August 5, 2026

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

Company name: North Pacific Bank, Ltd.
Listing: Tokyo Stock Exchange / Sapporo Securities Exchange
Securities code: 8524
URL: https://www.hokuyobank.co.jp/
Representative: Hironobu Tsuyama President
Inquiries: Takuji Nogiwa Senior Managing Executive Officer of Management Planning Department
Scheduled date to commence dividend payments: September 1, 2026
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	73,688	68.1	11,223	38.2	8,295	40.3
June 30, 2025	43,811	29.8	8,115	9.9	5,909	12.8

Note: Comprehensive income For the three months ended June 30, 2026: ¥10,070 million [(41.4)%]
For the three months ended June 30, 2025: ¥17,192 million [-%]

	Profit per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	22.17	22.17
June 30, 2025	15.69	15.69

(2) Consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	13,221,931	398,630	2.9
March 31, 2026	13,271,307	391,626	2.9

Reference: Equity
As of June 30, 2026: ¥394,646 million
As of March 31, 2026: ¥387,490 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	6.50	6.50	6.50	8.50	28.00
Fiscal year ending March 31, 2027	8.00				
Fiscal year ending March 31, 2027 (Forecast)		8.00	8.00	8.00	32.00

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

3. Consolidated financial results forecast for the fiscal year ended March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes for the full year and year-on-year changes for the second quarter (cumulative).)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Profit per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ended September 30,2026	120,700	35.5	20,800	13.1	13,400	6.5	35.81
Year ended March 31,2027	225,200	(4.5)	44,400	18.2	29,400	14.8	78.58

Note: Revisions to the forecast of financial results most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Three new companies (names): CAREER BANK CO., LTD, Sales-Outsourcing inc., and Japan Language CO., LTD.

(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	378,060,179 shares
As of March 31, 2026	378,060,179 shares

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

As of June 30, 2026	3,943,099 shares
As of March 31, 2026	3,943,099 shares

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

Three months ended June 30, 2026	374,117,080 shares
Three months ended June 30, 2025	376,539,238 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

・ Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Ⅰ. Financial Statements

1. Consolidated Balance Sheets

(¥ millions)

		As of Mar.31, 2026	As of Jun.30, 2026
Assets	資産の部		
Cash and due from banks	現金預け金	2,282,601	2,073,423
Call loans and bills bought	コールローン及び買入手形	438	445
Monetary claims bought	買入金銭債権	3,130	3,361
Trading securities	商品有価証券	1,763	1,804
Securities	有価証券	2,545,544	2,591,105
Loans and bills discounted	貸出金	8,036,470	8,168,205
Foreign exchanges	外国為替	5,964	7,562
Lease receivables and investment assets	リース債権及びリース投資資産	63,578	64,677
Other assets	その他資産	197,334	178,598
Property, plant and equipment	有形固定資産	75,265	74,982
Intangible assets	無形固定資産	13,600	13,927
Net defined benefit asset	退職給付に係る資産	3,962	3,986
Deferred tax assets	繰延税金資産	14,949	12,279
Customers' liabilities for acceptances and guarantees	支払承諾見返	70,847	71,862
Allowance for loan losses	貸倒引当金	(44,145)	(44,291)
Total assets	資産の部合計	13,271,307	13,221,931
Liabilities	負債の部		
Deposits	預金	11,124,817	10,958,066
Negotiable certificates of deposit	譲渡性預金	33,942	258,651
Securities sold under repurchase agreements	売現先勘定	7,510	7,172
Cash collateral received for securities lent	債券貸借取引受入担保金	800,609	700,021
Borrowed money	借用金	658,175	626,923
Foreign exchanges	外国為替	276	465
Other liabilities	その他負債	176,250	194,183
Provision for bonuses	賞与引当金	1,666	425
Provision for share awards	株式給付引当金	243	267
Net defined benefit liability	退職給付に係る負債	1,138	1,141
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	768	717
Provision for point card certificates	ポイント引当金	315	371
Reserves under special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	1,339	1,248
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,761	1,761
Acceptances and guarantees	支払承諾	70,847	71,862
Total liabilities	負債の部合計	12,879,681	12,823,300
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	74,742	74,742
Retained earnings	利益剰余金	198,855	203,956
Treasury shares	自己株式	(2,895)	(2,895)
Total shareholders' equity	株主資本合計	391,803	396,904
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(9,207)	(6,770)
Revaluation reserve for land	土地再評価差額金	3,350	3,354
Remeasurements of defined benefit plans	退職給付に係る調整累計額	1,544	1,158
Total accumulated other comprehensive income	その他の包括利益累計額合計	(4,312)	(2,257)
Share acquisition rights	新株予約権	14	14
Non-controlling interests	非支配株主持分	4,121	3,969
Total net assets	純資産の部合計	391,626	398,630
Total liabilities and net assets	負債及び純資産の部合計	13,271,307	13,221,931

2. Consolidated Statements of Income and Comprehensive Income

(1) Consolidated Statements of Income

(¥ millions)

		Three months ended Jun. 30,	
		2025	2026
Ordinary income	経常収益	43,811	73,688
Interest income	資金運用収益	27,162	34,879
Of which, interest on loans and discounts	うち貸出金利息	20,223	25,874
Of which, interest and dividends on securities	うち有価証券利息配当金	4,175	5,395
Fees and commissions	役務取引等収益	7,581	8,003
Other ordinary income	その他業務収益	6,366	7,035
Other income	その他経常収益	2,700	23,771
Ordinary expenses	経常費用	35,695	62,464
Interest expenses	資金調達費用	5,505	8,931
Of which, interest on deposits	うち預金利息	4,220	6,908
Fees and commissions payments	役務取引等費用	3,860	3,984
Other ordinary expenses	その他業務費用	7,342	29,941
General and administrative expenses	営業経費	17,639	18,659
Other expenses	その他経常費用	1,346	948
Ordinary profit	経常利益	8,115	11,223
Extraordinary income	特別利益	—	51
Gain on disposal of non-current assets	固定資産処分益	—	7
Gain on step acquisitions	段階取得に係る差益	—	43
Extraordinary losses	特別損失	58	54
Loss on disposal of non-current assets	固定資産処分損	58	31
Impairment losses	減損損失	0	23
Profit before income taxes	税金等調整前四半期純利益	8,056	11,220
Income taxes - current	法人税、住民税及び事業税	1,614	1,767
Income taxes - deferred	法人税等調整額	689	1,377
Total income taxes	法人税等合計	2,304	3,144
Profit	四半期純利益	5,752	8,075
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	(157)	(219)
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	5,909	8,295

(2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Three months ended Jun.30,	
		2025	2026
Profit	四半期純利益	5,752	8,075
Other comprehensive income	その他の包括利益	11,440	1,995
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,455	2,381
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(14)	(386)
Comprehensive income	四半期包括利益	17,192	10,070
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	17,400	10,346
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(207)	(275)

Ⅱ. Digest of financial results for three months ended June 30, 2026

1. Summary (Non-Consolidated)

(¥ millions)

	Three months ended Jun.30, 2025	Three months ended Jun.30, 2026	Increase/ (Decrease)	Six months ending Sep.30, 2026 (Forecasts)
Ordinary income	37,822	67,813	29,991	106,800
Core gross profit	25,535	30,676	5,141	57,900
Net interest income	22,802	27,589	4,787	
Net fees and commissions	2,234	2,349	115	
Net other operating income (excluding gains (losses) on bonds)	499	737	238	
Expenses (excluding non-recurring losses)	16,454	17,930	1,476	36,800
Core operating profit	9,081	12,746	3,665	21,000
Excluding gains (losses) on cancellation of investment trusts	9,081	12,746	3,665	
Credit cost	568	30	(538)	2,000
Gains (losses) on securities	31	(1,114)	(1,145)	
Bonds, etc	(1,912)	(24,232)	(22,320)	
Stocks, etc	1,943	23,117	21,174	
Net other non-recurring income (loss)	605	1,036	431	
Ordinary profit	9,150	12,637	3,487	21,100
Extraordinary income (losses)	(58)	(48)	10	
Income before income taxes	9,091	12,589	3,498	
Income taxes	2,274	3,004	730	
Net income	6,816	9,585	2,769	14,100

	2025	2026	Increase/ (Decrease)
Net operating profit	7,169	(11,486)	(18,655)
Operating profit	7,029	(11,283)	(18,312)

Core operating profit = Core gross profit - Expenses(excluding non-recurring losses)

2. Deposits and NCDs (Non-Consolidated)

【Average Balance】 (¥ billions)

	Three months ended Jun.30, 2025	Three months ended Jun.30, **2026** (A)	Increase/ (Decrease)	Year ended Mar. 31,2026 (B)	(A)－(B)
Deposits and NCDs	10,979.1	11,060.1	81.0	10,912.9	147.2
Corporate	3,093.6	3,125.6	32.0	3,015.6	109.9
Individual	7,009.8	7,055.5	45.7	7,042.5	13.0
Public sectors and financial institutions	875.6	878.9	3.2	854.7	24.1

【Outstanding Balance】 (¥ billions)

	As of Jun.30, 2025	As of Jun.30, **2026** (A)	Increase/ (Decrease)	As of Mar.31, 2026 (B)	(A)－(B)
Deposits and NCDs	11,032.0	11,233.6	201.5	11,175.7	57.9
Deposit assets	332.0	453.2	121.2	394.9	58.3
Safe custody of public bonds	167.8	215.8	48.0	198.1	17.7
Investment trusts	164.1	237.3	73.2	196.8	40.5
Total	11,364.0	11,686.8	322.7	11,570.6	116.2

3. Loans and bills discounted (Non-Consolidated)

【Average Balance】 (¥ billions)

	Three months ended Jun.30, 2025	Three months ended Jun.30, **2026** (A)	Increase/ (Decrease)	Year ended Mar. 31,2026 (B)	(A)－(B)
Loans and bills discounted	7,950.2	8,138.0	187.7	8,202.8	(64.8)
Enterprises	3,469.2	3,957.4	488.1	3,749.6	207.7
Individuals	2,295.7	2,358.3	62.6	2,319.6	38.7
Public sectors	2,185.2	1,822.1	(363.0)	2,133.5	(311.3)

Public sector loans include loans to government and land development public corporations.

【Outstanding Balance】 (¥ billions)

	As of Jun.30, 2025	As of Jun.30, **2026** (A)	Increase/ (Decrease)	As of Mar.31, 2026 (B)	(A)－(B)
SMEs, etc	4,317.0	4,567.3	250.3	4,612.6	(45.2)
Loans and bills discounted	7,990.2	8,244.5	254.3	8,112.3	132.1
In Hokkaido	6,065.3	6,278.7	213.4	6,216.2	62.5

4. Securities (Non-Consolidated)

【Outstanding Balance】

(¥ billions)

	As of Jun.30, 2025	As of Jun.30, 2026 (A)	Increase/ (Decrease)	As of Mar.31, 2026 (B)	(A)−(B)
Securities	2,626.1	2,593.2	(32.9)	2,545.8	47.4

5. Unrealized Gains (Losses) on Securities (Non-Consolidated)

(¥ billions)

	As of Mar.31, 2026			As of Jun.30, 2026			
	Net (B)	Unrealized gains	Unrealized losses	Net (A)	(A)−(B)	Unrealized gains	Unrealized losses
Unrealized gains (losses) on securities	(18.4)	74.9	93.4	(14.4)	3.9	53.7	68.2
Stocks	73.2	73.2	0	49.1	(24.0)	49.1	0
Bonds	(91.0)	0	91.0	(66.4)	24.5	0.1	66.5
Others	(0.5)	1.7	2.3	2.8	3.4	4.5	1.6

	As of Mar.31, 2026	As of Jun.30, 2026
Nikkei stock average (¥)	51,063	70,062
New 10-year Japanese government bond yield (%)	2.345	2.670

6. Claims based on the Banking Act and the Act on Emergency Measures for Revitalizing Financial Functions (Non-Consolidated)

(¥ billions)

	As of Jun.30, 2025	As of Jun.30, 2026(A)	Increase/ (Decrease)	As of Mar.31, 2026 (B)	(A)−(B)
Bankrupt and quasi-bankrupt claims	35.2	31.5	(3.6)	31.8	(0.3)
Doubtful claims	45.4	48.7	3.3	49.0	(0.2)
Substandard claims	12.2	11.0	(1.2)	11.5	(0.5)
Loans overdue for more than 3 months	0.2	0.8	0.5	1.2	(0.4)
Restructured loans	11.9	10.1	(1.7)	10.3	(0.1)
Total (a)	92.8	91.3	(1.5)	92.5	(1.1)
After partial direct write-offs (b) ＊	73.5	75.2	1.6	76.2	(0.9)
Normal claims	8,056.3	8,306.7	250.4	8,170.3	136.4
Total claims (c)	8,149.2	8,398.0	248.8	8,262.8	135.2
After partial direct write-offs (d) ＊	8,129.8	8,382.0	252.1	8,246.5	135.4

＜Percentage of total claims＞

(%)

	As of Jun.30, 2025	As of Jun.30, 2026(A)	Increase/ (Decrease)	As of Mar.31, 2026 (B)	(A)−(B)
(a) / (c)	1.13	1.08	(0.05)	1.11	(0.03)
(b) / (d) ＊	0.90	0.89	(0.01)	0.92	(0.03)

＊Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.