Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 13, 2026

Consolidated Financial Results for the Six Months Ended September 30, 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 Senior Managing Executive Officer of Management Planning Department
Scheduled date to file semi-annual securities report: November 18, 2026
Scheduled date to commence dividend payments: December 4, 2026
Trading accounts: None
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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results (Percentages indicate year-on-year changes for the second quarter.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	131,290	47.4	24,979	35.8	17,674	40.5
September 30, 2025	89,043	29.6	18,381	56.1	12,575	48.8

Note: Comprehensive income For the six months ended September 30, 2026: ¥7,665 million [(73.4%)]
For the six months ended September 30, 2025: ¥28,920 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	47.24	47.23
September 30, 2025	33.39	33.39

(2) Consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	12,658,631	393,089	3.0
March 31, 2026	13,271,307	391,626	2.9

Reference: Capital
As of September 30, 2026: ¥388,773 million
As of March 31, 2026: ¥387,490 million

Note: "Capital Adequacy ratio" is calculated by dividing (total equity at the end of the period − stock acquisition rights at the end of the period) by total assets at the end of the period. "Capital Adequacy ratio" herein is not the capital ratio specified by the regulatory notices pertaining to capital adequacy ratio.

2. Dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	6.50	6.50	6.50	8.50	28.00
Fiscal year ending March 31, 2027	8.00	9.50			
Fiscal year ending March 31, 2027 (Forecast)			9.50	9.50	36.50

Note: Revisions to the forecast of cash dividends most recently announced: None

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.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Profit per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	yen
Year ended March 31,2027	252,900	7.1	51,100	36.1	33,900	32.4	90.61

Note: Revisions to the forecast of financial results most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Three new companies（names）: CAREER BANK CO., LTD , Sales-Outsourcing, inc. , and Japan Language CO., LTD

(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 September 30, 2026	378,060,179 shares
As of March 31, 2026	378,060,179 shares

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

As of September 30, 2026	3,943,269 shares
As of March 31, 2026	3,943,099 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	374,117,006 shares
Six months ended September 30, 2025	376,524,662 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	116,133	54.1	25,258	37.1	18,284	40.4
September 30, 2025	75,345	33.8	18,418	51.7	13,021	43.5

	Basic earnings per share
Six months ended	Yen
September 30, 2026	48.87
September 30, 2025	34.58

(2) Non-consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	12,621,923	374,975	2.9
March 31, 2026	13,233,904	372,595	2.8

Reference: Capital
As of September 30, 2026: ¥374,961 million
As of March 31, 2026: ¥372,581 million

Note: "Capital Adequacy ratio" is calculated by dividing (total equity at the end of the period − stock acquisition rights at the end of the period) by total assets at the end of the period. "Capital Adequacy ratio" herein is not the capital ratio specified by the regulatory notices pertaining to capital adequacy ratio.

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.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Profit per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	yen
Year ended March 31,2027	219,600	6.1	50,800	41.3	34,200	36.1	91.41

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

- The Bank falls under a company engaged in specified business (a company conducting a business as prescribed in Article 18, paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Information) and has prepared interim consolidated financial statements and interim (non-consolidated) financial statements for the second quarterly accounting period.
- 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.

Ⅰ. Financial Statements

1. Consolidated Balance Sheets

(¥ millions)

		As of Mar.31, 2026	As of Sep.30, 2026
Assets	資産の部		
Cash and due from banks	現金預け金	2,282,601	1,448,732
Call loans and bills bought	コールローン及び買入手形	438	439
Monetary claims bought	買入金銭債権	3,130	4,102
Trading securities	商品有価証券	1,763	1,864
Securities	有価証券	2,545,544	2,588,128
Loans and bills discounted	貸出金	8,036,470	8,218,759
Foreign exchanges	外国為替	5,964	6,800
Lease receivables and investment assets	リース債権及びリース投資資産	63,578	64,794
Other assets	その他資産	197,334	183,561
Property, plant and equipment	有形固定資産	75,265	75,239
Intangible assets	無形固定資産	13,600	12,971
Net defined benefit asset	退職給付に係る資産	3,962	4,012
Deferred tax assets	繰延税金資産	14,949	18,166
Customers' liabilities for acceptances and guarantees	支払承諾見返	70,847	75,363
Allowance for loan losses	貸倒引当金	(44,145)	(44,304)
Total assets	資産の部合計	13,271,307	12,658,631
Liabilities	負債の部		
Deposits	預金	11,124,817	10,648,628
Negotiable certificates of deposit	譲渡性預金	33,942	271,783
Securities sold under repurchase agreements	売現先勘定	7,510	6,476
Cash collateral received for securities lent	債券貸借取引受入担保金	800,609	407,747
Borrowed money	借用金	658,175	649,779
Foreign exchanges	外国為替	276	239
Borrowed money from trust account	信託勘定借	―	438
Other liabilities	その他負債	176,250	197,512
Provision for bonuses	賞与引当金	1,666	1,736
Provision for share awards	株式給付引当金	243	291
Net defined benefit liability	退職給付に係る負債	1,138	1,117
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	768	694
Provision for point card certificates	ポイント引当金	315	397
Reserves under special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	1,339	1,562
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,761	1,753
Acceptances and guarantees	支払承諾	70,847	75,363
Total liabilities	負債の部合計	12,879,681	12,265,542
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	74,742	74,742
Retained earnings	利益剰余金	198,855	210,344
Treasury shares	自己株式	(2,895)	(2,895)
Total shareholders' equity	株主資本合計	391,803	403,291
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(9,207)	(18,633)
Revaluation reserve for land	土地再評価差額金	3,350	3,343
Remeasurements of defined benefit plans	退職給付に係る調整累計額	1,544	772
Total accumulated other comprehensive income	その他の包括利益累計額合計	(4,312)	(14,518)
Share acquisition rights	新株予約権	14	14
Non-controlling interests	非支配株主持分	4,121	4,301
Total net assets	純資産の部合計	391,626	393,089
Total liabilities and net assets	負債及び純資産の部合計	13,271,307	12,658,631

2. Consolidated Statements of Income and Comprehensive Income

(1) Consolidated Statements of Income

(¥ millions)

		Six months ended Sep. 30,	
		2025	2026
Ordinary income	経常収益	89,043	131,290
Interest income	資金運用収益	55,275	74,375
Of which, interest on loans and discounts	うち貸出金利息	42,011	54,922
Of which, interest and dividends on securities	うち有価証券利息配当金	8,035	11,407
Trust fees	信託報酬	—	7
Fees and commissions	役務取引等収益	15,296	17,159
Other ordinary income	その他業務収益	13,713	14,066
Other income	その他経常収益	4,758	25,681
Ordinary expenses	経常費用	70,661	106,310
Interest expenses	資金調達費用	11,461	20,609
Of which, interest on deposits	うち預金利息	8,663	15,505
Fees and commissions payments	役務取引等費用	7,440	8,638
Other ordinary expenses	その他業務費用	13,407	37,893
General and administrative expenses	営業経費	35,863	37,364
Other expenses	その他経常費用	2,488	1,803
Ordinary profit	経常利益	18,381	24,979
Extraordinary income	特別利益	5	51
Gain on disposal of non-current assets	固定資産処分益	5	7
Gain on step acquisitions	段階取得に係る差益	—	43
Extraordinary losses	特別損失	251	306
Loss on disposal of non-current assets	固定資産処分損	210	206
Impairment losses	減損損失	40	99
Profit before income taxes	税金等調整前中間純利益	18,135	24,724
Income taxes - current	法人税、住民税及び事業税	4,787	6,041
Income taxes - deferred	法人税等調整額	817	1,109
Total income taxes	法人税等合計	5,604	7,150
Profit	中間純利益	12,531	17,574
Loss attributable to non-controlling interests	非支配株主に帰属する中間純損失(△)	(44)	(100)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	12,575	17,674

(2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Six months ended Sep.30,	
		2025	2026
Profit	中間純利益	12,531	17,574
Other comprehensive income	その他の包括利益	16,389	(9,908)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	16,418	(9,136)
Remeasurements of defined benefit plans , net of tax	退職給付に係る調整額	(29)	(772)
Comprehensive income	中間包括利益	28,920	7,665
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	28,754	7,478
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	166	187

3. Non-Consolidated Balance Sheets

(¥ millions)

		As of Mar.31, 2026	As of Sep.30, 2026
Assets	資産の部		
Cash and due from banks	現金預け金	2,282,097	1,446,000
Call loans	コールローン	438	439
Monetary claims bought	買入金銭債権	3,130	4,102
Trading securities	商品有価証券	1,763	1,864
Securities	有価証券	2,545,854	2,589,513
Loans and bills discounted	貸出金	8,112,374	8,296,969
Foreign exchanges	外国為替	5,964	6,800
Other assets	その他資産	146,092	132,961
Other	その他の資産	146,092	132,961
Property, plant and equipment	有形固定資産	72,791	72,377
Intangible assets	無形固定資産	13,544	12,293
Prepaid pension costs	前払年金費用	1,966	3,014
Deferred tax asset	繰延税金資産	15,240	18,197
Customers' liabilities for acceptances and guarantees	支払承諾見返	70,847	75,363
Allowance for loan losses	貸倒引当金	(38,201)	(37,973)
Total assets	資産の部合計	13,233,904	12,621,923
Liabilities	負債の部		
Deposits	預金	11,132,766	10,655,367
Negotiable certificates of deposit	譲渡性預金	42,942	280,783
Securities sold under repurchase agreements	売現先勘定	7,510	6,476
Cash collateral received for securities lent	債券貸借取引受入担保金	800,609	407,747
Borrowed money	借用金	647,120	640,048
Foreign exchanges	外国為替	276	239
Borrowed money from trust account	信託勘定借	―	438
Other liabilities	その他負債	153,601	174,876
Income taxes payable	未払法人税等	5,051	6,010
Lease obligations	リース債務	3,845	3,767
Other	その他の負債	144,704	165,099
Provision for bonuses	賞与引当金	1,448	1,505
Provision for share awards	株式給付引当金	243	291
Provision for retirement benefits	退職給付引当金	1,105	972
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	768	694
Provision for point card certificates	ポイント引当金	307	389
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,761	1,753
Acceptances and guarantees	支払承諾	70,847	75,363
Total liabilities	負債の部合計	12,861,308	12,246,948
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	50,001	50,001
Legal capital surplus	資本準備金	50,001	50,001
Retained earnings	利益剰余金	211,884	223,983
Legal retained earnings	利益準備金	12,849	14,087
Other retained earnings	その他利益剰余金	199,035	209,895
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	883	883
Retained earnings brought forward	繰越利益剰余金	198,151	209,012
Treasury shares	自己株式	(2,895)	(2,895)
Total shareholders' equity	株主資本合計	380,091	392,190
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(10,860)	(20,572)
Revaluation reserve for land	土地再評価差額金	3,350	3,343
Total valuation and translation adjustments	評価・換算差額等合計	(7,509)	(17,228)
Share acquisition rights	新株予約権	14	14
Total net assets	純資産の部合計	372,595	374,975
Total liabilities and net assets	負債及び純資産の部合計	13,233,904	12,621,923

4. Non-Consolidated Statements of Income

(¥ millions)

		Six months ended Sep.30,	
		2025	2026
Ordinary income	経常収益	75,345	116,133
Interest income	資金運用収益	56,517	76,227
Of which, interest on loans and discounts	うち貸出金利息	42,302	55,394
Of which, interest and dividends on securities	うち有価証券利息配当金	8,994	12,800
Trust fees	信託報酬	―	7
Fees and commissions	役務取引等収益	12,633	13,281
Other ordinary income	その他業務収益	1,466	966
Other income	その他経常収益	4,728	25,650
Ordinary expenses	経常費用	56,926	90,874
Interest expenses	資金調達費用	11,407	20,598
Of which, interest on deposits	うち預金利息	8,665	15,509
Fees and commissions payments	役務取引等費用	7,973	8,399
Other ordinary expenses	その他業務費用	2,443	26,638
General and administrative expenses	営業経費	33,431	34,529
Other expenses	その他経常費用	1,670	709
Ordinary profit	経常利益	18,418	25,258
Extraordinary income	特別利益	5	7
Extraordinary losses	特別損失	251	307
Income before income taxes	税引前中間純利益	18,172	24,958
Income taxes - current	法人税、住民税及び事業税	4,304	5,595
Income taxes - deferred	法人税等調整額	847	1,078
Total income taxes	法人税等合計	5,151	6,674
Net income	中間純利益	13,021	18,284

Ⅱ. Digest of financial results for six months ended September 30, 2026

1. Summary (Non-Consolidated)

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)	Performance Forecast (October 28,2026)	Change from forecast
	2025	**2026**			
Core gross profit	51.0	**61.4**	10.3		
Core operating profit	17.6	**25.7**	8.1		
Ordinary profit	18.4	**25.2**	6.8	25.2	0.0
Net income	13.0	**18.2**	5.2	18.2	0.0
Deposits and NCDs (Average balance)	10,960.6	**11,064.9**	104.3		
Loans and bills discounted (Average balance)	8,078.6	**8,216.6**	137.9		
Capital Adequacy Ratio (Domestic) (%) (Basel III finalization basis)	12.48%	(Preliminary) **12.56%**	0.08%		
ROE (%)	6.86%	**9.75%**	2.89%		

＊ NCDs ＝ Negotiable certificates of deposit

$$\text{ROE} = \frac{\text{Net income} \times 365 / 183}{\text{(Total net assets at beginning of fiscal year* + Total net assets at end of fiscal (interim) year*)} / 2}$$

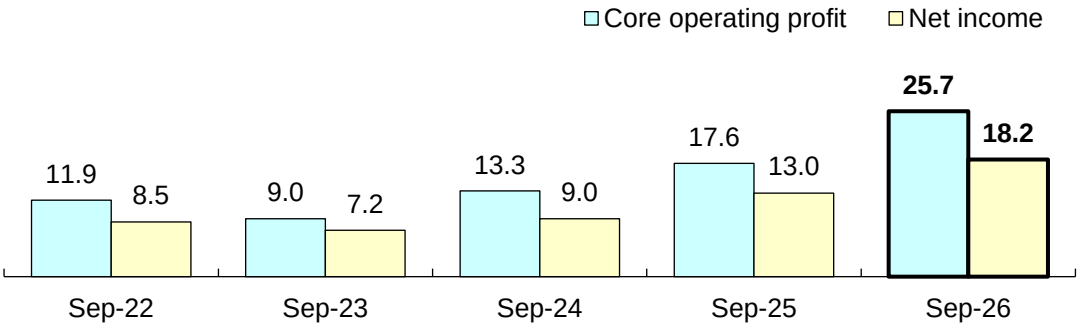
*Excluding share acquisition rights

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)

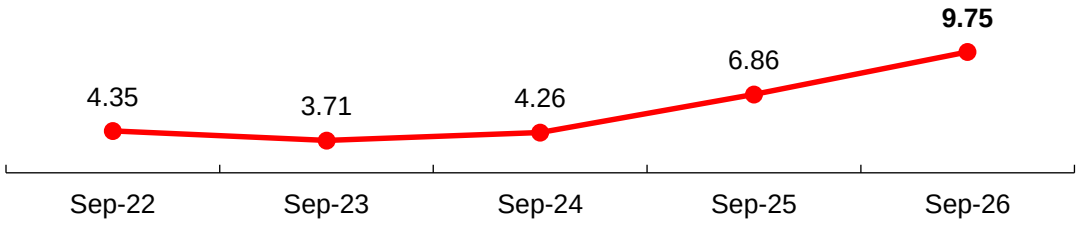
○ Core operating profit and Net income

(¥ billions)



○ ROE

(%)



2. Income Summary

【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Core gross profit	51.0	**61.4**	10.3
Net interest income	45.1	**55.6**	10.5
Net fees and commissions	4.6	**4.8**	0.2
Net other operating income (excluding gains (losses) on bonds)	1.3	**0.9**	(0.4)
Expenses(excluding non-recurring losses)	33.4	**35.6**	2.1
Core OHR (%)	65.50%	**58.03%**	(7.47%)
Personnel	13.7	**14.6**	0.9
Facilities	17.1	**18.1**	1.0
Taxes	2.5	**2.7**	0.2
Core operating profit	17.6	**25.7**	8.1
Excluding gains (losses) on cancellation of investment trusts	17.6	**25.7**	8.1
Credit cost	1.3	**0.3**	(0.9)
Gains (losses) on securities	0.9	**(2.2)**	(3.2)
Net other non-recurring income (loss)	1.1	**2.1**	0.9
Ordinary profit	18.4	**25.2**	6.8
Net income	13.0	**18.2**	5.2
Net operating profit	15.3	**(0.8)**	(16.1)

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

【Consolidated】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Core gross profit	54.2	**65.0**	10.7
Ordinary profit	18.3	**24.9**	6.5
Profit attributable to owners of parent	12.5	**17.6**	5.0
Core operating profit	18.3	**26.5**	8.1
Excluding gains (losses) on cancellation of investment trusts	18.3	**26.5**	8.1
Net operating profit	16.0	**(0.0)**	(16.1)

3. Deposits and NCDs(Non-Consolidated)

【Average Balance】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Deposits and NCDs	10,960.6	**11,064.9**	104.3
Yield on deposits and NCDs (%)	0.16%	**0.29%**	0.13%
Corporate	3,039.0	**3,079.9**	40.8
Individual	7,026.7	**7,083.8**	57.0
Public sectors and financial institutions	894.7	**901.2**	6.4

【Outstanding Balance】

(¥ billions)

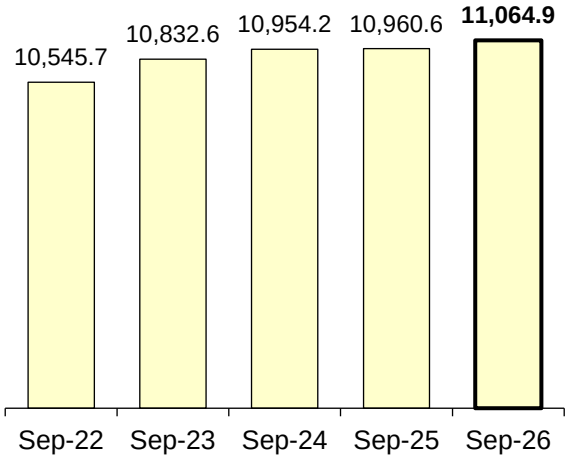
	As of Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Deposits and NCDs	10,898.6	**10,936.1**	37.4
Corporate	3,008.5	**3,058.7**	50.2
Individual	7,006.4	**7,059.8**	53.3
Public sectors and financial institutions	883.6	**817.5**	(66.1)
Deposit assets	353.0	**470.8**	117.7
Safe custody of public bonds	175.8	**228.2**	52.3
Investment trusts	177.1	**242.5**	65.4
Total	11,251.7	**11,406.9**	155.2

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

○ Deposits and NCDs

(Average Balance)

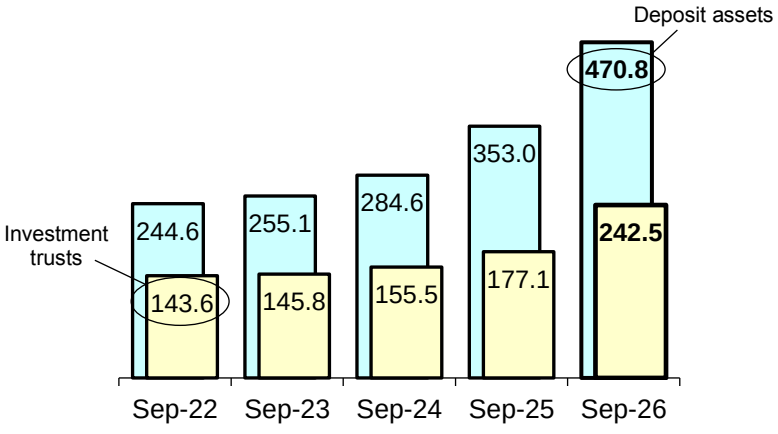
(¥ billions)



○ Deposit assets and Investment trusts

(Outstanding Balance)

(¥ billions)



4. Loans and bills discounted (Non-Consolidated)

【Average Balance】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Loans and bills discounted	8,078.6	**8,216.6**	137.9
Yield on loans and bills discounted (%)	1.04%	**1.34%**	0.30%
Enterprises	3,575.2	**3,976.5**	401.2
Individuals	2,302.0	**2,366.6**	64.5
Housing loans	2,162.5	**2,220.5**	57.9
Consumer loans	139.5	**146.1**	6.5
Public sectors	2,201.3	**1,873.5**	(327.8)

∗ Consumer loans = Car loans ,card loans ,etc.

【Outstanding Balance】

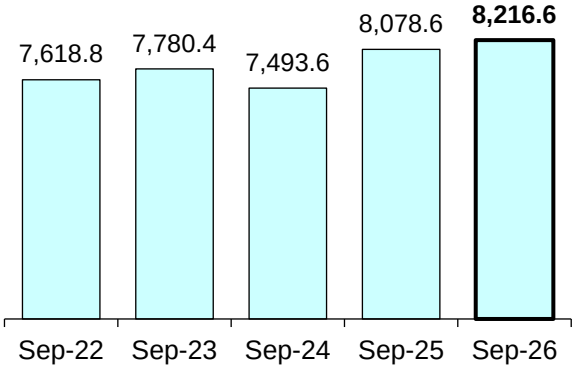
(¥ billions)

	As of Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Loans and bills discounted	8,224.1	**8,296.9**	72.8
Enterprises	3,756.9	**3,996.5**	239.5
Individuals	2,319.5	**2,386.7**	67.2
Public sectors	2,147.6	**1,913.6**	(233.9)
SMEs, etc	4,443.1	**4,582.2**	139.0
In Hokkaido	6,099.8	**6,290.5**	190.7

∗ SMEs, etc = SMEs + Individuals
Public sector loans include loans to government and land development public corporations.

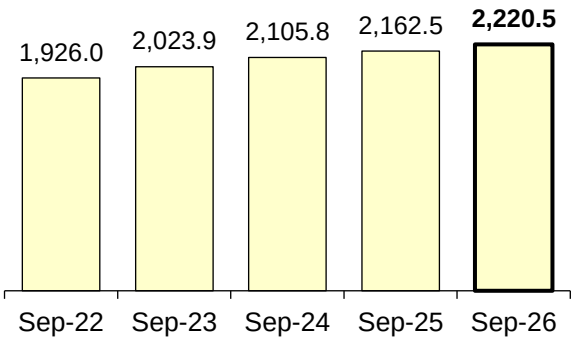
○ Loans and bills discounted (Average Balance)

(¥ billions)



○ Housing loans (Average Balance)

(¥ billions)

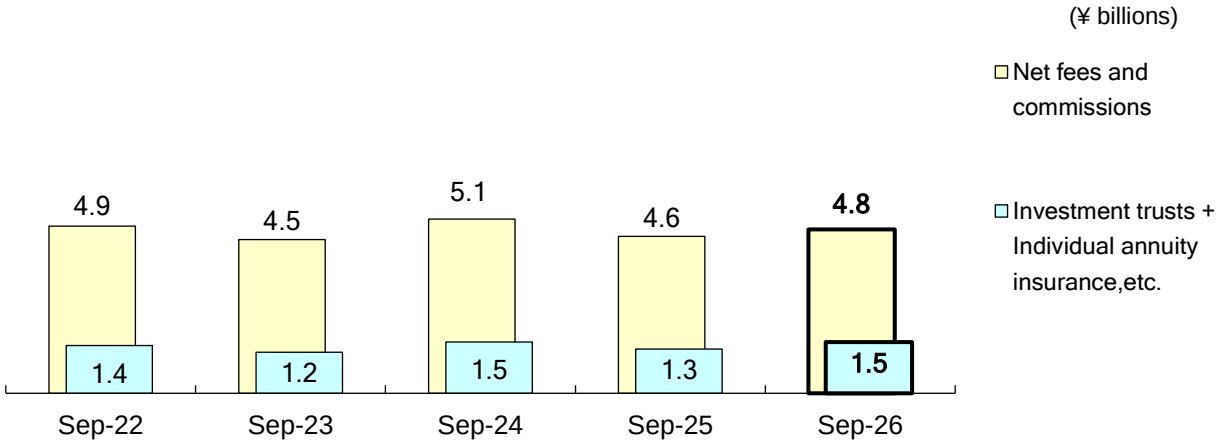


5. Fees and commissions (Non-Consolidated)

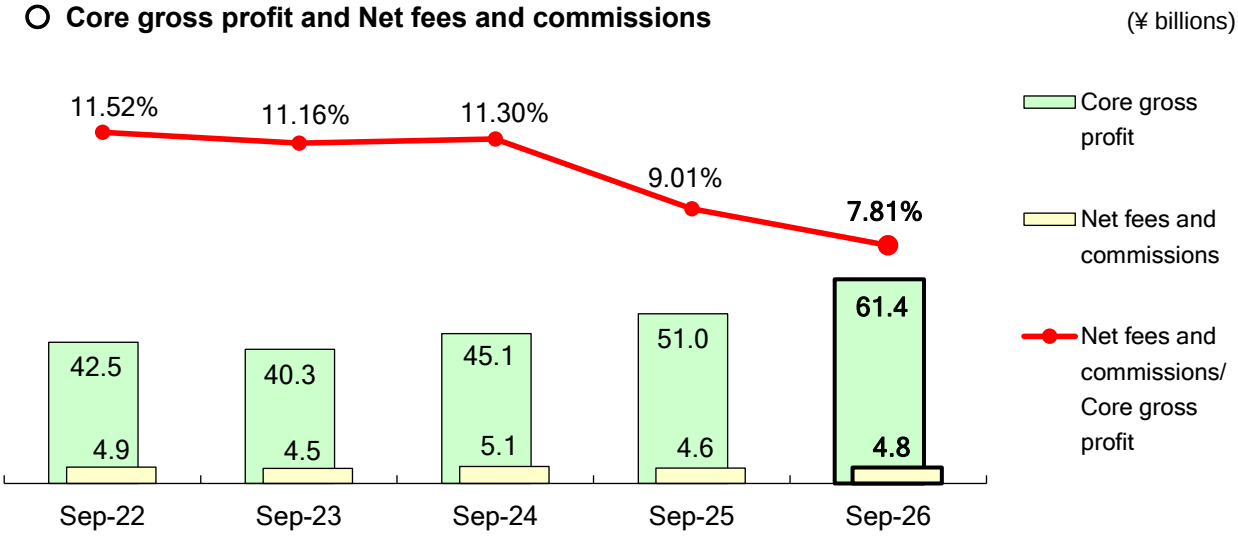
(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Fees and commissions	12.6	**13.2**	0.6
Of which, domestic and foreign exchanges	3.5	**3.5**	0.0
Of which, investment trusts	0.5	**0.8**	0.2
Of which, individual annuity insurance, etc.	0.7	**0.7**	0.0
Fees and commissions payments	7.9	**8.3**	0.4
Of which, group credit life insurance	4.1	**4.3**	0.2
Of which, Fees and commissions on domestic and foreign exchanges	0.4	**0.4**	0.0
Of which, guarantee	2.0	**2.1**	0.1
Net fees and commissions	4.6	**4.8**	0.2

○ Net fees and commissions



○ Core gross profit and Net fees and commissions



6. Securities (Non-consolidated)

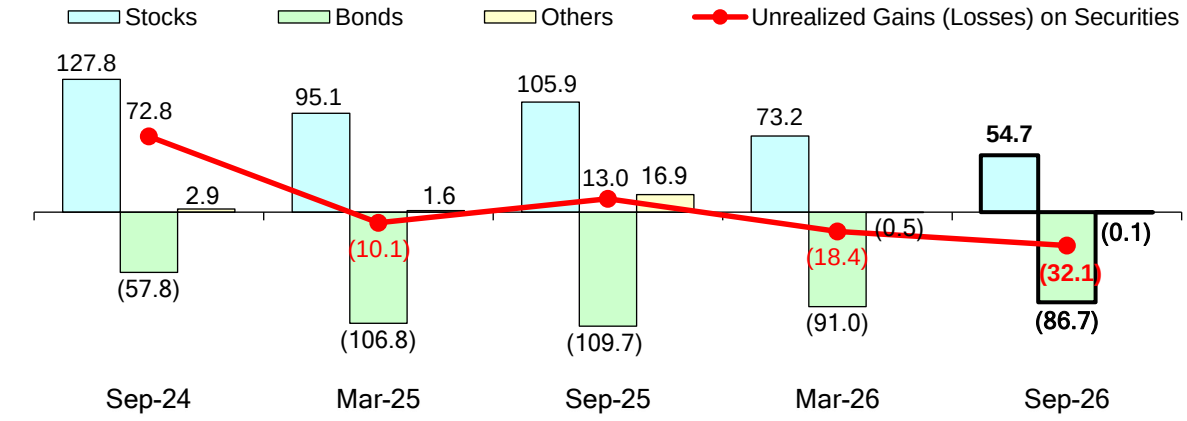
(¥ billions)

	As of Mar.31, 2026		**As of Sep.30, 2026**		Increase/ (Decrease)	
	Acquisition cost	Unrealized Gains (Losses)	**Acquisition cost**	**Unrealized Gains (Losses)**	Acquisition cost	Unrealized Gains (Losses)
Stocks	40.2	73.2	**37.2**	**54.7**	(2.9)	(18.4)
Bonds	2,371.2	(91.0)	**2,388.7**	**(86.7)**	17.4	4.2
Others	137.4	(0.5)	**176.9**	**(0.1)**	39.4	0.4
Total	2,548.9	(18.4)	**2,602.9**	**(32.1)**	54.0	(13.7)
Nikkei stock average (¥)		51,063		**66,753**		15,690
New 10-year Japanese government bond (JGB) yield (%)		2.345%		**3.050%**		0.705%

＊Excluding trading securities, capital investment in Investment Partnership.

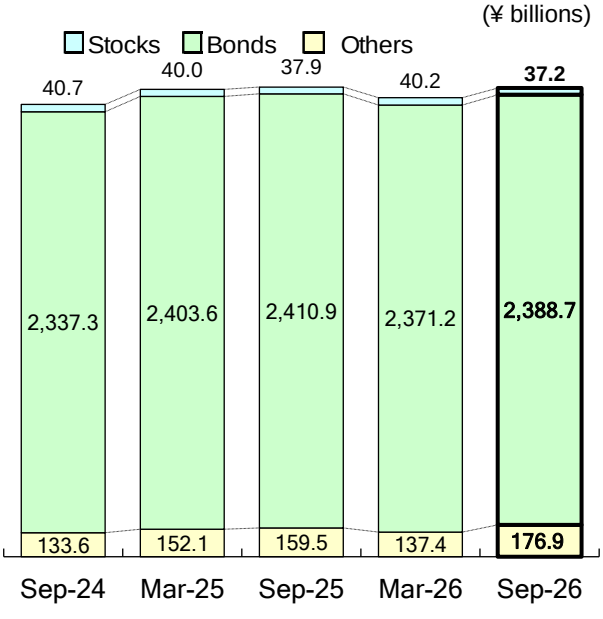
○ Unrealized Gains (Losses) on Securities

(¥ billions)



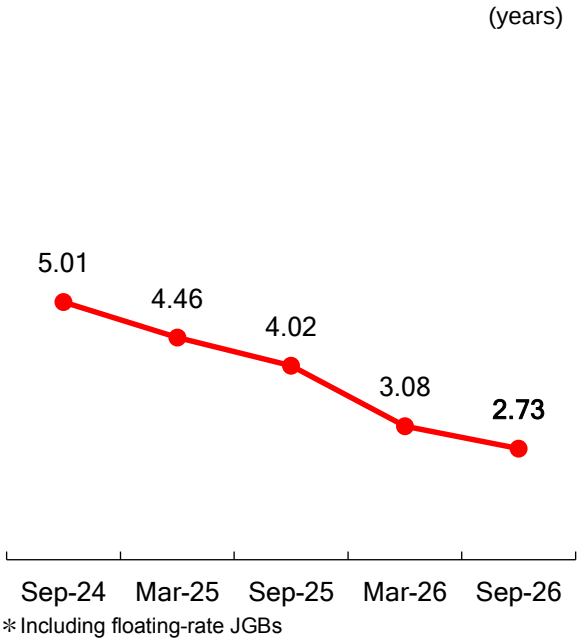
○ Acquisition cost on Securities

(¥ billions)



○ Average duration to maturity of yen bonds

(years)



＊Including floating-rate JGBs

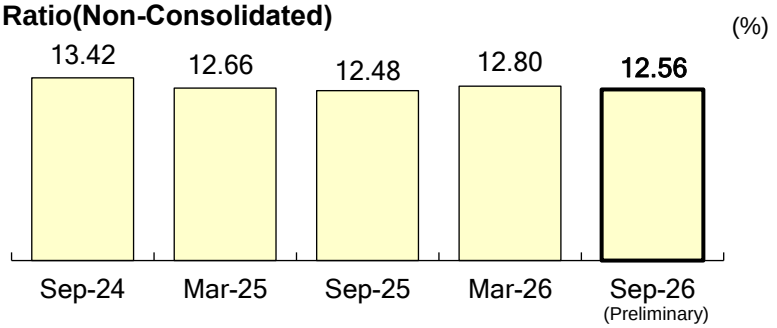
7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Sep.30, 2025	As of Sep.30, 2026 (Preliminary)	Increase/ (Decrease)	As of Sep.30, 2025	As of Sep.30, 2026 (Preliminary)	Increase/ (Decrease)
Capital Adequacy Ratio (%) (Basel III finalization basis)	12.48%	**12.56%**	0.08%	12.83%	**12.89%**	0.06%
Capital	356.1	**374.5**	18.4	371.4	**390.3**	18.8
Risk-adjusted assets	2,851.4	**2,980.7**	129.2	2,894.1	**3,027.2**	133.1

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

○ Capital Adequacy Ratio(Non-Consolidated)

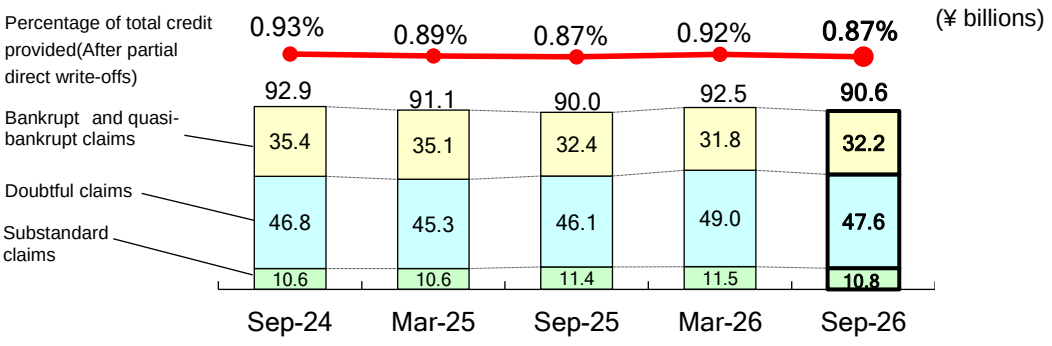


8. Claims based on the Banking Act and the Act on Emergency Measures for Revitalizing Financial Functions (Non-Consolidated)

(¥ billions)

	As of Sep.30,		Increase/ (Decrease)
	2025	**2026**	
Bankrupt and quasi-bankrupt claims	32.4	**32.2**	(0.2)
Doubtful claims	46.1	**47.6**	1.5
Substandard claims	11.4	**10.8**	(0.6)
Loans overdue for more than 3 months	0.2	**0.6**	0.4
Restructured loans	11.2	**10.1**	(1.0)
Disclosed claims under the Financial Reconstruction Law	90.0	**90.6**	0.5
Percentage of total credit provided (%)	1.07%	**1.07%**	(0.00%)
After partial direct write-offs (%) ＊	0.87%	**0.87%**	0.00%

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



9. Revisions to Performance Forecasts

【Non-Consolidated】

(¥ billions)

	Year Ended Mar.31, 2027			Year Ended Mar.31, 2026	
	Revised Forecasts (A)	Previously Announced Forecasts (B)	Increase/ (Decrease) (A-B)	Actual Results (C)	Increase/ (Decrease) (A-C)
Ordinary income	**219.6**	195.9	23.7	206.8	12.7
Core gross profit	**126.3**	119.3	7.0	108.5	17.7
Expenses (excluding non-recurring losses)	**73.6**	73.8	(0.2)	67.7	5.8
Core operating profit	**52.7**	45.5	7.2	40.8	11.8
Excluding gains (losses) on cancellation of investment trusts	**52.7**	45.5	7.2	38.1	14.5
Credit cost	**4.0**	4.0	0.0	4.0	(0.0)
Ordinary profit	**50.8**	43.5	7.3	35.9	14.8
Net income	**34.2**	29.3	4.9	25.1	9.0

【Consolidated】

(¥ billions)

	Year Ended Mar.31, 2027			Year Ended Mar.31, 2026	
	Revised Forecasts (A)	Previously Announced Forecasts (B)	Increase/ (Decrease) (A-B)	Actual Results (C)	Increase/ (Decrease) (A-C)
Ordinary income	**252.9**	225.2	27.7	235.9	16.9
Core gross profit	**134.7**	127.3	7.4	116.7	17.9
Expenses (excluding non-recurring losses)	**79.7**	79.3	0.4	72.7	6.9
Credit cost	**4.9**	4.4	0.5	5.1	(0.2)
Ordinary profit	**51.1**	44.4	6.7	37.5	13.5
Profit attributable to owners of parent	**33.9**	29.4	4.5	25.6	8.2
Core operating profit	**55.2**	47.9	7.3	44.0	11.1
Excluding gains (losses) on cancellation of investment trusts	**55.2**	47.9	7.3	41.4	13.7

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