



Summary :

February 4, 2019

Financial Results for the Third Quarter of Fiscal 2018 (Japanese GAAP)

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

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

1. Financial Highlights for the Third Quarter of Fiscal 2018 (for the nine months ended Dec. 31, 2018)

(1) Consolidated Results of Operations(Accumulated Period) (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
3Q F2018	136,211	(0.7)	24,509	(18.4)	17,093	(12.1)
3Q F2017	137,229	(3.9)	30,042	(15.7)	19,444	(21.5)

Note: Comprehensive income: 3Q F2018: ¥13,623 million [(62.5) %]; 3Q F2017: ¥36,363 million [89.0%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
3Q F2018	124.23	123.96
3Q F2017	142.23	141.94

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
3Q F2018	13,262,430	616,503	4.6
Fiscal 2017	12,996,292	610,147	4.7

Reference: Own Capital: as of December 31, 2018: ¥613,277 million; as of March 31, 2018: ¥607,031 million

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

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2017	—	0.00	—	44.00	44.00
Fiscal 2018	—	0.00	—		
Fiscal 2018 (forecast)				44.00	44.00

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

3. Earnings Estimates for Fiscal 2018 (for the fiscal year ending March 31, 2019)

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

	Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	per Share of Common Stock
Fiscal 2018	33,000	3.8	21,000	(0.9)	¥ 147.94

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

4. Others

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

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

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

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

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

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

(c) Changes in accounting estimates: No

(d) Restatements: No

(4) Issued Shares (Common Stock)

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

As of Dec. 31, 2018	132,163,014	As of March 31, 2018	132,163,014
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(b) Number of Treasury Stock at the end of fiscal year and the Third Quarter

As of Dec. 31, 2018	1,037,261	As of March 31, 2018	1,109,893
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(c) Average outstanding shares for the nine months ended

As of Dec. 31, 2018	131,104,428	As of Dec. 31, 2017	131,048,166
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(Implementation status of audit procedures)

This report is not subject to audit procedures.

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

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2017	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2018	—	7.50	—		
Fiscal 2018 (forecast)				7.50	15.00

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheet

Millions of yen

		As of March 31, 2018	As of Dec. 31, 2018
Assets	資産の部		
Cash and due from banks	現金預け金	2,388,907	2,496,969
Call loans and bills bought	コールローン及び買入手形	52,753	50,492
Monetary claims bought	買入金銭債権	44,178	37,565
Trading assets	特定取引資産	4,397	4,369
Money held in trust	金銭の信託	11,241	10,883
Securities	有価証券	1,952,999	1,937,596
Loans and bills discounted	貸出金	8,172,888	8,354,864
Foreign exchanges	外国為替	18,782	21,142
Other assets	その他資産	218,945	217,056
Tangible fixed assets	有形固定資産	100,807	99,523
Intangible fixed assets	無形固定資産	24,449	22,003
Asset for retirement benefit	退職給付に係る資産	895	1,339
Deferred tax assets	繰延税金資産	205	748
Customers' liabilities for acceptances and guarantees	支払承諾見返	53,253	58,753
Allowance for loan losses	貸倒引当金	(48,413)	(50,876)
Total assets	資産の部合計	12,996,292	13,262,430
Liabilities	負債の部		
Deposits	預金	11,028,521	11,233,929
Negotiable certificates of deposit	譲渡性預金	122,691	192,337
Call money and bills sold	コールマネー及び売渡手形	45,312	23,320
Payables under repurchase agreements	売現先勘定	18,528	14,288
Payables under repurchase agreements	債券貸借取引受入担保金	426,276	406,759
Trading liabilities	特定取引負債	683	541
Borrowed money	借入金	567,512	613,256
Foreign exchanges	外国為替	186	274
Bonds payable	社債	25,000	—
Other liabilities	その他負債	65,704	71,504
Liability for retirement benefits	退職給付に係る負債	6,218	5,743
Reserve for directors' retirement benefits	役員退職慰労引当金	189	179
Reserve for contingent loss	偶発損失引当金	1,354	1,080
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,921	1,957
Reserves under the special laws	特別法上の引当金	1	1
Deferred tax liabilities	繰延税金負債	17,302	16,668
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,487	5,329
Acceptances and guarantees	支払承諾	53,253	58,753
Total liabilities	負債の部合計	12,386,145	12,645,927
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	144,590	144,622
Retained earnings	利益剰余金	299,060	309,017
Treasury stock	自己株式	(1,367)	(1,279)
Total shareholders' equity	株主資本合計	513,178	523,254
Valuation difference on available-for-sale securities	その他有価証券評価差額金	90,163	85,933
Deferred gains or losses on hedges	繰延ヘッジ損益	(975)	(892)
Revaluation reserve for land	土地再評価差額金	8,642	8,400
Defined retirement benefit plans	退職給付に係る調整累計額	(3,977)	(3,419)
Accumulated other comprehensive income	その他の包括利益累計額合計	93,852	90,023
Stock acquisition rights	新株予約権	451	443
Non-controlling interests	非支配株主持分	2,664	2,782
Total net assets	純資産の部合計	610,147	616,503
Total liabilities and net assets	負債及び純資産の部合計	12,996,292	13,262,430

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
For the nine months ended Dec. 31, 2018

【 Consolidated Statement of Income 】

Millions of yen

		For the nine months ended Dec. 31, 2017	For the nine months ended Dec. 31, 2018
Ordinary income	経常収益	137,229	136,211
Interest income	資金運用収益	88,495	85,378
(Interest on loans and discounts)	(うち貸出金利息)	67,854	65,258
(Interest and dividends on securities)	(うち有価証券利息配当金)	19,081	18,013
Fees and commissions	役務取引等収益	28,500	29,115
Trading income	特定取引収益	755	829
Other ordinary income	その他業務収益	10,619	13,475
Other income	その他経常収益	8,857	7,413
Ordinary expenses	経常費用	107,187	111,701
Interest expenses	資金調達費用	4,842	5,106
(Interest on deposits)	(うち預金利息)	1,139	983
Fees and commissions payments	役務取引等費用	11,489	11,829
Other ordinary expenses	その他業務費用	11,344	12,230
General and administrative expenses	営業経費	73,928	72,148
Other expenses	その他経常費用	5,583	10,386
Ordinary profits	経常利益	30,042	24,509
Extraordinary income	特別利益	42	99
Gain on disposal of fixed assets	固定資産処分益	42	99
Extraordinary loss	特別損失	1,675	1,247
Loss on disposal of fixed assets	固定資産処分損	131	338
Impairment loss	減損損失	1,544	909
Income before income taxes	税金等調整前四半期純利益	28,409	23,361
Income taxes-current	法人税、住民税及び事業税	8,378	6,814
Income taxes-deferred	法人税等調整額	457	(657)
Total income taxes	法人税等合計	8,835	6,156
Net income	四半期純利益	19,573	17,205
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	128	112
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	19,444	17,093

【 Consolidated Statement of Comprehensive Income 】

Millions of yen

		For the nine months ended Dec. 31, 2017	For the nine months ended Dec. 31, 2018
Net income	四半期純利益	19,573	17,205
Other comprehensive income	その他の包括利益	16,790	(3,581)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	15,776	(4,191)
Deferred gains or losses on hedges	繰延ヘッジ損益	175	83
Defined retirement benefit plans	退職給付に係る調整額	783	558
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	54	(32)
Total comprehensive income	四半期包括利益	36,363	13,623
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	36,202	13,505
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	160	118

Financial Highlights For the Third Quarter of Fiscal 2018

1. Income Analysis

FG [Consolidated]

		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)		Fiscal Year 2017 results (reference)
Forecasts Full year		Changes from 3rd Qtr of FY 2017				
Ordinary income		136,211	(1,018)	137,229		180,916
Ordinary profits	33,000	24,509	(5,532)	30,042		31,792
Net income attributable to owners of parents	21,000	17,093	(2,351)	19,444		21,191

(Millions of yen)

[Total of two banks]

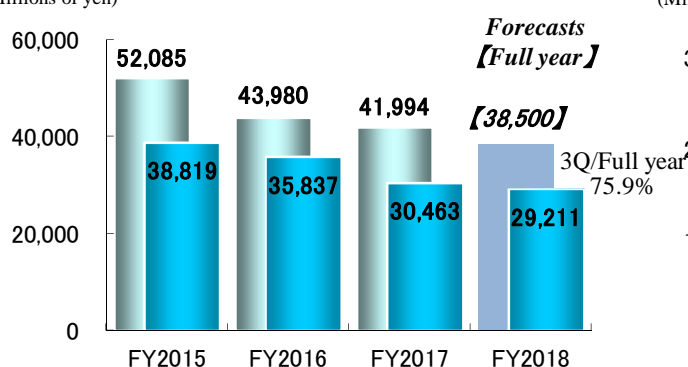
		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)		Fiscal Year 2017 results (reference)
Forecasts Full year		Changes from 3rd Qtr of FY 2017				
Ordinary income		123,164	(2,425)	125,590		169,361
Core gross business profits	128,000	94,339	(2,785)	97,124		130,797
Net interest income		81,348	(3,633)	84,982		112,513
Net fees and commissions		12,271	269	12,002		16,716
Net trading income		45	8	36		45
Net other income		673	570	103		1,522
Gains on foreign exchange transactions		679	567	112		305
Net income on derivatives		1	(1)	3		2
General and administrative expenses	89,500	65,128	(1,532)	66,661		88,803
Personnel		31,641	(698)	32,340		42,919
Non-personnel		28,660	(685)	29,346		39,386
Core net business profits	38,500	29,211	(1,252)	30,463		41,994
Net gains (losses) related to bonds		(1,015)	1,685	(2,700)		(13,881)
Net business profits (before provision (reversal) of general allowance for loan losses)		28,196	432	27,763		28,112
Total credit costs	5,000	1,809	496	1,312		592
Net gains (losses) related to stocks		288	(5,450)	5,739		6,779
Ordinary profits	34,000	25,674	(5,487)	31,162		33,156
Net extraordinary gains (losses)		(1,132)	515	(1,647)		337
Income before income taxes		24,542	(4,972)	29,514		33,493
Income taxes		5,625	(2,706)	8,332		9,456
Income taxes deferred		(614)	(1,327)	712		3,455
Net income	23,000	18,917	(2,265)	21,182		24,037

(Millions of yen)

Full year / 3rd Quarter

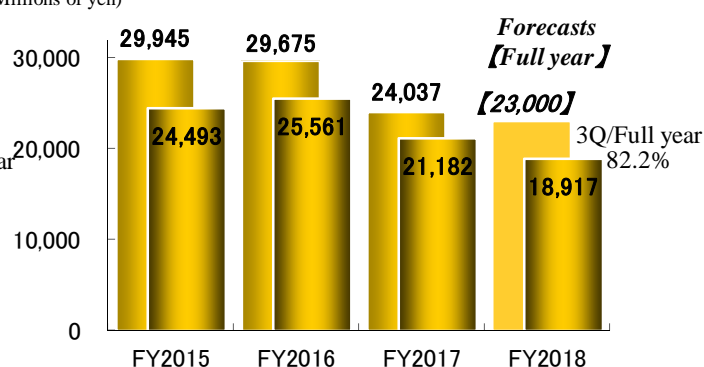
« Core net business profits »

(Millions of yen)



« Net income »

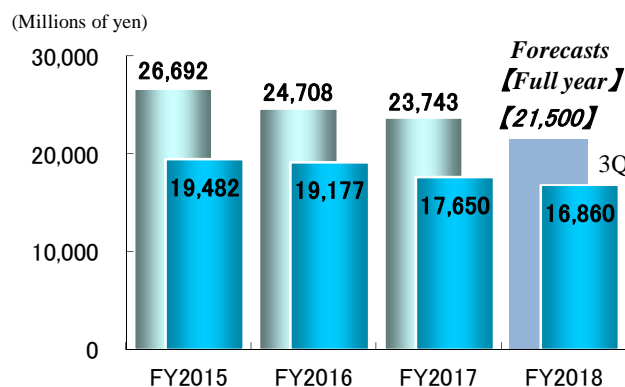
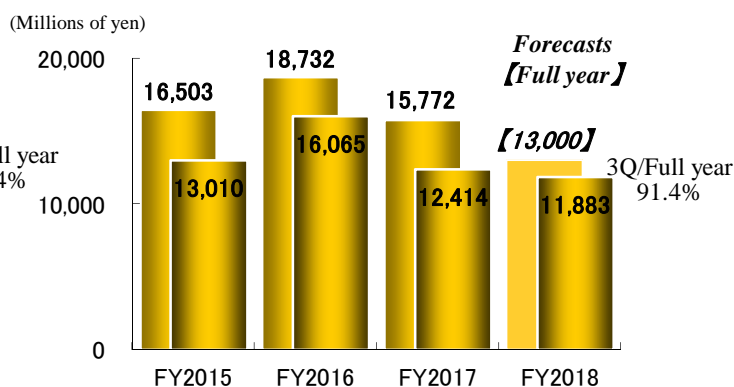
(Millions of yen)



【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY16,860 million, JPY789 million decrease compared to the corresponding period of the previous fiscal year mainly due to a decrease in net interest income.
- Ordinary profits decreased by JPY2,486 million to JPY16,352 million, due to a decrease in net gains related to stocks.
- Accordingly, net income decreased by JPY530 million to JPY11,883 million.

		3rd Qtr of FY 2018 (9 months)		Changes from 3rd Qtr of FY 2017	3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
	Forecasts Full year					
Ordinary income		67,659	(1,175)		68,834	91,139
Core gross business profits	70,000	51,921	(1,468)		53,390	71,246
Net interest income		43,851	(2,216)		46,068	61,156
Net fees and commissions		7,314	731		6,582	9,108
Net trading income		45	8		36	45
Net other income		710	7		703	936
Gains on foreign exchange transactions		710	6		704	937
Net income on derivatives		(0)	0		(0)	(1)
General and administrative expenses	48,500	35,060	(678)		35,739	47,503
Personnel		17,845	(361)		18,206	24,082
Non-personnel		14,641	(268)		14,909	19,904
Core net business profits	21,500	16,860	(789)		17,650	23,743
Net gains (losses) related to bonds		399	1,579		(1,179)	(2,308)
Net business profits (before provision (reversal) of general allowance for loan losses)		17,260	789		16,471	21,434
Total credit costs	3,000	1,267	(209)		1,476	1,889
Net gains (losses) related to stocks		329	(3,379)		3,708	4,476
Ordinary profits	20,000	16,352	(2,486)		18,838	24,161
Net extraordinary gains (losses)		(979)	458		(1,438)	(1,898)
Income before income taxes		15,372	(2,027)		17,400	22,262
Income taxes		3,488	(1,497)		4,986	6,490
Income taxes deferred		(203)	(105)		(98)	987
Net income	13,000	11,883	(530)		12,414	15,772

Full year / 3rd Quarter**《Core net business profits》****《Net income》**

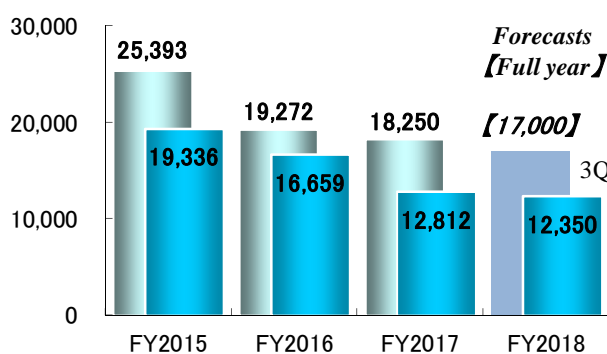
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY12,350 million, JPY462 million decrease compared to the corresponding period of the previous fiscal year mainly due to a decrease in net interest income and net fees and commissions.
- Ordinary profits decreased by JPY3,001 million to JPY9,322 million, due to an increase in total credit costs and a decrease net gains related to stocks.
- Accordingly, net income decreased by JPY1,734 million to JPY7,033 million.

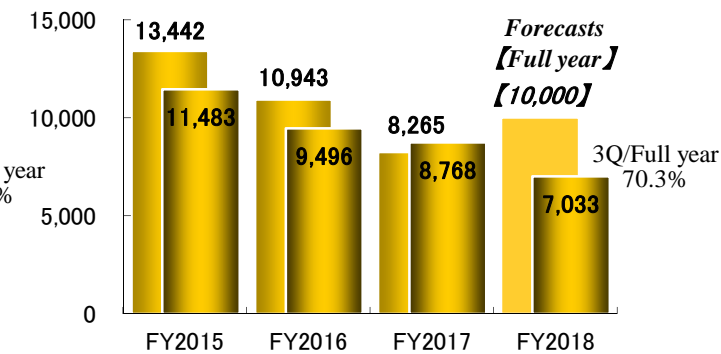
		3rd Qtr of FY 2018 (9 months)		Changes from 3rd Qtr of FY 2017	3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
	Forecasts Full year					
Ordinary income		55,505	(1,250)		56,755	78,222
Core gross business profits	58,000	42,417	(1,316)		43,734	59,551
Net interest income		37,496	(1,417)		38,914	51,357
Net fees and commissions		4,957	(462)		5,419	7,608
Net trading income		—	—		—	—
Net other income		(36)	563		(599)	586
Gains on foreign exchange transactions		(30)	561		(592)	(632)
Net income on derivatives		2	(2)		4	3
General and administrative expenses	41,000	30,067	(854)		30,921	41,300
Personnel		13,796	(337)		14,134	18,837
Non-personnel		14,019	(417)		14,436	19,482
Core net business profits	17,000	12,350	(462)		12,812	18,250
Net gains (losses) related to bonds		(1,415)	105		(1,520)	(11,572)
Net business profits (before provision (reversal) of general allowance for loan losses)		10,935	(356)		11,292	6,678
Total credit costs	2,000	541	706		(164)	(1,296)
Net gains (losses) related to stocks		(40)	(2,071)		2,030	2,302
Ordinary profits	14,000	9,322	(3,001)		12,323	8,995
Net extraordinary gains (losses)		(152)	57		(209)	2,235
Income before income taxes		9,169	(2,944)		12,114	11,231
Income taxes		2,136	(1,209)		3,345	2,965
Income taxes deferred		(410)	(1,221)		810	2,467
Net income	10,000	7,033	(1,734)		8,768	8,265

Full year / 3rd Quarter**《Core net business profits》**

(Millions of yen)

**《Net income》**

(Millions of yen)



2. Loans and Deposits

(1) Loans

(Millions of yen)

	As of Dec. 31, 2018			As of Dec. 31, 2017	As of Sep. 30, 2018
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	(reference)
Total of two banks	8,370,274	234,314	2.87%	8,135,959	8,150,551
Loans to small and medium-sized enterprises("SMEs") and individuals	5,275,285	124,090	2.40%	5,151,194	5,189,038
Housing and consumer loans	2,411,041	81,404	3.49%	2,329,637	2,384,283
Hokuriku bank	4,683,419	(19,075)	(0.40%)	4,702,494	4,646,416
Loans to small and medium-sized enterprises("SMEs") and individuals	3,079,047	42,225	1.39%	3,036,822	3,042,969
Housing and consumer loans	1,243,501	17,126	1.39%	1,226,375	1,235,227
Hokkaido bank	3,686,854	253,390	7.38%	3,433,464	3,504,135
Loans to small and medium-sized enterprises("SMEs") and individuals	2,196,238	81,865	3.87%	2,114,372	2,146,069
Housing and consumer loans	1,167,539	64,277	5.82%	1,103,262	1,149,056

(2) Deposits and Investment products

(Millions of yen)

	As of Dec. 31, 2018			As of Dec. 31, 2017	As of Sep. 30, 2018
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	(reference)
Total of two banks					
Deposits*	11,451,355	273,249	2.44%	11,178,105	11,307,106
Individual deposits*	7,723,528	168,560	2.23%	7,554,968	7,570,277
Total individual assets	8,207,492	125,671	1.55%	8,081,821	8,089,109
Individual deposits* (deposits in yen)	7,699,355	169,004	2.24%	7,530,350	7,545,163
Investment products (for individuals)	508,137	(43,333)	(7.85%)	551,470	543,946
Foreign currency deposits	24,173	(444)	(1.80%)	24,617	25,114
Public bonds	220,947	11,249	5.36%	209,697	228,784
Investment trusts	263,016	(54,138)	(17.07%)	317,155	290,046
Hokuriku bank (Non-consolidated)					
Deposits*	6,581,282	146,805	2.28%	6,434,476	6,553,146
Individual deposits*	4,291,858	86,358	2.05%	4,205,500	4,221,716
Total individual assets	4,520,024	50,621	1.13%	4,469,402	4,466,418
Individual deposits* (deposits in yen)	4,277,431	85,904	2.04%	4,191,527	4,207,081
Investment products (for individuals)	242,592	(35,282)	(12.69%)	277,875	259,337
Foreign currency deposits	14,426	454	3.24%	13,972	14,635
Public bonds	96,487	(8,639)	(8.21%)	105,127	100,592
Investment trusts	131,678	(27,097)	(17.06%)	158,775	144,109
Hokkaido bank (Non-consolidated)					
Deposits*	4,870,072	126,443	2.66%	4,743,629	4,753,959
Individual deposits*	3,431,670	82,202	2.45%	3,349,468	3,348,560
Total individual assets	3,687,468	75,050	2.07%	3,612,418	3,622,690
Individual deposits* (deposits in yen)	3,421,923	83,100	2.48%	3,338,823	3,338,081
Investment products (for individuals)	265,544	(8,050)	(2.94%)	273,594	284,609
Foreign currency deposits	9,746	(898)	(8.43%)	10,644	10,479
Public bonds	124,459	19,889	19.02%	104,569	128,192
Investment trusts	131,338	(27,041)	(17.07%)	158,379	145,937

*including NCD

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

(Millions of yen)

	As of Dec. 31, 2018			As of Dec. 31, 2017	As of Sep. 30, 2018
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	(reference)
Total balance of investment products for individuals	575,337	(48,129)	(7.72%)	623,467	619,680
Total balance of investment products for individuals (Total of two banks)	508,137	(43,333)	(7.85%)	551,470	543,946
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	67,200	(4,796)	(6.66%)	71,997	75,734

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

(Millions of yen)

(Millions of yen)

		As of Dec.31,2018	As of Dec.31,2017	As of Sep.30,2018
Total of two banks	Bankrupt and substantially bankrupt	15,996	16,607	15,736
	Doubtful	117,961	115,844	117,355
	Substandard	17,934	19,175	17,874
	Non Performing Loan (A)	151,892	151,627	150,966
	Total (B)	8,617,341	8,374,766	8,402,856
NPL ratio (A)/(B)		1.76%	1.81%	1.79%
Hokuriku bank (Non-consolidated)	Bankrupt and substantially bankrupt	10,516	11,642	10,731
	Doubtful	68,142	64,575	67,007
	Substandard	10,189	10,679	10,035
	Non Performing Loan (A)	88,849	86,897	87,774
	Total (B)	4,756,236	4,774,518	4,724,429
NPL ratio (A)/(B)		1.86%	1.82%	1.85%
Hokkaido bank (Non-consolidated)	Bankrupt and substantially bankrupt	5,479	4,964	5,005
	Doubtful	49,818	51,268	50,347
	Substandard	7,744	8,496	7,839
	Non Performing Loan (A)	63,043	64,729	63,192
	Total (B)	3,861,105	3,600,247	3,678,427
NPL ratio (A)/(B)		1.63%	1.79%	1.71%

4. Capital Adequacy Ratio (Domestic Standard)

		As of Dec.31,2018	As of Dec.31,2017	As of Sep.30,2018
FG (Consolidated)	Capital adequacy ratio	9.25%	9.72%	9.78%
Hokuriku bank (Non-consolidated)	Capital adequacy ratio	8.83%	9.06%	9.21%
Hokkaido bank (Non-consolidated)	Capital adequacy ratio	8.69%	9.49%	9.44%

5. Valuation Difference on Securities

(Millions of yen)

(Millions of yen)

		As of Dec.31,2018				As of Sep.30,2018				
		Market value	Valuation difference		Market value	Valuation difference		Market value	Valuation difference	
			Gains	Losses		Gains	Losses		Gains	Losses
FG(Consolidated)	Available-for-sale securities	1,739,690	116,464	129,712	13,247	1,805,262	130,742	140,566	9,824	
	Japanese Stocks	209,634	99,419	105,230	5,810	223,266	111,065	114,824	3,759	
	Japanese Bonds	1,158,596	15,732	15,798	65	1,165,399	15,090	15,578	487	
	Others	371,459	1,313	8,684	7,370	416,596	4,586	10,163	5,576	
Total of two banks	Available-for-sale securities	1,741,097	118,277	130,130	11,853	1,806,355	132,240	141,089	8,849	
	Japanese Stocks	208,693	103,884	108,300	4,416	222,437	115,642	118,426	2,784	
	Japanese Bonds	1,163,632	15,767	15,833	65	1,170,450	15,139	15,627	487	
	Others	368,771	(1,374)	5,996	7,370	413,467	1,458	7,035	5,576	
Hokuriku bank (Non-consolidated)	Available-for-sale securities	1,285,916	89,329	96,918	7,589	1,342,296	97,908	103,131	5,223	
	Japanese Stocks	145,195	75,480	78,830	3,349	156,692	82,362	84,118	1,756	
	Japanese Bonds	904,310	12,747	12,809	62	900,543	12,456	12,738	282	
	Others	236,410	1,101	5,278	4,176	285,060	3,089	6,274	3,184	
Hokkaido bank (Non-consolidated)	Available-for-sale securities	455,180	28,947	33,211	4,264	464,059	34,332	37,958	3,625	
	Japanese Stocks	63,498	28,403	29,470	1,067	65,745	33,280	34,307	1,027	
	Japanese Bonds	259,321	3,020	3,023	2	269,906	2,683	2,889	205	
	Others	132,360	(2,476)	718	3,194	128,407	(1,631)	760	2,392	

6. Net Gains and Losses on Securities

(Millions of yen)

		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
		(A)	(A)-(B)	(B)	
		FG (Consolidated)	Net gains (losses) related to bonds	(1,024)	
Gains on sales	3,028		2,067	960	1,182
Gains on redemption	59		39	20	42
Losses on sales	3,614		394	3,220	6,987
Losses on redemption	—		—	—	3,892
Losses on devaluation	498		266	231	197
Net gains (losses) related to stocks and others	238		(4,797)	5,035	5,872
Gains on sales	5,245		(1,275)	6,520	8,170
Losses on sales	4,942		3,531	1,411	2,224
Losses on devaluation	64	(8)	73	73	

(Millions of yen)

		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
		(A)	(A)-(B)	(B)	
		Total of two banks	Net gains (losses) related to bonds	(1,015)	
Gains on sales	3,037		2,077	960	1,182
Gains on redemption	59		39	20	42
Losses on sales	3,614		394	3,220	6,987
Losses on redemption	—		(228)	228	7,920
Losses on devaluation	498		266	231	197
Net gains (losses) related to stocks and others	288		(5,450)	5,739	6,779
Gains on sales	5,296		(1,643)	6,939	8,670
Losses on sales	4,942		3,807	1,134	1,824
Losses on devaluation	65	(0)	66	66	

(Millions of yen)

		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
		(A)	(A)-(B)	(B)	
		Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	399	
Gains on sales	2,703		1,849	853	1,075
Gains on redemption	—		—	—	—
Losses on sales	2,303		269	2,033	3,384
Losses on redemption	—		—	—	—
Losses on devaluation	—		—	—	—
Net gains (losses) related to stocks and others	329		(3,379)	3,708	4,476
Gains on sales	2,119		(1,719)	3,839	4,606
Losses on sales	1,771		1,694	76	76
Losses on devaluation	18	(34)	53	53	

(Millions of yen)

		3rd Qtr of FY 2018 (9 months)		3rd Qtr of FY 2017 (9 months)	Fiscal Year 2017 results (reference)
		(A)	(A)-(B)	(B)	
		Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	(1,415)	
Gains on sales	334		228	106	106
Gains on redemption	59		39	20	42
Losses on sales	1,311		124	1,186	3,603
Losses on redemption	—		(228)	228	7,920
Losses on devaluation	498		266	231	197
Net gains (losses) related to stocks and others	(40)		(2,071)	2,030	2,302
Gains on sales	3,176		76	3,100	4,063
Losses on sales	3,170		2,113	1,057	1,747
Losses on devaluation	46	33	12	12	