



Summary :

Financial Results for Fiscal 2022 (Japanese GAAP)

May 10, 2023

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

Ordinary General Meeting of Shareholders (scheduled):

June 27, 2023

Commencement of Dividend Payment (scheduled):

June 28, 2023

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

1. Financial Highlights for Fiscal 2022 (for the fiscal year ended March 31, 2023)

(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 2022	187,883	5.7	26,392	(12.8)	21,435	4.4
Fiscal 2021	177,793	1.0	30,281	(6.0)	20,526	(3.8)

Reference: Comprehensive income Fiscal 2022: ¥229 million [—%], Fiscal 2021: ¥(1,288) million [—%]

	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 2022	159.18	158.63	3.5	0.2	14.0
Fiscal 2021	147.47	146.95	3.3	0.2	17.0

Reference: Equity in Income from Investments in Affiliates: Fiscal 2022: ¥17 million; Fiscal 2021: ¥24 million

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2022	16,172,700	612,212	3.8	4,491.95
Fiscal 2021	17,280,071	622,845	3.6	4,539.12

Reference: Own Capital: as of March 31, 2023: ¥608,201 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

(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 2022	(1,466,582)	367,722	(10,981)	4,341,640
Fiscal 2021	462,413	(82,653)	(14,488)	5,451,451

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 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2021	—	0.00	—	35.00	35.00	4,478	23.7	0.8
Fiscal 2022	—	0.00	—	37.00	37.00	4,740	23.2	0.8
Fiscal 2023 (forecast)	—	0.00	—	37.00	37.00		28.7	

3. Earnings Estimates for Fiscal 2023 (for the fiscal year ending March 31, 2024)

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

	Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	per Share of Common Stock
	¥ million	%	¥ million	%	¥
Interim	12,000	(17.5)	7,000	(24.8)	51.87
Full Year	26,000	(1.5)	17,000	(20.7)	129.07

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.: Yes
(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, 2023	128,770,814	As of March 31, 2022	128,770,814
(b) Number of Treasury Stock at the end of fiscal year	As of March 31, 2023	655,341	As of March 31, 2022	831,643
(c) Average number of Common Stock	Fiscal 2022	128,074,738	Fiscal 2021	130,994,721

(Reference) Non-consolidated Financial Statements for Fiscal 2022

1. Financial Highlights for Fiscal 2022(for the fiscal year ended March 31, 2023)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2022	6,829	(10.6)	6,386	(11.0)	6,340	(11.1)	6,339	(11.1)
Fiscal 2021	7,637	(2.1)	7,178	(1.4)	7,135	(1.4)	7,130	(1.4)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2022	41.31	41.16
Fiscal 2021	45.20	45.04

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2022	211,762	211,605	99.7	1,392.93
Fiscal 2021	221,283	216,129	97.4	1,386.93

Reference : Own Capital : as of March 31, 2023: ¥211,189 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)

	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	—	7.50	15.00
Fiscal 2023 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2022
(Ended March 31, 2023)



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 2022 (Ended March 31,2023)

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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)】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2023			Mar.31, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	187.8	10.0	5.7%	177.7
Ordinary profits	経常利益	26.3	(3.8)	(12.8%)	30.2
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	21.4	0.9	4.4%	20.5

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2023			Mar.31, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	174.1	12.1		161.9
Core gross business profits	コア業務粗利益	119.8	(4.9)	(4.0%)	124.8
Net interest income	資金利益	100.5	(5.4)		105.9
Domestic	国内業務部門	100.7	(0.2)		101.0
International	国際業務部門	(0.2)	(5.1)		4.8
Net fees and commissions	役員取引等利益	19.4	1.6		17.7
Net trading income	特定取引利益	0.0	0.0		0.0
Net other income (excluding gains (losses) related to bonds)	その他業務利益(国債等債券損益除く)	(0.0)	(1.2)		1.1
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	(0.0)	(1.2)		1.1
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	74.7	(4.0)		78.8
Personnel	人件費	36.2	(1.2)		37.4
Non-personnel	物件費	32.9	(2.5)		35.4
Core net business profits	コア業務純益	45.0	(0.9)	(2.0%)	46.0
Net gains (losses) related to bonds	国債等債券損益	(18.9)	(14.6)		(4.3)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	26.1	(15.5)		41.6
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(2.4)	(8.6)		6.2
Net business profits	業務純益	28.5	(6.8)		35.4
Net non-recurring gains (losses)	臨時損益	(1.5)	3.3		(4.9)
Credit related costs (2)	不良債権処理額(2)	10.2	2.8		7.3
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	7.7	(5.8)		13.5
Net gains (losses) related to stocks	株式等損益	10.5	7.6		2.8
Ordinary profits	経常利益	26.9	(3.4)	(11.5%)	30.4
Net extraordinary gains (losses)	特別損益	(0.6)	(3.6)		2.9
Income taxes	法人税等	3.3	(8.2)		11.5
Income taxes-deferred	法人税等調整額	1.1	0.1		0.9
Net income	当期純利益	23.0	1.1	5.3%	21.8

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2023			Mar.31, 2022 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	97.2	8.2		88.9
Core gross business profits	コ ア 業 務 粗 利 益	65.2	(3.1)	(4.6%)	68.4
Net interest income	資 金 利 益	50.9	(5.3)		56.3
Domestic	国 内 業 務 部 門	51.8	(0.8)		52.7
International	国 際 業 務 部 門	(0.8)	(4.4)		3.6
Net fees and commissions	役 務 取 引 等 利 益	12.6	1.2		11.3
Net trading income	特 定 取 引 利 益	0.0	0.0		0.0
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	1.5	0.8		0.7
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	1.5	0.8		0.7
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	39.4	(2.2)		41.7
Personnel	人 件 費	20.0	(0.6)		20.7
Non-personnel	物 件 費	16.5	(1.3)		17.9
Core net business profits	コ ア 業 務 純 益	25.8	(0.9)	(3.5%)	26.7
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(10.5)	(8.5)		(2.0)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	15.2	(9.4)		24.6
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(2.4)	(6.8)		4.4
Net business profits	業 務 純 益	17.6	(2.5)		20.2
Net non-recurring gains (losses)	臨 時 損 益	(3.1)	(3.8)		0.6
Credit related costs (2)	不 良 債 権 処 理 額 (2)	11.8	7.7		4.1
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	9.3	0.8		8.5
Net gains (losses) related to stocks	株 式 等 損 益	9.6	5.4		4.2
Ordinary profits	経 常 利 益	14.5	(6.3)	(30.5%)	20.9
Net extraordinary gains (losses)	特 別 損 益	(0.3)	0.4		(0.8)
Income taxes	法 人 税 等	(0.1)	(7.1)		6.9
Income taxes-deferred	法 人 税 等 調 整 額	(1.0)	(0.7)		(0.2)
Net income	当 期 純 利 益	14.3	1.2	9.3%	13.1

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2023			Mar.31, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	76.9	3.9		72.9
Core gross business profits	コア業務粗利益	54.6	(1.8)	(3.2%)	56.4
Net interest income	資金利益	49.5	(0.0)		49.6
Domestic	国内業務部門	48.9	0.6		48.3
International	国際業務部門	0.5	(0.7)		1.2
Net fees and commissions	役務取引等利益	6.7	0.3		6.3
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)	(1.6)	(2.1)		0.4
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	(1.6)	(2.1)		0.4
Income from derivatives	うち金融派生商品収益	(0.0)	0.0		(0.0)
General and administrative expenses	経費	35.3	(1.8)		37.1
Personnel	人件費	16.1	(0.5)		16.7
Non-personnel	物件費	16.3	(1.2)		17.5
Core net business profits	コア業務純益	19.2	0.0	0.1%	19.2
Net gains (losses) related to bonds	国債等債券損益	(8.3)	(6.0)		(2.2)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	10.8	(6.0)		16.9
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	(1.7)		1.7
Net business profits	業務純益	10.8	(4.2)		15.1
Net non-recurring gains (losses)	臨時損益	1.5	7.1		(5.5)
Credit related costs (2)	不良債権処理額(2)	(1.6)	(4.8)		3.1
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(1.6)	(6.6)		4.9
Net gains (losses) related to stocks	株式等損益	0.9	2.2		(1.3)
Ordinary profits	経常利益	12.4	2.8	30.1%	9.5
Net extraordinary gains (losses)	特別損益	(0.2)	(4.0)		3.8
Income taxes	法人税等	3.4	(1.1)		4.6
Income taxes-deferred	法人税等調整額	2.1	0.9		1.2
Net income	当期純利益	8.7	(0.0)	(0.7%)	8.7

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	9,545.1	333.9	479.9	9,211.1	9,065.1
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	5,931.1	94.6	164.4	5,836.4	5,766.6
Housing and consumer loans	(3)個人ローン	2,934.3	71.7	218.8	2,862.5	2,715.5
Housing loans	住宅系ローン	2,803.2	73.1	226.1	2,730.0	2,577.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	62.13%	(1.23%)	(1.48%)	63.36%	63.61%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	30.74%	(0.33%)	0.79%	31.07%	29.95%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	5,186.3	124.6	152.9	5,061.6	5,033.3
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	3,416.6	52.5	75.6	3,364.0	3,341.0
Housing and consumer loans	(3)個人ローン	1,547.3	44.5	120.6	1,502.7	1,426.7
Housing loans	住宅系ローン	1,494.9	46.1	126.4	1,448.7	1,368.4
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	65.87%	(0.59%)	(0.50%)	66.46%	66.37%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	29.83%	0.15%	1.49%	29.68%	28.34%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸出金	4,358.7	209.2	327.0	4,149.5	4,031.7
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	2,514.5	42.1	88.8	2,472.4	2,425.6
Housing and consumer loans	(3)個人ローン	1,386.9	27.1	98.1	1,359.7	1,288.8
Housing loans	住宅系ローン	1,308.2	27.0	99.6	1,281.2	1,208.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	57.68%	(1.90%)	(2.48%)	59.58%	60.16%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	31.82%	(0.94%)	(0.14%)	32.76%	31.96%

(2) Deposits and Investment products

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

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 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	558.6	(32.4)	(24.4)	591.1	583.0
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)	450.7	(33.8)	(36.8)	484.6	487.6
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	107.8	1.3	12.4	106.4	95.4

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	13,540.6	307.3	725.0	13,233.3	12,815.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	9,014.5	233.0	569.4	8,781.4	8,445.0
Total individual assets	(1) 個人預かり資産	9,455.9	203.8	542.8	9,252.0	8,913.0
Individual deposits* (deposits in yen)	個人預金(円貨)	9,005.1	237.7	579.7	8,767.4	8,425.4
Investment products (for individuals)	(2) 投資型金融商品	450.7	(33.8)	(36.8)	484.6	487.6
Foreign currency deposits	外貨預金	9.3	(4.6)	(10.2)	13.9	19.6
Public bonds	公共債	164.3	(25.6)	(53.1)	190.0	217.5
Investment trusts	投資信託	277.0	(3.5)	26.5	280.5	250.4
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.76%	(0.47%)	(0.71%)	5.23%	5.47%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	7,680.3	143.4	329.7	7,536.9	7,350.5
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,891.8	103.6	247.1	4,788.1	4,644.6
Total individual assets	(1) 個人預かり資産	5,110.8	90.2	245.9	5,020.6	4,864.9
Individual deposits* (deposits in yen)	個人預金(円貨)	4,886.4	106.3	252.5	4,780.1	4,633.8
Investment products (for individuals)	(2) 投資型金融商品	224.3	(16.1)	(6.6)	240.5	231.0
Foreign currency deposits	外貨預金	5.3	(2.6)	(5.4)	8.0	10.7
Public bonds	公共債	75.3	(8.7)	(13.9)	84.0	89.2
Investment trusts	投資信託	143.7	(4.7)	12.6	148.4	131.0
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.39%	(0.40%)	(0.35%)	4.79%	4.74%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,860.3	163.8	395.2	5,696.4	5,465.1
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,122.6	129.4	322.3	3,993.2	3,800.3
Total individual assets	(1) 個人預かり資産	4,345.0	113.6	296.9	4,231.4	4,048.1
Individual deposits* (deposits in yen)	個人預金(円貨)	4,118.7	131.3	327.1	3,987.3	3,791.5
Investment products (for individuals)	(2) 投資型金融商品	226.3	(17.7)	(30.2)	244.0	256.5
Foreign currency deposits	外貨預金	3.9	(1.9)	(4.8)	5.9	8.8
Public bonds	公共債	89.0	(16.9)	(39.2)	106.0	128.2
Investment trusts	投資信託	133.3	1.2	13.8	132.1	119.4
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	5.20%	(0.56%)	(1.13%)	5.76%	6.33%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)	As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)	As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)
Securities	有価証券	1,846.7	(352.8)	2,199.5	1,185.4	(108.9)	1,294.3	661.2	(243.9)	905.2
Government bonds	国債	233.8	(193.4)	427.2	186.3	(34.5)	220.9	47.4	(158.9)	206.3
Local government bonds	地方債	603.2	(8.9)	612.2	389.2	4.4	384.7	214.0	(13.3)	227.4
Corporate bonds	社債	282.6	1.0	281.6	155.3	9.7	145.6	127.2	(8.7)	135.9
Japanese stocks	株式	210.0	(10.9)	221.0	150.2	(4.9)	155.2	59.7	(5.9)	65.7
Foreign securities	外国証券	283.6	(123.4)	407.0	157.0	(91.0)	248.0	126.6	(32.3)	158.9
Others	その他	233.1	(17.2)	250.3	147.1	7.4	139.6	86.0	(24.6)	110.6
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	4.99	(0.78)	5.77	5.19	(0.31)	5.50	4.63	(1.49)	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 Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)	As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)	As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)
Available-for-sale securities	その他有価証券	44.1	(31.1)	75.2	53.0	(13.1)	66.2	(8.9)	(18.0)	9.0
Japanese stocks	株式	102.5	4.4	98.0	82.3	5.2	77.1	20.1	(0.7)	20.8
Japanese bonds	債券	(7.4)	(10.6)	3.2	(3.4)	(3.3)	(0.0)	(4.0)	(7.2)	3.2
Others	その他	(50.9)	(24.9)	(25.9)	(25.8)	(15.0)	(10.8)	(25.0)	(9.9)	(15.1)

(Consolidated)

(Billions of yen)

	(Japanese)	FG		
		As of Mar.31,2023 (A)	(A)-(B)	As of Mar.31,2022 (B)
		Available-for-sale securities	その他有価証券	47.1
Japanese stocks	株式	100.0	5.2	94.8
Japanese bonds	債券	(7.5)	(10.6)	3.1
Others	その他	(45.4)	(24.4)	(20.9)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	13.2	(0.4)	1.6	13.6	11.5
Doubtful	危険債権	168.4	3.5	25.3	164.8	143.1
Substandard	要管理債権	37.5	3.3	11.8	34.1	25.6
Non Performing Loan	(1) 小計 (金融再生法開示債権)	219.0	6.4	38.8	212.5	180.1
Normal	正常債権	9,570.4	318.4	440.4	9,251.9	9,130.0
Total	(2) 合計 (総与信)	9,789.4	324.9	479.3	9,464.5	9,310.1
NPL ratio	(1)/(2) 開示債権比率	2.23%	(0.01%)	0.30%	2.24%	1.93%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	8.9	0.8	1.8	8.0	7.0
Doubtful	危険債権	106.7	0.2	13.1	106.4	93.5
Substandard	要管理債権	25.8	3.7	11.7	22.0	14.1
Non Performing Loan	(1) 小計 (金融再生法開示債権)	141.3	4.9	26.7	136.4	114.6
Normal	正常債権	5,137.7	115.4	138.1	5,022.3	4,999.5
Total	(2) 合計 (総与信)	5,279.0	120.3	164.9	5,158.7	5,114.1
NPL ratio	(1)/(2) 開示債権比率	2.67%	0.03%	0.43%	2.64%	2.24%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	4.3	(1.3)	(0.1)	5.6	4.5
Doubtful	危険債権	61.7	3.2	12.1	58.4	49.5
Substandard	要管理債権	11.7	(0.3)	0.1	12.1	11.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	77.7	1.5	12.1	76.1	65.5
Normal	正常債権	4,432.7	203.0	302.2	4,229.7	4,130.5
Total	(2) 合計 (総与信)	4,510.4	204.5	314.3	4,305.8	4,196.0
NPL ratio	(1)/(2) 開示債権比率	1.72%	(0.04%)	0.16%	1.76%	1.56%

5. Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2023	Change	As of Mar.31,2022	As of Mar.31,2023	Change	As of Mar.31,2022	As of Mar.31,2023	Change	As of Mar.31,2022
		Capital adequacy ratio	自己資本比率	9.49%	(0.05%)	9.54%	9.06%	(0.25%)	9.31%	8.99%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2023		
		Interim	Full year	Change from FY 2022
		Ordinary profits	経常利益	12.0
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	7.0	17.0	(4.4)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2023								
		Hokuriku bank			Hokkaido bank					
		Interim	Full year	Change from FY 2022	Interim	Full year	Change from FY 2022	Interim	Full year	Change from FY 2022
		Core gross business profits	コア業務粗利益	57.0	115.0	(4.8)	31.0	63.0	(2.2)	26.0
General and administrative expenses	経費	39.5	80.0	5.2	21.0	42.5	3.0	18.5	37.5	2.1
Core net business profits	コア業務純益	17.5	35.0	(10.0)	10.0	20.5	(5.3)	7.5	14.5	(4.7)
Total credit costs	与信費用	4.0	8.0	0.2	2.0	4.5	(4.8)	2.0	3.5	5.1
Ordinary profits	経常利益	13.0	27.5	0.5	7.5	15.0	0.4	5.5	12.5	0.0
Net income	当期(中間)純利益	8.5	19.5	(3.5)	4.5	11.0	(3.3)	4.0	8.5	(0.2)

(2) Dividends forecast

	(Japanese)	Interim	Year-end	Annual	Change from FY 2022
		(forecast)	(forecast)		
Dividend per common share	普通株式	¥0.00	¥37.00	¥37.00	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2022	As of March 31, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	5,471,090	4,357,148
Call loans and bills bought	コールローン及び買入手形	26,731	52,344
Monetary claims bought	買入金銭債権	21,217	15,519
Trading assets	特定取引資産	3,454	2,220
Money held in trust	金銭の信託	18,474	18,248
Securities	有価証券	2,206,987	1,854,257
Loans and bills discounted	貸出金	9,193,283	9,533,464
Foreign exchanges	外国為替	25,628	17,975
Other assets	その他資産	201,789	201,393
Tangible fixed assets	有形固定資産	99,135	100,013
Intangible fixed assets	無形固定資産	10,323	8,299
Asset for retirement benefit	退職給付に係る資産	10,839	7,696
Deferred tax assets	繰延税金資産	3,275	7,598
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,310	63,881
Allowance for loan losses	貸倒引当金	(72,470)	(67,361)
Total assets	資産の部合計	17,280,071	16,172,700
(Liabilities)	(負債の部)		
Deposits	預金	13,138,524	13,455,219
Negotiable certificates of deposit	譲渡性預金	64,079	58,506
Call money and bills sold	コールマネー及び売渡手形	318,920	162,020
Payables under repurchase agreements	売現先勘定	21,123	10,430
Payables under securities lending transactions	債券貸借取引受入担保金	288,815	313,271
Trading liabilities	特定取引負債	651	266
Borrowed money	借入金	2,608,500	1,352,450
Foreign exchanges	外国為替	647	735
Borrowed money from trust account	信託勘定借	4,514	5,230
Other liabilities	その他負債	125,967	119,823
Liability for retirement benefit	退職給付に係る負債	3,703	3,407
Reserve for directors' retirement benefits	役員退職慰労引当金	123	83
Reserve for contingent loss	偶発損失引当金	943	1,063
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,495	1,385
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	7,759
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,984	4,941
Acceptances and guarantees	支払承諾	60,310	63,881
Total liabilities	負債の部合計	16,657,226	15,560,488
(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	119,778
Retained earnings	利益剰余金	359,045	374,971
Treasury stock	自己株式	(852)	(675)
Total shareholders' equity	株主資本合計	554,215	564,969
Valuation difference on available-for-sale securities	その他有価証券評価差額金	56,225	37,152
Deferred gains or losses on hedges	繰延ヘッジ損益	325	(195)
Revaluation reserve for land	土地再評価差額金	7,791	7,694
Remeasurements of defined benefit plans	退職給付に係る調整累計額	338	(1,419)
Accumulated other comprehensive income	その他の包括利益累計額合計	64,680	43,231
Stock acquisition rights	新株予約権	500	416
Non-controlling interests	非支配株主持分	3,449	3,594
Total net assets	純資産の部合計	622,845	612,212
Total liabilities and net assets	負債及び純資産の部合計	17,280,071	16,172,700

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 fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	経常収益	177,793	187,883
Interest income	資金運用収益	104,798	109,113
Interest on loans and discounts	貸出金利息	82,573	82,662
Interest and dividends on securities	有価証券利息配当金	16,353	20,763
Interest on call loans and bills bought	コールローン利息及び買入手形利息	5	372
Interest on receivables under resale agreements	買現先利息	—	(9)
Interest income on cash collateral provided for securities borrowed	債券貸借取引受入利息	—	43
Interest on deposits with other banks	預け金利息	5,504	4,795
Other interest income	その他の受入利息	362	485
Trust fees	信託報酬	36	30
Fees and commissions	役務取引等収益	39,571	40,235
Trading income	特定取引収益	1,627	860
Other ordinary income	その他業務収益	20,067	18,872
Other income	その他経常収益	11,692	18,771
Other	その他の経常収益	11,692	18,771
Ordinary expenses	経常費用	147,512	161,490
Interest expenses	資金調達費用	1,485	9,625
Interest on deposits	預金利息	432	874
interest on negotiable certificates of deposit	譲渡性預金利息	2	1
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	(62)	791
Interest on payables under repurchase agreements	売現先利息	9	390
Interest on payables under securities lending transactions	債券貸借取引支払利息	390	5,444
Interest on borrowings and rediscounts	借入金利息	69	534
Other interest expenses	その他の支払利息	642	1,589
Fees and commissions	役務取引等費用	15,455	14,508
Other ordinary expenses	その他業務費用	19,660	35,892
General and administrative expenses	営業経費	87,273	83,683
Other expenses	その他経常費用	23,635	17,780
Provision of allowance for loan losses	貸倒引当金繰入額	12,874	830
Other	その他の経常費用	10,761	16,949
Ordinary profits	経常利益	30,281	26,392
Extraordinary income	特別利益	3,991	45
Gain on disposal of fixed assets	固定資産処分益	99	45
Gain on revision of retirement benefit plan	退職給付制度改定益	3,891	—
Extraordinary loss	特別損失	1,039	707
Loss on disposal of fixed assets	固定資産処分損	622	408
Impairment loss	減損損失	414	286
Other	その他	2	11
Income before income taxes	税金等調整前当期純利益	33,233	25,731
Income taxes-current	法人税、住民税及び事業税	11,656	3,056
Income taxes-deferred	法人税等調整額	890	1,117
Total income taxes	法人税等合計	12,547	4,174
Net income	当期純利益	20,685	21,557
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	158	121
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	20,526	21,435

【Hokuhoku Financial Group, Inc. (Consolidated)】**Consolidated Statements of Comprehensive Income (Unaudited)**

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Net income before adjusting minority interest	当期純利益	20,685	21,557
Other comprehensive income	その他の包括利益	(21,974)	(21,327)
Valuation difference on available-for-sale securities	其他有価証券評価差額金	(24,707)	(19,118)
Deferred gains or losses on hedges	繰延ヘッジ損益	386	(521)
Defined retirement benefit plans	退職給付に係る調整額	2,324	(1,757)
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	21	69
Total comprehensive income	包括利益	(1,288)	229
The amount attributable to owners of the parent	親会社株主に係る包括利益	(1,474)	83
The amount attributable to non-controlling interests	非支配株主に係る包括利益	185	146

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the fiscal year ended March 31, 2022	Shareholders' equity				
	株主資本				
	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	Total shareholders' equity 株主資本合計
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 当期変動額					
Cash dividends 剰余金の配当			(5,882)		(5,882)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			20,526		20,526
Purchase of treasury stock 自己株式の取得				(8,606)	(8,606)
Disposal of treasury stock 自己株式の処分		0		155	156
Retirement of treasury stock 自己株式の消却		(8,778)		8,778	—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			297		297
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	—	(8,777)	14,942	327	6,492
Balance at the end of current period 当期末残高	70,895	125,128	359,045	(852)	554,215

Millions of yen

For the fiscal year ended March 31, 2022	Accumulated other comprehensive income:					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
	その他の包括利益累計額								
	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 当期首残高	80,937	(61)	8,088	(1,986)	86,979	538	3,263	638,504	
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当								(5,882)	
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								20,526	
Purchase of treasury stock 自己株式の取得								(8,606)	
Disposal of treasury stock 自己株式の処分								156	
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								297	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(24,712)	386	(297)	2,324	(22,298)	(38)	185	(22,151)	
Total changes during the period 当期変動額合計	(24,712)	386	(297)	2,324	(22,298)	(38)	185	(15,659)	
Balance at the end of current period 当期末残高	56,225	325	7,791	338	64,680	500	3,449	622,845	

Millions of yen

For the fiscal year ended March 31, 2023	Shareholders' equity				
	株主資本				
	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	Total shareholders' equity 株主資本合計
Balance at the beginning of the period 当期首残高	70,895	125,128	359,045	(852)	554,215
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(5,606)		(5,606)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			21,435		21,435
Purchase of treasury stock 自己株式の取得				(5,375)	(5,375)
Disposal of treasury stock 自己株式の処分		21		181	202
Retirement of treasury stock 自己株式の消却		(5,371)		5,371	—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			97		97
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	—	(5,349)	15,926	177	10,753
Balance at the end of current period 当期末残高	70,895	119,778	374,971	(675)	564,969

Millions of yen

For the fiscal year ended March 31, 2023	Accumulated other comprehensive income:					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
	その他の包括利益累計額							
	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 当期首残高	56,225	325	7,791	338	64,680	500	3,449	622,845
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(5,606)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								21,435
Purchase of treasury stock 自己株式の取得								(5,375)
Disposal of treasury stock 自己株式の処分								202
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								97
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(19,072)	(521)	(97)	(1,757)	(21,448)	(83)	145	(21,386)
Total changes during the period 当期変動額合計	(19,072)	(521)	(97)	(1,757)	(21,448)	(83)	145	(10,633)
Balance at the end of current period 当期末残高	37,152	(195)	7,694	(1,419)	43,231	416	3,594	612,212

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

	<i>Millions of yen</i>	
	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
	I. Cash flows from operating activities:	
Income before income taxes	33,233	25,731
Depreciation	6,682	5,984
Impairment losses	414	286
Amortization of goodwill	2,102	2,102
Equity in losses(gains) of affiliates	(24)	(17)
Increase (decrease) in allowance for loan losses	9,738	(5,109)
Increase (decrease) in reserve for contingent loss	188	119
Decrease (Increase) in asset for retirement benefit	(7,755)	3,143
Increase (decrease) in liability for retirement benefit	137	(296)
Increase (decrease) in reserve for directors' retirement benefits	(68)	(40)
Increase (decrease) in reserve for reimbursement of deposits	(134)	(109)
Interest income	(104,798)	(109,113)
Interest expenses	1,485	9,625
Losses (gains) on securities	743	8,678
Losses (gains) on money held in trust	(18)	(20)
Losses (gains) on foreign exchange	(13,380)	(18,500)
Losses (gains) on sales of fixed assets	522	363
Net decrease (increase) in trading assets	(46)	1,234
Net increase (decrease) in trading liabilities	302	(385)
Net decrease (increase) in loans and bills discounted	(142,837)	(340,180)
Net increase (decrease) in deposits	413,849	316,695
Net increase (decrease) in negotiable certificates of deposit	(158)	(5,573)
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	222,530	(1,256,050)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	(9,291)	4,131
Net decrease (increase) in call loans, and others	(19,962)	(19,914)
Net increase (decrease) in call money and bills sold	34,855	(167,592)
Net increase (decrease) in payables under repurchase agreements	(18,972)	24,455
Net decrease (increase) in foreign exchanges (assets)	(3,242)	7,652
Net increase (decrease) in foreign exchanges (liabilities)	200	88
Net increase (decrease) in borrowed money from trust account	1,571	716
Interest income-cash basis	87,995	88,889
Interest expense-cash basis	(1,615)	(9,258)
Other, net	(22,891)	(24,038)
Subtotal	471,354	(1,456,304)
Income taxes paid	(8,941)	(10,278)
Net cash provided by (used in) operating activities	462,413	(1,466,582)
II. Cash flows from investing activities:		
Purchases of securities	(963,265)	(437,538)
Proceeds from sales of securities	680,813	622,709
Proceeds from redemption of securities	192,934	169,082
Payments for increase in money held in trust	(20,543)	(20,632)
Proceeds from decrease in money held in trust	20,462	20,498
Proceeds from fund management	16,371	20,783
Purchases of tangible fixed assets	(8,170)	(5,184)
Proceeds from sales of tangible fixed assets	372	77
Purchases of intangible fixed assets	(1,629)	(2,074)
Net cash provided by (used in) investing activities	(82,653)	367,722
III. Cash flows from financing activities:		
Dividends paid	(5,882)	(5,606)
Dividends paid to non-controlling shareholders	(0)	(0)
Purchases of treasury stock	(8,606)	(5,375)
Proceeds from sales of treasury stock	0	0
Net cash provided by (used in) financing activities	(14,488)	(10,981)
IV. Effect of exchange rate changes on cash and cash equivalents	36	30
V. Net increase (decrease) in cash and cash equivalents	365,308	(1,109,810)
VI. Cash and cash equivalents at the beginning of the period	5,086,143	5,451,451
VII. Cash and cash equivalents at the end of the period	5,451,451	4,341,640

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2022	As of March 31, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	3,607,139	2,875,482
Call loans and bills bought	コールローン	26,731	52,344
Monetary claims bought	買入金銭債権	21,217	15,519
Trading assets	特定取引資産	1,048	601
Money held in trust	金銭の信託	4,945	4,935
Securities	有価証券	1,294,377	1,185,438
Loans and bills discounted	貸出金	5,061,661	5,186,353
Foreign exchanges	外国為替	19,983	12,109
Other assets	その他資産	66,270	70,698
Tangible fixed assets	有形固定資産	76,244	76,294
Intangible fixed assets	無形固定資産	2,774	2,501
Prepaid pension cost	前払年金費用	3,616	3,034
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,708	31,303
Allowance for loan losses	貸倒引当金	(40,527)	(39,311)
Total assets	資産の部合計	10,178,190	9,477,305
(Liabilities)	(負債の部)		
Deposits	預金	7,462,202	7,611,273
Negotiable certificates of deposit	譲渡性預金	74,734	69,066
Call money and bills sold	コールマネー	318,920	155,210
Payables under repurchase agreements	売現先勘定	21,123	10,430
Payables under securities lending transactions	債券貸借取引受入担保金	186,628	219,345
Trading liabilities	特定取引負債	651	266
Borrowed money	借入金	1,630,857	939,184
Foreign exchanges	外国為替	354	336
Borrowed money from trust account	信託勘定借	4,514	5,230
Other liabilities	その他負債	54,485	50,457
Reserve for employee retirement benefits	退職給付引当金	948	1,653
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	603
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,015	918
Deferred tax liabilities	繰延税金負債	13,847	7,162
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,984	4,941
Acceptances and guarantees	支払承諾	32,708	31,303
Total liabilities	負債の部合計	9,808,584	9,107,387
(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	165,821
Total shareholders' equity	株主資本合計	313,155	321,229
Valuation difference on available-for-sale securities	その他有価証券評価差額金	48,649	41,189
Deferred gains or losses on hedges	繰延ヘッジ損益	9	(195)
Revaluation reserve for land	土地再評価差額金	7,791	7,694
Total valuation and translation adjustments	評価・換算差額等合計	56,450	48,687
Total net assets	純資産の部合計	369,606	369,917
Total liabilities and net assets	負債及び純資産の部合計	10,178,190	9,477,305

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	經常収益	88,998	97,217
Interest income	資金運用収益	57,473	58,236
<i>Interest on loans and discounts</i>	貸出金利息	41,191	41,332
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,664	12,976
Trust fees	信託報酬	36	30
Fees and commissions	役務取引等収益	18,743	18,970
Trading income	特定取引収益	14	22
Other ordinary income	その他業務収益	4,322	3,347
Other income	その他經常収益	8,410	16,609
Ordinary expenses	經常費用	68,087	82,684
Interest expense	資金調達費用	1,142	7,245
<i>Interest on deposits</i>	預金利息	313	750
<i>Interest on borrowings and rediscounts</i>	借用金利息	33	484
Fees and commissions	役務取引等費用	7,386	6,315
Other ordinary expenses	その他業務費用	5,675	12,364
General and administrative expenses	営業経費	42,447	40,805
Other expenses	その他經常費用	11,436	15,954
Ordinary profits	經常利益	20,910	14,532
Extraordinary income	特別利益	18	41
Extraordinary loss	特別損失	854	431
Income before income taxes	税引前当期純利益	20,074	14,143
Income taxes-current	法人税、住民税及び事業税	7,205	860
Income taxes-deferred	法人税等調整額	(233)	(1,032)
Total income taxes	法人税等合計	6,972	(171)
Net income	当期純利益	13,102	14,314

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

Balance Sheets (Unaudited)

		As of March 31, 2022	As of March 31, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,862,525	1,480,393
Trading account securities	商品有価証券	2,406	1,618
Money held in trust	金銭の信託	9,179	9,313
Securities	有価証券	905,214	661,272
Loans and bills discounted	貸出金	4,149,502	4,358,785
Foreign exchanges	外国為替	5,645	5,866
Other assets	その他資産	85,968	79,685
Tangible fixed assets	有形固定資産	28,337	29,148
Intangible fixed assets	無形固定資産	2,313	2,582
Prepaid pension cost	前払年金費用	5,797	6,708
Deferred tax assets	繰延税金資産	6,391	9,851
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,599	32,576
Allowance for loan losses	貸倒引当金	(25,637)	(22,103)
Total assets	資産の部合計	7,065,244	6,655,698
(Liabilities)	(負債の部)		
Deposits	預金	5,696,452	5,860,351
Call money and bills sold	コールマネー	—	6,810
Payables under securities lending transactions	債券貸借取引受入担保金	102,186	93,925
Borrowed money	借入金	972,200	408,500
Foreign exchanges	外国為替	293	398
Other liabilities	その他負債	41,940	38,071
Reserve for employee retirement benefits	退職給付引当金	1,359	1,296
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	452
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	479	466
Acceptances and guarantees	支払承諾	27,599	32,576
Total liabilities	負債の部合計	6,842,923	6,442,887
(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	108,489
Total shareholders' equity	株主資本合計	215,469	218,809
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,535	(5,997)
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	(5,997)
Total net assets	純資産の部合計	222,320	212,811
Total liabilities and net assets	負債及び純資産の部合計	7,065,244	6,655,698

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	經常収益	72,983	76,950
Interest income	資金運用収益	49,928	51,858
<i>Interest on loans and discounts</i>	貸出金利息	41,445	41,344
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,227	8,756
Fees and commissions	役務取引等収益	16,128	16,103
Other ordinary income	その他業務収益	3,147	4,698
Other income	その他經常収益	3,779	4,289
Ordinary expenses	經常費用	63,408	64,494
Interest expense	資金調達費用	308	2,331
<i>Interest on deposits</i>	預金利息	119	124
<i>Interest on borrowings and rediscounts</i>	借用金利息	0	0
Fees and commissions	役務取引等費用	9,790	9,367
Other ordinary expenses	その他業務費用	4,988	14,745
General and administrative expenses	営業経費	37,023	34,981
Other expenses	その他經常費用	11,297	3,069
Ordinary profits	經常利益	9,574	12,456
Extraordinary income	特別利益	3,973	3
Extraordinary loss	特別損失	162	268
Income before income taxes	税引前当期純利益	13,385	12,191
Income taxes-current	法人税、住民税及び事業税	3,406	1,343
Income taxes-deferred	法人税等調整額	1,207	2,136
Total income taxes	法人税等合計	4,614	3,479
Net income	当期純利益	8,770	8,711

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2023 (A)	change (A - B)	Mar.31, 2022 (B)
Consolidated gross business profits	連結粗利益	109,085	(20,414)	129,499
Net interest income	資金利益	99,488	(3,825)	103,313
Trust fees	信託報酬	30	(5)	36
Net fees and commissions	役務取引等利益	25,726	1,610	24,115
Net trading income	特定取引利益	860	(767)	1,627
Net other income	その他業務利益	(17,020)	(17,426)	406
General and administrative expenses	営業経費	83,683	(3,590)	87,273
Amortization of goodwill	うちのれん償却	2,102	—	2,102
Total credit costs	不良債権処理額	8,125	(5,742)	13,867
Written-off of loans	貸出金償却	325	(175)	500
Provision of allowance for loan losses	貸倒引当金繰入額	830	(12,043)	12,874
Other credit costs	その他不良債権処理額	6,969	6,476	492
Net gains (losses) related to stocks	株式等損益	10,296	8,247	2,048
Other non-recurring gains (losses)	その他臨時損益	(1,180)	(1,055)	(124)
Ordinary profits	経常利益	26,392	(3,888)	30,281
Net extraordinary gains (losses)	特別損益	(661)	(3,613)	2,951
Income before income taxes	税金等調整前当期純利益	25,731	(7,501)	33,233
Income taxes-current	法人税、住民税及び事業税	3,056	(8,600)	11,656
Income taxes-deferred	法人税等調整額	1,117	226	890
Net income	当期純利益	21,557	871	20,685
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	121	(37)	158
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	21,435	908	20,526

* 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)

		For the fiscal year ended		(Millions of yen)
Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結実質業務純益	28,530	(16,448)	44,978
Consolidated core net business profits	連結コア業務純益	47,505	(265)	47,770

* 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 fiscal year ended		(Millions of yen)
		Mar.31, 2023		Mar.31, 2022
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	54,683	(11,702)	66,385
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	65,268	(3,180)	68,448
Domestic gross business profits	国内業務粗利益	65,400	(530)	65,930
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	64,300	392	63,907
Net interest income	資金利益	51,842	(883)	52,726
Net fees and commissions	役務取引等利益	12,457	1,279	11,177
Net trading income	特定取引利益	17	6	10
Net other income	その他業務利益	1,082	(933)	2,016
Net gains (losses) related to bonds	国債等債券損益	1,100	(922)	2,022
International gross business profits	国際業務粗利益	(10,717)	(11,171)	454
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	968	(3,572)	4,540
Net interest income	資金利益	(850)	(4,455)	3,604
Net fees and commissions	役務取引等利益	228	12	215
Net trading income	特定取引利益	5	2	3
Net other income	その他業務利益	(10,100)	(6,730)	(3,369)
Net gains (losses) related to bonds	国債等債券損益	(11,685)	(7,598)	(4,086)
General and administrative expenses	経費(臨時処理分を除く)	39,467	(2,233)	41,700
Personnel expenses	人件費	20,033	(695)	20,728
Non-personnel expenses	物件費	16,549	(1,366)	17,915
Taxes	税金	2,884	(172)	3,056
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	15,216	(9,468)	24,684
(Reference) Core net business profits	(参考)コア業務純益	25,801	(946)	26,747
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(2,480)	(6,893)	4,412
Net business profits	業務純益	17,696	(2,575)	20,271
Net gains (losses) related to bonds	国債等債券損益	(10,585)	(8,521)	(2,063)
Net non-recurring gains (losses)	臨時損益	(3,163)	(3,802)	639
Credit related costs ②	不良債権処理額②	11,873	7,711	4,162
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	5,125	1,168	3,956
Losses on sales of non-performing loans	延滞債権売却損	21	(2)	24
Provision of reserve for contingent loss	偶発損失引当金繰入額	40	(26)	67
Other credit costs	その他の債権売却損等	6,686	6,571	114
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	9,393	817	8,575
Net gains (losses) related to stocks	株式等損益	9,621	5,410	4,211
Gains on sales of stocks and other securities	株式等売却益	15,961	9,109	6,851
Losses on sales of stocks and other securities	株式等売却損	211	(709)	920
Losses on devaluation of stocks and other securities	株式等償却	6,128	4,408	1,719
Ordinary profits	経常利益	14,532	(6,378)	20,910
Net extraordinary gains (losses)	特別損益	(389)	446	(836)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(91)	367	(459)
Gain on disposal of noncurrent assets	固定資産処分益	41	23	18
Loss on disposal of noncurrent assets	固定資産処分損	133	(344)	477
Impairment loss	減損損失	286	(89)	376
Income before income taxes	税引前当期純利益	14,143	(5,931)	20,074
Income taxes-current	法人税、住民税及び事業税	860	(6,344)	7,205
Income taxes-deferred	法人税等調整額	(1,032)	(798)	(233)
Net income	当期純利益	14,314	1,212	13,102

【Hokkaido Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2023		Mar.31, 2022
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	46,217	(7,899)	54,116
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	54,607	(1,802)	56,409
Domestic gross business profits	国内業務粗利益	55,956	1,333	54,623
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	55,624	1,029	54,594
Net interest income	資金利益	48,946	617	48,329
Net fees and commissions	役務取引等利益	6,696	414	6,281
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	313	301	11
Net gains (losses) related to bonds	国債等債券損益	332	304	28
International gross business profits	国際業務粗利益	(9,739)	(9,232)	(506)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	(1,016)	(2,831)	1,815
Net interest income	資金利益	580	(710)	1,291
Net fees and commissions	役務取引等利益	39	(16)	55
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(10,359)	(8,506)	(1,853)
Net gains (losses) related to bonds	国債等債券損益	(8,722)	(6,401)	(2,321)
General and administrative expenses	経費(臨時処理分を除く)	35,330	(1,823)	37,154
Personnel expenses	人件費	16,197	(572)	16,769
Non-personnel expenses	物件費	16,361	(1,206)	17,567
Taxes	税金	2,772	(45)	2,817
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	10,886	(6,075)	16,962
(Reference) Core net business profits	(参考)コア業務純益	19,276	21	19,255
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(1,798)	1,798
Net business profits	業務純益	10,886	(4,277)	15,164
Net gains (losses) related to bonds	国債等債券損益	(8,389)	(6,097)	(2,292)
Net non-recurring gains (losses)	臨時損益	1,569	7,159	(5,589)
Credit related costs ②	不良債権処理額②	(1,666)	(4,820)	3,153
Written-off of loans	貸出金償却	—	(4)	4
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(2,910)	2,910
Losses on sales of non-performing loans	延滞債権等売却損	0	(38)	39
Provision of reserve for contingent loss	偶発損失引当金繰入額	78	(47)	125
Other credit costs	その他の債権売却損等	61	(11)	73
Reversal of allowance for loan losses	貸倒引当金戻入益	1,807	1,807	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(1,666)	(6,618)	4,951
Net gains (losses) related to stocks	株式等損益	910	2,254	(1,344)
Gains on sales of stocks and other securities	株式等売却益	2,211	(1,014)	3,226
Losses on sales of stocks and other securities	株式等売却損	804	(953)	1,757
Losses on devaluation of stocks and other securities	株式等償却	497	(2,316)	2,813
Ordinary profits	経常利益	12,456	2,881	9,574
Net extraordinary gains (losses)	特別損益	(265)	(4,076)	3,810
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(265)	(201)	(63)
Gain on disposal of noncurrent assets	固定資産処分益	3	(77)	81
Loss on disposal of noncurrent assets	固定資産処分損	268	124	144
Impairment loss	減損損失	—	(17)	17
Income before income taxes	税引前当期純利益	12,191	(1,194)	13,385
Income taxes-current	法人税、住民税及び事業税	1,343	(2,063)	3,406
Income taxes-deferred	法人税等調整額	2,136	928	1,207
Net income	当期純利益	8,711	(59)	8,770

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, 2023			Mar.31, 2022			Total of two banks		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	14,038.1	(540.8)	14,578.9	8,052.0	(212.5)	8,264.5	5,986.0	(328.3)	6,314.3
Loans and bills discounted	貸出金	9,393.2	243.9	9,149.2	5,150.0	143.7	5,006.3	4,243.2	100.2	4,142.9
Securities	有価証券	1,626.7	3.8	1,622.9	943.5	9.0	934.5	683.1	(5.2)	688.4
Interest-bearing liabilities	資金調達勘定	15,673.4	(776.3)	16,449.7	9,056.8	(432.2)	9,489.0	6,616.5	(344.1)	6,960.6
Deposits and NCD	預金(NCD含む)	13,379.1	313.5	13,065.6	7,530.9	109.0	7,421.9	5,848.2	204.4	5,643.7

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Mar.31, 2023			Mar.31, 2022			Total of two banks		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	14,417.1	(534.8)	14,952.0	8,319.4	(210.3)	8,529.8	6,097.7	(324.4)	6,422.1
Loans and bills discounted	貸出金	9,417.3	246.1	9,171.1	5,173.9	145.9	5,028.0	4,243.4	100.2	4,143.1
Securities	有価証券	2,080.7	72.3	2,008.4	1,204.4	20.1	1,184.3	876.2	52.1	824.0
Interest-bearing liabilities	資金調達勘定	16,053.3	(769.1)	16,822.5	9,324.8	(429.5)	9,754.4	6,728.4	(339.6)	7,068.1
Deposits and NCD	預金(NCD含む)	13,432.6	312.6	13,119.9	7,575.6	112.3	7,463.2	5,856.9	200.2	5,656.7

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Mar.31, 2023			Mar.31, 2022			Total of two banks		
		(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	0.72	0.03	0.69	0.64	0.00	0.64	0.81	0.05	0.76
Loans and bills discounted (b)	貸出金利回り	0.87	(0.03)	0.90	0.78	(0.03)	0.81	0.97	(0.03)	1.00
Securities	有価証券利回り	0.90	0.07	0.83	0.93	(0.02)	0.95	0.87	0.19	0.68
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.47	0.00	0.47	0.43	0.00	0.43	0.53	0.01	0.52
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	0.54	(0.05)	0.59	0.51	(0.03)	0.54	0.59	(0.06)	0.65
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.86	(0.03)	0.89	0.78	(0.03)	0.81	0.97	(0.02)	0.99
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.31	0.01	0.30	0.27	0.01	0.26	0.37	0.03	0.34
Interest rate spread (a)-(c)	総資金利鞘	0.24	0.02	0.22	0.21	0.01	0.20	0.28	0.05	0.23

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Mar.31, 2023			Mar.31, 2022			Total of two banks		
		(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	0.76	0.05	0.71	0.70	0.03	0.67	0.85	0.08	0.77
Loans and Bills discounted (b)	貸出金利回り	0.87	(0.03)	0.90	0.79	(0.02)	0.81	0.97	(0.03)	1.00
Securities	有価証券利回り	1.04	0.10	0.94	1.07	0.01	1.06	0.99	0.24	0.75
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.52	0.05	0.47	0.50	0.07	0.43	0.55	0.02	0.53
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	(0.05)	0.65
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.87	(0.02)	0.89	0.78	(0.03)	0.81	0.97	(0.02)	0.99
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	0.36	0.02	0.34
Interest rate spread (a)-(c)	総資金利鞘	0.23	(0.01)	0.24	0.20	(0.03)	0.23	0.29	0.05	0.24

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, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	45,077	(925)	46,002	25,801	(946)	26,747	19,276	21	19,255
As per employee (in thousands of yen)	一人当たり(千円)	10,725	248	10,476	11,944	83	11,861	9,435	420	9,014
Net business profits	業務純益	28,582	(6,852)	35,435	17,696	(2,575)	20,271	10,886	(4,277)	15,164
As per employee (in thousands of yen)	一人当たり(千円)	6,800	(1,269)	8,070	8,192	(796)	8,989	5,328	(1,770)	7,099

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, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	7.98	(0.24)	8.22	6.97	(0.12)	7.09	10.02	(0.52)	10.54
Net business profits per common shareholders' equity	業務純益ベース	4.99	(1.34)	6.33	4.78	(0.59)	5.37	5.43	(2.87)	8.30
Net income per common shareholders' equity	当期純利益ベース	3.99	0.09	3.90	3.87	0.40	3.47	4.23	(0.57)	4.80

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022
(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	62.39	(0.76)	63.15	60.46	(0.46)	60.92	64.69	(1.17)	65.86
Gross business profits basis	業務粗利益ベース	74.13	8.70	65.43	72.17	9.36	62.81	76.44	7.79	68.65

(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, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022	Mar.31, 2023	(A-B)	Mar.31, 2022
(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	0.27	0.01	0.26	0.26	0.00	0.26	0.27	0.01	0.26
Net business profits on assets	業務純益ベース	0.17	(0.03)	0.20	0.18	(0.02)	0.20	0.15	(0.05)	0.20
Net income on assets	当期純利益ベース	0.13	0.01	0.12	0.14	0.02	0.12	0.12	0.01	0.11

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2023		Mar.31, 2022
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(18,974)	(16,183)	(2,791)
Gains on sales	売却益	6,436	218	6,218
Gains on redemption	償還益	23	(41)	65
Losses on sales	売却損	25,435	16,461	8,974
Losses on redemption	償還損	0	(2)	2
Losses on devaluation	償却	—	(99)	99
Net gains (losses) related to stocks	株式等損益	10,296	8,247	2,048
Gains on sales	売却益	18,022	8,242	9,780
Losses on sales	売却損	1,100	(1,789)	2,889
Losses on devaluation	償却	6,626	1,783	4,842

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2023		Mar.31, 2022
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(18,974)	(14,618)	(4,356)
Gains on sales	売却益	6,436	218	6,218
Gains on redemption	償還益	23	(41)	65
Losses on sales	売却損	25,435	16,461	8,974
Losses on redemption	償還損	0	(1,566)	1,567
Losses on devaluation	償却	—	(99)	99
Net gains (losses) related to stocks	株式等損益	10,531	7,665	2,866
Gains on sales	売却益	18,173	8,094	10,078
Losses on sales	売却損	1,016	(1,662)	2,678
Losses on devaluation	償却	6,625	2,091	4,533

【Hokuriku bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2023		Mar.31, 2022
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(10,585)	(8,521)	(2,063)
Gains on sales	売却益	1,738	(1,803)	3,541
Gains on redemption	償還益	23	(39)	63
Losses on sales	売却損	12,347	6,681	5,665
Losses on redemption	償還損	0	(2)	2
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	9,621	5,410	4,211
Gains on sales	売却益	15,961	9,109	6,851
Losses on sales	売却損	211	(709)	920
Losses on devaluation	償却	6,128	4,408	1,719

【Hokkaido bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2023		Mar.31, 2022
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(8,389)	(6,097)	(2,292)
Gains on sales	売却益	4,698	2,021	2,677
Gains on redemption	償還益	—	(2)	2
Losses on sales	売却損	13,088	9,779	3,308
Losses on redemption	償還損	—	(1,564)	1,564
Losses on devaluation	償却	—	(99)	99
Net gains (losses) related to stocks	株式等損益	910	2,254	(1,344)
Gains on sales	売却益	2,211	(1,014)	3,226
Losses on sales	売却損	804	(953)	1,757
Losses on devaluation	償却	497	(2,316)	2,813

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2023				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	9	(8)	9	—	17	18	0
Available-for-sale securities	その他有価証券	47,105	(29,864)	117,664	70,558	76,969	128,261	51,291
Japanese Stocks	株式	100,053	5,203	103,740	3,687	94,849	104,474	9,625
Japanese Bonds	債券	(7,521)	(10,624)	4,568	12,089	3,103	10,763	7,660
Others	その他	(45,426)	(24,443)	9,355	54,781	(20,982)	13,022	34,005
Total	合計	47,115	(29,872)	117,674	70,558	76,987	128,279	51,291
Japanese Stocks	株式	100,053	5,203	103,740	3,687	94,849	104,474	9,625
Japanese Bonds	債券	(7,511)	(10,632)	4,578	12,089	3,121	10,782	7,660
Others	その他	(45,426)	(24,443)	9,355	54,781	(20,982)	13,022	34,005

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2023				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	44,100	(31,165)	114,208	70,108	75,265	125,893	50,627
Japanese Stocks	株式	102,504	4,478	105,741	3,236	98,026	106,987	8,961
Japanese Bonds	債券	(7,452)	(10,656)	4,637	12,089	3,204	10,864	7,660
Others	その他	(50,951)	(24,987)	3,829	54,781	(25,964)	8,041	34,005
Total	合計	44,100	(31,165)	114,208	70,108	75,265	125,893	50,627
Japanese Stocks	株式	102,504	4,478	105,741	3,236	98,026	106,987	8,961
Japanese Bonds	債券	(7,452)	(10,656)	4,637	12,089	3,204	10,864	7,660
Others	その他	(50,951)	(24,987)	3,829	54,781	(25,964)	8,041	34,005

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2023				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	53,070	(13,151)	90,380	37,309	66,221	93,577	27,355
Japanese Stocks	株式	82,361	5,230	83,704	1,343	77,130	83,582	6,451
Japanese Bonds	債券	(3,417)	(3,372)	3,842	7,259	(45)	3,206	3,251
Others	その他	(25,873)	(15,009)	2,833	28,706	(10,863)	6,788	17,652
Total	合計	53,070	(13,151)	90,380	37,309	66,221	93,577	27,355
Japanese Stocks	株式	82,361	5,230	83,704	1,343	77,130	83,582	6,451
Japanese Bonds	債券	(3,417)	(3,372)	3,842	7,259	(45)	3,206	3,251
Others	その他	(25,873)	(15,009)	2,833	28,706	(10,863)	6,788	17,652

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2023				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	(8,970)	(18,014)	23,828	32,798	9,043	32,315	23,271
Japanese Stocks	株式	20,143	(751)	22,036	1,893	20,895	23,404	2,509
Japanese Bonds	債券	(4,034)	(7,284)	795	4,830	3,249	7,658	4,408
Others	その他	(25,078)	(9,978)	996	26,075	(15,100)	1,252	16,352
Total	合計	(8,970)	(18,014)	23,828	32,798	9,043	32,315	23,271
Japanese Stocks	株式	20,143	(751)	22,036	1,893	20,895	23,404	2,509
Japanese Bonds	債券	(4,034)	(7,284)	795	4,830	3,249	7,658	4,408
Others	その他	(25,078)	(9,978)	996	26,075	(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 Mar.31,2023			As of Sep.30,2022	As of Mar.31,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.49 %	(0.12) %	(0.05) %	9.61 %	9.54 %
(2) Capital ①-②	自己資本	570,279	(1,149)	8,642	571,429	561,636
① Core capital : instruments and reserves	コア資本に係る基礎項目	582,331	(4,619)	4,412	586,951	577,919
Shareholders' equity	うち株主資本	527,516	6,951	15,943	520,564	511,572
General allowance for loan losses	うち一般貸倒引当金等	21,865	(3,242)	(3,448)	25,108	25,314
Perpetual preferred stock	うち永久優先株	32,228	(5,371)	(5,371)	37,600	37,600
② Core capital : regulatory adjustments	コア資本に係る調整項目	12,052	(3,470)	(4,230)	15,522	16,282
Intangible fixed assets	うち無形固定資産	6,679	(987)	(2,048)	7,666	8,727
(3) Risk-weighted assets	リスクアセット	6,004,474	59,731	123,344	5,944,743	5,881,130

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Sep.30,2022	As of Mar.31,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.06 %	(0.30) %	(0.25) %	9.36 %	9.31 %
(2) Capital ①-②	自己資本	320,524	(2,332)	3,710	322,857	316,813
① Core capital : instruments and reserves	コア資本に係る基礎項目	324,374	(2,501)	3,115	326,876	321,258
Shareholders' equity	うち株主資本	312,954	1,858	6,136	311,095	306,817
General allowance for loan losses	うち一般貸倒引当金等	10,851	(3,786)	(2,439)	14,638	13,291
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	3,850	(168)	(594)	4,019	4,445
Intangible fixed assets	うち無形固定資産	1,739	33	(190)	1,706	1,929
(3) Risk-weighted assets	リスクアセット	3,535,467	89,249	135,294	3,446,218	3,400,173

(Consolidated)

Capital adequacy ratio	自己資本比率	9.05 %	(0.29) %	(0.23) %	9.34 %	9.28 %
Capital	自己資本	320,343	(1,790)	4,383	322,133	315,959
Risk-weighted assets	リスクアセット	3,537,182	88,685	135,283	3,448,497	3,401,899

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Sep.30,2022	As of Mar.31,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	8.99 %	(0.09) %	0.05 %	9.08 %	8.94 %
(2) Capital ①-②	自己資本	216,753	(4,705)	(300)	221,458	217,053
① Core capital : instruments and reserves	コア資本に係る基礎項目	223,219	(4,346)	520	227,565	222,698
Shareholders' equity	うち株主資本	184,517	250	6,649	184,267	177,868
General allowance for loan losses	うち一般貸倒引当金等	6,471	774	(756)	5,697	7,228
Perpetual preferred stock	うち永久優先株	32,229	(5,371)	(5,371)	37,601	37,601
② Core capital : regulatory adjustments	コア資本に係る調整項目	6,465	359	820	6,106	5,644
Intangible fixed assets	うち無形固定資産	1,797	42	186	1,754	1,610
(3) Risk-weighted assets	リスクアセット	2,410,210	(27,952)	(16,352)	2,438,162	2,426,563

(Consolidated)

Capital adequacy ratio	自己資本比率	9.17 %	(0.08) %	0.02 %	9.25 %	9.15 %
Capital	自己資本	222,184	(4,376)	(673)	226,560	222,857
Risk-weighted assets	リスクアセット	2,421,031	(25,977)	(14,163)	2,447,009	2,435,194

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(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	13,180	(444)	1,675	13,625	11,505
Doubtful	危険債権	168,385	3,573	25,313	164,811	143,072
Substandard	要管理債権	37,450	3,362	11,898	34,087	25,552
Loans past due for 3 months or more	うち三月以上延滞債権	717	665	288	51	428
Restructured loans	うち貸出条件緩和債権	36,733	2,697	11,609	34,035	25,123
Non Per (1)	小計	219,015	6,491	38,886	212,524	180,129
Normal	正常債権	9,570,396	318,459	440,422	9,251,937	9,129,973
Total (2)	合計	9,789,412	324,950	479,308	9,464,461	9,310,103
NPL rati (1)/(2)	比率	2.23%	(0.01%)	0.30%	2.24%	1.93%

Amount of partial write-off	部分直接償却実施額	31,275	(2,636)	(5,834)	33,911	37,109
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(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	8,863	886	1,854	7,976	7,009
Doubtful	危険債権	106,669	278	13,145	106,390	93,524
Substandard	要管理債権	25,775	3,750	11,713	22,024	14,061
Loans past due for 3 months or more	うち三月以上延滞債権	656	605	228	51	428
Restructured loans	うち貸出条件緩和債権	25,118	3,145	11,485	21,973	13,633
Non Per (1)	小計	141,308	4,916	26,713	136,391	114,594
Normal	正常債権	5,137,712	115,443	138,199	5,022,268	4,999,512
Total (2)	合計	5,279,020	120,360	164,912	5,158,660	5,114,107
NPL rati (1)/(2)	比率	2.67%	0.03%	0.43%	2.64%	2.24%

Amount of partial write-off	部分直接償却実施額	24,500	1,192	(447)	23,308	24,947
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022	As of Mar.31,2021
		(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	4,317	(1,331)	(178)	5,649	4,496
Doubtful	危険債権	61,715	3,294	12,167	58,421	49,547
Substandard	要管理債権	11,674	(387)	184	12,062	11,490
Loans past due for 3 months or more	うち三月以上延滞債権	60	60	60	—	—
Restructured loans	うち貸出条件緩和債権	11,614	(448)	124	12,062	11,490
Non Per (1)	小計	77,707	1,574	12,173	76,132	65,534
Normal	正常債権	4,432,683	203,015	302,222	4,229,668	4,130,461
Total (2)	合計	4,510,391	204,590	314,396	4,305,801	4,195,995
NPL rati (1)/(2)	比率	1.72%	(0.04%)	0.16%	1.76%	1.56%

Amount of partial write-off	部分直接償却実施額	6,774	(3,828)	(5,386)	10,603	12,161
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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, 2023 (a)	13,180	11,077	2,102	100.00%	100.00%
		As of Mar.31, 2022 (b)	13,625	9,439	4,185	100.00%	100.00%
		(a) - (b)	(444)	1,638	(2,082)	—	—
Doubtful	危険債権	As of Mar.31, 2023 (a)	168,385	111,275	39,233	68.69%	89.38%
		As of Mar.31, 2022 (b)	164,811	105,124	42,118	70.56%	89.34%
		(a) - (b)	3,573	6,150	(2,884)	(1.87%)	0.04%
Substandard	要管理債権	As of Mar.31, 2023 (a)	37,450	13,160	6,042	24.87%	51.27%
		As of Mar.31, 2022 (b)	34,087	14,809	2,120	10.99%	49.66%
		(a) - (b)	3,362	(1,648)	3,921	13.88%	1.61%
Total	合計	As of Mar.31, 2023 (a)	219,015	135,513	47,378	56.73%	83.50%
		As of Mar.31, 2022 (b)	212,524	129,373	48,424	58.23%	83.66%
		(a) - (b)	6,491	6,140	(1,045)	(1.50%)	(0.16%)

【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, 2023 (a)	8,863	7,051	1,811	100.00%	100.00%
		As of Mar.31, 2022 (b)	7,976	6,114	1,861	100.00%	100.00%
		(a) - (b)	886	937	(50)	—	—
Doubtful	危険債権	As of Mar.31, 2023 (a)	106,669	71,848	23,487	67.45%	89.37%
		As of Mar.31, 2022 (b)	106,390	69,439	25,758	69.70%	89.47%
		(a) - (b)	278	2,408	(2,270)	(2.25%)	(0.10%)
Substandard	要管理債権	As of Mar.31, 2023 (a)	25,775	5,895	4,785	24.07%	41.44%
		As of Mar.31, 2022 (b)	22,024	7,004	1,241	8.26%	37.43%
		(a) - (b)	3,750	(1,108)	3,544	15.81%	4.01%
Total	合計	As of Mar.31, 2023 (a)	141,308	84,796	30,084	53.23%	81.29%
		As of Mar.31, 2022 (b)	136,391	82,558	28,861	53.61%	81.69%
		(a) - (b)	4,916	2,237	1,223	(0.38%)	(0.40%)

【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, 2023 (a)	4,317	4,026	291	100.00%	100.00%
		As of Mar.31, 2022 (b)	5,649	3,325	2,323	100.00%	100.00%
		(a) - (b)	(1,331)	700	(2,032)	—	—
Doubtful	危険債権	As of Mar.31, 2023 (a)	61,715	39,426	15,746	70.64%	89.39%
		As of Mar.31, 2022 (b)	58,421	35,684	16,360	71.95%	89.08%
		(a) - (b)	3,294	3,742	(614)	(1.31%)	0.31%
Substandard	要管理債権	As of Mar.31, 2023 (a)	11,674	7,265	1,256	28.49%	72.99%
		As of Mar.31, 2022 (b)	12,062	7,805	878	20.64%	71.98%
		(a) - (b)	(387)	(539)	377	7.85%	1.01%
Total	合計	As of Mar.31, 2023 (a)	77,707	50,717	17,294	64.07%	87.52%
		As of Mar.31, 2022 (b)	76,132	46,814	19,563	66.72%	87.18%
		(a) - (b)	1,574	3,903	(2,269)	(2.65%)	0.34%

3. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Allowance for loan losses	貸倒引当金	61,415	(4,750)	5,648	66,165	55,766
General allowance	一般貸倒引当金	16,267	(3,315)	2,895	19,583	13,372
Specific allowance	個別貸倒引当金	45,147	(1,434)	2,753	46,581	42,394

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Allowance for loan losses	貸倒引当金	39,311	(1,216)	5,978	40,527	33,332
General allowance	一般貸倒引当金	10,248	(2,480)	1,932	12,728	8,315
Specific allowance	個別貸倒引当金	29,063	1,263	4,046	27,799	25,016

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Allowance for loan losses	貸倒引当金	22,103	(3,533)	(329)	25,637	22,433
General allowance	一般貸倒引当金	6,019	(835)	963	6,854	5,056
Specific allowance	個別貸倒引当金	16,084	(2,697)	(1,293)	18,782	17,377

4. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	13,540,691	307,301	725,021	13,233,390	12,815,670
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	13,432,611	312,643	943,689	13,119,968	12,488,921
Loans and bills discounted (term-end balance)	貸出金(未残)	9,545,138	333,974	479,972	9,211,164	9,065,166
Loans and bills discounted (average balance)	貸出金(平残)	9,417,374	246,199	376,254	9,171,175	9,041,120

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(未残)	7,680,339	143,402	329,777	7,536,937	7,350,562
Deposits and NCD (average balance)	預金(平残)	7,575,652	112,397	419,479	7,463,255	7,156,172
Loans and bills discounted (term-end balance)	貸出金(未残)	5,186,353	124,691	152,968	5,061,661	5,033,384
Loans and bills discounted (average balance)	貸出金(平残)	5,173,974	145,956	122,530	5,028,017	5,051,443

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(未残)	5,860,351	163,899	395,243	5,696,452	5,465,108
Deposits and NCD (average balance)	預金(平残)	5,856,959	200,245	524,210	5,656,713	5,332,748
Loans and bills discounted (term-end balance)	貸出金(未残)	4,358,785	209,282	327,004	4,149,502	4,031,781
Loans and bills discounted (average balance)	貸出金(平残)	4,243,400	100,242	253,724	4,143,158	3,989,676

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	5,931,170	94,697	164,489	5,836,472	5,766,681
% to total loans	中小企業等貸出比率	62.13%	(1.23%)	(1.48%)	63.36%	63.61%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	3,416,643	52,593	75,627	3,364,050	3,341,016
% to total loans	中小企業等貸出比率	65.87%	(0.59%)	(0.50%)	66.46%	66.37%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,514,527	42,104	88,862	2,472,422	2,425,665
% to total loans	中小企業等貸出比率	57.68%	(1.90%)	(2.48%)	59.58%	60.16%

6. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,934,335	71,764	218,822	2,862,570	2,715,512
Housing loans	うち住宅系ローン残高	2,803,246	73,190	226,121	2,730,056	2,577,124
Other consumer loans	うちその他のローン残高	131,088	(1,425)	(7,299)	132,514	138,387

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,547,365	44,586	120,663	1,502,779	1,426,702
Housing loans	うち住宅系ローン残高	1,494,979	46,182	126,486	1,448,796	1,368,492
Other consumer loans	うちその他のローン残高	52,386	(1,596)	(5,823)	53,982	58,209

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2023			As of Mar.31,2022 (B)	As of Mar.31,2021 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,386,969	27,178	98,159	1,359,791	1,288,810
Housing loans	うち住宅系ローン残高	1,308,267	27,007	99,635	1,281,259	1,208,631
Other consumer loans	うちその他のローン残高	78,701	170	(1,476)	78,531	80,178

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 Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	9,545,138	100.0%	9,211,164	100.0%	9,065,166	100.0%
Manufacturing	製造業	808,129	8.5%	782,946	8.5%	820,196	9.1%
Agriculture and forestry	農業、林業	26,046	0.3%	27,936	0.3%	27,540	0.3%
Fishery	漁業	2,870	0.0%	2,724	0.0%	2,807	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5,598	0.0%	5,559	0.1%	5,459	0.1%
Construction	建設業	334,857	3.5%	325,949	3.5%	327,770	3.6%
Utilities	電気・ガス・熱供給・水道業	140,893	1.5%	138,860	1.5%	149,075	1.6%
Communication	情報通信業	46,445	0.5%	43,185	0.5%	47,715	0.5%
Transportation and postal activities	運輸業、郵便業	160,089	1.7%	172,468	1.9%	188,446	2.1%
Wholesale and retail	卸売業、小売業	776,589	8.1%	768,409	8.3%	792,545	8.8%
Finance and insurance	金融業、保険業	388,139	4.1%	329,222	3.6%	337,833	3.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	894,569	9.4%	870,228	9.5%	885,792	9.8%
Other services	各種サービス業(学術研究他)	627,224	6.6%	654,901	7.1%	673,296	7.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	2,417,041	25.3%	2,241,809	24.3%	2,105,075	23.2%
Others	その他	2,916,643	30.5%	2,846,960	30.9%	2,701,608	29.8%

【Total of two banks】

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

	(Japanese)	As of Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	219,015	100.0%	212,524	100.0%	180,129	100.0%
Manufacturing	製造業	55,758	25.5%	52,099	24.5%	42,210	23.4%
Agriculture and forestry	農業、林業	2,547	1.2%	2,481	1.2%	2,289	1.3%
Fishery	漁業	370	0.2%	383	0.2%	420	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,646	0.7%	1,572	0.7%	1,325	0.7%
Construction	建設業	15,671	7.1%	12,777	6.0%	11,004	6.1%
Utilities	電気・ガス・熱供給・水道業	455	0.2%	2,847	1.3%	2,806	1.6%
Communication	情報通信業	1,652	0.7%	1,636	0.8%	1,398	0.8%
Transportation and postal activities	運輸業、郵便業	7,608	3.5%	6,079	2.9%	4,534	2.5%
Wholesale and retail	卸売業、小売業	44,472	20.3%	44,116	20.8%	37,408	20.8%
Finance and insurance	金融業、保険業	79	0.0%	71	0.0%	64	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	14,586	6.7%	16,186	7.6%	14,354	8.0%
Other services	各種サービス業(学術研究他)	44,825	20.5%	43,224	20.3%	32,923	18.3%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	29,339	13.4%	29,047	13.7%	29,388	16.3%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	5,186,353	100.0%	5,061,661	100.0%	5,033,384	100.0%
Manufacturing	製造業	593,031	11.4%	570,034	11.3%	591,058	11.7%
Agriculture and forestry	農業、林業	7,878	0.2%	9,872	0.2%	10,223	0.2%
Fishery	漁業	1,523	0.0%	1,510	0.0%	1,572	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,474	0.1%	2,467	0.0%	2,491	0.1%
Construction	建設業	205,681	4.0%	195,147	3.9%	198,556	3.9%
Utilities	電気・ガス・熱供給・水道業	71,557	1.4%	70,206	1.4%	71,158	1.4%
Communication	情報通信業	27,946	0.5%	23,575	0.5%	26,489	0.5%
Transportation and postal activities	運輸業、郵便業	79,152	1.5%	79,847	1.6%	88,209	1.8%
Wholesale and retail	卸売業、小売業	452,694	8.7%	448,408	8.9%	461,629	9.2%
Finance and insurance	金融業、保険業	223,877	4.3%	178,753	3.5%	176,226	3.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	557,732	10.8%	537,139	10.6%	538,916	10.7%
Other services	各種サービス業(学術研究他)	362,609	7.0%	387,243	7.6%	399,288	7.9%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,079,039 547,664	20.8% 10.6%	1,079,180 504,604	21.3% 10.0%	1,064,518 462,989	21.2% 9.2%
Others	その他	1,521,153	29.3%	1,478,272	29.2%	1,403,043	27.9%

【Hokuriku bank】

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

	(Japanese)	As of Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	141,308	100.0%	136,391	100.0%	114,594	100.0%
Manufacturing	製造業	47,619	33.7%	43,821	32.1%	32,463	28.3%
Agriculture and forestry	農業、林業	1,732	1.2%	1,830	1.3%	1,760	1.5%
Fishery	漁業	272	0.2%	283	0.2%	318	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	541	0.4%	548	0.4%	191	0.2%
Construction	建設業	8,809	6.2%	7,541	5.5%	7,213	6.3%
Utilities	電気・ガス・熱供給・水道業	68	0.1%	92	0.1%	—	—
Communication	情報通信業	755	0.5%	629	0.5%	626	0.6%
Transportation and postal activities	運輸業、郵便業	4,591	3.3%	4,146	3.0%	3,161	2.8%
Wholesale and retail	卸売業、小売業	27,962	19.8%	27,907	20.5%	26,294	22.9%
Finance and insurance	金融業、保険業	63	0.0%	71	0.1%	64	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,487	5.3%	9,469	6.9%	9,320	8.1%
Other services	各種サービス業(学術研究他)	26,280	18.6%	25,521	18.7%	18,821	16.4%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	15,124	10.7%	14,526	10.7%	14,358	12.5%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,358,785	100.0%	4,149,502	100.0%	4,031,781	100.0%
Manufacturing	製造業	215,098	4.9%	212,912	5.1%	229,138	5.7%
Agriculture and forestry	農業、林業	18,168	0.4%	18,064	0.4%	17,317	0.4%
Fishery	漁業	1,347	0.0%	1,214	0.0%	1,235	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,124	0.1%	3,092	0.1%	2,968	0.1%
Construction	建設業	129,176	3.0%	130,802	3.2%	129,214	3.2%
Utilities	電気・ガス・熱供給・水道業	69,336	1.6%	68,654	1.7%	77,917	2.0%
Communication	情報通信業	18,499	0.4%	19,610	0.5%	21,226	0.5%
Transportation and postal activities	運輸業、郵便業	80,937	1.9%	92,621	2.2%	100,237	2.5%
Wholesale and retail	卸売業、小売業	323,895	7.4%	320,001	7.7%	330,916	8.2%
Finance and insurance	金融業、保険業	164,262	3.8%	150,469	3.6%	161,607	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	336,837	7.7%	333,089	8.0%	346,876	8.6%
Other services	各種サービス業(学術研究他)	264,615	6.1%	267,658	6.5%	274,008	6.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,338,002 530,570	30.7% 12.2%	1,162,629 313,341	28.0% 7.6%	1,040,557 284,051	25.8% 7.0%
Others	その他	1,395,489	32.0%	1,368,687	33.0%	1,298,565	32.2%

【Hokkaido bank】

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

	(Japanese)	As of Mar.31,2023		As of Mar.31,2022		As of Mar.31,2021	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	77,707	100.0%	76,132	100.0%	65,534	100.0%
Manufacturing	製造業	8,139	10.5%	8,277	10.9%	9,746	14.9%
Agriculture and forestry	農業、林業	815	1.1%	651	0.9%	529	0.8%
Fishery	漁業	98	0.1%	100	0.1%	102	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,104	1.4%	1,024	1.3%	1,134	1.7%
Construction	建設業	6,862	8.8%	5,236	6.9%	3,791	5.8%
Utilities	電気・ガス・熱供給・水道業	387	0.5%	2,754	3.6%	2,806	4.3%
Communication	情報通信業	896	1.2%	1,006	1.3%	771	1.2%
Transportation and postal activities	運輸業、郵便業	3,017	3.9%	1,933	2.5%	1,373	2.1%
Wholesale and retail	卸売業、小売業	16,510	21.2%	16,209	21.3%	11,113	17.0%
Finance and insurance	金融業、保険業	15	0.0%	—	—	—	—
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,098	9.1%	6,716	8.8%	5,033	7.7%
Other services	各種サービス業(学術研究他)	18,545	23.9%	17,702	23.3%	14,102	21.5%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	14,215	18.3%	14,520	19.1%	15,029	22.9%