

August 8, 2025

Company name: North Pacific Bank, Ltd.
Representative: Hironobu Tsuyama President
(Securities code: 8524; Tokyo Stock Exchange /
Sapporo Securities Exchange)
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Notice Concerning the Capital Adequacy Ratio as of the end of the first quarter of the fiscal year ending March 31, 2026

We are pleased to announce our capital adequacy ratio as of the end of the first quarter of the fiscal year ending March 31, 2026, as follows.

(Domestic standard)
Consolidated

(Unit: Billions of yen, %)

	As of June 30, 2025 (a)	(a)-(b)	As of March 31, 2025 (b)
Capital adequacy ratio	13.08	0.08	13.00
Capital adequacy	368.7	3.9	364.7
Risk-weighted assets, etc.	2,818.5	13.1	2,805.4
Total capital requirement	112.7	0.5	112.2

Non-Consolidated

(Unit: Billions of yen, %)

	As of June 30, 2025 (a)	(a)-(b)	As of March 31, 2025 (b)
Capital adequacy ratio	12.74	0.08	12.66
Capital adequacy	353.7	4.2	349.4
Risk-weighted assets, etc.	2,776.4	16.8	2,759.5
Total capital requirement	111.0	0.6	110.3

Notes

- (1)The capital adequacy ratio on a Basel III fully implemented basis is 11.57% on a consolidated basis (+0.06% from March 31, 2025), Non-consolidated 11.33% (+0.08%).
- (2)Among risk assets, credit risk is calculated using the basic internal rating method and operational risk is calculated using the standardized measurement method.
- (3)The total capital requirement is calculated by multiplying the risk-weighted assets by 4%.
- (4)"Disclosure Items on Capital Adequacy", which is a disclosure item under Pillar 3 (Market Discipline), will be posted on the Bank's bsite (Japanese document).(<https://www.hokuyobank.co.jp/ir/library/capital.html>)

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