

Translation

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Summary of Consolidated Financial Results for the Three Months Ended June 30, 2025 (Based on Japanese GAAP)

July 30, 2025

Company name: Hokkoku Financial Holdings, Inc.
 Stock exchange listing: Tokyo
 Stock code: 7381 URL <https://www.hfhd.co.jp/>
 Representative: Representative Director and President Shuji Tsuemura
 Managing Executive Officer,
 Inquiries: General Manager of Corporate Planning Department Naotaka Terai TEL +81-76-263-1111
 Scheduled date to commence dividend payments: —
 Trading accounts: No
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: No

(Amounts less than one million yen are rounded down)

1. Consolidated Financial Results for the three Months Ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

Percentages indicate year-on-year changes

| | Ordinary income | | Ordinary profit | | Profit attributable to owners of parent | |
|----------------------------------|-----------------|--------|-----------------|--------|---|--------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| Three months ended June 30, 2025 | 25,809 | 17.8 | 8,338 | 126.2 | 5,709 | 139.1 |
| Three months ended June 30, 2024 | 21,892 | (12.7) | 3,686 | (58.8) | 2,387 | (63.7) |

(Note) Comprehensive income: Three months ended June 30, 2025: ¥24,348 million [-%]
 Three months ended June 30, 2024: ¥(7,886) million [-%]

| | Basic Earnings per share | Diluted earnings per share |
|----------------------------------|--------------------------|----------------------------|
| | Yen | Yen |
| Three months ended June 30, 2025 | 251.48 | 251.18 |
| Three months ended June 30, 2024 | 103.20 | 103.01 |

(2) Consolidated Financial Position

| | Total assets | Net assets | Own Capital Ratio |
|----------------------|-----------------|-----------------|-------------------|
| | Millions of yen | Millions of yen | % |
| As of June 30, 2025 | 6,234,056 | 243,864 | 3.7 |
| As of March 31, 2025 | 6,393,070 | 220,889 | 3.3 |

(Reference) Own capital: June 30, 2025: ¥234,947 million; March 31, 2025: ¥212,020 million

(Note) Own capital ratio = (Total Net assets - Non-controlling interests) / Total assets
 The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

| | Annual dividends per share | | | | |
|--|----------------------------|-----------------|-----------------|-----------------|--------|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2025 | — | 60.00 | — | 60.00 | 120.00 |
| Fiscal year ending March 31, 2026 | — | | | | |
| Fiscal year ending March 31, 2026 (Forecast) | | 100.00 | — | 10.00 | — |

(Note) 1. Revisions to the forecast of dividends most recently announced: No

2. The Company plans to implement a 10-for-1 stock split of its common stock with an effective date of October 1, 2025. The year-end dividend per share for the fiscal year ending March 31, 2026 (forecast) is stated after considering the effect of the stock split, and the total annual dividend is indicated as "—". If the stock split is not considered, the year-end dividend for the fiscal year ending March 31, 2026 (forecast) will be 100.00 yen, and the total annual dividend will be 200.00 yen.

3. Forecast of Consolidated Financial Results for the Fiscal Year Ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

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, 2025 | 9,000 | 0.7 | 5,500 | (2.8) | 24.22 |
| Full year | 18,000 | 46.3 | 11,000 | 35.4 | 48.45 |

(Note) 1. Revisions to the financial results forecast most recently announced: No

2. Basic earnings per share is calculated considering the effect of the stock split as noted in "2. Dividends". Without considering the stock split, basic earnings per share in the consolidated earnings forecast for the Six months ending September 30, 2025 is 242.25 yen, for fiscal year ending March 31, 2026 (Full year) is 484.50 yen.

4. Notes

(1) Significant changes in the scope of consolidation during the period: No

(2) Application of special accounting methods for preparing quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(4) Number of issued shares (common shares)

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

| | | | |
|---------------------|-------------------|----------------------|-------------------|
| As of June 30, 2025 | 22,908,582 shares | As of March 31, 2025 | 23,408,582 shares |
|---------------------|-------------------|----------------------|-------------------|

Number of treasury shares at the end of the period

| | | | |
|---------------------|----------------|----------------------|----------------|
| As of June 30, 2025 | 205,130 shares | As of March 31, 2025 | 704,884 shares |
|---------------------|----------------|----------------------|----------------|

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

| | | | |
|----------------------------------|-------------------|----------------------------------|-------------------|
| Three months ended June 30, 2025 | 22,703,609 shares | Three months ended June 30, 2024 | 23,135,443 shares |
|----------------------------------|-------------------|----------------------------------|-------------------|

(Note) The number of treasury shares at the end of the period includes shares of the Company (92,419 shares as of June 30, 2025 and 92,419 shares as of March 31, 2025) held by the Custody Bank of Japan, Ltd. (Trust account) as trust assets relevant to the management board benefit trust of the Hokkoku Bank, Ltd., a consolidated subsidiary of the Company.

* 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

The forecasts above were prepared based on information available as of the date of publication of this document. Actual financial results may differ from the forecast figures due to various factors in the future.

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1. Consolidated Financial Statements and Notes
(1) Consolidated Balance Sheets

| | (Millions of yen) | |
|---|----------------------|---------------------|
| | As of March 31, 2025 | As of June 30, 2025 |
| Assets | | |
| Cash and due from banks | 1,653,620 | 1,278,963 |
| Call loans and bills bought | 152,000 | 133,000 |
| Monetary claims bought | 3,133 | 3,207 |
| Money held in trust | 13,508 | 13,527 |
| Securities | 1,872,071 | 1,908,051 |
| Loans and bills discounted | 2,599,491 | 2,797,375 |
| Foreign exchanges | 5,485 | 8,057 |
| Lease receivables and investment assets | 42,223 | 43,450 |
| Other assets | 19,950 | 23,403 |
| Tangible fixed assets | 45,089 | 45,115 |
| Intangible fixed assets | 13,250 | 15,176 |
| Retirement benefit asset | 2,060 | 2,075 |
| Deferred tax assets | 13,941 | 5,311 |
| Customers' liabilities for acceptances and guarantees | 18,878 | 18,643 |
| Allowance for loan losses | (61,634) | (61,302) |
| Total assets | 6,393,070 | 6,234,056 |
| Liabilities | | |
| Deposits | 4,884,810 | 4,822,373 |
| Call money and bills sold | 559,680 | 459,460 |
| Cash collateral received for securities lent | 599,306 | 595,729 |
| Borrowed money | 6,174 | 6,269 |
| Foreign exchanges | 0 | 5 |
| Bonds payable | 20,000 | 20,000 |
| Borrowed money from trust account | 136 | 45 |
| Other liabilities | 79,548 | 64,756 |
| Provision for bonuses | 701 | — |
| Provision for management board incentive plan trust | 350 | 350 |
| Provision for reimbursement of deposits | 47 | 47 |
| Deferred tax liabilities | 1,335 | 1,393 |
| Deferred tax liabilities for land revaluation | 1,208 | 1,118 |
| Acceptances and guarantees | 18,878 | 18,643 |
| Total liabilities | 6,172,180 | 5,990,192 |
| Net assets | | |
| Share capital | 10,000 | 10,000 |
| Capital surplus | 10,750 | 8,264 |
| Retained earnings | 200,709 | 205,248 |
| Treasury shares | (3,484) | (1,000) |
| Total shareholders' equity | 217,975 | 222,512 |
| Valuation difference on available-for-sale securities | (10,813) | 6,378 |
| Deferred gains or losses on hedges | 1,539 | 2,899 |
| Revaluation reserve for land | 1,914 | 1,717 |
| Remeasurements of defined benefit plans | 1,404 | 1,439 |
| Total accumulated other comprehensive income | (5,954) | 12,434 |
| Non-controlling interests | 8,869 | 8,916 |
| Total net assets | 220,889 | 243,864 |
| Total liabilities and net assets | 6,393,070 | 6,234,056 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

| | (Millions of yen) | |
|--|-------------------------------------|-------------------------------------|
| | Three months ended June 30, 2024 | Three months ended June 30, 2025 |
| Ordinary income | 21,892 | 25,809 |
| Interest income | 10,201 | 14,204 |
| Interest on loans and discounts | 6,189 | 7,933 |
| Interest and dividends on securities | 3,577 | 4,543 |
| Trust fees | 0 | 0 |
| Fees and commissions | 2,866 | 2,812 |
| Other ordinary income | 3,889 | 3,950 |
| Other income | 4,934 | 4,841 |
| Ordinary expenses | 18,206 | 17,470 |
| Interest expenses | 1,918 | 4,083 |
| Interest on deposits | 174 | 1,751 |
| Fees and commissions payments | 940 | 1,067 |
| Other ordinary expenses | 5,955 | 3,624 |
| General and administrative expenses | 8,155 | 8,297 |
| Other expenses | 1,235 | 398 |
| Ordinary profit | 3,686 | 8,338 |
| Extraordinary income | 3 | — |
| Gain on disposal of non-current assets | 3 | — |
| Extraordinary losses | 279 | 517 |
| Loss on disposal of non-current assets | 26 | 40 |
| Impairment losses | 253 | 476 |
| Profit before income taxes | 3,410 | 7,821 |
| Income taxes - current | 217 | 1,977 |
| Income taxes - deferred | 739 | 96 |
| Total income taxes | 956 | 2,074 |
| Profit | 2,453 | 5,747 |
| Profit attributable to non-controlling interests | 66 | 37 |
| Profit attributable to owners of parent | 2,387 | 5,709 |

Consolidated Statements of Comprehensive Income

| | (Millions of yen) | |
|--|-------------------------------------|-------------------------------------|
| | Three months ended June 30, 2024 | Three months ended June 30, 2025 |
| Profit | 2,453 | 5,747 |
| Other comprehensive income | (10,340) | 18,601 |
| Valuation difference on available-for-sale securities | (11,328) | 17,206 |
| Deferred gains or losses on hedges | 783 | 1,359 |
| Remeasurements of defined benefit plans, net of tax | 203 | 34 |
| Comprehensive income | (7,886) | 24,348 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | (7,963) | 24,296 |
| Comprehensive income attributable to non-controlling interests | 76 | 52 |

(3) Note for Segment Information

【Segment Information】

Reportable segment information concerning income, profit or loss, assets, liabilities and other items

| | Three months ended June 30, 2024 | | | | |
|--------------------|----------------------------------|---------|--------|-------------|------------------------|
| | Millions of yen | | | | |
| | Reportable segments | | | Adjustments | Quarterly Consolidated |
| | Banking | Leasing | Total | | |
| Ordinary income: | | | | | |
| External customers | 18,331 | 3,560 | 21,892 | - | 21,892 |
| Intersegments | 110 | 0 | 110 | (110) | - |
| Total | 18,442 | 3,561 | 22,003 | (110) | 21,892 |
| Segment profit | 3,612 | 92 | 3,704 | (18) | 3,686 |

Notes:

1. “Ordinary income” corresponds to “Net Sales” of non-banking industries
2. Adjustments refer to the elimination of intersegment transactions.
3. Segment profit is reconciled with ordinary profit in the consolidated income statement

| | Three months ended June 30, 2025 | | | | |
|--------------------|----------------------------------|---------|--------|-------------|------------------------|
| | Millions of yen | | | | |
| | Reportable segments | | | Adjustments | Quarterly Consolidated |
| | Banking | Leasing | Total | | |
| Ordinary income: | | | | | |
| External customers | 22,128 | 3,681 | 25,809 | — | 25,809 |
| Intersegments | 148 | 0 | 148 | (148) | — |
| Total | 22,276 | 3,681 | 25,957 | (148) | 25,809 |
| Segment profit | 8,283 | 62 | 8,345 | (6) | 8,338 |

Notes:

1. “Ordinary income” corresponds to “Net Sales” of non-banking industries.
2. Adjustments refer to the elimination of intersegment transactions.
3. Segment profit is reconciled with ordinary profit in the consolidated income statement

(4) Note for the statement of Cash Flows

The consolidated statement of cash flows for the three months ended June 30,2025 is not prepared. The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill), and amortization of goodwill for the three months ended June 30,2025 are recorded as follows:

(Millions of yen)

| | Previous period (from April 1,2024 to June 30, 2024) | Current period (from April 1,2025 to June 30, 2025) |
|--------------------------|--|---|
| Depreciation expenses | 1,226 | 994 |
| Amortization of goodwill | 13 | 13 |