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July 31, 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 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)"

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 2027" and the "Dividend Forecast for the Fiscal Year Ending March 2027" announced on May 15, 2026, as follows.

1. Upward Revision of Earnings Forecasts for the Second Quarter Cumulative Period and Full Year Results of the Fiscal Year Ending March 2027

(1) Revision of consolidated earnings forecast for the second quarter cumulative period of the fiscal year ending March 2027 (April 1, 2026 to September 30, 2026)

	Ordinary profit	Interim profit attributable to owners of parent	Interim profit per share*
Previously announced forecasts (A)	1 million yen 36,000	1 million yen 24,500	yen 93.35
Revised forecasts (B)	38,800	26,400	100.34
Difference (B-A)	2,800	1,900	
Difference (%)	7.7	7.7	
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2026)	32,027	22,810	87.06

* The Company implemented a 3-for-1 stock split of its common stock effective October 1, 2025. In calculating the interim profit per share, interim profit per share is calculated on the assumption that the pertinent a 3-for-1 stock split was conducted at the beginning of the previous consolidated fiscal year (fiscal year ended March 31, 2026).

(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 2027 for Daishi Hokuetsu Bank, Ltd.

	Core business profit	Ordinary profit	Interim profit
Previously announced forecasts (A)	1 million yen 28,800	1 million yen 33,500	1 million yen 22,900
Revised forecasts (B)	31,700	36,300	24,900
Difference (B-A)	2,900	2,800	2,000
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2026)	27,961	30,606	21,572

(2) Revised consolidated earnings forecast for the fiscal year ending March 2027 (April 1, 2026 to March 31, 2027)

	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecasts (A)	1 million yen 73,600	1 million yen 50,000	yen 190.51
Revised forecasts (B)	78,000	53,000	201.44
Difference (B-A)	4,400	3,000	
Difference (%)	5.9	6.0	
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2026)	61,115	42,103	160.59

(Reference) Revised Non-Consolidated Financial Forecasts for the Fiscal Year Ending March 2027 for Daishi Hokuetsu Bank, Ltd.

	Core business profit	Ordinary profit	Profit
Previously announced forecasts (A)	1 million yen 56,900	1 million yen 67,600	1 million yen 46,100
Revised forecasts (B)	61,300	72,100	49,200
Difference (B-A)	4,400	4,500	3,100
(Reference) Results for the same period of the previous fiscal year (Second quarter results of the fiscal year ended March 2026)	59,611	56,707	38,561

(3) Reason for revision

The earnings forecast announced in May 2026 was prepared based on the assumption that the domestic policy interest rate would be raised (from 0.75% to 1.00%) in December 2026. However, as the rate increase was implemented in June 2026, we now expect funds-related income such as interest income on loans and interest income on securities to exceed our initial assumptions. Accordingly, we have revised our earnings forecast upward.

The revised forecast is based on the assumption that the domestic policy interest rate will remain at 1.00%. If we determine that a further revision to the forecast is necessary in light of future interest rate developments and the progress of our business performance, we will promptly disclose such information.

2. Revision of Dividend Forecast for the Fiscal Year Ending March 2027 (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 2027 announced on May 15, 2026, as shown in the table below.

Regarding the dividend forecast for the second quarter (interim) and the year-end, the dividend will be increased each by 2 yen per share from 38 yen to 40 yen per share.

As a result of this dividend increase, the dividend payout ratio for the fiscal year ending March 2027 will be 40.4% 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 2027) (Announced on May 15, 2026)	38.00 yen	38.00 yen	76.00 yen
Revised forecasts (Fiscal year ending March 2027)	40.00 yen	40.00 yen	80.00 yen
Actual results for the previous fiscal year* (Fiscal year ended March 2026)	27.00 yen	36.00 yen	63.00 yen

* The Company conducted a 3-for-1 stock split on October 1, 2025. Interim dividends (actual) for the fiscal year ended March 2026 is the amounts after the stock split.

(Reference) Upward Revision of Management Indicator Targets in Third Medium-Term Management Plan.

With respect to the “Management Indicator Targets in Third Medium-Term Management Plan,” as announced on April 27, 2026, we hereby revise such targets as set forth in the table below, in connection with the upward revision of our full-year earnings forecast for the fiscal year ending March 31, 2027.

Management indicator targets to be revised		Targets for FY2026	
		< Previous revision > (Announced on April 27, 2026)	< Re-revision > (Announced today)
Management indicator targets for financial issues			
Growth potential	Consolidated profit (Profit attributable to owners of parent)	50 billion yen	53 billion yen
Efficiency	Consolidated OHR*	In the 50% range	In the 48% range
	Consolidated ROE	8.7% or more	8.9% or more

* Ratio of Consolidated Operating Expenses to Consolidated Gross Profit (excluding gains/losses on Japanese government bonds and other bonds)

* 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.