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

May 13, 2026

## Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)

Company name: North Pacific Bank, Ltd.  
 Listing: Tokyo Stock Exchange / Sapporo Securities Exchange  
 Securities code: 8524  
 URL: <https://www.hokuyobank.co.jp/>  
 Representative: Hironobu Tsuyama President  
 Inquiries: Takuji Nogiwa Managing Executive Officer of Management Planning Department  
 Scheduled date of annual general meeting of shareholders: June 25, 2026  
 Scheduled date to commence dividend payments: June 26, 2026  
 Scheduled date to file annual securities report: June 15, 2026  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (for Analysts and institutional investors)

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	235,927	56.6	37,532	33.7	25,601	24.2
March 31, 2025	150,637	13.1	28,070	50.8	20,608	60.6

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥21,733 million [-%]  
 For the fiscal year ended March 31, 2025: ¥(54,235) million [-%]

Fiscal year ended	Profit per share	Diluted profit per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of operating profit to ordinary income
	Yen	Yen	%	%	%
March 31, 2026	68.05	68.04	6.6	0.2	15.9
March 31, 2025	53.92	53.91	5.0	0.2	18.6

Reference: Share of profit (loss) of entities accounted for using equity method  
 For the fiscal year ended March 31, 2026: ¥ - million  
 For the fiscal year ended March 31, 2025: ¥ - million

#### (2) Consolidated financial position

As of	Total assets	Net assets	Capital Adequacy Ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,271,307	391,626	2.9	1,035.74
March 31, 2025	13,446,736	384,411	2.8	1,010.42

Reference: Equity  
 As of March 31, 2026: ¥387,490 million  
 As of March 31, 2025: ¥380,465 million

### (3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(375,126)	19,974	(14,667)	2,263,763
March 31, 2025	(67,499)	(328,515)	(9,050)	2,633,583

### 2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
Fiscal year ended March 31, 2025	Yen -	Yen 6.50	Yen -	Yen 12.50	Yen 19.00	Millions of yen 7,216	% 35.2	% 1.7
Fiscal year ended March 31, 2026	6.50	6.50	6.50	8.50	28.00	10,555	41.1	2.7
Fiscal year ending March 31, 2027 (Forecast)	8.00	8.00	8.00	8.00	32.00		40.7	

### 3. Consolidated financial results forecast for the fiscal year ended March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes for the full year and year-on-year changes for the second quarter (cumulative).)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Profit per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ended September 30, 2026	120,700	35.5	20,800	13.1	13,400	6.5	35.81
Year ended March 31, 2027	225,200	(4.5)	44,400	18.2	29,400	14.8	78.58

\* **Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	378,060,179 shares
As of March 31, 2025	399,060,179 shares

(ii) Number of treasury shares at the end of the period

As of March 31, 2026	3,943,099 shares
As of March 31, 2025	22,520,864 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	376,213,429 shares
Fiscal year ended March 31, 2025	382,208,934 shares

**[Reference] Overview of non-consolidated financial results**

**1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)**

**(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Net income	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	206,855	67.8	35,940	34.9	25,112	24.9
March 31, 2025	123,205	15.5	26,627	50.3	20,100	56.7

Fiscal year ended	Net income per share	Diluted net income per share
	Yen	Yen
March 31, 2026	66.75	66.74
March 31, 2025	52.59	52.58

**(2) Non-consolidated financial position**

As of	Total assets	Net assets	Capital Adequacy Ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,233,904	372,595	2.8	995.89
March 31, 2025	13,407,069	367,620	2.7	976.27

Reference: Equity

As of March 31, 2026: ¥372,581 million

As of March 31, 2025: ¥367,605 million

**2. Non-consolidated financial results forecast for the fiscal year ended March 31, 2027 (from April 1, 2026 to March 31, 2027)**

(Percentages indicate year-on-year changes for the full year and year-on-year changes for the second quarter (cumulative).)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ended September 30,2026	106,800	41.7	21,100	14.5	14,100	8.2	37.68
Year ended March 31,2027	195,900	(5.2)	43,500	21.0	29,300	16.6	78.31

\*Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

\*Proper use of earnings forecasts, and other special matters

- Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.
- The Bank holds briefings and other meetings for investors, as appropriate, to provide explanations regarding its business operations and financial results. The materials used in these briefings are made available on the Bank's website.

# I. Financial Statements

## 1. Consolidated Balance Sheets

(¥ millions)

		As of Mar. 31, 2025	As of Mar. 31, 2026
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	2,653,639	2,282,601
Call loans and bills bought	コールローン及び買入手形	516	438
Monetary claims bought	買入金銭債権	6,828	3,130
Trading securities	商品有価証券	1,763	1,763
Securities	有価証券	2,598,690	2,545,544
Loans and bills discounted	貸出金	7,856,186	8,036,470
Foreign exchanges	外国為替	5,803	5,964
Lease receivables and investment assets	リース債権及びリース投資資産	61,165	63,578
Other assets	その他資産	132,680	197,334
Property, plant and equipment	有形固定資産	71,675	75,265
Buildings, net	建物	29,812	32,214
Land	土地	31,250	30,902
Leased assets, net	リース資産	1,587	1,439
Construction in progress	建設仮勘定	2,474	2,065
Other, net	その他の有形固定資産	6,550	8,645
Intangible assets	無形固定資産	15,847	13,600
Software	ソフトウェア	15,488	13,221
Other	その他の無形固定資産	359	379
Net defined benefit asset	退職給付に係る資産	1,811	3,962
Deferred tax assets	繰延税金資産	14,884	14,949
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,166	70,847
Allowance for loan losses	貸倒引当金	(42,921)	(44,145)
Total assets	資産の部合計	13,446,736	13,271,307
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	11,096,231	11,124,817
Negotiable certificates of deposit	譲渡性預金	74,198	33,942
securities sold under repurchase agreements	売現先勘定	—	7,510
Cash collateral received for securities lent	債券貸借取引受入担保金	801,284	800,609
Borrowed money	借入金	899,888	658,175
Foreign exchanges	外国為替	161	276
Other liabilities	その他負債	114,947	176,250
Provision for bonuses	賞与引当金	1,536	1,666
Provision for share awards	株式給付引当金	159	243
Net defined benefit liability	退職給付に係る負債	1,487	1,138
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	895	768
Provision for point card certificates	ポイント引当金	306	315
Reserves under special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	1,267	1,339
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,775	1,761
Acceptances and guarantees	支払承諾	68,166	70,847
Total liabilities	負債の部合計	13,062,325	12,879,681

(¥ millions)

		As of Mar. 31, 2025	As of Mar. 31, 2026
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	74,753	74,742
Retained earnings	利益剰余金	193,187	198,855
Treasury shares	自己株式	(8,351)	(2,895)
Total shareholders' equity	株主資本合計	380,690	391,803
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(3,661)	(9,207)
Revaluation reserve for land	土地再評価差額金	3,378	3,350
Remeasurements of defined benefit plans	退職給付に係る調整累計額	58	1,544
Total accumulated other comprehensive income	その他の包括利益累計額合計	(224)	(4,312)
Share acquisition rights	新株予約権	14	14
Non-controlling interests	非支配株主持分	3,931	4,121
Total net assets	純資産の部合計	384,411	391,626
Total liabilities and net assets	負債及び純資産の部合計	13,446,736	13,271,307

## 2. Consolidated Statements of Income and Comprehensive Income

### (1) Consolidated Statements of Income

(¥ millions)

		Year ended Mar. 31,	
		2025	2026
Ordinary income	経常収益	150,637	235,927
Interest income	資金運用収益	86,527	118,491
Interest on loans and discounts	貸出金利息	66,850	88,590
Interest and dividends on securities	有価証券利息配当金	13,927	19,230
Interest on call loans and bills bought	コールローン利息及び買入手形利息	469	836
Interest on deposits with banks	預け金利息	5,089	9,670
Other interest income	その他の受入利息	191	164
Fees and commissions	役務取引等収益	30,311	31,531
Other ordinary income	その他業務収益	25,570	28,792
Other income	その他経常収益	8,227	57,111
Recoveries of written off claims	償却債権取立益	0	—
Other	その他の経常収益	8,226	57,111
Ordinary expenses	経常費用	122,567	198,395
Interest expenses	資金調達費用	8,706	25,379
Interest on deposits	預金利息	6,509	19,074
Interest on negotiable certificates of deposit	譲渡性預金利息	206	575
Interest expenses on securities sold under repurchase agreements	売現先利息	12	150
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	1,636	4,325
Interest on borrowings and rediscounts	借入金利息	313	1,148
Other interest expenses	その他の支払利息	27	104
Fees and commissions payments	役務取引等費用	12,060	13,518
Other ordinary expenses	その他業務費用	26,926	80,165
General and administrative expenses	営業経費	68,337	72,661
Other expenses	その他経常費用	6,536	6,669
Provision of allowance for loan losses	貸倒引当金繰入額	3,237	4,452
Other	その他の経常費用	3,299	2,217
Ordinary profit	経常利益	28,070	37,532
Extraordinary income	特別利益	16	27
Gain on disposal of non-current assets	固定資産処分益	16	27
Extraordinary losses	特別損失	544	447
Loss on disposal of non-current assets	固定資産処分損	257	381
Impairment losses	減損損失	286	66
Profit before income taxes	税金等調整前当期純利益	27,541	37,112
Income taxes – current	法人税、住民税及び事業税	6,885	9,479
Income taxes – deferred	法人税等調整額	121	1,989
Total income taxes	法人税等合計	7,007	11,468
Profit	当期純利益	20,534	25,643
Profit(loss) attributable to non-controlling interests	非支配株主に帰属する当期純利益又は非支配株主に帰属する当期純損失(△)	(74)	42
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	20,608	25,601

## (2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Year ended Mar. 31,	
		2025	2026
Profit	当期純利益	20,534	25,643
Other comprehensive income	その他の包括利益	(74,770)	(3,909)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(74,492)	(5,395)
Revaluation reserve for land	土地再評価差額金	(29)	—
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(248)	1,485
Comprehensive income	包括利益	(54,235)	21,733
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	(53,331)	21,540
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	(903)	192

### 3. Non-Consolidated Balance Sheets

(¥ millions)

		As of Mar. 31, 2025	As of Mar. 31, 2026
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	2,652,748	2,282,097
Cash	現金	107,473	91,919
Due from banks	預け金	2,545,275	2,190,177
Call loans	コールローン	516	438
Monetary claims bought	買入金銭債権	6,828	3,130
Trading securities	商品有価証券	1,763	1,763
Trading government bonds	商品国債	62	2
Trading local government bonds	商品地方債	1,700	1,761
Securities	有価証券	2,599,227	2,545,854
Government bonds	国債	1,000,319	1,074,782
Local government bonds	地方債	815,068	783,659
Short-term corporate bonds	短期社債	4,992	2,999
Corporate bonds	社債	476,341	418,717
Stocks	株式	143,992	122,339
Other securities	その他の証券	158,512	143,355
Loans and bills discounted	貸出金	7,919,241	8,112,374
Bills discounted	割引手形	7,860	3,729
Loans on bills	手形貸付	136,593	70,765
Loans on deeds	証書貸付	7,091,440	7,284,534
Overdrafts	当座貸越	683,347	753,346
Foreign exchanges	外国為替	5,803	5,964
Due from foreign banks (our accounts)	外国他店預け	5,750	5,856
Foreign bills bought	買入外国為替	52	108
Other assets	その他資産	88,845	146,092
Domestic exchange settlement account, debit	未決済為替貸	977	1,087
Prepaid expenses	前払費用	2,749	2,511
Accrued income	未収収益	8,253	12,721
Financial derivatives	金融派生商品	39,366	64,488
Cash collateral paid for financial instruments	金融商品等差入担保金	26	10
Other	その他の資産	37,473	65,272
Property, plant and equipment	有形固定資産	69,468	72,791
Buildings, net	建物	29,674	32,066
Land	土地	31,250	30,902
Leased assets, net	リース資産	2,746	3,845
Construction in progress	建設仮勘定	2,474	2,065
Other, net	その他の有形固定資産	3,322	3,912
Intangible assets	無形固定資産	15,769	13,544
Software	ソフトウェア	15,417	13,172
Other	その他の無形固定資産	352	371
Prepaid pension costs	前払年金費用	1,557	1,966
Deferred tax asset	繰延税金資産	14,376	15,240
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,166	70,847
Allowance for loan losses	貸倒引当金	(37,242)	(38,201)
<b>Total assets</b>	<b>資産の部合計</b>	<b>13,407,069</b>	<b>13,233,904</b>

(¥ millions)

		As of Mar. 31, 2025	As of Mar. 31, 2026
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	11,103,994	11,132,766
Current deposits	当座預金	568,361	531,408
Ordinary deposits	普通預金	8,433,601	8,487,844
Saving deposits	貯蓄預金	215,753	207,998
Deposits at notice	通知預金	12,904	11,124
Time deposits	定期預金	1,693,804	1,720,907
Other deposits	その他の預金	179,569	173,482
Negotiable certificates of deposit	譲渡性預金	83,198	42,942
securities sold under repurchase agreements	売現先勘定	—	7,510
Cash collateral received for securities lent	債券貸借取引受入担保金	801,284	800,609
Borrowed money	借入金	882,615	647,120
Borrowings from other banks	借入金	882,615	647,120
Foreign exchanges	外国為替	161	276
Foreign bills sold	売渡外国為替	0	3
Foreign bills payable	未払外国為替	161	273
Other liabilities	その他負債	94,512	153,601
Domestic exchange settlement account, credit	未決済為替借	609	1,060
Income taxes payable	未払法人税等	3,770	5,051
Accrued expenses	未払費用	4,443	8,204
Unearned revenue	前受収益	2,848	3,582
Financial derivatives	金融派生商品	33,399	58,900
Cash collateral received for financial instruments	金融商品等受入担保金	27,965	42,546
Lease obligations	リース債務	2,746	3,845
Other	その他の負債	18,730	30,411
Provision for bonuses	賞与引当金	1,348	1,448
Provision for share awards	株式給付引当金	159	243
Provision for retirement benefits	退職給付引当金	1,037	1,105
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	895	768
Provision for point card certificates	ポイント引当金	299	307
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,775	1,761
Acceptances and guarantees	支払承諾	68,166	70,847
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>13,039,449</b>	<b>12,861,308</b>
<b>Net assets</b>	<b>純資産の部</b>		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	50,016	50,001
Legal capital surplus	資本準備金	50,001	50,001
Other capital surplus	その他資本剰余金	15	—
Retained earnings	利益剰余金	206,705	211,884
Legal retained earnings	利益準備金	10,431	12,849
Other retained earnings	その他利益剰余金	196,273	199,035
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	892	883
Retained earnings brought forward	繰越利益剰余金	195,381	198,151
Treasury shares	自己株式	(8,356)	(2,895)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>369,466</b>	<b>380,091</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(5,239)	(10,860)
Revaluation reserve for land	土地再評価差額金	3,378	3,350
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>(1,860)</b>	<b>(7,509)</b>
Share acquisition rights	新株予約権	14	14
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>367,620</b>	<b>372,595</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>13,407,069</b>	<b>13,233,904</b>

#### 4. Non-Consolidated Statements of Income

(¥ millions)

		Year ended Mar. 31,	
		2025	2026
Ordinary income	経常収益	123,205	206,855
Interest income	資金運用収益	88,139	120,009
Interest on loans and discounts	貸出金利息	67,195	89,243
Interest and dividends on securities	有価証券利息配当金	15,198	20,117
Interest on call loans	コールローン利息	469	836
Interest on deposits with banks	預け金利息	5,085	9,647
Other interest income	その他の受入利息	191	164
Fees and commissions	役務取引等収益	25,300	25,910
Fees and commissions on domestic and foreign exchanges	受入為替手数料	6,685	6,972
Other fees and commissions	その他の役務収益	18,615	18,937
Other ordinary income	その他業務収益	1,812	3,834
Gains on foreign exchange transactions	外国為替売買益	226	729
Gains on sale of bonds	国債等債券売却益	0	1,070
Gains on redemption of bonds	国債等債券償還益	72	24
Gain on financial derivatives	金融派生商品収益	1,512	2,010
Other	その他の業務収益	0	0
Other income	その他経常収益	7,953	57,101
Recoveries of written off receivables	償却債権取立益	0	—
Gain on sale of stocks and other securities	株式等売却益	4,740	53,567
Other	その他の経常収益	3,212	3,533
Ordinary expenses	経常費用	96,577	170,914
Interest expenses	資金調達費用	8,609	25,304
Interest on deposits	預金利息	6,510	19,079
Interest on negotiable certificates of deposit	譲渡性預金利息	210	594
Interest expenses on securities sold under repurchase agreements	売現先利息	12	150
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	1,636	4,325
Interest on borrowings and rediscounts	借入金利息	211	1,048
Other interest expenses	その他の支払利息	27	104
Fees and commissions payments	役務取引等費用	13,109	14,742
Fees and commissions on domestic and foreign exchanges	支払為替手数料	728	898
Other fees and commissions	その他の役務費用	12,381	13,844
Other ordinary expenses	その他業務費用	5,867	58,161
Net loss on trading securities transactions	商品有価証券売買損	28	20
Loss on sale of bonds	国債等債券売却損	5,814	58,137
Loss on devaluation of bonds	国債等債券償却	23	4
General and administrative expenses	営業経費	63,976	67,733
Other expenses	その他経常費用	5,015	4,971
Provision of allowance for loan losses	貸倒引当金繰入額	2,674	3,798
Written-off of loans	貸出金償却	29	0
Loss on sale of stocks and other securities	株式等売却損	266	17
Loss on devaluation of stocks and other securities	株式等償却	29	1
Other	その他の経常費用	2,013	1,153
Ordinary profit	経常利益	26,627	35,940
Extraordinary income	特別利益	16	27
Gain on disposal of non-current assets	固定資産処分益	16	27
Extraordinary losses	特別損失	544	447
Loss on disposal of non-current assets	固定資産処分損	257	381
Impairment losses	減損損失	286	66
Income before income taxes	税引前当期純利益	26,099	35,520
Income taxes – current	法人税、住民税及び事業税	6,083	8,572
Income taxes – deferred	法人税等調整額	(85)	1,835
Total income taxes	法人税等合計	5,998	10,407
Net income	当期純利益	20,100	25,112

## II . Digest of financial results for the year ended March 31, 2026

### 1. Summary (Non-Consolidated)

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)	Performance Forecast (April 28,2026)	Change from Forecast
	2025	2026			
Core gross profit	93.4	<b>108.5</b>	15.1		
Core operating profit	29.0	<b>40.8</b>	11.7		
Ordinary profit	26.6	<b>35.9</b>	9.3	35.9	0.0
Net income	20.1	<b>25.1</b>	5.0	25.1	0.0
Deposits and NCDs (Average balance)	10,890.2	<b>10,912.9</b>	22.6		
Loans and bills discounted (Average balance)	7,659.1	<b>8,202.8</b>	543.6		
Capital Adequacy Ratio (Domestic) (%)	12.66%	Preliminary results <b>12.80%</b>	0.14%		
ROE (%)	5.04%	<b>6.78%</b>	1.74%		

\* NCDs = Negotiable certificates of deposit

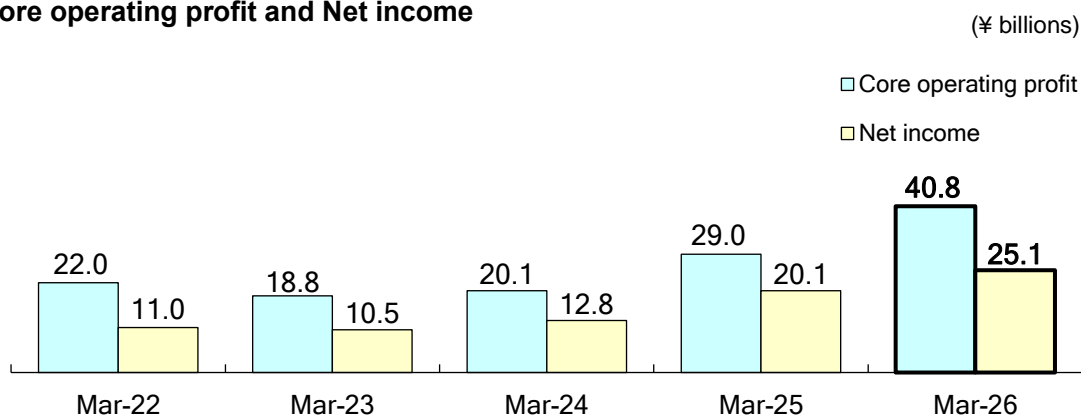
$$\text{ROE} = \frac{\text{Net income for the current fiscal year}}{(\text{Total net assets at beginning of fiscal year}^* + \text{Total net assets at end of fiscal year}^*) / 2}$$

\*Excluding share acquisition rights

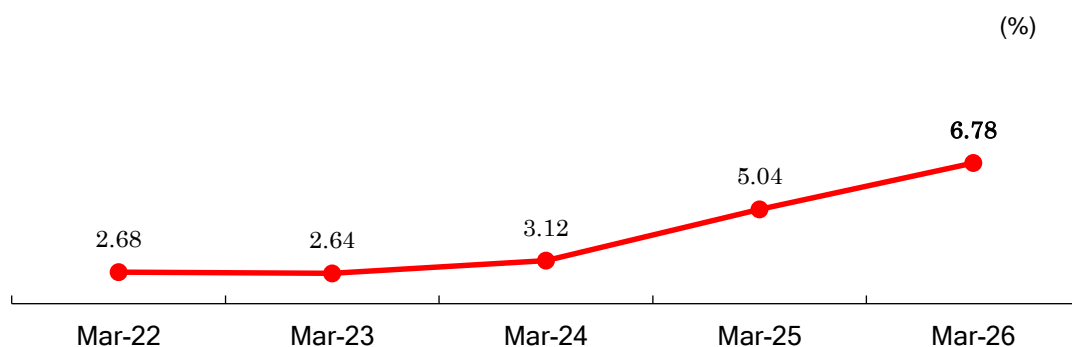
Core gross profit = Net interest income + Net fees and commissions + Net other operating income(excluding gains (losses) on bonds)

Core operating profit = Core gross profit - Expenses(excluding non-recurring losses)

### ○ Core operating profit and Net income



### ○ ROE



## 2. Income Summary

### 【Non-Consolidated】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2025	2026	
Core gross profit	93.4	<b>108.5</b>	15.1
Net interest income	79.5	<b>94.7</b>	15.1
Net fees and commissions	12.1	<b>11.1</b>	(1.0)
Net other operating income (excluding gains (losses) on bonds)	1.7	<b>2.7</b>	1.0
Expenses(excluding non-recurring losses)	64.3	<b>67.7</b>	3.3
Core OHR (%)	68.91%	<b>62.41%</b>	(6.50%)
Personnel	26.1	<b>27.8</b>	1.7
Facilities	33.5	<b>34.6</b>	1.1
Taxes	4.7	<b>5.2</b>	0.5
Core operating profit	29.0	<b>40.8</b>	11.7
Excluding gains (losses) on cancellation of investment trusts	29.0	<b>38.1</b>	9.0
Credit cost	3.0	<b>4.0</b>	1.0
Gains (losses) on securities	(1.3)	<b>(3.4)</b>	(2.1)
Net other non-recurring income (loss)	1.9	<b>2.7</b>	0.7
Ordinary profit	26.6	<b>35.9</b>	9.3
Net income	20.1	<b>25.1</b>	5.0
Net operating profit	23.2	<b>(16.2)</b>	(39.5)

Net operating profit = Core operating profit + Gains (losses) on bonds

### 【Consolidated】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2025	2026	
Core gross profit	100.4	<b>116.7</b>	16.3
Ordinary profit	28.0	<b>37.5</b>	9.4
Profit attributable to owners of parent	20.6	<b>25.6</b>	4.9
Core operating profit	31.7	<b>44.0</b>	12.3
Excluding gains (losses) on cancellation of investment trusts	31.7	<b>41.4</b>	9.6
Net operating profit	25.9	<b>(12.9)</b>	(38.9)

### 3. Deposits and NCDs(Non-Consolidated)

#### 【Average Balance】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2025	2026	
Deposits and NCDs	10,890.2	<b>10,912.9</b>	22.6
Yield on deposits and NCDs (%)	0.06%	<b>0.18%</b>	(0.12%)
Corporate	3,036.0	<b>3,015.6</b>	(20.4)
Individual	6,995.6	<b>7,042.5</b>	46.8
Public sectors and financial institutions	858.4	<b>854.7</b>	(3.7)

#### 【Outstanding Balance】

(¥ billions)

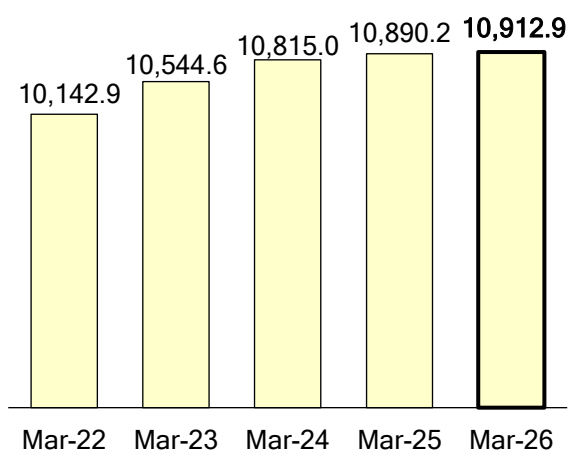
	As of Mar.31,		Increase/ (Decrease)
	2025	2026	
Deposits and NCDs	11,187.1	<b>11,75.7</b>	(11.4)
Deposit assets	306.1	<b>394.9</b>	88.7
Safe custody of public bonds	153.2	<b>198.1</b>	44.9
Investment trusts	152.9	<b>196.8</b>	43.8
<b>Total</b>	<b>11,493.3</b>	<b>11,570.6</b>	<b>77.3</b>

\* Deposit assets = Safe custody of public bonds + Investment trusts  
Investment trusts are stated at fair value.

#### ○ Deposits and NCDs

(Average Balance)

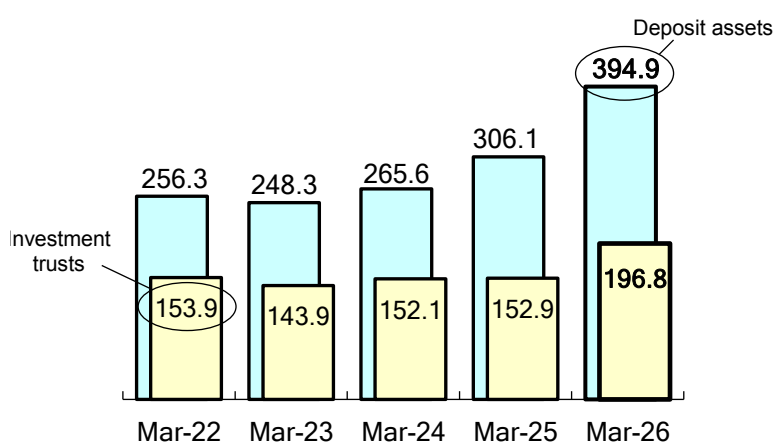
(¥ billions)



#### ○ Deposit assets and Investment trusts

(Outstanding Balance)

(¥ billions)



#### 4. Loans and bills discounted (Non-Consolidated)

##### 【Average Balance】

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2025	2026	
Loans and bills discounted	7,659.1	8,202.8	543.6
Yield on loans and bills discounted (%)	0.87%	1.08%	0.21%
Enterprises	3,208.0	3,749.6	541.5
Individuals	2,257.7	2,319.6	61.9
Housing loans	2,120.5	2,178.5	57.9
Consumer loans	137.2	141.1	3.9
Public sectors	2,193.4	2,133.5	(59.9)

\* Consumer loans = Car loans ,card loans ,etc.

##### 【Outstanding Balance】

(¥ billions)

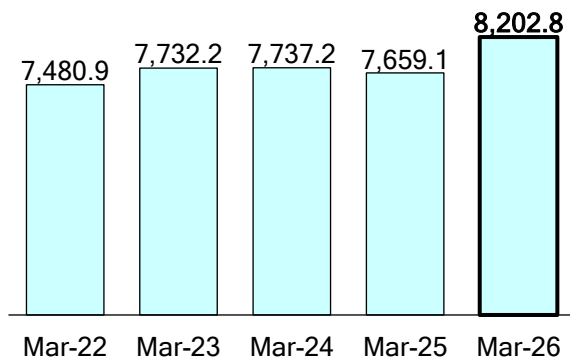
	As of Mar.31,		Increase/ (Decrease)
	2025	2026	
Loans and bills discounted	7,919.2	8,112.3	193.1
Enterprises	3,396.5	3,931.1	534.5
Individuals	2,289.2	2,351.9	62.7
Public sectors	2,233.4	1,829.2	(404.1)
SMEs, etc	4,360.0	4,612.6	252.5
In Hokkaido	5,966.9	6,216.2	249.3

\* SMEs, etc = SMEs + Individuals

Public sector loans include loans to government and land development public corporations.

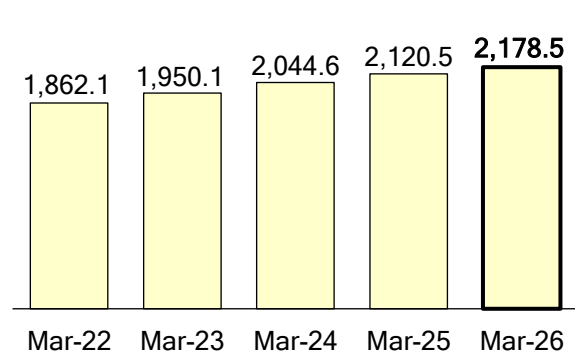
##### ○ Loans and bills discounted (Average Balance)

(¥ billions)



##### ○ Housing loans (Average Balance)

(¥ billions)



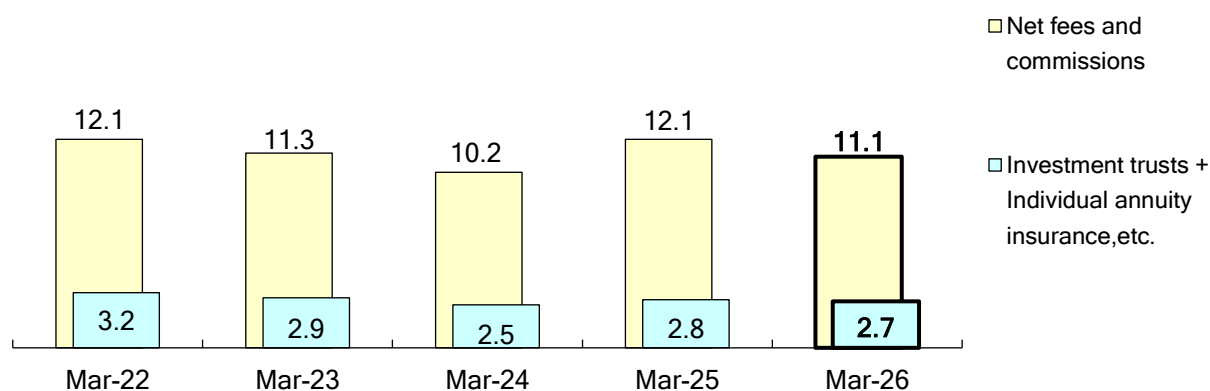
## 5. Fees and commissions (Non-Consolidated)

(¥ billions)

	Year ended Mar.31,		Increase/ (Decrease)
	2025	2026	
Fees and commissions	25.3	25.9	0.6
Of which, domestic and foreign exchanges	6.6	6.9	0.2
Of which, investment trusts	1.1	1.2	0.1
Of which, individual annuity insurance, etc.	1.6	1.4	(0.2)
Fees and commissions payments	13.1	14.7	1.6
Of which, group credit life insurance	6.0	7.0	0.9
Of which, guarantee	3.8	4.1	0.3
<b>Net fees and commissions</b>	<b>12.1</b>	<b>11.1</b>	<b>(1.0)</b>

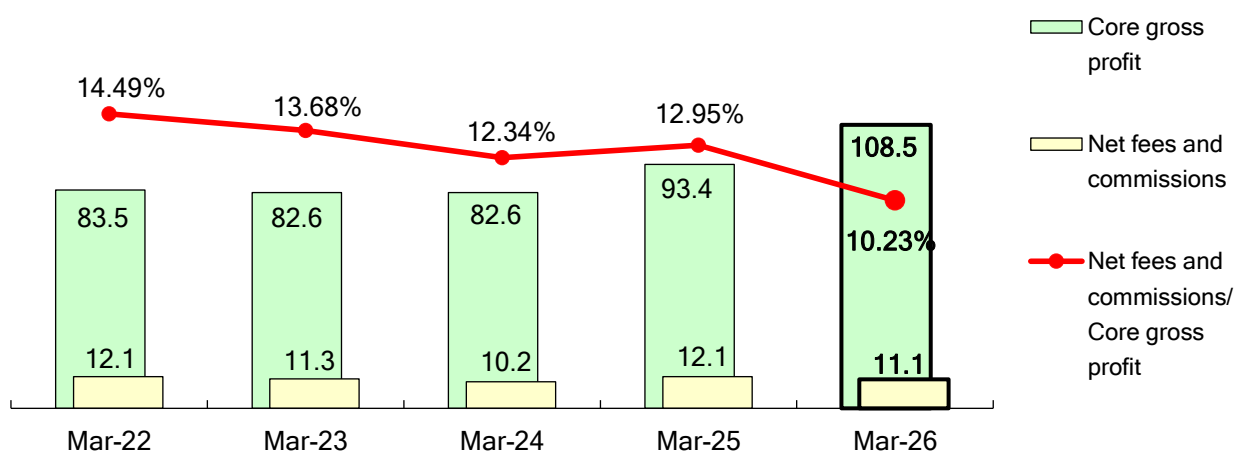
### ○ Net fees and commissions

(¥ billions)



### ○ Core gross profit and Net fees and commissions

(¥ billions)



## 6. Securities (Non-consolidated)

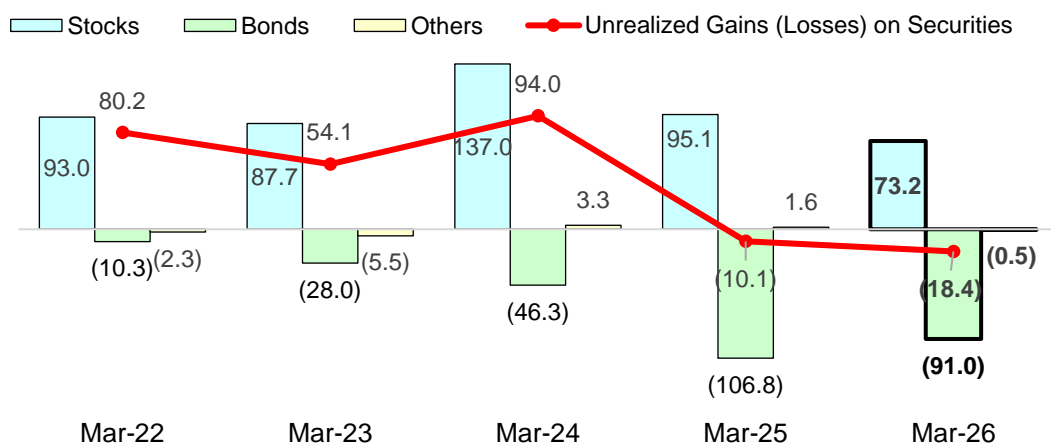
(¥ billions)

	As of Mar.31,				Increase/ (Decrease)	
	2025		2026		Acquisition cost	Unrealized Gains (Losses)
	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost	Unrealized Gains (Losses)		
Stocks	40.0	95.1	<b>40.2</b>	<b>73.2</b>	0.2	(21.9)
Bonds	2,403.6	(106.8)	<b>2,371.2</b>	<b>(91.0)</b>	(32.3)	15.8
Others	152.1	1.6	<b>137.4</b>	<b>(0.5)</b>	(14.6)	(2.2)
<b>Total</b>	<b>2,595.7</b>	<b>(10.1)</b>	<b>2,548.9</b>	<b>(18.4)</b>	<b>(46.8)</b>	<b>(8.3)</b>
Nikkei stock average (¥)	35,617		<b>51,063</b>		15,446	
New 10-year Japanese government bond (JGB) yield (%)	1.485%		<b>2.345%</b>		0.860%	

\* Excluding trading securities, capital investment in Investment Partnership, subsidiary stocks and affiliates stocks.

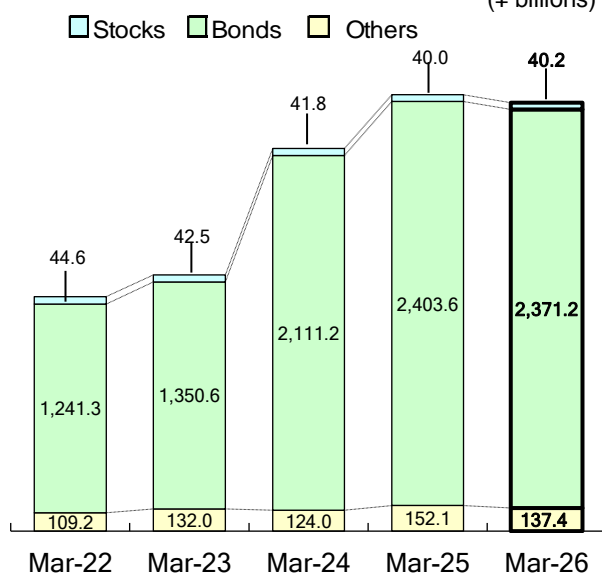
### ○ Unrealized Gains (Losses) on Securities

(¥ billions)



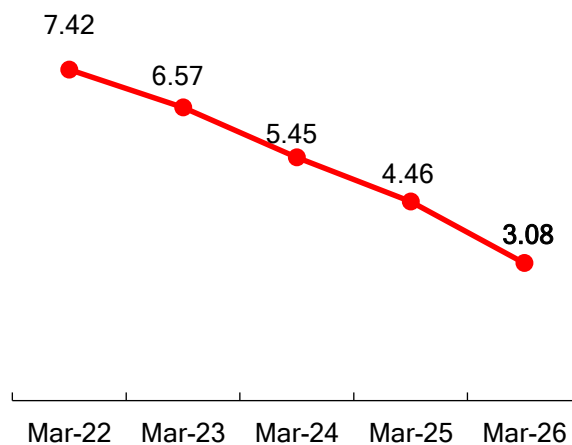
### ○ Acquisition cost on Securities

(¥ billions)



### ○ Average duration to maturity of yen bonds

(years)



\* Including floating-rate JGBs

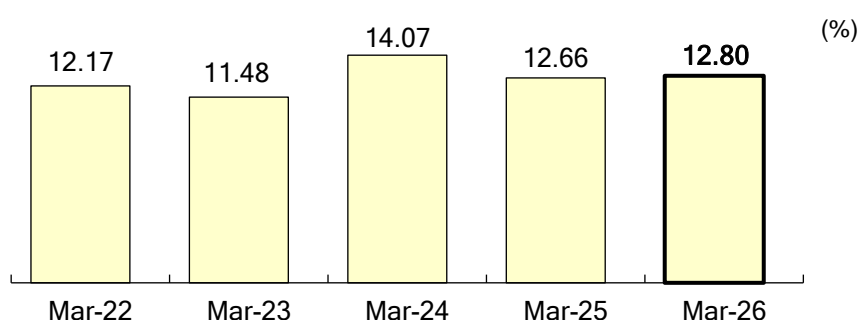
## 7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Mar.31, 2025	As of Mar.31, 2026	Increase/ (Decrease)	As of Mar.31, 2025	As of Mar.31, 2026	Increase/ (Decrease)
Capital Adequacy Ratio (%)	12.66%	<b>12.80%</b>	0.14%	13.00%	<b>13.18%</b>	0.18%
Capital	349.4	<b>362.8</b>	13.4	364.7	<b>379.4</b>	14.7
Risk-adjusted assets	2,759.5	<b>2,833.2</b>	73.7	2,805.4	<b>2877.1</b>	71.7

\* The figures are calculated using the fundamental internal rating based approach (FIRB).

### ○ Capital Adequacy Ratio(Non-Consolidated)

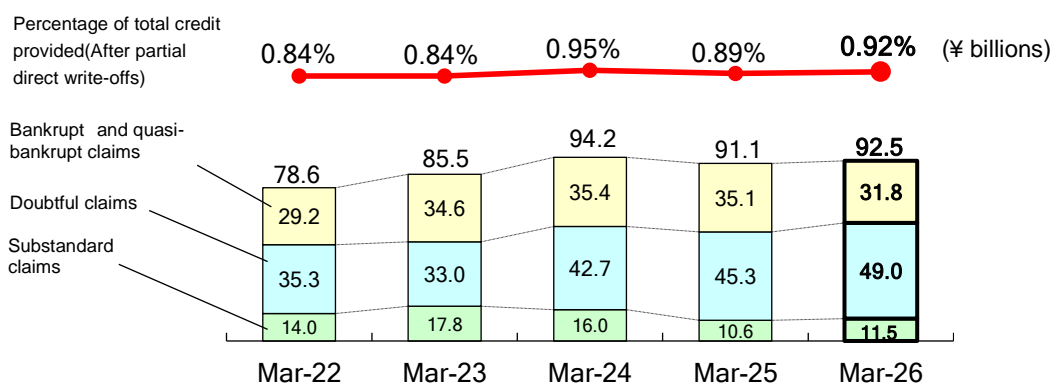


## 8. Disclosed claims under the Financial Reconstruction Law (Non-Consolidated)

(¥ billions)

	As of Mar.31,		Increase/ (Decrease)
	2025	2026	
Bankrupt and quasi-bankrupt claims	35.1	<b>31.8</b>	(3.3)
Doubtful claims	45.3	<b>49.0</b>	3.7
Substandard claims	10.6	<b>11.5</b>	0.9
Loans overdue for more than 3 months	0.3	<b>1.2</b>	0.8
Restructured loans	10.2	<b>10.3</b>	0.0
Disclosed claims under the Financial Reconstruction Law	91.1	<b>92.5</b>	1.3
Percentage of total credit provided (%)	1.12%	<b>1.11%</b>	(0.01%)
After partial direct write-offs (%) *	0.89%	<b>0.92%</b>	0.03%

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



### III. Performance Forecasts

#### 【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 <sup>st</sup> Half of FY2025 Actual	1 <sup>st</sup> Half of FY2026 Forecast	Increase/ (Decrease )	FY2026 Actual	FY2027 Forecast	Increase/ (Decrease )
Ordinary income	75.3	<b>106.8</b>	31.4	206.8	<b>195.9</b>	(10.9)
Core gross profit	51.0	<b>57.9</b>	6.8	108.5	<b>119.3</b>	10.7
Expenses (excluding non-recurring losses)	33.4	<b>36.8</b>	3.3	67.7	<b>73.8</b>	6.0
Core operating profit	17.6	<b>21.0</b>	3.3	40.8	<b>45.5</b>	4.6
Excluding gains (losses) on cancellation of investment	17.6	<b>21.0</b>	3.3	38.1	<b>45.5</b>	7.3
Credit cost	1.3	<b>2.0</b>	0.6	4.0	<b>4.0</b>	(0.0)
Ordinary profit	18.4	<b>21.1</b>	2.6	35.9	<b>43.5</b>	7.5
Net income	13.0	<b>14.1</b>	1.0	25.1	<b>29.3</b>	4.1

#### 【Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 <sup>st</sup> Half of FY2025 Actual	1 <sup>st</sup> Half of FY2026 Forecast	Increase/ (Decrease )	FY2026 Actual	FY2027 Forecast	Increase/ (Decrease )
Ordinary income	89.0	<b>120.7</b>	31.6	235.9	<b>225.2</b>	(10.7)
Core gross profit	54.2	<b>61.2</b>	6.9	116.7	<b>127.3</b>	10.5
Expenses (excluding non-recurring losses)	35.8	<b>39.6</b>	3.7	72.7	<b>79.3</b>	6.5
Credit cost	1.9	<b>2.3</b>	0.3	5.1	<b>4.4</b>	(0.7)
Ordinary profit	18.3	<b>20.8</b>	2.4	37.5	<b>44.4</b>	6.8
Profit attributable to owners of parent	12.5	<b>13.4</b>	0.8	25.6	<b>29.4</b>	3.7
Core operating profit	18.3	<b>21.5</b>	3.1	44.0	<b>47.9</b>	3.8
Excluding gains (losses) on cancellation of investment	18.3	<b>21.5</b>	3.1	41.4	<b>47.9</b>	6.4

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