



## Summary :

May 11, 2017

# Financial Results for Fiscal 2016 (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

Ordinary General Meeting of Shareholders (scheduled):

June 27, 2017

Commencement of Dividend Payment (scheduled):

June 28, 2017

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

## 1. Financial Highlights for Fiscal 2016 (for the fiscal year ended March 31, 2017)

### (1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2016	187,420	(2.7)	39,477	(15.0)	28,157	(2.4)
Fiscal 2015	192,584	(0.7)	46,425	(3.6)	28,837	2.1

Reference: Comprehensive income Fiscal 2016: ¥28,739 million [-%], Fiscal 2015: ¥478 million [(99.4)%]

	Net Income	Diluted Net Income	Net Income	Ordinary Profits	Ordinary Profits
	per Share of Common Stock	per Share of Common Stock	on Own Capital	to Total Assets	to Ordinary Income
	¥	¥	%	%	%
Fiscal 2016	201.36	201.04	5.1	0.3	21.1
Fiscal 2015	203.19	202.93	5.3	0.4	24.1

Reference: Equity in Income from Investments in Affiliates: Fiscal 2016: ¥6 million; Fiscal 2015: ¥1 million

Notes: 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	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2016	12,429,425	585,237	4.7	4,028.62
Fiscal 2015	11,630,328	566,251	4.9	3,806.14

Reference: Own Capital: as of March 31, 2017: ¥582,397 million; as of March 31, 2016: ¥564,553 million

Notes: Own Capital Ratio is calculated as follows: (Total Net Assets - Stock Acquisition Rights - Non-controlling Interests) / Total Assets × 100  
Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above total net assets per share of common stock is calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

### (3) Conditions of Consolidated Cash Flows

	Cash Flows from	Cash Flows from	Cash Flows from	Cash and Cash Equivalents
	Operating Activities	Investing Activities	Financing Activities	at the end of the fiscal Year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2016	608,869	(23,676)	(44,078)	1,734,901
Fiscal 2015	38,088	56,223	(49,540)	1,193,798

## 2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 <sup>st</sup> Qtr	The end of 2 <sup>nd</sup> Qtr	The end of 3 <sup>rd</sup> Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2015	—	0.00	—	4.25	4.25	5,695	20.9	1.1
Fiscal 2016	—	0.00	—	44.00	44.00	5,766	21.9	1.1
Fiscal 2017 (forecast)	—	0.00	—	44.00	44.00		26.5	

Notes: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above cash dividends per share for fiscal 2015 are presented as the actual amount of prior to the stock consolidation.

## 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	%	Attributable to Owners of the Parent	%	per Share of Common Stock
	¥ million	%	¥ million	%	¥
Interim	18,000	(24.1)	12,000	(28.4)	78.80
Full Year	35,500	(10.1)	23,500	(16.5)	166.03

#### 4. Others

- (1) Changes in Significant Subsidiaries during the Fiscal Year  
(Changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements  
(a) Changes due to revisions of accounting standards etc.: No  
(b) Changes 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 at the end of fiscal year (including Treasury Stock)	As of March 31, 2017	132,163,014	As of March 31, 2016	135,163,014
(b) Number of Treasury Stock at the end of fiscal year	As of March 31, 2017	1,131,632	As of March 31, 2016	1,160,713
(c) Average number of Common Stock	Fiscal 2016	131,831,516	Fiscal 2015	133,993,555

Note: Hokuohoku 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.

(Reference) Non-consolidated Financial Statements for Fiscal 2016

1. Financial Highlights for Fiscal 2016 (for the fiscal year ended March 31, 2017)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2016	16,435	93.0	15,815	98.0	15,744	98.3	15,739	98.3
Fiscal 2015	8,517	11.5	7,988	12.2	7,939	12.4	7,937	12.4

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥	¥	¥	¥
Fiscal 2016	107.15		106.98	
Fiscal 2015	47.20		47.14	

Notes: Hokuohoku 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) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2016	267,028	241,774	90.4	1,426.10
Fiscal 2015	270,081	236,827	87.6	1,357.93

Reference : Own Capital : as of March 31, 2017: ¥241,406 million ; as of March 31, 2016: ¥236,507 million

Notes: Hokuohoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above total net assets per share of common stock is 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)

	Cash dividends per share				
	The end of 1 <sup>st</sup> Qtr.	The end of 2 <sup>nd</sup> Qtr.	The end of 3 <sup>rd</sup> Qtr.	Fiscal year-end	Annual
Fiscal 2015	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2016	—	7.50	—	7.50	15.00
Fiscal 2017 (Forecast)	—	7.50	—	7.50	15.00

**SELECTED FINANCIAL INFORMATION**  
**For the Fiscal Year 2016**  
**(Ended March 31, 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 FINANCIAL INFORMATION

## For the Fiscal Year 2016 (Ended March 31,2017)

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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. Financial Highlights

## 1. Income Analysis

### 【FG(consolidated)】

	(Japanese)	For the fiscal year ended			(Billions of yen)
		Mar.31, 2017			Mar.31, 2016
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	187.4	(5.1)	(2.7%)	192.5
Ordinary profits	経常利益	39.4	(6.9)	(15.0%)	46.4
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	28.1	(0.6)	(2.4%)	28.8

### 【Total of two banks】

	(Japanese)	For the fiscal year ended			(Billions of yen)
		Mar.31, 2017			Mar.31, 2016
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	171.0	(7.8)	(4.4%)	178.9
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>132.9</b>	<b>(10.0)</b>	<b>(7.1%)</b>	<b>143.0</b>
Net interest income	資金利益	115.2	(5.6)		120.9
Domestic	国内業務部門	110.0	(6.9)		116.9
International	国際業務部門	5.2	1.3		3.9
Net fees and commissions	役務取引等利益	17.8	(2.1)		20.0
Net trading income	特定取引利益	0.0	(0.0)		0.1
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)	(0.2)	(2.1)		1.8
Gains on foreign exchange transactions	うち外国為替売買益	(0.2)	(1.3)		1.0
Income from derivatives	うち金融派生商品収益	(0.0)	(0.8)		0.8
General and administrative expenses	経費	89.8	(1.0)		90.9
Personnel	人件費	43.3	(0.5)		43.8
Non-personnel	物件費	39.9	(1.4)		41.3
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>43.0</b>	<b>(8.9)</b>	<b>(17.3%)</b>	<b>52.0</b>
Net gains (losses) related to bonds	国債等債券損益	(3.8)	(4.6)		0.8
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)	39.2	(13.6)		52.9
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	5.5		(5.5)
Net business profits	業務純益	39.2	(19.2)		58.4
Net non-recurring gains (losses)	臨時損益	0.9	12.7		(11.7)
Credit related costs (2)	不良債権処理額(2)	(0.6)	(9.9)		9.2
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(0.6)	(4.3)		3.7
Net gains (losses) related to stocks	株式等損益	3.1	3.6		(0.5)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>40.2</b>	<b>(6.5)</b>	<b>(14.0%)</b>	<b>46.7</b>
Net extraordinary gains (losses)	特別損益	(0.9)	(0.4)		(0.4)
Income taxes	法人税等	9.6	(6.7)		16.3
Income taxes-deferred	法人税等調整額	3.0	(3.4)		6.5
<b>Net income</b>	<b>当期純利益</b>	<b>29.6</b>	<b>(0.2)</b>	<b>(0.9%)</b>	<b>29.9</b>

## 【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2017			Mar.31, 2016 (B)
			(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	92.9	(0.3)	(0.4%)	93.3
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>72.9</b>	<b>(2.3)</b>	<b>(3.2%)</b>	<b>75.3</b>
Net interest income	資 金 利 益	62.8	(0.6)		63.4
Domestic	国 内 業 務 部 門	60.3	(1.0)		61.3
International	国 際 業 務 部 門	2.4	0.3		2.1
Net fees and commissions	役 務 取 引 等 利 益	9.0	(1.5)		10.6
Net trading income	特 定 取 引 利 益	0.0	(0.0)		0.1
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)	1.0	(0.0)		1.0
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.0	0.1		0.9
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.0	(0.1)		0.1
General and administrative expenses	経 費	48.2	(0.4)		48.6
Personnel	人 件 費	24.5	(0.3)		24.9
Non-personnel	物 件 費	20.1	(0.6)		20.7
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>24.7</b>	<b>(1.9)</b>	<b>(7.4%)</b>	<b>26.6</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(3.2)	(3.6)		0.4
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)	21.4	(5.6)		27.1
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	—		—
Net business profits	業 務 純 益	21.4	(5.6)		27.1
Net non-recurring gains (losses)	臨 時 損 益	3.3	3.7		(0.3)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(0.6)	0.4		(1.1)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(0.6)	0.4		(1.1)
Net gains (losses) related to stocks	株 式 等 損 益	3.5	3.5		(0.0)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>24.8</b>	<b>(1.9)</b>	<b>(7.1%)</b>	<b>26.7</b>
Net extraordinary gains (losses)	特 別 損 益	(0.7)	0.1		(0.8)
Income taxes	法 人 税 等	5.4	(3.9)		9.4
Income taxes-deferred	法 人 税 等 調 整 額	1.4	(3.3)		4.7
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>18.7</b>	<b>2.2</b>	<b>13.5%</b>	<b>16.5</b>

## 【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2017			Mar.31, 2016
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	78.9	(6.5)	(7.7%)	85.5
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>60.8</b>	<b>(6.8)</b>	<b>(10.1%)</b>	<b>67.6</b>
Net interest income	資 金 利 益	53.3	(4.1)		57.4
Domestic	国 内 業 務 部 門	50.5	(5.0)		55.6
International	国 際 業 務 部 門	2.8	0.9		1.8
Net fees and commissions	役 務 取 引 等 利 益	8.7	(0.5)		9.3
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)	(1.3)	(2.1)		0.7
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	(1.2)	(1.4)		0.1
Income from derivatives	う ち 金 融 派 生 商 品 収 益	(0.0)	(0.6)		0.6
General and administrative expenses	経 費	41.5	(0.6)		42.2
Personnel	人 件 費	18.7	(0.1)		18.9
Non-personnel	物 件 費	19.7	(0.8)		20.5
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>19.2</b>	<b>(6.1)</b>	<b>(24.1%)</b>	<b>25.3</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(1.4)	(1.8)		0.3
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)	17.7	(8.0)		25.7
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	0.8		(0.8)
Net business profits	業 務 純 益	17.7	(8.9)		26.6
Net non-recurring gains (losses)	臨 時 損 益	(2.3)	4.2		(6.6)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(0.0)	(5.7)		5.7
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(0.0)	(4.8)		4.8
Net gains (losses) related to stocks	株 式 等 損 益	(0.4)	0.1		(0.5)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>15.3</b>	<b>(4.6)</b>	<b>(23.1%)</b>	<b>20.0</b>
Net extraordinary gains (losses)	特 別 損 益	(0.2)	(0.6)		0.3
Income taxes	法 人 税 等	4.2	(2.7)		6.9
Income taxes-deferred	法 人 税 等 調 整 額	1.6	(0.1)		1.7
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>10.9</b>	<b>(2.4)</b>	<b>(18.6%)</b>	<b>13.4</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,788.3</b>	<b>188.7</b>	<b>226.5</b>	<b>7,599.6</b>	<b>7,561.7</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,972.2	127.2	204.4	4,845.0	4,767.8
Housing and consumer loans	(3) 個人ローン	2,250.2	94.1	99.3	2,156.0	2,150.8
Housing loans	住宅系ローン	2,101.7	80.0	74.9	2,021.6	2,026.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	63.84%	0.09%	0.79%	63.75%	63.05%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.89%	0.52%	0.45%	28.37%	28.44%

#### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,467.6</b>	<b>84.1</b>	<b>102.3</b>	<b>4,383.4</b>	<b>4,365.3</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,969.7	51.6	111.4	2,918.1	2,858.3
Housing and consumer loans	(3) 個人ローン	1,199.8	32.2	28.0	1,167.6	1,171.8
Housing loans	住宅系ローン	1,133.9	25.2	16.1	1,108.7	1,117.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	66.47%	(0.10%)	1.00%	66.57%	65.47%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.85%	0.22%	0.01%	26.63%	26.84%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>3,320.7</b>	<b>104.5</b>	<b>124.2</b>	<b>3,216.1</b>	<b>3,196.4</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,002.5	75.6	92.9	1,926.8	1,909.5
Housing and consumer loans	(3) 個人ローン	1,050.3	61.9	71.3	988.4	979.0
Housing loans	住宅系ローン	967.7	54.8	58.7	912.9	908.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	60.30%	0.39%	0.57%	59.91%	59.73%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	31.63%	0.90%	1.01%	30.73%	30.62%



## (2) Deposits and Investment products

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

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Total balance of investment products for individuals</b>	個人向け投資型金融商品	<b>606.3</b>	<b>(15.4)</b>	<b>(80.2)</b>	<b>621.8</b>	<b>686.5</b>
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)	548.5	(73.2)	(137.9)	621.8	686.5
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	ほくほくTT証券㈱の個人向け投資型金融商品	57.7	57.7	57.7		

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

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む譲渡性預金)	<b>10,731.0</b>	<b>228.4</b>	<b>79.7</b>	<b>10,502.6</b>	<b>10,651.3</b>
Individual deposits*	うち個人預金(含む譲渡性預金)	7,325.6	175.9	194.0	7,149.6	7,131.5
<b>Total individual assets</b>	(1) 個人預かり資産	<b>7,851.5</b>	<b>103.7</b>	<b>56.0</b>	<b>7,747.7</b>	<b>7,795.4</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	7,302.9	177.0	194.0	7,125.9	7,108.8
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>548.5</b>	<b>(73.2)</b>	<b>(137.9)</b>	<b>621.8</b>	<b>686.5</b>
Foreign currency deposits	外貨預金	22.6	(1.0)	(0.0)	23.7	22.6
Public bonds	公共債	195.7	(39.4)	(82.3)	235.2	278.1
Investment trusts	投資信託	330.1	(32.6)	(55.5)	362.8	385.7
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	6.98%	(1.04%)	(1.82%)	8.02%	8.80%

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む譲渡性預金)	<b>6,243.3</b>	<b>125.7</b>	<b>167.3</b>	<b>6,117.6</b>	<b>6,076.0</b>
Individual deposits*	うち個人預金(含む譲渡性預金)	4,071.1	106.8	129.2	3,964.3	3,941.9
<b>Total individual assets</b>	(1) 個人預かり資産	<b>4,347.7</b>	<b>72.9</b>	<b>50.5</b>	<b>4,274.7</b>	<b>4,297.2</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	4,058.5	106.5	129.3	3,951.9	3,929.1
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>289.2</b>	<b>(33.6)</b>	<b>(78.8)</b>	<b>322.8</b>	<b>368.0</b>
Foreign currency deposits	外貨預金	12.6	0.2	(0.1)	12.4	12.7
Public bonds	公共債	106.3	(11.1)	(38.5)	117.4	144.9
Investment trusts	投資信託	170.2	(22.6)	(40.1)	192.9	210.3
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	6.65%	(0.90%)	(1.91%)	7.55%	8.56%

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む譲渡性預金)	<b>4,487.6</b>	<b>102.7</b>	<b>(87.6)</b>	<b>4,384.9</b>	<b>4,575.3</b>
Individual deposits*	うち個人預金(含む譲渡性預金)	3,254.4	69.1	64.7	3,185.3	3,189.6
<b>Total individual assets</b>	(1) 個人預かり資産	<b>3,503.7</b>	<b>30.8</b>	<b>5.5</b>	<b>3,472.9</b>	<b>3,498.2</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,244.4	70.4	64.6	3,174.0	3,179.7
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>259.3</b>	<b>(39.6)</b>	<b>(59.1)</b>	<b>298.9</b>	<b>318.4</b>
Foreign currency deposits	外貨預金	10.0	(1.3)	0.1	11.3	9.8
Public bonds	公共債	89.4	(28.3)	(43.8)	117.7	133.2
Investment trusts	投資信託	159.9	(9.9)	(15.4)	169.9	175.3
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.40%	(1.20%)	(1.70%)	8.60%	9.10%

\*including NCD

## 3. Securities

## (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2017			As of Mar.31,2016			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Securities</b>	有価証券	<b>2,439.3</b>	<b>43.4</b>	<b>2,395.8</b>	<b>1,457.6</b>	<b>113.7</b>	<b>1,343.9</b>	<b>981.6</b>	<b>(70.2)</b>	<b>1,051.9</b>			
Government bonds	国債	897.8	(276.2)	1,174.0	541.2	(47.0)	588.2	356.6	(229.1)	585.8			
Local government bonds	地方債	327.8	(3.3)	331.1	232.8	10.8	222.0	94.9	(14.1)	109.0			
Corporate bonds	社債	313.4	10.9	302.5	160.3	0.3	160.0	153.0	10.6	142.4			
Japanese stocks	株式	240.6	8.8	231.7	155.1	15.8	139.3	85.4	(6.9)	92.4			
Foreign securities	外国証券	395.4	170.1	225.2	266.4	97.5	168.9	128.9	72.6	56.2			
Others	その他	264.1	132.9	131.1	101.5	36.2	65.2	162.5	96.7	65.8			
Average duration to maturity of yen bonds (years) ※	円債デュレーション(年)※	3.14	0.22	2.92	2.92	(0.11)	3.03	3.48	0.68	2.80			

※ Excluding investment balance hedged with derivative transactions

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2017			As of Mar.31,2016			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	その他有価証券	<b>113.0</b>	<b>(3.5)</b>	<b>116.6</b>	<b>87.0</b>	<b>(3.5)</b>	<b>90.6</b>	<b>26.0</b>	<b>0.0</b>	<b>26.0</b>			
Japanese stocks	株式	97.0	23.4	73.5	62.9	12.1	50.7	34.1	11.3	22.8			
Japanese bonds	債券	27.6	(12.1)	39.8	22.0	(9.0)	31.0	5.5	(3.1)	8.7			
Others	その他	(11.6)	(14.8)	3.2	2.0	(6.7)	8.7	(13.7)	(8.1)	(5.5)			

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2017		As of Mar.31,2016	As of Mar.31,2017		As of Mar.31,2016	As of Mar.31,2017		As of Mar.31,2016
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	その他有価証券	<b>108.1</b>	<b>(3.0)</b>	<b>111.1</b>	<b>87.0</b>	<b>(3.5)</b>	<b>90.6</b>	<b>27.0</b>	<b>0.1</b>	<b>26.8</b>
Japanese stocks	株式	90.3	23.5	66.8	62.9	12.1	50.7	34.2	11.3	22.9
Japanese bonds	債券	27.5	(12.0)	39.6	22.0	(9.0)	31.0	5.5	(3.1)	8.7
Others	その他	(9.8)	(14.5)	4.7	2.0	(6.7)	8.7	(12.8)	(8.0)	(4.8)

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

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	17.7	(5.0)	(5.9)	22.8	23.6
Doubtful	危険債権	119.8	(5.8)	(16.3)	125.7	136.2
Substandard	要管理債権	18.6	(1.4)	(10.7)	20.1	29.4
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>156.2</b>	<b>(12.4)</b>	<b>(33.0)</b>	<b>168.6</b>	<b>189.2</b>
Normal	正常債権	7,859.3	219.5	292.7	7,639.7	7,566.5
Total	(2) 合計 (総与信)	8,015.4	207.1	259.6	7,808.3	7,755.7
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>1.94%</b>	<b>(0.21%)</b>	<b>(0.49%)</b>	<b>2.15%</b>	<b>2.43%</b>

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31, 2015
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	12.6	(3.6)	(4.5)	16.3	17.1
Doubtful	危険債権	66.3	(4.0)	(12.4)	70.3	78.8
Substandard	要管理債権	10.2	(0.8)	(3.5)	11.1	13.7
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>89.1</b>	<b>(8.5)</b>	<b>(20.5)</b>	<b>97.7</b>	<b>109.7</b>
Normal	正常債権	4,450.6	88.4	114.3	4,362.2	4,336.3
Total	(2) 合計 (総与信)	4,539.7	79.8	93.7	4,459.9	4,446.0
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>1.96%</b>	<b>(0.22%)</b>	<b>(0.50%)</b>	<b>2.18%</b>	<b>2.46%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31, 2015
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	5.1	(1.3)	(1.3)	6.5	6.5
Doubtful	危険債権	53.5	(1.8)	(3.8)	55.4	57.4
Substandard	要管理債権	8.4	(0.6)	(7.2)	9.0	15.7
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>67.1</b>	<b>(3.8)</b>	<b>(12.5)</b>	<b>70.9</b>	<b>79.6</b>
Normal	正常債権	3,408.6	131.1	178.4	3,277.5	3,230.2
Total	(2) 合計 (総与信)	3,475.7	127.2	165.9	3,348.4	3,309.7
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>1.92%</b>	<b>(0.19%)</b>	<b>(0.48%)</b>	<b>2.11%</b>	<b>2.40%</b>

## 5. Capital adequacy ratio

### (1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2017 (A)	(A)-(B)	As of Mar.31,2016 (B)	As of Mar.31,2017 (A)	(A)-(B)	As of Mar.31,2016 (B)	As of Mar.31,2017 (A)	(A)-(B)	As of Mar.31,2016 (B)
		Capital adequacy ratio	自己資本比率	9.43%	(0.87%)	10.30%	8.74%	(1.04%)	9.78%	9.34%

## 6. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2017		
		Full year		Change from FY 2016
		Interim		
Ordinary profits	経常利益	18.0	<b>35.5</b>	(3.9)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	12.0	<b>23.5</b>	(4.6)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2017								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Full year		Change from FY 2016	Full year		Change from FY 2016	Full year		Change from FY 2016
		Interim			Interim			Interim		
Core gross business profits	コア業務粗利益	66.5	<b>132.0</b>	(0.9)	35.5	<b>70.5</b>	(2.4)	31.0	<b>61.5</b>	0.6
General and administrative expenses	経費	46.5	<b>92.5</b>	2.6	24.5	<b>49.0</b>	0.7	22.0	<b>43.5</b>	1.9
Core net business profits	コア業務純益	20.0	<b>39.5</b>	(3.5)	11.0	<b>21.5</b>	(3.2)	9.0	<b>18.0</b>	(1.2)
Total credit costs	与信費用	2.0	<b>4.0</b>	4.6	1.0	<b>2.0</b>	2.6	1.0	<b>2.0</b>	2.0
Ordinary profits	経常利益	18.5	<b>36.0</b>	(4.2)	11.0	<b>21.5</b>	(3.3)	7.5	<b>14.5</b>	(0.8)
Net income	当期純利益	13.0	<b>24.5</b>	(5.1)	7.5	<b>14.5</b>	(4.2)	5.5	<b>10.0</b>	(0.9)

### (2) Dividends forecast

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

## II. Financial Statements

### 【Hokuhoku Financial Group, Inc. (Consolidated)】

#### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2016	As of March 31, 2017
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	1,235,499	1,753,743
Call loans and bills bought	コールローン及び買入手形	65,016	89,415
Monetary claims bought	買入金銭債権	62,034	62,585
Trading assets	特定取引資産	4,631	4,646
Money held in trust	金銭の信託	8,344	10,001
Securities	有価証券	2,406,589	2,449,455
Loans and bills discounted	貸出金	7,582,954	7,771,338
Foreign exchanges	外国為替	14,771	16,260
Other assets	その他資産	108,066	132,969
Tangible fixed assets	有形固定資産	101,080	101,192
Intangible fixed assets	無形固定資産	23,974	24,358
Deferred tax assets	繰延税金資産	7,244	4,632
Customers' liabilities for acceptances and guarantees	支払承諾見返	65,044	60,551
Allowance for loan losses	貸倒引当金	(54,925)	(51,725)
<b>Total assets</b>	<b>資産の部合計</b>	<b>11,630,328</b>	<b>12,429,425</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	10,231,408	10,560,772
Negotiable certificates of deposit	譲渡性預金	244,008	140,499
Call money and bills sold	コールマネー及び売渡手形	20,845	36,267
Payables under securities lending transactions	債券貸借取引受入担保金	92,954	534,362
Trading liabilities	特定取引負債	1,129	861
Borrowed money	借入金	207,252	325,331
Foreign exchanges	外国為替	226	103
Bonds payable	社債	33,000	25,000
Other liabilities	その他負債	126,529	123,335
Liability for retirement benefit	退職給付に係る負債	20,459	15,026
Reserve for directors' retirement benefits	役員退職慰労引当金	230	204
Reserve for contingent loss	偶発損失引当金	1,957	1,492
Reserve for reimbursement of deposits	睡眠預金払戻引当金	1,419	1,590
Reserves under the special laws	特別法上の引当金	-	0
Deferred tax liabilities	繰延税金負債	11,883	13,102
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,724	5,686
Acceptances and guarantees	支払承諾	65,044	60,551
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>11,064,076</b>	<b>11,844,188</b>
<b>(Net assets)</b>	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,211	144,587
Retained earnings	利益剰余金	263,959	284,896
Treasury stock	自己株式	(1,489)	(1,398)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>481,576</b>	<b>498,979</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	83,834	81,406
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,596)	(1,208)
Revaluation reserve for land	土地再評価差額金	9,079	8,993
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(8,340)	(5,773)
<b>Accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>82,976</b>	<b>83,417</b>
Stock acquisition rights	新株予約権	319	367
Non-controlling interests	非支配株主持分	1,378	2,472
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>566,251</b>	<b>585,237</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>11,630,328</b>	<b>12,429,425</b>

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 fiscal year ended March 31, 2016	For the fiscal year ended March 31, 2017
<b>Ordinary income</b>	経常収益	192,584	<b>187,420</b>
Interest income	資金運用収益	127,069	<b>120,786</b>
Interest on loans and discounts	貸出金利息	98,140	<b>92,941</b>
Interest and dividends on securities	有価証券利息配当金	26,339	<b>25,174</b>
Interest on call loans and bills bought	コールローン利息及び買入手形利息	553	<b>1,092</b>
Interest on receivables under resale agreements	買現先利息	—	<b>(1)</b>
Interest on deposits with other banks	預け金利息	1,138	<b>914</b>
Other interest income	その他の受入利息	897	<b>666</b>
Fees and commissions	役務取引等収益	39,486	<b>38,221</b>
Trading income	特定取引収益	279	<b>319</b>
Other ordinary income	その他業務収益	14,308	<b>15,192</b>
Other income	その他経常収益	11,439	<b>12,900</b>
Reversal of allowance for loan losses	貸倒引当金戻入益	—	<b>511</b>
Other	その他の経常収益	11,439	<b>12,389</b>
<b>Ordinary expenses</b>	経常費用	146,158	<b>147,942</b>
Interest expenses	資金調達費用	6,826	<b>6,243</b>
Interest on deposits	預金利息	3,172	<b>1,776</b>
Interest on negotiable certificates of deposit	譲渡性預金利息	476	<b>62</b>
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	300	<b>144</b>
Interest on payables under securities lending transactions	債券貸借取引支払利息	468	<b>1,483</b>
Interest on borrowings and rediscounts	借入金利息	914	<b>542</b>
Interest on bonds payable	社債利息	412	<b>276</b>
Other interest expenses	その他の支払利息	1,083	<b>1,956</b>
Fees and commissions	役務取引等費用	13,754	<b>14,194</b>
Other ordinary expenses	その他業務費用	9,536	<b>17,271</b>
General and administrative expenses	営業経費	100,883	<b>101,411</b>
Other expenses	その他経常費用	15,158	<b>8,820</b>
Provision of allowance for loan losses	貸倒引当金繰入額	3,125	—
Other	その他の経常費用	12,032	<b>8,820</b>
<b>Ordinary profits</b>	経常利益	46,425	<b>39,477</b>
<b>Extraordinary income</b>	特別利益	759	<b>104</b>
Gain on disposal of fixed assets	固定資産処分益	4	<b>104</b>
Compensation income for expropriation	収用補償金	692	—
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	62	—
<b>Extraordinary loss</b>	特別損失	1,266	<b>1,030</b>
Loss on disposal of fixed assets	固定資産処分損	484	<b>419</b>
Impairment loss	減損損失	782	<b>610</b>
<b>Income before income taxes</b>	税金等調整前当期純利益	45,918	<b>38,552</b>
Income taxes-current	法人税、住民税及び事業税	10,543	<b>7,312</b>
Income taxes-deferred	法人税等調整額	6,437	<b>3,047</b>
Total income taxes	法人税等合計	16,981	<b>10,360</b>
Net income	当期純利益	28,936	<b>28,192</b>
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	99	<b>34</b>
<b>Net income attributable to owners of the parent</b>	親会社株主に帰属する当期純利益	28,837	<b>28,157</b>

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2016	For the fiscal year ended March 31, 2017
<b>Net income before adjusting minority interest</b>	当期純利益	28,936	<b>28,192</b>
Other comprehensive income	その他の包括利益	(28,458)	<b>547</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(17,175)	<b>(2,466)</b>
Deferred gains or losses on hedges	繰延ヘッジ損益	(751)	<b>387</b>
Revaluation reserve for land	土地再評価差額金	302	—
Defined retirement benefit plans	退職給付に係る調整額	(10,814)	<b>2,567</b>
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	(19)	<b>58</b>
<b>Total comprehensive income</b>	包括利益	478	<b>28,739</b>
The amount attributable to owners of the parent	親会社株主に係る包括利益	376	<b>28,684</b>
The amount attributable to non-controlling interests	非支配株主に係る包括利益	102	<b>55</b>

**【Hokuhoku Financial Group, Inc. (Consolidated)】**

**Consolidated Statements of Changes In Net Assets (Unaudited)**

Millions of yen

For the fiscal year ended March 31, 2016	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 当期首残高	70,895	148,197	242,701	(1,514)	460,279
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(7,305)		(7,305)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			28,837		28,837
Purchase of treasury stock 自己株式の取得				(18)	(18)
Disposal of treasury stock 自己株式の処分		14		43	58
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			(274)		(274)
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 当期変動額合計	—	14	21,257	25	21,296
Balance at the end of current period 当期末残高	70,895	148,211	263,959	(1,489)	481,576

Millions of yen

For the fiscal year ended March 31, 2016	Accumulated other comprehensive income: その他の包括利益累計額					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 その他の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	Total accumulated other comprehensive income その他の包括利益累計額合計			
Balance at the beginning of the period 当期首残高	101,033	(845)	8,502	2,473	111,164	266	1,276	572,987
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(7,305)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								28,837
Purchase of treasury stock 自己株式の取得								(18)
Disposal of treasury stock 自己株式の処分								58
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								(274)
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(17,198)	(751)	577	(10,814)	(28,187)	53	101	(28,031)
Total changes during the period 当期変動額合計	(17,198)	(751)	577	(10,814)	(28,187)	53	101	(6,735)
Balance at the end of current period 当期末残高	83,834	(1,596)	9,079	(8,340)	82,976	319	1,378	566,251



Millions of yen

For the fiscal year ended March 31, 2017	Shareholders' equity				
	株主資本				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
	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 当期変動額					
Cash dividends 剰余金の配当			(7,307)		(7,307)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			28,157		28,157
Purchase of treasury stock 自己株式の取得				(3,608)	(3,608)
Disposal of treasury stock 自己株式の処分		22		52	75
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			86		86
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 当期変動額合計	—	(3,624)	20,936	91	17,403
Balance at the end of current period 当期末残高	70,895	144,587	284,896	(1,398)	498,979

Millions of yen

For the fiscal year ended March 31, 2017	Accumulated other comprehensive income:							
	その他の包括利益累計額							
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Stock acquisition rights	Non-controlling interests	Total net assets
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 当期変動額								
Cash dividends 剰余金の配当								(7,307)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								28,157
Purchase of treasury stock 自己株式の取得								(3,608)
Disposal of treasury stock 自己株式の処分								75
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								86
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(2,428)	387	(86)	2,567	440	47	1,094	1,582
Total changes during the period 当期変動額合計	(2,428)	387	(86)	2,567	440	47	1,094	18,985
Balance at the end of current period 当期末残高	81,406	(1,208)	8,993	(5,773)	83,417	367	2,472	585,237

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Cash Flows (Unaudited)

	<i>Millions of yen</i>	
	For the fiscal year ended March 31, 2016	For the fiscal year ended March 31, 2017
<b>I. Cash flows from operating activities:</b>		
Income before income taxes	45,918	38,552
Depreciation	8,330	5,881
Impairment losses	782	610
Amortization of goodwill	2,102	2,943
Equity in losses(gains) of affiliates	(1)	(6)
Increase (decrease) in allowance for loan losses	(365)	(3,199)
Increase (decrease) in reserve for contingent loss	(13)	(464)
Decrease (Increase) in asset for retirement benefit	2,069	—
Increase (decrease) in liability for retirement benefit	11,529	(5,433)
Increase (decrease) in reserve for directors' retirement benefits	(46)	(26)
Increase (decrease) in reserve for reimbursement of deposits	52	170
Interest income	(127,069)	(120,786)
Interest expenses	6,826	6,243
Losses (gains) on securities	(230)	879
Losses (gains) on money held in trust	2	(10)
Losses (gains) on foreign exchange	5,330	(891)
Losses (gains) on sales of fixed assets	479	314
Net decrease (increase) in trading assets	(123)	(15)
Net increase (decrease) in trading liabilities	(55)	(267)
Net decrease (increase) in loans and bills discounted	(36,135)	(187,716)
Net increase (decrease) in deposits	91,008	329,363
Net increase (decrease) in negotiable certificates of deposit	(243,339)	(103,508)
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	112,572	141,912
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	19,837	22,858
Net decrease (increase) in call loans, and others	40,072	(24,950)
Net increase (decrease) in call money and bills sold	(37,608)	15,421
Net increase (decrease) in payables under repurchase agreements	65,145	441,407
Net decrease (increase) in foreign exchanges (assets)	(238)	(1,488)
Net increase (decrease) in foreign exchanges (liabilities)	47	(123)
Interest income-cash basis	100,776	95,954
Interest expense-cash basis	(6,354)	(6,111)
Other, net	(14,875)	(28,835)
<b>Subtotal</b>	46,427	618,678
Income taxes paid	(8,338)	(9,808)
<b>Net cash provided by (used in) operating activities</b>	38,088	608,869
<b>II. Cash flows from investing activities:</b>		
Purchases of securities	(836,287)	(971,447)
Proceeds from sales of securities	577,480	700,130
Proceeds from redemption of securities	295,603	235,058
Payments for increase in money held in trust	(16,128)	(20,476)
Proceeds from decrease in money held in trust	15,720	19,567
Proceeds from fund management	26,339	25,185
Purchases of tangible fixed assets	(4,321)	(5,630)
Proceeds from sales of tangible fixed assets	36	703
Purchases of intangible fixed assets	(2,219)	(4,365)
Purchases of shares of subsidiaries resulting in change in scope of consolidation	—	(2,399)
<b>Net cash provided by (used in) investing activities</b>	56,223	(23,676)
<b>III. Cash flows from financing activities:</b>		
Repayment of subordinated borrowed money	(31,000)	(24,500)
Repayment of subordinated bonds	(10,000)	(8,000)
Expenditures for fund procurement	(1,215)	(662)
Dividends paid	(7,305)	(7,307)
Dividends paid to non-controlling shareholders	(0)	(0)
Purchases of treasury stock	(18)	(3,608)
Proceeds from sales of treasury stock	0	0
<b>Net cash provided by (used in) financing activities</b>	(49,540)	(44,078)
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	(42)	(12)
<b>V. Net increase (decrease) in cash and cash equivalents</b>	44,729	541,102
<b>VI. Cash and cash equivalents at the beginning of the period</b>	1,149,068	1,193,798
<b>VII. Cash and cash equivalents at the end of the period</b>	1,193,798	1,734,901

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

## Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2016	As of March 31, 2017
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	892,747	1,108,739
Call loans and bills bought	コールローン	65,016	89,415
Monetary claims bought	買入金銭債権	62,034	62,585
Trading assets	特定取引資産	2,206	1,804
Securities	有価証券	1,343,914	1,457,677
Loans and bills discounted	貸出金	4,383,442	4,467,623
Foreign exchanges	外国為替	8,850	9,496
Other assets	その他資産	23,754	33,684
Tangible fixed assets	有形固定資産	77,219	77,159
Intangible fixed assets	無形固定資産	3,278	4,920
Prepaid pension cost	前払年金費用	1,897	2,751
Customers' liabilities for acceptances and guarantees	支払承諾見返	35,074	31,547
Allowance for loan losses	貸倒引当金	(18,944)	(18,066)
<b>Total assets</b>	<b>資産の部合計</b>	<b>6,880,493</b>	<b>7,329,338</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	5,911,370	6,095,537
Negotiable certificates of deposit	譲渡性預金	206,301	147,860
Call money and bills sold	コールマネー	20,845	36,267
Payables under securities lending transactions	債券貸借取引受入担保金	92,954	394,220
Trading liabilities	特定取引負債	1,129	861
Borrowed money	借入金	200,758	207,747
Foreign exchanges	外国為替	175	57
Other liabilities	その他負債	55,431	53,501
Reserve for employee retirement benefits	退職給付引当金	1,924	1,608
Reserve for directors' retirement benefits	役員退職慰労引当金	57	43
Reserve for contingent loss	偶発損失引当金	1,393	925
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	965	1,075
Deferred tax liabilities	繰延税金負債	13,456	14,272
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,724	5,686
Acceptances and guarantees	支払承諾	35,074	31,547
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>6,547,563</b>	<b>6,991,212</b>
<b>(Net assets)</b>	(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	100,974	108,584
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>256,383</b>	<b>263,992</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	69,064	66,348
Deferred gains or losses on hedges	繰延ヘッジ損益	(1,596)	(1,208)
Revaluation reserve for land	土地再評価差額金	9,079	8,993
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>76,547</b>	<b>74,132</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>332,930</b>	<b>338,125</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>6,880,493</b>	<b>7,329,338</b>

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

## Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2016	For the fiscal year ended March 31, 2017
<b>Ordinary income</b>	経常収益	93,387	<b>92,995</b>
Interest income	資金運用収益	68,101	<b>68,115</b>
<i>Interest on loans and discounts</i>	貸出金利息	52,175	<b>48,851</b>
<i>Interest and dividends on securities</i>	有価証券利息配当金	13,827	<b>17,033</b>
Fees and commissions	役務取引等収益	17,493	<b>15,934</b>
Trading income	特定取引収益	166	<b>71</b>
Other ordinary income	その他業務収益	1,516	<b>1,879</b>
Other income	その他経常収益	6,108	<b>6,995</b>
<b>Ordinary expenses</b>	経常費用	66,626	<b>68,143</b>
Interest expense	資金調達費用	4,627	<b>5,311</b>
<i>Interest on deposits</i>	預金利息	1,870	<b>1,255</b>
<i>Interest on borrowings and rediscounts</i>	借入金利息	811	<b>483</b>
Fees and commissions	役務取引等費用	6,868	<b>6,905</b>
Other ordinary expenses	その他業務費用	15	<b>4,075</b>
General and administrative expenses	営業経費	51,342	<b>50,096</b>
Other expenses	その他経常費用	3,772	<b>1,752</b>
<b>Ordinary profits</b>	経常利益	26,761	<b>24,852</b>
<b>Extraordinary income</b>	特別利益	0	<b>104</b>
<b>Extraordinary loss</b>	特別損失	858	<b>822</b>
<b>Income before income taxes</b>	税引前当期純利益	25,903	<b>24,135</b>
Income taxes-current	法人税、住民税及び事業税	4,601	<b>3,947</b>
Income taxes-deferred	法人税等調整額	4,799	<b>1,455</b>
Total income taxes	法人税等合計	9,400	<b>5,403</b>
<b>Net income</b>	当期純利益	16,503	<b>18,732</b>

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

## Balance Sheets (Unaudited)

		As of March 31, 2016	As of March 31, 2017
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	342,340	644,373
Trading account securities	商品有価証券	2,424	2,842
Money held in trust	金銭の信託	8,344	9,251
Securities	有価証券	1,051,981	981,696
Loans and bills discounted	貸出金	3,216,184	3,320,734
Foreign exchanges	外国為替	5,920	6,763
Other assets	その他資産	39,630	49,722
Tangible fixed assets	有形固定資産	29,144	29,235
Intangible fixed assets	無形固定資産	2,742	3,407
Deferred tax assets	繰延税金資産	7,084	5,326
Customers' liabilities for acceptances and guarantees	支払承諾見返	22,955	24,181
Allowance for loan losses	貸倒引当金	(27,298)	(25,916)
<b>Total assets</b>	<b>資産の部合計</b>	<b>4,701,456</b>	<b>5,051,619</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	4,332,822	4,479,727
Negotiable certificates of deposit	譲渡性預金	52,107	7,939
Payables under securities lending transactions	債券貸借取引受入担保金	—	140,142
Borrowed money	借入金	37,704	139,792
Foreign exchanges	外国為替	51	45
Other liabilities	その他負債	42,801	40,996
Reserve for employee retirement benefits	退職給付引当金	8,092	7,504
Reserve for directors' retirement benefits	役員退職慰労引当金	104	104
Reserve for contingent loss	偶発損失引当金	563	567
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	454	514
Acceptances and guarantees	支払承諾	22,955	24,181
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>4,497,657</b>	<b>4,841,517</b>
<b>(Net assets)</b>	(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	74,838	81,250
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>185,157</b>	<b>191,569</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,641	18,531
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>18,641</b>	<b>18,531</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>203,799</b>	<b>210,101</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>4,701,456</b>	<b>5,051,619</b>

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

## Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2016	For the fiscal year ended March 31, 2017
<b>Ordinary income</b>	經常収益	85,530	<b>78,974</b>
Interest income	資金運用収益	59,671	<b>54,293</b>
<i>Interest on loans and discounts</i>	貸出金利息	46,066	<b>44,215</b>
<i>Interest and dividends on securities</i>	有価証券利息配当金	13,115	<b>9,637</b>
Fees and commissions	役務取引等収益	17,496	<b>17,341</b>
Other ordinary income	その他業務収益	1,389	<b>1,738</b>
Other income	その他經常収益	6,972	<b>5,601</b>
<b>Ordinary expenses</b>	經常費用	65,526	<b>63,593</b>
Interest expense	資金調達費用	2,176	<b>909</b>
<i>Interest on deposits</i>	預金利息	1,305	<b>523</b>
<i>Interest on borrowings and rediscounts</i>	借用金利息	489	<b>312</b>
Fees and commissions	役務取引等費用	8,121	<b>8,543</b>
Other ordinary expenses	その他業務費用	197	<b>4,549</b>
General and administrative expenses	営業経費	42,785	<b>43,177</b>
Provision of allowance for loan losses	貸倒引当金繰入額	4,531	—
Other expenses	その他經常費用	7,713	<b>6,413</b>
<b>Ordinary profits</b>	經常利益	20,003	<b>15,381</b>
<b>Extraordinary income</b>	特別利益	758	<b>0</b>
<b>Extraordinary loss</b>	特別損失	362	<b>207</b>
<b>Income before income taxes</b>	税引前当期純利益	20,400	<b>15,173</b>
Income taxes-current	法人税、住民税及び事業税	5,197	<b>2,605</b>
Income taxes-deferred	法人税等調整額	1,760	<b>1,623</b>
Total income taxes	法人税等合計	6,958	<b>4,229</b>
<b>Net income</b>	当期純利益	13,442	<b>10,943</b>

### III. Summary of Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2017	change	Mar.31, 2016
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	136,810	(14,219)	151,030
Net interest income	資金利益	114,543	(5,702)	120,246
Net fees and commissions	役務取引等利益	24,026	(1,706)	25,732
Net trading income	特定取引利益	319	39	279
Net other income	その他業務利益	(2,078)	(6,851)	4,772
General and administrative expenses	営業経費	101,411	528	100,883
Amortization of goodwill	うちのれん償却	2,943	840	2,102
Total credit costs	不良債権処理額	(439)	(4,787)	4,348
Written-off of loans	貸出金償却	529	12	517
Provision of allowance for loan losses	貸倒引当金繰入額	(511)	(3,637)	3,125
Other credit costs	その他不良債権処理額	(457)	(1,162)	705
Net gains (losses) related to stocks	株式等損益	3,055	3,650	(594)
Other non-recurring gains (losses)	その他臨時損益	583	(637)	1,221
Ordinary profits	経常利益	39,477	(6,947)	46,425
Net extraordinary gains (losses)	特別損益	(925)	(417)	(507)
Income before income taxes	税金等調整前当期純利益	38,552	(7,365)	45,918
Income taxes-current	法人税、住民税及び事業税	7,312	(3,230)	10,543
Income taxes-deferred	法人税等調整額	3,047	(3,390)	6,437
Net income	当期純利益	28,192	(744)	28,936
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	34	(64)	99
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	28,157	(680)	28,837

\* 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)	41,848	(13,643)	55,491
Consolidated core net business profits	連結コア業務純益	45,783	(8,883)	54,667

\* 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) - 国債等債券損益等

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 fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2017		Mar.31, 2016
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	69,707	(6,061)	75,768
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	72,943	(2,399)	75,342
Domestic gross business profits	国内業務粗利益	69,843	(2,571)	72,414
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	69,185	(2,838)	72,024
Net interest income	資金利益	60,350	(1,012)	61,363
Net fees and commissions	役務取引等利益	8,760	(1,566)	10,327
Net trading income	特定取引利益	70	(96)	166
Net other income	その他業務利益	660	102	557
Net gains (losses) related to bonds	国債等債券損益	657	267	390
International gross business profits	国際業務粗利益	(135)	(3,489)	3,353
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	3,758	439	3,318
Net interest income	資金利益	2,453	341	2,111
Net fees and commissions	役務取引等利益	267	(30)	298
Net trading income	特定取引利益	0	0	(0)
Net other income	その他業務利益	(2,857)	(3,800)	943
Net gains (losses) related to bonds	国債等債券損益	(3,893)	(3,929)	35
General and administrative expenses	経費(臨時処理分を除く)	48,234	(415)	48,650
Personnel expenses	人件費	24,551	(375)	24,926
Non-personnel expenses	物件費	20,174	(615)	20,790
Taxes	税金	3,508	575	2,933
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)	21,472	(5,645)	27,118
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	24,708	(1,983)	26,692
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	—	—
Net business profits	業務純益	21,472	(5,645)	27,118
Net gains (losses) related to bonds	国債等債券損益	(3,236)	(3,662)	425
Net non-recurring gains (losses)	臨時損益	3,379	3,736	(356)
Credit related costs ②	不良債権処理額②	(650)	458	(1,109)
Written-off of loans	貸出金償却	123	(47)	171
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	—	—
Losses on sales of non-performing loans	延滞債権等売却損	4	(2)	7
Provision of reserve for contingent loss	偶発損失引当金繰入額	(319)	(368)	49
Other credit costs	その他の債権売却損等	(449)	(707)	257
Reversal of allowance for loan losses	貸倒引当金戻入益	(9)	1,585	(1,594)
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(650)	458	(1,109)
Net gains (losses) related to stocks	株式等損益	3,542	3,564	(22)
Gains on sales of stocks and other securities	株式等売却益	4,340	1,990	2,349
Losses on sales of stocks and other securities	株式等売却損	629	(406)	1,036
Losses on devaluation of stocks and other securities	株式等償却	168	(1,167)	1,335
Ordinary profits	経常利益	24,852	(1,908)	26,761
Net extraordinary gains (losses)	特別損益	(717)	140	(857)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(218)	(26)	(192)
Gain on disposal of noncurrent assets	固定資産処分益	104	104	0
Loss on disposal of noncurrent assets	固定資産処分損	323	130	192
Impairment loss	減損損失	498	(166)	665
Income before income taxes	税引前当期純利益	24,135	(1,768)	25,903
Income taxes-current	法人税、住民税及び事業税	3,947	(653)	4,601
Income taxes-deferred	法人税等調整額	1,455	(3,343)	4,799
Net income	当期純利益	18,732	2,228	16,503



## 【Hokkaido Bank (Non-consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2017		Mar.31, 2016
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	59,371	(8,693)	68,065
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	60,864	(6,801)	67,666
Domestic gross business profits	国内業務粗利益	59,573	(6,177)	65,750
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	59,295	(6,338)	65,633
Net interest income	資金利益	50,544	(5,089)	55,633
Net fees and commissions	役務取引等利益	8,772	(570)	9,343
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	256	(517)	773
Net gains (losses) related to bonds	国債等債券損益	277	161	116
International gross business profits	国際業務粗利益	(201)	(2,516)	2,314
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,569	(463)	2,032
Net interest income	資金利益	2,840	975	1,864
Net fees and commissions	役務取引等利益	25	(6)	31
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(3,067)	(3,485)	418
Net gains (losses) related to bonds	国債等債券損益	(1,770)	(2,052)	281
General and administrative expenses	経費(臨時処理分を除く)	41,592	(680)	42,273
Personnel expenses	人件費	18,792	(146)	18,939
Non-personnel expenses	物件費	19,762	(818)	20,580
Taxes	税金	3,037	284	2,753
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)	17,778	(8,012)	25,791
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	19,272	(6,121)	25,393
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	899	(899)
Net business profits	業務純益	17,778	(8,912)	26,691
Net gains (losses) related to bonds	国債等債券損益	(1,493)	(1,891)	398
Net non-recurring gains (losses)	臨時損益	(2,397)	4,290	(6,687)
Credit related costs ②	不良債権処理額②	(4)	(5,715)	5,711
Written-off of loans	貸出金償却	1	(4)	5
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(5,431)	5,431
Losses on sales of non-performing loans	延滞債権等売却損	44	(55)	99
Provision of reserve for contingent loss	偶発損失引当金繰入額	3	66	(62)
Other credit costs	その他の債権売却損等	129	(107)	236
Reversal of allowance for loan losses	貸倒引当金戻入益	(183)	(183)	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(4)	(4,816)	4,811
Net gains (losses) related to stocks	株式等損益	(429)	115	(545)
Gains on sales of stocks and other securities	株式等売却益	3,707	(1,317)	5,025
Losses on sales of stocks and other securities	株式等売却損	4,106	(1,433)	5,540
Losses on devaluation of stocks and other securities	株式等償却	31	0	30
Ordinary profits	経常利益	15,381	(4,622)	20,003
Net extraordinary gains (losses)	特別損益	(207)	(604)	396
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(95)	158	(254)
Gain on disposal of noncurrent assets	固定資産処分益	0	(4)	4
Loss on disposal of noncurrent assets	固定資産処分損	95	(162)	258
Impairment loss	減損損失	112	8	103
Income before income taxes	税引前当期純利益	15,173	(5,226)	20,400
Income taxes-current	法人税、住民税及び事業税	2,605	(2,591)	5,197
Income taxes-deferred	法人税等調整額	1,623	(136)	1,760
Net income	当期純利益	10,943	(2,498)	13,442

## 2. Average Balance of Use and Source of Funds

【Domestic】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2017			Mar.31, 2016			Mar.31, 2017			Mar.31, 2016		
		(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	10,830.5	(64.6)	10,895.2	6,305.4	46.2	6,259.2	4,525.0	(110.9)	4,635.9			
Loans and bills discounted	貸出金	7,639.9	136.0	7,503.8	4,394.6	71.6	4,322.9	3,245.3	64.4	3,180.8			
Securities	有価証券	2,009.1	(109.8)	2,119.0	1,090.5	18.0	1,072.5	918.6	(127.9)	1,046.5			
Interest-bearing liabilities	資金調達勘定	10,970.2	242.1	10,728.1	6,423.1	255.2	6,167.8	4,547.1	(13.1)	4,560.2			
Deposits and NCD	預金(NCD含む)	10,578.7	0.5	10,578.1	6,131.3	71.8	6,059.4	4,447.3	(71.3)	4,518.6			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2017			Mar.31, 2016			Mar.31, 2017			Mar.31, 2016		
		(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	11,102.7	13.7	11,089.0	6,549.8	139.8	6,410.0	4,552.9	(126.0)	4,678.9			
Loans and bills discounted	貸出金	7,684.8	139.0	7,545.7	4,427.0	78.1	4,348.8	3,257.8	60.9	3,196.8			
Securities	有価証券	2,372.1	(8.5)	2,380.6	1,319.6	103.9	1,215.6	1,052.4	(112.5)	1,164.9			
Interest-bearing liabilities	資金調達勘定	11,237.8	315.6	10,922.2	6,663.7	347.7	6,315.9	4,574.1	(32.0)	4,606.2			
Deposits and NCD	預金(NCD含む)	10,655.7	16.7	10,638.9	6,190.3	89.1	6,101.2	4,465.3	(72.3)	4,537.6			

## 3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2017			Mar.31, 2016			Mar.31, 2017			Mar.31, 2016		
		(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	1.03	(0.08)	1.11	0.98	(0.04)	1.02	1.13	(0.11)	1.24			
Loans and bills discounted (b)	貸出金利回り	1.20	(0.10)	1.30	1.09	(0.10)	1.19	1.35	(0.09)	1.44			
Securities	有価証券利回り	0.92	(0.13)	1.05	1.16	0.12	1.04	0.73	(0.32)	1.05			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.82	(0.05)	0.87	0.75	(0.06)	0.81	0.91	(0.04)	0.95			
Deposits and NCD (d)	預金等利回り	0.01	(0.02)	0.03	0.01	(0.02)	0.03	0.01	(0.02)	0.03			
Expense ratio (e)	預金経費率	0.82	(0.01)	0.83	0.76	(0.01)	0.77	0.91	0.00	0.91			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.19	(0.08)	1.27	1.08	(0.08)	1.16	1.34	(0.07)	1.41			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.36	(0.07)	0.43	0.31	(0.07)	0.38	0.42	(0.07)	0.49			
Interest rate spread (a)-(c)	総資金利鞘	0.21	(0.03)	0.24	0.22	0.01	0.21	0.21	(0.08)	0.29			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2017			Mar.31, 2016			Mar.31, 2017			Mar.31, 2016		
		(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	1.09	(0.06)	1.15	1.03	(0.03)	1.06	1.19	(0.08)	1.27			
Loans and Bills discounted (b)	貸出金利回り	1.21	(0.09)	1.30	1.10	(0.09)	1.19	1.35	(0.09)	1.44			
Securities	有価証券利回り	1.08	(0.05)	1.13	1.29	0.16	1.13	0.91	(0.21)	1.12			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.85	(0.04)	0.89	0.80	(0.04)	0.84	0.92	(0.04)	0.96			
Deposits and NCD (d)	預金等利回り	0.01	(0.02)	0.03	0.02	(0.01)	0.03	0.01	(0.02)	0.03			
Expense ratio (e)	預金経費率	0.84	(0.01)	0.85	0.77	(0.02)	0.79	0.93	0.00	0.93			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.19	(0.07)	1.26	1.08	(0.08)	1.16	1.34	(0.06)	1.40			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.35	(0.06)	0.41	0.30	(0.06)	0.36	0.41	(0.06)	0.47			
Interest rate spread (a)-(c)	総資金利鞘	0.24	(0.01)	0.25	0.23	0.01	0.22	0.26	(0.05)	0.31			

#### 4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 2016
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	43,088	(8,997)	52,085	24,708	(1,983)	26,692	19,272	(6,121)	25,393
As per employee (in thousands of yen)	一人当たり(千円)	8,461	(1,685)	10,147	8,862	(585)	9,448	8,364	(2,637)	11,002
Net business profits	業務純益	39,251	(19,239)	58,491	21,472	(5,645)	27,118	17,778	(8,912)	26,691
As per employee (in thousands of yen)	一人当たり(千円)	7,708	(3,686)	11,395	7,701	(1,897)	9,599	7,716	(3,848)	11,564

#### 5. ROE・OHR・ROA

##### (1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 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	8.48	(2.01)	10.49	7.36	(0.74)	8.10	11.52	(4.18)	15.70
Net business profits per common shareholders' equity	業務純益ベース	7.70	(4.12)	11.82	6.39	(1.84)	8.23	10.55	(6.01)	16.56
Net income per common shareholders' equity	当期純利益ベース	5.74	(0.15)	5.89	5.58	0.57	5.01	6.09	(1.72)	7.81

##### (2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 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	67.58	4.01	63.57	66.12	1.55	64.57	68.33	5.86	62.47
Gross business profits basis	業務粗利益ベース	69.59	6.38	63.21	69.19	4.99	64.20	70.05	7.95	62.10

##### (3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 2016	Mar.31, 2017	(A-B)	Mar.31, 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	0.36	(0.09)	0.45	0.35	(0.05)	0.40	0.40	(0.12)	0.52
Net business profits on assets	業務純益ベース	0.33	(0.18)	0.51	0.30	(0.11)	0.41	0.37	(0.18)	0.55
Net income on assets	当期純利益ベース	0.25	(0.01)	0.26	0.26	0.02	0.24	0.22	(0.05)	0.27

## 6. Net Gains and Losses on Securities

### 【FG(consolidated)】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2017		Mar.31, 2016
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(3,935)	(4,759)	824
Gains on sales	売却益	2,427	1,498	928
Gains on redemption	償還益	41	(67)	108
Losses on sales	売却損	6,399	6,185	213
Losses on redemption	償還損	4	4	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	3,055	3,650	(594)
Gains on sales	売却益	8,065	692	7,373
Losses on sales	売却損	4,807	(1,769)	6,576
Losses on devaluation	償却	202	(1,188)	1,390

### 【Total of two banks】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2017		Mar.31, 2016
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(3,836)	(4,660)	824
Gains on sales	売却益	2,525	1,596	928
Gains on redemption	償還益	41	(67)	108
Losses on sales	売却損	6,399	6,185	213
Losses on redemption	償還損	4	4	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	3,112	3,680	(567)
Gains on sales	売却益	8,048	673	7,375
Losses on sales	売却損	4,736	(1,840)	6,576
Losses on devaluation	償却	199	(1,166)	1,366

### 【Hokuriku bank】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2017		Mar.31, 2016
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(3,236)	(3,662)	425
Gains on sales	売却益	839	398	441
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	4,075	4,060	15
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	3,542	3,564	(22)
Gains on sales	売却益	4,340	1,990	2,349
Losses on sales	売却損	629	(406)	1,036
Losses on devaluation	償却	168	(1,167)	1,335

### 【Hokkaido bank】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2017		Mar.31, 2016
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,493)	(1,891)	398
Gains on sales	売却益	1,685	1,198	487
Gains on redemption	償還益	41	(67)	108
Losses on sales	売却損	2,323	2,125	197
Losses on redemption	償還損	897	897	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	(429)	115	(545)
Gains on sales	売却益	3,707	(1,317)	5,025
Losses on sales	売却損	4,106	(1,433)	5,540
Losses on devaluation	償却	31	0	30

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2017				As of Mar.31, 2016		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,723	(2,242)	11,792	68	13,966	14,030	64
Available-for-sale securities	その他有価証券	108,118	(3,013)	129,591	21,473	111,131	127,111	15,979
Japanese Stocks	株式	90,384	23,575	92,519	2,134	66,808	73,792	6,983
Japanese Bonds	債券	27,538	(12,062)	27,974	435	39,601	39,718	117
Others	その他	(9,805)	(14,527)	9,097	18,903	4,721	13,600	8,879
Total	合計	119,842	(5,255)	141,384	21,542	125,097	141,141	16,044
Japanese Stocks	株式	90,384	23,575	92,519	2,134	66,808	73,792	6,983
Japanese Bonds	債券	39,262	(14,304)	39,767	504	53,567	53,749	182
Others	その他	(9,805)	(14,527)	9,097	18,903	4,721	13,600	8,879

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2017				As of Mar.31, 2016		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,499	(2,170)	11,568	68	13,669	13,733	64
Available-for-sale securities	その他有価証券	113,094	(3,539)	133,474	20,379	116,634	130,674	14,040
Japanese Stocks	株式	97,065	23,487	98,118	1,053	73,577	78,690	5,112
Japanese Bonds	債券	27,664	(12,152)	28,087	422	39,817	39,866	49
Others	その他	(11,635)	(14,874)	7,267	18,903	3,238	12,117	8,879
Total	合計	124,593	(5,709)	145,042	20,448	130,303	144,408	14,104
Japanese Stocks	株式	97,065	23,487	98,118	1,053	73,577	78,690	5,112
Japanese Bonds	債券	39,164	(14,322)	39,655	491	53,486	53,600	113
Others	その他	(11,635)	(14,874)	7,267	18,903	3,238	12,117	8,879

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2017				As of Mar.31, 2016		
		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	87,046	(3,563)	92,901	5,855	90,609	93,639	3,029
Japanese Stocks	株式	62,910	12,177	63,314	403	50,732	52,463	1,730
Japanese Bonds	債券	22,070	(9,010)	22,387	317	31,080	31,094	14
Others	その他	2,065	(6,731)	7,199	5,134	8,796	10,080	1,284
Total	合計	87,046	(3,563)	92,901	5,855	90,609	93,639	3,029
Japanese Stocks	株式	62,910	12,177	63,314	403	50,732	52,463	1,730
Japanese Bonds	債券	22,070	(9,010)	22,387	317	31,080	31,094	14
Others	その他	2,065	(6,731)	7,199	5,134	8,796	10,080	1,284

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2017				As of Mar.31, 2016		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,499	(2,170)	11,568	68	13,669	13,733	64
Available-for-sale securities	その他有価証券	26,048	24	40,573	14,524	26,024	37,035	11,011
Japanese Stocks	株式	34,154	11,309	34,804	649	22,844	26,226	3,381
Japanese Bonds	債券	5,594	(3,142)	5,700	105	8,737	8,771	34
Others	その他	(13,700)	(8,143)	68	13,769	(5,557)	2,037	7,594
Total	合計	37,547	(2,145)	52,141	14,593	39,693	50,769	11,075
Japanese Stocks	株式	34,154	11,309	34,804	649	22,844	26,226	3,381
Japanese Bonds	債券	17,093	(5,312)	17,268	174	22,406	22,505	99
Others	その他	(13,700)	(8,143)	68	13,769	(5,557)	2,037	7,594

## 8. Capital Adequacy Ratio (Domestic Standard)

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

### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30,2016 (B)	As of Mar.31,2016 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.43%	(0.85%)	(0.87%)	10.28%	10.30%
(2) Capital ①-②	自己資本	531,097	(30,082)	(16,994)	561,179	548,092
① Core capital : instruments and reserves	コア資本に係る基礎項目	550,537	(29,171)	(17,315)	579,709	567,852
Shareholders' equity	うち株主資本	438,693	4,829	17,333	433,863	421,359
General allowance for loan losses	うち一般貸倒引当金等	14,649	(836)	(2,029)	15,485	16,678
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)	(32,500)	72,500	72,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	19,439	910	(320)	18,529	19,760
Intangible fixed assets	うち無形固定資産	19,237	964	(198)	18,273	19,435
(3) Risk-weighted assets	リスクアセット	5,630,947	175,124	312,559	5,455,823	5,318,387

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30,2016 (B)	As of Mar.31,2016 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	8.74%	(0.74%)	(1.04%)	9.48%	9.78%
(2) Capital ①-②	自己資本	290,053	(12,018)	(12,241)	302,071	302,294
① Core capital : instruments and reserves	コア資本に係る基礎項目	293,426	(10,414)	(10,610)	303,841	304,037
Shareholders' equity	うち株主資本	263,992	7,997	7,609	255,995	256,383
General allowance for loan losses	うち一般貸倒引当金等	4,809	(244)	(15)	5,054	4,824
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	20,000	(17,500)	(17,500)	37,500	37,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	3,373	1,603	1,630	1,769	1,742
Intangible fixed assets	うち無形固定資産	2,046	1,166	1,137	879	908
(3) Risk-weighted assets	リスクアセット	3,317,376	133,110	227,639	3,184,266	3,089,737

(Consolidated)

Capital adequacy ratio	自己資本比率	8.71%	(0.75%)	(1.03%)	9.46%	9.74%
Capital	自己資本	289,343	(12,090)	(11,945)	301,434	301,289
Risk-weighted assets	リスクアセット	3,318,519	132,740	226,046	3,185,779	3,092,473

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Sep.30,2016 (B)	As of Mar.31,2016 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.34%	(0.71%)	(0.89%)	10.05%	10.23%
(2) Capital ①-②	自己資本	213,108	(12,298)	(9,790)	225,406	222,899
① Core capital : instruments and reserves	コア資本に係る基礎項目	214,550	(11,748)	(9,880)	226,298	224,430
Shareholders' equity	うち株主資本	137,048	3,635	6,412	133,412	130,635
General allowance for loan losses	うち一般貸倒引当金等	3,786	(383)	(1,292)	4,169	5,079
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)	(15,000)	35,000	35,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,441	550	(89)	891	1,531
Intangible fixed assets	うち無形固定資産	1,417	727	656	690	760
(3) Risk-weighted assets	リスクアセット	2,281,673	39,174	102,818	2,242,498	2,178,855

(Consolidated)

Capital adequacy ratio	自己資本比率	9.46%	(0.70%)	(0.87%)	10.16%	10.33%
Capital	自己資本	217,116	(11,783)	(9,184)	228,899	226,300
Risk-weighted assets	リスクアセット	2,292,971	40,418	103,761	2,252,553	2,189,209

## IV. Loan Portfolio and Other

### 1. Disclosed Claims under the Financial Reconstruction Law

#### 【Total of two banks】

(Millions of yen)

		(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
			(A)	(A-B)	(A-C)	(B)	(C)
Non Performing Loans	Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	17,739	(5,081)	(5,903)	22,820	23,642
	Doubtful	危険債権	119,806	(5,862)	(16,385)	125,668	136,192
	Substandard	要管理債権	18,611	(1,496)	(10,790)	20,108	29,402
	(1)	小計	156,157	(12,440)	(33,079)	168,598	189,237
		Normal	7,859,265	219,557	292,764	7,639,707	7,566,500
Total	(2)	合計	8,015,423	207,117	259,685	7,808,305	7,755,738
NPL ratio (%)	(1)/(2)	比率	1.94%	(0.21%)	(0.49%)	2.15%	2.43%

Amount of partial write-off	部分直接償却実施額	49,739	(11,743)	(29,521)	61,483	79,261
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#### 【Hokuriku bank】

(Millions of yen)

		(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
			(A)	(A-B)	(A-C)	(B)	(C)
Non Performing Loans	Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	12,612	(3,682)	(4,507)	16,295	17,120
	Doubtful	危険債権	66,296	(4,009)	(12,493)	70,305	78,789
	Substandard	要管理債権	10,176	(885)	(3,566)	11,062	13,743
	(1)	小計	89,086	(8,577)	(20,568)	97,663	109,654
		Normal	4,450,642	88,446	114,305	4,362,196	4,336,337
Total	(2)	合計	4,539,728	79,868	93,737	4,459,860	4,445,991
NPL ratio (%)	(1)/(2)	比率	1.96%	(0.22%)	(0.50%)	2.18%	2.46%

Amount of partial write-off	部分直接償却実施額	36,178	(6,782)	(19,281)	42,961	55,459
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#### 【Hokkaido bank】

(Millions of yen)

		(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
			(A)	(A-B)	(A-C)	(B)	(C)
Non Performing Loans	Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	5,126	(1,398)	(1,395)	6,524	6,522
	Doubtful	危険債権	53,510	(1,853)	(3,892)	55,363	57,402
	Substandard	要管理債権	8,435	(611)	(7,223)	9,046	15,658
	(1)	小計	67,071	(3,862)	(12,511)	70,934	79,583
		Normal	3,408,622	131,111	178,459	3,277,510	3,230,163
Total	(2)	合計	3,475,694	127,249	165,947	3,348,445	3,309,746
NPL ratio (%)	(1)/(2)	比率	1.92%	(0.19%)	(0.48%)	2.11%	2.40%

Amount of partial write-off	部分直接償却実施額	13,561	(4,960)	(10,240)	18,522	23,802
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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 Mar.31, 2017 (a)	17,739	15,549	2,189	100.00%	100.00%
		As of Mar.31, 2016 (b)	22,820	19,896	2,924	100.00%	100.00%
		(a) - (b)	(5,081)	(4,346)	(734)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2017 (a)	119,806	73,750	34,271	74.41%	90.16%
		As of Mar.31, 2016 (b)	125,668	78,453	34,418	72.89%	89.81%
		(a) - (b)	(5,862)	(4,702)	(147)	1.52%	0.35%
Substandard	要管理債権	As of Mar.31, 2017 (a)	18,611	14,503	382	9.31%	79.98%
		As of Mar.31, 2016 (b)	20,108	15,538	726	15.89%	80.88%
		(a) - (b)	(1,496)	(1,035)	(343)	(6.58%)	(0.90%)
Total	合計	As of Mar.31, 2017 (a)	156,157	103,803	36,843	70.37%	90.06%
		As of Mar.31, 2016 (b)	168,598	113,888	38,069	69.58%	90.13%
		(a) - (b)	(12,440)	(10,084)	(1,226)	0.79%	(0.07%)

## 【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 Mar.31, 2017 (a)	12,612	11,108	1,504	100.00%	100.00%
		As of Mar.31, 2016 (b)	16,295	14,347	1,948	100.00%	100.00%
		(a) - (b)	(3,682)	(3,238)	(443)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2017 (a)	66,296	48,564	12,394	69.90%	91.94%
		As of Mar.31, 2016 (b)	70,305	51,002	12,809	66.35%	90.76%
		(a) - (b)	(4,009)	(2,437)	(414)	3.55%	1.18%
Substandard	要管理債権	As of Mar.31, 2017 (a)	10,176	6,084	379	9.27%	63.52%
		As of Mar.31, 2016 (b)	11,062	6,755	698	16.20%	67.37%
		(a) - (b)	(885)	(670)	(318)	(6.93%)	(3.85%)
Total	合計	As of Mar.31, 2017 (a)	89,086	65,757	14,278	61.20%	89.84%
		As of Mar.31, 2016 (b)	97,663	72,104	15,455	60.47%	89.65%
		(a) - (b)	(8,577)	(6,346)	(1,176)	0.73%	0.19%

## 【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 Mar.31, 2017 (a)	5,126	4,441	685	100.00%	100.00%
		As of Mar.31, 2016 (b)	6,524	5,549	975	100.00%	100.00%
		(a) - (b)	(1,398)	(1,107)	(290)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2017 (a)	53,510	25,186	21,876	77.23%	87.95%
		As of Mar.31, 2016 (b)	55,363	27,451	21,609	77.42%	88.61%
		(a) - (b)	(1,853)	(2,264)	266	(0.19%)	(0.66%)
Substandard	要管理債権	As of Mar.31, 2017 (a)	8,435	8,418	2	17.52%	99.83%
		As of Mar.31, 2016 (b)	9,046	8,783	28	10.74%	97.40%
		(a) - (b)	(611)	(364)	(25)	6.78%	2.43%
Total	合計	As of Mar.31, 2017 (a)	67,071	38,046	22,564	77.73%	90.36%
		As of Mar.31, 2016 (b)	70,934	41,783	22,613	77.57%	90.78%
		(a) - (b)	(3,862)	(3,737)	(49)	0.16%	(0.42%)



### 3. Risk-Monitored Loans

#### 【Total of two banks】

(Millions of yen)

		As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
		(Japanese)				
Loans to bankrupt borrowers	破綻先債権額	3,528	(675)	(1,191)	4,203	4,719
Non-accrual delinquent loans	延滞債権額	132,378	(9,586)	(19,478)	141,965	151,857
Loans past due for 3 months or more	3カ月以上延滞債権額	295	(81)	(922)	376	1,217
Restructured loans	貸出条件緩和債権額	18,316	(1,415)	(9,868)	19,731	28,185
Total	合計	154,518	(11,759)	(31,460)	166,278	185,979
Total loans and bills discounted	貸出金残高	7,788,358	188,730	226,567	7,599,627	7,561,790

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04%	(0.01%)	(0.02%)	0.05%	0.06%
Non-accrual delinquent loans	延滞債権額	1.69%	(0.17%)	(0.31%)	1.86%	2.00%
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	0.23%	(0.02%)	(0.14%)	0.25%	0.37%
Total	合計	1.98%	(0.20%)	(0.47%)	2.18%	2.45%

#### 【Hokuriku bank】

(Millions of yen)

		As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
		(Japanese)				
Loans to bankrupt borrowers	破綻先債権額	2,422	(434)	(1,306)	2,856	3,729
Non-accrual delinquent loans	延滞債権額	75,270	(6,797)	(14,329)	82,067	89,599
Loans past due for 3 months or more	3カ月以上延滞債権額	290	(86)	(926)	376	1,217
Restructured loans	貸出条件緩和債権額	9,886	(799)	(2,640)	10,685	12,526
Total	合計	87,869	(8,117)	(19,202)	95,987	107,072
Total loans and bills discounted	貸出金残高	4,467,623	84,180	102,320	4,383,442	4,365,302

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.05%	(0.01%)	(0.03%)	0.06%	0.08%
Non-accrual delinquent loans	延滞債権額	1.68%	(0.19%)	(0.37%)	1.87%	2.05%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	(0.02%)	0.00%	0.02%
Restructured loans	貸出条件緩和債権額	0.22%	(0.02%)	(0.06%)	0.24%	0.28%
Total	合計	1.96%	(0.22%)	(0.49%)	2.18%	2.45%

#### 【Hokkaido bank】

(Millions of yen)

		As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
		(Japanese)				
Loans to bankrupt borrowers	破綻先債権額	1,105	(241)	115	1,346	990
Non-accrual delinquent loans	延滞債権額	57,108	(2,788)	(5,149)	59,897	62,258
Loans past due for 3 months or more	3カ月以上延滞債権額	4	4	4	—	—
Restructured loans	貸出条件緩和債権額	8,430	(615)	(7,228)	9,046	15,658
Total	合計	66,649	(3,641)	(12,257)	70,291	78,907
Total loans and bills discounted	貸出金残高	3,320,734	104,549	124,247	3,216,184	3,196,487

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03%	(0.01%)	0.00%	0.04%	0.03%
Non-accrual delinquent loans	延滞債権額	1.71%	(0.15%)	(0.23%)	1.86%	1.94%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	—	—
Restructured loans	貸出条件緩和債権額	0.25%	(0.03%)	(0.23%)	0.28%	0.48%
Total	合計	2.00%	(0.18%)	(0.46%)	2.18%	2.46%

#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	43,982	(2,259)	(2,197)	46,242	46,180
General allowance	一般貸倒引当金	7,153	(1,310)	(6,891)	8,463	14,044
Specific allowance	個別貸倒引当金	36,829	(949)	4,694	37,779	32,135

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	18,066	(877)	(4,556)	18,944	22,622
General allowance	一般貸倒引当金	3,913	1	(4,680)	3,912	8,593
Specific allowance	個別貸倒引当金	14,153	(879)	123	15,032	14,029

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	25,916	(1,382)	2,359	27,298	23,557
General allowance	一般貸倒引当金	3,240	(1,311)	(2,211)	4,551	5,451
Specific allowance	個別貸倒引当金	22,676	(70)	4,570	22,746	18,106

#### 5. Coverage Ratio for Risk-Monitored Loans

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	45.88%	(1.41%)	(1.37%)	47.29%	47.25%
After partial write-off	部分直接償却後	28.46%	0.65%	3.63%	27.81%	24.83%
Amount of partial write-off	部分直接償却実施額	49,739	(11,743)	(29,331)	61,483	79,071

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	43.72%	(0.83%)	(4.32%)	44.55%	48.04%
After partial write-off	部分直接償却後	20.56%	0.83%	(0.56%)	19.73%	21.12%
Amount of partial write-off	部分直接償却実施額	36,178	(6,782)	(19,281)	42,961	55,459

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.21%	(2.38%)	3.20%	51.59%	46.01%
After partial write-off	部分直接償却後	38.88%	0.05%	9.03%	38.83%	29.85%
Amount of partial write-off	部分直接償却実施額	13,561	(4,960)	(10,050)	18,522	23,611

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	10,731,064	228,464	79,707	10,502,600	10,651,357
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,655,725	16,777	222,063	10,638,947	10,433,662
Loans and bills discounted (term-end balance)	貸出金(未残)	7,788,358	188,730	226,567	7,599,627	7,561,790
Loans and bills discounted (average balance)	貸出金(平残)	7,684,843	139,097	232,808	7,545,745	7,452,034

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	6,243,398	125,726	167,354	6,117,671	6,076,043
Deposits (average balance)	預金(平残)	6,190,383	89,121	200,152	6,101,262	5,990,230
Loans and bills discounted (term-end balance)	貸出金(未残)	4,467,623	84,180	102,320	4,383,442	4,365,302
Loans and bills discounted (average balance)	貸出金(平残)	4,427,030	78,137	144,576	4,348,893	4,282,454

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	4,487,666	102,737	(87,647)	4,384,929	4,575,314
Deposits (average balance)	預金(平残)	4,465,341	(72,343)	21,910	4,537,685	4,443,431
Loans and bills discounted (term-end balance)	貸出金(未残)	3,320,734	104,549	124,247	3,216,184	3,196,487
Loans and bills discounted (average balance)	貸出金(平残)	3,257,812	60,960	88,232	3,196,851	3,169,579

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,972,248	127,216	204,435	4,845,031	4,767,812
% to total loans	中小企業等貸出比率	63.84%	0.09%	0.79%	63.75%	63.05%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,969,746	51,601	111,437	2,918,145	2,858,309
% to total loans	中小企業等貸出比率	66.47%	(0.10%)	1.00%	66.57%	65.47%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,002,502	75,615	92,998	1,926,886	1,909,503
% to total loans	中小企業等貸出比率	60.30%	0.39%	0.57%	59.91%	59.73%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,250,260	94,191	99,387	2,156,068	2,150,873
Housing loans	うち住宅系ローン残高	2,101,744	80,051	74,973	2,021,693	2,026,770
Other consumer loans	うちその他のローン残高	148,516	14,140	24,413	134,375	124,102

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,199,871	32,230	28,029	1,167,641	1,171,842
Housing loans	うち住宅系ローン残高	1,133,983	25,233	16,173	1,108,749	1,117,809
Other consumer loans	うちその他のローン残高	65,888	6,996	11,855	58,891	54,032

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2017			As of Mar.31,2016	As of Mar.31,2015
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,050,388	61,961	71,357	988,427	979,031
Housing loans	うち住宅系ローン残高	967,760	54,817	58,799	912,943	908,961
Other consumer loans	うちその他のローン残高	82,627	7,143	12,557	75,484	70,070

## 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 Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,788,358	100.0%	7,599,627	100.0%
Manufacturing	製造業	798,286	10.3%	822,890	10.8%
Agriculture and forestry	農業、林業	30,672	0.4%	29,424	0.4%
Fishery	漁業	2,513	0.0%	2,968	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	4,530	0.1%	4,011	0.1%
Construction	建設業	277,815	3.6%	283,273	3.7%
Utilities	電気・ガス・熱供給・水道業	125,133	1.6%	119,285	1.6%
Communication	情報通信業	56,186	0.7%	47,461	0.6%
Transportation and postal activities	運輸業、郵便業	185,535	2.4%	180,526	2.4%
Wholesale and retail	卸売業、小売業	764,547	9.8%	770,447	10.1%
Finance and insurance	金融業、保険業	346,807	4.5%	379,105	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	774,862	9.9%	708,431	9.3%
Other services	各種サービス業(学術研究他)	591,585	7.6%	560,318	7.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,545,351 157,535	19.8% 2.0%	1,494,401 108,960	19.7% 1.4%
Others	その他	2,284,535	29.3%	2,197,086	28.9%

### 【Total of two banks】

#### Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	154,518	100.0%	166,278	100.0%
Manufacturing	製造業	23,653	15.3%	28,042	16.9%
Agriculture and forestry	農業、林業	506	0.3%	633	0.4%
Fishery	漁業	296	0.2%	339	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	68	0.1%	212	0.1%
Construction	建設業	18,892	12.2%	19,364	11.6%
Utilities	電気・ガス・熱供給・水道業	541	0.4%	572	0.3%
Communication	情報通信業	1,282	0.8%	1,268	0.8%
Transportation and postal activities	運輸業、郵便業	2,207	1.4%	2,436	1.5%
Wholesale and retail	卸売業、小売業	30,311	19.6%	31,442	18.9%
Finance and insurance	金融業、保険業	159	0.1%	227	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	19,825	12.9%	22,384	13.5%
Other services	各種サービス業(学術研究他)	26,314	17.0%	25,403	15.3%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	30,459	19.7%	33,949	20.4%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,467,623	100.0%	4,383,442	100.0%
Manufacturing	製造業	557,453	12.5%	562,734	12.8%
Agriculture and forestry	農業、林業	16,904	0.4%	16,002	0.4%
Fishery	漁業	809	0.0%	1,420	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,892	0.0%	1,445	0.0%
Construction	建設業	175,145	3.9%	176,463	4.0%
Utilities	電気・ガス・熱供給・水道業	66,819	1.5%	65,072	1.5%
Communication	情報通信業	30,717	0.7%	24,262	0.6%
Transportation and postal activities	運輸業、郵便業	88,549	2.0%	82,005	1.9%
Wholesale and retail	卸売業、小売業	458,204	10.3%	462,631	10.6%
Finance and insurance	金融業、保険業	184,269	4.1%	237,019	5.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	446,471	10.0%	392,975	9.0%
Other services	各種サービス業(学術研究他)	362,752	8.1%	342,809	7.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	857,426 155,035	19.2% 3.5%	824,710 101,460	18.8% 2.3%
Others	その他	1,220,213	27.3%	1,193,895	27.2%

## 【Hokuriku bank】

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	87,869	100.0%	95,987	100.0%
Manufacturing	製造業	18,152	20.7%	21,547	22.4%
Agriculture and forestry	農業、林業	115	0.1%	55	0.1%
Fishery	漁業	159	0.2%	169	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	47	0.0%	110	0.1%
Construction	建設業	10,506	12.0%	9,854	10.3%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—
Communication	情報通信業	493	0.6%	433	0.4%
Transportation and postal activities	運輸業、郵便業	1,309	1.5%	1,407	1.5%
Wholesale and retail	卸売業、小売業	21,041	23.9%	22,391	23.3%
Finance and insurance	金融業、保険業	142	0.2%	147	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	8,481	9.6%	9,967	10.4%
Other services	各種サービス業(学術研究他)	13,335	15.2%	13,085	13.6%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	14,082	16.0%	16,816	17.5%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,320,734	100.0%	3,216,184	100.0%
Manufacturing	製造業	240,833	7.3%	260,156	8.1%
Agriculture and forestry	農業、林業	13,768	0.4%	13,422	0.4%
Fishery	漁業	1,704	0.0%	1,548	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,638	0.1%	2,566	0.1%
Construction	建設業	102,670	3.1%	106,810	3.3%
Utilities	電気・ガス・熱供給・水道業	58,314	1.8%	54,213	1.7%
Communication	情報通信業	25,469	0.8%	23,199	0.7%
Transportation and postal activities	運輸業、郵便業	96,986	2.9%	98,521	3.1%
Wholesale and retail	卸売業、小売業	306,343	9.2%	307,816	9.6%
Finance and insurance	金融業、保険業	162,538	4.9%	142,086	4.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	328,391	9.9%	315,456	9.8%
Other services	各種サービス業(学術研究他)	228,833	6.9%	217,509	6.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	687,925 2,500	20.7% 0.1%	669,691 7,500	20.8% 0.2%
Others	その他	1,064,322	32.0%	1,003,191	31.2%

## 【Hokkaido bank】

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2017		As of Mar.31,2016	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	66,649	100.0%	70,291	100.0%
Manufacturing	製造業	5,500	8.3%	6,495	9.2%
Agriculture and forestry	農業、林業	390	0.6%	577	0.8%
Fishery	漁業	137	0.2%	170	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	21	0.0%	102	0.2%
Construction	建設業	8,386	12.6%	9,510	13.5%
Utilities	電気・ガス・熱供給・水道業	541	0.8%	572	0.8%
Communication	情報通信業	788	1.2%	834	1.2%
Transportation and postal activities	運輸業、郵便業	897	1.3%	1,028	1.5%
Wholesale and retail	卸売業、小売業	9,269	13.9%	9,051	12.9%
Finance and insurance	金融業、保険業	16	0.0%	79	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,344	17.0%	12,416	17.7%
Other services	各種サービス業(学術研究他)	12,978	19.5%	12,317	17.5%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	16,376	24.6%	17,132	24.4%