For the Three Months Ended June 30, 2026

(2026/4/1 – 2026/6/30)

Small Meeting

August 10, 2026

Make the HOKKAIDO Way

北洋銀行

(TSE Prime Market/Sapporo: 8524)

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[Notes]

- This document contains descriptions about our Group’s future performance, management objectives, and others. Such descriptions do not guarantee any future results and involve risks and uncertainties. Please note that actual results may differ from our forecasts due to changes in the business environment, etc.
- Information on financial institutions other than our bank is based on publicly available information.
- Unless otherwise noted, amounts less than the stated amount are rounded down.

I Financial Results for the Three Months Ended June 30, 2026

1 Summary (non-consolidated)

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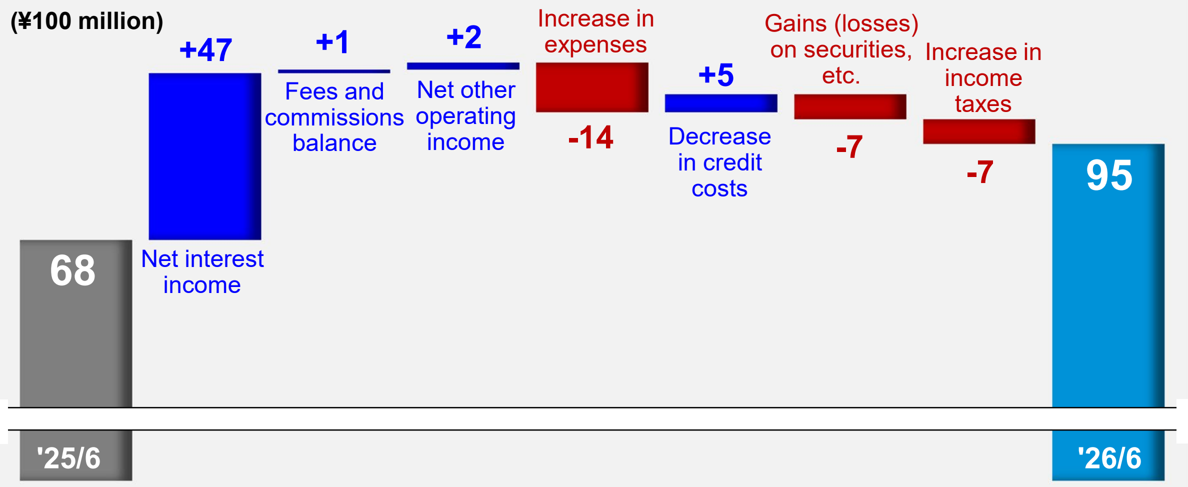
Both core operating profit and profit increased for the third consecutive period

[Non-consolidated] (¥100 million)	'25/6 results	'26/6 results	YoY
Core gross profit	255	**306**	+51
Net interest income	228	**275**	+47
Interest on loans and discounts	203	**260**	+57
Interest on NCDs (-)	43	**71**	+27
Interest and dividends on securities	51	**68**	+16
Other cash flows	16	**18**	+1
Net fees and commissions	22	**23**	+1
Net other operating income	4	**7**	+2
Expenses (excluding non-recurring losses) (-)	164	**179**	+14
Core operating profit	**90**	**127**	**+36**
Credit costs (-)	5	**0**	-5
Gains (losses) on securities	0	**-11**	-11
Ordinary profit	**91**	**126**	**+34**
Profit	**68**	**95**	**+27**

Key points

- **Core operating profit increased for the third consecutive period**, primarily due to higher top-line revenue resulting from an increase in interest on loans and discounts, primarily corporate loans, and higher yields on securities
- Although expenses increased and losses on securities were posted due to the sale of 20-year bonds and other securities, this was offset by the increase in top-line revenue mentioned above, resulting in a **third consecutive increase in profit**

Factors for changes in profit



2 Summary (consolidated)

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Both income and profit increased year on year, with the combined performance of subsidiaries also improving from the previous year

[Consolidated] (¥100 million)	'25/6 results	'26/6 results	YoY
Consolidated core gross profit	263	**312**	+49
Net interest income	216	**259**	+42
Interest on loans and discounts	202	**258**	+56
Interest on deposits & NCDs (-)	43	**71**	+27
Interest and dividends on securities	41	**53**	+12
Other cash flows	16	**18**	+2
Net fees and commissions	37	**40**	+2
Net other operating income	9	**13**	+3
Expenses (excluding non-recurring losses) (-)	176	**192**	+15
Consolidated core operating profit	**86**	**120**	**+34**
Credit costs (-)	10	**5**	-5
Gains (losses) on securities	0	**-11**	-11
Consolidated ordinary profit	**81**	**112**	**+31**
Profit attributable to owners of parent	**59**	**82**	**+23**

Subsidiaries

(¥100 million)	Ordinary income / Profit	'25/6 results	'26/6 results	YoY
Sapporo Hokuyo Lease	Ordinary income	60	**64**	+4
	Profit	1	**+1**	+0
North Pacific	Ordinary income	5	**6**	+0
	Profit	-0	**-1**	-0
North Pacific Securities	Ordinary income	4	**5**	+1
	Profit	-0	**0**	+1
Hokkaido Kyoso Partners Co., Ltd.	Ordinary income	4	**4**	+0
	Profit	0	**0**	-0
Two other companies	Ordinary income	7	**6**	-0
	Profit	0	**0**	+0
Total for 6 consolidated subsidiaries	Ordinary income	82	**87**	+5
	Profit	1	**1**	+0

3 Net interest income

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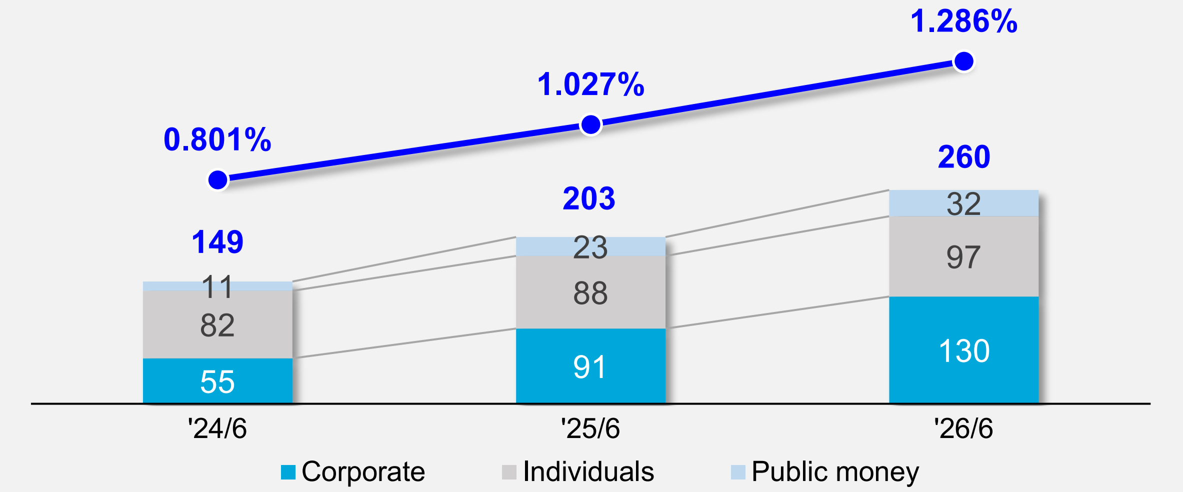
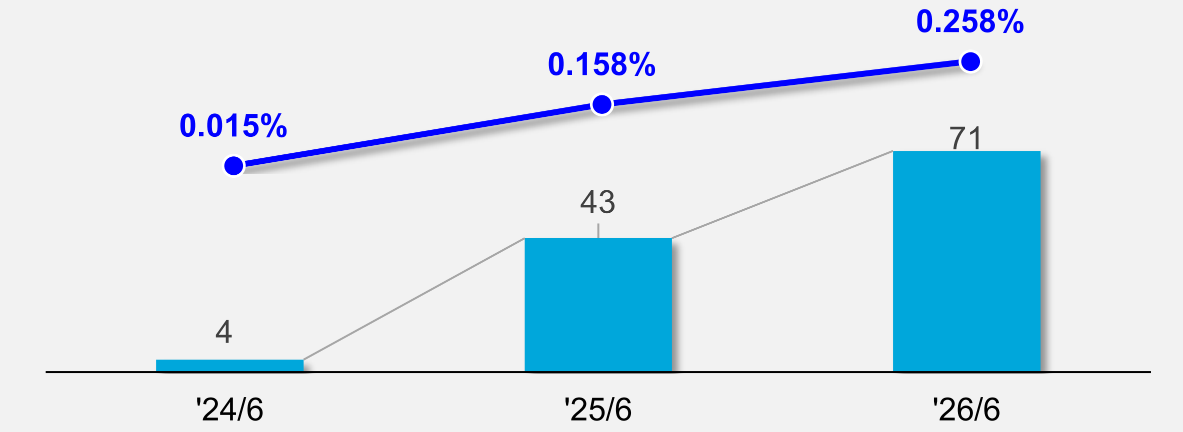
Both net interest income from loans and deposits and interest and dividends on securities increased from the previous year

[Non-consolidated] (¥100 million)	'25/6 results	'26/6 results	YoY
Net interest income	**228**	**275**	**+47**
Loans and deposits	**160**	**189**	**+29**
Interest on loans and discounts	**203**	**260**	**+57**
Interest on NCDs (-)	**43**	**71**	**+27**
Interest and dividends on securities	51	68	+16
Yen bonds	21	35	+14
Stocks	24	25	+1
Foreign securities	0	2	+2
Other	5	3	-1
Gains on cancellation of investment trusts	0	0	0
Other cash flows	16	18	+1
Net interest income (excluding gains on cancellation of investment trusts)	228	275	+47

Interest on loans & discounts/loan yields (¥100 million)



Interest on deposits/deposit yield (¥100 million)



4 Loans and bills discounted

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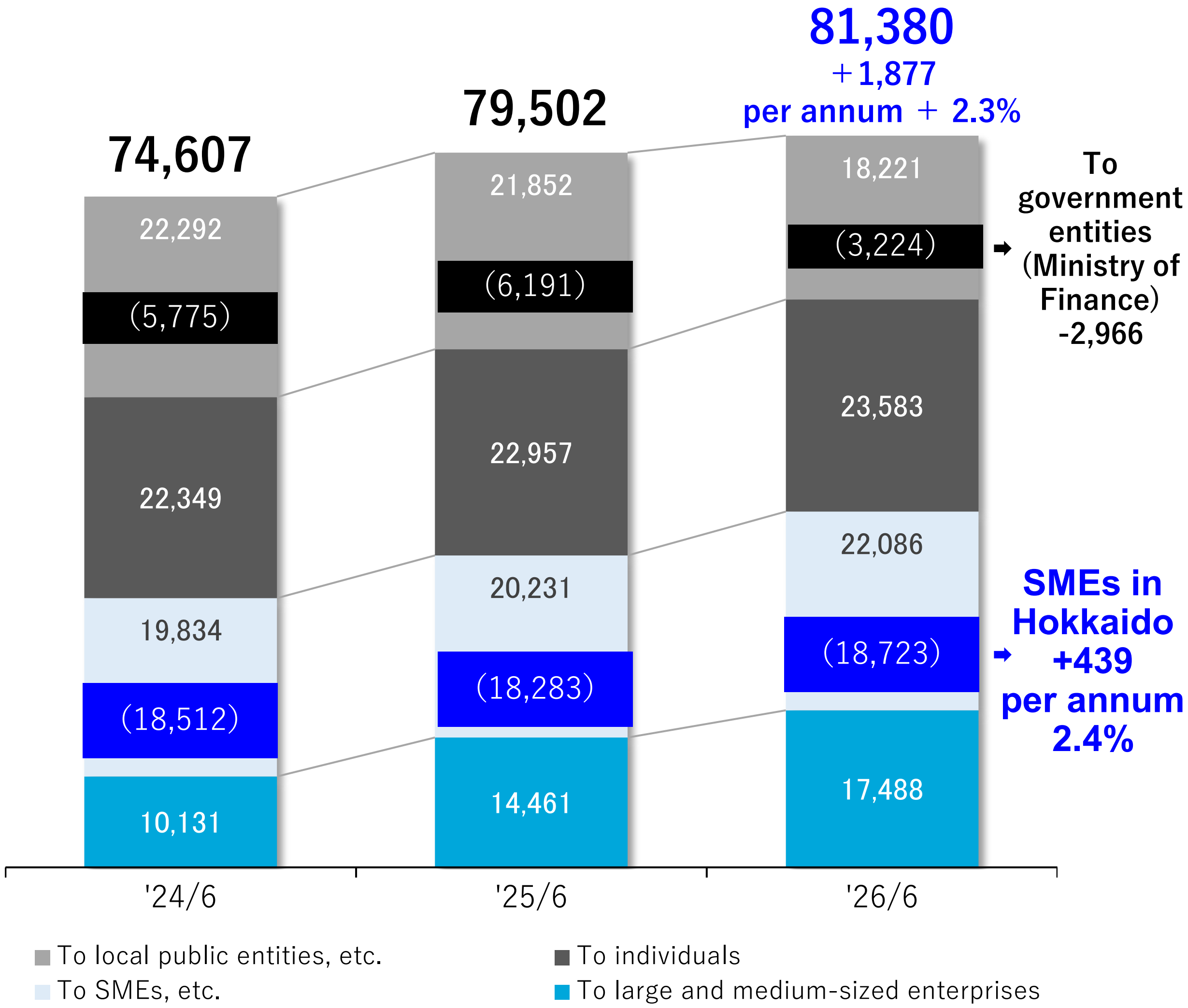
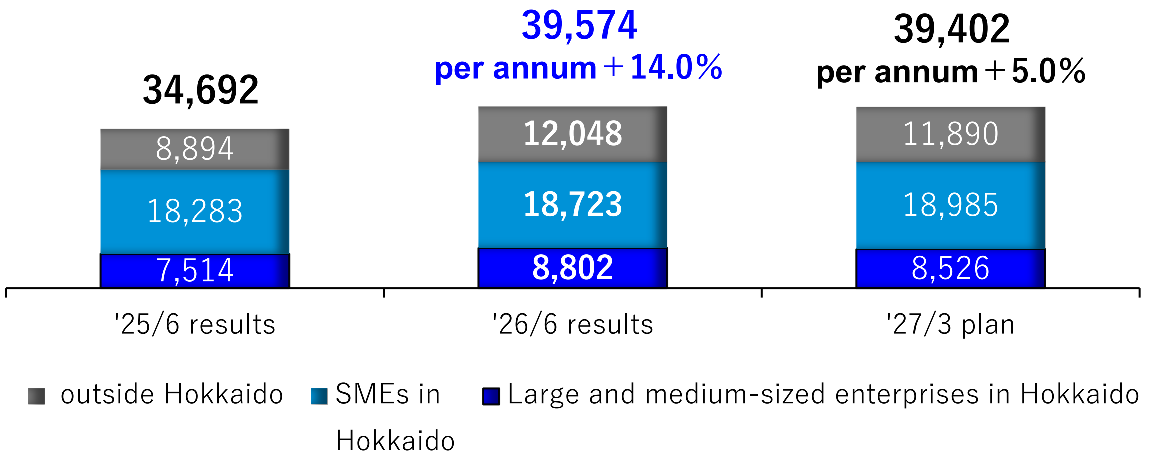
Loan balances increased for both corporate and individual customers

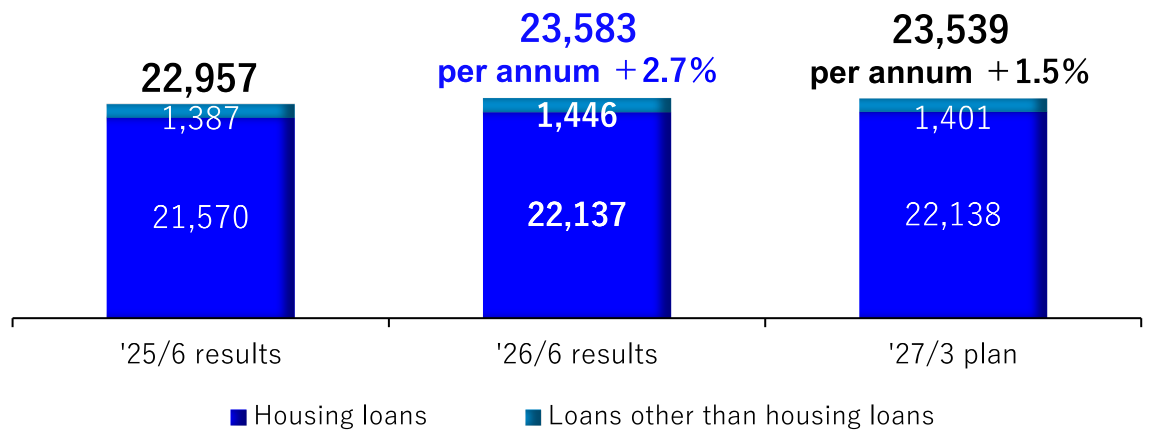
Average balance of loans (¥100 million)



Average balance of corporate loans(¥100 million)



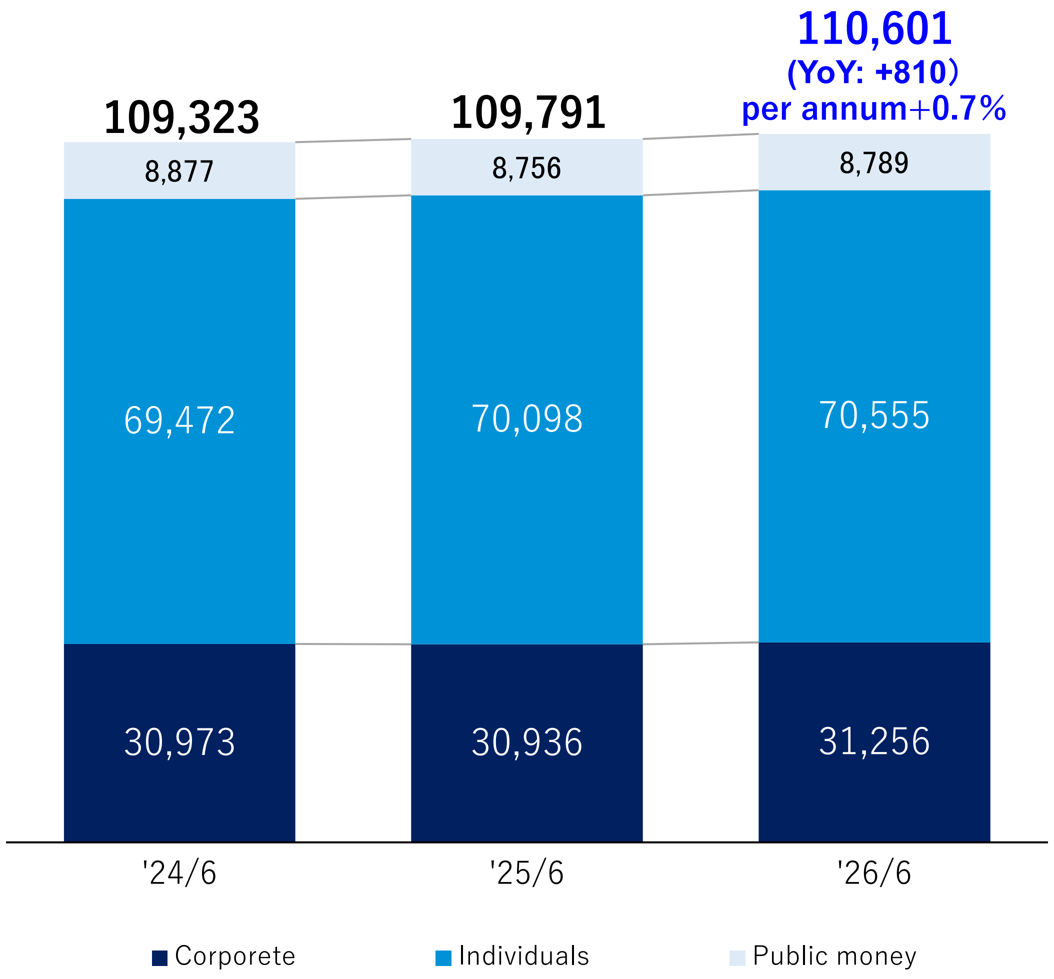
Average balance of individual loans(¥100 million)



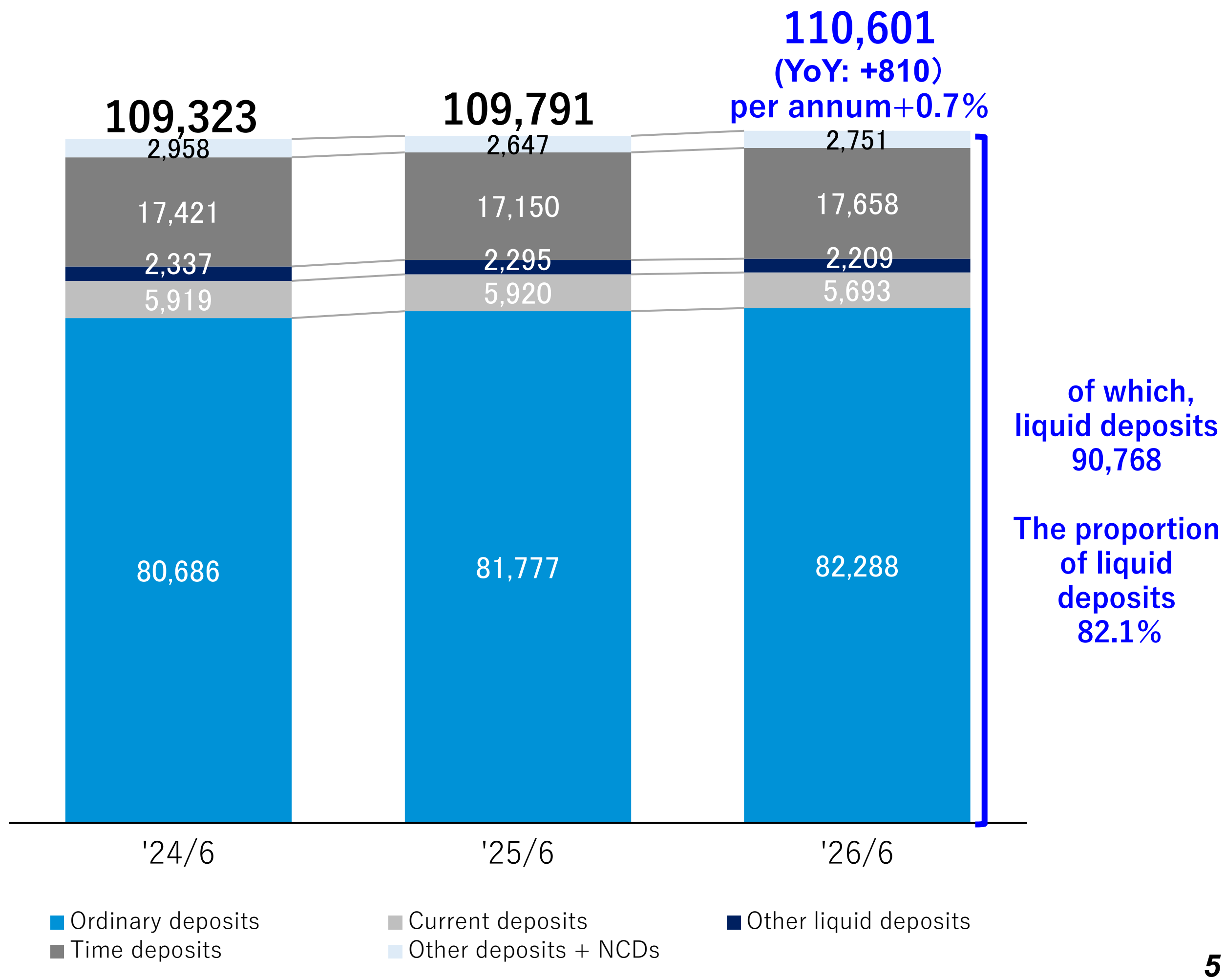
5 Deposits

Deposit volumes increased across all sectors.
The proportion of liquid deposits in total deposits remained above 80%.

[By sector] Average deposit balances (¥100 million)



[By deposit type] Average deposit balances (¥100 million)



6 Securities investment
– Balance, yield, duration, unrealized gains/losses –

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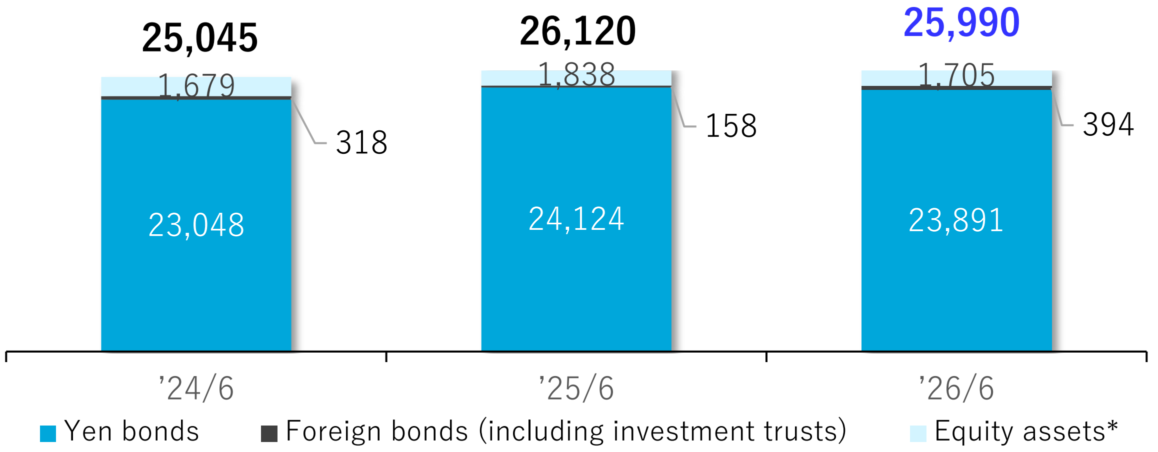
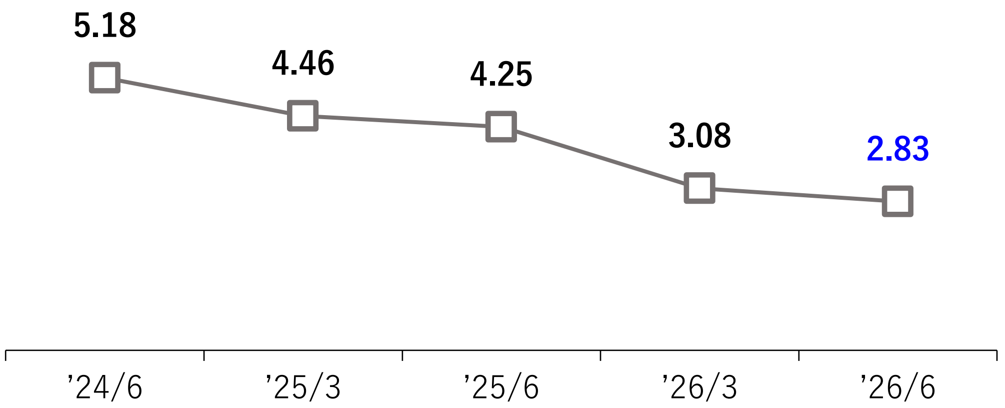
Outstanding balance of securities (¥100 million)

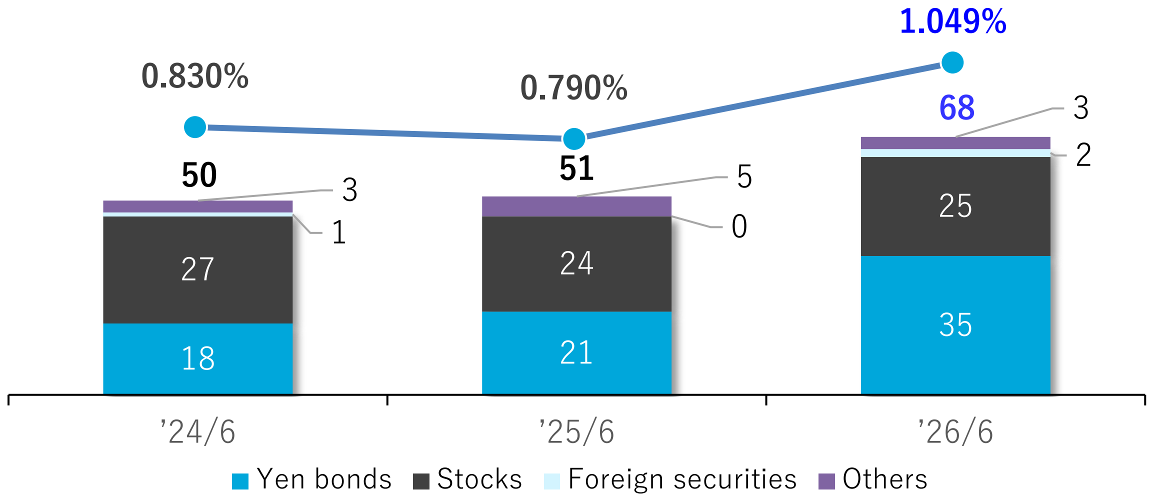


* Equities held for pure investment, policy shareholdings, REIT, etc.

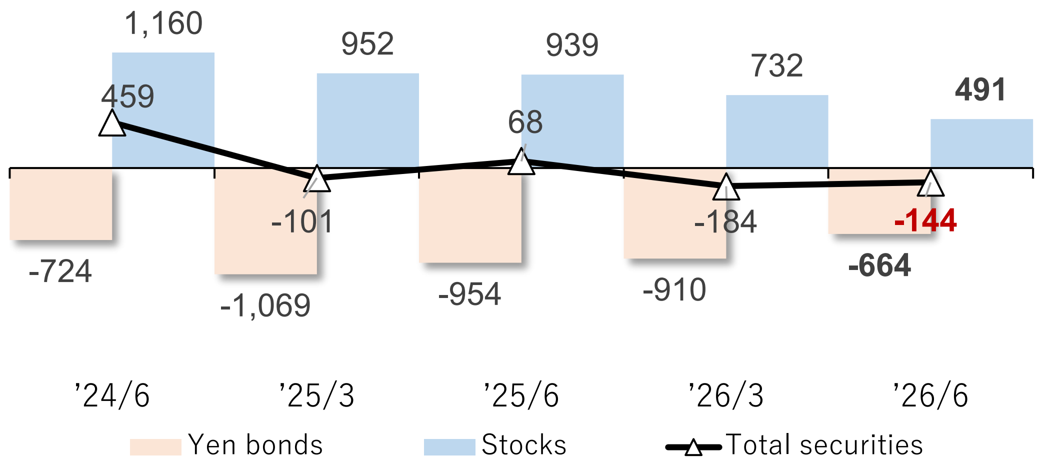
Yen bond duration (years)



Dividends (¥100 million)/yields on securities



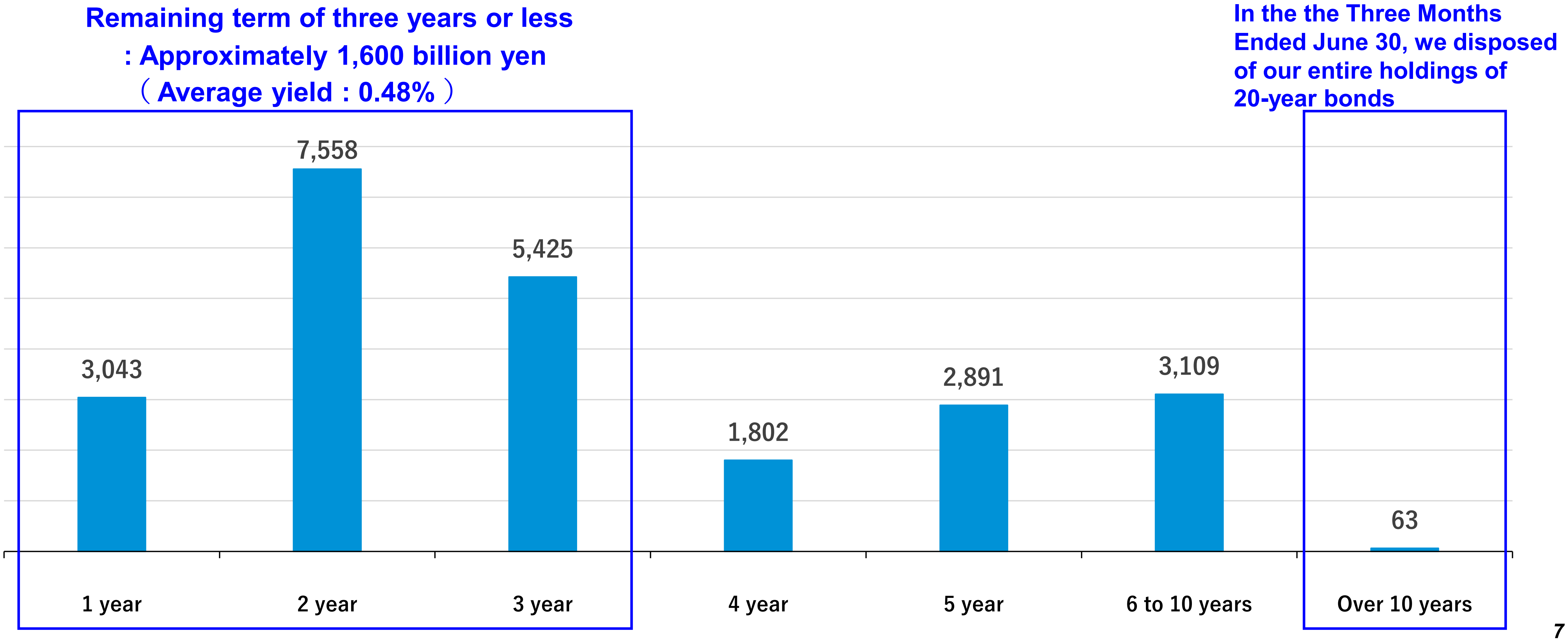
Unrealized gains (losses) on securities (¥100 million)



6 Securities investment – Yen bond portfolio –

**The disposition of 20-year bonds has been completed.
We aim to increase future income by reinvesting proceeds from redemptions of bonds with remaining maturities of three years or less.**

Balance of yen bonds by maturity (book value basis / ¥100 million)



7 Net fees and commissions

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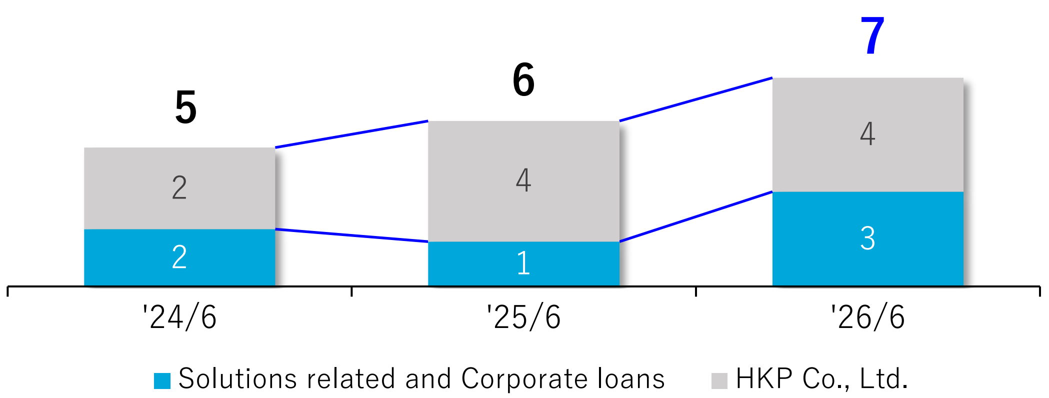
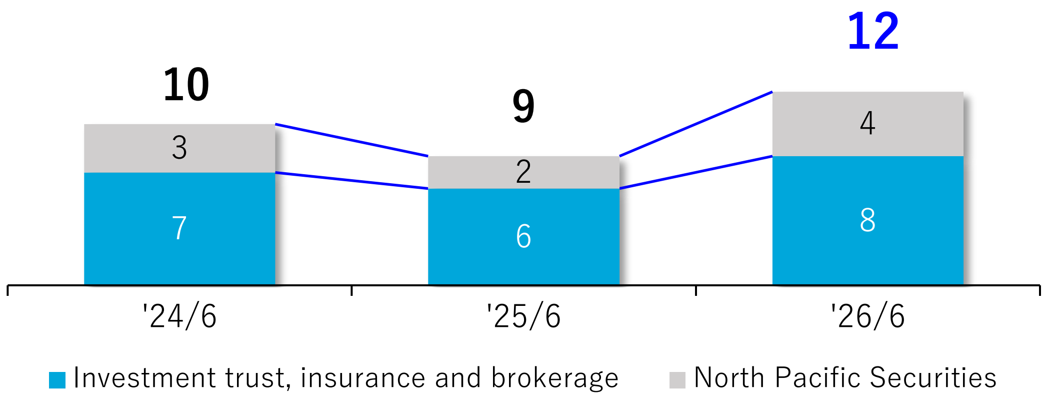
Earnings increased, driven by integrated initiatives across the group

[Consolidated] (¥100 million)	'25/6 results	'26/6 results	YoY
Corporation-related	**6**	**7**	**+1**
Solutions related	1	3	+2
Corporate loans	0	0	-0
Hokkaido Kyoso Partners Co., Ltd.	4	4	-0
AUM-related	**9**	**12**	**+3**
Investment trust/insurance	6	7	+1
Financial instrument brokerage	0	0	+0
North Pacific Securities	2	4	+1
Danshin insurance premiums	-22	-23	-0
Foreign exchange fees	15	16	+0
Other subsidiaries (excl. HKP and Securities)	10	10	+0
Other	19	18	-1
Total	**37**	**40**	**+2**

Corporation-related (¥100 million)



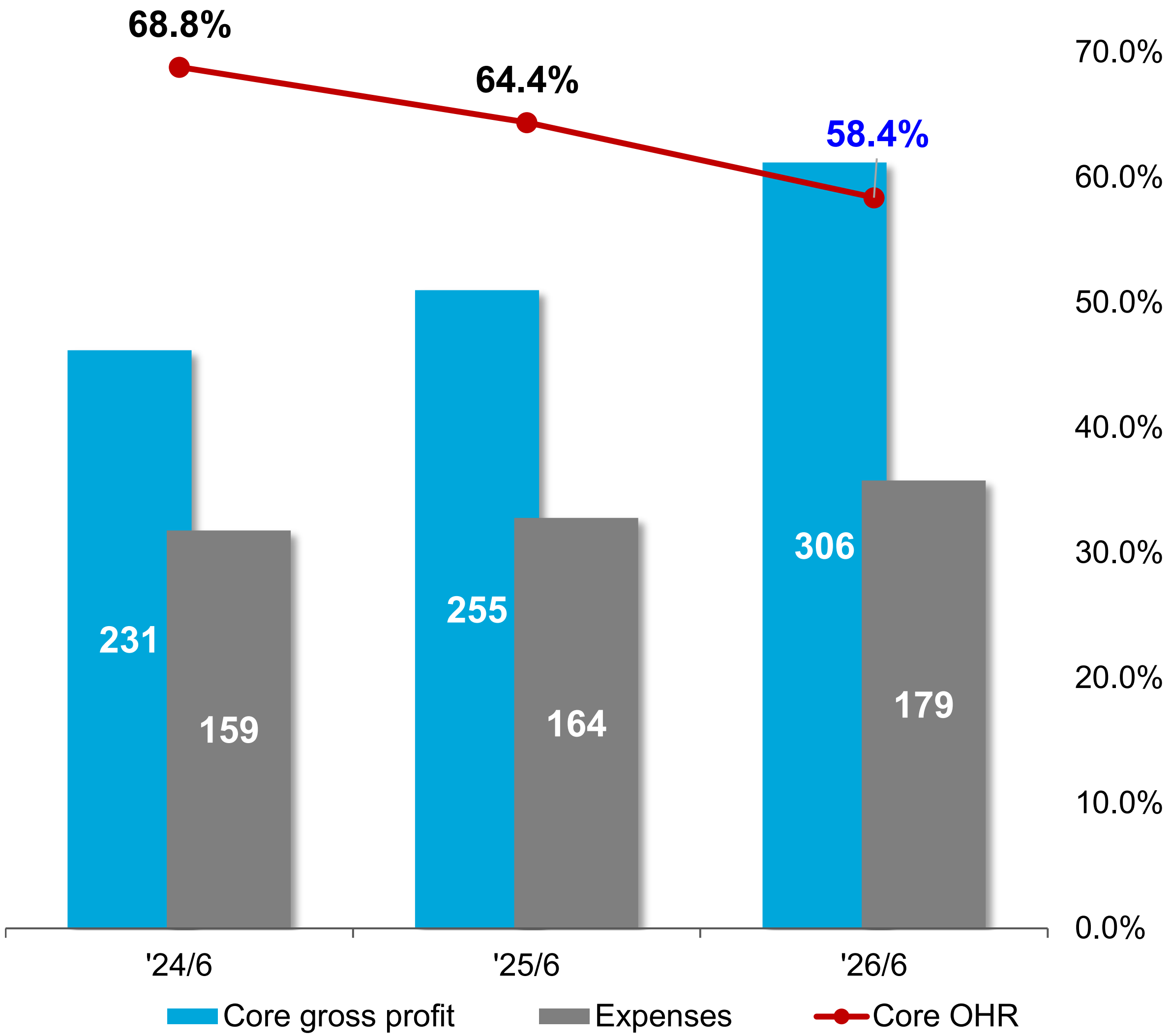
AUM-related (¥100 million)



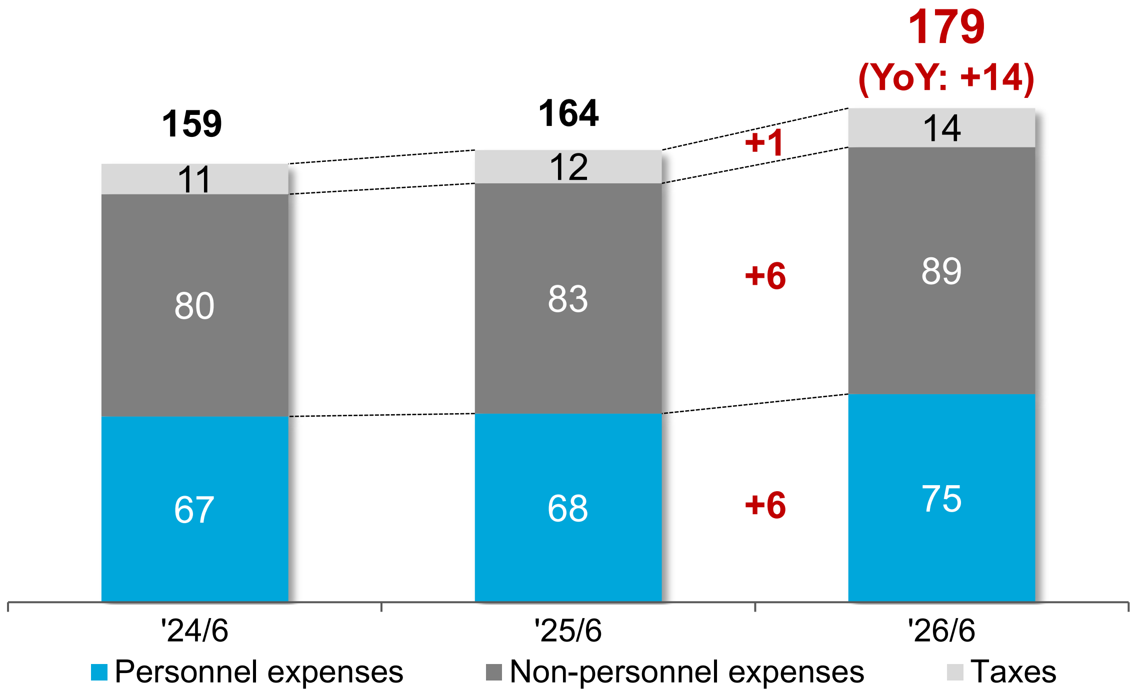
8 Expenses

Expenses increased, but core OHR decreased

Expenses / core OHR (¥100 million)



Expenses breakdown (¥100 million)



[Main factors for YoY changes]

Personnel expenses +6 ⇒ Increased due to base-pay increase, etc.

Non-personnel expenses +6

⇒Amortization of movables/immovables +2, advertising expenses +1, ledger printing expenses +0.7, etc.

Taxes +1 ⇒Proportional increase such as higher non-personnel expenses, etc.

9 Credit-related expenses and non-performing loans

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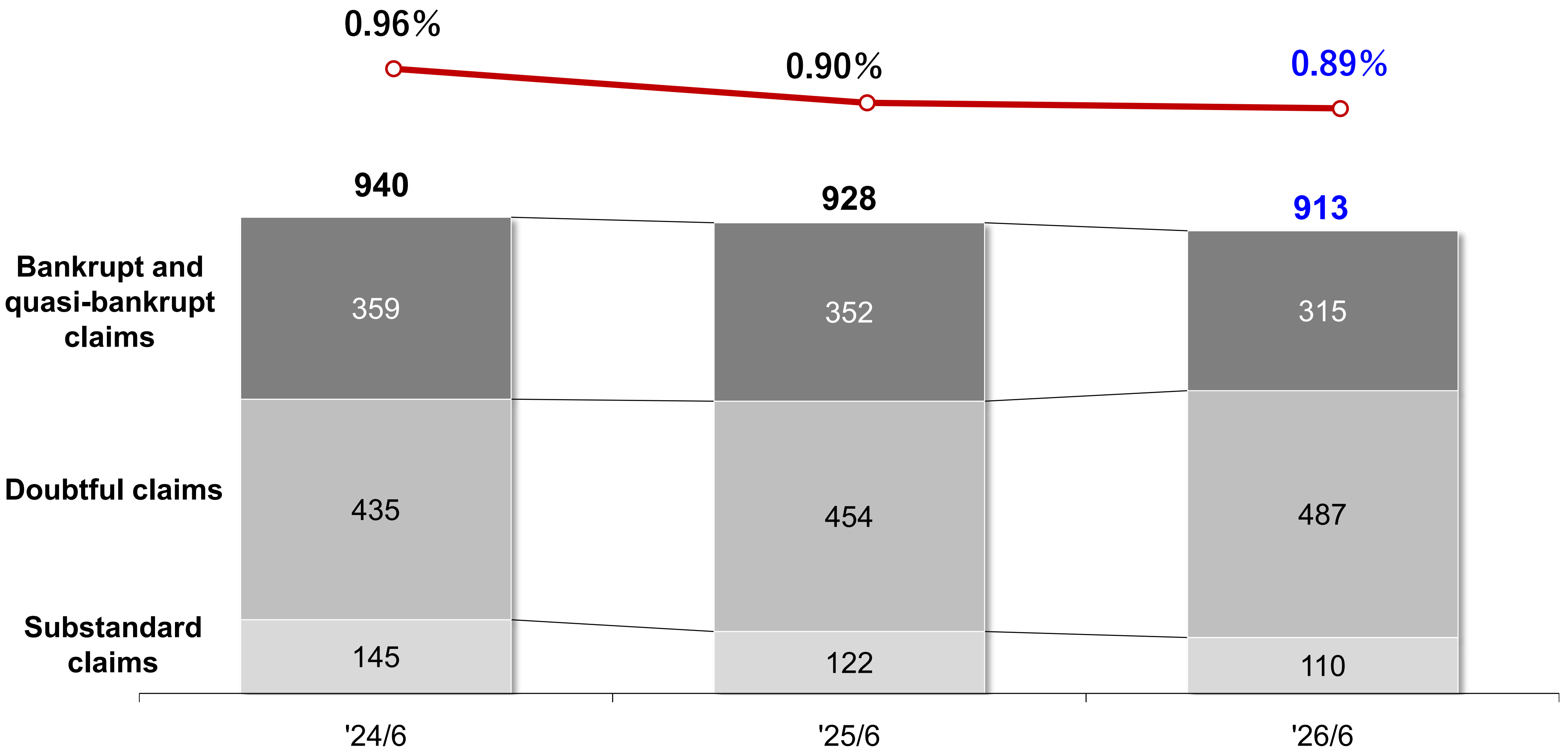
The ratio of the disclosed claims to total assets remained at a low level

Disclosed claims amount (¥100 million) and ratio*



*Percentage of disclosed claims to total credit provided after partial direct write-off

10 Forecast for the Fiscal Year Ending March 31, 2027

Materials for the 28th Information Meeting on June 4, 2026 reposted

Expecting a year-on-year increase in profit mainly due to an increase in net interest income

[Non-consolidated] (¥100 million)	FY 2026/3 results	FY 2027/3 plan	YoY
Core gross profit	**1,085**	**1,193**	**+107**
Net interest income	947	1,065	+118
Interest on loans and discounts	892	1,059	+167
Interest on NCDs (-)	196	295	+98
Interest and dividends on securities	201	247	+46
Other cash flows	50	54	+4
Net fees and commissions	111	111	-0
Expenses (excluding non-recurring losses)(-)	677	738	+60
Core operating profit	**408**	**455**	**+46**
Credit costs (-)	40	40	-0
Gains (losses) on securities	-34	-23	+11
Ordinary profit	**359**	**435**	**+75**
Profit	**251**	**293**	**+41**

[Consolidated] (¥100 million)	FY 2026/3 results	FY 2027/3 plan	YoY
Consolidated core gross profit	**1,167**	**1,273**	**+105**
Ordinary profit	**375**	**444**	**+68**
Profit attributable to owners of parent	**256**	**294**	**+37**

Key points

Figures in brackets represent YoY change (¥100 million)

■ Profit-enhancing factors

(1) Improvement of loan yield
(Policy interest rate: assumed to rise from 0.75% to 1.00% in January 2027) [+167]

(2) Increase in gain on investments in securities [+46]

(3) Increase in other cash flows [+4]

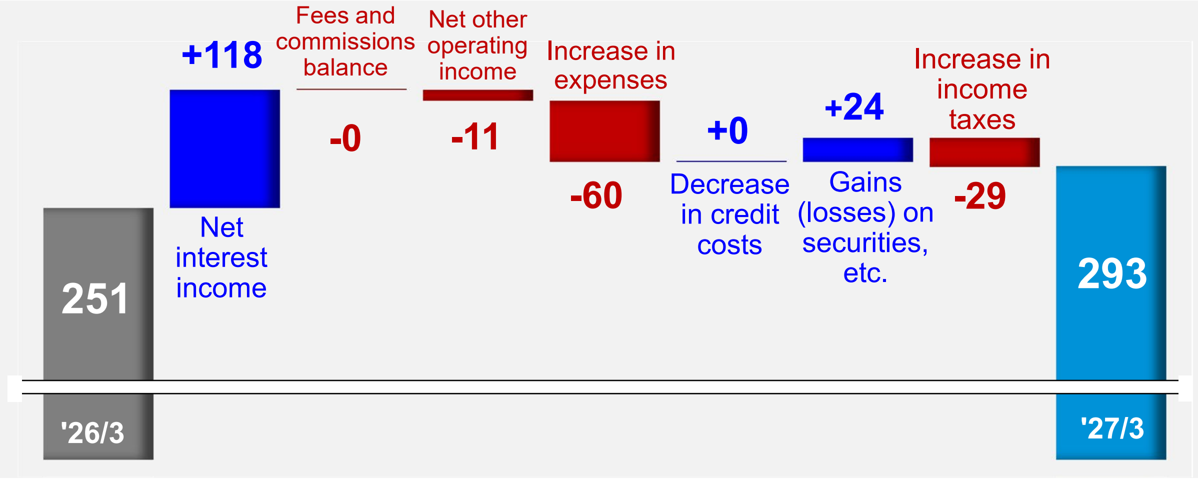
■ Profit-cutting factors

(1) Increases in interest expenses on deposits [-98]

(2) Increase in personnel expenses due to the introduction of the new personnel system and wage increases[-13]

(3) Increase in non-personnel expenses, including advertising expenses and outsourcing service expenses [-44]

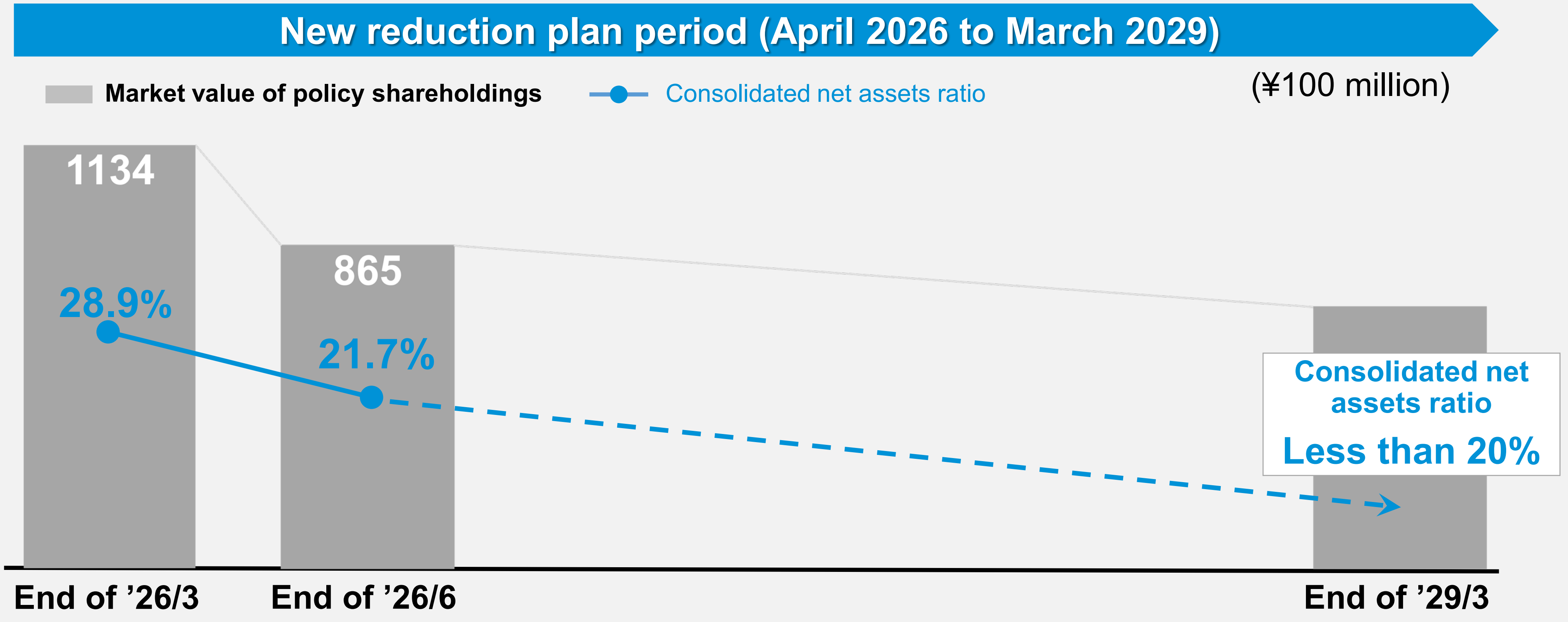
Factors for changes in profit (¥100 million)



II Topics

1 Policy shareholdings

Steady reduction of policy shareholdings with the aim of achieving the plan early



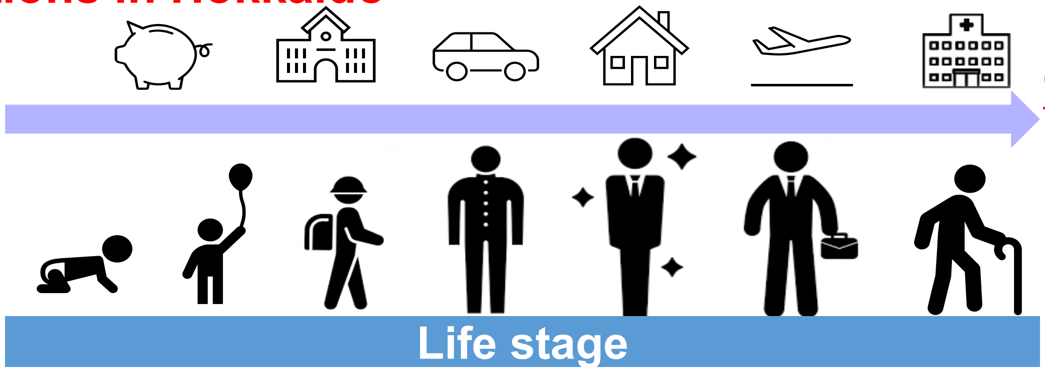
- Under the new Medium-Term Business Plan, we formulated a new reduction plan to reduce policy shareholdings to less than 20% of consolidated net assets (market value basis) by the end of March 2029
- Discussions are underway with all target companies, including those in Hokkaido. Although reductions have progressed steadily, we will continue these discussions with the aim of achieving the target ahead of schedule

[Status of dialogue]

Target companies	Positive response	Dialogue continuing
38 companies	12 companies	26 companies

■ Obtained approval for concurrent operation of trust business

A first among financial institutions in Hokkaido



"The era of 100-year lifespans"

Growing needs for financial asset management and succession planning

To meet the asset management and succession needs of Hokkaido's aging population, we now provide a one-stop solution that includes trust services

Hokuyo Substitute Will Trust	Upon the occurrence of an inheritance, a pre-designated beneficiary may receive the trust property
Point	In preparation for a **decline in decision-making capacity** due to dementia or similar conditions, withdrawals by a pre-designated beneficiary representative are also permitted
Hokuyo Calendar-Year Gift Trust	Annual gifts may be made to family members under specified conditions
Point	Each year, we confirm the donor's intention and determine the recipients and gift amounts for that year, **allowing for flexible gifting**

※For details of the product, please refer to the brochure or the product description document.

3 Non-financial diversification strategy – Hokkaido Mother Fund –

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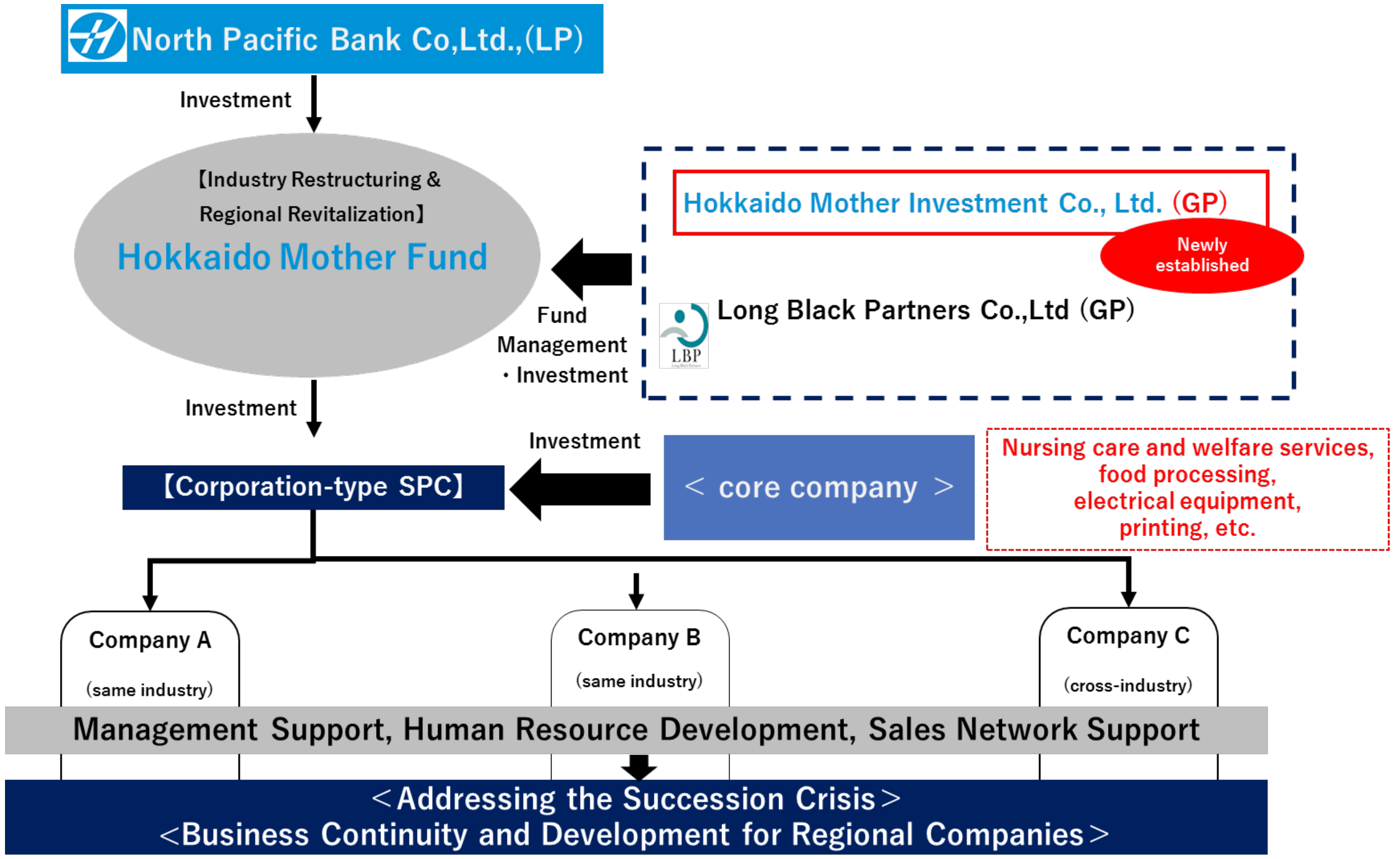
Support for industry restructuring

- In December last year, we established Hokkaido Mother Investment, a wholly owned subsidiary specializing in investments
- We provide comprehensive support in addressing management challenges such as business improvement, labor shortages and business succession

【Scheme overview】



【The first investment by the Hokkaido Mother Fund】

Established a holding company with MOE Group Holdings Co., Ltd. with the aim of restructuring the nursing care industry

➡The holding company acquired all shares of TM Life Support Co., Ltd. effective July 1, 2026

MOE HOLDINGS
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HMI

3 Non-financial diversification strategy – AI –

AI Ignition Co., Ltd., an AI-focused subsidiary

Aug.7 established

【Assistance in leveraging generative AI】

AI training and education programs

Advertising production

AI Ignition

AI consulting services

Aiming to improve the productivity and strengthen the competitiveness of local companies

3 Non-financial diversification strategy – Marriage counseling agency –

"plus-H": North Pacific Bank's Marriage Consultation Service

In July 2026, we launched a proof-of-concept trial of up to two years, targeting our employees and employees of our corporate clients

Second bank in Japan to directly operate a marriage consultation service

Marriage support services leveraging the Bank's creditworthiness, branch network and brand recognition

- Supporting marriage needs in Hokkaido
- Providing employee benefits and succession support for corporate clients
- Expanding non-financial businesses

北洋銀行の結婚相談所 plus-H × IBJ

North Pacific Bank
– Built on trust and peace of mind

IBJ Inc.
– Japan's largest marriage support platform

Providing high-quality matchmaking opportunities on a nationwide scale

Opening of the Hokuyo Sapporo Station Front Lounge

For corporate owners and business executives

Providing a space where one can balance "relaxation" and "work"

Delivering new added value

4 Loyalty improvement strategy – Support for professional sports –

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FIGHTERS SPORTS & ENTERTAINMENT × Make the HOKKAIDO Way 北洋銀行

LEVANGA HOKKAIDO × Make the HOKKAIDO Way 北洋銀行

【 Partnership agreement signed 】

1. **Building knowledge on contributions to community-building**
   Involvement in the development of Escon Field HOKKAIDO, the second-team facility (Eniwa City), and the surrounding area

2. **Providing financial consulting functions**
   Financial support for area development and providing financial information to athletes and staff

3. **Cooperation in the non-financial sector**
   Strengthening collaboration in non-financial areas, such as business matching and the provision of M&A information

Sports × Finance

New business model

【 Comprehensive cooperation agreement signed 】

1. **Cooperation in community development associated with the new arena concept**
   Support provided by fully leveraging our financial functions, expertise and extensive network in Hokkaido

2. **Support for improving financial literacy**
   Provision of financial information to players and staff, and collaboration on financial education programs for local children

3. **Regional revitalization through sports**
   Joint promotion of initiatives that contribute to the development of local communities, including community building and communicating the appeal of Hokkaido

Aiming for the development of Hokkaido, mutual growth, and improved customer satisfaction

North Pacific Bank, Ltd.

Small Meeting Material for the Three Months Ended June 30, 2026 (2026/4/1 – 2026/6/30)

August 10, 2026

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