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.

October 30, 2025

Company name: The Kita-Nippon Bank, Ltd.
Representative: Masamichi Ishizuka, Director and President
(Securities code: 8551)
Inquiries: Manabu Takahashi, Director, Manager of Corporate Planning Division
(Telephone: +81-19-653-1111)

Notice Concerning Revisions to Financial Results Forecasts

The Kita-Nippon Bank, Ltd. (the "Bank") hereby announces that, in light of the most recent operating trends, it has revised the financial results forecasts for the six months ended September 30, 2025, which were announced on May 14, 2025, as described below.

- Revisions to financial results forecasts

Revisions to consolidated financial results forecasts for the six months ended September 30, 2025 (April 1, 2025 through September 30, 2025)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 13,300	Millions of yen 1,900	Millions of yen 1,200	Yen 144.47
Revised forecasts (B)	14,600	3,000	2,000	240.69
Change (B – A)	1,300	1,100	800	
Change (%)	9.8	57.9	66.7	
(Reference) Results for the same period of the previous fiscal year (six months ended September 30, 2024)	12,976	2,977	2,266	268.27

Revisions to non-consolidated financial results forecasts for the six months ended September 30, 2025 (April 1, 2025 through September 30, 2025)

	Ordinary income	Ordinary profit	Net income	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 11,500	Millions of yen 1,800	Millions of yen 1,200	Yen 144.47
Revised forecasts (B)	13,000	3,000	2,000	240.69
Change (B – A)	1,500	1,200	800	
Change (%)	13.0	66.7	66.7	
(Reference) Results for the same period of the previous fiscal year (six months ended September 30, 2024)	11,335	2,904	2,242	265.43

Reason for the revisions

The Bank has revised upward its forecasts for both consolidated and non-consolidated financial results for the six months ended September 30, 2025, mainly because net interest income is expected to exceed the initial forecasts, primarily due to an increase in interest and dividends on securities.
The Bank will make an announcement for full-year forecast for the fiscal year ending March 31, 2026 and dividend forecasts when it announces its financial results for the first half on November.

*The financial results forecasts contained in this document are based on information currently available to the Bank, and actual results may differ from these forecast figures due to various future factors.