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November 10, 2026

Company name: Nishi-Nippon Financial Holdings, Inc.
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(TSE Prime Market and FSE,
Securities Code: 7189)
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Notice Concerning Revisions to Full-Year Financial Result Forecasts and Year-End Dividend Forecast (Dividend Increase) for the Fiscal Year Ending March 31, 2027

Nishi-Nippon Financial Holdings, Inc. (the "Company") hereby announces that it has decided to revise its forecasts of full-year financial results and year-end dividend forecast for the fiscal year ending March 31, 2027, announced on May 12, 2026, considering the recent trends in its business performance and other factors. The details are as outlined below.

1. Revision to the full-year financial result forecasts

(1) Revision to the consolidated full-year forecasts for the fiscal year ending March 31, 2027 (April 1, 2026, to March 31, 2027)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previous forecast (A)	Millions of yen 69,000	Millions of yen 48,000	Yen 344.62
Revised forecast (B)	77,000	54,000	387.79
Change (B – A)	8,000	6,000	
Change (%)	11.6	12.5	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	58,784	40,116	288.02

(2) Reason for revision

Against the backdrop of rising domestic interest rates and other factors, the Company is revising upward its full-year financial result forecasts for the fiscal year ending March 31, 2027, as net interest income is expected to exceed the initial forecasts.

2. Revision to the forecast for year-end dividend (dividend increase)

(1) Revision to annual dividend forecast for the fiscal year ending March 31, 2027 (dividend increase)

	Annual dividends per share		
	Second quarter-end	Fiscal year-end	Total
Previous forecast		70.00 yen	140.00 yen
Revised forecast		88.00 yen	158.00 yen
Actual results for the current fiscal year	70.00 yen		
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	45.00 yen	73.00 yen	118.00 yen

(2) Reason for revision

The Company`s basic policy on shareholder returns is to strengthen its financial position by maintaining an appropriate level of retained earnings, make necessary growth investments, and provide stable dividends to its shareholders. Specifically, the Company targets a dividend payout ratio of approximately 40% and aims to increase dividends through profit growth, while flexibly acquiring treasury shares from time to time in consideration of economic conditions, its financial position, earnings outlook, and other relevant factors.

Based on this policy and after a comprehensive review of the Company’s business performance, the Company has decided to revise its forecast of the year-end dividend per share to 88 yen, up from the previous forecast of 70 yen.

As a result, the revised forecast of the annual dividend per share for the fiscal year ending March 31, 2027 is 158 yen, including the interim dividend of 70 yen.

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The above forecasts are based on information available to the Company as of the release of this document. The actual business performance, etc. may differ due to various factors in the future.