Niigata	8,608.9	74.5	8,534.4	8,527.4
Of which,Individual deposit balances	5,755.8	6.9	5,748.9	5,717.2
Of which,Corporate deposit balances	2,474.9	74.9	2,400.0	2,378.0

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

4. Balance of Assets in Custody

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of June 30, 2026	Change from June 30, 2025	As of June 30, 2025	(Reference) As of March 31, 2026
Balance of assets in custody	1,294.7	216.6	1,078.1	1,218.7
Investment trust	288.7	82.0	206.7	248.0
Public bonds	117.1	23.9	93.2	106.8
Insurance	888.9	110.8	778.1	863.9
(Reference) Daishi Hokuetsu Securities Co., Ltd.	703.2	163.8	539.4	656.2

5. Gains or Losses on Securities

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Millions of yen)

		Three Months ended June 30, 2026	YoY change	Three Months ended June 30, 2025	(Reference) Fiscal year ended March 31, 2026
Gains (losses) from government bonds and other bonds (aggregate of the following five gains and losses)		(3,807)	(3,541)	(266)	(37,461)
Gain on sale		677	(713)	1,390	2,415
Gain on redemption		—	(0)	0	8
Loss on sale	[−]	2,712	1,075	1,637	39,190
Loss on redemption	[−]	1,772	1,752	20	673
Devaluation	[−]	—	—	—	20
Gains (losses) on stocks, etc. (aggregate of the following three gains and losses)		6,230	3,720	2,510	39,101
Gain on sale		6,741	2,722	4,019	42,563
Loss on sale	[−]	499	(916)	1,415	3,356
Devaluation	[−]	10	(83)	93	106

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

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Billions of yen)

	As of June 30, 2026				As of June 30, 2025				(Reference) As of March 31, 2026			
	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	112.0	(6.0)	—	6.0	140.7	(3.1)	0.0	3.1	120.8	(5.9)	0.0	5.9
Available-for-sale securities	2,263.9	114.8	272.7	157.8	2,607.4	20.0	156.2	136.1	2,373.6	85.1	235.6	150.5
Stocks	256.1	153.6	154.2	0.6	209.5	100.6	101.8	1.1	233.3	129.9	130.4	0.5
Bonds※	1,007.8	(67.7)	35.6	103.4	1,396.7	(60.2)	6.1	66.4	983.2	(64.2)	27.2	91.4
Other	999.9	29.0	82.7	53.7	1,001.1	(20.3)	48.2	68.5	1,157.0	19.4	78.0	58.5
Foreign securities※	456.0	0.1	44.8	44.7	688.7	(23.0)	29.4	52.4	648.6	(0.9)	41.9	42.9
Total (after taking into account deferred hedging)	2,375.9	108.8	272.7	163.8	2,748.2	16.9	156.2	139.2	2,494.5	79.1	235.6	156.5

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of June 30, 2026				As of June 30, 2025				(Reference) As of March 31, 2026			
	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	109.4	(6.0)	—	6.0	139.2	(3.1)	—	3.1	119.3	(5.9)	0.0	5.9
Available-for-sale securities	2,242.6	110.6	267.8	157.1	2,589.6	19.9	155.4	135.4	2,352.6	81.1	231.2	150.0
Stocks	234.9	148.7	149.1	0.3	191.7	99.7	100.7	0.9	212.3	125.3	125.7	0.4
Bonds※	1,007.8	(67.3)	35.6	103.0	1,396.7	(59.8)	6.1	66.0	983.2	(63.8)	27.2	91.0
Other	999.9	29.2	83.0	53.7	1,001.1	(20.0)	48.5	68.5	1,157.0	19.7	78.2	58.5
Foreign securities※	456.0	0.1	44.8	44.7	688.7	(23.0)	29.4	52.4	648.6	(0.9)	41.9	42.9
Total (after taking into account deferred hedging)	2,352.1	104.6	267.8	163.1	2,728.9	16.8	155.4	138.6	2,472.0	75.2	231.2	156.0

※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

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

【Daishi Hokuetsu Financial Group, Inc. Consolidated】

(Billions of yen)

	As of June 30, 2026	Change from June 30, 2025	As of June 30, 2025	(Reference) As of March 31, 2026
Bankrupt or de-facto bankrupt loans	8.6	1.0	7.6	9.4
Doubtful loans	102.5	(3.6)	106.1	105.9
Substandard loans	3.8	0.0	3.8	3.4
Past due loans for 3 months or more	0.8	0.3	0.5	0.7
Restructured loans	3.0	(0.2)	3.2	2.7
Subtotal （A）	115.0	(2.6)	117.6	118.8
Normal loans	5,850.6	292.4	5,558.2	5,834.0
Total loans （B）	5,965.6	289.7	5,675.9	5,952.9
Non-performing loan ratio （A） ÷ （B）	1.92%	(0.15)%	2.07%	1.99%

【Daishi Hokuetsu Bank, Ltd. Non-consolidated】

(Billions of yen)

	As of June 30, 2026	Change from June 30, 2025	As of June 30, 2025	(Reference) As of March 31, 2026
Bankrupt or de-facto bankrupt loans	7.4	0.9	6.5	8.2
Doubtful loans	101.4	(4.4)	105.8	104.8
Substandard loans	3.8	0.0	3.8	3.4
Past due loans for 3 months or more	0.8	0.3	0.5	0.7
Restructured loans	3.0	(0.2)	3.2	2.6
Subtotal （A）	112.7	(3.4)	116.1	116.5
Normal loans	5,896.5	301.7	5,594.8	5,879.2
Total loans （B）	6,009.3	298.3	5,711.0	5,995.8
Non-performing loan ratio （A） ÷ （B）	1.87%	(0.16)%	2.03%	1.94%