



Summary :

November 13, 2017

Interim Financial Results for 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

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

1. Financial Highlights for the first half of Fiscal 2017 (for the six months ended September 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	%
1H F2017	91,763	(2.3)	18,064	(23.8)	11,113	(33.7)
1H F2016	93,960	(5.2)	23,709	(9.3)	16,768	0.6

Reference: Comprehensive income for the first half of Fiscal 2017: ¥20,108million [54.8%], for the first half of Fiscal 2016:¥12,990 million [286.8%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2017	78.65	78.50
1H F2016	120.35	120.19

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 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	%
1H F2017	12,463,320	598,899	4.8
Fiscal 2016	12,429,425	585,237	4.7

Reference: Own Capital: as of September 30, 2017: ¥595,889 million; as of March 31, 2017: ¥582,397 million

Notes: 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 per 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	—	0.00	—	44.00	44.00
Fiscal 2017 (forecast)	—	—	—	44.00	44.00

Notes: Revision of released forecast for cash dividends for shareholders of common stock: 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		Net Income
	¥ million	%	¥ million	%	per Share of Common Stock
Full Year	35,500	(10.1)	23,500	(16.5)	¥ 166.03

Notes: Revision of released earnings estimates: No

4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2017
(changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements
(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

(3) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding (including Treasury Stock)	As of September 30, 2017	132,163,014	As of March 31, 2017	132,163,014
(b) Number of Treasury Stock	As of September 30, 2017	1,106,754	As of March 31, 2017	1,131,632
(c) Average outstanding shares for the six months ended	As of September 30, 2017	131,044,682	As of September 30, 2016	132,626,255

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 outstanding shares for the six months ended are calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

Non-consolidated Financial Results

1. Financial Highlights for the First Half of Fiscal 2017(for the six months ended September 30, 2017)

(1) Non-Consolidated Results of Operations (%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2017	1,138	(3.4)	831	(0.9)	808	0.1	807	0.2
1H Fiscal 2016	1,177	4.0	838	0.3	807	(0.3)	805	(0.5)

	Net Income per Share of Common Stock
	¥
1H Fiscal 2017	0.01
1H Fiscal 2016	(0.00)

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 is calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2017	261,366	236,134	90.2
Fiscal 2016	267,028	241,774	90.4

Reference: Own Capital: as of September 30, 2017: ¥235,680 million; as of March 31, 2017: ¥241,406 million

(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 per 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	—	7.50	—	—	—
Fiscal 2017 (forecast)	—	—	—	7.50	15.00

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2017
(Ended September 30, 2017)



株式会社 ほくほくフィナンシャルグループ
Hokuhoku Financial Group, Inc.

SELECTED INTERIM FINANCIAL INFORMATION

For the Fiscal Year 2017 (Ended September 30,2017)

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Note

“FG” means Hokuhoku Financial Group, Inc..

“Total of two banks” means aggregated figures of Hokuriku Bank and Hokkaido Bank.

This information contains forward-looking statements. Such forward-looking statements do not represent any guarantee by management of future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in economic environment.

I. Interim Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2017			Sep.30, 2016 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	91.7	(2.1)	(2.3%)	93.9
Ordinary profits	経 常 利 益	18.0	(5.6)	(23.8%)	23.7
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	11.1	(5.6)	(33.7%)	16.7

【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2017			Sep.30, 2016 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	83.7	(2.6)	(3.1%)	86.4
Core gross business profits	コア業務粗利益	64.8	(4.5)	(6.6%)	69.4
Net interest income	資 金 利 益	56.7	(3.1)		59.9
Domestic	国 内 業 務 部 門	54.4	(3.2)		57.7
International	国 際 業 務 部 門	2.2	0.1		2.1
Net fees and commissions	役 務 取 引 等 利 益	8.1	(1.2)		9.3
Net trading income	特 定 取 引 利 益	0.0	(0.0)		0.0
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	(0.0)	(0.1)		0.0
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	(0.0)	(0.1)		0.0
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.0	0.0		0.0
General and administrative expenses	経 費	44.5	(0.0)		44.5
Personnel	人 件 費	21.6	(0.2)		21.8
Non-personnel	物 件 費	19.5	0.0		19.5
Core net business profits	コア業務純益	20.3	(4.5)	(18.2%)	24.8
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(2.2)	(2.4)		0.2
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	18.0	(7.0)		25.0
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	1.0	1.0		—
Net business profits	業 務 純 益	17.0	(8.0)		25.0
Net non-recurring gains (losses)	臨 時 損 益	2.0	3.4		(1.3)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	1.3	2.5		(1.1)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	2.3	3.5		(1.1)
Net gains (losses) related to stocks	株 式 等 損 益	3.7	5.2		(1.4)
Ordinary profits	経 常 利 益	19.1	(4.6)	(19.6%)	23.7
Net extraordinary gains (losses)	特 別 損 益	(1.2)	(0.9)		(0.2)
Income taxes	法 人 税 等	5.3	(0.8)		6.2
Income taxes-deferred	法 人 税 等 調 整 額	0.3	(1.1)		1.4
Net income	中 間 純 利 益	12.5	(4.7)	(27.4%)	17.2

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2017			Sep.30, 2016 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	45.6	(0.2)	(0.5%)	45.8
Core gross business profits	コ ア 業 務 粗 利 益	35.3	(1.4)	(4.0%)	36.8
Net interest income	資 金 利 益	30.4	(1.1)		31.5
Domestic	国 内 業 務 部 門	29.2	(1.2)		30.4
International	国 際 業 務 部 門	1.1	0.0		1.0
Net fees and commissions	役 務 取 引 等 利 益	4.4	(0.2)		4.7
Net trading income	特 定 取 引 利 益	0.0	(0.0)		0.0
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	0.4	(0.0)		0.4
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	0.4	(0.0)		0.4
Income from derivatives	う ち 金 融 派 生 商 品 収 益	(0.0)	(0.0)		0.0
General and administrative expenses	経 費	23.8	(0.0)		23.8
Personnel	人 件 費	12.2	(0.2)		12.4
Non-personnel	物 件 費	9.9	0.2		9.7
Core net business profits	コ ア 業 務 純 益	11.5	(1.4)	(11.3%)	12.9
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(1.4)	(1.7)		0.2
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	10.0	(3.1)		13.1
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	0.9	0.9		—
Net business profits	業 務 純 益	9.0	(4.1)		13.1
Net non-recurring gains (losses)	臨 時 損 益	1.8	0.5		1.3
Credit related costs (2)	不 良 債 権 処 理 額 (2)	0.7	1.8		(1.0)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	1.7	2.8		(1.0)
Net gains (losses) related to stocks	株 式 等 損 益	2.3	1.9		0.3
Ordinary profits	経 常 利 益	10.8	(3.6)	(25.2%)	14.5
Net extraordinary gains (losses)	特 別 損 益	(1.0)	(0.8)		(0.1)
Income taxes	法 人 税 等	3.2	(0.3)		3.6
Income taxes-deferred	法 人 税 等 調 整 額	0.0	(0.2)		0.3
Net income	中 間 純 利 益	6.5	(4.1)	(38.7%)	10.7

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2017			Sep.30, 2016
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	38.7	(1.7)	(4.4%)	40.5
Core gross business profits	コア業務粗利益	29.6	(2.8)	(8.9%)	32.5
Net interest income	資金利益	26.5	(1.8)		28.3
Domestic	国内業務部門	25.3	(1.9)		27.2
International	国際業務部門	1.1	0.0		1.1
Net fees and commissions	役務取引等利益	3.6	(0.9)		4.5
Net trading income	特定取引利益	—	—		—
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	(0.5)	(0.1)		(0.3)
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	(0.4)	(0.0)		(0.4)
Income from derivatives	うち金融派生商品収益	0.0	0.0		(0.0)
General and administrative expenses	経費	20.6	(0.0)		20.7
Personnel	人件費	9.4	0.0		9.3
Non-personnel	物件費	9.6	(0.1)		9.7
Core net business profits	コア業務純益	9.0	(2.8)	(24.2%)	11.8
Net gains (losses) related to bonds	国債等債券損益	(0.9)	(0.9)		0.0
Net business Profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	8.0	(3.8)		11.8
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	0.0	0.0		—
Net business profits	業務純益	8.0	(3.8)		11.8
Net non-recurring gains (losses)	臨時損益	0.2	2.8		(2.6)
Credit related costs (2)	不良債権処理額(2)	0.6	0.6		(0.0)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	0.6	0.7		(0.0)
Net gains (losses) related to stocks	株式等損益	1.4	3.2		(1.8)
Ordinary profits	経常利益	8.2	(0.9)	(10.6%)	9.2
Net extraordinary gains (losses)	特別損益	(0.1)	(0.0)		(0.1)
Income taxes	法人税等	2.1	(0.4)		2.5
Income taxes-deferred	法人税等調整額	0.2	(0.8)		1.1
Net income	中間純利益	5.9	(0.5)	(8.8%)	6.5

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	7,946.3	157.9	245.8	7,788.3	7,700.4
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	5,062.1	89.9	163.3	4,972.2	4,898.8
Housing and consumer loans	(3)個人ローン	2,303.8	53.5	115.5	2,250.2	2,188.2
Housing loans	住宅系ローン	2,149.2	47.5	103.1	2,101.7	2,046.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	63.70%	(0.14%)	0.09%	63.84%	63.61%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	28.99%	0.10%	0.58%	28.89%	28.41%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	4,567.9	100.3	121.9	4,467.6	4,446.0
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	3,004.4	34.6	66.3	2,969.7	2,938.0
Housing and consumer loans	(3)個人ローン	1,224.1	24.3	47.1	1,199.8	1,177.0
Housing loans	住宅系ローン	1,155.1	21.1	40.9	1,133.9	1,114.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	65.77%	(0.70%)	(0.31%)	66.47%	66.08%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	26.79%	(0.06%)	0.32%	26.85%	26.47%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	3,378.3	57.6	123.9	3,320.7	3,254.3
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	2,057.7	55.2	96.9	2,002.5	1,960.8
Housing and consumer loans	(3)個人ローン	1,079.6	29.2	68.4	1,050.3	1,011.2
Housing loans	住宅系ローン	994.1	26.3	62.2	967.7	931.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	60.90%	0.60%	0.65%	60.30%	60.25%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	31.95%	0.32%	0.88%	31.63%	31.07%

(2) Deposits and Investment products

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

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total balance of investment products for individuals	個人向け投資型金融商品	610.7	4.4		606.3	
Total balance of investment products for individuals (Total of two banks)	個人向け投資型金融商品 (2行合算)	545.4	(3.1)	(26.3)	548.5	571.8
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	ほくほくTT証券(株)の個人向け投資型金融商品	65.3	7.5		57.7	

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	11,013.3	282.2	486.6	10,731.0	10,526.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	7,404.0	78.4	211.7	7,325.6	7,192.3
Total individual assets	(1) 個人預かり資産	7,924.3	72.8	185.0	7,851.5	7,739.2
Individual deposits* (deposits in yen)	個人預金(円貨)	7,378.8	75.9	211.4	7,302.9	7,167.4
Investment products (for individuals)	(2) 投資型金融商品	545.4	(3.1)	(26.3)	548.5	571.8
Foreign currency deposits	外貨預金	25.1	2.5	0.3	22.6	24.8
Public bonds	公共債	198.5	2.7	(12.1)	195.7	210.6
Investment trusts	投資信託	321.7	(8.3)	(14.5)	330.1	336.3
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	6.88%	(0.10%)	(0.50%)	6.98%	7.38%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	6,363.7	120.3	257.1	6,243.3	6,106.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,112.9	41.7	120.9	4,071.1	3,991.9
Total individual assets	(1) 個人預かり資産	4,381.6	33.8	101.6	4,347.7	4,279.9
Individual deposits* (deposits in yen)	個人預金(円貨)	4,099.0	40.5	121.8	4,058.5	3,977.2
Investment products (for individuals)	(2) 投資型金融商品	282.5	(6.7)	(20.2)	289.2	302.7
Foreign currency deposits	外貨預金	13.8	1.1	(0.9)	12.6	14.7
Public bonds	公共債	107.1	0.8	(3.8)	106.3	111.0
Investment trusts	投資信託	161.5	(8.6)	(15.4)	170.2	176.9
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	6.44%	(0.21%)	(0.63%)	6.65%	7.07%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31, 2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,649.5	161.8	229.4	4,487.6	4,420.0
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,291.1	36.7	90.8	3,254.4	3,200.3
Total individual assets	(1) 個人預かり資産	3,542.7	38.9	83.4	3,503.7	3,459.3
Individual deposits* (deposits in yen)	個人預金(円貨)	3,279.7	35.3	89.5	3,244.4	3,190.2
Investment products (for individuals)	(2) 投資型金融商品	262.9	3.6	(6.1)	259.3	269.0
Foreign currency deposits	外貨預金	11.3	1.3	1.2	10.0	10.1
Public bonds	公共債	91.3	1.9	(8.2)	89.4	99.6
Investment trusts	投資信託	160.2	0.3	0.8	159.9	159.3
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.42%	0.02%	(0.35%)	7.40%	7.77%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2017			As of Mar.31,2017			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,126.3	(313.0)	2,439.3	1,364.6	(93.0)	1,457.6	761.6	(220.0)	981.6			
Government bonds	国債	788.3	(109.4)	897.8	509.2	(31.9)	541.2	279.1	(77.5)	356.6			
Local government bonds	地方債	315.1	(12.6)	327.8	234.3	1.4	232.8	80.8	(14.0)	94.9			
Corporate bonds	社債	306.0	(7.3)	313.4	159.7	(0.6)	160.3	146.3	(6.7)	153.0			
Japanese stocks	株式	232.2	(8.4)	240.6	159.3	4.1	155.1	72.8	(12.5)	85.4			
Foreign securities	外国証券	273.0	(122.4)	395.4	206.7	(59.7)	266.4	66.2	(62.6)	128.9			
Others	その他	211.4	(52.6)	264.1	95.2	(6.2)	101.5	116.1	(46.4)	162.5			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.12	(0.02)	3.14	2.73	(0.19)	2.92	3.82	0.34	3.48			

(2) Valuation difference on available-for-sale securities

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2017			As of Mar.31,2017			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	124.1	11.0	113.0	91.9	4.9	87.0	32.1	6.1	26.0			
Japanese stocks	株式	103.9	6.9	97.0	69.4	6.5	62.9	34.5	0.3	34.1			
Japanese bonds	債券	22.6	(5.0)	27.6	18.3	(3.6)	22.0	4.2	(1.3)	5.5			
Others	その他	(2.5)	9.1	(11.6)	4.0	2.0	2.0	(6.6)	7.0	(13.7)			

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2017		As of Mar.31,2017	As of Sep.30,2017		As of Mar.31,2017	As of Sep.30,2017		As of Mar.31,2017
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	119.9	11.8	108.1	91.9	4.9	87.0	33.4	6.3	27.0
Japanese stocks	株式	97.6	7.3	90.3	69.4	6.5	62.9	34.6	0.4	34.2
Japanese bonds	債券	22.5	(4.9)	27.5	18.3	(3.6)	22.0	4.2	(1.3)	5.5
Others	その他	(0.3)	9.4	(9.8)	4.0	2.0	2.0	(5.5)	7.2	(12.8)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	17.7	(0.0)	(2.5)	17.7	20.3
Doubtful	危険債権	116.9	(2.8)	(3.9)	119.8	120.9
Substandard	要管理債権	19.9	1.3	0.5	18.6	19.4
Non Performing Loan	(1) 小計 (金融再生法開示債権)	154.6	(1.5)	(6.0)	156.2	160.6
Normal	正常債権	8,029.5	170.1	269.0	7,859.3	7,760.4
Total	(2) 合計 (総与信)	8,184.0	168.5	262.9	8,015.4	7,921.0
NPL ratio	(1)/(2) 開示債権比率	1.88%	(0.06%)	(0.14%)	1.94%	2.02%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30, 2016
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	12.2	(0.4)	(2.3)	12.6	14.5
Doubtful	危険債権	65.4	(0.9)	(0.5)	66.3	65.9
Substandard	要管理債権	11.3	1.1	0.5	10.2	10.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	88.9	(0.1)	(2.3)	89.1	91.3
Normal	正常債権	4,552.5	101.8	123.5	4,450.6	4,429.0
Total	(2) 合計 (総与信)	4,641.4	101.6	121.1	4,539.7	4,520.3
NPL ratio	(1)/(2) 開示債権比率	1.91%	(0.05%)	(0.10%)	1.96%	2.01%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	5.5	0.3	(0.2)	5.1	5.8
Doubtful	危険債権	51.5	(1.9)	(3.4)	53.5	55.0
Substandard	要管理債権	8.6	0.1	(0.0)	8.4	8.6
Non Performing Loan	(1) 小計 (金融再生法開示債権)	65.6	(1.4)	(3.6)	67.1	69.3
Normal	正常債権	3,477.0	68.3	145.5	3,408.6	3,331.4
Total	(2) 合計 (総与信)	3,542.6	66.9	141.8	3,475.7	3,400.8
NPL ratio	(1)/(2) 開示債権比率	1.85%	(0.07%)	(0.18%)	1.92%	2.03%

5. Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2017	Change	As of Mar.31,2017	As of Sep.30,2017	Change	As of Mar.31,2017	As of Sep.30,2017	Change	As of Mar.31,2017
Capital adequacy ratio	自己資本比率	9.73%	0.30%	9.43%	9.04%	0.30%	8.74%	9.53%	0.19%	9.34%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2017		
		Interim results	Full year Forecast	Change from FY 2016
Ordinary profits	経常利益	18.0	35.5	(3.9)
Net income attributable to owners of the parent	親会社株主に帰属する 当期(中間)純利益	11.1	23.5	(4.6)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2017								
					Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2016	Interim results	Full year Forecast	Change from FY 2016	Interim results	Full year Forecast	Change from FY 2016
Core gross business profits	コア業務粗利益	64.8	132.0	(0.9)	35.3	70.5	(2.4)	29.6	61.5	0.6
General and administrative expenses	経費	44.5	92.5	2.6	23.8	49.0	0.7	20.6	43.5	1.9
Core net business profits	コア業務純益	20.3	39.5	(3.5)	11.5	21.5	(3.2)	9.0	18.0	(1.2)
Total credit costs	与信費用	2.3	4.0	4.6	1.7	2.0	2.6	0.6	2.0	2.0
Ordinary profits	経常利益	19.1	36.0	(4.2)	10.8	21.5	(3.3)	8.2	14.5	(0.8)
Net income	当期(中間)純利益	12.5	24.5	(5.1)	6.5	14.5	(4.2)	5.9	10.0	(0.9)

(2) Dividends forecast

	(Japanese)	Interim	Year-end	Annual	Change from FY 2016
		(results)	(forecast)		
Dividend per common share	普通株式	¥0.00	¥44.00	¥44.00	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar. 31, 2017	As of Sep. 30, 2017
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,753,743	1,926,298
Call loans and bills bought	コールローン及び買入手形	89,415	47,008
Monetary claims bought	買入金銭債権	62,585	49,113
Trading assets	特定取引資産	4,646	4,732
Money held in trust	金銭の信託	10,001	10,711
Securities	有価証券	2,449,455	2,136,803
Loans and bills discounted	貸出金	7,771,338	7,930,744
Foreign exchanges	外国為替	16,260	20,292
Other assets	その他資産	132,969	202,014
Tangible fixed assets	有形固定資産	101,192	99,801
Intangible fixed assets	無形固定資産	24,358	24,461
Asset for retirement benefit	退職給付に係る資産	—	140
Deferred tax assets	繰延税金資産	4,632	2,370
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,551	61,084
Allowance for loan losses	貸倒引当金	(51,725)	(52,257)
Total assets	資産の部合計	12,429,425	12,463,320
(Liabilities)	(負債の部)		
Deposits	預金	10,560,772	10,793,042
Negotiable certificates of deposit	譲渡性預金	140,499	196,403
Call money and bills sold	コールマネー及び売渡手形	36,267	20,000
Payables under securities lending transactions	債券貸借取引受入担保金	534,362	338,517
Trading liabilities	特定取引負債	861	792
Borrowed money	借入金	325,331	318,454
Foreign exchanges	外国為替	103	86
Bonds payable	社債	25,000	25,000
Other liabilities	その他負債	123,335	74,309
Liability for retirement benefit	退職給付に係る負債	15,026	12,653
Reserve for directors' retirement benefits	役員退職慰労引当金	204	183
Reserve for contingent loss	偶発損失引当金	1,492	1,320
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,590	1,718
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	15,269
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,686	5,583
Acceptances and guarantees	支払承諾	60,551	61,084
Total liabilities	負債の部合計	11,844,188	11,864,420
(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	144,597
Retained earnings	利益剰余金	284,896	289,636
Treasury stock	自己株式	(1,398)	(1,369)
Total shareholders' equity	株主資本合計	498,979	503,758
Valuation difference on available-for-sale securities	その他有価証券評価差額金	81,406	89,463
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,208)	(876)
Revaluation reserve for land	土地再評価差額金	8,993	8,794
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(5,773)	(5,251)
Accumulated other comprehensive income	その他の包括利益累計額合計	83,417	92,130
Stock acquisition rights	新株予約権	367	453
Non-controlling interests	非支配株主持分	2,472	2,556
Total net assets	純資産の部合計	585,237	598,899
Total liabilities and net assets	負債及び純資産の部合計	12,429,425	12,463,320

Notes: Amounts less than one million yen are rounded down.

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Ordinary income	経常収益	93,960	91,763
Interest income	資金運用収益	62,003	59,017
Interest on loans and discounts	貸出金利息	46,827	45,029
Interest and dividends on securities	有価証券利息配当金	13,913	13,001
Fees and commissions	役務取引等収益	19,142	19,045
Trading income	特定取引収益	95	433
Other ordinary income	その他業務収益	6,732	6,721
Other income	その他経常収益	5,987	6,545
Ordinary expenses	経常費用	70,250	73,699
Interest expenses	資金調達費用	2,703	3,312
Interest on deposits	預金利息	939	783
Fees and commissions	役務取引等費用	7,047	7,610
Other ordinary expenses	その他業務費用	5,371	7,960
General and administrative expenses	営業経費	49,628	49,442
Other expenses	その他経常費用	5,499	5,373
Ordinary profits	経常利益	23,709	18,064
Extraordinary income	特別利益	32	41
Gain on disposal of fixed assets	固定資産処分益	32	41
Extraordinary loss	特別損失	326	1,261
Loss on disposal of fixed assets	固定資産処分損	82	88
Impairment loss	減損損失	243	1,172
Income before income taxes	税金等調整前中間純利益	23,415	16,845
Income taxes-current	法人税、住民税及び事業税	5,123	5,486
Income taxes-deferred	法人税等調整額	1,462	181
Total income taxes	法人税等合計	6,586	5,668
Net income	中間純利益	16,829	11,176
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	60	63
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	16,768	11,113

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Net income	中間純利益	16,829	11,176
Other comprehensive income	その他の包括利益	(3,838)	8,932
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,901)	8,031
Deferred gains or losses on hedges	繰延ヘッジ損益	(83)	332
Defined retirement benefit plans	退職給付に係る調整額	1,146	522
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	(0)	46
Total comprehensive income	中間包括利益	12,990	20,108
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	12,931	20,025
The amount attributable to non-controlling interests	非支配株主に係る中間包括利益	58	83

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the six months ended Sep. 30, 2016	Shareholders' equity					Total shareholders' equity
	Capital stock	Capital surplus	Retained earnings	Treasury stock		
	資本金	資本剰余金	利益剰余金	自己株式		株主資本合計
Balance at the beginning of the period 当期首残高	70,895	148,211	263,959	(1,489)		481,576
Changes of items during the period 当中間期変動額						
Cash dividends 剰余金の配当			(6,501)			(6,501)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			16,768			16,768
Purchase of treasury stock 自己株式の取得				(3,591)		(3,591)
Disposal of treasury stock 自己株式の処分		19		40		60
Retirement of treasury stock 自己株式の消却		(3,647)		3,647		—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			72			72
Net changes of items other than shareholders' equity 株主資本以外の項目の変動						
Total changes during the period 当中間期変動額合計	—	(3,627)	10,339	96		6,808
Balance at the end of current period 当中間期末残高	70,895	144,584	274,298	(1,393)		488,384

Millions of yen

For the six months ended Sep. 30, 2016	Accumulated other comprehensive income:					Total accumulated other comprehensive income	Stock acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans					
	その他の有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計	
Balance at the beginning of the period 当期首残高	83,834	(1,596)	9,079	(8,340)	82,976	319	1,378	566,251	
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当								(6,501)	
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益								16,768	
Purchase of treasury stock 自己株式の取得								(3,591)	
Disposal of treasury stock 自己株式の処分								60	
Retirement of treasury stock 自己株式の消却								—	
Reversal of revaluation reserve for land 土地再評価差額金の取崩								72	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(4,898)	(83)	(72)	1,146	(3,909)	64	58	(3,786)	
Total changes during the period 当中間期変動額合計	(4,898)	(83)	(72)	1,146	(3,909)	64	58	3,021	
Balance at the end of current period 当中間期末残高	78,936	(1,680)	9,006	(7,194)	79,067	384	1,436	569,273	

Millions of yen

For the six months ended Sep. 30, 2017	Shareholders' equity 株主資本				Total shareholders' equity 株主資本合計
	Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stock 自己株式	
Balance at the beginning of the period 当期中間期首残高	70,895	144,587	284,896	(1,398)	498,979
Changes of items during the period 当期中間期変動額					
Cash dividends 剰余金の配当			(6,571)		(6,571)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			11,113		11,113
Purchase of treasury stock 自己株式の取得				(5)	(5)
Disposal of treasury stock 自己株式の処分		10		34	44
Retirement of treasury stock 自己株式の消却					
Reversal of revaluation reserve for land 土地再評価差額金の取崩			198		198
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期中間期変動額合計	—	10	4,740	28	4,778
Balance at the end of current period 当期中間期末残高	70,895	144,597	289,636	(1,369)	503,758

Millions of yen

For the six months ended Sep. 30, 2017	Accumulated other comprehensive income: その他の包括利益累計額					Total accumulated other comprehensive income その他の包括利益累計額合計	Stock acquisition rights 新株予約権	Non-controlling interests 非支配株主持分	Total net assets 純資産合計
	Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額					
Balance at the beginning of the period 当期中間期首残高	81,406	(1,208)	8,993	(5,773)		83,417	367	2,472	585,237
Changes of items during the period 当期中間期変動額									
Cash dividends 剰余金の配当									(6,571)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									11,113
Purchase of treasury stock 自己株式の取得									(5)
Disposal of treasury stock 自己株式の処分									44
Retirement of treasury stock 自己株式の消却									—
Reversal of revaluation reserve for land 土地再評価差額金の取崩									198
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	8,057	332	(198)	522		8,713	86	83	8,882
Total changes during the period 当期中間期変動額合計	8,057	332	(198)	522		8,713	86	83	13,661
Balance at the end of current period 当期中間期末残高	89,463	(876)	8,794	(5,251)		92,130	453	2,556	598,899

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		Millions of yen	
		For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
I. Cash flows from operating activities:	営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前中間純利益	23,415	16,845
Depreciation	減価償却費	2,915	3,213
Impairment losses	減損損失	243	1,172
Amortization of goodwill	のれん償却額	1,051	1,051
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(7)	(15)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(2,191)	531
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(432)	(171)
Increase (decrease) in asset for retirement benefit	退職給付に係る資産の増減(△)額	—	(140)
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	(2,666)	(2,373)
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(18)	(21)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	65	128
Interest income	資金運用収益	(62,003)	(59,017)
Interest expenses	資金調達費用	2,703	3,312
Losses (gains) on securities	有価証券関係損益(△)	1,326	(1,093)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(16)	(1)
Losses (gains) on foreign exchange	為替差損益(△)	11,741	(1,116)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	50	46
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(159)	(86)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(60)	(68)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(96,795)	(159,406)
Net increase (decrease) in deposits	預金の純増減(△)	53,825	232,270
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(26,144)	55,903
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	13,158	(6,877)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(目銀預け金を除く)の純増(△)減	1,092	(587)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(15,727)	55,879
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	12,299	(16,267)
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	248,186	(195,844)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	267	(4,032)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	512	(17)
Interest income-cash basis	資金運用による収入	48,574	44,818
Interest expense-cash basis	資金調達による支出	(2,699)	(3,245)
Other, net	その他	29,272	(102,899)
Subtotal	小計	241,781	(138,110)
Income taxes paid	法人税等の支払額	(5,427)	(1,462)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	236,354	(139,572)
II. Cash flows from investing activities:	投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(555,775)	(192,804)
Proceeds from sales of securities	有価証券の売却による収入	314,937	331,648
Proceeds from redemption of securities	有価証券の償還による収入	145,334	169,648
Payments for increase in money held in trust	金銭の信託の増加による支出	(9,849)	(10,343)
Proceeds from sales on money held in trust	金銭の信託の減少による収入	9,180	10,383
Proceeds from fund management	投資活動としての資金運用による収入	13,929	13,003
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,625)	(1,568)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	3	97
Purchases of intangible fixed assets	無形固定資産の取得による支出	(605)	(1,811)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(84,470)	318,253
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー		
Expenditures for fund procurement	財務活動としての資金調達による支出	(376)	(153)
Dividends paid	配当金の支払額	(6,501)	(6,571)
Dividends paid to non-controlling shareholders	非支配株主への配当金の支払額	(0)	(0)
Purchases of treasury stock	自己株式の取得による支出	(3,591)	(5)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(10,469)	(6,731)
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(70)	18
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	141,344	171,968
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	1,193,798	1,734,901
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の中間期末残高	1,335,142	1,906,869

【The Hokuriku Bank, Ltd. (Non-Consolidated)】

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar. 31, 2017	As of Sep. 30, 2017
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,108,739	1,140,824
Call loans and bills bought	コールローン	89,415	47,008
Monetary claims bought	買入金銭債権	62,585	49,112
Trading assets	特定取引資産	1,804	1,778
Securities	有価証券	1,457,677	1,364,670
Loans and bills discounted	貸出金	4,467,623	4,567,970
Foreign exchanges	外国為替	9,496	9,917
Other assets	その他資産	33,684	56,513
Tangible fixed assets	有形固定資産	77,159	75,686
Intangible fixed assets	無形固定資産	4,920	5,118
Prepaid pension cost	前払年金費用	2,751	3,709
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,547	31,973
Allowance for loan losses	貸倒引当金	(18,066)	(19,253)
Total assets	資産の部合計	7,329,338	7,335,031
(Liabilities)	(負債の部)		
Deposits	預金	6,095,537	6,206,991
Negotiable certificates of deposit	譲渡性預金	147,860	156,784
Call money and bills sold	コールマネー	36,267	20,000
Payables under securities lending transactions	債券貸借取引受入担保金	394,220	321,497
Trading liabilities	特定取引負債	861	792
Borrowed money	借入金	207,747	201,184
Foreign exchanges	外国為替	57	25
Other liabilities	その他負債	53,501	22,231
Reserve for employee retirement benefits	退職給付引当金	1,608	1,404
Reserve for directors' retirement benefits	役員退職慰労引当金	43	43
Reserve for contingent loss	偶発損失引当金	925	794
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,075	1,194
Deferred tax liabilities	繰延税金負債	14,272	16,240
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,686	5,583
Acceptances and guarantees	支払承諾	31,547	31,973
Total liabilities	負債の部合計	6,991,212	6,986,743
(Net assets)	(純資産の部)		
Capital stock	資本金	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998
Retained earnings	利益剰余金	108,584	115,371
Total shareholders' equity	株主資本合計	263,992	270,779
Valuation difference on available-for-sale securities	その他有価証券評価差額金	66,348	69,589
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,208)	(876)
Revaluation reserve for land	土地再評価差額金	8,993	8,794
Total valuation and translation adjustments	評価・換算差額等合計	74,132	77,507
Total net assets	純資産の部合計	338,125	348,287
Total liabilities and net assets	負債及び純資産の部合計	7,329,338	7,335,031

【The Hokuriku Bank, Ltd. (Non-Consolidated)】

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Ordinary income	経常収益	45,877	45,635
Interest income	資金運用収益	33,771	33,259
<i>Interest on loans and discounts</i>	貸出金利息	24,737	23,375
<i>Interest and dividends on securities</i>	有価証券利息配当金	7,978	9,098
Fees and commissions	役務取引等収益	8,204	8,052
Trading income	特定取引収益	52	29
Other ordinary income	その他業務収益	686	820
Other income	その他経常収益	3,163	3,473
Ordinary expenses	経常費用	31,356	34,776
Interest expense	資金調達費用	2,202	2,840
<i>Interest on deposits</i>	預金利息	644	549
Fees and commissions	役務取引等費用	3,438	3,580
Other ordinary expenses	その他業務費用	0	1,861
General and administrative expenses	営業経費	24,818	24,198
Other expenses	その他経常費用	897	2,294
Ordinary profits	経常利益	14,521	10,859
Extraordinary income	特別利益	32	41
Extraordinary loss	特別損失	189	1,093
Income before income taxes	税引前中間純利益	14,364	9,806
Income taxes-current	法人税、住民税及び事業税	3,268	3,166
Income taxes-deferred	法人税等調整額	347	52
Total income taxes	法人税等合計	3,616	3,218
Net income	中間純利益	10,748	6,588

【The Hokkaido Bank, Ltd. (Non-Consolidated)】

Balance Sheets (Unaudited)

		Millions of yen	
		As of Mar. 31, 2017	As of Sep. 30, 2017
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	644,373	783,765
Trading account securities	商品有価証券	2,842	2,954
Money held in trust	金銭の信託	9,251	9,211
Securities	有価証券	981,696	761,687
Loans and bills discounted	貸出金	3,320,734	3,378,342
Foreign exchanges	外国為替	6,763	10,374
Other assets	その他資産	49,722	98,610
Tangible fixed assets	有形固定資産	29,235	29,268
Intangible fixed assets	無形固定資産	3,407	4,382
Deferred tax assets	繰延税金資産	5,326	3,175
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,181	29,094
Allowance for loan losses	貸倒引当金	(25,916)	(25,574)
Total assets	資産の部合計	5,051,619	5,085,293
(Liabilities)	(負債の部)		
Deposits	預金	4,479,727	4,597,313
Negotiable certificates of deposit	譲渡性預金	7,939	52,218
Payables under securities lending transactions	債券貸借取引受入担保金	140,142	17,020
Borrowed money	借入金	139,792	139,005
Foreign exchanges	外国為替	45	60
Other liabilities	その他負債	40,996	23,039
Reserve for employee retirement benefits	退職給付引当金	7,504	6,890
Reserve for directors' retirement benefits	役員退職慰勞引当金	104	104
Reserve for contingent loss	偶発損失引当金	567	525
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	514	524
Acceptances and guarantees	支払承諾	24,181	29,094
Total liabilities	負債の部合計	4,841,517	4,865,797
(Net assets)	(純資産の部)		
Capital stock	資本金	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795
Retained earnings	利益剰余金	81,250	86,372
Total shareholders' equity	株主資本合計	191,569	196,691
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,531	22,804
Total valuation and translation adjustments	評価・換算差額等合計	18,531	22,804
Total net assets	純資産の部合計	210,101	219,495
Total liabilities and net assets	負債及び純資産の部合計	5,051,619	5,085,293

【The Hokkaido Bank, Ltd. (Non-Consolidated)】

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2016	For the six months ended Sep. 30, 2017
Ordinary income	經常収益	40,557	38,764
Interest income	資金運用収益	28,875	26,987
<i>Interest on loans and discounts</i>	貸出金利息	22,148	21,711
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,520	5,076
Fees and commissions	役務取引等収益	8,818	8,354
Other ordinary income	その他業務収益	295	127
Other income	その他經常収益	2,566	3,294
Ordinary expenses	經常費用	31,329	30,518
Interest expense	資金調達費用	481	455
<i>Interest on deposits</i>	預金利息	295	234
Fees and commissions	役務取引等費用	4,232	4,689
Other ordinary expenses	その他業務費用	664	1,567
General and administrative expenses	営業経費	21,534	21,224
Other expenses	その他經常費用	4,416	2,581
Ordinary profits	經常利益	9,227	8,246
Extraordinary income	特別利益	0	—
Extraordinary loss	特別損失	137	195
Income before income taxes	税引前中間純利益	9,089	8,051
Income taxes-current	法人税、住民税及び事業税	1,448	1,838
Income taxes-deferred	法人税等調整額	1,139	285
Total income taxes	法人税等合計	2,587	2,123
Net income	中間純利益	6,502	5,927

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2017	change	Sep.30, 2016
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	66,335	(6,515)	72,850
Net interest income	資金利益	55,706	(3,594)	59,300
Net fees and commissions	役務取引等利益	11,434	(659)	12,094
Net trading income	特定取引利益	433	338	95
Net other income	その他業務利益	(1,238)	(2,599)	1,360
General and administrative expenses	営業経費	49,442	(186)	49,628
Amortization of goodwill	うちのれん償却	1,051	—	1,051
Total credit costs	不良債権処理額	2,499	3,835	(1,336)
Written-off of loans	貸出金償却	119	4	115
Provision of allowance for loan losses	貸倒引当金繰入額	2,331	2,906	(574)
Other credit costs	その他不良債権処理額	48	925	(876)
Net gains (losses) related to stocks	株式等損益	3,340	4,904	(1,563)
Other non-recurring gains (losses)	その他臨時損益	329	(385)	715
Ordinary profits	経常利益	18,064	(5,645)	23,709
Net extraordinary gains (losses)	特別損益	(1,219)	(924)	(294)
Income before income taxes	税金等調整前中間純利益	16,845	(6,570)	23,415
Income taxes-current	法人税、住民税及び事業税	5,486	363	5,123
Income taxes-deferred	法人税等調整額	181	(1,281)	1,462
Net income	中間純利益	11,176	(5,652)	16,829
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	63	2	60
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	11,113	(5,655)	16,768

* Consolidated gross business profits = (Interest income - Interest expenses + Expenses corresponding to money trust) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

* 連結粗利益 = (資金運用収益 - (資金調達費用 - 金銭の信託見合費用)) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(Reference)

Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	18,848	(7,219)	26,068
Consolidated core net business profits	連結コア業務純益	21,095	(4,734)	25,830

* Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)
= Consolidated gross business profits - General and administrative expenses (excluding non-recurring losses)

* 連結業務純益(一般貸倒引当金繰入前) = 連結粗利益 - 営業経費(臨時処理分を除く)

* Consolidated core net business profits

= Consolidated net business Profits (before provision (reversal) of general allowance for loan losses) - Net gains (losses) related to bonds

* 連結コア業務純益 = 連結業務純益(一般貸倒引当金繰入前) - 国債等債券損益

Number of consolidated subsidiaries	連結子会社数	12	1	11
Number of affiliates under the equity method	持分法適用会社数	1	—	1

【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2017		Sep.30, 2016
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	33,879	(3,195)	37,074
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	35,375	(1,487)	36,862
Domestic gross business profits	国内業務粗利益	33,569	(1,652)	35,221
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	33,648	(1,517)	35,166
Net interest income	資金利益	29,281	(1,204)	30,485
Net fees and commissions	役務取引等利益	4,340	(287)	4,627
Net trading income	特定取引利益	27	(24)	51
Net other income	その他業務利益	(80)	(136)	55
Net gains (losses) related to bonds	国債等債券損益	(79)	(134)	54
International gross business profits	国際業務粗利益	309	(1,542)	1,852
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,726	30	1,695
Net interest income	資金利益	1,137	53	1,083
Net fees and commissions	役務取引等利益	131	(7)	138
Net trading income	特定取引利益	1	1	0
Net other income	その他業務利益	(960)	(1,590)	629
Net gains (losses) related to bonds	国債等債券損益	(1,416)	(1,573)	157
General and administrative expenses	経費(臨時処理分を除く)	23,858	(19)	23,877
Personnel expenses	人件費	12,201	(226)	12,428
Non-personnel expenses	物件費	9,928	205	9,722
Taxes	税金	1,727	1	1,726
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	10,020	(3,175)	13,196
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	11,516	(1,467)	12,984
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	990	990	—
Net business profits	業務純益	9,030	(4,165)	13,196
Net gains (losses) related to bonds	国債等債券損益	(1,495)	(1,708)	212
Net non-recurring gains (losses)	臨時損益	1,828	503	1,324
Credit related costs ②	不良債権処理額②	730	1,828	(1,097)
Written-off of loans	貸出金償却	13	9	4
Provision of allowance for loan losses	個別貸倒引当金繰入額	723	723	—
Losses on sales of non-performing loans	延滞債権売却損	18	13	4
Provision of reserve for contingent loss	偶発損失引当金繰入額	(130)	229	(360)
Other credit costs	その他の債権売却損等	105	770	(665)
Reversal of allowance for loan losses	貸倒引当金戻入益	—	(81)	81
(Reference) Total credit costs ①+②	(参考)与信費用①+②	1,720	2,818	(1,097)
Net gains (losses) related to stocks	株式等損益	2,375	1,979	395
Gains on sales of stocks and other securities	株式等売却益	2,503	1,383	1,119
Losses on sales of stocks and other securities	株式等売却損	74	(467)	542
Losses on devaluation of stocks and other securities	株式等償却	53	(128)	182
Ordinary profits	経常利益	10,859	(3,662)	14,521
Net extraordinary gains (losses)	特別損益	(1,052)	(895)	(156)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	0	25	(24)
Gain on disposal of noncurrent assets	固定資産処分益	41	9	32
Loss on disposal of noncurrent assets	固定資産処分損	41	(15)	57
Impairment loss	減損損失	1,052	920	132
Income before income taxes	税引前中間純利益	9,806	(4,557)	14,364
Income taxes-current	法人税、住民税及び事業税	3,166	(102)	3,268
Income taxes-deferred	法人税等調整額	52	(295)	347
Net income	中間純利益	6,588	(4,160)	10,748

【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2017		Sep.30, 2016
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	28,757	(3,854)	32,612
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	29,693	(2,894)	32,587
Domestic gross business profits	国内業務粗利益	28,856	(2,925)	31,782
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	29,021	(2,849)	31,870
Net interest income	資金利益	25,373	(1,910)	27,284
Net fees and commissions	役務取引等利益	3,655	(915)	4,571
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(172)	(98)	(73)
Net gains (losses) related to bonds	国債等債券損益	(164)	(76)	(88)
International gross business profits	国際業務粗利益	(98)	(928)	830
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	671	(44)	716
Net interest income	資金利益	1,159	48	1,110
Net fees and commissions	役務取引等利益	10	(4)	14
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(1,268)	(972)	(295)
Net gains (losses) related to bonds	国債等債券損益	(770)	(883)	113
General and administrative expenses	経費(臨時処理分を除く)	20,688	(27)	20,715
Personnel expenses	人件費	9,404	25	9,379
Non-personnel expenses	物件費	9,667	(128)	9,795
Taxes	税金	1,616	75	1,540
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	8,069	(3,827)	11,896
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	9,004	(2,867)	11,871
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	51	51	—
Net business profits	業務純益	8,017	(3,879)	11,896
Net gains (losses) related to bonds	国債等債券損益	(935)	(960)	25
Net non-recurring gains (losses)	臨時損益	229	2,898	(2,668)
Credit related costs ②	不良債権処理額②	616	698	(81)
Written-off of loans	貸出金償却	—	—	—
Provision of allowance for loan losses	個別貸倒引当金繰入額	560	560	—
Losses on sales of non-performing loans	延滞債権等売却損	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(41)	(119)	77
Other credit costs	その他の債権売却損等	97	25	72
Reversal of allowance for loan losses	貸倒引当金戻入益	—	(231)	231
(Reference) Total credit costs ①+②	(参考)与信費用①+②	668	750	(81)
Net gains (losses) related to stocks	株式等損益	1,401	3,294	(1,893)
Gains on sales of stocks and other securities	株式等売却益	2,271	862	1,408
Losses on sales of stocks and other securities	株式等売却損	868	(2,428)	3,297
Losses on devaluation of stocks and other securities	株式等償却	1	(3)	4
Ordinary profits	経常利益	8,246	(981)	9,227
Net extraordinary gains (losses)	特別損益	(195)	(57)	(137)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(47)	(21)	(25)
Gain on disposal of noncurrent assets	固定資産処分益	—	(0)	0
Loss on disposal of noncurrent assets	固定資産処分損	47	21	25
Impairment loss	減損損失	148	36	111
Income before income taxes	税引前中間純利益	8,051	(1,038)	9,089
Income taxes-current	法人税、住民税及び事業税	1,838	390	1,448
Income taxes-deferred	法人税等調整額	285	(854)	1,139
Net income	中間純利益	5,927	(574)	6,502

2. Average Balance of Use and Source of Funds

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2017			Sep.30, 2016			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	10,884.1	45.1	10,839.0	6,338.8	68.4	6,270.4	4,545.3	(23.2)	4,568.6			
Loans and bills discounted	貸出金	7,799.7	235.3	7,564.3	4,474.4	109.4	4,365.0	3,325.2	125.9	3,199.3			
Securities	有価証券	1,850.2	(191.7)	2,041.9	1,082.5	(3.1)	1,085.7	767.6	(188.5)	956.2			
Interest-bearing liabilities	資金調達勘定	11,302.5	444.6	10,857.8	6,573.3	224.5	6,348.7	4,729.1	220.0	4,509.0			
Deposits and NCD	預金(NCD含む)	10,887.9	367.5	10,520.4	6,303.2	197.5	6,105.7	4,584.6	169.9	4,414.7			

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2017			Sep.30, 2016			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	11,169.0	107.6	11,061.4	6,586.9	119.0	6,467.9	4,582.1	(11.4)	4,593.5			
Loans and bills discounted	貸出金	7,835.6	225.5	7,610.1	4,499.9	103.6	4,396.3	3,335.6	121.9	3,213.7			
Securities	有価証券	2,207.7	(135.2)	2,343.0	1,325.4	53.8	1,271.6	882.3	(189.1)	1,071.4			
Interest-bearing liabilities	資金調達勘定	11,588.7	514.7	11,074.0	6,821.6	279.9	6,541.7	4,767.1	234.8	4,532.3			
Deposits and NCD	預金(NCD含む)	10,950.1	353.7	10,596.3	6,349.2	186.8	6,162.3	4,600.8	166.9	4,433.9			

3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2017			Sep.30, 2016			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.01	(0.07)	1.08	0.94	(0.05)	0.99	1.12	(0.09)	1.21			
Loans and bills discounted (b)	貸出金利回り	1.14	(0.08)	1.22	1.03	(0.08)	1.11	1.29	(0.08)	1.37			
Securities	有価証券利回り	1.10	(0.04)	1.14	1.21	0.05	1.16	0.98	(0.14)	1.12			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.78	(0.04)	0.82	0.72	(0.03)	0.75	0.86	(0.06)	0.92			
Deposits and NCD (d)	預金等利回り	0.01	0.00	0.01	0.01	0.00	0.01	0.00	(0.01)	0.01			
Expense ratio (e)	預金経費率	0.79	(0.03)	0.82	0.73	(0.02)	0.75	0.88	(0.04)	0.92			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.13	(0.08)	1.21	1.01	(0.09)	1.10	1.28	(0.08)	1.36			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.33	(0.05)	0.38	0.28	(0.06)	0.34	0.40	(0.04)	0.44			
Interest rate spread (a)-(c)	総資金利鞘	0.23	(0.03)	0.26	0.22	(0.02)	0.24	0.25	(0.04)	0.29			

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2017			Sep.30, 2016			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.07	(0.05)	1.12	1.00	(0.04)	1.04	1.17	(0.08)	1.25			
Loans and Bills discounted (b)	貸出金利回り	1.14	(0.08)	1.22	1.03	(0.09)	1.12	1.29	(0.08)	1.37			
Securities	有価証券利回り	1.26	0.03	1.23	1.36	0.11	1.25	1.14	(0.07)	1.21			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.82	(0.03)	0.85	0.77	(0.02)	0.79	0.88	(0.05)	0.93			
Deposits and NCD (d)	預金等利回り	0.01	0.00	0.01	0.01	(0.01)	0.02	0.01	0.00	0.01			
Expense ratio (e)	預金経費率	0.81	(0.02)	0.83	0.74	(0.03)	0.77	0.89	(0.04)	0.93			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.13	(0.08)	1.21	1.01	(0.09)	1.10	1.28	(0.08)	1.36			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.32	(0.05)	0.37	0.27	(0.05)	0.32	0.39	(0.03)	0.42			
Interest rate spread (a)-(c)	総資金利鞘	0.25	(0.02)	0.27	0.22	(0.02)	0.24	0.29	(0.03)	0.32			

4. Net Business Profits

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	20,337	(4,518)	24,855	11,516	(1,467)	12,984	9,004	(2,867)	11,871
As per employee (in thousands of yen)	一人当たり(千円)	3,904	(898)	4,803	4,102	(465)	4,568	3,748	(1,339)	5,088
Net business profits	業務純益	17,048	(8,045)	25,093	9,030	(4,165)	13,196	8,017	(3,879)	11,896
As per employee (in thousands of yen)	一人当たり(千円)	3,272	(1,576)	4,848	3,217	(1,426)	4,643	3,337	(1,761)	5,099

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	7.72	(2.09)	9.81	6.69	(1.01)	7.70	10.15	(4.30)	14.45
Net business profits per common shareholders' equity	業務純益ベース	6.42	(3.49)	9.91	5.24	(2.59)	7.83	8.92	(5.56)	14.48
Interim net income per common shareholders' equity	中間純利益ベース	4.63	(2.08)	6.71	3.82	(2.55)	6.37	6.34	(1.10)	7.44

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務粗利益ベース	68.65	4.44	64.21	67.44	2.67	64.77	69.67	6.10	63.57
Gross business profits basis	業務粗利益ベース	71.11	7.12	63.99	70.42	6.02	64.40	71.94	8.42	63.52

(3) ROA (Return on Assets)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016		Sep.30, 2017	Sep.30, 2016	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits on assets	コア業務純益ベース	0.33	(0.09)	0.42	0.32	(0.05)	0.37	0.35	(0.14)	0.49
Net business profits on assets	業務純益ベース	0.28	(0.15)	0.43	0.25	(0.13)	0.38	0.31	(0.18)	0.49
Interim net income on assets	中間純利益ベース	0.20	(0.09)	0.29	0.18	(0.13)	0.31	0.23	(0.04)	0.27

6. Net Gains and Losses on Securities

【FG(consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2017		Sep.30, 2016
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(2,247)	(2,484)	237
Gains on sales	売却益	469	(2)	472
Gains on redemption	償還益	20	—	20
Losses on sales	売却損	2,737	2,482	255
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	3,340	4,904	(1,563)
Gains on sales	売却益	4,568	2,035	2,533
Losses on sales	売却損	1,173	(2,736)	3,910
Losses on devaluation	償却	54	(132)	186

【Total of two banks】

		For the six months ended		(Millions of yen)
		Sep.30, 2017		Sep.30, 2016
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(2,247)	(2,484)	237
Gains on sales	売却益	469	(2)	472
Gains on redemption	償還益	20	—	20
Losses on sales	売却損	2,737	2,482	255
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	3,777	5,274	(1,497)
Gains on sales	売却益	4,774	2,246	2,528
Losses on sales	売却損	942	(2,896)	3,839
Losses on devaluation	償却	54	(132)	186

【Hokuriku bank】

		For the six months ended		(Millions of yen)
		Sep.30, 2017		Sep.30, 2016
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,495)	(1,708)	212
Gains on sales	売却益	364	152	212
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,860	1,860	0
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	2,375	1,979	395
Gains on sales	売却益	2,503	1,383	1,119
Losses on sales	売却損	74	(467)	542
Losses on devaluation	償却	53	(128)	182

【Hokkaido bank】

		For the six months ended		(Millions of yen)
		Sep.30, 2017		Sep.30, 2016
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(935)	(960)	25
Gains on sales	売却益	104	(155)	260
Gains on redemption	償還益	20	—	20
Losses on sales	売却損	876	621	255
Losses on redemption	償還損	183	183	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	1,401	3,294	(1,893)
Gains on sales	売却益	2,271	862	1,408
Losses on sales	売却損	868	(2,428)	3,297
Losses on devaluation	償却	1	(3)	4

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,885	161	11,937	52	11,723	11,792	68
Available-for-sale securities	その他有価証券	119,920	11,802	132,042	12,122	108,118	129,591	21,473
Japanese Stocks	株式	97,685	7,300	100,297	2,612	90,384	92,519	2,134
Japanese Bonds	債券	22,562	(4,976)	22,940	378	27,538	27,974	435
Others	その他	(327)	9,478	8,804	9,131	(9,805)	9,097	18,903
Total	合計	131,805	11,963	143,980	12,174	119,842	141,384	21,542
Japanese Stocks	株式	97,685	7,300	100,297	2,612	90,384	92,519	2,134
Japanese Bonds	債券	34,447	(4,815)	34,878	430	39,262	39,767	504
Others	その他	(327)	9,478	8,804	9,131	(9,805)	9,097	18,903

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,700	200	11,752	52	11,499	11,568	68
Available-for-sale securities	その他有価証券	124,139	11,044	135,216	11,076	113,094	133,474	20,379
Japanese Stocks	株式	103,983	6,918	105,550	1,566	97,065	98,118	1,053
Japanese Bonds	債券	22,660	(5,004)	23,038	378	27,664	28,087	422
Others	その他	(2,504)	9,130	6,626	9,131	(11,635)	7,267	18,903
Total	合計	135,839	11,245	146,969	11,129	124,593	145,042	20,448
Japanese Stocks	株式	103,983	6,918	105,550	1,566	97,065	98,118	1,053
Japanese Bonds	債券	34,360	(4,803)	34,791	430	39,164	39,655	491
Others	その他	(2,504)	9,130	6,626	9,131	(11,635)	7,267	18,903

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	91,953	4,907	95,487	3,533	87,046	92,901	5,855
Japanese Stocks	株式	69,466	6,556	70,832	1,365	62,910	63,314	403
Japanese Bonds	債券	18,390	(3,680)	18,646	256	22,070	22,387	317
Others	その他	4,096	2,031	6,009	1,912	2,065	7,199	5,134
Total	合計	91,953	4,907	95,487	3,533	87,046	92,901	5,855
Japanese Stocks	株式	69,466	6,556	70,832	1,365	62,910	63,314	403
Japanese Bonds	債券	18,390	(3,680)	18,646	256	22,070	22,387	317
Others	その他	4,096	2,031	6,009	1,912	2,065	7,199	5,134

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2017				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,700	200	11,752	52	11,499	11,568	68
Available-for-sale securities	その他有価証券	32,186	6,137	39,728	7,542	26,048	40,573	14,524
Japanese Stocks	株式	34,516	362	34,718	201	34,154	34,804	649
Japanese Bonds	債券	4,270	(1,324)	4,392	121	5,594	5,700	105
Others	その他	(6,601)	7,099	617	7,219	(13,700)	68	13,769
Total	合計	43,886	6,338	51,481	7,595	37,547	52,141	14,593
Japanese Stocks	株式	34,516	362	34,718	201	34,154	34,804	649
Japanese Bonds	債券	15,970	(1,123)	16,145	174	17,093	17,268	174
Others	その他	(6,601)	7,099	617	7,219	(13,700)	68	13,769

8. Capital Adequacy Ratio (Domestic Standard)

Credit risk : The Standardized Approach Operational Risk : The Standardized Approach

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.73 %	0.30 %	(0.55) %	9.43 %	10.28 %
(2) Capital ①－②	自己資本	543,400	12,303	(17,779)	531,097	561,179
① Core capital : instruments and reserves	コア資本に係る基礎項目	562,144	11,607	(17,564)	550,537	579,709
Shareholders' equity	うち株主資本	449,238	10,544	15,374	438,693	433,863
General allowance for loan losses	うち一般貸倒引当金等	15,359	710	(125)	14,649	15,485
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	40,000	—	(32,500)	40,000	72,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	18,743	(695)	214	19,439	18,529
Intangible fixed assets	うち無形固定資産	18,666	(571)	393	19,237	18,273
(3) Risk-weighted assets	リスクアセット	5,584,669	(46,277)	128,846	5,630,947	5,455,823

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.04 %	0.30 %	(0.44) %	8.74 %	9.48 %
(2) Capital ①－②	自己資本	295,342	5,288	(6,729)	290,053	302,071
① Core capital : instruments and reserves	コア資本に係る基礎項目	299,013	5,586	(4,827)	293,426	303,841
Shareholders' equity	うち株主資本	268,789	4,796	12,794	263,992	255,995
General allowance for loan losses	うち一般貸倒引当金等	5,694	885	640	4,809	5,054
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	20,000	—	(17,500)	20,000	37,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	3,671	297	1,901	3,373	1,769
Intangible fixed assets	うち無形固定資産	2,128	82	1,248	2,046	879
(3) Risk-weighted assets	リスクアセット	3,264,716	(52,659)	80,450	3,317,376	3,184,266

(Consolidated)

Capital adequacy ratio	自己資本比率	9.03 %	0.32 %	(0.43) %	8.71 %	9.46 %
Capital	自己資本	295,082	5,738	(6,352)	289,343	301,434
Risk-weighted assets	リスクアセット	3,264,772	(53,747)	78,992	3,318,519	3,185,779

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.53 %	0.19 %	(0.52) %	9.34 %	10.05 %
(2) Capital ①－②	自己資本	216,890	3,781	(8,516)	213,108	225,406
① Core capital : instruments and reserves	コア資本に係る基礎項目	218,713	4,163	(7,584)	214,550	226,298
Shareholders' equity	うち株主資本	141,196	4,148	7,783	137,048	133,412
General allowance for loan losses	うち一般貸倒引当金等	3,801	15	(368)	3,786	4,169
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	20,000	—	(15,000)	20,000	35,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,823	382	932	1,441	891
Intangible fixed assets	うち無形固定資産	1,823	406	1,133	1,417	690
(3) Risk-weighted assets	リスクアセット	2,275,035	(6,637)	32,537	2,281,673	2,242,498

(Consolidated)

Capital adequacy ratio	自己資本比率	9.64 %	0.18 %	(0.52) %	9.46 %	10.16 %
Capital	自己資本	220,662	3,546	(8,237)	217,116	228,899
Risk-weighted assets	リスクアセット	2,286,701	(6,269)	34,148	2,292,971	2,252,553

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	17,689	(49)	(2,586)	17,739	20,275
Doubtful	危険債権	116,927	(2,878)	(3,976)	119,806	120,904
Substandard	要管理債権	19,940	1,329	504	18,611	19,436
Non Performing Loans	(1) 小計	154,558	(1,599)	(6,058)	156,157	160,616
	Normal	8,029,463	170,197	269,057	7,859,265	7,760,406
Total	(2) 合計	8,184,021	168,598	262,998	8,015,423	7,921,022
NPL ratio (%)	(1)/(2) 比率	1.88%	(0.06%)	(0.14%)	1.94%	2.02%

Amount of partial write-off	部分直接償却実施額	47,410	(2,329)	(5,705)	49,739	53,115
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	12,182	(430)	(2,328)	12,612	14,511
Doubtful	危険債権	65,391	(904)	(552)	66,296	65,943
Substandard	要管理債権	11,335	1,158	508	10,176	10,826
Non Performing Loans	(1) 小計	88,909	(176)	(2,372)	89,086	91,281
	Normal	4,552,495	101,853	123,525	4,450,642	4,428,970
Total	(2) 合計	4,641,405	101,676	121,153	4,539,728	4,520,252
NPL ratio (%)	(1)/(2) 比率	1.91%	(0.05%)	(0.10%)	1.96%	2.01%

Amount of partial write-off	部分直接償却実施額	33,884	(2,293)	(5,230)	36,178	39,115
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	5,506	380	(257)	5,126	5,764
Doubtful	危険債権	51,536	(1,974)	(3,424)	53,510	54,960
Substandard	要管理債権	8,605	170	(4)	8,435	8,610
Non Performing Loans	(1) 小計	65,648	(1,423)	(3,686)	67,071	69,334
	Normal	3,476,967	68,344	145,531	3,408,622	3,331,435
Total	(2) 合計	3,542,616	66,921	141,845	3,475,694	3,400,770
NPL ratio (%)	(1)/(2) 比率	1.85%	(0.07%)	(0.18%)	1.92%	2.03%

Amount of partial write-off	部分直接償却実施額	13,525	(36)	(474)	13,561	14,000
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2017 (a)	17,689	15,302	2,387	100.00%	100.00%
		As of Mar.31, 2017 (b)	17,739	15,549	2,189	100.00%	100.00%
		(a) - (b)	(49)	(247)	197	—	—
Doubtful	危険債権	As of Sep.30, 2017 (a)	116,927	71,147	33,891	74.02%	89.83%
		As of Mar.31, 2017 (b)	119,806	73,750	34,271	74.41%	90.16%
		(a) - (b)	(2,878)	(2,603)	(379)	(0.39%)	(0.33%)
Substandard	要管理債権	As of Sep.30, 2017 (a)	19,940	15,405	313	6.90%	78.82%
		As of Mar.31, 2017 (b)	18,611	14,503	382	9.31%	79.98%
		(a) - (b)	1,329	901	(69)	(2.41%)	(1.16%)
Total	合計	As of Sep.30, 2017 (a)	154,558	101,854	36,591	69.42%	89.57%
		As of Mar.31, 2017 (b)	156,157	103,803	36,843	70.37%	90.06%
		(a) - (b)	(1,599)	(1,949)	(251)	(0.95%)	(0.49%)

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2017 (a)	12,182	10,594	1,588	100.00%	100.00%
		As of Mar.31, 2017 (b)	12,612	11,108	1,504	100.00%	100.00%
		(a) - (b)	(430)	(514)	83	—	—
Doubtful	危険債権	As of Sep.30, 2017 (a)	65,391	47,488	12,520	69.93%	91.76%
		As of Mar.31, 2017 (b)	66,296	48,564	12,394	69.90%	91.94%
		(a) - (b)	(904)	(1,075)	125	0.03%	(0.18%)
Substandard	要管理債権	As of Sep.30, 2017 (a)	11,335	6,804	311	6.88%	62.77%
		As of Mar.31, 2017 (b)	10,176	6,084	379	9.27%	63.52%
		(a) - (b)	1,158	719	(67)	(2.39%)	(0.75%)
Total	合計	As of Sep.30, 2017 (a)	88,909	64,887	14,420	60.03%	89.20%
		As of Mar.31, 2017 (b)	89,086	65,757	14,278	61.20%	89.84%
		(a) - (b)	(176)	(870)	141	(1.17%)	(0.64%)

【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2017 (a)	5,506	4,707	799	100.00%	100.00%
		As of Mar.31, 2017 (b)	5,126	4,441	685	100.00%	100.00%
		(a) - (b)	380	266	113	—	—
Doubtful	危険債権	As of Sep.30, 2017 (a)	51,536	23,658	21,370	76.65%	87.37%
		As of Mar.31, 2017 (b)	53,510	25,186	21,876	77.23%	87.95%
		(a) - (b)	(1,974)	(1,527)	(505)	(0.58%)	(0.58%)
Substandard	要管理債権	As of Sep.30, 2017 (a)	8,605	8,600	1	25.77%	99.95%
		As of Mar.31, 2017 (b)	8,435	8,418	2	17.52%	99.83%
		(a) - (b)	170	182	(1)	8.25%	0.12%
Total	合計	As of Sep.30, 2017 (a)	65,648	36,966	22,171	77.30%	90.08%
		As of Mar.31, 2017 (b)	67,071	38,046	22,564	77.73%	90.36%
		(a) - (b)	(1,423)	(1,079)	(393)	(0.43%)	(0.28%)

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,625	97	(163)	3,528	3,788
Non-accrual delinquent loans	延滞債権額	129,119	(3,259)	(6,246)	132,378	135,365
Loans past due for 3 months or more	3カ月以上延滞債権額	477	182	(287)	295	764
Restructured loans	貸出条件緩和債権額	19,463	1,146	791	18,316	18,671
Total	合計	152,686	(1,832)	(5,904)	154,518	158,590
Total loans and bills discounted	貸出金残高	7,946,313	157,955	245,894	7,788,358	7,700,418

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04	0.00	0.00	0.04	0.04
Non-accrual delinquent loans	延滞債権額	1.62	(0.07)	(0.13)	1.69	1.75
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	0.00	0.00	0.00
Restructured loans	貸出条件緩和債権額	0.24	0.01	0.00	0.23	0.24
Total	合計	1.92	(0.06)	(0.13)	1.98	2.05

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,486	63	(12)	2,422	2,498
Non-accrual delinquent loans	延滞債権額	73,808	(1,461)	(2,603)	75,270	76,411
Loans past due for 3 months or more	3カ月以上延滞債権額	147	(142)	(616)	290	764
Restructured loans	貸出条件緩和債権額	11,187	1,300	1,125	9,886	10,061
Total	合計	87,630	(239)	(2,106)	87,869	89,736
Total loans and bills discounted	貸出金残高	4,567,970	100,347	121,928	4,467,623	4,446,042

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.05	0.00	0.00	0.05	0.05
Non-accrual delinquent loans	延滞債権額	1.61	(0.07)	(0.10)	1.68	1.71
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	貸出条件緩和債権額	0.24	0.02	0.02	0.22	0.22
Total	合計	1.91	(0.05)	(0.10)	1.96	2.01

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,138	33	(150)	1,105	1,289
Non-accrual delinquent loans	延滞債権額	55,311	(1,797)	(3,642)	57,108	58,954
Loans past due for 3 months or more	3カ月以上延滞債権額	329	324	329	4	—
Restructured loans	貸出条件緩和債権額	8,276	(153)	(333)	8,430	8,610
Total	合計	65,056	(1,593)	(3,797)	66,649	68,854
Total loans and bills discounted	貸出金残高	3,378,342	57,607	123,966	3,320,734	3,254,376

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03	0.00	0.00	0.03	0.03
Non-accrual delinquent loans	延滞債権額	1.63	(0.08)	(0.18)	1.71	1.81
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	0.00	0.00	—
Restructured loans	貸出条件緩和債権額	0.24	(0.01)	(0.02)	0.25	0.26
Total	合計	1.92	(0.08)	(0.19)	2.00	2.11

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	44,827	844	175	43,982	44,652
General allowance	一般貸倒引当金	8,195	1,042	411	7,153	7,783
Specific allowance	個別貸倒引当金	36,632	(197)	(236)	36,829	36,868

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	19,253	1,186	1,531	18,066	17,721
General allowance	一般貸倒引当金	4,903	990	670	3,913	4,232
Specific allowance	個別貸倒引当金	14,349	196	860	14,153	13,489

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	25,574	(342)	(1,356)	25,916	26,930
General allowance	一般貸倒引当金	3,291	51	(259)	3,240	3,551
Specific allowance	個別貸倒引当金	22,282	(393)	(1,097)	22,676	23,379

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.09%	0.21%	(0.09%)	45.88%	46.18%
After partial write-off	部分直接償却後	29.35%	0.89%	1.20%	28.46%	28.15%
Amount of partial write-off	部分直接償却実施額	47,410	(2,329)	(5,705)	49,739	53,115

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	43.72%	0.00%	(0.39%)	43.72%	44.11%
After partial write-off	部分直接償却後	21.97%	1.41%	2.23%	20.56%	19.74%
Amount of partial write-off	部分直接償却実施額	33,884	(2,293)	(5,230)	36,178	39,115

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017	As of Sep.30,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.75%	0.54%	0.35%	49.21%	49.40%
After partial write-off	部分直接償却後	39.31%	0.43%	0.20%	38.88%	39.11%
Amount of partial write-off	部分直接償却実施額	13,525	(36)	(474)	13,561	14,000

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	11,013,308	282,243	486,622	10,731,064	10,526,686
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,950,110	294,385	353,771	10,655,725	10,596,338
Loans and bills discounted (term-end balance)	貸出金(末残)	7,946,313	157,955	245,894	7,788,358	7,700,418
Loans and bills discounted (average balance)	貸出金(平残)	7,835,673	150,830	225,549	7,684,843	7,610,124

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(末残)	6,363,776	120,378	257,123	6,243,398	6,106,653
Deposits and NCD (average balance)	預金(平残)	6,349,235	158,851	186,862	6,190,383	6,162,372
Loans and bills discounted (term-end balance)	貸出金(末残)	4,567,970	100,347	121,928	4,467,623	4,446,042
Loans and bills discounted (average balance)	貸出金(平残)	4,499,999	72,969	103,615	4,427,030	4,396,384

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(末残)	4,649,532	161,865	229,499	4,487,666	4,420,033
Deposits and NCD (average balance)	預金(平残)	4,600,875	135,534	166,909	4,465,341	4,433,966
Loans and bills discounted (term-end balance)	貸出金(末残)	3,378,342	57,607	123,966	3,320,734	3,254,376
Loans and bills discounted (average balance)	貸出金(平残)	3,335,673	77,861	121,933	3,257,812	3,213,740

7. Loans to Small and Medium-sized Enterprises (“SMEs”) and Individuals

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	5,062,155	89,907	163,308	4,972,248	4,898,846
% to total loans	中小企業等貸出比率	63.70%	(0.14%)	0.09%	63.84%	63.61%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	3,004,421	34,675	66,384	2,969,746	2,938,037
% to total loans	中小企業等貸出比率	65.77%	(0.70%)	(0.31%)	66.47%	66.08%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,057,734	55,232	96,924	2,002,502	1,960,809
% to total loans	中小企業等貸出比率	60.90%	0.60%	0.65%	60.30%	60.25%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,303,843	53,583	115,567	2,250,260	2,188,276
Housing loans	うち住宅系ローン残高	2,149,294	47,549	103,189	2,101,744	2,046,104
Other consumer loans	うちその他のローン残高	154,549	6,033	12,378	148,516	142,171

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,224,172	24,301	47,124	1,199,871	1,177,047
Housing loans	うち住宅系ローン残高	1,155,154	21,170	40,961	1,133,983	1,114,192
Other consumer loans	うちその他のローン残高	69,018	3,130	6,163	65,888	62,855

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2017			As of Mar.31,2017 (B)	As of Sep.30,2016 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,079,670	29,282	68,442	1,050,388	1,011,228
Housing loans	うち住宅系ローン残高	994,139	26,378	62,227	967,760	931,911
Other consumer loans	うちその他のローン残高	85,531	2,903	6,214	82,627	79,316

9. Classification of Loans by Type of Industry

【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,946,313	100.0%	7,788,358	100.0%	7,700,418	100.0%
Manufacturing	製造業	819,136	10.3%	798,286	10.3%	817,373	10.6%
Agriculture and forestry	農業、林業	25,121	0.3%	30,672	0.4%	24,723	0.3%
Fishery	漁業	2,665	0.0%	2,513	0.0%	2,262	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5,151	0.1%	4,530	0.1%	4,164	0.1%
Construction	建設業	267,106	3.4%	277,815	3.6%	272,631	3.5%
Utilities	電気・ガス・熱供給・水道業	138,994	1.7%	125,133	1.6%	120,729	1.6%
Communication	情報通信業	56,314	0.7%	56,186	0.7%	53,150	0.7%
Transportation and postal activities	運輸業、郵便業	188,377	2.4%	185,535	2.4%	183,374	2.4%
Wholesale and retail	卸売業、小売業	761,610	9.6%	764,547	9.8%	769,355	10.0%
Finance and insurance	金融業、保険業	351,277	4.4%	346,807	4.5%	363,224	4.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	811,571	10.2%	774,862	9.9%	757,458	9.8%
Other services	各種サービス業(学術研究他)	605,221	7.6%	591,585	7.6%	574,108	7.5%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,588,465 184,234	20.0% 2.3%	1,545,351 157,535	19.8% 2.0%	1,534,258 157,551	19.9% 2.0%
Others	その他	2,325,304	29.3%	2,284,535	29.3%	2,223,609	28.9%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	152,686	100.0%	154,518	100.0%	158,590	100.0%
Manufacturing	製造業	25,950	17.0%	23,653	15.3%	25,947	16.4%
Agriculture and forestry	農業、林業	717	0.5%	506	0.3%	616	0.4%
Fishery	漁業	275	0.2%	296	0.2%	321	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	119	0.1%	68	0.1%	171	0.1%
Construction	建設業	16,559	10.9%	18,892	12.2%	20,024	12.6%
Utilities	電気・ガス・熱供給・水道業	522	0.3%	541	0.4%	557	0.3%
Communication	情報通信業	1,258	0.8%	1,282	0.8%	1,203	0.8%
Transportation and postal activities	運輸業、郵便業	2,075	1.4%	2,207	1.4%	2,218	1.4%
Wholesale and retail	卸売業、小売業	31,645	20.7%	30,311	19.6%	30,295	19.1%
Finance and insurance	金融業、保険業	153	0.1%	159	0.1%	189	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	18,071	11.8%	19,825	12.9%	20,284	12.8%
Other services	各種サービス業(学術研究他)	24,648	16.1%	26,314	17.0%	25,384	16.0%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	30,688	20.1%	30,459	19.7%	31,375	19.8%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,567,970	100.0%	4,467,623	100.0%	4,446,042	100.0%
Manufacturing	製造業	562,661	12.3%	557,453	12.5%	561,536	12.6%
Agriculture and forestry	農業、林業	9,543	0.2%	16,904	0.4%	11,221	0.2%
Fishery	漁業	1,078	0.0%	809	0.0%	725	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,999	0.1%	1,892	0.0%	1,481	0.0%
Construction	建設業	163,975	3.6%	175,145	3.9%	171,297	3.9%
Utilities	電気・ガス・熱供給・水道業	75,111	1.7%	66,819	1.5%	65,155	1.5%
Communication	情報通信業	28,724	0.6%	30,717	0.7%	29,294	0.7%
Transportation and postal activities	運輸業、郵便業	92,296	2.0%	88,549	2.0%	85,692	1.9%
Wholesale and retail	卸売業、小売業	458,698	10.0%	458,204	10.3%	465,113	10.5%
Finance and insurance	金融業、保険業	202,798	4.4%	184,269	4.1%	210,333	4.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	477,058	10.5%	446,471	10.0%	428,816	9.7%
Other services	各種サービス業(学術研究他)	370,812	8.1%	362,752	8.1%	351,683	7.9%
Government, local government (Government)	地方公共団体等 (うち政府向け)	891,168	19.5%	857,426	19.2%	866,305	19.5%
Others	その他	184,234	4.0%	155,035	3.5%	152,551	3.4%
		1,232,049	27.0%	1,220,213	27.3%	1,197,391	26.9%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	87,630	100.0%	87,869	100.0%	89,736	100.0%
Manufacturing	製造業	18,612	21.2%	18,152	20.7%	19,754	22.0%
Agriculture and forestry	農業、林業	251	0.3%	115	0.1%	21	0.0%
Fishery	漁業	149	0.2%	159	0.2%	159	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	46	0.0%	47	0.0%	48	0.1%
Construction	建設業	8,759	10.0%	10,506	12.0%	10,454	11.6%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—	—
Communication	情報通信業	520	0.6%	493	0.6%	384	0.4%
Transportation and postal activities	運輸業、郵便業	1,409	1.6%	1,309	1.5%	1,224	1.4%
Wholesale and retail	卸売業、小売業	22,586	25.8%	21,041	23.9%	20,680	23.0%
Finance and insurance	金融業、保険業	143	0.2%	142	0.2%	144	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,724	8.8%	8,481	9.6%	8,869	9.9%
Other services	各種サービス業(学術研究他)	13,121	15.0%	13,335	15.2%	13,460	15.0%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	14,305	16.3%	14,082	16.0%	14,532	16.2%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,378,342	100.0%	3,320,734	100.0%	3,254,376	100.0%
Manufacturing	製造業	256,475	7.6%	240,833	7.3%	255,837	7.9%
Agriculture and forestry	農業、林業	15,578	0.5%	13,768	0.4%	13,502	0.4%
Fishery	漁業	1,587	0.0%	1,704	0.0%	1,537	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,152	0.1%	2,638	0.1%	2,683	0.1%
Construction	建設業	103,131	3.1%	102,670	3.1%	101,334	3.1%
Utilities	電気・ガス・熱供給・水道業	63,883	1.9%	58,314	1.8%	55,574	1.7%
Communication	情報通信業	27,590	0.8%	25,469	0.8%	23,856	0.7%
Transportation and postal activities	運輸業、郵便業	96,081	2.8%	96,986	2.9%	97,682	3.0%
Wholesale and retail	卸売業、小売業	302,912	9.0%	306,343	9.2%	304,242	9.4%
Finance and insurance	金融業、保険業	148,479	4.4%	162,538	4.9%	152,891	4.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	334,513	9.9%	328,391	9.9%	328,642	10.1%
Other services	各種サービス業(学術研究他)	234,409	6.9%	228,833	6.9%	222,425	6.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	697,297	20.6%	687,925	20.7%	667,953	20.5%
Others	その他	—	—	2,500	0.1%	5,000	0.2%
		1,093,255	32.4%	1,064,322	32.0%	1,026,218	31.5%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2017		As of Mar.31,2017		As of Sep.30,2016	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	65,056	100.0%	66,649	100.0%	68,854	100.0%
Manufacturing	製造業	7,338	11.3%	5,500	8.3%	6,193	9.0%
Agriculture and forestry	農業、林業	465	0.7%	390	0.6%	594	0.9%
Fishery	漁業	126	0.2%	137	0.2%	161	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	73	0.1%	21	0.0%	122	0.2%
Construction	建設業	7,800	12.0%	8,386	12.6%	9,569	13.9%
Utilities	電気・ガス・熱供給・水道業	522	0.8%	541	0.8%	557	0.8%
Communication	情報通信業	737	1.2%	788	1.2%	818	1.2%
Transportation and postal activities	運輸業、郵便業	665	1.0%	897	1.3%	994	1.4%
Wholesale and retail	卸売業、小売業	9,059	13.9%	9,269	13.9%	9,615	14.0%
Finance and insurance	金融業、保険業	10	0.0%	16	0.0%	44	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,346	15.9%	11,344	17.0%	11,414	16.6%
Other services	各種サービス業(学術研究他)	11,527	17.7%	12,978	19.5%	11,924	17.3%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	16,383	25.2%	16,376	24.6%	16,842	24.4%