Financial Summary First Quarter (Three Months) ended June 30, 2024



August 5, 2024 North Pacific Bank, Ltd.

Tokyo Stock Exchange Prime Market, Sapporo Securities Exchange: 8524

I . Financial Statements

1. Consolidated Balance Sheets

(¥ millions)

Assets				(+ 11111110118)
Reach and due from banks 現金預け金 3,060,635 2,988,243 681 loans and bills bought コールローン及び買入手幣 542 588 Monetary claims bought 見入金数性 13,770 12,161 Trading securities 商品任職業 1,765 1.684 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.684 1.785 1.785 1.684 1.785 1.785 1.684 1.785 1.785 1.684 1.785				
Gall loans and bills bought コールローン及び買入手影 542 588 Monetary claims bought 買入全鉄機管 13,770 12,161 Irading securities 商品希価証券 1,765 1,684 Seourities 有価証券 2,385,288 2,558,030 Lease receivables and bills discounted 貸出金 7,487,752 7,421,409 Foreign exchanges 外国為替 5,814 8,011 Lease receivables and investment assets 少二級職及ザリース投資資産 58,312 58,334 Property, plant and equipment 有局証資産 70,623 70,179 Intangible assets 温棚粉付に係る資産 1,408 1,448 Deferred tax assets 温棚粉付に係る資産 1,408 1,448 Deferred tax assets 温棚粉付に係る資産 1,408 1,448 Deferred tax assets 資産の給合計 13,244,774 13,292,450 Liabilities 資産の給計 10,915,046 10,821,437 Total assets 月間 日間 日間 日間 日間 日間 日間 日間	Assets	 資産の部		
Gall loans and bills bought フールローン及び貫入手形 542 588 Monetary claims bought 豆木枝根標 13,770 12,161 Trading securities 商品価語券 1,765 1,684 Securities 商品価差券 2,385,288 2,558,030 Canas and bills discounted 貸出金 7,487,752 7,421,409 Foreign exchanges 外国高音 5,814 8,011 Lease receivables and investment assets リース機能及リース投資量 58,312 58,333 70,179 119,648 128,133 70,623 70,179 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 119,648 128,133 70,971 129,148	Cash and due from banks	現金預け金	3, 060, 635	2, 988, 243
Trading securities	Call loans and bills bought	コールローン及び買入手形	542	
Securities	Monetary claims bought	買入金銭債権	13, 770	12, 161
Securities		商品有価証券	1, 765	1, 684
Loans and bills discounted 貸出金 7,487,752 7,421,409 Foreign exchanges 外国為替 5,814 8,011 Lease receivables and investment assets ワース機能なリース投資度 58,312 58,334 Other assets その他資産 119,648 128,133 Property, plant and equipment 有形図定理度 70,623 70,179 Intangible assets 無形図定理度 18,735 17,880 Net defined benefit asset 連職給付に係る資産 1,408 1,448 Deferred tax assets 施証税金資産 535 554 Allowance for loan losses 資産の給合計 3,244,574 13,292,450 Liabilities 負債の総 10,915,046 10,915,0		有価証券		2, 558, 030
Foreign exchanges	Loans and bills discounted	貸出金	7, 487, 752	
Lease receivables and investment assets	Foreign exchanges	外国為替	5, 814	
Chher assets		リース債権及びリース投資資産	58, 312	
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Intangible assets	Property, plant and equipment	有形固定資産		
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Deferred tax assets Guithery Guither				
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Total assets 資産の部合計			,	
Deposits				
Deposits 預金			10, 244, 074	10, 202, 400
Negotiable certificates of deposit			10 915 046	10 821 437
Cash collateral received for securities lent 債券賃借取引受入担保金 599, 643 692, 858	·			
Borrowed money 借用金	·			
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Capital stock 資本金 121, 101 121, 101 Capital surplus 資本剰余金 74, 751 74, 751 Retained earnings 利益剰余金 176, 889 180, 214 Treasury shares 自己株式 (3, 921) (5, 192) Total shareholders' equity 株主資本合計 368, 821 370, 874 Valuation difference on available-for-sale securities その他有価証券評価差額金 70, 001 35, 996 Revaluation reserve for land 土地再評価差額金 3, 522 3, 503 Remeasurements of defined benefit plans 退職給付に係る調整累計額 307 230 Total accumulated other comprehensive income その他の包括利益累計額合計 73, 831 39, 730 Share acquisition rights 新株予約権 28 28 Non-controlling interests 非支配株主持分 4, 840 4, 220 Total net assets 純資産の部合計 447, 520 414, 853			12, 797, 053	12, 877, 596
Capital surplus 資本剰余金 74,751 74,751 Retained earnings 利益剰余金 176,889 180,214 Treasury shares 自己株式 (3,921) (5,192) Total shareholders' equity 株主資本合計 368,821 370,874 Valuation difference on available-for-sale securities その他有価証券評価差額金 70,001 35,996 Revaluation reserve for land 土地再評価差額金 3,522 3,503 Remeasurements of defined benefit plans 退職給付に係る調整累計額 307 230 Total accumulated other comprehensive income その他の包括利益累計額合計 73,831 39,730 Share acquisition rights 新株予約権 28 28 Non-controlling interests 非支配株主持分 4,840 4,220 Total net assets 純資産の部合計 447,520 414,853			101 101	101 101
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Remeasurements of defined benefit plans 退職給付に係る調整累計額 307 230 Total accumulated other comprehensive income その他の包括利益累計額合計 73,831 39,730 Share acquisition rights 新株予約権 28 28 Non-controlling interests 非支配株主持分 4,840 4,220 Total net assets 純資産の部合計 447,520 414,853			·	
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Share acquisition rights新株予約権2828Non-controlling interests非支配株主持分4,8404,220Total net assets純資産の部合計447,520414,853	Remeasurements of defined benefit plans	退職給付に係る調整累計額		
Non-controlling interests 非支配株主持分 4,840 4,220 Total net assets 純資産の部合計 447,520 414,853	· · · · · · · · · · · · · · · · · · ·	その他の包括利益累計額合計		
Total net assets 純資産の部合計 447,520 414,853		新株予約権		
		非支配株主持分		
Total liabilities and net assets 負債及び純資産の部合計 13,244,574 13,292,450		純資産の部合計		
	Total liabilities and net assets	負債及び純資産の部合計	13, 244, 574	13, 292, 450

2. Consolidated Statements of Income and Comprehensive Income

(1) Consolidated Statements of Income

(¥ millions)

		Three months en	nded Jun. 30,
		2023	2024
Ordinary income	経常収益	32, 767	33, 752
Interest income	資金運用収益	17, 487	19, 338
Of which, interest on loans and discounts	うち貸出金利息	14, 080	14, 846
Of which, interest and dividends on securities	うち有価証券利息配当金	2, 851	3, 737
Fees and commissions	役務取引等収益	7, 010	7, 314
Other ordinary income	その他業務収益	6, 199	6, 321
Other income	その他経常収益	2, 070	778
Ordinary expenses	経常費用	27, 985	26, 372
Interest expenses	資金調達費用	389	682
Of which, interest on deposits	うち預金利息	40	424
Fees and commissions payments	役務取引等費用	3, 284	3, 216
Other ordinary expenses	その他業務費用	7, 127	5, 287
General and administrative expenses	営業経費	16, 886	16, 942
Other expenses	その他経常費用	297	244
Ordinary profit	経常利益	4, 782	7, 379
Extraordinary income	特別利益	114	9
Gain on disposal of non-current assets	固定資産処分益	114	9
Extraordinary losses	特別損失	31	44
Loss on disposal of non-current assets	固定資産処分損	28	30
Impairment losses	減損損失	3	14
Profit before income taxes	税金等調整前四半期純利益	4, 865	7, 344
Income taxes - current	法人税、住民税及び事業税	1, 072	1, 340
Income taxes - deferred	法人税等調整額	665	938
Total income taxes	法人税等合計	1, 737	2, 279
Profit	四半期純利益	3, 128	5, 065
Profit attributable to non-contorolling interests	非支配株主に帰属する四半期純利益	(100)	(170)
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	3, 228	5, 236

(2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Three months er	nded Jun. 30,
		2023	2024
Profit	四半期純利益	3, 128	5, 065
Other comprehensive income	その他の包括利益	11, 543	(34, 525)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11, 449	(34, 449)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	94	(76)
Comprehensive income	四半期包括利益	14, 671	(29, 460)
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	14, 677	(28, 845)
Comprehensive income attributable to non-contorolling interests	非支配株主に係る四半期包括利益	(5)	(614)

${\rm I\hspace{-.1em}I}$. Digest of financial results for three months ended June 30, 2024

1. Summary (Non-Consolidated)

	Three months e	ended Jun.30	Increase/	(¥ millions) Six months ending
	2023	2024	(Decrease)	Sep.30, 2024 (Forecasts)
Ordinary income	27,367	28,485	1,118	53,200
Core gross profit	20,991	23,159	2,168	42,300
Net interest income	18,346	20,097	1,751	
Net fees and commissions	2,545	2,754	209	
Net other operating income (excluding gains (losses) on bonds)	99	307	208	
Expenses (excluding non-recurring losses)	15,768	15,946	178	32,400
Core operating profit	5,222	7,212	1,990	9,800
Excluding gains (losses) on cancellation of investment trusts	5,222	7,212	1,990	
Credit cost	(14)	(374)	(360)	1,000
Gains (losses) on securities	138	151	13	
Bonds, etc	(1,460)	60	1,520	
Stocks, etc	1,599	90	(1,509)	
Net other non-recurring income (loss)	298	568	270	
Ordinary profit	5,674	8,306	2,632	10,500
Extraordinary income (losses)	84	(35)	(119)	
Income before income taxes	5,758	8,271	2,513	
Income taxes	1,521	2,167	646	
Net income	4,237	6,103	1,866	7,200
Net operating profit	3,761	7,272	3,511	

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)

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

2. Deposits and NCDs (Non-Consolidated)

[Average Balance]

(¥	hil	lions)
(∓	IJΠ	110115)

	trustage = alameter			
		Three months ended Jun.30,		Increase/
		2023	2024 (A)	(Decrease)
С	eposits and NCDs	10,810.3	10,932.3	122.0
	Corporate	3,112.1	3,097.3	(14.7)
	Individual	6,829.4	6,947.2	117.7
	Public sectors and financial institutions	868.7	887.7	19.0

	(+ billions)
Year ended Mar. 31,2024 (B)	(A)-(B)
10,815.0	117.2
3,048.1	49.2
6,892.4	54.7
874.4	13.3

[Outstanding Balance]

(¥ billions)

		As of J	As of Jun.30,		
		2023	2024 (A)	(Decrease)	
	Deposits and NCDs	10,907.0	11,079.7	172.7	
Г	Deposit assets	259.4	276.5	17.0	
	Safe custody of public bonds	108.1	119.2	11.0	
	Investment trusts	151.2	157.2	5.9	
	Total	11,166.4	11,356.2	189.7	

As of Mar.31, 2024 (B)	(A)-(B)
11,109.0	(29.3)
265.6	10.8
113.5	5.7
152.1	5.0
11,374.7	(18.5)

3. Loans and bills discounted (Non-Consolidated)

[Average Balance]

(¥ billions)

		Three months ended Jun.30,		Increase/
		2023	2024 (A)	(Decrease)
L	oans and bills discounted	7,765.0	7,460.7	(304.2)
	Enterprises	3,008.3	2,996.6	(11.7)
	Individuals	2,145.6	2,234.9	89.2
	Public sectors	2,611.0	2,229.2	(381.8)

	(1 511110110)
Year ended Mar. 31,2024 (B)	(A)-(B)
7,737.2	(276.4)
3,036.3	(39.6)
2,175.4	59.4
2,525.3	(296.1)

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

[Outstanding Balance]

(¥ billions)

		As of Jun.30,		Increase/	
		2023	2024 (A)	(Decrease)	
	SMEs, etc	4,176.6	4,229.7	53.1	
L	oans and bills discounted	7,748.1	7,487.4	(260.6)	
	In Hokkaido	5,779.6	5,821.0	41.3	

As of Mar.31, 2024 (B)	(A)-(B)
4,267.8	(38.1)
7,549.8	(62.3)
5,804.4	16.5

4. Securities (Non-Consolidated) [Outstanding Balance]

(¥	bil	lions)
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	As of Jun.30,		Increase/		As of M	
	2023	2024 (A)	(Decrease)		2024	
Securities	1,714.5	2,557.1	842.5		2,	

As of Mar.31, 2024 (B)		(A)—(B)		
	2,383.3	173.7		

5. Unrealized Gains (Losses) on Securities (Non-Consolidated)

(¥ billions)

		As of Mar.31, 2024			
		Net (B)	Unrealized gains	Unrealized losses	
Unrealized gains (losses) on securities		94.0	146.3	52.3	
	Stocks	137.0	137.0	0	
	Bonds	(46.3)	1.3	47.7	
	Others	(3.3)	7.9	4.5	
Nikkei stock average (¥)				40,369	
New 10-year Japanese government bond yield (%)			0.725		

As of Jun.30, 2024				
Net (A)	(A)—(B)	Unrealized gains	Unrealized losses	
45.9	(48.1)	124.6	78.7	
116.0	(20.9)	116.1	0	
(72.4)	(26.1)	0.6	73.0	
2.2	(1.1)	7.9	5.6	
	39,583			

1.050

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

(¥ billions)

				(+ DIIIO113)	
As of J	un.30,	Increase/	As of Mar.31,	(A) (D)	
2023	2024 (A)	(Decrease)	2024 (B)	(A)—(B)	
34.4	35.9	1.5	35.4	0.4	
33.8	43.5	9.6	42.7	0.8	
18.0	14.5	(3.5)	16.0	(1.5)	
0.2	0.4	0.2	0.2	0.2	
17.8	14.0	(3.7)	15.8	(1.8)	
86.3	94.0	7.7	94.2	(0.2)	
67.6	73.3	5.7	73.5	(0.1)	
7,835.0	7,556.7	(278.3)	7,610.9	(54.2)	
7,921.3	7,650.7	(270.6)	7,705.2	(54.4)	
7,902.7	7,630.0	(272.6)	7,684.5	(54.4)	
ims>				(%	
1.08	1.22	0.14	1.22	0.00	
0.85	0.96	0.11	0.95	0.01	
	2023 34.4 33.8 18.0 0.2 17.8 86.3 67.6 7,835.0 7,921.3 7,902.7 ims >	34.4 35.9 33.8 43.5 18.0 14.5 0.2 0.4 17.8 14.0 86.3 94.0 67.6 73.3 7,835.0 7,556.7 7,921.3 7,650.7 7,902.7 7,630.0 ims > 1.08 1.22	2023 2024 (A) (Decrease) 34.4 35.9 1.5 33.8 43.5 9.6 18.0 14.5 (3.5) 0.2 0.4 0.2 17.8 14.0 (3.7) 86.3 94.0 7.7 67.6 73.3 5.7 7,835.0 7,556.7 (278.3) 7,921.3 7,650.7 (270.6) 7,902.7 7,630.0 (272.6) ims >	2023 2024 (A) (Decrease) As of Mail S1, 2024 (B) 34.4 35.9 1.5 35.4 33.8 43.5 9.6 42.7 18.0 14.5 (3.5) 16.0 0.2 0.4 0.2 0.2 17.8 14.0 (3.7) 15.8 86.3 94.0 7.7 94.2 67.6 73.3 5.7 73.5 7,835.0 7,556.7 (278.3) 7,610.9 7,921.3 7,650.7 (270.6) 7,705.2 7,902.7 7,630.0 (272.6) 7,684.5 ims >	

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

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