



Summary :

November 11, 2022

Interim Financial Results for Fiscal 2022 (Japanese GAAP)

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (Prime Market), Sapporo Securities Exchange

URL:

<https://www.hokuhoku-fg.co.jp/>

Address:

1-2-26 Tsutsumicho-dori, Toyama-city, Toyama Pref., 930-8637, Japan

Representative:

Name: Hiroshi Nakazawa

Title: President & CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

1. Financial Highlights for the first half of Fiscal 2022 (for the six months ended September 30, 2022)

(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 F2022	96,991	10.3	14,545	(23.8)	9,306	(29.1)
1H F2021	87,895	(0.0)	19,087	5.1	13,125	0.9

Reference: Comprehensive Income for the first half of Fiscal 2022: ¥(27,727) million [−%], for the first half of Fiscal 2021: ¥22,646 million [(43.9)%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2022	68.28	68.04
1H F2021	95.07	94.75

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H F2022	15,850,594	590,193	3.7
Fiscal 2021	17,280,071	622,845	3.6

Reference: Own Capital: as of September 30, 2022: ¥586,256 million; as of March 31, 2022: ¥618,896 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 2021	—	0.00	—	35.00	35.00
Fiscal 2022	—	0.00	—	35.00	35.00
Fiscal 2022 (forecast)	—	—	—	35.00	35.00

Notes: Revision of released forecast for cash dividends for shareholders of common stock: No

3. Earnings Estimates for Fiscal 2022 (for the fiscal year ending March 31, 2023)

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

	Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	per Share of Common Stock
Full Year	31,000	2.4	19,000	(7.4)	¥ 140.32

Notes: Revision of released earnings estimates: No

4. Others

(1) Changes in Significant Subsidiaries during the First Half of Fiscal 2022

(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.: Yes

(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, 2022	128,770,814	As of March 31, 2022	128,770,814
As of September 30, 2022	658,344	As of March 31, 2022	831,643
As of September 30, 2022	128,033,170	As of September 30, 2021	131,274,334

(b) Number of Treasury Stock

(c) Average outstanding shares for the six months ended

Non-consolidated Financial Results

1. Financial Highlights for the First Half of Fiscal 2022 (for the six months ended September 30, 2022)

(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 2022	6,608	(2.3)	6,361	(2.2)	6,340	(2.4)	6,339	(2.4)
1H Fiscal 2021	6,766	(0.5)	6,506	(0.0)	6,499	0.2	6,495	0.2

	Net Income per Share of Common Stock
1H Fiscal 2022	¥ 45.10
1H Fiscal 2021	¥ 44.56

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2022	217,693	217,545	99.7
Fiscal 2021	221,283	216,129	97.4

Reference: Own Capital: as of September 30, 2022: ¥217,123 million; as of March 31, 2022: ¥215,628 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 2021	—	7.50	—	7.50	15.00
Fiscal 2022	—	7.50	—	—	—
Fiscal 2022 (forecast)	—	—	—	7.50	15.00

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2022
(Ended September 30, 2022)



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 2022 (Ended September 30, 2022)

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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)】

	(Japanese)	For the six months ended			(Billions of yen)
		Sep.30, 2022			Sep.30, 2021
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	96.9	9.0	10.3%	87.8
Ordinary profits	経常利益	14.5	(4.5)	(23.8%)	19.0
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	9.3	(3.8)	(29.1%)	13.1

【Total of two banks】

	(Japanese)	For the six months ended			(Billions of yen)
		Sep.30, 2022			Sep.30, 2021
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	90.4	10.7		79.7
Core gross business profits	コア業務粗利益	63.7	1.7	2.9%	61.9
Net interest income	資金利益	53.1	0.5		52.5
Domestic	国内業務部門	51.4	1.0		50.4
International	国際業務部門	1.6	(0.5)		2.1
Net fees and commissions	役務取引等利益	9.9	1.0		8.8
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)	0.6	0.1		0.5
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	0.6	0.1		0.5
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	37.8	(2.1)		40.0
Personnel	人件費	18.2	(0.7)		18.9
Non-personnel	物件費	16.5	(1.3)		17.8
Core net business profits	コア業務純益	25.8	3.9	17.8%	21.9
Net gains (losses) related to bonds	国債等債券損益	(9.4)	(11.0)		1.6
Net business Profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	16.4	(7.1)		23.5
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.2	(0.6)		1.9
Net business profits	業務純益	15.1	(6.4)		21.5
Net non-recurring gains (losses)	臨時損益	0.1	1.8		(1.7)
Credit related costs (2)	不良債権処理額(2)	5.4	2.1		3.3
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	6.7	1.4		5.2
Net gains (losses) related to stocks	株式等損益	6.6	4.9		1.7
Ordinary profits	経常利益	15.3	(4.5)	(23.0%)	19.8
Net extraordinary gains (losses)	特別損益	(0.2)	(0.0)		(0.2)
Income taxes	法人税等	4.4	(0.6)		5.1
Income taxes-deferred	法人税等調整額	(0.7)	(0.2)		(0.5)
Net income	中間純利益	10.6	(3.9)	(27.0%)	14.5

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2022			Sep.30, 2021 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	53.0	10.4		42.5
Core gross business profits	コ ア 業 務 粗 利 益	34.5	1.0	3.0%	33.5
Net interest income	資 金 利 益	27.2	(0.3)		27.5
Domestic	国 内 業 務 部 門	26.2	0.3		25.9
International	国 際 業 務 部 門	0.9	(0.6)		1.6
Net fees and commissions	役 務 取 引 等 利 益	6.5	0.9		5.6
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)	0.7	0.4		0.3
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	0.7	0.4		0.3
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.0	0.0		—
General and administrative expenses	経 費	20.1	(0.9)		21.1
Personnel	人 件 費	10.1	(0.3)		10.5
Non-personnel	物 件 費	8.3	(0.7)		9.0
Core net business profits	コ ア 業 務 純 益	14.4	1.9	16.1%	12.4
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(6.0)	(6.8)		0.7
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	8.3	(4.8)		13.2
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	1.2	0.6		0.6
Net business profits	業 務 純 益	7.0	(5.4)		12.5
Net non-recurring gains (losses)	臨 時 損 益	(0.8)	(0.7)		(0.1)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	6.8	5.1		1.7
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	8.1	5.7		2.4
Net gains (losses) related to stocks	株 式 等 損 益	6.5	5.4		1.0
Ordinary profits	経 常 利 益	6.1	(6.2)	(50.2%)	12.4
Net extraordinary gains (losses)	特 別 損 益	(0.1)	(0.0)		(0.1)
Income taxes	法 人 税 等	1.7	(1.2)		3.0
Income taxes-deferred	法 人 税 等 調 整 額	(2.2)	(1.9)		(0.2)
Net income	中 間 純 利 益	4.2	(5.0)	(54.3%)	9.2

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2022			Sep.30, 2021
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	37.4	0.2		37.1
Core gross business profits	コア業務粗利益	29.1	0.7	2.7%	28.3
Net interest income	資金利益	25.9	0.9		24.9
Domestic	国内業務部門	25.2	0.7		24.4
International	国際業務部門	0.6	0.1		0.4
Net fees and commissions	役務取引等利益	3.3	0.1		3.2
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)	(0.1)	(0.3)		0.1
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	(0.1)	(0.3)		0.2
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	17.7	(1.1)		18.8
Personnel	人件費	8.0	(0.3)		8.4
Non-personnel	物件費	8.1	(0.6)		8.8
Core net business profits	コア業務純益	11.4	1.9	20.1%	9.5
Net gains (losses) related to bonds	国債等債券損益	(3.3)	(4.1)		0.8
Net business Profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	8.0	(2.2)		10.3
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	(1.2)		1.2
Net business profits	業務純益	8.0	(0.9)		9.0
Net non-recurring gains (losses)	臨時損益	1.0	2.6		(1.5)
Credit related costs (2)	不良債権処理額(2)	(1.4)	(2.9)		1.5
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(1.4)	(4.2)		2.8
Net gains (losses) related to stocks	株式等損益	0.1	(0.4)		0.6
Ordinary profits	経常利益	9.1	1.6	22.5%	7.4
Net extraordinary gains (losses)	特別損益	(0.0)	(0.0)		(0.0)
Income taxes	法人税等	2.6	0.5		2.0
Income taxes-deferred	法人税等調整額	1.4	1.7		(0.3)
Net income	中間純利益	6.3	1.1	20.8%	5.2

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	9,321.5	110.3	209.6	9,211.1	9,111.8
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	5,869.1	32.6	113.2	5,836.4	5,755.8
Housing and consumer loans	(3)個人ローン	2,900.7	38.1	103.3	2,862.5	2,797.3
Housing loans	住宅系ローン	2,769.0	38.9	107.3	2,730.0	2,661.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	62.96%	(0.40%)	(0.20%)	63.36%	63.16%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	31.11%	0.04%	0.41%	31.07%	30.70%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	5,167.6	106.0	188.6	5,061.6	4,978.9
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	3,367.7	3.7	65.4	3,364.0	3,302.3
Housing and consumer loans	(3)個人ローン	1,525.8	23.0	54.7	1,502.7	1,471.1
Housing loans	住宅系ローン	1,472.8	24.0	57.8	1,448.7	1,415.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	65.17%	(1.29%)	(1.15%)	66.46%	66.32%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	29.52%	(0.16%)	(0.02%)	29.68%	29.54%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	4,153.8	4.3	20.9	4,149.5	4,132.9
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	2,501.3	28.9	47.8	2,472.4	2,453.5
Housing and consumer loans	(3)個人ローン	1,374.8	15.0	48.6	1,359.7	1,326.2
Housing loans	住宅系ローン	1,296.1	14.9	49.4	1,281.2	1,246.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	60.21%	0.63%	0.85%	59.58%	59.36%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	33.09%	0.33%	1.01%	32.76%	32.08%

(2) Deposits and Investment products

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

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(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	565.2	(25.8)	(21.2)	591.1	586.5
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)	461.7	(22.8)	(23.1)	484.6	484.8
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	103.5	(2.9)	1.8	106.4	101.6

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	13,309.8	76.4	327.3	13,233.3	12,982.4
Individual deposits*	うち個人預金(含む 譲渡性預金)	8,915.3	133.8	306.1	8,781.4	8,609.1
Total individual assets	(1) 個人預かり資産	9,365.9	113.8	289.6	9,252.0	9,076.2
Individual deposits* (deposits in yen)	個人預金(円貨)	8,904.2	136.7	312.7	8,767.4	8,591.4
Investment products (for individuals)	(2) 投資型金融商品	461.7	(22.8)	(23.1)	484.6	484.8
Foreign currency deposits	外貨預金	11.1	(2.8)	(6.6)	13.9	17.7
Public bonds	公共債	179.2	(10.7)	(23.1)	190.0	202.3
Investment trusts	投資信託	271.3	(9.2)	6.6	280.5	264.7
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.92%	(0.31%)	(0.42%)	5.23%	5.34%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	7,511.1	(25.7)	129.7	7,536.9	7,381.3
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,854.4	66.3	134.2	4,788.1	4,720.2
Total individual assets	(1) 個人預かり資産	5,078.8	58.2	133.0	5,020.6	4,945.8
Individual deposits* (deposits in yen)	個人預金(円貨)	4,848.3	68.2	137.9	4,780.1	4,710.4
Investment products (for individuals)	(2) 投資型金融商品	230.5	(9.9)	(4.8)	240.5	235.4
Foreign currency deposits	外貨預金	6.1	(1.8)	(3.6)	8.0	9.8
Public bonds	公共債	82.1	(1.8)	(4.5)	84.0	86.7
Investment trusts	投資信託	142.2	(6.2)	3.3	148.4	138.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.53%	(0.26%)	(0.23%)	4.79%	4.76%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31, 2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,798.6	102.2	197.5	5,696.4	5,601.0
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,060.8	67.5	171.9	3,993.2	3,888.9
Total individual assets	(1) 個人預かり資産	4,287.0	55.6	156.6	4,231.4	4,130.4
Individual deposits* (deposits in yen)	個人預金(円貨)	4,055.8	68.5	174.8	3,987.3	3,880.9
Investment products (for individuals)	(2) 投資型金融商品	231.1	(12.9)	(18.2)	244.0	249.4
Foreign currency deposits	外貨預金	4.9	(0.9)	(2.9)	5.9	7.9
Public bonds	公共債	97.0	(8.9)	(18.5)	106.0	115.6
Investment trusts	投資信託	129.1	(2.9)	3.3	132.1	125.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	5.39%	(0.37%)	(0.64%)	5.76%	6.03%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2022	(A)-(B)	As of Mar.31,2022	As of Sep.30,2022	(A)-(B)	As of Mar.31,2022	As of Sep.30,2022	(A)-(B)	As of Mar.31,2022
(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)		
Securities	有価証券	2,108.5	(91.0)	2,199.5	1,229.4	(64.9)	1,294.3	879.1	(26.0)	905.2
Government bonds	国債	342.7	(84.5)	427.2	174.6	(46.2)	220.9	168.1	(38.2)	206.3
Local government bonds	地方債	631.1	18.9	612.2	394.1	9.4	384.7	236.9	9.5	227.4
Corporate bonds	社債	281.7	0.1	281.6	147.5	1.9	145.6	134.1	(1.8)	135.9
Japanese stocks	株式	198.2	(22.7)	221.0	137.0	(18.2)	155.2	61.2	(4.4)	65.7
Foreign securities	外国証券	430.5	23.4	407.0	244.3	(3.7)	248.0	186.1	27.1	158.9
Others	その他	224.0	(26.3)	250.3	131.5	(8.1)	139.6	92.4	(18.2)	110.6
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	5.70	(0.07)	5.77	5.49	(0.01)	5.50	5.98	(0.14)	6.12

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2022	(A)-(B)	As of Mar.31,2022	As of Sep.30,2022	(A)-(B)	As of Mar.31,2022	As of Sep.30,2022	(A)-(B)	As of Mar.31,2022
(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)		
Available-for-sale securities	その他の有価証券	19.5	(55.6)	75.2	32.3	(33.9)	66.2	(12.7)	(21.7)	9.0
Japanese stocks	株式	86.7	(11.2)	98.0	67.0	(10.1)	77.1	19.7	(1.1)	20.8
Japanese bonds	債券	(2.1)	(5.3)	3.2	(2.5)	(2.4)	(0.0)	0.3	(2.8)	3.2
Others	その他	(65.0)	(39.0)	(25.9)	(32.2)	(21.3)	(10.8)	(32.8)	(17.7)	(15.1)

(Consolidated)

(Billions of yen)

	(Japanese)	FG		
		As of Sep.30,2022	(A)-(B)	As of Mar.31,2022
		(A)	(A)-(B)	(B)
Available-for-sale securities	その他の有価証券	21.1	(55.7)	76.9
Japanese stocks	株式	83.7	(11.1)	94.8
Japanese bonds	債券	(2.2)	(5.3)	3.1
Others	その他	(60.3)	(39.3)	(20.9)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	14.1	0.5	0.9	13.6	13.1
Doubtful	危険債権	168.9	4.0	14.2	164.8	154.6
Substandard	要管理債権	47.5	13.3	20.9	34.1	26.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	230.5	17.9	36.2	212.5	194.3
Normal	正常債権	9,348.7	96.7	181.8	9,251.9	9,166.8
Total	(2) 合計 (総与信)	9,579.2	114.6	218.0	9,464.5	9,361.1
NPL ratio	(1)/(2) 開示債権比率	2.40%	0.16%	0.33%	2.24%	2.07%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30, 2021
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	8.5	0.4	1.4	8.0	7.0
Doubtful	危険債権	106.3	(0.0)	5.4	106.4	100.9
Substandard	要管理債権	35.1	13.0	19.6	22.0	15.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	149.9	13.5	26.4	136.4	123.4
Normal	正常債権	5,114.3	92.0	173.3	5,022.3	4,940.9
Total	(2) 合計 (総与信)	5,264.2	105.5	199.8	5,158.7	5,064.4
NPL ratio	(1)/(2) 開示債権比率	2.84%	0.20%	0.41%	2.64%	2.43%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	5.7	0.0	(0.4)	5.6	6.1
Doubtful	危険債権	62.5	4.1	8.8	58.4	53.7
Substandard	要管理債権	12.4	0.2	1.3	12.1	11.0
Non Performing Loan	(1) 小計 (金融再生法開示債権)	80.6	4.4	9.7	76.1	70.8
Normal	正常債権	4,234.4	4.7	8.5	4,229.7	4,225.9
Total	(2) 合計 (総与信)	4,314.9	9.1	18.2	4,305.8	4,296.7
NPL ratio	(1)/(2) 開示債権比率	1.86%	0.10%	0.22%	1.76%	1.64%

5. Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2022	Change	As of Mar.31,2022	As of Sep.30,2022	Change	As of Mar.31,2022	As of Sep.30,2022	Change	As of Mar.31,2022
Capital adequacy ratio	自己資本比率	9.61%	0.07%	9.54%	9.36%	0.05%	9.31%	9.08%	0.14%	8.94%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2022		
		Interim results	Full year Forecast	Change from FY 2021
Ordinary profits	経常利益	14.5	31.0	0.7
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	9.3	19.0	(1.5)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2022								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2021	Interim results	Full year Forecast	Change from FY 2021	Interim results	Full year Forecast	Change from FY 2021
Core gross business profits	コア業務粗利益	63.7	124.5	(0.3)	34.5	69.0	0.5	29.1	55.5	(0.9)
General and administrative expenses	経費	37.8	78.5	(0.3)	20.1	41.5	(0.2)	17.7	37.0	(0.1)
Core net business profits	コア業務純益	25.8	46.0	(0.0)	14.4	27.5	0.7	11.4	18.5	(0.7)
Total credit costs	与信費用	6.7	14.5	0.9	8.1	9.0	0.4	(1.4)	5.5	0.5
Ordinary profits	経常利益	15.3	32.0	1.5	6.1	18.5	(2.4)	9.1	13.5	3.9
Net income	当期(中間)純利益	10.6	20.5	(1.3)	4.2	11.5	(1.6)	6.3	9.0	0.2

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Annual	Change from FY 2021
Dividend per common share	普通株式	¥0.00	¥35.00	¥35.00	—
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)

Millions of yen

		As of Mar. 31, 2022	As of Sep. 30, 2022
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	5,471,090	3,966,721
Call loans and bills bought	コールローン及び買入手形	26,731	53,499
Cash collateral provided for securities borrowed	債券貸借取引支払保証金	—	11,148
Monetary claims bought	買入金銭債権	21,217	18,459
Trading assets	特定取引資産	3,454	2,959
Money held in trust	金銭の信託	18,474	16,984
Securities	有価証券	2,206,987	2,114,717
Loans and bills discounted	貸出金	9,193,283	9,311,048
Foreign exchanges	外国為替	25,628	27,107
Other assets	その他資産	201,789	207,034
Tangible fixed assets	有形固定資産	99,135	98,669
Intangible fixed assets	無形固定資産	10,323	9,259
Asset for retirement benefit	退職給付に係る資産	10,839	11,255
Deferred tax assets	繰延税金資産	3,275	9,569
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,310	69,964
Allowance for loan losses	貸倒引当金	(72,470)	(77,804)
Total assets	資産の部合計	17,280,071	15,850,594
(Liabilities)	(負債の部)		
Deposits	預金	13,138,524	13,175,302
Negotiable certificates of deposit	譲渡性預金	64,079	107,579
Call money and bills sold	コールマネー及び売渡手形	318,920	185,180
Payables under repurchase agreements	売現先勘定	21,123	9,001
Payables under securities lending transactions	債券貸借取引受入担保金	288,815	375,824
Trading liabilities	特定取引負債	651	649
Borrowed money	借入金	2,608,500	1,184,184
Foreign exchanges	外国為替	647	480
Borrowed money from trust account	信託勘定借	4,514	5,071
Other liabilities	その他負債	125,967	134,622
Liability for retirement benefit	退職給付に係る負債	3,703	3,789
Reserve for directors' retirement benefits	役員退職慰労引当金	123	75
Reserve for contingent loss	偶発損失引当金	943	1,009
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,495	1,470
Reserves under the special laws	特別法上の引当金	10	10
Deferred tax liabilities	繰延税金負債	13,909	1,222
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,984	4,961
Acceptances and guarantees	支払承諾	60,310	69,964
Total liabilities	負債の部合計	16,657,226	15,260,401
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	125,128	125,150
Retained earnings	利益剰余金	359,045	363,362
Treasury stock	自己株式	(852)	(678)
Total shareholders' equity	株主資本合計	554,215	558,729
Valuation difference on available-for-sale securities	その他有価証券評価差額金	56,225	18,908
Deferred gains or losses on hedges	繰延ヘッジ損益	325	244
Revaluation reserve for land	土地再評価差額金	7,791	7,738
Remeasurements of defined benefit plans	退職給付に係る調整累計額	338	636
Accumulated other comprehensive income	その他の包括利益累計額合計	64,680	27,526
Stock acquisition rights	新株予約権	500	422
Non-controlling interests	非支配株主持分	3,449	3,515
Total net assets	純資産の部合計	622,845	590,193
Total liabilities and net assets	負債及び純資産の部合計	17,280,071	15,850,594

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Ordinary income	經常収益	87,895	96,991
Interest income	資金運用収益	52,229	55,193
Interest on loans and discounts	貸出金利息	41,459	41,022
Interest and dividends on securities	有価証券利息配当金	9,174	11,118
Trust fees	信託報酬	16	15
Fees and commissions	役務取引等収益	19,848	19,774
Trading income	特定取引収益	870	692
Other ordinary income	その他業務収益	10,060	7,796
Other income	その他經常収益	4,870	13,518
Ordinary expenses	經常費用	68,808	82,446
Interest expenses	資金調達費用	715	3,079
Interest on deposits	預金利息	235	306
Fees and commissions	役務取引等費用	7,826	6,990
Other ordinary expenses	その他業務費用	6,900	15,495
General and administrative expenses	営業経費	44,326	42,356
Other expenses	その他經常費用	9,038	14,523
Ordinary profits	經常利益	19,087	14,545
Extraordinary income	特別利益	18	44
Gain on disposal of fixed assets	固定資産処分益	18	44
Extraordinary loss	特別損失	249	299
Loss on disposal of fixed assets	固定資産処分損	123	125
Impairment loss	減損損失	125	173
Income before income taxes	税金等調整前中間純利益	18,855	14,290
Income taxes-current	法人税、住民税及び事業税	6,187	5,666
Income taxes-deferred	法人税等調整額	(545)	(763)
Total income taxes	法人税等合計	5,641	4,902
Net income	中間純利益	13,214	9,387
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	88	80
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	13,125	9,306

Consolidated Statements of Comprehensive Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Net income	中間純利益	13,214	9,387
Other comprehensive income	その他の包括利益	9,432	(37,115)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,113	(37,310)
Deferred gains or losses on hedges	繰延ヘッジ損益	96	(81)
Defined retirement benefit plans	退職給付に係る調整額	174	297
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	47	(20)
Total comprehensive income	中間包括利益	22,646	(27,727)
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	22,544	(27,794)
The amount attributable to non-controlling interests	非支配株主に係る中間包括利益	101	66

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the six months ended Sep. 30, 2021	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	133,905	344,103	(1,180)	547,723
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(5,237)		(5,237)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			13,125		13,125
Purchase of treasury stock 自己株式の取得				(1)	(1)
Disposal of treasury stock 自己株式の処分		0		155	156
Reversal of revaluation reserve for land 土地再評価差額金の取崩			1		1
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	—	0	7,890	153	8,044
Balance at the end of current period 当中間期末残高	70,895	133,906	351,993	(1,026)	555,767

Millions of yen

For the six months ended Sep. 30, 2021	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 当期首残高	80,937	(61)	8,088	(1,986)		86,979	538	3,263	638,504
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当									(5,237)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									13,125
Purchase of treasury stock 自己株式の取得									(1)
Disposal of treasury stock 自己株式の処分									156
Reversal of revaluation reserve for land 土地再評価差額金の取崩									1
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	9,147	96	(1)	174		9,417	(38)	101	9,480
Total changes during the period 当中間期変動額合計	9,147	96	(1)	174		9,417	(38)	101	17,524
Balance at the end of current period 当中間期末残高	90,085	35	8,087	(1,811)		96,396	500	3,364	656,029

Millions of yen

For the six months ended Sep. 30, 2022	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	125,128	359,045	(852)	554,215
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(5,042)		(5,042)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			9,306		9,306
Purchase of treasury stock 自己株式の取得				(1)	(1)
Disposal of treasury stock 自己株式の処分		22		175	198
Reversal of revaluation reserve for land 土地再評価差額金の取崩			52		52
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	—	22	4,316	174	4,514
Balance at the end of current period 当中間期末残高	70,895	125,150	363,362	(678)	558,729

Millions of yen

For the six months ended Sep. 30, 2022	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	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 当期中間期首残高	56,225	325	7,791	338	64,680	500	3,449	622,845	
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当								(5,042)	
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益								9,306	
Purchase of treasury stock 自己株式の取得								(1)	
Disposal of treasury stock 自己株式の処分								198	
Reversal of revaluation reserve for land 土地再評価差額金の取崩								52	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(37,317)	(81)	(52)	297	(37,153)	(78)	66	(37,165)	
Total changes during the period 当中間期変動額合計	(37,317)	(81)	(52)	297	(37,153)	(78)	66	(32,651)	
Balance at the end of current period 当中間期末残高	18,908	244	7,738	636	27,526	422	3,515	590,193	

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
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	18,855	14,290
Depreciation	減価償却費	3,301	3,024
Impairment losses	減損損失	125	173
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(△)	(19)	(17)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	2,826	5,333
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	181	65
Increase (decrease) in asset for retirement benefit	退職給付に係る資産の増減(△)額	(604)	(416)
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	7	85
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(74)	(47)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(48)	(24)
Interest income	資金運用収益	(52,229)	(55,193)
Interest expenses	資金調達費用	715	3,079
Losses (gains) on securities	有価証券関係損益(△)	(2,769)	2,817
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(6)	(3)
Losses (gains) on foreign exchange	為替差損益(△)	(970)	(28,759)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	105	81
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	229	495
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	87	(2)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(47,918)	(117,764)
Net increase (decrease) in deposits	預金の純増減(△)	112,567	36,778
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	53,454	43,499
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(△)	85,089	(1,424,315)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	5,359	11,448
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(16,263)	(24,010)
Net decrease (increase) in cash collateral provided for securities borrowed	債券貸借支払保証金純増(△)減	—	(11,148)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	32,307	(145,861)
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	(26,151)	87,009
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	4,136	(1,479)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(95)	(167)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	862	556
Interest income-cash basis	資金運用による収入	42,171	44,381
Interest expense-cash basis	資金調達による支出	(782)	(3,008)
Other, net	その他	6,701	(25,366)
Subtotal	小計	222,207	(1,583,415)
Income taxes paid	法人税等の支払額	(5,106)	(5,533)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	217,101	(1,588,949)
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	(409,611)	(233,536)
Proceeds from sales of securities	有価証券の売却による収入	346,765	230,577
Proceeds from redemption of securities	有価証券の償還による収入	141,248	95,404
Payments for increase in money held in trust	金銭の信託の増加による支出	(10,037)	(10,039)
Proceeds from sales on money held in trust	金銭の信託の減少による収入	10,106	10,130
Proceeds from fund management	投資活動としての資金運用による収入	9,180	11,122
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,463)	(1,714)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	54	70
Purchases of intangible fixed assets	無形固定資産の取得による支出	(682)	(998)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	85,561	101,015
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー		
Dividends paid	配当金の支払額	(5,237)	(5,042)
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	(1)	(1)
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	(5,239)	(5,044)
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	2	57
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	297,425	(1,492,920)
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	5,086,143	5,451,451
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	5,383,569	3,958,531

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

Balance Sheets (Unaudited)

Millions of yen

		As of Mar. 31, 2022	As of Sep. 30, 2022
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	3,607,139	2,609,174
Call loans and bills bought	コールローン	26,731	53,499
Monetary claims bought	買入金銭債権	21,217	18,459
Trading assets	特定取引資産	1,048	1,019
Money held in trust	金銭の信託	4,945	4,938
Securities	有価証券	1,294,377	1,229,400
Loans and bills discounted	貸出金	5,061,661	5,167,662
Foreign exchanges	外国為替	19,983	14,892
Other assets	その他資産	66,270	71,952
Tangible fixed assets	有形固定資産	76,244	75,781
Intangible fixed assets	無形固定資産	2,774	2,453
Prepaid pension cost	前払年金費用	3,616	3,325
Deferred tax assets	繰延税金資産	—	3
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,708	34,548
Allowance for loan losses	貸倒引当金	(40,527)	(47,525)
Total assets	資産の部合計	10,178,190	9,239,585
(Liabilities)	(負債の部)		
Deposits	預金	7,462,202	7,431,272
Negotiable certificates of deposit	譲渡性預金	74,734	79,887
Call money and bills sold	コールマネー	318,920	183,443
Payables under repurchase agreements	売現先勘定	21,123	9,001
Payables under securities lending transactions	債券貸借取引受入担保金	186,628	253,595
Trading liabilities	特定取引負債	651	649
Borrowed money	借入金	1,630,857	827,175
Foreign exchanges	外国為替	354	226
Borrowed money from trust account	信託勘定借	4,514	5,071
Other liabilities	その他負債	54,485	61,173
Reserve for employee retirement benefits	退職給付引当金	948	1,324
Reserve for directors' retirement benefits	役員退職慰労引当金	43	—
Reserve for contingent loss	偶発損失引当金	562	617
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,015	982
Deferred tax liabilities	繰延税金負債	13,847	—
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,984	4,961
Acceptances and guarantees	支払承諾	32,708	34,548
Total liabilities	負債の部合計	9,808,584	8,893,929
(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	157,746	155,686
Total shareholders' equity	株主資本合計	313,155	311,095
Valuation difference on available-for-sale securities	その他有価証券評価差額金	48,649	26,578
Deferred gains or losses on hedges	繰延ヘッジ損益	9	244
Revaluation reserve for land	土地再評価差額金	7,791	7,738
Total valuation and translation adjustments	評価・換算差額等合計	56,450	34,561
Total net assets	純資産の部合計	369,606	345,656
Total liabilities and net assets	負債及び純資産の部合計	10,178,190	9,239,585

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Ordinary income	經常収益	42,544	53,020
Interest income	資金運用収益	28,109	29,452
<i>Interest on loans and discounts</i>	貸出金利息	20,764	20,471
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,377	6,974
Trust fees	信託報酬	16	15
Fees and commissions	役務取引等収益	9,439	9,521
Trading income	特定取引収益	5	8
Other ordinary income	その他業務収益	1,974	1,282
Other income	その他經常収益	2,999	12,739
Ordinary expenses	經常費用	30,114	46,832
Interest expense	資金調達費用	545	2,236
<i>Interest on deposits</i>	預金利息	169	253
Fees and commissions	役務取引等費用	3,792	2,949
Other ordinary expenses	その他業務費用	839	6,565
General and administrative expenses	営業経費	21,552	20,857
Other expenses	その他經常費用	3,385	14,225
Ordinary profits	經常利益	12,429	6,187
Extraordinary income	特別利益	18	39
Extraordinary loss	特別損失	165	224
Income before income taxes	税引前中間純利益	12,282	6,002
Income taxes-current	法人税、住民税及び事業税	3,257	3,986
Income taxes-deferred	法人税等調整額	(225)	(2,209)
Total income taxes	法人税等合計	3,032	1,777
Net income	中間純利益	9,250	4,224

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

Balance Sheets (Unaudited)

Millions of yen

		As of Mar. 31, 2022	As of Sep. 30, 2022
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,862,525	1,356,522
Cash collateral provided for securities borrowed	債券貸借取引支払保証金	—	11,148
Trading account securities	商品有価証券	2,406	1,939
Money held in trust	金銭の信託	9,179	9,096
Securities	有価証券	905,214	879,122
Loans and bills discounted	貸出金	4,149,502	4,153,876
Foreign exchanges	外国為替	5,645	12,215
Other assets	その他資産	85,968	86,133
Tangible fixed assets	有形固定資産	28,337	28,287
Intangible fixed assets	無形固定資産	2,313	2,520
Prepaid pension cost	前払年金費用	5,797	6,254
Deferred tax assets	繰延税金資産	6,391	11,612
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,599	35,414
Allowance for loan losses	貸倒引当金	(25,637)	(24,044)
Total assets	資産の部合計	7,065,244	6,570,098
(Liabilities)	(負債の部)		
Deposits	預金	5,696,452	5,759,983
Negotiable certificates of deposit	譲渡性預金	—	38,682
Call money and bills sold	コールマネー	—	1,737
Payables under securities lending transactions	債券貸借取引受入担保金	102,186	122,229
Borrowed money	借入金	972,200	351,200
Foreign exchanges	外国為替	293	254
Other liabilities	その他負債	41,940	45,214
Reserve for employee retirement benefits	退職給付引当金	1,359	1,240
Reserve for directors' retirement benefits	役員退職慰労引当金	37	37
Reserve for contingent loss	偶発損失引当金	374	384
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	479	487
Acceptances and guarantees	支払承諾	27,599	35,414
Total liabilities	負債の部合計	6,842,923	6,356,865
(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	105,150	111,549
Total shareholders' equity	株主資本合計	215,469	221,868
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,535	(8,635)
Deferred gains or losses on hedges	繰延ヘッジ損益	315	—
Total valuation and translation adjustments	評価・換算差額等合計	6,851	(8,635)
Total net assets	純資産の部合計	222,320	213,233
Total liabilities and net assets	負債及び純資産の部合計	7,065,244	6,570,098

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2021	For the six months ended Sep. 30, 2022
Ordinary income	經常収益	37,181	37,410
Interest income	資金運用収益	25,141	26,719
<i>Interest on loans and discounts</i>	貸出金利息	20,734	20,548
<i>Interest and dividends on securities</i>	有価証券利息配当金	3,778	5,125
Fees and commissions	役務取引等収益	8,133	7,994
Other ordinary income	その他業務収益	1,783	357
Other income	その他經常収益	2,123	2,340
Ordinary expenses	經常費用	29,729	28,280
Interest expense	資金調達費用	154	813
<i>Interest on deposits</i>	預金利息	66	52
Fees and commissions	役務取引等費用	4,931	4,642
Other ordinary expenses	その他業務費用	773	3,832
General and administrative expenses	営業経費	18,842	17,567
Other expenses	その他經常費用	5,027	1,424
Ordinary profits	經常利益	7,451	9,130
Extraordinary income	特別利益	—	4
Extraordinary loss	特別損失	63	68
Income before income taxes	税引前中間純利益	7,388	9,066
Income taxes-current	法人税、住民税及び事業税	2,395	1,211
Income taxes-deferred	法人税等調整額	(305)	1,456
Total income taxes	法人税等合計	2,090	2,667
Net income	中間純利益	5,297	6,398

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2022		Sep.30, 2021
		(A)	change (A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	57,907	(9,675)	67,582
Net interest income	資金利益	52,114	600	51,514
Trust fees	信託報酬	15	(1)	16
Net fees and commissions	役務取引等利益	12,783	761	12,021
Net trading income	特定取引利益	692	(178)	870
Net other income	その他業務利益	(7,698)	(10,858)	3,159
General and administrative expenses	営業経費	42,356	(1,970)	44,326
Amortization of goodwill	うちのれん償却	1,051	—	1,051
Total credit costs	不良債権処理額	6,974	1,487	5,486
Written-off of loans	貸出金償却	133	(28)	161
Provision of allowance for loan losses	貸倒引当金繰入額	6,692	1,674	5,018
Other credit costs	その他不良債権処理額	148	(158)	306
Net gains (losses) related to stocks	株式等損益	6,598	5,435	1,163
Other non-recurring gains (losses)	その他臨時損益	(629)	(784)	155
Ordinary profits	経常利益	14,545	(4,541)	19,087
Net extraordinary gains (losses)	特別損益	(254)	(23)	(231)
Income before income taxes	税金等調整前中間純利益	14,290	(4,565)	18,855
Income taxes-current	法人税、住民税及び事業税	5,666	(521)	6,187
Income taxes-deferred	法人税等調整額	(763)	(217)	(545)
Net income	中間純利益	9,387	(3,826)	13,214
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	80	(7)	88
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	9,306	(3,819)	13,125

* Consolidated gross business profits = (Interest income - Interest expenses + Expenses corresponding to money trust) + (Trust fees) + (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) + (信託報酬) + (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)	連結実質業務純益	17,175	(7,531)	24,706
Consolidated core net business profits	連結コア業務純益	26,592	3,491	23,100

* 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)

* 連結実質業務純益 = 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 = 連結実質業務純益 - 国債等債券損益

Number of consolidated subsidiaries	連結子会社数	12	—	12
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, 2022	change (A - B)	Sep.30, 2021
		(A)		(B)
Gross business profits	業務粗利益	28,530	(5,838)	34,369
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	34,587	1,012	33,574
Domestic gross business profits	国内業務粗利益	33,195	780	32,414
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	32,711	1,231	31,479
Net interest income	資金利益	26,233	319	25,914
Net fees and commissions	役務取引等利益	6,470	910	5,559
Net trading income	特定取引利益	7	1	5
Net other income	その他業務利益	484	(450)	935
Net gains (losses) related to bonds	国債等債券損益	484	(450)	935
International gross business profits	国際業務粗利益	(4,664)	(6,619)	1,954
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,876	(219)	2,095
Net interest income	資金利益	982	(667)	1,650
Net fees and commissions	役務取引等利益	117	13	104
Net trading income	特定取引利益	1	1	0
Net other income	その他業務利益	(5,766)	(5,966)	200
Net gains (losses) related to bonds	国債等債券損益	(6,541)	(6,400)	(140)
General and administrative expenses	経費(臨時処理分を除く)	20,163	(986)	21,149
Personnel expenses	人件費	10,169	(354)	10,523
Non-personnel expenses	物件費	8,362	(702)	9,064
Taxes	税金	1,632	70	1,562
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	8,366	(4,852)	13,219
(Reference) Core net business profits	(参考)コア業務純益	14,423	1,999	12,424
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,291	609	682
Net business profits	業務純益	7,074	(5,462)	12,537
Net gains (losses) related to bonds	国債等債券損益	(6,056)	(6,851)	794
Net non-recurring gains (losses)	臨時損益	(887)	(780)	(107)
Credit related costs ②	不良債権処理額②	6,865	5,110	1,755
Written-off of loans	貸出金償却	—	—	—
Provision of allowance for loan losses	個別貸倒引当金純繰入額	6,744	5,168	1,576
Losses on sales of non-performing loans	延滞債権売却損	—	(2)	2
Provision of reserve for contingent loss	偶発損失引当金繰入額	55	(54)	109
Other credit costs	その他の債権売却損等	66	(1)	67
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	8,157	5,719	2,438
Net gains (losses) related to stocks	株式等損益	6,527	5,452	1,074
Gains on sales of stocks and other securities	株式等売却益	12,425	10,476	1,949
Losses on sales of stocks and other securities	株式等売却損	61	(666)	727
Losses on devaluation of stocks and other securities	株式等償却	5,836	5,690	146
Ordinary profits	経常利益	6,187	(6,242)	12,429
Net extraordinary gains (losses)	特別損益	(184)	(37)	(147)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(11)	47	(59)
Gain on disposal of noncurrent assets	固定資産処分益	39	21	18
Loss on disposal of noncurrent assets	固定資産処分損	51	(26)	77
Impairment loss	減損損失	173	85	87
Income before income taxes	税引前中間純利益	6,002	(6,280)	12,282
Income taxes-current	法人税、住民税及び事業税	3,986	729	3,257
Income taxes-deferred	法人税等調整額	(2,209)	(1,984)	(225)
Net income	中間純利益	4,224	(5,025)	9,250

【Hokkaido Bank (Non-consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2022		Sep.30, 2021
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	25,782	(3,415)	29,198
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	29,141	754	28,386
Domestic gross business profits	国内業務粗利益	28,854	146	28,708
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	28,567	914	27,653
Net interest income	資金利益	25,242	753	24,488
Net fees and commissions	役務取引等利益	3,333	163	3,169
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	279	(770)	1,049
Net gains (losses) related to bonds	国債等債券損益	287	(767)	1,054
International gross business profits	国際業務粗利益	(3,072)	(3,562)	489
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	573	(159)	732
Net interest income	資金利益	663	164	498
Net fees and commissions	役務取引等利益	18	(13)	31
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(3,753)	(3,714)	(39)
Net gains (losses) related to bonds	国債等債券損益	(3,646)	(3,403)	(243)
General and administrative expenses	経費(臨時処理分を除く)	17,716	(1,157)	18,873
Personnel expenses	人件費	8,079	(358)	8,437
Non-personnel expenses	物件費	8,167	(666)	8,834
Taxes	税金	1,470	(131)	1,601
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	8,065	(2,258)	10,324
(Reference) Core net business profits	(参考)コア業務純益	11,424	1,911	9,512
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(1,273)	1,273
Net business profits	業務純益	8,065	(985)	9,051
Net gains (losses) related to bonds	国債等債券損益	(3,359)	(4,170)	811
Net non-recurring gains (losses)	臨時損益	1,065	2,664	(1,599)
Credit related costs ②	不良債権処理額②	(1,445)	(2,999)	1,554
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	—	(1,424)	1,424
Losses on sales of non-performing loans	延滞債権等売却損	—	(0)	0
Provision of reserve for contingent loss	偶発損失引当金繰入額	10	(65)	76
Other credit costs	その他の債権売却損等	15	(37)	52
Reversal of allowance for loan losses	貸倒引当金戻入益	1,471	1,471	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(1,445)	(4,272)	2,827
Net gains (losses) related to stocks	株式等損益	169	(476)	646
Gains on sales of stocks and other securities	株式等売却益	745	(1,158)	1,903
Losses on sales of stocks and other securities	株式等売却損	330	(383)	714
Losses on devaluation of stocks and other securities	株式等償却	245	(297)	543
Ordinary profits	経常利益	9,130	1,678	7,451
Net extraordinary gains (losses)	特別損益	(64)	(0)	(63)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(64)	(18)	(45)
Gain on disposal of noncurrent assets	固定資産処分益	4	4	—
Loss on disposal of noncurrent assets	固定資産処分損	68	22	45
Impairment loss	減損損失	—	(17)	17
Income before income taxes	税引前中間純利益	9,066	1,678	7,388
Income taxes-current	法人税、住民税及び事業税	1,211	(1,183)	2,395
Income taxes-deferred	法人税等調整額	1,456	1,761	(305)
Net income	中間純利益	6,398	1,100	5,297

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, 2022			Sep.30, 2021			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	13,837.2	1,325.0	12,512.1	7,964.3	998.6	6,965.6	5,872.9	326.4	5,546.4			
Loans and bills discounted	貸出金	9,250.8	143.1	9,107.6	5,096.1	106.7	4,989.4	4,154.6	36.4	4,118.2			
Securities	有価証券	1,647.5	50.7	1,596.8	941.8	20.6	921.1	705.7	30.0	675.6			
Interest-bearing liabilities	資金調達勘定	16,496.9	235.2	16,261.7	9,520.0	114.7	9,405.2	6,976.9	120.4	6,856.4			
Deposits and NCD	預金(NCD含む)	13,367.3	332.4	13,034.9	7,543.6	120.7	7,422.8	5,823.7	211.6	5,612.0			
【Total】		For the six months ended									(Billions of yen)		
	(Japanese)	Total of two banks											
		Sep.30, 2022			Sep.30, 2021			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	14,256.3	1,387.7	12,868.5	8,257.3	1,039.3	7,218.0	5,998.9	348.4	5,650.4			
Loans and bills discounted	貸出金	9,275.0	145.4	9,129.5	5,120.2	109.1	5,011.0	4,154.7	36.3	4,118.4			
Securities	有価証券	2,124.0	168.6	1,955.3	1,217.5	59.8	1,157.7	906.4	108.8	797.5			
Interest-bearing liabilities	資金調達勘定	16,916.0	297.8	16,618.1	9,813.4	155.4	9,657.9	7,102.5	142.3	6,960.1			
Deposits and NCD	預金(NCD含む)	13,418.2	328.8	13,089.3	7,585.3	122.2	7,463.1	5,832.8	206.6	5,626.2			

3. Interest Rate Spread

【Domestic】		For the six months ended									(%)		
	(Japanese)	Total of two banks											
		Sep.30, 2022			Sep.30, 2021			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	0.74	(0.06)	0.80	0.66	(0.09)	0.75	0.85	(0.03)	0.88			
Loans and bills discounted (b)	貸出金利回り	0.87	(0.03)	0.90	0.78	(0.04)	0.82	0.98	(0.02)	1.00			
Securities	有価証券利回り	1.00	0.02	0.98	0.98	(0.03)	1.01	1.04	0.11	0.93			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.45	(0.03)	0.48	0.41	(0.03)	0.44	0.50	(0.04)	0.54			
Deposits and NCD (d)	預金等利回り	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Expense ratio (e)	預金経費率	0.55	(0.05)	0.60	0.52	(0.03)	0.55	0.60	(0.06)	0.66			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.87	(0.03)	0.90	0.78	(0.04)	0.82	0.98	(0.02)	1.00			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.31	0.01	0.30	0.26	0.00	0.26	0.38	0.04	0.34			
Interest rate spread (a)-(c)	総資金利鞘	0.29	(0.03)	0.32	0.24	(0.06)	0.30	0.35	0.02	0.33			
【Total】		For the six months ended									(%)		
	(Japanese)	Total of two banks											
		Sep.30, 2022			Sep.30, 2021			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	0.78	(0.04)	0.82	0.71	(0.06)	0.77	0.88	0.00	0.88			
Loans and Bills discounted (b)	貸出金利回り	0.88	(0.02)	0.90	0.79	(0.03)	0.82	0.98	(0.02)	1.00			
Securities	有価証券利回り	1.13	0.10	1.03	1.14	0.05	1.09	1.12	0.18	0.94			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.48	0.00	0.48	0.45	0.01	0.44	0.52	(0.02)	0.54			
Deposits and NCD (d)	預金等利回り	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Expense ratio (e)	預金経費率	0.56	(0.04)	0.60	0.52	(0.04)	0.56	0.60	(0.06)	0.66			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.87	(0.03)	0.90	0.79	(0.03)	0.82	0.98	(0.02)	1.00			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.31	0.02	0.29	0.26	0.01	0.25	0.37	0.04	0.33			
Interest rate spread (a)-(c)	総資金利鞘	0.30	(0.03)	0.33	0.25	(0.07)	0.32	0.36	0.02	0.34			

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, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	25,848	3,910	21,937	14,423	1,999	12,424	11,424	1,911	9,512
As per employee (in thousands of yen)	一人当たり(千円)	6,040	1,131	4,908	6,541	1,122	5,418	5,508	1,136	4,371
Net business profits	業務純益	15,140	(6,447)	21,588	7,074	(5,462)	12,537	8,065	(985)	9,051
As per employee (in thousands of yen)	一人当たり(千円)	3,538	(1,292)	4,830	3,208	(2,258)	5,467	3,888	(270)	4,159

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, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021	
(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	9.58	1.95	7.63	8.04	1.68	6.36	12.64	2.33	10.31
Net business profits per common shareholders' equity	業務純益ベース	5.61	(1.90)	7.51	3.94	(2.48)	6.42	8.92	(0.89)	9.81
Interim net income per common shareholders' equity	中間純利益ベース	3.93	(1.13)	5.06	2.35	(2.39)	4.74	7.08	1.34	5.74

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021	
(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	59.44	(5.15)	64.59	58.29	(4.70)	62.99	60.79	(5.69)	66.48
Gross business profits basis	業務粗利益ベース	69.74	6.78	62.96	70.67	9.14	61.53	68.71	4.07	64.64

(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, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021		Sep.30, 2022	Sep.30, 2021	
(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	0.29	0.04	0.25	0.28	0.04	0.24	0.31	0.05	0.26
Net business profits on assets	業務純益ベース	0.17	(0.08)	0.25	0.13	(0.11)	0.24	0.21	(0.04)	0.25
Interim net income on assets	中間純利益ベース	0.12	(0.04)	0.16	0.08	(0.10)	0.18	0.17	0.03	0.14

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2022		Sep.30, 2021
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(9,416)	(11,022)	1,606
Gains on sales	売却益	855	(2,328)	3,184
Gains on redemption	償還益	10	(20)	30
Losses on sales	売却損	10,281	8,673	1,607
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	6,598	5,435	1,163
Gains on sales	売却益	13,150	9,447	3,702
Losses on sales	売却損	392	(1,203)	1,595
Losses on devaluation	償却	6,159	5,215	944

【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2022		Sep.30, 2021
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(9,416)	(11,022)	1,606
Gains on sales	売却益	855	(2,328)	3,184
Gains on redemption	償還益	10	(20)	30
Losses on sales	売却損	10,281	8,673	1,607
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	6,696	4,975	1,721
Gains on sales	売却益	13,171	9,318	3,853
Losses on sales	売却損	391	(1,050)	1,442
Losses on devaluation	償却	6,082	5,392	690

【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2022		Sep.30, 2021
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(6,056)	(6,851)	794
Gains on sales	売却益	498	(1,105)	1,603
Gains on redemption	償還益	10	(20)	30
Losses on sales	売却損	6,565	5,725	839
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	6,527	5,452	1,074
Gains on sales	売却益	12,425	10,476	1,949
Losses on sales	売却損	61	(666)	727
Losses on devaluation	償却	5,836	5,690	146

【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2022		Sep.30, 2021
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(3,359)	(4,170)	811
Gains on sales	売却益	357	(1,222)	1,580
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,716	2,947	768
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	169	(476)	646
Gains on sales	売却益	745	(1,158)	1,903
Losses on sales	売却損	330	(383)	714
Losses on devaluation	償却	245	(297)	543

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2022				As of Mar.31, 2022		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	10	(7)	10	0	17	18	0
Available-for-sale securities	その他有価証券	21,175	(55,794)	111,727	90,552	76,969	128,261	51,291
Japanese Stocks	株式	83,703	(11,145)	90,028	6,325	94,849	104,474	9,625
Japanese Bonds	債券	(2,222)	(5,325)	10,224	12,447	3,103	10,763	7,660
Others	その他	(60,305)	(39,322)	11,474	71,780	(20,982)	13,022	34,005
Total	合計	21,186	(55,801)	111,738	90,552	76,987	128,279	51,291
Japanese Stocks	株式	83,703	(11,145)	90,028	6,325	94,849	104,474	9,625
Japanese Bonds	債券	(2,212)	(5,333)	10,235	12,447	3,121	10,782	7,660
Others	その他	(60,305)	(39,322)	11,474	71,780	(20,982)	13,022	34,005

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2022				As of Mar.31, 2022		
		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	19,569	(55,696)	109,467	89,898	75,265	125,893	50,627
Japanese Stocks	株式	86,732	(11,293)	92,403	5,671	98,026	106,987	8,961
Japanese Bonds	債券	(2,136)	(5,340)	10,310	12,447	3,204	10,864	7,660
Others	その他	(65,026)	(39,062)	6,753	71,780	(25,964)	8,041	34,005
Total	合計	19,569	(55,696)	109,467	89,898	75,265	125,893	50,627
Japanese Stocks	株式	86,732	(11,293)	92,403	5,671	98,026	106,987	8,961
Japanese Bonds	債券	(2,136)	(5,340)	10,310	12,447	3,204	10,864	7,660
Others	その他	(65,026)	(39,062)	6,753	71,780	(25,964)	8,041	34,005

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2022				As of Mar.31, 2022		
		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	32,301	(33,920)	77,791	45,490	66,221	93,577	27,355
Japanese Stocks	株式	67,008	(10,122)	69,598	2,589	77,130	83,582	6,451
Japanese Bonds	債券	(2,504)	(2,459)	3,469	5,974	(45)	3,206	3,251
Others	その他	(32,202)	(21,338)	4,723	36,926	(10,863)	6,788	17,652
Total	合計	32,301	(33,920)	77,791	45,490	66,221	93,577	27,355
Japanese Stocks	株式	67,008	(10,122)	69,598	2,589	77,130	83,582	6,451
Japanese Bonds	債券	(2,504)	(2,459)	3,469	5,974	(45)	3,206	3,251
Others	その他	(32,202)	(21,338)	4,723	36,926	(10,863)	6,788	17,652

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2022				As of Mar.31, 2022		
		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	(12,732)	(21,776)	31,675	44,407	9,043	32,315	23,271
Japanese Stocks	株式	19,724	(1,171)	22,805	3,081	20,895	23,404	2,509
Japanese Bonds	債券	368	(2,880)	6,841	6,472	3,249	7,658	4,408
Others	その他	(32,824)	(17,724)	2,029	34,854	(15,100)	1,252	16,352
Total	合計	(12,732)	(21,776)	31,675	44,407	9,043	32,315	23,271
Japanese Stocks	株式	19,724	(1,171)	22,805	3,081	20,895	23,404	2,509
Japanese Bonds	債券	368	(2,880)	6,841	6,472	3,249	7,658	4,408
Others	その他	(32,824)	(17,724)	2,029	34,854	(15,100)	1,252	16,352

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.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.61 %	0.07 %	(0.18) %	9.54 %	9.79 %
(2) Capital ①-②	自己資本	571,429	9,792	5,252	561,636	566,177
① Core capital : instruments and reserves	コア資本に係る基礎項目	586,951	9,032	8,162	577,919	578,788
Shareholders' equity	うち株主資本	520,564	8,992	8,413	511,572	512,151
General allowance for loan losses	うち一般貸倒引当金等	25,108	(205)	3,608	25,314	21,500
Perpetual preferred stock	うち永久優先株	37,600	—	(5,371)	37,600	42,971
② Core capital : regulatory adjustments	コア資本に係る調整項目	15,522	(760)	2,910	16,282	12,611
Intangible fixed assets	うち無形固定資産	7,666	(1,060)	(2,362)	8,727	10,029
(3) Risk-weighted assets	リスクアセット	5,944,743	63,612	165,847	5,881,130	5,778,895

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.36 %	0.05 %	(0.13) %	9.31 %	9.49 %
(2) Capital ①-②	自己資本	322,857	6,043	7,022	316,813	315,834
① Core capital : instruments and reserves	コア資本に係る基礎項目	326,876	5,617	6,482	321,258	320,393
Shareholders' equity	うち株主資本	311,095	4,277	2,087	306,817	309,007
General allowance for loan losses	うち一般貸倒引当金等	14,638	1,346	5,035	13,291	9,603
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
② Core capital : regulatory adjustments	コア資本に係る調整項目	4,019	(425)	(539)	4,445	4,558
Intangible fixed assets	うち無形固定資産	1,706	(223)	(277)	1,929	1,984
(3) Risk-weighted assets	リスクアセット	3,446,218	46,044	120,940	3,400,173	3,325,277

(Consolidated)

Capital adequacy ratio	自己資本比率	9.34 %	0.06 %	(0.13) %	9.28 %	9.47 %
Capital	自己資本	322,133	6,174	6,845	315,959	315,288
Risk-weighted assets	リスクアセット	3,448,497	46,598	121,843	3,401,899	3,326,654

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.08 %	0.14 %	(0.13) %	8.94 %	9.21 %
(2) Capital ①-②	自己資本	221,458	4,405	302	217,053	221,156
① Core capital : instruments and reserves	コア資本に係る基礎項目	227,565	4,867	3,542	222,698	224,022
Shareholders' equity	うち株主資本	184,267	6,398	9,871	177,868	174,395
General allowance for loan losses	うち一般貸倒引当金等	5,697	(1,531)	(957)	7,228	6,654
Perpetual preferred stock	うち永久優先株	37,601	—	(5,371)	37,601	42,972
② Core capital : regulatory adjustments	コア資本に係る調整項目	6,106	461	3,240	5,644	2,866
Intangible fixed assets	うち無形固定資産	1,754	144	(45)	1,610	1,799
(3) Risk-weighted assets	リスクアセット	2,438,162	11,599	37,042	2,426,563	2,401,119

(Consolidated)

Capital adequacy ratio	自己資本比率	9.25 %	0.10 %	(0.12) %	9.15 %	9.37 %
Capital	自己資本	226,560	3,703	355	222,857	226,205
Risk-weighted assets	リスクアセット	2,447,009	11,814	35,397	2,435,194	2,411,611

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(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	14,131	506	989	13,625	13,142
Doubtful	危険債権	168,863	4,052	14,252	164,811	154,610
Substandard	要管理債権	47,475	13,388	20,968	34,087	26,507
Loans past due for 3 months or more	うち三月以上延滞債権	732	681	642	51	90
Restructured loans	うち貸出条件緩和債権	46,743	12,707	20,326	34,035	26,416
Non Per	(1) 小計	230,471	17,946	36,210	212,524	194,260
Normal	正常債権	9,348,679	96,742	181,852	9,251,937	9,166,826
Total	(2) 合計	9,579,150	114,689	218,063	9,464,461	9,361,087
NPL rati	(1)/(2) 比率	2.40%	0.16%	0.33%	2.24%	2.07%

Amount of partial write-off	部分直接償却実施額	30,816	(3,094)	(5,339)	33,911	36,155
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(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	8,458	481	1,441	7,976	7,016
Doubtful	危険債権	106,326	(64)	5,426	106,390	100,899
Substandard	要管理債権	35,121	13,096	19,604	22,024	15,517
Loans past due for 3 months or more	うち三月以上延滞債権	699	648	609	51	90
Restructured loans	うち貸出条件緩和債権	34,421	12,448	18,994	21,973	15,426
Non Per	(1) 小計	149,905	13,513	26,472	136,391	123,432
Normal	正常債権	5,114,299	92,030	173,351	5,022,268	4,940,947
Total	(2) 合計	5,264,204	105,544	199,824	5,158,660	5,064,380
NPL rati	(1)/(2) 比率	2.84%	0.20%	0.41%	2.64%	2.43%

Amount of partial write-off	部分直接償却実施額	22,658	(649)	(1,728)	23,308	24,387
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(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	5,673	24	(452)	5,649	6,126
Doubtful	危険債権	62,537	4,116	8,825	58,421	53,711
Substandard	要管理債権	12,354	291	1,364	12,062	10,990
Loans past due for 3 months or more	うち三月以上延滞債権	33	33	33	—	—
Restructured loans	うち貸出条件緩和債権	12,321	258	1,331	12,062	10,990
Non Per	(1) 小計	80,565	4,432	9,737	76,132	70,828
Normal	正常債権	4,234,380	4,712	8,501	4,229,668	4,225,879
Total	(2) 合計	4,314,946	9,144	18,238	4,305,801	4,296,707
NPL rati	(1)/(2) 比率	1.86%	0.10%	0.22%	1.76%	1.64%

Amount of partial write-off	部分直接償却実施額	8,157	(2,445)	(3,610)	10,603	11,768
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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, 2022 (a)	14,131	10,200	3,931	100.00%	100.00%
		As of Mar.31, 2022 (b)	13,625	9,439	4,185	100.00%	100.00%
		(a) - (b)	506	760	(254)	—	—
Doubtful	危険債権	As of Sep.30, 2022 (a)	168,863	109,089	41,521	69.46%	89.19%
		As of Mar.31, 2022 (b)	164,811	105,124	42,118	70.56%	89.34%
		(a) - (b)	4,052	3,965	(597)	(1.10%)	(0.15%)
Substandard	要管理債権	As of Sep.30, 2022 (a)	47,475	14,722	12,359	37.73%	57.04%
		As of Mar.31, 2022 (b)	34,087	14,809	2,120	10.99%	49.66%
		(a) - (b)	13,388	(87)	10,239	26.74%	7.38%
Total	合計	As of Sep.30, 2022 (a)	230,471	134,012	57,812	59.93%	83.23%
		As of Mar.31, 2022 (b)	212,524	129,373	48,424	58.23%	83.66%
		(a) - (b)	17,946	4,638	9,387	1.70%	(0.43%)

【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, 2022 (a)	8,458	6,608	1,849	100.00%	100.00%
		As of Mar.31, 2022 (b)	7,976	6,114	1,861	100.00%	100.00%
		(a) - (b)	481	494	(12)	—	—
Doubtful	危険債権	As of Sep.30, 2022 (a)	106,326	70,114	24,935	68.86%	89.39%
		As of Mar.31, 2022 (b)	106,390	69,439	25,758	69.70%	89.47%
		(a) - (b)	(64)	674	(822)	(0.84%)	(0.08%)
Substandard	要管理債権	As of Sep.30, 2022 (a)	35,121	7,150	11,946	42.71%	54.37%
		As of Mar.31, 2022 (b)	22,024	7,004	1,241	8.26%	37.43%
		(a) - (b)	13,096	145	10,705	34.45%	16.94%
Total	合計	As of Sep.30, 2022 (a)	149,905	83,873	38,732	58.65%	81.78%
		As of Mar.31, 2022 (b)	136,391	82,558	28,861	53.61%	81.69%
		(a) - (b)	13,513	1,314	9,870	5.04%	0.09%

【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, 2022 (a)	5,673	3,591	2,081	100.00%	100.00%
		As of Mar.31, 2022 (b)	5,649	3,325	2,323	100.00%	100.00%
		(a) - (b)	24	266	(241)	—	—
Doubtful	危険債権	As of Sep.30, 2022 (a)	62,537	38,974	16,585	70.38%	88.84%
		As of Mar.31, 2022 (b)	58,421	35,684	16,360	71.95%	89.08%
		(a) - (b)	4,116	3,290	225	(1.57%)	(0.24%)
Substandard	要管理債権	As of Sep.30, 2022 (a)	12,354	7,572	412	8.62%	64.62%
		As of Mar.31, 2022 (b)	12,062	7,805	878	20.64%	71.98%
		(a) - (b)	291	(232)	(466)	(12.02%)	(7.36%)
Total	合計	As of Sep.30, 2022 (a)	80,565	50,138	19,080	62.70%	85.91%
		As of Mar.31, 2022 (b)	76,132	46,814	19,563	66.72%	87.18%
		(a) - (b)	4,432	3,323	(483)	(4.02%)	(1.27%)

3. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	71,569	5,404	12,800	66,165	58,769
General allowance	一般貸倒引当金	19,332	(250)	4,005	19,583	15,327
Specific allowance	個別貸倒引当金	52,237	5,655	8,794	46,581	43,442

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	47,525	6,997	12,943	40,527	34,582
General allowance	一般貸倒引当金	14,020	1,291	5,022	12,728	8,998
Specific allowance	個別貸倒引当金	33,505	5,705	7,920	27,799	25,584

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,044	(1,592)	(143)	25,637	24,187
General allowance	一般貸倒引当金	5,312	(1,542)	(1,017)	6,854	6,329
Specific allowance	個別貸倒引当金	18,731	(50)	873	18,782	17,857

4. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	13,309,824	76,434	327,349	13,233,390	12,982,475
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	13,418,253	298,285	328,860	13,119,968	13,089,393
Loans and bills discounted (term-end balance)	貸出金(未残)	9,321,539	110,375	209,652	9,211,164	9,111,887
Loans and bills discounted (average balance)	貸出金(平残)	9,275,009	103,833	145,443	9,171,175	9,129,566

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	7,511,159	(25,777)	129,783	7,536,937	7,381,375
Deposits and NCD (average balance)	預金(平残)	7,585,387	122,132	122,252	7,463,255	7,463,135
Loans and bills discounted (term-end balance)	貸出金(未残)	5,167,662	106,001	188,699	5,061,661	4,978,963
Loans and bills discounted (average balance)	貸出金(平残)	5,120,211	92,194	109,121	5,028,017	5,011,090

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	5,798,665	102,212	197,566	5,696,452	5,601,099
Deposits and NCD (average balance)	預金(平残)	5,832,865	176,152	206,607	5,656,713	5,626,258
Loans and bills discounted (term-end balance)	貸出金(未残)	4,153,876	4,373	20,952	4,149,502	4,132,923
Loans and bills discounted (average balance)	貸出金(平残)	4,154,797	11,639	36,321	4,143,158	4,118,475

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	5,869,149	32,676	113,261	5,836,472	5,755,888
% to total loans	中小企業等貸出比率	62.96%	(0.40%)	(0.20%)	63.36%	63.16%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	3,367,771	3,721	65,455	3,364,050	3,302,316
% to total loans	中小企業等貸出比率	65.17%	(1.29%)	(1.15%)	66.46%	66.32%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,501,378	28,955	47,806	2,472,422	2,453,572
% to total loans	中小企業等貸出比率	60.21%	0.63%	0.85%	59.58%	59.36%

6. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,900,701	38,131	103,337	2,862,570	2,797,364
Housing loans	うち住宅系ローン残高	2,769,024	38,968	107,303	2,730,056	2,661,721
Other consumer loans	うちその他のローン残高	131,677	(837)	(3,966)	132,514	135,643

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,525,812	23,033	54,700	1,502,779	1,471,112
Housing loans	うち住宅系ローン残高	1,472,853	24,057	57,845	1,448,796	1,415,007
Other consumer loans	うちその他のローン残高	52,958	(1,024)	(3,145)	53,982	56,104

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2022			As of Mar.31,2022	As of Sep.30,2021
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,374,889	15,098	48,637	1,359,791	1,326,252
Housing loans	うち住宅系ローン残高	1,296,170	14,911	49,457	1,281,259	1,246,713
Other consumer loans	うちその他のローン残高	78,718	187	(820)	78,531	79,539

7. 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.30,2022		As of Mar.31,2022		As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	9,321,539	100.0%	9,211,164	100.0%	9,111,887	100.0%
Manufacturing	製造業	799,908	8.6%	782,946	8.5%	799,105	8.8%
Agriculture and forestry	農業、林業	27,133	0.3%	27,936	0.3%	25,373	0.3%
Fishery	漁業	2,499	0.0%	2,724	0.0%	2,770	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	6,155	0.1%	5,559	0.1%	5,637	0.1%
Construction	建設業	318,616	3.4%	325,949	3.5%	314,822	3.5%
Utilities	電気・ガス・熱供給・水道業	138,962	1.5%	138,860	1.5%	149,151	1.6%
Communication	情報通信業	48,023	0.5%	43,185	0.5%	44,330	0.5%
Transportation and postal activities	運輸業、郵便業	164,915	1.8%	172,468	1.9%	177,890	2.0%
Wholesale and retail	卸売業、小売業	783,090	8.4%	768,409	8.3%	760,725	8.3%
Finance and insurance	金融業、保険業	340,883	3.6%	329,222	3.6%	300,029	3.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	872,930	9.4%	870,228	9.5%	861,111	9.4%
Other services	各種サービス業(学術研究他)	661,678	7.1%	654,901	7.1%	656,021	7.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	2,269,408 898,510	24.3% 9.6%	2,241,809 817,945	24.3% 8.9%	2,231,963 824,689	24.5% 9.1%
Others	その他	2,887,331	31.0%	2,846,960	30.9%	2,782,953	30.5%

【Total of two banks】

Classification of disclosed claims under the financial reconstruction law by type of industry

	(Japanese)	As of Sep.30,2022		As of Mar.31,2022		As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	230,471	100.0%	212,524	100.0%	194,260	100.0%
Manufacturing	製造業	64,180	27.8%	52,099	24.5%	41,159	21.2%
Agriculture and forestry	農業、林業	2,470	1.1%	2,481	1.2%	2,357	1.2%
Fishery	漁業	375	0.2%	383	0.2%	399	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,755	0.8%	1,572	0.7%	1,320	0.7%
Construction	建設業	14,895	6.5%	12,777	6.0%	12,849	6.6%
Utilities	電気・ガス・熱供給・水道業	3,179	1.4%	2,847	1.3%	2,793	1.5%
Communication	情報通信業	1,695	0.7%	1,636	0.8%	1,617	0.8%
Transportation and postal activities	運輸業、郵便業	7,650	3.3%	6,079	2.9%	5,491	2.8%
Wholesale and retail	卸売業、小売業	44,502	19.3%	44,116	20.8%	40,614	20.9%
Finance and insurance	金融業、保険業	82	0.0%	71	0.0%	64	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	15,731	6.8%	16,186	7.6%	17,065	8.8%
Other services	各種サービス業(学術研究他)	44,048	19.1%	43,224	20.3%	38,657	19.9%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	29,902	13.0%	29,047	13.7%	29,869	15.4%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2022		As of Mar.31,2022		As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	5,167,662	100.0%	5,061,661	100.0%	4,978,963	100.0%
Manufacturing	製造業	579,212	11.2%	570,034	11.3%	568,876	11.4%
Agriculture and forestry	農業、林業	7,992	0.1%	9,872	0.2%	7,986	0.2%
Fishery	漁業	1,224	0.0%	1,510	0.0%	1,551	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,504	0.0%	2,467	0.0%	2,379	0.0%
Construction	建設業	192,258	3.7%	195,147	3.9%	191,698	3.8%
Utilities	電気・ガス・熱供給・水道業	70,356	1.4%	70,206	1.4%	71,768	1.4%
Communication	情報通信業	28,671	0.6%	23,575	0.5%	24,041	0.5%
Transportation and postal activities	運輸業、郵便業	79,655	1.5%	79,847	1.6%	79,712	1.6%
Wholesale and retail	卸売業、小売業	454,588	8.8%	448,408	8.9%	445,981	9.0%
Finance and insurance	金融業、保険業	189,562	3.7%	178,753	3.5%	154,684	3.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	542,122	10.5%	537,139	10.6%	528,880	10.6%
Other services	各種サービス業(学術研究他)	401,336	7.8%	387,243	7.6%	385,904	7.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,114,456	21.6%	1,079,180	21.3%	1,068,047	21.5%
Others	その他	554,727	10.7%	504,604	10.0%	482,564	9.7%
		1,503,719	29.1%	1,478,272	29.2%	1,447,449	29.1%

【Hokuriku bank】

Classification of disclosed claims under the financial reconstruction law by type of industry

	(Japanese)	As of Sep.30,2022		As of Mar.31,2022		As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	149,905	100.0%	136,391	100.0%	123,432	100.0%
Manufacturing	製造業	55,673	37.1%	43,821	32.1%	33,897	27.5%
Agriculture and forestry	農業、林業	1,774	1.2%	1,830	1.3%	1,720	1.4%
Fishery	漁業	276	0.2%	283	0.2%	297	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	516	0.3%	548	0.4%	180	0.2%
Construction	建設業	8,852	5.9%	7,541	5.5%	7,817	6.3%
Utilities	電気・ガス・熱供給・水道業	80	0.1%	92	0.1%	14	0.0%
Communication	情報通信業	705	0.5%	629	0.5%	629	0.5%
Transportation and postal activities	運輸業、郵便業	4,695	3.1%	4,146	3.0%	3,601	2.9%
Wholesale and retail	卸売業、小売業	27,873	18.6%	27,907	20.5%	26,932	21.8%
Finance and insurance	金融業、保険業	65	0.0%	71	0.1%	64	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	8,531	5.7%	9,469	6.9%	10,542	8.5%
Other services	各種サービス業(学術研究他)	25,456	17.0%	25,521	18.7%	23,010	18.7%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	15,403	10.3%	14,526	10.7%	14,721	11.9%

【Hokkaido bank】

Classification of loans by type of industry

	(Japanese)	As of Sep.30,2022		(Millions of yen) As of Mar.31,2022		(Millions of yen) As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,153,876	100.0%	4,149,502	100.0%	4,132,923	100.0%
Manufacturing	製造業	220,696	5.3%	212,912	5.1%	230,229	5.6%
Agriculture and forestry	農業、林業	19,141	0.5%	18,064	0.4%	17,387	0.4%
Fishery	漁業	1,275	0.0%	1,214	0.0%	1,219	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,651	0.1%	3,092	0.1%	3,258	0.1%
Construction	建設業	126,358	3.0%	130,802	3.2%	123,124	3.0%
Utilities	電気・ガス・熱供給・水道業	68,606	1.6%	68,654	1.7%	77,383	1.9%
Communication	情報通信業	19,352	0.5%	19,610	0.5%	20,289	0.5%
Transportation and postal activities	運輸業、郵便業	85,260	2.1%	92,621	2.2%	98,178	2.4%
Wholesale and retail	卸売業、小売業	328,502	7.9%	320,001	7.7%	314,744	7.6%
Finance and insurance	金融業、保険業	151,321	3.6%	150,469	3.6%	145,345	3.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	330,808	8.0%	333,089	8.0%	332,231	8.0%
Other services	各種サービス業(学術研究他)	260,342	6.3%	267,658	6.5%	270,117	6.5%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,154,951	27.8%	1,162,629	28.0%	1,163,916	28.2%
Others	その他	343,783	8.2%	313,341	7.6%	342,125	8.3%
		1,383,612	33.3%	1,368,687	33.0%	1,335,503	32.3%

【Hokkaido bank】

Classification of disclosed claims under the financial reconstruction law by type of industry

	(Japanese)	As of Sep.30,2022		As of Mar.31,2022		As of Sep.30,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	80,565	100.0%	76,132	100.0%	70,828	100.0%
Manufacturing	製造業	8,507	10.6%	8,277	10.9%	7,262	10.3%
Agriculture and forestry	農業、林業	695	0.9%	651	0.9%	636	0.9%
Fishery	漁業	99	0.1%	100	0.1%	101	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,238	1.5%	1,024	1.3%	1,139	1.6%
Construction	建設業	6,043	7.5%	5,236	6.9%	5,032	7.1%
Utilities	電気・ガス・熱供給・水道業	3,099	3.9%	2,754	3.6%	2,779	3.9%
Communication	情報通信業	989	1.2%	1,006	1.3%	987	1.4%
Transportation and postal activities	運輸業、郵便業	2,955	3.7%	1,933	2.5%	1,889	2.7%
Wholesale and retail	卸売業、小売業	16,629	20.6%	16,209	21.3%	13,681	19.3%
Finance and insurance	金融業、保険業	16	0.0%	—	—	—	—
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,200	8.9%	6,716	8.8%	6,523	9.2%
Other services	各種サービス業(学術研究他)	18,591	23.1%	17,702	23.3%	15,646	22.1%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	14,499	18.0%	14,520	19.1%	15,148	21.4%