

Financial Summary  
Six months ended September 30, 2017



November 10, 2017  
North Pacific Bank, Ltd.

Tokyo Stock Exchange First Section, Sapporo Securities Exchange: 8524























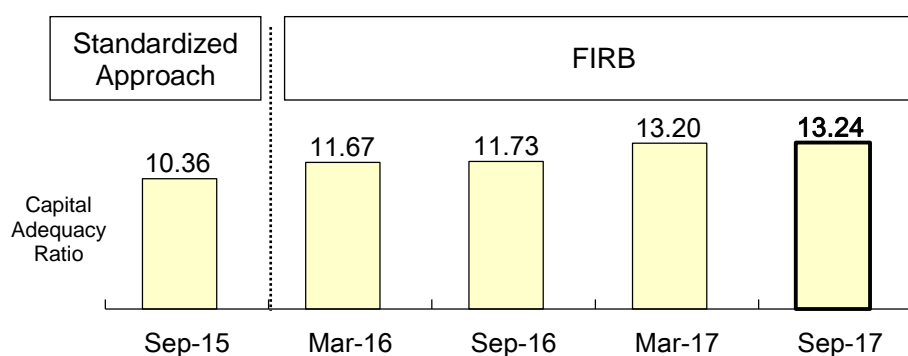


## 7. Capital Adequacy Ratio (Domestic)

(¥ billions)

|                            | Non-Consolidated   |                    |                      | Consolidated       |                    |                      |
|----------------------------|--------------------|--------------------|----------------------|--------------------|--------------------|----------------------|
|                            | As of Sep.30, 2016 | As of Sep.30, 2017 | Increase/ (Decrease) | As of Sep.30, 2016 | As of Sep.30, 2017 | Increase/ (Decrease) |
| Capital Adequacy Ratio (%) | 11.73%             | <b>13.24%</b>      | 1.51%                | 12.04%             | <b>13.57%</b>      | 1.53%                |
| Capital                    | 339.7              | <b>343.3</b>       | 3.5                  | 356.1              | <b>359.5</b>       | 3.3                  |
| Risk-adjusted assets       | 2,894.7            | <b>2,591.4</b>     | (303.2)              | 2,955.7            | <b>2,648.8</b>     | (306.8)              |

(%)



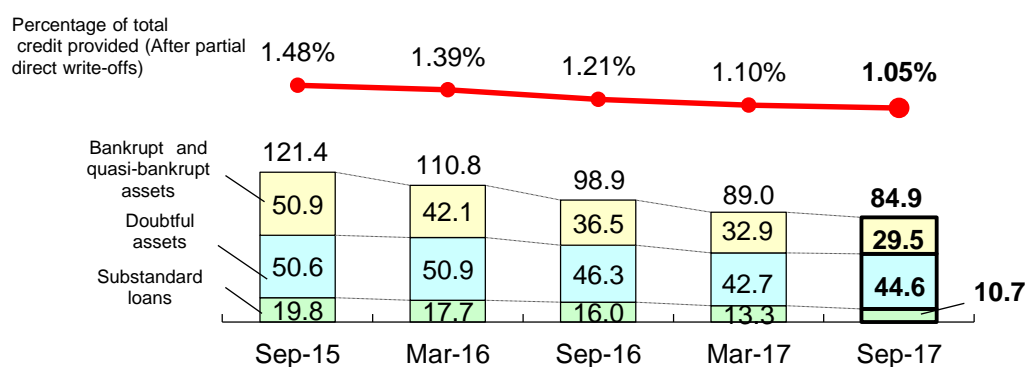
## 8. Problem Assets Based on the Financial Revitalization Law (Non-Consolidated)

(¥ billions)

|  | As of Sep.30, |              | Increase/ (Decrease) |
|--|---------------|--------------|----------------------|
|  | 2016          | 2017         |                      |
| Bankrupt and quasi-bankrupt assets                       | 36.5          | <b>29.5</b>  | (6.9)                |
| Doubtful assets  | 46.3          | <b>44.6</b>  | (1.7)                |
| Substandard loans  | 16.0          | <b>10.7</b>  | (5.2)                |
| Problem assets based on the Financial Revitalization Law | 98.9          | <b>84.9</b>  | (13.9)               |
| Percentage of total credit provided (%)                  | 1.60%         | <b>1.32%</b> | (0.28%)              |
| After partial direct write-offs (%) *                    | 1.21%         | <b>1.05%</b> | (0.16%)              |

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

(¥ billions)



Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.