

February 17, 2026

Company name: North Pacific Bank, Ltd.
 Representative: Hironobu Tsuyama President
 (Securities code: 8524; Tokyo Stock Exchange /
 Sapporo Securities Exchange)
 Inquiries: Takuji Nogiwa Managing Executive Officer of
 Management Planning Department

Notice Concerning the Capital Adequacy Ratio as of the end of the third quarter of the fiscal year ending March 31, 2026

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

(Domestic standard)
 Consolidated

(Unit: Billions of yen)

	As of December 31, 2025		As of September 30, 2025
	(a)	(a)-(b)	
Capital adequacy ratio	12.61%	(0.22)%	12.83%
Capital	377.4	5.9	371.4
Risk-weighted assets, etc.	2,990.8	96.7	2,894.1
Total capital requirement	119.6	3.8	115.7

Non-Consolidated

(Unit: Billions of yen)

	As of December 31, 2025		As of September 30, 2025
	(a)	(a)-(b)	
Capital adequacy ratio	12.28%	(0.20) %	12.48%
Capital	361.3	5.2	356.1
Risk-weighted assets, etc.	2,940.7	89.3	2,851.4
Total capital requirement	117.6	3.5	114.0

Notes

- (1)The capital adequacy ratio on a Basel III fully implemented basis is 11.31% on a consolidated basis [-0.29% from September 30, 2025], Non-consolidated 11.06% [-0.28%].
- (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 site (Japanese document).(<https://www.hokuyobank.co.jp/ir/library/capital.html>)