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The following report is a summary of the Japanese-language original.

October 28, 2026

Company name: North Pacific Bank, Ltd.
Listing: Tokyo Stock Exchange, Prime Market /
Sapporo Securities Exchange,
Representative: Hironobu Tsuyama President
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Notice Concerning Revisions to Financial Results Forecasts and Dividend Forecasts

Based on recent operating trends, we hereby announce that we have revised the earnings and dividend forecasts announced on May 13, 2026, as follows.

1. Notice Concerning Revisions to Financial Results Forecasts

(1) Revisions to consolidated financial results forecasts for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecasts (A) [Announced on May 13, 2026]	Millions of yen 120,700	Millions of yen 20,800	Millions of yen 13,400	yen 35.81
Revised forecasts (B)	131,200	24,900	17,600	47.04
Change (B-A)	10,500	4,100	4,200	
Change (%)	8.7	19.7	31.3	
(Reference) Actual consolidated results for the previous second quarter (Six months ended September 30, 2025)	89,043	18,381	12,575	33.39

(2) Revisions to non-consolidated financial results forecasts for the six months ended September 30, 2026
(from April 1, 2026 to September 30, 2026)

	Ordinary income	Ordinary profit	Net income	Net income per share
Previously announced forecasts (A) [Announced on May 13, 2026]	Millions of yen 106,800	Millions of yen 21,100	Millions of yen 14,100	yen 37.68
Revised forecasts (B)	116,100	25,200	18,200	48.64
Change (B-A)	9,300	4,100	4,100	
Change (%)	8.7	19.4	29.1	
(Reference) Actual non-consolidated results for the previous second quarter (Six months ended September 30, 2025)	75,345	18,418	13,021	34.58

(3) Revisions to consolidated financial results forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Profit per share
Previously announced forecasts (A) [Announced on May 13, 2026]	Millions of yen 225,200	Millions of yen 44,400	Millions of yen 29,400	yen 78.58
Revised forecasts (B)	252,900	51,100	33,900	90.62
Change (B-A)	27,700	6,700	4,500	
Change (%)	12.3	15.1	15.3	
(Reference) Actual consolidated results for the previous fiscal year (Fiscal year ended March 31, 2026)	235,927	37,532	25,601	68.05

(4) Revisions to non-consolidated financial results forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

	Ordinary income	Ordinary profit	Net income	Net income per share
Previously announced forecasts (A) [Announced on May 13, 2026]	Millions of yen 195,900	Millions of yen 43,500	Millions of yen 29,300	yen 78.31
Revised forecasts (B)	219,600	50,800	34,200	91.42
Change (B-A)	23,700	7,300	4,900	
Change (%)	12.1	16.8	16.7	
(Reference) Actual non-consolidated results for the previous fiscal year (Fiscal year ended March 31, 2026)	206,855	35,940	25,112	66.75

2. Reasons for Revisions to Earnings Forecasts

We have revised the previously announced earnings forecasts upward given the expected increase in net interest income driven by growth in the average balance of loans and bills discounted and the Bank of Japan's policy rate hike, among other factors.

3. Notice Concerning Revisions to Dividend Forecasts

	Annual dividends per share (Yen)				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal-year end	Total
Previous forecast (Announced on May 13, 2026)	8.00	8.00	8.00	8.00	32.00
Revised forecasts		9.50	9.50	9.50	36.50
Year ending March 31, 2027 (actual)	8.00				
Year ended March 31, 2026 (actual)	6.50	6.50	6.50	8.50	28.00

4. Reason for Revision to Dividend Forecasts

The profit attributable to owners of parent for the fiscal year ending March 31, 2027 is expected to exceed the initial forecast. Accordingly, the annual dividend per share forecast has been revised upward by 4.50 yen from the previous forecast to 36.50 yen (an increase of 8.50 yen from the previous fiscal year). The second quarter-end, third quarter-end, and fiscal year-end dividends per share have each been increased by 1.50 yen to 9.50 yen. The dividend payout ratio is expected to be approximately 40% under the revised forecast.

(Note) Earnings forecasts are based on information currently available and include potential risks and uncertainties. Actual earnings results may vary.