August 7, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: FIDEA Holdings Co. Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8713
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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	15,254	16.1	2,339	114.6	1,657	42.4
June 30, 2025	13,127	5.8	1,089	(38.8)	1,163	1.9

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 6,738 million [35.0%]
For the three months ended June 30, 2025: ¥ 4,989 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	91.95	-
June 30, 2025	64.54	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,033,231	91,777	3.0
March 31, 2026	2,915,772	85,915	2.9

Reference: Equity
As of June 30, 2026: ¥ 91,581 million
As of March 31, 2026: ¥ 85,721 million

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	-	37.50	-	37.50	75.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		37.50	-	37.50	75.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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	1,300	(33.8)	1,300	(31.9)	72.26
Full year	4,800	(12.1)	3,200	(22.4)	178.04

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 June 30, 2026	18,142,122 shares
As of March 31, 2026	18,142,122 shares

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

As of June 30, 2026	186,182 shares
As of March 31, 2026	82,015 shares

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

Three months ended June 30, 2026	18,024,572 shares
Three months ended June 30, 2025	18,022,906 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	436,689	458,271
Monetary claims bought	3,160	3,130
Trading securities	649	644
Money held in trust	40,424	39,369
Securities	401,188	391,622
Loans and bills discounted	1,967,175	2,071,353
Foreign exchanges	1,315	1,781
Lease receivables and investments in leases	10,353	10,387
Other assets	22,027	25,509
Tangible fixed assets	18,822	18,729
Intangible fixed assets	1,884	2,166
Retirement benefit asset	4,828	4,804
Deferred tax assets	2,141	1,282
Customers' liabilities for acceptances and guarantees	16,808	15,638
Allowance for loan losses	(11,697)	(11,459)
Total assets	2,915,772	3,033,231
Liabilities		
Deposits	2,650,684	2,727,993
Negotiable certificates of deposit	21,041	54,726
Borrowed money	103,800	98,900
Foreign exchanges	27	29
Other liabilities	35,983	41,156
Provision for bonuses for directors (and other officers)	98	98
Retirement benefit liability	433	442
Provision for reimbursement of deposits	3	-
Provision for contingent loss	579	571
Deferred tax liabilities	26	1,529
Deferred tax liabilities for land revaluation	367	367
Acceptances and guarantees	16,808	15,638
Total liabilities	2,829,856	2,941,453
Net assets		
Share capital	18,000	18,000
Capital surplus	18,171	18,171
Retained earnings	61,951	62,931
Treasury shares	(123)	(322)
Total shareholders' equity	97,999	98,780
Valuation difference on available-for-sale securities	(24,102)	(20,752)
Deferred gains or losses on hedges	8,429	10,215
Revaluation reserve for land	805	805
Remeasurements of defined benefit plans	2,589	2,532
Total accumulated other comprehensive income	(12,278)	(7,198)
Non-controlling interests	194	196
Total net assets	85,915	91,777
Total liabilities and net assets	2,915,772	3,033,231

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	13,127	15,254
Interest income	8,367	9,925
Interest on loans and discounts	5,922	7,438
Interest and dividends on securities	2,016	1,742
Fees and commissions	1,943	2,209
Other ordinary income	1,188	1,168
Other income	1,627	1,951
Ordinary expenses	12,038	12,914
Interest expenses	1,328	2,183
Interest on deposits	1,119	1,907
Fees and commissions payments	759	749
Other ordinary expenses	3,217	3,150
General and administrative expenses	5,784	6,152
Other expenses	947	678
Ordinary profit	1,089	2,339
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	153	16
Loss on disposal of non-current assets	145	16
Impairment losses	8	-
Profit before income taxes	937	2,323
Income taxes - current	70	460
Income taxes - deferred	(303)	201
Total income taxes	(232)	661
Profit	1,169	1,661
Profit attributable to non-controlling interests	6	4
Profit attributable to owners of parent	1,163	1,657

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

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	1,169	1,661
Other comprehensive income	3,819	5,076
Valuation difference on available-for-sale securities	4,267	3,347
Deferred gains or losses on hedges	(447)	1,785
Remeasurements of defined benefit plans, net of tax	(1)	(56)
Comprehensive income	4,989	6,738
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,980	6,736
Comprehensive income attributable to non-controlling interests	9	1

Financial Data for the First Quarter of FY2026

1. Profit and loss

(1) Consolidated

(Millions of yen)

	First Quarter FY2026 (Three months) A	A - B	First Quarter FY2025 (Three months) B
Ordinary income	15,254	2,126	13,127
Gross business profit	7,219	1,024	6,195
Core gross business profit	9,273	1,269	8,003
Net interest income	7,742	702	7,039
Net fees and commissions	1,459	275	1,184
Net other business income	(1,982)	46	(2,028)
Net gains (losses) on government and other bonds	(2,053)	(245)	(1,808)
Expenses (excluding non-recurrent expense)	6,230	417	5,813
Net business income (before net transfer to general allowance for loan losses)	988	606	381
Core net business income	3,042	852	2,190
(Excluding gains/losses on cancellation of private offering investment trusts)	2,758	880	1,877
Net transfer to general allowance for loan losses①	—	—	—
Net business income	988	606	381
Net non-recurrent gains/losses	1,350	642	707
Disposal of non-performing loans②	71	(18)	89
Reversal of allowance for loan losses③	235	(192)	427
Recoveries of written-off claims④	42	(48)	91
Gains/losses related to stocks, etc.	813	631	182
Ordinary profit	2,339	1,249	1,089
Extraordinary income/losses	(16)	136	(152)
Income before income taxes	2,323	1,386	937
Income taxes-current	460	389	70
Income taxes-deferred	201	504	(303)
Total income taxes	661	894	(232)
Net income	1,661	491	1,169
Profitattributable to non-controlling interests	4	(2)	6
Profit attributable to owners of parent	1,657	494	1,163

Credit related costs （①＋②－③－④）	(206)	222	(428)

(Definitions of figures used in this document)
Consolidated: FIDEA Holdings (consolidated)
2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

(2) 2 banks

(Millions of yen)

	First Quarter FY2026 (Three months) A	A - B	First Quarter FY2025 (Three months) B
Ordinary income	14,074	1,979	12,095
Gross business profit	6,920	1,068	5,851
(Excluding gains/losses on bond transactions)	8,973	1,313	7,660
Net interest income	7,816	722	7,094
Net fees and commissions	1,273	293	980
Net other business income	(2,170)	52	(2,222)
(Of which, gains/losses on bond transactions)	(2,053)	(245)	(1,808)
Expenses (excluding non-recurrent expense)	5,933	390	5,543
Personnel expenses	2,700	217	2,482
Non-personnel expenses	2,813	145	2,667
Taxes	420	26	393
Net business income (before net transfer to general allowance for loan losses)	986	677	308
Core net business income	3,039	922	2,117
(Excluding gains/losses on cancellation of private offering investment trusts)	2,755	951	1,804
Net transfer to general allowance for loan losses①	—	—	—
Net business income	986	677	308
Net non-recurrent gains/losses	1,285	519	766
Disposal of non-performing loans②	71	(18)	89
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	—	—
Losses on sales of loans	—	—	—
Other	71	(18)	89
Reversal of allowance for loan losses③	246	(242)	489
Recoveries of written-off claims④	42	(48)	91
Gains/losses related to stocks, etc.	813	631	182
Other non-recurrent gains/losses	254	161	92
Ordinary profit	2,271	1,196	1,074
Extraordinary income/losses	(16)	130	(146)
Income before income taxes	2,255	1,327	928
Income taxes-current	423	391	31
Income taxes-deferred	221	338	(117)
Total income taxes	645	730	(85)
Net Income	1,610	596	1,014

Credit related costs （①＋②－③－④）	(217)	273	(491)

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

2 banks

(Millions of yen)

		As of June 30, 2026			As of June. 30, 2025	As of Mar. 31, 2026
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims		5,594	(1,441)	2	7,036	5,592
Doubtful claims		27,924	(15)	(1,376)	27,939	29,301
Claims requiring monitoring		1,843	528	(0)	1,314	1,844
Loans past due 3 month or more		—	—	—	—	—
Restructured loans		1,843	528	(0)	1,314	1,844
Subtotal	①	35,362	(928)	(1,375)	36,290	36,738
Normal claims		2,108,758	154,146	105,114	1,954,611	2,003,643
Total	②	2,144,120	153,218	103,739	1,990,902	2,040,381
Ratio of disclosed claims under the Financial Reconstruction Law	①÷②	1.64%	(0.18%)	(0.16%)	1.82%	1.80%

3. Valuation gains (losses) on securities

(Millions of yen)

			As of June 30, 2026					As of June. 30, 2025	As of Mar. 31, 2026
			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		(22,019)	(430)	4,717	20,949	42,968	(21,588)	(26,737)
		Stocks	7,024	2,800	1,264	7,286	262	4,224	5,759
		Bonds	(38,623)	(13,177)	(1,294)	50	38,673	(25,445)	(37,328)
		Others	9,579	9,946	4,747	13,612	4,032	(367)	4,831
2 Banks	Available-for-sale		(22,088)	(447)	4,725	20,877	42,965	(21,640)	(26,813)
		Stocks	6,955	2,783	1,271	7,214	259	4,172	5,683
		Bonds	(38,623)	(13,177)	(1,294)	50	38,673	(25,445)	(37,328)
		Others	9,579	9,946	4,747	13,612	4,032	(367)	4,831

* 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

2 banks

(Millions of yen)

	As of June 30, 2026			As of June. 30, 2025	As of Mar. 31, 2026
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,789,187	35,250	110,999	2,753,937	2,678,188
Personal deposits	1,937,455	(11,718)	11,560	1,949,173	1,925,894

(2) Loans and bills discounted

2 banks

(Millions of yen)

	As of June 30, 2026			As of June. 30, 2025	As of Mar. 31, 2026
	A	A - B	A - C	B	C
Loans and bills discounted	2,090,214	158,327	104,103	1,931,887	1,986,111
Consumer loans	395,041	(24,395)	(5,154)	419,436	400,195
Hosing loans	350,160	(21,421)	(4,565)	371,581	354,725

5. Investment products for individuals

2 banks

(Millions of yen)

	As of June 30, 2026			As of June. 30, 2025	As of Mar. 31, 2026
	A	A - B	A - C	B	C
Investments trust	142,309	28,813	18,268	113,495	124,040
Public bonds	9,777	3,698	1,337	6,079	8,440
Personal annuity insurance, etc.	291,897	21,773	4,708	270,124	287,188

6. Capital adequacy ratio (Domestic standard)

Consolidated

(Millions of yen)

	As of June 30, 2026			As of June. 30, 2025	As of Mar. 31, 2026
	A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	9.89%	(0.12%)	0.04%	10.01%	9.85%
(2) Capital	100,007	2,251	1,297	97,756	98,710
(3) Total risk weighted assets	1,010,292	33,840	9,099	976,451	1,001,192
(4) Total required capital (3)×4%	40,411	1,353	363	39,058	40,047