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February 13, 2026

## Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: FIDEA Holdings Co. Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8713

URL: <http://www.fidea.co.jp/>

Representative: Masahiro Niino

President&CEO

Inquiries: Tadahiko Onoyama

Senior Managing Executive Officer&CFO

Telephone: +81-22-290-8800

Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President&CEO

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

### 1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

#### (1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended December 31, 2025	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2024	40,351	6.2	3,872	5.9	3,137	7.3
	37,990	8.3	3,656	20.8	2,923	57.2

Note: Comprehensive income

For the nine months ended December 31, 2025: ¥ 9,782 million [ -% ]

For the nine months ended December 31, 2024: ¥ (3,827) million [ -% ]

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 173.89	Yen -
December 31, 2024	162.15	-

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 2,954,371	Millions of yen 85,882	% 2.9
March 31, 2025	2,921,972	77,396	2.6

Reference: Equity

As of December 31, 2025: ¥ 85,693 million

As of March 31, 2025: ¥ 77,234 million

## 2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 37.50	Yen -	Yen 37.50	Yen 75.00
Fiscal year ending March 31, 2026	-	37.50	-		
Fiscal year ending March 31, 2026 (Forecast)				37.50	75.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit			Basic earnings per share	
	Millions of yen	%	Millions of yen	%	Yen
Full year	4,800	14.0	3,300	17.1	182.85

Note: Revisions to the financial result forecast most recently announced: None

### \* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included:	- companies(	)
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 December 31, 2025	18,142,122 shares
As of March 31, 2025	18,142,122 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	81,160 shares
As of March 31, 2025	118,427 shares

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

Nine months ended December 31, 2025	18,042,623 shares
Nine months ended December 31, 2024	18,029,505 shares

\* 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 future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

## Quarterly Consolidated Financial Statements and Primary Notes

## Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	316,696	474,590
Monetary claims bought	3,828	3,593
Trading securities	654	596
Money held in trust	40,043	42,723
Securities	565,839	443,841
Loans and bills discounted	1,913,574	1,924,461
Foreign exchanges	1,222	1,300
Lease receivables and investments in leases	9,538	10,374
Other assets	34,811	21,367
Tangible fixed assets	19,748	19,089
Intangible fixed assets	1,298	1,738
Retirement benefit asset	3,154	3,130
Deferred tax assets	5,557	2,502
Customers' liabilities for acceptances and guarantees	18,881	17,475
Allowance for loan losses	(12,876)	(12,416)
<b>Total assets</b>	<b>2,921,972</b>	<b>2,954,371</b>
<b>Liabilities</b>		
Deposits	2,670,943	2,681,408
Negotiable certificates of deposit	20,844	47,065
Borrowed money	103,300	98,500
Foreign exchanges	29	25
Other liabilities	29,101	22,472
Provision for bonuses for directors (and other officers)	40	-
Retirement benefit liability	518	596
Provision for reimbursement of deposits	10	-
Provision for contingent loss	507	551
Deferred tax liabilities	13	25
Deferred tax liabilities for land revaluation	384	367
Acceptances and guarantees	18,881	17,475
<b>Total liabilities</b>	<b>2,844,575</b>	<b>2,868,489</b>
<b>Net assets</b>		
Share capital	18,000	18,000
Capital surplus	18,172	18,171
Retained earnings	59,147	60,967
Treasury shares	(178)	(122)
<b>Total shareholders' equity</b>	<b>95,140</b>	<b>97,016</b>
Valuation difference on available-for-sale securities	(23,415)	(20,501)
Deferred gains or losses on hedges	3,222	6,968
Revaluation reserve for land	834	798
Remeasurements of defined benefit plans	1,451	1,409
<b>Total accumulated other comprehensive income</b>	<b>(17,906)</b>	<b>(11,323)</b>
Non-controlling interests	162	189
<b>Total net assets</b>	<b>77,396</b>	<b>85,882</b>
<b>Total liabilities and net assets</b>	<b>2,921,972</b>	<b>2,954,371</b>

## Quarterly Consolidated Statements of Income and Comprehensive Income

## Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	37,990	40,351
Interest income	21,908	26,220
Interest on loans and discounts	15,785	18,800
Interest and dividends on securities	5,661	5,943
Fees and commissions	6,534	5,938
Other ordinary income	4,534	3,957
Other income	5,013	4,235
Ordinary expenses	34,334	36,478
Interest expenses	1,837	4,428
Interest on deposits	968	3,599
Fees and commissions payments	2,356	2,283
Other ordinary expenses	8,799	9,139
General and administrative expenses	17,363	17,842
Other expenses	3,977	2,785
Ordinary profit	3,656	3,872
Extraordinary income	27	2
Gain on disposal of non-current assets	27	2
Extraordinary losses	219	475
Loss on disposal of non-current assets	144	207
Impairment losses	74	268
Profit before income taxes	3,464	3,399
Income taxes - current	687	508
Income taxes - deferred	(147)	(263)
Total income taxes	540	244
Profit	2,924	3,154
Profit attributable to non-controlling interests	0	16
Profit attributable to owners of parent	2,923	3,137

Quarterly Consolidated Statement of Comprehensive Income  
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	2,924	3,154
Other comprehensive income	(6,751)	6,628
Valuation difference on available-for-sale securities	(8,013)	2,924
Deferred gains or losses on hedges	1,404	3,746
Remeasurements of defined benefit plans, net of tax	(142)	(41)
Comprehensive income	(3,827)	9,782
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,827)	9,756
Comprehensive income attributable to non-controlling interests	(0)	26

## Financial Data for the Third Quarter of FY2025

### 1. Profit and loss

#### (1) Consolidated

	Third Quarter FY2025 (Nine months)		Third Quarter FY2024 (Nine months)
	A	A - B	B
Ordinary income	40,351	2,361	37,990
Gross business profit	20,265	281	19,983
Core gross business profit	25,232	1,525	23,706
Net interest income	21,791	1,721	20,070
Net fees and commissions	3,655	(522)	4,177
Net other business income	(5,181)	(917)	(4,264)
Net gains (losses) on government and other bonds	(4,966)	(1,244)	(3,722)
Expenses (excluding non-recurrent expense)	17,915	353	17,561
Net business income (before net transfer to general allowance for loan losses)	2,350	(72)	2,422
Core net business income	7,317	1,172	6,144
(Excluding gains/losses on cancellation of private offering investment trusts)	6,430	715	5,715
Net transfer to general allowance for loan losses①	426	980	(554)
Net business income	1,924	(1,052)	2,976
Net non-recurrent gains/losses	1,948	1,268	679
Disposal of non-performing loans②	472	(1,522)	1,995
Reversal of allowance for loan losses③	—	—	—
Recoveries of written-off claims④	282	(623)	906
Gains/losses related to stocks, etc.	1,765	(282)	2,048
Ordinary profit	3,872	216	3,656
Extraordinary income/losses	(473)	(281)	(191)
Income before income taxes	3,399	(65)	3,464
Income taxes-current	508	(179)	687
Income taxes-deferred	(263)	(115)	(147)
Total income taxes	244	(295)	540
Net income	3,154	230	2,924
Profit (Loss) attributable to non-controlling interests	16	16	0
Profit attributable to owners of parent	3,137	213	2,923
Credit related costs (① + ② - ③ - ④)	615	81	534

(Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

	(Millions of yen)		
	Third Quarter FY2025 (Nine months)		Third Quarter FY2024 (Nine months)
	A	A - B	B
Ordinary income	36,957	2,006	34,951
Gross business profit	19,122	255	18,866
(Excluding gains/losses on bond transactions)	24,088	1,499	22,588
Net interest income	21,966	1,787	20,178
Net fees and commissions	3,053	(530)	3,584
Net other business income	(5,897)	(1,001)	(4,896)
(Of which, gains/losses on bond transactions)	(4,966)	(1,244)	(3,722)
Expenses (excluding non-recurrent expense)	17,068	439	16,629
Personnel expenses	7,872	112	7,760
Non-personnel expenses	7,940	211	7,728
Taxes	1,256	115	1,140
Net business income (before net transfer to general allowance for loan losses)	2,053	(183)	2,236
Core net business income	7,020	1,060	5,959
(Excluding gains/losses on cancellation of private offering investment trusts)	6,133	603	5,530
Net transfer to general allowance for loan losses①	398	819	(421)
Net business income	1,655	(1,002)	2,657
Net non-recurrent gains/losses	2,099	1,000	1,098
Disposal of non-performing loans②	514	(1,271)	1,786
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	240	(1,326)	1,567
Losses on sales of loans	—	(0)	0
Other	274	55	218
Reversal of allowance for loan losses③	200	10	190
Recoveries of written-off claims④	282	(623)	906
Gains/losses related to stocks, etc.	1,765	(282)	2,048
Other non-recurrent gains/losses	364	624	(260)
Ordinary profit	3,754	(2)	3,756
Extraordinary income/losses	(384)	(192)	(191)
Income before income taxes	3,369	(195)	3,564
Income taxes-current	410	(199)	609
Income taxes-deferred	(61)	21	(82)
Total income taxes	349	(177)	526
Net Income	3,020	(17)	3,037
Credit related costs (① + ② - ③ - ④)	429	160	268

## (3) Shonai Bank (non-consolidated)

(Thousands of yen)

	Third Quarter FY2025 (Nine months)		Third Quarter FY2024 (Nine months)
	A	A - B	B
Ordinary income	20,017	2,407	17,610
Gross business profit	9,180	(53)	9,233
(Excluding gains/losses on bond transactions)	12,007	1,059	10,947
Net interest income	11,420	1,032	10,387
Net fees and commissions	1,258	(170)	1,429
Net other business income	(3,498)	(915)	(2,582)
(Of which, gains/losses on bond transactions)	(2,826)	(1,112)	(1,713)
Expenses (excluding non-recurrent expense)	8,475	256	8,218
Personnel expenses	4,022	105	3,917
Non-personnel expenses	3,832	118	3,713
Taxes	619	32	586
Net business income (before net transfer to general allowance for loan losses)	705	(310)	1,015
Core net business income	3,532	802	2,729
(Excluding gains/losses on cancellation of private offering investment trusts)	3,371	665	2,706
Net transfer to general allowance for loan losses①	—	—	—
Net business income	705	(310)	1,015
Net non-recurrent gains/losses	1,645	211	1,433
Disposal of non-performing loans②	61	(57)	118
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	—	—
Losses on sales of loans	—	—	—
Other	61	(57)	118
Reversal of allowance for loan losses③	200	10	190
Recoveries of written-off claims④	—	—	—
Gains/losses related to stocks, etc.	1,360	(96)	1,457
Other non-recurrent gains/losses	144	240	(95)
Ordinary profit	2,350	(98)	2,449
Extraordinary income/losses	(259)	(121)	(138)
Income before income taxes	2,090	(220)	2,311
Income taxes-current	281	(253)	535
Income taxes-deferred	112	(84)	197
Total income taxes	394	(338)	733
Net Income	1,696	117	1,578
Credit related costs (① + ② - ③ - ④)	(139)	(67)	(72)

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	Third Quarter FY2025 (Nine months)		Third Quarter FY2024 (Nine months)
	A	A - B	B
Ordinary income	16,940	(401)	17,341
Gross business profit	9,941	309	9,632
(Excluding gains/losses on bond transactions)	12,081	440	11,641
Net interest income	10,545	754	9,791
Net fees and commissions	1,795	(360)	2,155
Net other business income	(2,399)	(85)	(2,314)
(Of which, gains/losses on bond transactions)	(2,140)	(131)	(2,008)
Expenses (excluding non-recurrent expense)	8,593	182	8,411
Personnel expenses	3,850	7	3,842
Non-personnel expenses	4,107	92	4,014
Taxes	636	82	553
Net business income (before net transfer to general allowance for loan losses)	1,347	126	1,221
Core net business income	3,487	258	3,229
(Excluding gains/losses on cancellation of private offering investment trusts)	2,761	(61)	2,823
Net transfer to general allowance for loan losses①	398	819	(421)
Net business income	949	(692)	1,642
Net non-recurrent gains/losses	453	788	(334)
Disposal of non-performing loans②	453	(1,214)	1,668
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	240	(1,326)	1,567
Losses on sales of loans	—	(0)	0
Other	213	112	100
Reversal of allowance for loan losses③	—	—	—
Recoveries of written-off claims④	282	(623)	906
Gains/losses related to stocks, etc.	405	(186)	591
Other non-recurrent gains/losses	219	383	(164)
Ordinary profit	1,403	96	1,307
Extraordinary income/losses	(124)	(70)	(53)
Income before income taxes	1,278	25	1,253
Income taxes-current	128	54	73
Income taxes-deferred	(173)	106	(279)
Total income taxes	(45)	160	(206)
Net Income	1,324	(135)	1,459
Credit related costs (① + ② - ③ - ④)	569	228	340

## 2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

### (1) 2 banks

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C		
	B		C		
Bankrupt and substantially bankrupt claims	5,659	(1,822)	(1,890)	7,481	7,550
Doubtful claims	29,484	2,604	947	26,880	28,537
Claims requiring monitoring	1,500	512	671	987	828
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,500	512	671	987	828
Subtotal	①	36,644	1,294	(272)	35,349
Normal claims		1,963,532	(6,241)	9,137	1,969,773
Total	②	2,000,176	(4,946)	8,865	2,005,123
Ratio of disclosed claims under the Financial Reconstruction Law	①÷②	1.83%	0.07%	(0.02%)	1.76%
					1.85%

### (2) Shonai Bank (non-consolidated)

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C		
	B		C		
Bankrupt and substantially bankrupt claims	2,517	(906)	(1,195)	3,424	3,713
Doubtful claims	15,198	(777)	552	15,975	14,645
Claims requiring monitoring	646	260	263	385	383
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	646	260	263	385	383
Subtotal	①	18,362	(1,423)	(379)	19,785
Normal claims		1,008,173	18,706	28,250	989,467
Total	②	1,026,535	17,282	27,870	1,009,252
Ratio of disclosed claims under the Financial Reconstruction Law	①÷②	1.78%	(0.18%)	(0.09%)	1.96%
					1.87%

### (3) Hokuto Bank (non-consolidated)

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C		
	B		C		
Bankrupt and substantially bankrupt claims	3,141	(915)	(695)	4,057	3,836
Doubtful claims	14,286	3,381	394	10,904	13,891
Claims requiring monitoring	853	252	408	601	445
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	853	252	408	601	445
Subtotal	①	18,281	2,718	107	15,563
Normal claims		955,359	(24,947)	(19,112)	980,306
Total	②	973,641	(22,229)	(19,004)	995,870
Ratio of disclosed claims under the Financial Reconstruction Law	①÷②	1.87%	0.31%	0.04%	1.56%
					1.83%

\* Shonai Bank does not implement partial direct write-off. Hokuto Bank implements partial direct write-off. If Shonai Bank implements partial direct write-off, the Ratio of disclosed claims under the Financial Reconstruction Law for two banks will be 1.76%, and Shonai Bank's Ratio of disclosed claims under the Financial Reconstruction will be 1.65%.

### 3. Valuation gains (losses) on securities

		As of Dec. 31, 2025					As of Dec. 31, 2024	As of Mar. 31, 2025
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Consolidated	Available-for-sale	(22,184)	(1,616)	4,573	16,308	38,493	(20,568)	(26,758)
	Stocks	5,541	468	2,013	5,811	269	5,072	3,527
	Bonds	(34,181)	(12,753)	(6,199)	60	34,242	(21,428)	(27,982)
	Others	6,455	10,668	8,760	10,436	3,980	(4,213)	(2,304)
2 Banks	Available-for-sale	(22,257)	(1,647)	4,542	16,235	38,493	(20,610)	(26,800)
	Stocks	5,468	437	1,982	5,738	269	5,030	3,486
	Bonds	(34,181)	(12,753)	(6,199)	60	34,242	(21,428)	(27,982)
	Others	6,455	10,668	8,760	10,436	3,980	(4,213)	(2,304)
Shonai Bank	Available-for-sale	(5,493)	763	5,219	15,273	20,767	(6,257)	(10,713)
	Stocks	5,280	743	2,002	5,492	212	4,537	3,278
	Bonds	(18,665)	(6,882)	(3,244)	31	18,696	(11,782)	(15,420)
	Others	7,890	6,903	6,462	9,749	1,859	987	1,428
Hokuto Bank	Available-for-sale	(16,764)	(2,411)	(677)	962	17,726	(14,352)	(16,086)
	Stocks	187	(305)	(19)	245	57	493	207
	Bonds	(15,516)	(5,871)	(2,954)	29	15,546	(9,645)	(12,561)
	Others	(1,434)	3,765	2,297	686	2,121	(5,200)	(3,732)

\* This does not include stocks and capital investments with no market price.

\* We do not hold bonds intended to be held to maturity.

#### 4. Balance of deposits and loans

##### (1) Deposits and Negotiable certificates of deposit

		As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Deposits and Negotiable certificates of deposit	2,734,504	(68,928)	37,538	2,803,432	2,696,966
	Personal deposits	1,956,376	(24,777)	16,056	1,981,153	1,940,320
Shonai Bank	Deposits and Negotiable certificates of deposit	1,321,060	(45,354)	(6,322)	1,366,414	1,327,383
	Personal deposits	972,041	(12,829)	8,704	984,870	963,336
Hokuto Bank	Deposits and Negotiable certificates of deposit	1,413,443	(23,573)	43,860	1,437,017	1,369,582
	Personal deposits	984,335	(11,948)	7,351	996,283	976,983

##### (2) Loans and bills discounted

		As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Loans and bills discounted	1,943,322	488	11,454	1,942,834	1,931,868
	Consumer loans	406,628	(29,780)	(20,582)	436,409	427,211
Shonai Bank	Housing loans	360,527	(26,619)	(18,107)	387,147	378,635
	Loans and bills discounted	1,001,665	20,114	27,742	981,551	973,922
Shonai Bank	Consumer loans	271,114	(19,484)	(13,157)	290,599	284,272
	Housing loans	250,233	(18,301)	(12,218)	268,535	262,452
Hokuto Bank	Loans and bills discounted	941,657	(19,626)	(16,288)	961,283	957,945
	Consumer loans	135,514	(10,296)	(7,424)	145,810	142,938
	Housing loans	110,294	(8,317)	(5,888)	118,612	116,182

#### 5. Investment products for individuals

		As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Investments trust	125,943	15,867	19,153	110,075	106,789
	Public bonds	6,803	1,644	1,257	5,158	5,546
Shonai Bank	Personal annuity insurance, etc.	279,705	1,102	8,542	278,603	271,163
	Investments trust	62,404	7,428	8,290	54,975	54,114
Shonai Bank	Public bonds	3,189	915	785	2,274	2,404
	Personal annuity insurance, etc.	140,734	5,851	8,466	134,882	132,267
Hokuto Bank	Investments trust	63,539	8,438	10,863	55,100	52,675
	Public bonds	3,613	729	471	2,884	3,142
	Personal annuity insurance, etc.	138,971	(4,749)	75	143,721	138,896

**6. Capital adequacy ratio (Domestic standard)**
**(1) Consolidated**

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	9.89%	0.69%	0.40%	9.20%	9.49%
(2) Capital	99,267	1,723	2,559	97,544	96,708
(3) Total risk weighted assets	1,003,358	(56,449)	(15,195)	1,059,808	1,018,553
(4) Total required capital (3)×4%	40,134	(2,257)	(607)	42,392	40,742

**(2) Shonai Bank (non-consolidated)**

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	10.49%	0.10%	0.10%	10.39%	10.39%
(2) Capital	58,182	210	952	57,971	57,229
(3) Total risk weighted assets	554,341	(3,543)	3,737	557,884	550,603
(4) Total required capital (3)×4%	22,173	(141)	149	22,315	22,024

**(3) Hokuto Bank (non-consolidated)**

	As of Dec. 31, 2025			As of Dec. 31, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	10.09%	1.24%	0.76%	8.85%	9.33%
(2) Capital	44,985	1,200	1,621	43,784	43,363
(3) Total risk weighted assets	445,650	(48,824)	(18,947)	494,474	464,597
(4) Total required capital (3)×4%	17,826	(1,952)	(757)	19,778	18,583