November 9, 2026

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Notice Regarding the Upward Revision of Management Targets for the Sixth Medium-Term Management Plan

Hokuhoku Financial Group, Inc. hereby announces that the management targets for the "Sixth Medium-Term Management Plan," announced on March 27, 2025 have been revised again upward as follows.

1. Second Upward Revision of Management Targets for the Sixth Medium-Term Management Plan

Indicators to be revised	Previous revision targets (FY2027) (Announced on March 27, 2026)	**Revised targets (FY2027) (Announced on today)**
Consolidated ROE	8.5%	**10% level**
Consolidated Net Income	65 billion yen	**84 billion yen**
OHR (Combined total of two banks)	High-40 % level	**Mid-40 % level**

2. Reasons for the Revision

In light of the solid trends in deposits and loans and domestic interest rates remaining higher than expected, the Sixth Medium-Term Management Plan is progressing at a pace that exceeds the management targets revised upward this March. Taking into account a further rise in domestic interest rates to a certain extent, we are once again raising our targets for management indicators, including ROE, for the plan's final year (FY2027).

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.

End

Revision of the Sixth Medium-Term Management Plan

NEXT STAGE

November 2026

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Second Upward Revision of Management Targets

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- In addition to the solid performance of deposits and loans, domestic interest rates have risen beyond the levels assumed at the previous review in March 2026.
- We have incorporated the latest interest rate outlook and revised once again our targets for key management indicators for the final year of the Medium-Term Management Plan.

Sixth Medium-Term Management Plan
2025 – 2027
The period when we realize both **"Solutions for problems faced by the region and customers"** and **"Enhancement of our corporate value"**

Backcasting

Vision we strive for
Contribute to the prosperity of people in the region
(long-term target)

ROE: 11%
Consolidated net income: ¥90 bn.
Capital adequacy ratio: 11% level
OHR(Combined total of two banks): Low-40% level

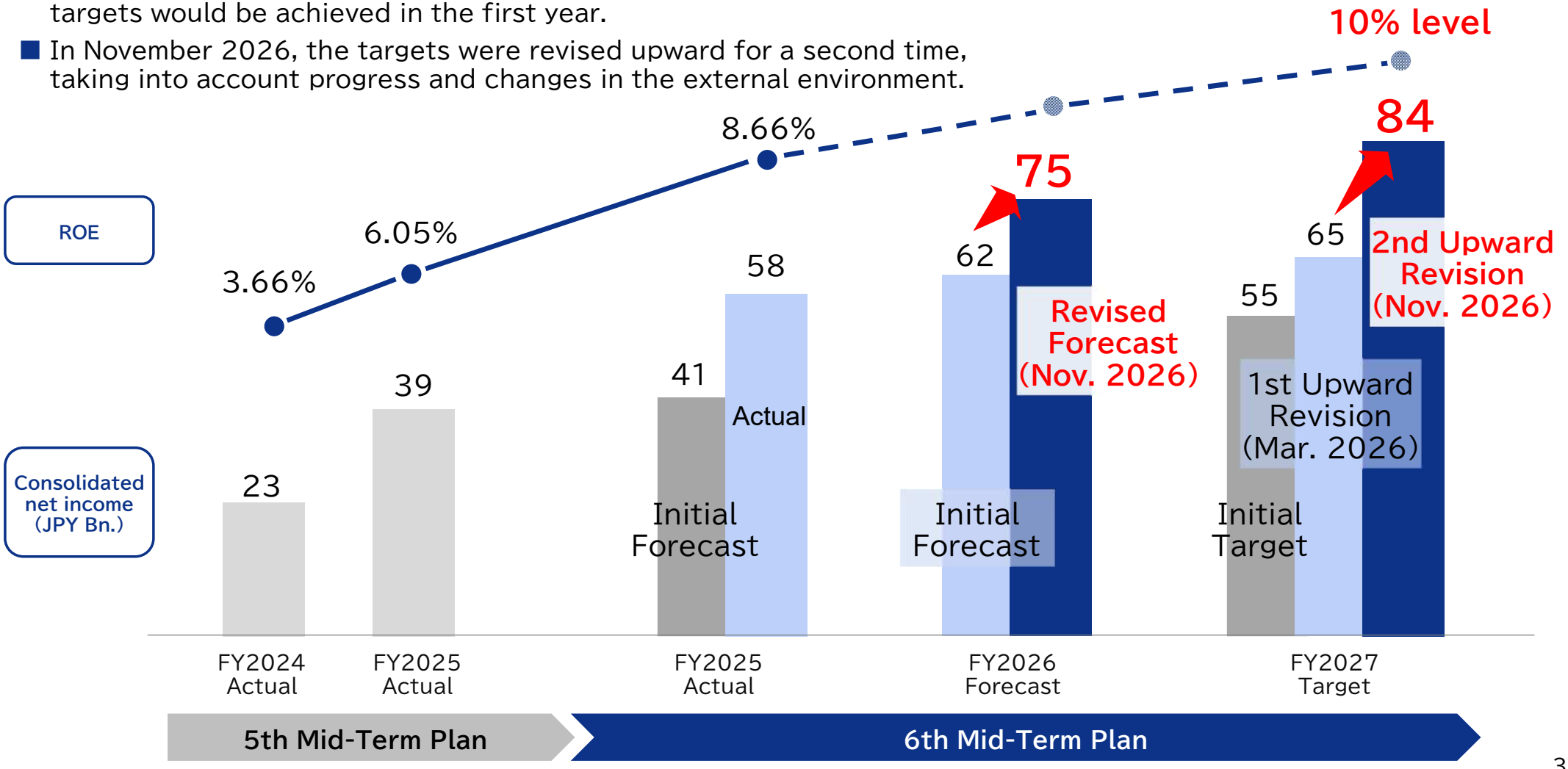
Vision of the region

1. Region full of richness and vitality
2. Affluent region supported by vibrant local industries
3. Advanced SX and GX region

Management indicators	Initial targets (FY2027)	Previous revision targets (FY2027) (Announced on March 27,2026)	Revised targets (FY2027)
Consolidated ROE	8% level	8.5%	10% level
Consolidated Net Income	¥55bn.	¥65bn.	¥84bn.
Consolidated Capital Adequacy Ratio	10% level	10% level	10% level
OHR(Combined total of two banks)	Low-50% level	High-40% level	Mid-40% level
Policy Rate Assumptions	Raised to 0.75% in FY2025 and maintained thereafter	FY2026 : 0.75% FY2027 : 1.00%	FY2027 : 1.50%

Trends in net income and ROE

- In March 2026, the targets were raised after it became clear that the initial targets would be achieved in the first year.
- In November 2026, the targets were revised upward for a second time, taking into account progress and changes in the external environment.



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