November 11, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (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 to file semi-annual securities report: November 14, 2025
Scheduled date to commence dividend payments: December 1, 2025
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, 2025 (from April 1, 2025 to September 30, 2025)

(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, 2025	89,043	29.6	18,381	56.1	12,575	48.8
September 30, 2024	68,695	5.5	11,770	36.1	8,449	27.1

Note: Comprehensive income For the six months ended September 30, 2025: ¥28,920 million [-%]
For the six months ended September 30, 2024: ¥(6,883) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	33.39	33.39
September 30, 2024	22.06	22.05

(2) Consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	13,212,236	406,123	3.0
March 31, 2025	13,446,736	384,411	2.8

Reference: Capital
As of September 30, 2025: ¥402,014 million
As of March 31, 2025: ¥380,465 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, 2025	—	6.50	—	12.50	19.00
Fiscal year ending March 31, 2026	6.50	6.50			
Fiscal year ending March 31, 2026 (Forecast)			6.50	6.50	26.00

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

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

(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 31,2026	173,300	15.0	34,800	23.9	24,300	17.9	64.54

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

* **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 September 30, 2025	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 September 30, 2025	1,564,589 shares
As of March 31, 2025	22,520,864 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	376,524,662 shares
Six months ended September 30, 2024	382,992,726 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(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, 2025	75,345	33.8	18,418	51.7	13,021	43.5
September 30, 2024	56,279	6.7	12,139	36.2	9,072	24.8

	Basic earnings per share
Six months ended	Yen
September 30, 2025	34.58
September 30, 2024	23.68

(2) Non-consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	13,176,355	389,473	2.9
March 31, 2025	13,407,069	367,620	2.7

Reference: Capital
As of September 30, 2025: ¥389,459 million
As of March 31, 2025: ¥367,605 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, 2026 (from April 1, 2025 to March 31, 2026)

(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 31,2026	144,500	17.2	33,600	26.1	23,800	18.4	63.21

* 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, 2025	As of Sep.30, 2025
Assets	資産の部		
Cash and due from banks	現金預け金	2,653,639	2,080,756
Call loans and bills bought	コールローン及び買入手形	516	489
Monetary claims bought	買入金銭債権	6,828	4,823
Trading securities	商品有価証券	1,763	1,742
Securities	有価証券	2,598,690	2,635,801
Loans and bills discounted	貸出金	7,856,186	8,153,724
Foreign exchanges	外国為替	5,803	5,825
Lease receivables and investment assets	リース債権及びリース投資資産	61,165	62,542
Other assets	その他資産	132,680	135,942
Property, plant and equipment	有形固定資産	71,675	72,853
Intangible assets	無形固定資産	15,847	15,373
Net defined benefit asset	退職給付に係る資産	1,811	1,891
Deferred tax assets	繰延税金資産	14,884	6,882
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,166	76,021
Allowance for loan losses	貸倒引当金	(42,921)	(42,433)
Total assets	資産の部合計	13,446,736	13,212,236
Liabilities	負債の部		
Deposits	預金	11,096,231	10,699,448
Negotiable certificates of deposit	譲渡性預金	74,198	182,138
Cash collateral received for securities lent	債券貸借取引受入担保金	801,284	801,537
Borrowed money	借用金	899,888	920,585
Foreign exchanges	外国為替	161	298
Other liabilities	その他負債	114,947	118,562
Provision for bonuses	賞与引当金	1,536	1,662
Provision for share awards	株式給付引当金	159	197
Net defined benefit liability	退職給付に係る負債	1,487	1,378
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	895	779
Provision for point card certificates	ポイント引当金	306	356
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	1,356
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,775	1,770
Acceptances and guarantees	支払承諾	68,166	76,021
Total liabilities	負債の部合計	13,062,325	12,806,113
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	190,718
Treasury shares	自己株式	(8,351)	(495)
Total shareholders' equity	株主資本合計	380,690	386,067
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(3,661)	12,545
Revaluation reserve for land	土地再評価差額金	3,378	3,371
Remeasurements of defined benefit plans	退職給付に係る調整累計額	58	29
Total accumulated other comprehensive income	その他の包括利益累計額合計	(224)	15,946
Share acquisition rights	新株予約権	14	14
Non-controlling interests	非支配株主持分	3,931	4,094
Total net assets	純資産の部合計	384,411	406,123
Total liabilities and net assets	負債及び純資産の部合計	13,446,736	13,212,236

2. Consolidated Statements of Income and Comprehensive Income

(1) Consolidated Statements of Income

(¥ millions)

		Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025
Ordinary income	経常収益	68,695	89,043
Interest income	資金運用収益	40,131	55,275
Of which, interest on loans and discounts	うち貸出金利息	31,014	42,011
Of which, interest and dividends on securities	うち有価証券利息配当金	6,956	8,035
Fees and commissions	役務取引等収益	14,788	15,296
Other ordinary income	その他業務収益	12,333	13,713
Other income	その他経常収益	1,441	4,758
Ordinary expenses	経常費用	56,924	70,661
Interest expenses	資金調達費用	2,236	11,461
Of which, interest on deposits	うち預金利息	1,545	8,663
Fees and commissions payments	役務取引等費用	6,861	7,440
Other ordinary expenses	その他業務費用	12,297	13,407
General and administrative expenses	営業経費	33,774	35,863
Other expenses	その他経常費用	1,754	2,488
Ordinary profit	経常利益	11,770	18,381
Extraordinary income	特別利益	9	5
Gain on disposal of non-current assets	固定資産処分益	9	5
Extraordinary losses	特別損失	235	251
Loss on disposal of non-current assets	固定資産処分損	82	210
Impairment losses	減損損失	152	40
Profit before income taxes	税金等調整前中間純利益	11,544	18,135
Income taxes - current	法人税、住民税及び事業税	2,365	4,787
Income taxes - deferred	法人税等調整額	822	817
Total income taxes	法人税等合計	3,188	5,604
Profit	中間純利益	8,356	12,531
Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益	(93)	(44)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	8,449	12,575

(2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Six months ended Sep. 30,	
		2024	2025
Profit	中間純利益	8,356	12,531
Other comprehensive income	その他の包括利益	(15,240)	16,389
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(15,086)	16,418
Remeasurements of defined benefit plans , net of tax	退職給付に係る調整額	(153)	(29)
Comprehensive income	中間包括利益	(6,883)	28,920
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	(6,671)	28,754
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	(212)	166

3. Non-Consolidated Balance Sheets

(¥ millions)

		As of Mar.31, 2025	As of Sep.30, 2025
Assets	資産の部		
Cash and due from banks	現金預け金	2,652,748	2,079,412
Call loans	コールローン	516	489
Monetary claims bought	買入金銭債権	6,828	4,823
Trading securities	商品有価証券	1,763	1,742
Securities	有価証券	2,599,227	2,635,866
Loans and bills discounted	貸出金	7,919,241	8,224,116
Foreign exchanges	外国為替	5,803	5,825
Other assets	その他資産	88,845	90,487
Other	その他の資産	88,845	90,487
Property, plant and equipment	有形固定資産	69,468	70,573
Intangible assets	無形固定資産	15,769	15,311
Prepaid pension costs	前払年金費用	1,557	1,764
Deferred tax asset	繰延税金資産	14,376	6,367
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,166	76,021
Allowance for loan losses	貸倒引当金	(37,242)	(36,447)
Total assets	資産の部合計	13,407,069	13,176,355
Liabilities	負債の部		
Deposits	預金	11,103,994	10,707,531
Negotiable certificates of deposit	譲渡性預金	83,198	191,138
Cash collateral received for securities lent	債券貸借取引受入担保金	801,284	801,537
Borrowed money	借用金	882,615	907,527
Foreign exchanges	外国為替	161	298
Other liabilities	その他負債	94,512	97,262
Income taxes payable	未払法人税等	3,770	4,284
Lease obligations	リース債務	2,746	3,542
Other	その他の負債	87,996	89,435
Provision for bonuses	賞与引当金	1,348	1,448
Provision for share awards	株式給付引当金	159	197
Provision for retirement benefits	退職給付引当金	1,037	1,019
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	895	779
Provision for point card certificates	ポイント引当金	299	348
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,775	1,770
Acceptances and guarantees	支払承諾	68,166	76,021
Total liabilities	負債の部合計	13,039,449	12,786,881
Net assets	純資産の部		
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	204,682
Legal retained earnings	利益準備金	10,431	11,867
Other retained earnings	その他利益剰余金	196,273	192,815
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	892	892
Retained earnings brought forward	繰越利益剰余金	195,381	191,922
Treasury shares	自己株式	(8,356)	(495)
Total shareholders' equity	株主資本合計	369,466	375,289
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(5,239)	10,798
Revaluation reserve for land	土地再評価差額金	3,378	3,371
Total valuation and translation adjustments	評価・換算差額等合計	(1,860)	14,170
Share acquisition rights	新株予約権	14	14
Total net assets	純資産の部合計	367,620	389,473
Total liabilities and net assets	負債及び純資産の部合計	13,407,069	13,176,355

4. Non-Consolidated Statements of Income

(¥ millions)

		Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025
Ordinary income	経常収益	56,279	75,345
Interest income	資金運用収益	41,617	56,517
Of which, interest on loans and discounts	うち貸出金利息	31,157	42,302
Of which, interest and dividends on securities	うち有価証券利息配当金	8,298	8,994
Fees and commissions	役務取引等収益	12,570	12,633
Other ordinary income	その他業務収益	708	1,466
Other income	その他経常収益	1,383	4,728
Ordinary expenses	経常費用	44,139	56,926
Interest expenses	資金調達費用	2,194	11,407
Of which, interest on deposits	うち預金利息	1,545	8,665
Fees and commissions payments	役務取引等費用	7,443	7,973
Other ordinary expenses	その他業務費用	1,849	2,443
General and administrative expenses	営業経費	31,595	33,431
Other expenses	その他経常費用	1,057	1,670
Ordinary profit	経常利益	12,139	18,418
Extraordinary income	特別利益	9	5
Extraordinary losses	特別損失	235	251
Income before income taxes	税引前中間純利益	11,913	18,172
Income taxes - current	法人税、住民税及び事業税	2,030	4,304
Income taxes - deferred	法人税等調整額	810	847
Total income taxes	法人税等合計	2,840	5,151
Net income	中間純利益	9,072	13,021

Ⅱ. Digest of financial results for six months ended September 30, 2025

1. Summary (Non-Consolidated)

(¥ billions)

	Six months ended Sep.30, 2024	Six months ended Sep.30, 2025	Increase/ (Decrease)	Performance Forecast (May 13,2025)	Change from forecast
Core gross profit	45.1	**51.0**	5.9	49.9	1.1
Core operating profit	13.3	**17.6**	4.2	16.0	1.6
Ordinary profit	12.1	**18.4**	6.2	16.0	2.4
Net income	9.0	**13.0**	3.9	11.4	1.6
Deposits and NCDs (Average balance)	10,954.2	**10,960.6**	6.3		
Loans and bills discounted (Average balance)	7,493.6	**8,078.6**	585.0		
Capital Adequacy Ratio (Domestic) (%) (Basel III finalization basis)	13.42%	(Preliminary) **12.48%**	(0.94%)		
ROE (%)	4.26%	**6.86%**	2.60%		

＊ NCDs ＝ Negotiable certificates of deposit

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

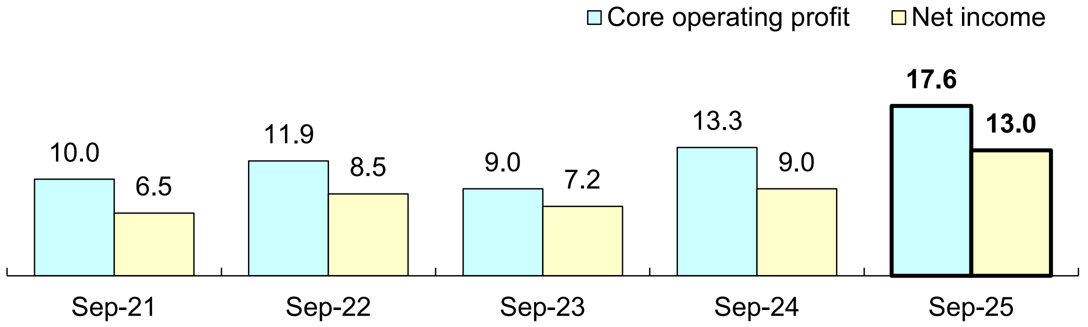
*Excluding share acquisition rights

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)

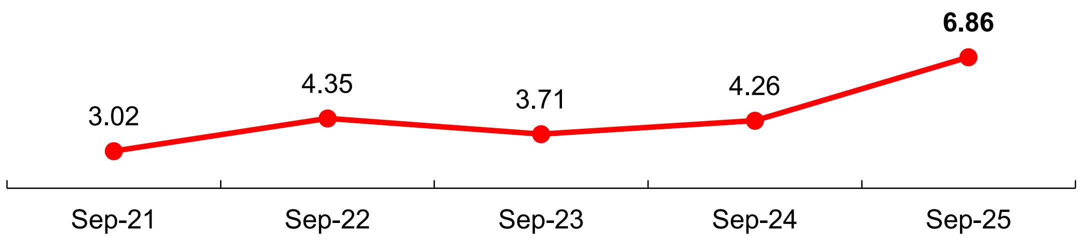
○ Core operating profit and Net income

(¥ billions)



○ ROE

(%)



2. Income Summary

【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30, 2024	Six months ended Sep.30, 2025	Increase/ (Decrease)
Core gross profit	45.1	**51.0**	5.9
Net interest income	39.4	**45.1**	5.6
Net fees and commissions	5.1	**4.6**	(0.4)
Net other operating income (excluding gains (losses) on bonds)	0.5	**1.3**	0.7
Expenses(excluding non-recurring losses)	31.8	**33.4**	1.6
Core OHR (%)	70.44%	**65.50%**	(4.94%)
Personnel	13.0	**13.7**	0.6
Facilities	16.4	**17.1**	0.6
Taxes	2.2	**2.5**	0.3
Core operating profit	13.3	**17.6**	4.2
Excluding gains (losses) on cancellation of investment trusts	13.3	**17.6**	4.2
Credit cost	0.2	**1.3**	1.0
Gains (losses) on securities	(1.6)	**0.9**	2.6
Net other non-recurring income (loss)	0.7	**1.1**	0.4
Ordinary profit	12.1	**18.4**	6.2
Net income	9.0	**13.0**	3.9
Net operating profit	11.6	**15.3**	3.7

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

【Consolidated】

(¥ billions)

	Six months ended Sep.30, 2024	Six months ended Sep.30, 2025	Increase/ (Decrease)
Core gross profit	47.5	**54.2**	6.6
Ordinary profit	11.7	**18.3**	6.6
Profit attributable to owners of parent	8.4	**12.5**	4.1
Core operating profit	13.6	**18.3**	4.7
Excluding gains (losses) on cancellation of investment trusts	13.6	**18.3**	4.7
Net operating profit	11.8	**16.0**	4.2

3. Deposits and NCDs(Non-Consolidated)

【Average Balance】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2024	**2025**	
Deposits and NCDs	10,954.2	**10,960.6**	6.3
Yield on deposits and NCDs (%)	0.02%	**0.16%**	0.14%
Corporate	3,065.9	**3,039.0**	(26.9)
Individual	6,975.9	**7,026.7**	50.8
Public sectors and financial institutions	912.3	**894.7**	(17.5)

【Outstanding Balance】

(¥ billions)

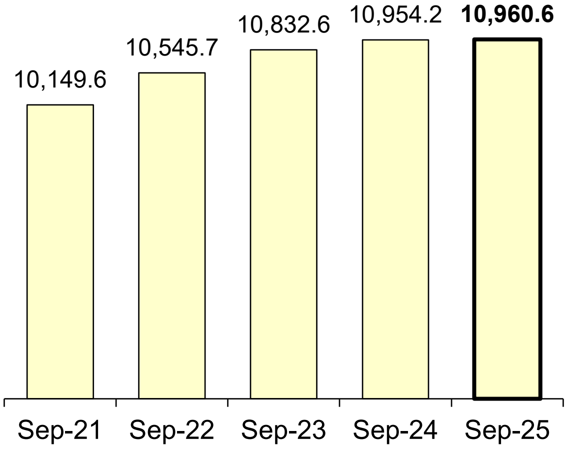
	As of Sep.30,		Increase/ (Decrease)
	2024	**2025**	
Deposits and NCDs	10,905.8	**10,898.6**	(7.2)
Corporate	3,076.5	**3,008.5**	(68.0)
Individual	6,959.4	**7,006.4**	46.9
Public sectors and financial institutions	869.8	**883.6**	13.8
Deposit assets	284.6	**353.0**	68.3
Safe custody of public bonds	129.1	**175.8**	46.7
Investment trusts	155.5	**177.1**	21.6
Total	11,190.5	**11,251.7**	61.1

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

○ Deposits and NCDs

(Average Balance)

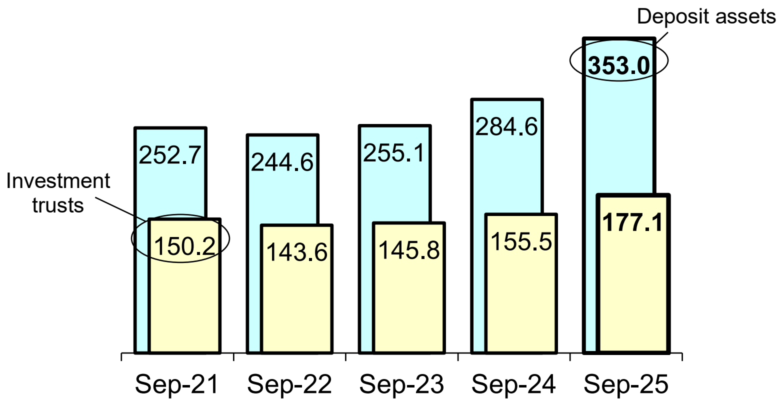
(¥ billions)



○ 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)
	2024	**2025**	
Loans and bills discounted	7,493.6	**8,078.6**	585.0
Yield on loans and bills discounted (%)	0.82%	**1.04%**	0.22%
Enterprises	3,037.2	**3,575.2**	537.9
Individuals	2,241.5	**2,302.0**	60.4
Housing loans	2,105.8	**2,162.5**	56.6
Consumer loans	135.6	**139.5**	3.8
Public sectors	2,214.8	**2,201.3**	(13.4)

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

【Outstanding Balance】

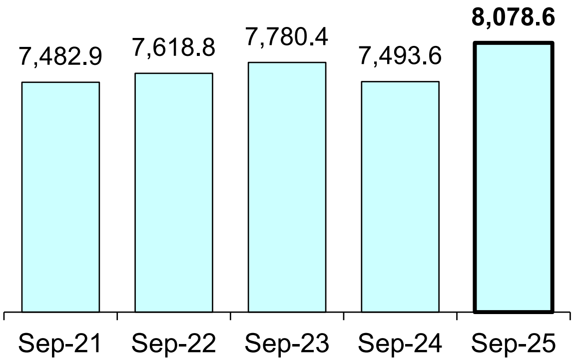
(¥ billions)

	As of Sep.30,		Increase/ (Decrease)
	2024	**2025**	
Loans and bills discounted	7,590.0	**8,224.1**	634.0
Enterprises	3,188.5	**3,756.9**	568.3
Individuals	2,258.3	**2,319.5**	61.1
Public sectors	2,143.1	**2,147.6**	4.4
SMEs, etc	4,304.7	**4,443.1**	138.4
In Hokkaido	5,836.0	**6,099.8**	263.8

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

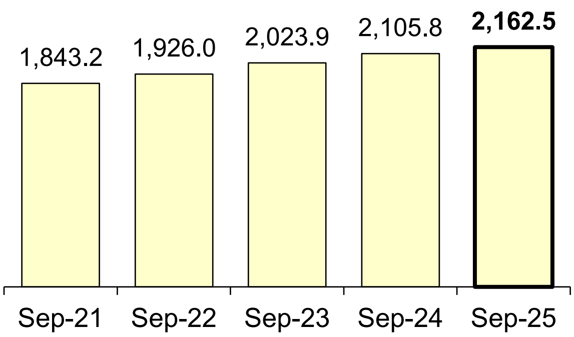
○ **Loans and bills discounted** (Average Balance)

(¥ billions)



○ **Housing loans** (Average Balance)

(¥ billions)

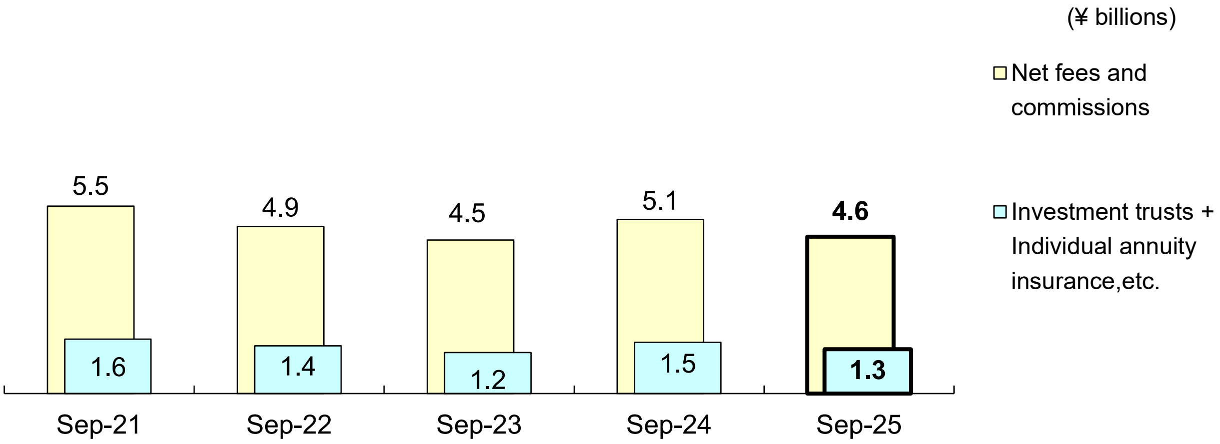


5. Fees and commissions (Non-Consolidated)

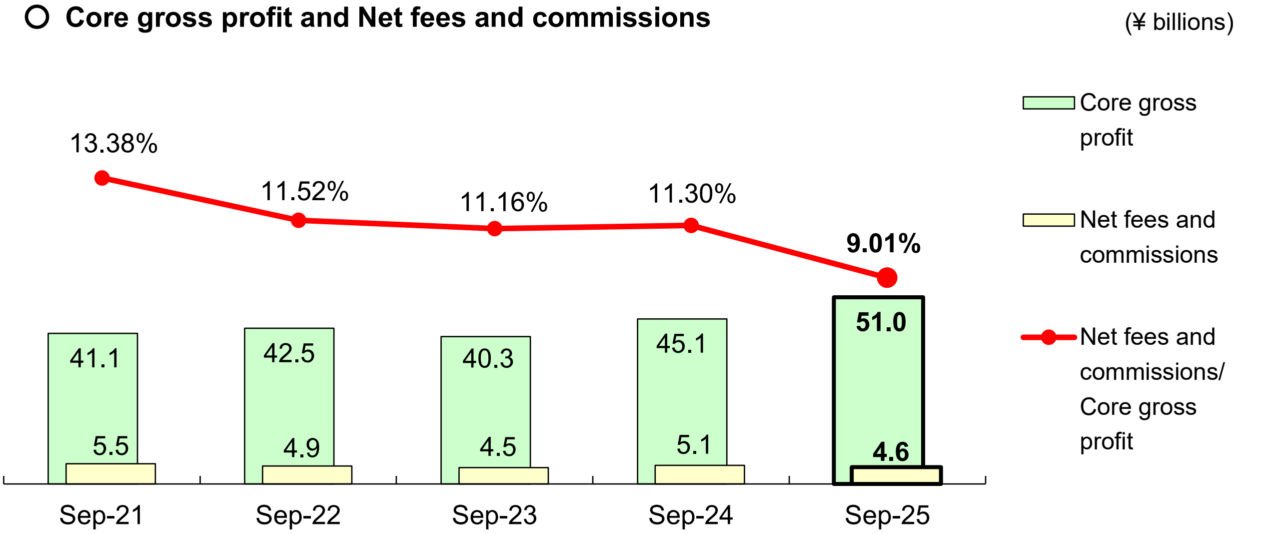
(¥ billions)

	Six months ended Sep.30, 2024	Six months ended Sep.30, 2025	Increase/ (Decrease)
Fees and commissions	12.5	**12.6**	0
Of which, domestic and foreign exchanges	3.2	**3.5**	0.2
Of which, investment trusts	0.5	**0.5**	(0)
Of which, individual annuity insurance, etc.	0.9	**0.7**	(0.2)
Fees and commissions payments	7.4	**7.9**	0.5
Of which, group credit life insurance	4.0	**4.1**	0.1
Of which, Fees and commissions on domestic and foreign exchanges	0.2	**0.4**	0.1
Of which, guarantee	1.9	**2.0**	0.1
Net fees and commissions	5.1	**4.6**	(0.4)

○ Net fees and commissions



○ Core gross profit and Net fees and commissions



6. Securities (Non-consolidated)

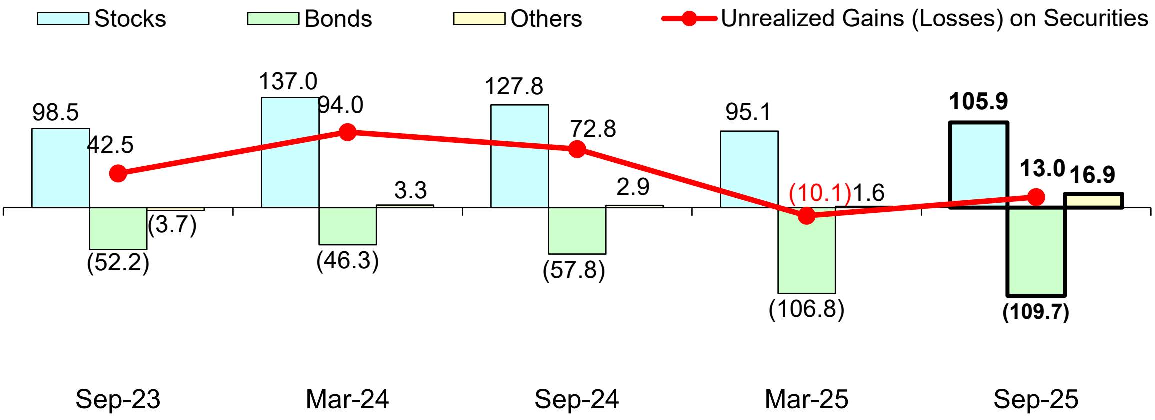
(¥ billions)

	As of Mar.31, 2025		**As of Sep.30, 2025**		Increase/ (Decrease)	
	Acquisition cost	Unrealized Gains (Losses)	**Acquisition cost**	**Unrealized Gains (Losses)**	Acquisition cost	Unrealized Gains (Losses)
Stocks	40.0	95.1	**37.9**	**105.9**	(2.0)	10.7
Bonds	2,403.6	(106.8)	**2,410.9**	**(109.7)**	7.2	(2.8)
Others	152.1	1.6	**159.5**	**16.9**	7.4	15.3
Total	2,595.7	(10.1)	**2,608.4**	**13.0**	12.7	23.1
Nikkei stock average (¥)	35,617		**44,932**		9,315	
New 10-year Japanese government bond (JGB) yield (%)	1.485%		**1.645%**		0.160%	

＊Excluding trading securities, capital investment in Investment Partnership.

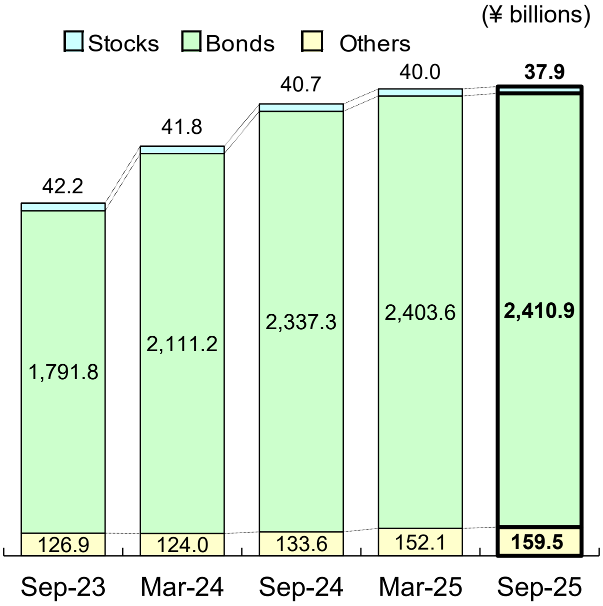
○ Unrealized Gains (Losses) on Securities

(¥ billions)



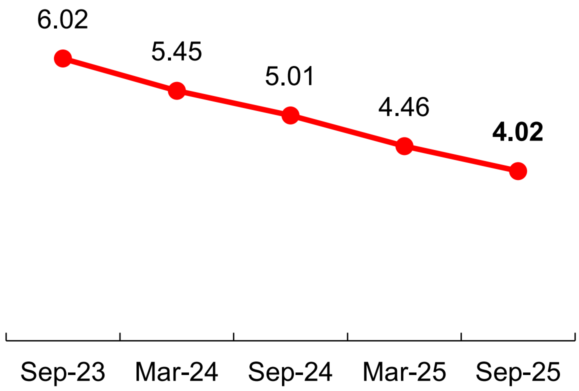
○ Acquisition cost on Securities

(¥ billions)



○ Average duration to maturity of yen bonds

(years)



＊Including floating-rate JGBs

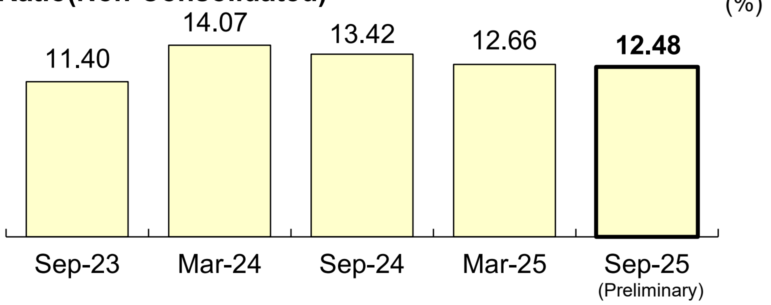
7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Sep.30, 2024	As of Sep.30, 2025 (Preliminary)	Increase/ (Decrease)	As of Sep.30, 2024	As of Sep.30, 2025 (Preliminary)	Increase/ (Decrease)
Capital Adequacy Ratio (%) (Basel III finalization basis)	13.42%	**12.48%**	(0.94%)	13.75%	**12.83%**	(0.92%)
Capital	347.0	**356.1**	9.0	361.3	**371.4**	10.1
Risk-adjusted assets	2,585.0	**2,851.4**	266.4	2,626.3	**2,894.1**	267.7

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

○ Capital Adequacy Ratio(Non-Consolidated)

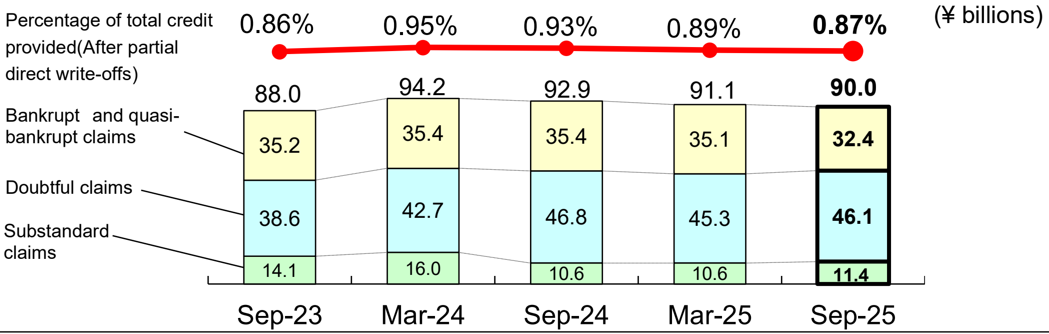


8. Claims based on the Banking Act and the Act on Emergency Measures for Revitalizing Financial Functions (Non-Consolidated)

(¥ billions)

	As of Sep.30, 2024	As of Sep.30, 2025	Increase/ (Decrease)
Bankrupt and quasi-bankrupt claims	35.4	**32.4**	(2.9)
Doubtful claims	46.8	**46.1**	(0.7)
Substandard claims	10.6	**11.4**	0.8
Loans overdue for more than 3 months	0.5	**0.2**	(0.2)
Restructured loans	10.0	**11.2**	1.1
Disclosed claims under the Financial Reconstruction Law	92.9	**90.0**	(2.8)
Percentage of total credit provided (%)	1.19%	**1.07%**	(0.12%)
After partial direct write-offs (%) ＊	0.93%	**0.87%**	(0.06%)

＊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.