

November 4, 2025

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Notice Concerning “Revision to Financial Forecast” and “Revision of interim and final dividend Forecasts”

Considering recent business performance trends, we have revised our earnings forecast and dividend forecast, which were announced on May 12, 2025, as follows.

1. Revision to earnings forecast

- (1) Revision to consolidated financial forecast for the second quarter (cumulative) of the fiscal year ending March 2026 (April 1, 2025 to September 30, 2025)

(Unit: million-yen, yen)

	Ordinary profits	Interim net income attributable to owners of the parent	Interim net income per share of common stocks
Previous forecast (A)	31,500	21,500	177.24
Revised forecast (B)	41,500	30,000	249.46
Amount of increase/decrease (B–A)	10,000	8,500	
Rate of increase/decrease	31.7%	39.5%	
(Reference) Actual result for the previous second quarter (Second quarter of the fiscal year ended March 2025)	25,550	18,602	147.44

- (2) Revision to consolidated financial forecast for the fiscal year ending March 2026

(April 1, 2025 to March 31, 2026)

(Unit: million-yen, yen)

	Ordinary profits	Net income attributable to owners of the parent	Net income per share of common stocks
Previous forecast (A)	60,000	41,000	338.84

Revised forecast	(B)	72,000	50,000	410.50
Amount of increase/decrease	(B－A)	12,000	9,000	
Rate of increase/decrease		20.0%	21.9%	
(Reference) Actual result for the previous fiscal year (Fiscal year ended March 2025)		51,621	39,072	311.56

(3) Reason for the revision

At our subsidiary banks, an increase in loans as well as strengthening of corporate solutions is expected to result in higher than initial forecasts for interest income and fees and commissions income for both the interim and full fiscal year periods, and credit costs are expected to be lower than initial forecasts. As a result, we are revising upward our forecasts for operating profits and (interim) net income.

2. Revision to dividend forecast

(1) Revision to dividend forecast

(Unit: yen)

	Dividend per share		
	Second quarter-end	Fiscal year-end	Total
Previous forecast	35.00	35.00	70.00
Revised forecast	45.00	45.00	90.00
(Reference) Actual result for the previous fiscal year (Fiscal year ended March 2025)	22.50	27.50	50.00

(2) Reason for the revision

Based on the earnings forecast for the second quarter and the full year of the fiscal year ending March 2026, we plan to increase the interim and fiscal year-end dividend of fiscal year ending March 31, 2026 by ¥10.00 each, setting them at ¥45.00. As a result, the annual dividend forecast will be ¥90.00 yen per share, representing an increase of 20.00 yen from the previous forecast.

We will continue to consider measures based on our return policy.

Note:

This document has been translated from 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.

End

(Reference) Earnings forecast of subsidiary banks

Revision of earnings forecast (From April 1, 2025 to March 31, 2026)

(In billions of JPY)

	Hokuriku Bank			Hokkaido Bank		
	Previous forecast (A)	Revised forecast (B)	Change (B-A)	Previous forecast (A)	Revised forecast (B)	Change (B-A)
Core gross business profits	86.5	89.0	2.5	60.0	63.0	3.0
G&A expenses	44.5	45.0	0.5	40.5	40.0	(0.5)
Core net business profits	42.0	44.0	2.0	19.5	23.0	3.5
Total credit costs	4.0	2.5	(1.5)	3.5	2.0	(1.5)
Ordinary profits	41.5	47.0	5.5	16.5	22.0	5.5
Net income	28.5	33.5	5.0	11.0	15.5	4.5