


Summary :
August 3, 2017
Financial Results for the First Quarter of Fiscal 2017 (Japanese GAAP)

Company Name: **Hokuhoku Financial Group, Inc.**

Stock Code Number (Japan): 8377
 Stock Exchanges (Japan): Tokyo Stock Exchange (First Section), Sapporo Securities Exchange
 URL: <http://www.hokuhoku-fg.co.jp/>
 Address: 1-2-26 Tsutsumicho-dori, Toyama-city, Toyama Pref., 930-8637, Japan
 Representative: Name: Eishin Ihori
 Title: President & CEO

Amounts less than one million yen and one decimal place are rounded down.

1. Financial Highlights for the First Quarter of Fiscal 2017 (for the three months ended June 30, 2017)
(1) Consolidated Results of Operations

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
1Q F2017	46,660	1.7	10,955	5.7	7,346	6.2
1Q F2016	45,883	(10.5)	10,369	(40.3)	6,920	(39.6)

Note: Comprehensive income: 1Q FY2017: ¥13,660 million [-]%; 1Q FY2016: ¥1,070 million [(93.7)]%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
1Q F2017	56.06	55.96
1Q F2016	51.64	51.57

Note: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above net income per share of common stock and diluted net income per share of common stock are calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1Q F2017	12,330,571	592,324	4.8
Fiscal 2016	12,429,425	585,237	4.7

Reference: Own Capital: as of June 30, 2017: ¥589,464 million; as of March 31, 2017: ¥582,397 million

Note: Own Capital Ratio is calculated as follows: (Total Net Assets – Stock Acquisition Rights – Non-controlling Interests) / Total Assets × 100

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2016	¥ —	¥ 0.00	¥ —	¥ 44.00	¥ 44.00
Fiscal 2017	—	—	—	—	—
Fiscal 2017 (forecast)	—	0.00	—	44.00	44.00

Note: Revision of estimates for cash dividends for shareholders of common stock during this quarter: No

3. Earnings Estimates for Fiscal 2017 (for the fiscal year ending March 31, 2018)

(%: Changes from corresponding period of previous fiscal year)

	Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥
2Q Fiscal 2017 (Accumulated period)	18,000	(24.1)	12,000	(28.4)	78.80
Fiscal 2017	35,500	(10.1)	23,500	(16.5)	166.03

Note: Revision of the earnings estimates during this quarter: No

4. Others

(1) Changes in Significant Subsidiaries during the First Quarter: No

(Note) Changes in specified subsidiaries accompanying changes in scope of consolidation during the first Quarter

(2) Adoption of Specified Accounting Methods for the Preparation of Quarterly Consolidated Financial Statements: Yes

(3) Changes in Accounting Policies and Accounting Estimates / Restatements

(a) Changes in accounting policies due to revisions of accounting standards, etc.: No

(b) Changes in accounting policies other than (a) above: No

(c) Changes in accounting estimates: No

(d) Restatements: No

(4) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding at the end of fiscal year and the First Quarter (including Treasury Stock)

As of June 30, 2017	132,163,014	As of March 31, 2017	132,163,014
As of June 30, 2017	1,129,638	As of March 31, 2017	1,131,632
As of June 30, 2017	131,031,012	As of June 30, 2016	134,003,475

(b) Number of Treasury Stock at the end of fiscal year and the First Quarter

(c) Average outstanding shares for the three months ended

Note: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above number of common stock outstanding, number of treasury stock and average number of common stock are calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

(Implementation status of audit procedures)

This report is not subject to audit procedures.

The above estimates are based on information that is available at this moment and assumptions of factors that have an influence on future results of operations. Actual results may differ materially from these estimates, depending on future events.

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2016	—	7.50	—	7.50	15.00
Fiscal 2017	—				
Fiscal 2017 (forecast)		7.50	—	7.50	15.00

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheet

Millions of yen

		As of March 31, 2017	As of June 30, 2017
Assets	資産の部		
Cash and due from banks	現金預け金	1,753,743	1,729,848
Call loans and bills bought	コールローン及び買入手形	89,415	56,560
Monetary claims bought	買入金銭債権	62,585	59,674
Trading assets	特定取引資産	4,646	4,614
Money held in trust	金銭の信託	10,001	10,028
Securities	有価証券	2,449,455	2,341,744
Loans and bills discounted	貸出金	7,771,338	7,799,696
Foreign exchanges	外国為替	16,260	16,739
Other assets	その他資産	132,969	172,136
Tangible fixed assets	有形固定資産	101,192	100,962
Intangible fixed assets	無形固定資産	24,358	24,300
Deferred tax assets	繰延税金資産	4,632	2,311
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,551	62,349
Allowance for loan losses	貸倒引当金	(51,725)	(50,395)
Total assets	資産の部合計	12,429,425	12,330,571
Liabilities	負債の部		
Deposits	預金	10,560,772	10,740,855
Negotiable certificates of deposit	譲渡性預金	140,499	203,256
Call money and bills sold	コールマネー及び売渡手形	36,267	10,000
Payables under securities lending transactions	債券貸借取引受入担保金	534,362	217,360
Trading liabilities	特定取引負債	861	818
Borrowed money	借入金	325,331	321,179
Foreign exchanges	外国為替	103	158
Bonds payable	社債	25,000	25,000
Other liabilities	その他負債	123,335	120,466
Liability for retirement benefits	退職給付に係る負債	15,026	13,753
Provision for director's retirement benefits	役員退職慰労引当金	204	179
Reserve for contingent losses	偶発損失引当金	1,492	1,444
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,590	1,590
Reserves under the special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	13,102	14,148
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,686	5,686
Acceptances and guarantees	支払承諾	60,551	62,349
Total liabilities	負債の部合計	11,844,188	11,738,246
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	144,587	144,628
Retained earnings	利益剰余金	284,896	285,671
Treasury stock	自己株式	(1,398)	(1,396)
Shareholders' equity	株主資本合計	498,979	499,797
Valuation difference on available-for-sale securities	その他有価証券評価差額金	81,406	87,330
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,208)	(1,144)
Revaluation reserve for land	土地再評価差額金	8,993	8,993
Defined retirement benefit plans	退職給付に係る調整累計額	(5,773)	(5,512)
Accumulated other comprehensive income	その他の包括利益累計額合計	83,417	89,666
Stock acquisition rights	新株予約権	367	323
Non-controlling interests	非支配株主持分	2,472	2,536
Total net assets	純資産の部合計	585,237	592,324
Total liabilities and net assets	負債及び純資産の部合計	12,429,425	12,330,571

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2017

【Consolidated Statement of Income】

Millions of yen

		For the three months ended June 30, 2016	For the three months ended June 30, 2017
Ordinary income	経常収益	45,883	46,660
Interest income	資金運用収益	30,622	29,710
(Interest on loans and discounts)	(うち貸出金利息)	23,330	22,454
(Interest and dividends on securities)	(うち有価証券利息配当金)	6,685	6,590
Fees and commissions	役員取引等収益	9,303	9,276
Trading income	特定取引収益	37	213
Other ordinary income	その他業務収益	3,188	3,196
Other income	その他経常収益	2,732	4,264
Ordinary expenses	経常費用	35,514	35,705
Interest expenses	資金調達費用	1,318	1,641
(Interest on deposits)	(うち預金利息)	490	384
Fees and commissions payments	役員取引等費用	3,429	3,716
Other ordinary expenses	その他業務費用	2,458	4,360
General and administrative expenses	営業経費	24,714	24,507
Other expenses	その他経常費用	3,594	1,480
Ordinary profits	経常利益	10,369	10,955
Extraordinary income	特別利益	31	41
Gain on disposal of fixed assets	固定資産処分益	31	41
Extraordinary loss	特別損失	44	17
Loss on disposal of fixed assets	固定資産処分損	44	17
Income before income taxes	税金等調整前四半期純利益	10,356	10,980
Income taxes-current	法人税、住民税及び事業税	3,943	3,169
Income taxes-deferred	法人税等調整額	(530)	408
Total income taxes	法人税等合計	3,413	3,577
Net income	四半期純利益	6,943	7,402
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	22	55
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	6,920	7,346

【Consolidated Statement of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2016	For the three months ended June 30, 2017
Net income	四半期純利益	6,943	7,402
Other comprehensive income	その他の包括利益	(5,872)	6,258
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(6,172)	5,932
Deferred gains or losses on hedges	繰延ヘッジ損益	(257)	63
Defined retirement benefit plans	退職給付に係る調整額	573	261
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	(15)	1
Total comprehensive income	四半期包括利益	1,070	13,660
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	1,057	13,596
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	13	64

Financial Highlights For the First Quarter of Fiscal 2017

1. Income Analysis

FG [Consolidated]

(Millions of yen)

	Forecasts		1st Qtr of FY 2017 (3 months)	Changes from 1st Qtr of FY 2016	1st Qtr of FY 2016 (3 months)	Fiscal Year 2016 results (reference)
	Full year	Interim				
Ordinary income			46,660	777	45,883	187,420
Ordinary profits	35,500	18,000	10,955	586	10,369	39,477
Net income attributable to owners of the parent	23,500	12,000	7,346	426	6,920	28,157

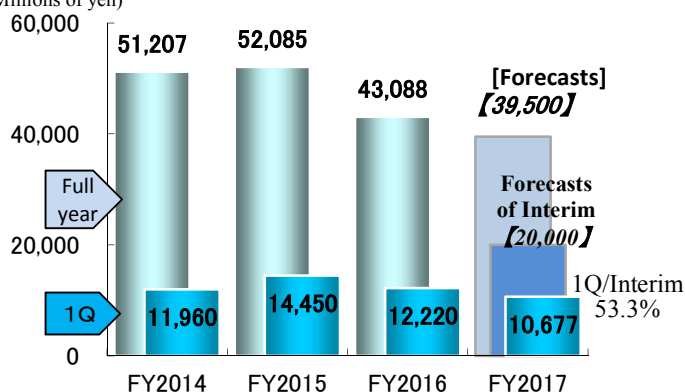
【Total of two banks】

(Millions of yen)

	Forecasts		1st Qtr of FY 2017 (3 months)	Changes from 1st Qtr of FY 2016	1st Qtr of FY 2016 (3 months)	Fiscal Year 2016 results (reference)
	Full year	Interim				
Ordinary income			43,402	684	42,717	171,077
Core gross business profits	132,000	66,500	32,852	(1,651)	34,503	132,915
Net interest income			29,088	(847)	29,936	115,296
Net fees and commissions			3,860	(562)	4,423	17,826
Net trading income			6	(8)	14	71
Net other income			(103)	(233)	129	(278)
Net gains (losses) on foreign exchange transactions			(96)	(215)	119	(259)
Net income on derivatives			(0)	(5)	4	(15)
General and administrative expenses	92,500	46,500	22,174	(108)	22,283	89,827
Personnel			10,823	(102)	10,925	43,344
Non-personnel			9,682	(101)	9,783	39,936
Core net business profits	39,500	20,000	10,677	(1,543)	12,220	43,088
Net gains (losses) related to bonds			(1,607)	(1,703)	96	(3,836)
Net business profits (before reversal (provision) of general allowance for loan losses)			9,069	(3,246)	12,316	39,251
Total credit costs	4,000	2,000	(1,280)	(283)	(997)	(654)
Net gains (losses) related to stocks			2,368	3,671	(1,303)	3,112
Ordinary profits	36,000	18,500	12,107	1,296	10,810	40,233
Net extraordinary gains (losses)			24	37	(12)	(925)
Income before income taxes			12,132	1,333	10,798	39,308
Income taxes			3,469	302	3,167	9,632
Income taxes deferred			544	1,051	(506)	3,079
Net income	24,500	13,000	8,662	1,031	7,631	29,675

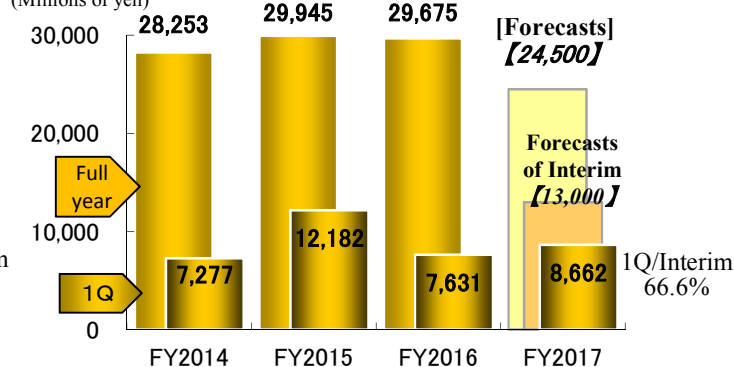
《Core net business profits》

(Millions of yen)



《Net income》

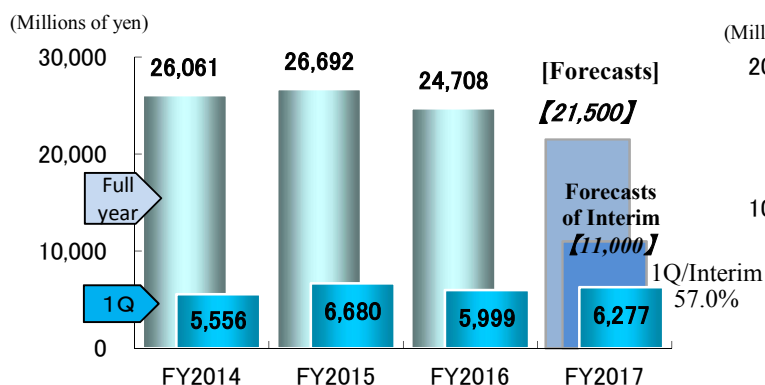
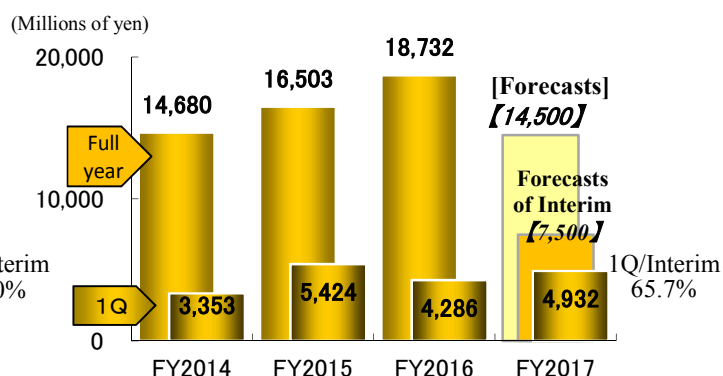
(Millions of yen)



【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY6,277 million, JPY277 million increase compared to the corresponding period of the previous fiscal year mainly due to an increase in net interest income.
- Ordinary profits increased by JPY1,072 million to JPY7,345 million, due to an increase in net gains related to stocks, and a decrease in total credit costs.
- Accordingly, net income increased by JPY646 million to JPY4,932 million.

	Forecasts		1st Qtr of FY 2017 (3 months)	Changes from 1st Qtr of FY 2016	1st Qtr of FY 2016 (3 months)	Fiscal Year 2016 results (reference)
	Full year	Interim				
Ordinary income			24,090	1,953	22,136	92,995
Core gross business profits	70,500	35,500	18,214	279	17,934	72,943
Net interest income			15,773	388	15,384	62,803
Net fees and commissions			2,217	(74)	2,292	9,028
Net trading income			6	(8)	14	71
Net other income			217	(25)	242	1,039
Net gains (losses) on foreign exchange transactions			217	(24)	241	1,036
Net income on derivatives			(0)	(1)	1	3
General and administrative expenses	49,000	24,500	11,936	2	11,934	48,234
Personnel			6,161	(124)	6,286	24,551
Non-personnel			4,883	77	4,805	20,174
Core net business profits	21,500	11,000	6,277	277	5,999	24,708
Net gains (losses) related to bonds			(1,123)	(1,214)	90	(3,236)
Net business profits (before reversal (provision) of general allowance for loan losses)			5,153	(937)	6,090	21,472
Total credit costs	2,000	1,000	(563)	(107)	(456)	(650)
Net gains (losses) related to stocks			1,700	1,564	136	3,542
Ordinary profits	21,500	11,000	7,345	1,072	6,273	24,852
Net extraordinary gains (losses)			26	37	(11)	(717)
Income before income taxes			7,371	1,110	6,261	24,135
Income taxes			2,439	463	1,975	5,403
Income taxes deferred			33	1,000	(967)	1,455
Net income	14,500	7,500	4,932	646	4,286	18,732

《Core net business profits》**《Net income》**

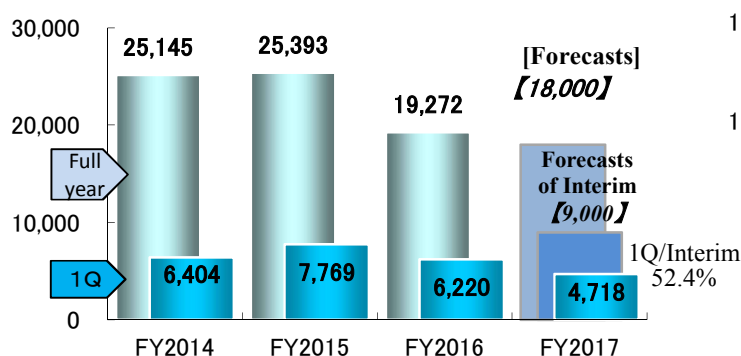
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY4,718 million, JPY1,502 million decrease compared to the corresponding period of the previous fiscal year mainly due to a decrease in net interest income and net fees and commissions.
- Ordinary profits increased by JPY223 million to JPY4,761 million, due to an increase in net gains related to stocks, and a decrease in total credit costs.
- Accordingly, net income increased by JPY384 million to JPY3,730 million.

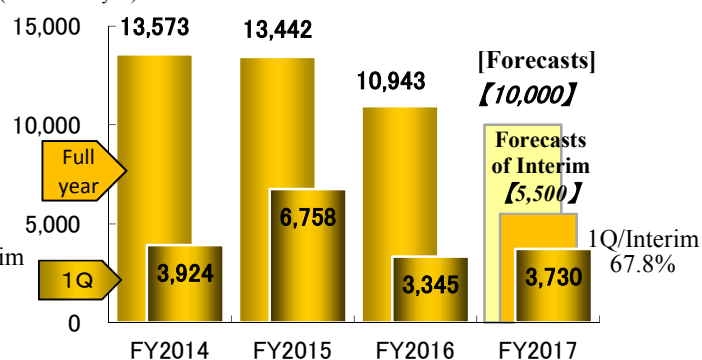
Forecasts		1st Qtr of	Changes from	1st Qtr of	Fiscal Year 2016
Full year / Interim		FY 2017	1st Qtr of	FY 2016	results
		(3 months)	1st Qtr of	(3 months)	(reference)
			FY 2016		
Ordinary income		19,847	(733)	20,581	78,974
Core gross business profits	61,500 / 31,000	14,956	(1,613)	16,569	60,864
Net interest income		13,633	(917)	14,551	53,385
Net fees and commissions		1,642	(487)	2,130	8,797
Net trading income		—	—	—	—
Net other income		(320)	(207)	(112)	(1,317)
Net gains (losses) on foreign exchange transactions		(313)	(191)	(122)	(1,296)
Net income on derivatives		(0)	(3)	3	(18)
General and administrative expenses	43,500 / 22,000	10,238	(110)	10,348	41,592
Personnel		4,661	21	4,639	18,792
Non-personnel		4,799	(178)	4,977	19,762
Core net business profits	18,000 / 9,000	4,718	(1,502)	6,220	19,272
Net gains (losses) related to bonds		(801)	(806)	5	(1,493)
Net business profits (before reversal (provision) of general allowance for loan losses)		3,916	(2,309)	6,226	17,778
Total credit costs	2,000 / 1,000	(717)	(176)	(540)	(4)
Net gains (losses) related to stocks		668	2,107	(1,439)	(429)
Ordinary profits	14,500 / 7,500	4,761	223	4,537	15,381
Net extraordinary gains (losses)		(1)	(0)	(0)	(207)
Income before income taxes		4,760	223	4,536	15,173
Income taxes		1,030	(161)	1,191	4,229
Income taxes deferred		511	50	460	1,623
Net income	10,000 / 5,500	3,730	384	3,345	10,943

《Core net business profits》

(Millions of yen)

**《Net income》**

(Millions of yen)



2. Loans and Deposits

(1) Loans

	As of June 30, 2017			As of June 30, 2016	As of Mar. 31, 2017 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks	7,815,390	217,660	2.86%	7,597,730	7,788,358
Loans to small and medium-sized enterprises("SMEs") and individuals	4,947,484	157,603	3.29%	4,789,881	4,972,248
Housing and consumer loans	2,268,972	108,995	5.04%	2,159,977	2,250,260
Hokuriku bank	4,474,098	92,492	2.11%	4,381,605	4,467,623
Loans to small and medium-sized enterprises("SMEs") and individuals	2,934,643	69,489	2.42%	2,865,154	2,969,746
Housing and consumer loans	1,206,839	41,660	3.57%	1,165,178	1,199,871
Hokkaido bank	3,341,291	125,167	3.89%	3,216,124	3,320,734
Loans to small and medium-sized enterprises("SMEs") and individuals	2,012,841	88,114	4.57%	1,924,727	2,002,502
Housing and consumer loans	1,062,133	67,334	6.76%	994,799	1,050,388

(Millions of yen)

(2) Deposits and Investment products

	As of June 30, 2017			As of June 30, 2016	As of Mar. 31, 2017 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks					
Deposits*	10,965,120	347,195	3.26%	10,617,924	10,731,064
Individual deposits*	7,453,416	208,698	2.88%	7,244,717	7,325,627
Total individual assets	7,972,310	165,609	2.12%	7,806,701	7,851,540
Individual deposits* (deposits in yen)	7,429,277	208,155	2.88%	7,221,121	7,302,947
Investment products (for individuals)	543,033	(42,546)	(7.26%)	585,579	548,592
Foreign currency deposits	24,139	543	2.30%	23,596	22,679
Public bonds	194,744	(30,105)	(13.38%)	224,850	195,757
Investment trusts	324,149	(12,983)	(3.85%)	337,133	330,155
Hokuriku bank [Non-consolidated]					
Deposits*	6,360,476	201,358	3.26%	6,159,118	6,243,398
Individual deposits*	4,134,265	122,091	3.04%	4,012,174	4,071,172
Total individual assets	4,404,776	100,761	2.34%	4,304,015	4,347,757
Individual deposits* (deposits in yen)	4,120,952	121,903	3.04%	3,999,048	4,058,505
Investment products (for individuals)	283,823	(21,142)	(6.93%)	304,966	289,252
Foreign currency deposits	13,313	187	1.42%	13,125	12,667
Public bonds	105,579	(8,942)	(7.80%)	114,521	106,349
Investment trusts	164,930	(12,387)	(6.98%)	177,318	170,235
Hokkaido bank [Non-consolidated]					
Deposits*	4,604,643	145,837	3.27%	4,458,805	4,487,666
Individual deposits*	3,319,151	86,607	2.67%	3,232,543	3,254,455
Total individual assets	3,567,534	64,848	1.85%	3,502,685	3,503,782
Individual deposits* (deposits in yen)	3,308,324	86,252	2.67%	3,222,072	3,244,442
Investment products (for individuals)	259,209	(21,403)	(7.62%)	280,613	259,339
Foreign currency deposits	10,826	355	3.39%	10,470	10,012
Public bonds	89,164	(21,163)	(19.18%)	110,328	89,407
Investment trusts	159,218	(596)	(0.37%)	159,814	159,919

(Millions of yen)

*including NCD

[Group Total (Two banks and Hokuhoku Tokai Tokyo Securities Co.,Ltd. Combined)]

	As of June 30, 2017			As of June 30, 2016	As of Mar. 31, 2017 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total balance of investment products for individuals	605,108	19,528	3.33%	585,579	606,323
Total balance of investment products for individuals (Total of two banks)	543,033	(42,546)	(7.26%)	585,579	548,592
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	62,074	62,074	-	-	57,730

(Millions of yen)

※Hokuhoku Tokai Tokyo Securities Co.,Ltd started business on Jan. 2017.

3. Non-Performing Loan (“NPL”) based on the Financial Reconstruction Law (the “FRL”)

(Millions of yen)

(Millions of yen)

		As of June 30, 2017	As of June 30, 2016	As of March 31, 2017
Total of two banks	Bankrupt and substantially bankrupt	17,876	21,832	17,739
	Doubtful	115,823	124,449	119,806
	Substandard	19,422	20,189	18,611
	Non Performing Loan (A)	153,122	166,471	156,157
	Total (B)	8,043,696	7,815,758	8,015,423
	NPL ratio (A)/(B)	1.90%	2.12%	1.94%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	12,815	15,777	12,612
	Doubtful	63,766	69,985	66,296
	Substandard	10,843	10,885	10,176
	Non Performing Loan (A)	87,424	96,647	89,086
	Total (B)	4,545,503	4,464,009	4,539,728
	NPL ratio (A)/(B)	1.92%	2.16%	1.96%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	5,061	6,055	5,126
	Doubtful	52,057	54,464	53,510
	Substandard	8,579	9,303	8,435
	Non Performing Loan (A)	65,698	69,823	67,071
	Total (B)	3,498,192	3,351,748	3,475,694
	NPL ratio (A)/(B)	1.87%	2.08%	1.92%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30, 2017	As of June 30, 2016	As of March 31, 2017
FG (Consolidated)	Capital adequacy ratio	9.65%	10.44%	9.43%
Hokuriku bank (Non-consolidated)	Capital adequacy ratio	8.97%	9.90%	8.74%
Hokkaido bank (Non-consolidated)	Capital adequacy ratio	9.61%	10.31%	9.34%

5. Valuation Difference on Securities

(Millions of yen)

(Millions of yen)

		As of June 30, 2017				As of March 31, 2017			
		Market value	Valuation difference		Market value	Valuation difference		Market value	Valuation difference
			Gains	Losses		Gains	Losses		
FG(Consolidated)	Available-for-sale securities	2,169,380	116,866	130,378	13,512	2,278,206	108,118	129,591	21,473
	Stocks	207,512	95,679	97,706	2,026	216,510	90,384	92,519	2,134
	Bonds	1,307,595	24,024	24,443	419	1,345,506	27,538	27,974	435
	Other	654,272	(2,837)	8,228	11,066	716,189	(9,805)	9,097	18,903
Total of two banks	Available-for-sale securities	2,171,833	121,390	133,879	12,488	2,280,832	113,094	133,474	20,379
	Stocks	206,812	102,014	103,020	1,006	215,885	97,065	98,118	1,053
	Bonds	1,312,676	24,141	24,557	415	1,350,587	27,664	28,087	422
	Other	652,344	(4,765)	6,301	11,066	714,359	(11,635)	7,267	18,903
Hokuriku bank (Non-consolidated)	Available-for-sale securities	1,454,364	89,602	93,186	3,584	1,495,031	87,046	92,901	5,855
	Stocks	139,369	66,697	67,379	681	137,754	62,910	63,314	403
	Bonds	924,564	19,535	19,811	275	934,456	22,070	22,387	317
	Other	390,430	3,369	5,996	2,627	422,820	2,065	7,199	5,134
Hokkaido bank (Non-consolidated)	Available-for-sale securities	717,469	31,788	40,692	8,904	785,801	26,048	40,573	14,524
	Stocks	67,443	35,316	35,641	325	78,131	34,154	34,804	649
	Bonds	388,111	4,606	4,746	139	416,131	5,594	5,700	105
	Other	261,914	(8,134)	304	8,439	291,539	(13,700)	68	13,769

6. Net Gains and Losses on Securities

		1st Qtr of FY 2017		1st Qtr of FY 2016	(Millions of yen)
		(3 months)		(3 months)	
		(A)	(A)-(B)	(B)	
FG (Consolidated)	Net gains (losses) related to bonds	(1,607)	(1,703)	96	FY 2016 (reference) (3,935)
	Gains on sales	76	(57)	134	2,427
	Gains on redemption	—	—	—	41
	Losses on sales	1,684	1,646	37	6,399
	Losses on redemption	—	—	—	4
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	1,945	3,319	(1,374)	3,055
	Gains on sales	2,650	1,194	1,456	8,065
	Losses on sales	671	(2,034)	2,705	4,807
	Losses on devaluation	33	(90)	124	202

		1st Qtr of FY 2017		1st Qtr of FY 2016	(Millions of yen)
		(3 months)		(3 months)	
		(A)	(A)-(B)	(B)	
Total of two banks	Net gains (losses) related to bonds	(1,607)	(1,703)	96	FY 2016 (reference) (3,836)
	Gains on sales	76	(57)	134	2,525
	Gains on redemption	—	—	—	41
	Losses on sales	1,684	1,646	37	6,399
	Losses on redemption	—	—	—	4
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	2,368	3,671	(1,303)	3,112
	Gains on sales	2,844	1,388	1,456	8,048
	Losses on sales	442	(2,192)	2,635	4,736
	Losses on devaluation	33	(90)	124	199

		1st Qtr of FY 2017		1st Qtr of FY 2016	(Millions of yen)
		(3 months)		(3 months)	
		(A)	(A)-(B)	(B)	
Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	(1,123)	(1,214)	90	FY 2016 (reference) (3,236)
	Gains on sales	76	(14)	90	839
	Gains on redemption	—	—	—	—
	Losses on sales	1,200	1,200	—	4,075
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	1,700	1,564	136	3,542
	Gains on sales	1,753	1,054	699	4,340
	Losses on sales	19	(419)	439	629
	Losses on devaluation	33	(90)	124	168

		1st Qtr of FY 2017		1st Qtr of FY 2016	(Millions of yen)
		(3 months)		(3 months)	
		(A)	(A)-(B)	(B)	
Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	(801)	(806)	5	FY 2016 (reference) (1,493)
	Gains on sales	—	(43)	43	1,685
	Gains on redemption	—	—	—	41
	Losses on sales	483	445	37	2,323
	Losses on redemption	318	318	—	897
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	668	2,107	(1,439)	(429)
	Gains on sales	1,090	334	756	3,707
	Losses on sales	422	(1,773)	2,195	4,106
	Losses on devaluation	—	—	—	31