Annual Report 2026

Year Ended March 31, 2026



Becoming a Trusted Leader in Banking in the Region

KITA-NIPPON BANK

Profile

The Kita-Nippon Bank, Ltd. was established in 1942 in Morioka City, Iwate Prefecture, as a regional financial institution serving the Tohoku region of northern Japan. From its inception, the Bank has endeavored to contribute to the region's prosperity through a management philosophy that emphasizes close integration with the local community, sound management and respect for human values.

As of March 31, 2026, the Bank had 77 offices, mainly in Iwate Prefecture. The Bank and its 3 consolidated subsidiaries, known as The Kita-Nippon Banking Group, are engaged primarily in commercial banking but also offer leasing, credit card, investment and other financial services.

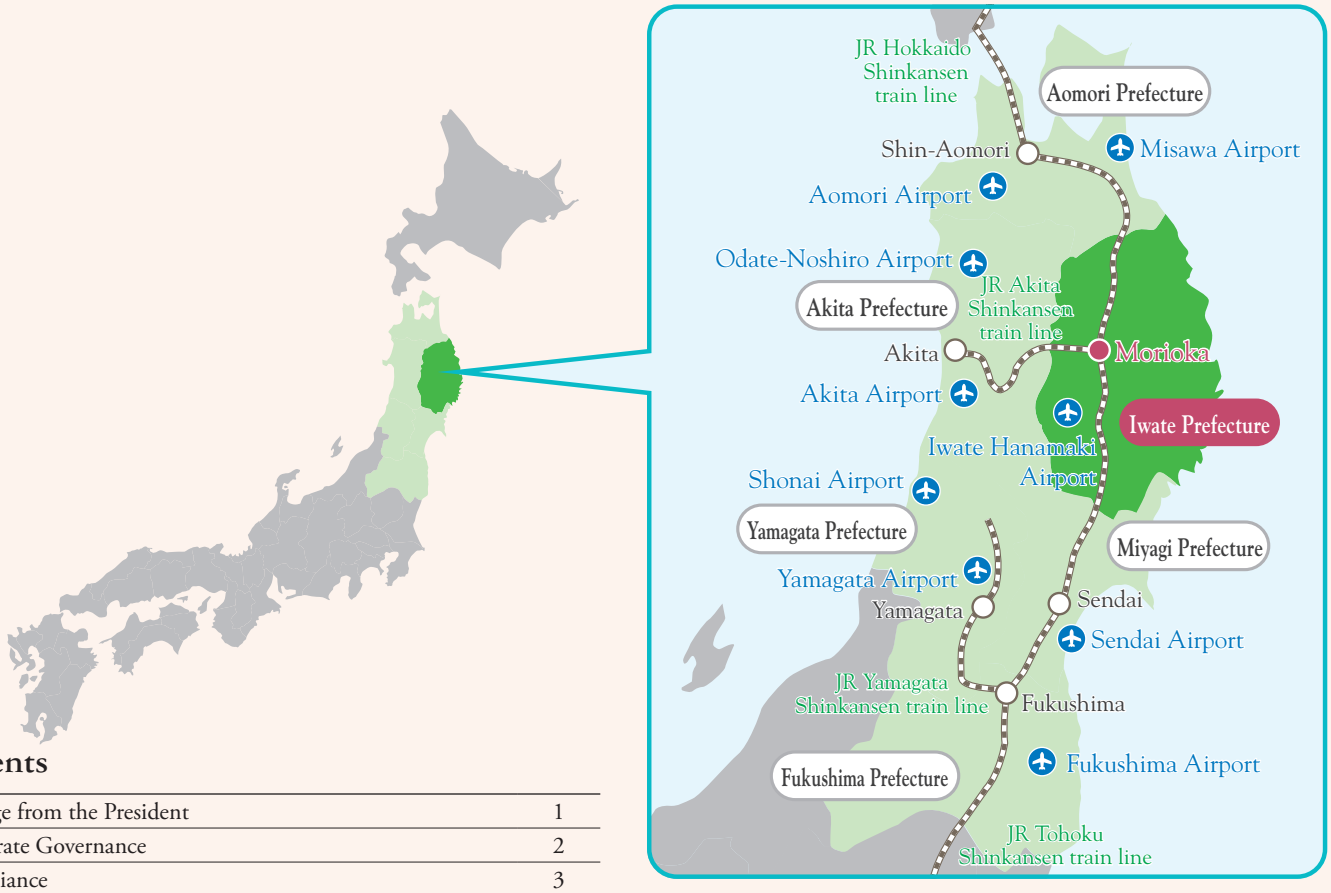


Head Office

Characteristics of Iwate Prefecture

Iwate Prefecture, the main operating base of the Kita-Nippon Bank, is located in the northern part of the Tohoku region. It is primarily divided into an inland portion and a coastal portion. It is Japan's second largest prefecture, only surpassed by Hokkaido. It is served by the Tohoku Shinkansen train line and the Tohoku Expressway, and Morioka City, the seat of the prefectural government, functions as the hub of a large transportation network for not only the prefecture but the northern Tohoku area as a whole.

In recent years, a growing number of automobile manufacturers, semiconductor companies, and other companies have begun operating or building new plants in the region. In addition, the promotion of both economy and tourism has been progressing in the prefecture, such as Iwate having three World Heritage sites.



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In this annual report, statements other than historical facts are forward-looking statements that reflect our plans and expectations. These forward-looking statements involve risks, uncertainties and other factors that may cause our actual results and achievements to differ materially from those anticipated in these statements.

Message from the President



Masamichi Ishizuka
Director and President

We would like to express our sincerest appreciation for your continued support and interest in The Kita-Nippon Bank, Ltd.

This annual report has been prepared to present the Bank's business activities and accomplishments in the fiscal year ended March 31, 2026, and to thereby increase your understanding of the Bank. We are pleased to submit this report for your inspection.

The Kita-Nippon Bank, Ltd. was founded in 1942 under the name Iwate Kosan Mujin Co., Ltd., a financial institution jointly financed to support industrial growth in the Tohoku region of Japan. We will celebrate our 85th anniversary in 2027, so I would like to take this opportunity to humbly thank our local customers, shareholders, and all other stakeholders for supporting us throughout this time. The future economic outlook for Iwate Prefecture, our main area of operation, remains uncertain. The environment continues to gradually improve due to factors such as a recovery in private consumption and tourism demand, but lingering concerns include sluggish consumer sentiment in the face of rising energy and essential goods prices, as well as the impact of global economic trends. Many issues facing the region need to be addressed, including the declining birthrate and the aging society, the declining population, business succession issues that are being exacerbated by the rising age of managers, and appropriately responding to the Sustainable Development Goals (SDGs).

Against that backdrop, the Bank has formulated its medium-term management plan, "BRANDING THE KITAGIN QUALITY 2027: Developing into a financial company that solves problems together with local communities to create a sustainable future," which is based on our ten-year vision to serve as a "unique bank" that designs the future with abundant human skills and creative development capabilities. The ultimate aim of the plan is to strengthen our management base and establish competitive advantage.

Driven by a determined customer-centric approach and together with the Kitagin Group and affiliated companies, the Kita-Nippon Bank aims to become a bank that develops in tandem with the local community, helping to revitalize the region by aligning closely with local communities and actively pursuing solutions to local issues.

We hope we can count on your continued support and encouragement.

July 2026

M. Ishizuka

Masamichi Ishizuka
Director and President

Kitagin Group SDGs Declaration

The Kita-Nippon Banking Group addresses problems facing local communities and works to solve environmental issues based on a management philosophy that emphasizes close integration with the local community, sound management and respect for human values to achieve the sustainable development goals (SDGs) adopted by the United Nations.



What are the SDGs?

SDGs is an abbreviation of Sustainable Development Goals. The SDGs were adopted at the United Nation Sustainable Development Summit in September 2015 and comprise 17 goals made up of 169 targets. They pledge to resolve issues facing society by 2030 and to "leave no one behind" on earth.

Corporate Governance

Basic Approach

Our business operations are founded on our management philosophy and our creed, which embody our universal values. We maintain a constant focus on our business ethics, which are supported by our corporate social responsibility and our public mission as a regional financial institution. We disclose information when appropriate, in a timely manner, to provide greater transparency regarding our business activities. We consider these to be the core of our corporate governance.

Based on this, we have defined Corporate Governance Guidelines for achieving sustained growth and improving our corporate value over the medium and long term. These guidelines define the approaches and actions that we must take.

Corporate Philosophy

Close integration with the local community
We integrate closely with the local community to contribute to the prosperity of our customers and the sustainable development of the community.

Sound management
We always engage in sound management so that we can be the most highly trusted bank for our customers and shareholders.

Respect for human values
We strive to be a collective that ensures the happiness of our employees and their family members, and one in which each and every employee shares their dreams and their sense of pride with their colleagues.

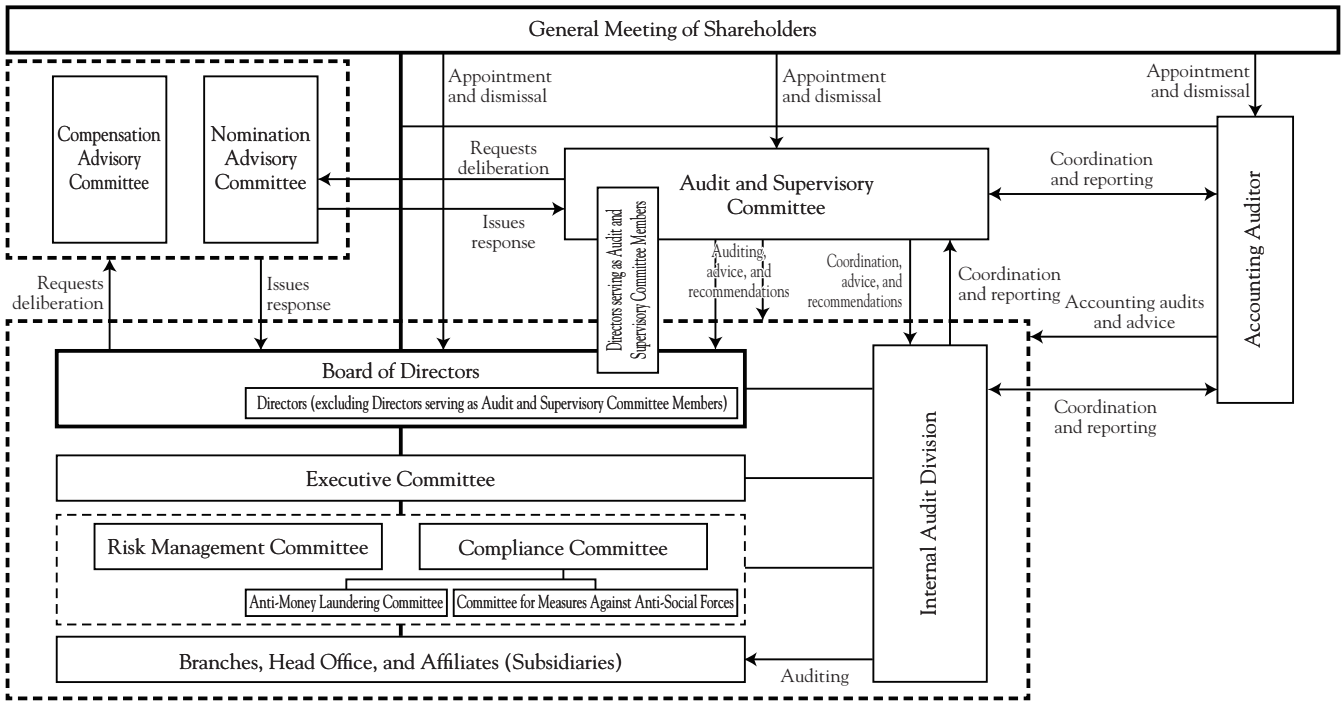
Creed

Bright. True. Dependable.

Corporate Governance System

Our Board of Directors makes important decisions regarding operations, supervises the execution of duties of individual Directors. As a company with an audit and supervisory committee, our Audit and Supervisory Committee, which is independent from our Directors, audits the status of the execution of duties by individual Directors (excluding Directors serving as Audit and Supervisory Committee Members). Furthermore, in order to provide greater management transparency and make the Bank's processes even more appropriate, we have also established a Nomination Advisory Committee and a Compensation Advisory Committee as voluntary consultation bodies.

Corporate Governance Structure



Compliance

Basic Policy

Our basic policy is to contribute to the prosperity of our customers and the sustainable development of the community by ensuring strict compliance with all applicable laws and social norms, and by consistently conducting our business with sound management practices. Our entire Group, including our affiliates, fulfills its social responsibilities and public mission through its business operations, based on solid ethics and sincerity. At the same time, the Group strives to maintain and improve the unwavering trust it has earned from society.

Led by this policy, we have positioned legal and regulatory compliance as one of our highest management priorities. To achieve this, our Board of Directors has decided on a detailed compliance implementation plan called the Compliance Program. It uses this Compliance Program to put compliance into practice.

Compliance System

Our compliance organization structure includes a Compliance Committee, chaired by the president. The Compliance Committee meets each month to review the status of our compliance system and the implementation status of our compliance measures, which are based on the Compliance Program. Each executive takes the lead in directing employees with the aim of improving the effectiveness of our legal and regulatory compliance measures.

Our compliance management division is responsible for creating compliance-related regulations, preparing compliance manuals, performing legal checks, providing education and instruction to employees, and other compliance-related duties. Furthermore, a Compliance Manager has been assigned in each branch, head office division, and affiliate. Compliance Managers work to ensure thorough compliance and to prevent compliance infractions from occurring. Additionally, they strive to ensure the functionality of compliance system of the entire Group, including its affiliates, through measures such as internal audits of the state of implementation of compliance measures within branches, head office divisions, and affiliates.

Policy on the Prevention of Money Laundering and Terrorist Financing

Our Bank and our group companies have declared the prevention of money laundering, terrorist financing, proliferation financing, and sanction violation risks as one of our most important management priorities. We are also committed to establishing and utilizing effective internal management frameworks in the day-to-day conduct of our operations.

Risk Management

Basic Policy

The development of diverse financial instruments and services has been made possible by mutual operation in the banking, securities, and insurance fields, across the lines that separate them, and by advances in financial technologies and telecommunications technologies. This development is creating new potential business models, but this has been accompanied by an increase in the diversity and complexity of related risks. Given this environment, to ensure that customers can enjoy peace of mind using our services and that we remain our customers' bank of choice, we believe that it is vital to provide financial services with a high amount of added value based on accurate risk management. This risk management includes accurately assessing risk-return relationships and managing them appropriately.

Led by this belief, we have formulated Risk Management Regulations as a basic policy to safeguard the soundness of our operations through appropriate risk management. These regulations explicitly define our basic risk management principles. We have also established a Risk Management Committee to centrally manage risk and implement other systematic measures. To improve the effectiveness of these measures, we work to steadily improve and reinforce our risk management systems by performing analysis, including quantitatively measuring risks, and actively implementing concrete measures for reducing risk.

We will continue to accurately assess risks and strengthen our risk management by performing even more precise risk analysis.

Financial Review

Total deposits

Total deposits (including negotiable certificates of deposit) stood at ¥1,445.1 billion (US$9,039 million) on March 31, 2026, up ¥24.5 billion (US$153 million) from the previous fiscal year-end, reflecting increases across all categories of personal deposits, corporate deposits, and public money and deposits of financial institutions.

Loans and Bills Discounted

Loans and bills discounted stood at ¥1,115.5 billion (US$6,977 million) on March 31, 2026, up ¥14.0 billion (US$88 million) from the previous fiscal year-end, mainly due to increases in business loans and housing loans.

Securities

Securities were ¥284.5 billion (US$1,780 million) on March 31, 2026, up ¥13.1 billion (US$82 million) from the previous fiscal year-end, as a result of initiatives made in consideration of trends in the domestic and overseas investment environment and markets.

Foreign Exchange Transaction Volume

Foreign exchange transaction volume decreased by US$30 million year on year to US$30 million.

Income

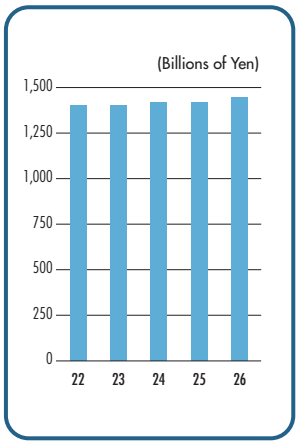
Consolidated total income for the fiscal year ended March 31, 2026 increased ¥3,903 million year on year to ¥30,319 million (US$189,638 thousand) due to factors such as increases in interest on loans and bills discounted as well as interest and dividends on securities. Total expenses increased ¥3,009 million year on year to ¥24,100 million (US$150,741 thousand) due to factors such as increases in interest on deposits as well as general and administrative expenses. As a result, profit before income taxes increased ¥894 million year on year to ¥6,218 million (US$38,897 thousand), and profit attributable to owners of parent rose ¥352 million year on year to ¥4,363 million (US$27,294 thousand).

Capital Adequacy Ratio (Domestic Standard)

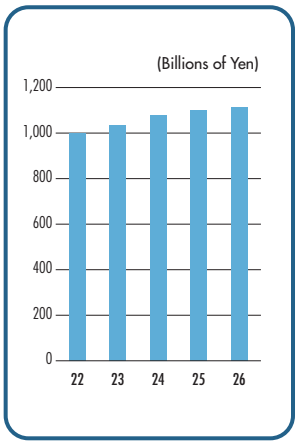
Kita-Nippon Bank's consolidated capital adequacy ratio (domestic standard) as of March 31, 2026 stood at 9.89%, down 0.16 of a percentage point from the previous fiscal year-end.

It continues to be maintained at a stable level.

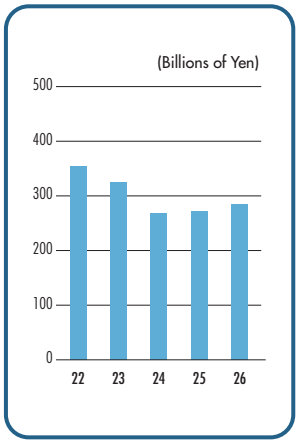
Deposits



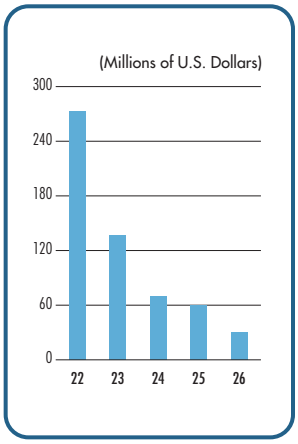
Loans and Bills Discounted



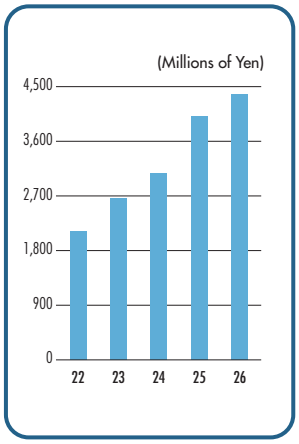
Securities



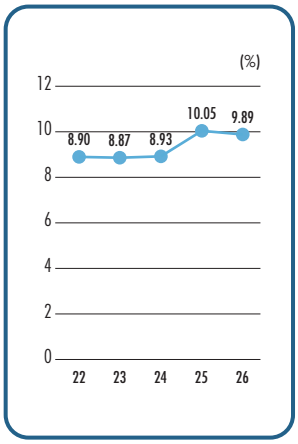
Foreign Exchange Transaction Volume



Profit Attributable to Owners of Parent



Capital Adequacy Ratio (Domestic Standard)



The Kita-Nippon Bank, Ltd. and Consolidated Subsidiaries

Consolidated Balance Sheets

March 31, 2026 and 2025

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	**2026**
Assets			
Cash and due from banks	**¥ 124,393**	¥ 111,065	**$ 778,045**
Monetary claims bought	**102**	49	**639**
Trading securities	**1**	4	**11**
Money held in trust	**6,687**	8,714	**41,829**
Securities	**284,595**	271,398	**1,780,053**
Loans and bills discounted	**1,115,500**	1,101,426	**6,977,112**
Foreign exchanges	**2,333**	1,441	**14,597**
Lease receivables and investments in leases	**9,307**	8,936	**58,217**
Other assets	**6,846**	10,208	**42,819**
Tangible fixed assets	**15,054**	14,593	**94,163**
Intangible fixed assets	**1,571**	1,140	**9,828**
Retirement benefit asset	**3,670**	2,742	**22,957**
Deferred tax assets	**167**	208	**1,047**
Customers' liabilities for acceptances and guarantees	**1,624**	1,949	**10,158**
Allowance for loan losses	**(8,350)**	(7,544)	**(52,230)**
Total assets	**¥1,563,506**	¥ 1,526,336	**$ 9,779,251**
Liabilities			
Deposits	**¥1,441,057**	¥ 1,419,856	**$ 9,013,366**
Negotiable certificates of deposit	**4,100**	750	**25,644**
Borrowed money	**1,522**	1,362	**9,521**
Other liabilities	**11,092**	9,294	**69,381**
Provision for bonuses	**377**	355	**2,362**
Provision for bonuses for directors (and other officers)	**17**	17	**106**
Retirement benefit liability	**1,461**	1,601	**9,143**
Provision for retirement benefits for directors (and other officers)	**5**	3	**35**
Provision for reimbursement of deposits	**—**	42	**—**
Provision for point card certificates	**6**	14	**43**
Deferred tax liabilities	**5,101**	2,492	**31,908**
Deferred tax liabilities for land revaluation	**2,120**	2,135	**13,261**
Acceptances and guarantees	**1,624**	1,949	**10,158**
Total liabilities	**1,468,487**	1,439,875	**9,184,933**
Net assets			
Share capital	**7,761**	7,761	**48,543**
Capital surplus	**4,989**	4,996	**31,205**
Retained earnings	**62,559**	60,338	**391,292**
Treasury shares	**(771)**	(1,279)	**(4,822)**
Total shareholders' equity	**74,539**	71,816	**466,219**
Valuation difference on available-for-sale securities	**14,540**	9,266	**90,945**
Revaluation reserve for land	**4,458**	4,487	**27,883**
Remeasurements of defined benefit plans	**1,445**	854	**9,043**
Total accumulated other comprehensive income	**20,444**	14,607	**127,873**
Share acquisition rights	**36**	36	**226**
Total net assets	**95,019**	86,460	**594,318**
Total liabilities and net assets	**¥1,563,506**	¥ 1,526,336	**$ 9,779,251**

The Kita-Nippon Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Income

For the Years Ended March 31, 2026 and 2025

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	**2026**
Ordinary Income			
Interest and dividends on:			
Loans and discounts	**¥ 15,659**	¥ 13,224	**$ 97,943**
Securities	**5,989**	4,714	**37,461**
Other	**537**	357	**3,362**
Fees and commissions	**2,849**	2,900	**17,821**
Other ordinary income	**3,994**	3,611	**24,986**
Other income	**1,288**	1,607	**8,061**
Total income	**30,319**	26,416	**189,638**
Ordinary expenses			
Interest on:			
Deposits	**2,912**	940	**18,215**
Borrowings and rediscounts	**17**	13	**110**
Other	**5**	1	**34**
Fees and commissions payments	**2,252**	2,321	**14,086**
Other ordinary expenses	**3,931**	3,568	**24,592**
General and administrative expenses	**13,555**	12,971	**84,784**
Other expenses	**1,425**	1,272	**8,917**
Total expenses	**24,100**	21,091	**150,741**
Profit before income taxes	**6,218**	5,324	**38,897**
Income taxes:			
Current	**1,908**	847	**11,936**
Deferred	**(53)**	466	**(333)**
Total income taxes	**1,855**	1,313	**11,602**
Profit	**4,363**	4,011	**27,294**
Profit attributable to owners of parent	**¥ 4,363**	¥ 4,011	**$ 27,294**

	Yen		U.S. Dollars
Basic earings per share	**¥ 527.94**	¥ 475.57	**$ 3.30**

The Kita-Nippon Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Comprehensive Income

For the Years Ended March 31, 2026 and 2025

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	**2026**
Profit	**¥ 4,363**	¥ 4,011	**$ 27,294**
Other comprehensive income			
Valuation difference on available-for-sale securities	**5,274**	(2,245)	**32,989**
Revaluation reserve for land	**—**	(61)	**0**
Remeasurements of defined benefit plans	**591**	(50)	**3,700**
Total other comprehensive income	**5,866**	(2,357)	**36,690**
Comprehensive income	**¥ 10,229**	¥ 1,653	**$ 63,984**
Comprehensive income attributable to:			
Owners of parent	**¥ 10,229**	¥ 1,653	**$ 63,984**

The Kita-Nippon Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Changes in Equity

For the Years Ended March 31, 2026 and 2025

Millions of Yen

	Shareholders' equity					Accumulated other comprehensive income					
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Total net assets
Balance as of March 31, 2024	¥ 7,761	¥4,989	¥ 56,969	¥ (829)	¥ 68,890	¥ 11,511	¥ 4,666	¥ 904	¥ 17,083	¥ 66	¥ 86,040
Changes during the fiscal year:											
Dividends of surplus			(760)		(760)						(760)
Profit attributable to owners of parent			4,011		4,011						4,011
Purchase of treasury shares				(501)	(501)						(501)
Disposal of treasury shares		7		51	59						59
Reversal of revaluation reserve for land			118		118						118
Net changes in items other than shareholders' equity						(2,245)	(179)	(50)	(2,475)	(30)	(2,506)
Total changes during the fiscal year	—	7	3,369	(449)	2,926	(2,245)	(179)	(50)	(2,475)	(30)	420
Balance as of March 31, 2025	7,761	4,996	60,338	(1,279)	71,816	9,266	4,487	854	14,607	36	86,460
Changes during the fiscal year:											
Dividends of surplus			**(1,196)**		**(1,196)**						**(1,196)**
Profit attributable to owners of parent			**4,363**		**4,363**						**4,363**
Purchase of treasury shares				**(502)**	**(502)**						**(502)**
Disposal of treasury shares		**2**		**25**	**28**						**28**
Cancellation of treasury shares		**(10)**	**(975)**	**985**	**—**						**—**
Reversal of revaluation reserve for land			**29**		**29**						**29**
Net changes in items other than shareholders' equity						**5,274**	**(29)**	**591**	**5,836**	**—**	**5,836**
Total changes during the fiscal year	**—**	(7)	**2,221**	**508**	**2,722**	**5,274**	**(29)**	**591**	**5,836**	**—**	**8,558**
Balance as of March 31, 2026	**¥7,761**	**¥4,989**	**¥62,559**	**¥ (771)**	**¥74,539**	**¥14,540**	**¥4,458**	**¥1,445**	**¥20,444**	**¥ 36**	**¥95,019**

Thousands of U.S. Dollars

	Shareholders' equity					Accumulated other comprehensive income					
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Total net assets
Balance as of March 31, 2025	$ 48,543	$ 31,252	$ 377,399	$ (8,001)	$ 449,192	$ 57,956	$ 28,067	$ 5,342	$ 91,366	$ 226	$ 540,785
Changes during the fiscal year:											
Dividends of surplus			**(7,485)**		**(7,485)**						**(7,485)**
Profit attributable to owners of parent			**27,294**		**27,294**						**27,294**
Purchase of treasury shares				**(3,143)**	**(3,143)**						**(3,143)**
Disposal of treasury shares		**16**		**160**	**177**						**177**
Cancellation of treasury shares		**(62)**	**(6,098)**	**6,161**	**—**						**—**
Reversal of revaluation reserve for land			**183**		**183**						**183**
Net changes in items other than shareholders' equity						**32,989**	**(183)**	**3,700**	**36,506**	**—**	**36,506**
Total changes during the fiscal year	**—**	**(46)**	**13,893**	**3,178**	**17,026**	**32,989**	**(183)**	**3,700**	**36,506**	**—**	**53,532**
Balance as of March 31, 2026	**$48,543**	**$31,205**	**$391,292**	**$(4,822)**	**$466,219**	**$90,945**	**$27,883**	**$9,043**	**$127,873**	**$ 226**	**$594,318**

The Kita-Nippon Bank, Ltd. and Consolidated Subsidiaries

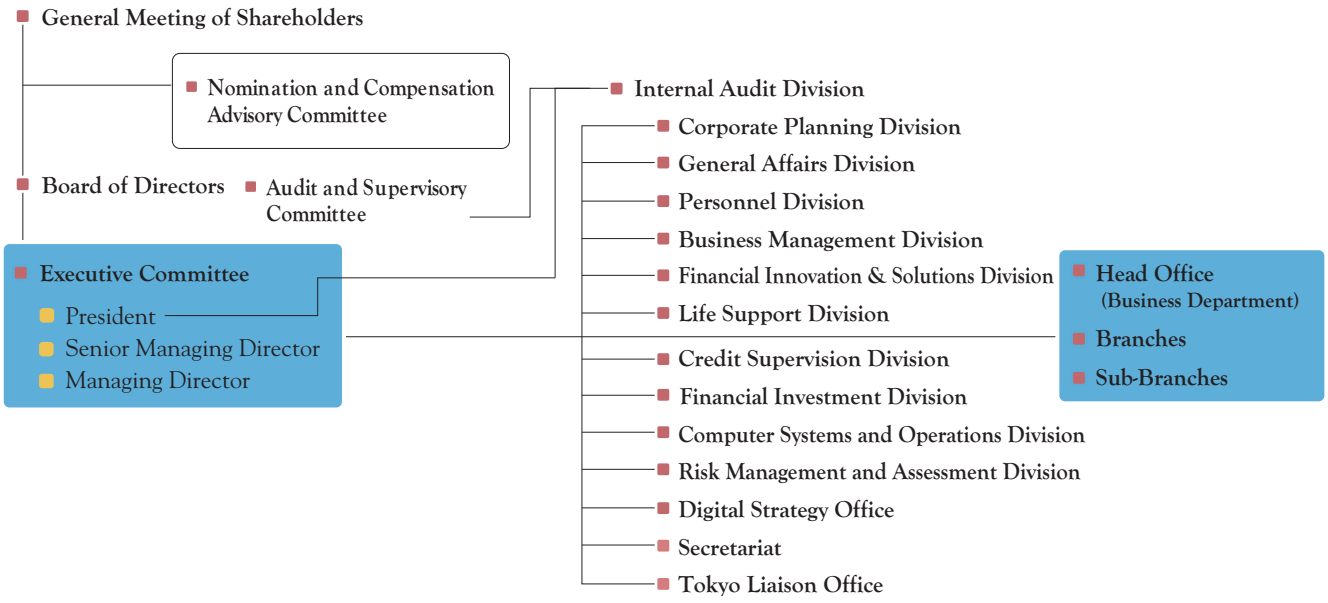
Consolidated Statements of Cash Flows

For the Years Ended March 31, 2026 and 2025

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	**2026**
Cash flows from operating activities			
Profit before income taxes	**¥ 6,218**	¥ 5,324	**$ 38,897**
Depreciation	**973**	873	**6,087**
Impairment losses	**44**	97	**278**
Increase (decrease) in allowance for loan losses	**806**	(1,368)	**5,042**
Increase (decrease) in provision for bonuses	**21**	1	**137**
Increase (decrease) in provision for bonuses for directors (and other officers)	**—**	0	**0**
Decrease (increase) in retirement benefit asset	**(927)**	(92)	**(5,804)**
Increase (decrease) in retirement benefit liability	**(139)**	(42)	**(870)**
Increase (decrease) in provision for retirement benefits for directors (and other officers)	**1**	0	**10**
Increase (decrease) in provision for reimbursement of deposits	**(42)**	(6)	**(262)**
Increase (decrease) in provision for point card certificates	**(7)**	4	**(46)**
Interest income	**(22,186)**	(18,296)	**(138,768)**
Interest expenses	**2,935**	956	**18,360**
Loss (gain) related to securities	**(546)**	(390)	**(3,419)**
Loss (gain) on money held in trust	**(195)**	(323)	**(1,222)**
Loss (gain) on disposal of non-current assets	**80**	156	**503**
Net decrease (increase) in loans and bills discounted	**(14,074)**	(24,137)	**(88,029)**
Net increase (decrease) in deposits	**21,200**	1,616	**132,604**
Net increase (decrease) in negotiable certificates of deposit	**3,350**	(2,250)	**20,953**
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	**160**	(258)	**1,001**
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	**(144)**	(217)	**(906)**
Net decrease (increase) in call loans	**(52)**	157	**(331)**
Net decrease (increase) in foreign exchanges - assets	**(892)**	479	**(5,579)**
Net decrease (increase) in lease receivables and investments in leases	**(371)**	364	**(2,321)**
Interest received	**22,032**	18,424	**137,807**
Interest paid	**(2,321)**	(633)	**(14,518)**
Other, net	**4,819**	3,329	**30,145**
Subtotal	**20,744**	(16,227)	**129,749**
Income taxes refund (paid)	**(848)**	(843)	**(5,307)**
Net cash provided by (used in) operating activities	**19,895**	(17,070)	**124,441**
Cash flows from investing activities			
Purchase of securities	**(115,350)**	(47,797)	**(721,479)**
Proceeds from sale of securities	**40,801**	7,961	**255,198**
Proceeds from redemption of securities	**69,409**	35,095	**434,133**
Decrease in money held in trust	**2,118**	411	**13,251**
Purchase of tangible fixed assets	**(1,156)**	(502)	**(7,232)**
Payments for retirement of tangible fixed assets	**(28)**	(83)	**(177)**
Proceeds from sale of tangible fixed assets	**69**	219	**436**
Purchase of intangible fixed assets	**(876)**	(289)	**(5,481)**
Net cash provided by (used in) investing activities	**(5,012)**	(4,986)	**(31,351)**
Cash flows from financing activities			
Purchase of treasury shares	**(502)**	(501)	**(3,143)**
Proceeds from sale of treasury shares	**—**	0	**0**
Dividends paid	**(1,196)**	(760)	**(7,485)**
Net cash provided by (used in) financing activities	**(1,699)**	(1,262)	**(10,628)**
Net increase (decrease) in cash and cash equivalents	**13,183**	(23,319)	**82,460**
Cash and cash equivalents at beginning of year	**109,865**	133,184	**687,173**
Cash and cash equivalents at end of year	**¥ 123,049**	¥ 109,865	**$ 769,634**

Corporate Directory

Organization (As of June 30, 2026)



Directors/Executive officer (As of June 30, 2026)

Director and President
Masamichi Ishizuka

Senior Managing Director
Koki Ishikawa

Managing Directors
Hiroshi Shimomura
Tadashi Hamataira
Yuta Kodera

Directors
Manabu Takahashi
Tetsuhiro Kon
Masato Komura*
Masatoshi Tanifuji*

Director and Audit and Supervisory Committee Members
Naohito Kasai
Akira Tsuda*
Chiharu Shibata*
Hiroo Kindaichi*
* Outside Directors

Senior Executive officer
Hironori Murakami

Executive officer
Tomoko Hayakawa
Toshiyuki Abe
Masanori Oikawa
Wataru Kobayashi
Daisuke Murakami
Wataru Hiranuma

Consolidated Subsidiaries (As of June 30, 2026)

Name	Line of Business	Capital (Millions of Yen)	Bank's Share (%)	Establishment
Kitagin Lease System Co., Ltd.	Leasing and financing services, computer services, software development, sale of software	80	100	1990
Kitagin UC Co., Ltd.	Credit card, credit guarantee services	20	100	1988
Kitagin Capital Partners Co., Ltd.	Investment business	100	100	2025

Corporate Data (As of March 31, 2026)

Head Office
6-7, Chuodori 1-chome, Morioka,
Iwate 020-8666, Japan
Phone: (019) 653-1111

Financial Investment Division
6-7, Chuodori 1-chome, Morioka,
Iwate 020-8666, Japan
Phone: (019) 653-1111
Facsimile: (019) 621-1010
SWIFT Code: KNPBJPJT

Common Stock
¥7,761 million

Number of Employees
773

Stock Listing
Tokyo Stock Exchange, Prime Market

Designated dispute resolution body prescribed by the Banking Act and with which Kita-Nippon Bank has concluded an agreement:

Japanese Bankers Association (JBA)
Contact: JBA Customer Relations Center
TEL: (0570) 017109 or (03) 5252-3772



Annual Report 2026

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