October 29, 2026

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(Securities code: 8713; Tokyo Stock Exchange, Prime Market)
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Notice Concerning Revision to Financial Results Forecast

FIDEA Holdings Co. Ltd. (the "Company") hereby announces revision to the consolidated financial results forecast for H1 of FY2026 announced on May 15, 2026 as follows.

1. Revised forecast of consolidated financial results for H1 of FY2026 (from April 1, 2026 to September 30, 2026)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Earnings per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	−	1,300	1,300	71.98
Revised forecast (B)	30,543	4,200	2,900	161.11
Change (B−A)	−	2,900	1,600	
Change (%)	−	223.0	123.0	
(Reference) Actual results in previous period (H1 of FY2025)	26,493	1,965	1,910	105.94

2. Reason for revision

The Company announces the revised financial results forecast as ordinary income is expected to increase by 10% or more compared to the same period of the previous fiscal year, mainly due to an increase in interest on loans and discounts.

In addition, net interest income, including interest and dividends on securities resulting from initiatives to improve securities portfolio, and fees and commissions are expected to exceed projections. Also, credit related costs are projected to be lower than planned owing to a decrease in the provision for allowance for loan losses resulting from improved credit conditions of existing borrowers. Accordingly, the Company has revised upward the forecasts for ordinary profit and profit attributable to owners of parent for H1 of FY2026.

At this time, the Company keeps unchanged the forecast for FY2026 (from April 1, 2026 to March 31, 2027) due to the necessity to assess the impact of trends in financial markets and other areas on business performance and to an increase in one-time expenses related to the merger of The Shonai Bank, Ltd. and The Hokuto Bank, Ltd. scheduled for January 2027.

* The financial results forecast presented in this material is based on information available to the Company at this moment and certain assumptions believed to be reasonable. Actual financial results, etc. may be different from the forecast due to various factors.

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