



## Summary :

# Financial Results for Fiscal 2015 (Japanese GAAP)

May 11, 2016

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

http://www.hokuhoku-fg.co.jp/

Address:

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

Representative:

Name: Eishin Ihori

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 24, 2016

Commencement of Dividend Payment (scheduled):

June 27, 2016

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

## 1. Financial Highlights for Fiscal 2015 (for the fiscal year ended March 31, 2016)

### (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 2015	192,584	(0.7)	46,425	(3.6)	28,837	2.1
Fiscal 2014	193,936	1.6	48,140	(2.7)	28,235	3.3

Reference: Comprehensive income Fiscal 2015: ¥478 million [(99.4)%], Fiscal 2014: ¥76,603 million [111.7%]

	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 2015	20.31	20.29	5.3	0.4	24.1
Fiscal 2014	19.87	19.84	5.5	0.4	24.8

Reference: Equity in Income from Investments in Affiliates: Fiscal 2015: ¥1 million; Fiscal 2014: ¥27 million

### (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2015	11,630,328	566,251	4.9	380.61
Fiscal 2014	11,683,001	572,987	4.9	385.83

Reference: Own Capital: as of March 31, 2016: ¥564,553 million; as of March 31, 2015: ¥571,443 million

Notes: Own Capital Ratio was 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 2015	38,088	56,223	(49,540)	1,193,798
Fiscal 2014	367,321	91,602	(53,896)	1,149,068

## 2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 <sup>st</sup> Qtr	The end of 2 <sup>nd</sup> Qtr	The end of 3 <sup>rd</sup> Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2014	—	0.00	—	4.25	4.25	5,694	21.4	1.2
Fiscal 2015	—	0.00	—	4.25	4.25	5,695	20.9	1.1
Fiscal 2016 (forecast)	—	0.00	—	4.25	4.25		26.6	

Hokuhoku Financial Group, Inc. is planning to implement a common stock consolidation at a ratio of ten stocks to one stock, as we announced on May 11, 2016. The above dividend forecast for FY2015 is calculated without taking this stock consolidation into account. The dividend forecast for FY2015 would be calculated as ¥42.50 per share in consideration of this stock consolidation.

## 3. Earnings Estimates for Fiscal 2016 (for the fiscal year ending March 31, 2017)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Interim	90,000	(9.2)	19,000	(27.4)	12,000	(28.0)	¥ 8.35
Full Year	180,000	(6.5)	35,000	(24.6)	23,000	(20.2)	¥ 15.95

#### 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, 2016	1,351,630,146	As of March 31, 2015	1,351,630,146
(b) Number of Treasury Stock at the end of fiscal year	As of March 31, 2016	11,607,137	As of March 31, 2015	11,887,214
(c) Average number of Common Stock	Fiscal 2015	1,339,935,553	Fiscal 2014	1,339,706,368

(Reference) Non-consolidated Financial Statements for Fiscal 2015

1. Financial Highlights for Fiscal 2015 (for the fiscal year ended March 31, 2016)

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

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2015	8,517	11.5	7,988	12.2	7,939	12.4	7,937	12.4
Fiscal 2014	7,637	16.3	7,119	17.7	7,064	20.1	7,061	20.1

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2015	4.72	4.71
Fiscal 2014	4.06	4.06

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2015	270,081	236,827	87.6	135.79
Fiscal 2014	279,439	236,103	84.4	135.32

Reference : Own Capital : as of March 31, 2016: ¥236,507 million ; as of March 31, 2015: ¥235,836 million

(Note on Audit Process)

This report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act". Therefore, the audit process of interim consolidated financial statement and interim financial statement has not been completed as of the disclosure of this interim earnings report.

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

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

	Cash dividends per share				
	The end of 1 <sup>st</sup> Qtr.	The end of 2 <sup>nd</sup> Qtr.	The end of 3 <sup>rd</sup> Qtr.	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2014	—	7.50	—	7.50	15.00
Fiscal 2015	—	7.50	—	7.50	15.00
Fiscal 2016 (Forecast)	—	7.50	—	7.50	15.00

**SELECTED FINANCIAL INFORMATION**  
**For the Fiscal Year 2015**  
**(Ended March 31, 2016)**



**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 2015 (Ended March 31,2016)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

# I. Financial Highlights

## 1. Income Analysis

### 【FG(consolidated)】

	(Japanese)	For the fiscal year ended			(Billions of yen)
		Mar.31, 2016 (A)	(A)-(B)	{(A)-(B)}/(B)	Mar.31, 2015 (B)
Ordinary income	経常収益	192.5	(1.3)	(0.7%)	193.9
Ordinary profits	経常利益	46.4	(1.7)	(3.6%)	48.1
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	28.8	0.6	2.1%	28.2

### 【Total of two banks】

	(Japanese)	For the fiscal year ended			(Billions of yen)
		Mar.31, 2016 (A)	(A)-(B)	{(A)-(B)}/(B)	Mar.31, 2015 (B)
Ordinary income	経常収益	178.9	(0.5)	(0.3%)	179.4
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>143.0</b>	<b>(1.8)</b>	<b>(1.3%)</b>	<b>144.8</b>
Net interest income	資金利益	120.9	(1.1)		122.1
Domestic	国内業務部門	116.9	(3.3)		120.3
International	国際業務部門	3.9	2.1		1.8
Net fees and commissions	役務取引等利益	20.0	0.0		19.9
Net trading income	特定取引利益	0.1	(0.0)		0.2
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)	1.8	(0.6)		2.4
Gains on foreign exchange transactions	うち外国為替売買益	1.0	(0.3)		1.4
Income from derivatives	うち金融派生商品収益	0.8	(0.2)		1.0
General and administrative expenses	経費	90.9	(2.6)		93.6
Personnel	人件費	43.8	(0.0)		43.9
Non-personnel	物件費	41.3	(3.1)		44.5
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>52.0</b>	<b>0.8</b>	<b>1.7%</b>	<b>51.2</b>
Net gains (losses) related to bonds	国債等債券損益	0.8	(2.6)		3.4
Net business Profits (before provision (reversal) of general allowance for loan losses)	業務純益(一般貸倒引当金繰入前)	52.9	(1.7)		54.6
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(5.5)	(3.5)		(1.9)
Net business profits	業務純益	58.4	1.8		56.6
Net non-recurring gains (losses)	臨時損益	(11.7)	(2.1)		(9.5)
Credit related costs (2)	不良債権処理額(2)	9.2	1.2		8.0
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	3.7	(2.3)		6.0
Net gains (losses) related to stocks	株式等損益	(0.5)	(4.0)		3.4
<b>Ordinary profits</b>	<b>経常利益</b>	<b>46.7</b>	<b>(0.3)</b>	<b>(0.8%)</b>	<b>47.1</b>
Net extraordinary gains (losses)	特別損益	(0.4)	0.7		(1.1)
Income taxes	法人税等	16.3	(1.3)		17.7
Income taxes-deferred	法人税等調整額	6.5	(2.6)		9.2
<b>Net income</b>	<b>当期純利益</b>	<b>29.9</b>	<b>1.6</b>	<b>6.0%</b>	<b>28.2</b>

## 【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2016			Mar.31, 2015 (B)
			(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	93.3	(0.6)	(0.7%)	94.0
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>75.3</b>	<b>(1.1)</b>	<b>(1.5%)</b>	<b>76.5</b>
Net interest income	資 金 利 益	63.4	(0.5)		64.0
Domestic	国 内 業 務 部 門	61.3	(1.4)		62.8
International	国 際 業 務 部 門	2.1	0.8		1.2
Net fees and commissions	役 務 取 引 等 利 益	10.6	0.0		10.5
Net trading income	特 定 取 引 利 益	0.1	(0.0)		0.2
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	1.0	(0.5)		1.6
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.9	(0.0)		0.9
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.1	(0.5)		0.6
General and administrative expenses	経 費	48.6	(1.8)		50.4
Personnel	人 件 費	24.9	(0.3)		25.2
Non-personnel	物 件 費	20.7	(1.7)		22.4
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>26.6</b>	<b>0.6</b>	<b>2.4%</b>	<b>26.0</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.4	(3.1)		3.5
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	27.1	(2.5)		29.6
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	0.4		(0.4)
Net business profits	業 務 純 益	27.1	(3.0)		30.1
Net non-recurring gains (losses)	臨 時 損 益	(0.3)	5.2		(5.5)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(1.1)	(3.3)		2.2
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(1.1)	(2.8)		1.7
Net gains (losses) related to stocks	株 式 等 損 益	(0.0)	(0.1)		0.1
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>26.7</b>	<b>2.2</b>	<b>9.1%</b>	<b>24.5</b>
Net extraordinary gains (losses)	特 別 損 益	(0.8)	0.2		(1.1)
Income taxes	法 人 税 等	9.4	0.6		8.7
Income taxes-deferred	法 人 税 等 調 整 額	4.7	(2.1)		6.9
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>16.5</b>	<b>1.8</b>	<b>12.4%</b>	<b>14.6</b>

## 【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2016			Mar.31, 2015
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	85.5	0.1	0.1%	85.4
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>67.6</b>	<b>(0.6)</b>	<b>(0.9%)</b>	<b>68.3</b>
Net interest income	資 金 利 益	57.4	(0.6)		58.1
Domestic	国 内 業 務 部 門	55.6	(1.8)		57.4
International	国 際 業 務 部 門	1.8	1.2		0.6
Net fees and commissions	役 務 取 引 等 利 益	9.3	0.0		9.3
Net trading income	特 定 取 引 利 益	—	—		—
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	0.7	(0.0)		0.8
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.1	(0.3)		0.4
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.6	0.2		0.3
General and administrative expenses	経 費	42.2	(0.8)		43.1
Personnel	人 件 費	18.9	0.2		18.6
Non-personnel	物 件 費	20.5	(1.4)		22.0
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>25.3</b>	<b>0.2</b>	<b>1.0%</b>	<b>25.1</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.3	0.4		(0.0)
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	25.7	0.7		25.0
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.8)	0.5		(1.4)
Net business profits	業 務 純 益	26.6	0.1		26.5
Net non-recurring gains (losses)	臨 時 損 益	(6.6)	(2.7)		(3.9)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	5.7	(0.0)		5.7
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	4.8	0.5		4.2
Net gains (losses) related to stocks	株 式 等 損 益	(0.5)	(3.8)		3.3
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>20.0</b>	<b>(2.6)</b>	<b>(11.5%)</b>	<b>22.6</b>
Net extraordinary gains (losses)	特 別 損 益	0.3	0.4		(0.0)
Income taxes	法 人 税 等	6.9	(1.9)		8.9
Income taxes-deferred	法 人 税 等 調 整 額	1.7	(0.4)		2.2
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>13.4</b>	<b>(0.1)</b>	<b>(1.0%)</b>	<b>13.5</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,599.6</b>	<b>37.8</b>	<b>263.2</b>	<b>7,561.7</b>	<b>7,336.3</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,845.0	77.2	205.4	4,767.8	4,639.6
Housing and consumer loans	(3) 個人ローン	2,156.0	5.1	46.2	2,150.8	2,109.8
Housing loans	住宅系ローン	2,021.6	(5.0)	24.9	2,026.7	1,996.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	63.75%	0.70%	0.51%	63.05%	63.24%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.37%	(0.07%)	(0.38%)	28.44%	28.75%

#### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,383.4</b>	<b>18.1</b>	<b>155.7</b>	<b>4,365.3</b>	<b>4,227.6</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,918.1	59.8	152.9	2,858.3	2,765.1
Housing and consumer loans	(3) 個人ローン	1,167.6	(4.2)	24.0	1,171.8	1,143.5
Housing loans	住宅系ローン	1,108.7	(9.0)	13.0	1,117.8	1,095.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	66.57%	1.10%	1.17%	65.47%	65.40%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.63%	(0.21%)	(0.41%)	26.84%	27.04%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>3,216.1</b>	<b>19.6</b>	<b>107.5</b>	<b>3,196.4</b>	<b>3,108.6</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	1,926.8	17.3	52.4	1,909.5	1,874.4
Housing and consumer loans	(3) 個人ローン	988.4	9.3	22.1	979.0	966.2
Housing loans	住宅系ローン	912.9	3.9	11.9	908.9	900.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	59.91%	0.18%	(0.38%)	59.73%	60.29%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	30.73%	0.11%	(0.35%)	30.62%	31.08%



## (2) Deposits and Investment products

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31, 2015	As of Mar.31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>10,502.6</b>	<b>(148.7)</b>	<b>330.5</b>	<b>10,651.3</b>	<b>10,172.0</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	7,149.6	18.1	144.1	7,131.5	7,005.5
<b>Total individual assets</b>	(1) 個人預かり資産	<b>7,747.7</b>	<b>(47.7)</b>	<b>100.4</b>	<b>7,795.4</b>	<b>7,647.3</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	7,125.9	17.0	148.6	7,108.8	6,977.3
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>621.8</b>	<b>(64.7)</b>	<b>(48.1)</b>	<b>686.5</b>	<b>670.0</b>
Foreign currency deposits	外貨預金	23.7	1.0	(4.4)	22.6	28.1
Public bonds	公共債	235.2	(42.9)	(67.7)	278.1	302.9
Investment trusts	投資信託	362.8	(22.9)	23.9	385.7	338.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.02%	(0.78%)	(0.74%)	8.80%	8.76%

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31, 2015	As of Mar.31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>6,117.6</b>	<b>41.6</b>	<b>208.5</b>	<b>6,076.0</b>	<b>5,909.0</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,964.3	22.4	95.1	3,941.9	3,869.2
<b>Total individual assets</b>	(1) 個人預かり資産	<b>4,274.7</b>	<b>(22.4)</b>	<b>37.5</b>	<b>4,297.2</b>	<b>4,237.2</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,951.9	22.8	101.2	3,929.1	3,850.6
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>322.8</b>	<b>(45.2)</b>	<b>(63.7)</b>	<b>368.0</b>	<b>386.5</b>
Foreign currency deposits	外貨預金	12.4	(0.3)	(6.1)	12.7	18.5
Public bonds	公共債	117.4	(27.4)	(54.3)	144.9	171.8
Investment trusts	投資信託	192.9	(17.4)	(3.1)	210.3	196.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.55%	(1.01%)	(1.57%)	8.56%	9.12%

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31, 2015	As of Mar.31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>4,384.9</b>	<b>(190.3)</b>	<b>121.9</b>	<b>4,575.3</b>	<b>4,262.9</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,185.3	(4.3)	49.0	3,189.6	3,136.2
<b>Total individual assets</b>	(1) 個人預かり資産	<b>3,472.9</b>	<b>(25.3)</b>	<b>62.8</b>	<b>3,498.2</b>	<b>3,410.1</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,174.0	(5.7)	47.3	3,179.7	3,126.6
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>298.9</b>	<b>(19.5)</b>	<b>15.5</b>	<b>318.4</b>	<b>283.4</b>
Foreign currency deposits	外貨預金	11.3	1.4	1.7	9.8	9.5
Public bonds	公共債	117.7	(15.4)	(13.3)	133.2	131.0
Investment trusts	投資信託	169.9	(5.4)	27.1	175.3	142.7
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.60%	(0.50%)	0.29%	9.10%	8.31%

\*including NCD

## 3. Securities

## (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2016			As of Mar.31,2015			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Securities</b>	有価証券	<b>2,395.8</b>	<b>(85.5)</b>	<b>2,481.4</b>	<b>1,343.9</b>	<b>68.4</b>	<b>1,275.4</b>	<b>1,051.9</b>	<b>(153.9)</b>	<b>1,205.9</b>			
Government bonds	国債	1,174.0	(94.4)	1,268.5	588.2	(13.3)	601.5	585.8	(81.1)	667.0			
Local government bonds	地方債	331.1	(65.8)	397.0	222.0	1.8	220.2	109.0	(67.7)	176.7			
Corporate bonds	社債	302.5	(32.7)	335.2	160.0	(21.1)	181.1	142.4	(11.6)	154.1			
Japanese stocks	株式	231.7	(1.9)	233.7	139.3	(4.4)	143.8	92.4	2.5	89.9			
Foreign securities	外国証券	225.2	65.1	160.0	168.9	69.8	99.0	56.2	(4.7)	60.9			
Others	その他	131.1	44.3	86.7	65.2	35.6	29.6	65.8	8.7	57.0			
Average duration to maturity of yen bonds (years) ※	円債デュレーション(年)※	2.92	(0.13)	3.05	3.03	(0.26)	3.29	2.80	(0.01)	2.81			

※ Excluding investment balance hedged with derivative transactions

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2016			As of Mar.31,2015			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	その他有価証券	<b>116.6</b>	<b>(25.8)</b>	<b>142.5</b>	<b>90.6</b>	<b>(6.3)</b>	<b>96.9</b>	<b>26.0</b>	<b>(19.5)</b>	<b>45.5</b>			
Japanese stocks	株式	73.5	(21.6)	95.2	50.7	(10.6)	61.4	22.8	(10.9)	33.7			
Japanese bonds	債券	39.8	2.3	37.5	31.0	2.1	28.8	8.7	0.1	8.6			
Others	その他	3.2	(6.5)	9.7	8.7	2.1	6.6	(5.5)	(8.6)	3.1			

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2016		As of Mar.31,2015	As of Mar.31,2016		As of Mar.31,2015	As of Mar.31,2016		As of Mar.31,2015
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	その他有価証券	<b>111.1</b>	<b>(25.7)</b>	<b>136.8</b>	<b>90.6</b>	<b>(6.3)</b>	<b>96.9</b>	<b>26.8</b>	<b>(19.4)</b>	<b>46.2</b>
Japanese stocks	株式	66.8	(21.6)	88.4	50.7	(10.6)	61.4	22.9	(10.9)	33.8
Japanese bonds	債券	39.6	2.2	37.3	31.0	2.1	28.8	8.7	0.1	8.6
Others	その他	4.7	(6.4)	11.1	8.7	2.1	6.6	(4.8)	(8.6)	3.8

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

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	22.8	(0.8)	(7.6)	23.6	30.5
Doubtful	危険債権	125.7	(10.5)	(8.8)	136.2	134.5
Substandard	要管理債権	20.1	(9.2)	(16.2)	29.4	36.4
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>168.6</b>	<b>(20.6)</b>	<b>(32.7)</b>	<b>189.2</b>	<b>201.3</b>
Normal	正常債権	7,639.7	73.2	318.4	7,566.5	7,321.3
Total	(2) 合計 (総与信)	7,808.3	52.5	285.7	7,755.7	7,522.6
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.15%</b>	<b>(0.28%)</b>	<b>(0.52%)</b>	<b>2.43%</b>	<b>2.67%</b>

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31, 2014
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	16.3	(0.8)	(6.1)	17.1	22.4
Doubtful	危険債権	70.3	(8.4)	(11.2)	78.8	81.6
Substandard	要管理債権	11.1	(2.6)	(5.2)	13.7	16.3
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>97.7</b>	<b>(11.9)</b>	<b>(22.6)</b>	<b>109.7</b>	<b>120.3</b>
Normal	正常債権	4,362.2	25.8	167.0	4,336.3	4,195.2
Total	(2) 合計 (総与信)	4,459.9	13.8	144.3	4,446.0	4,315.5
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.18%</b>	<b>(0.28%)</b>	<b>(0.60%)</b>	<b>2.46%</b>	<b>2.78%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	6.5	0.0	(1.5)	6.5	8.1
Doubtful	危険債権	55.4	(2.0)	2.4	57.4	52.9
Substandard	要管理債権	9.0	(6.6)	(11.0)	15.7	20.1
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>70.9</b>	<b>(8.6)</b>	<b>(10.1)</b>	<b>79.6</b>	<b>81.0</b>
Normal	正常債権	3,277.5	47.3	151.4	3,230.2	3,126.1
Total	(2) 合計 (総与信)	3,348.4	38.6	141.3	3,309.7	3,207.1
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.11%</b>	<b>(0.29%)</b>	<b>(0.41%)</b>	<b>2.40%</b>	<b>2.52%</b>

## 5. Capital adequacy ratio

### (1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2016 (A)	(A)-(B)	As of Mar.31,2015 (B)	As of Mar.31,2016 (A)	(A)-(B)	As of Mar.31,2015 (B)	As of Mar.31,2016 (A)	(A)-(B)	As of Mar.31,2015 (B)
		Capital adequacy ratio	自己資本比率	10.30%	(0.83%)	11.13%	9.78%	(0.83%)	10.61%	10.23%

## 6. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2016		
		Interim	Full year	Change from FY 2015
		Ordinary income	経常収益	90.0
Ordinary profits	経常利益	19.0	<b>35.0</b>	(11.4)
Net income	当期純利益	12.0	<b>23.0</b>	(5.8)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2016								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim	Full year	Change from FY 2015	Interim	Full year	Change from FY 2015	Interim	Full year	Change from FY 2015
Ordinary Income	経常収益	83.0	<b>164.5</b>	(14.4)	44.5	<b>88.0</b>	(5.3)	38.5	<b>76.5</b>	(9.0)
Core gross business profits	コア業務粗利益	69.5	<b>136.0</b>	(7.0)	37.0	<b>72.0</b>	(3.3)	32.5	<b>64.0</b>	(3.6)
General and administrative expenses	経費	46.0	<b>92.0</b>	1.0	24.5	<b>49.0</b>	0.3	21.5	<b>43.0</b>	0.7
Core net business profits	コア業務純益	23.5	<b>44.0</b>	(8.0)	12.5	<b>23.0</b>	(3.6)	11.0	<b>21.0</b>	(4.3)
Total credit costs	与信費用	3.0	<b>6.0</b>	2.2	1.5	<b>3.0</b>	4.1	1.5	<b>3.0</b>	(1.8)
Ordinary profits	経常利益	19.5	<b>35.5</b>	(11.2)	11.0	<b>20.0</b>	(6.7)	8.5	<b>15.5</b>	(4.5)
Net income	当期純利益	13.5	<b>24.0</b>	(5.9)	7.5	<b>13.5</b>	(3.0)	6.0	<b>10.5</b>	(2.9)

### (2) Dividends forecast

	(Japanese)	Interim	Year-end	Annual	Change from FY 2015
		(forecast)	(forecast)		
Dividend per common share	普通株式	¥0.00	¥4.25	<b>¥4.25</b>	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	<b>¥15.00</b>	—

## II. Financial Statements

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

#### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2015	As of March 31, 2016
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	1,210,607	1,235,499
Call loans and bills bought	コールローン及び買入手形	94,599	65,016
Monetary claims bought	買入金銭債権	72,524	62,034
Trading assets	特定取引資産	4,508	4,631
Money held in trust	金銭の信託	7,947	8,344
Securities	有価証券	2,493,601	2,406,589
Loans and bills discounted	貸出金	7,546,819	7,582,954
Foreign exchanges	外国為替	14,533	14,771
Other assets	その他資産	91,952	108,066
Tangible fixed assets	有形固定資産	101,878	101,080
Intangible fixed assets	無形固定資産	28,076	23,974
Asset for retirement benefit	退職給付に係る資産	2,069	—
Deferred tax assets	繰延税金資産	462	7,244
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,711	65,044
Allowance for loan losses	貸倒引当金	(55,290)	(54,925)
<b>Total assets</b>	<b>資産の部合計</b>	<b>11,683,001</b>	<b>11,630,328</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	10,140,400	10,231,408
Negotiable certificates of deposit	譲渡性預金	487,347	244,008
Call money and bills sold	コールマネー及び売渡手形	58,454	20,845
Payables under repurchase agreements	債券貸借取引受入担保金	27,809	92,954
Trading liabilities	特定取引負債	1,184	1,129
Borrowed money	借入金	125,680	207,252
Foreign exchanges	外国為替	179	226
Bonds payable	社債	43,000	33,000
Other liabilities	その他負債	126,322	126,529
Liability for retirement benefit	退職給付に係る負債	8,930	20,459
Reserve for directors' retirement benefits	役員退職慰労引当金	277	230
Reserve for contingent loss	偶発損失引当金	1,970	1,957
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,366	1,419
Deferred tax liabilities	繰延税金負債	12,313	11,883
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,064	5,724
Acceptances and guarantees	支払承諾	68,711	65,044
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>11,110,014</b>	<b>11,064,076</b>
<b>(Net assets)</b>	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,197	148,211
Retained earnings	利益剰余金	242,701	263,959
Treasury stock	自己株式	(1,514)	(1,489)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>460,279</b>	<b>481,576</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	101,033	83,834
Deferred gains or losses on hedges	繰延ヘッジ損益	(845)	(1,596)
Revaluation reserve for land	土地再評価差額金	8,502	9,079
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,473	(8,340)
<b>Accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>111,164</b>	<b>82,976</b>
Stock acquisition rights	新株予約権	266	319
Non-controlling interests	非支配株主持分	1,276	1,378
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>572,987</b>	<b>566,251</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>11,683,001</b>	<b>11,630,328</b>

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

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

## Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
<b>Ordinary income</b>	経常収益	193,936	<b>192,584</b>
Interest income	資金運用収益	128,468	<b>127,069</b>
Interest on loans and discounts	貸出金利息	101,873	<b>98,140</b>
Interest and dividends on securities	有価証券利息配当金	24,322	<b>26,339</b>
Interest on call loans and bills bought	コールローン利息及び買入手形利息	381	<b>553</b>
Interest on receivables under resale agreements	買現先利息	6	—
Interest on deposits with other banks	預け金利息	1,017	<b>1,138</b>
Other interest income	その他の受入利息	867	<b>897</b>
Fees and commissions	役務取引等収益	39,505	<b>39,486</b>
Trading income	特定取引収益	388	<b>279</b>
Other ordinary income	その他業務収益	17,273	<b>14,308</b>
Other income	その他経常収益	8,300	<b>11,439</b>
Other	その他の経常収益	8,300	<b>11,439</b>
<b>Ordinary expenses</b>	経常費用	145,796	<b>146,158</b>
Interest expenses	資金調達費用	7,164	<b>6,826</b>
Interest on deposits	預金利息	3,807	<b>3,172</b>
interest on negotiable certificates of deposit	譲渡性預金利息	442	<b>476</b>
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	125	<b>300</b>
Interest on payables under securities lending transactions	債券貸借取引支払利息	42	<b>468</b>
Interest on borrowings and rediscounts	借入金利息	1,358	<b>914</b>
Interest on bonds payable	社債利息	586	<b>412</b>
Other interest expenses	その他の支払利息	800	<b>1,083</b>
Fees and commissions	役務取引等費用	14,392	<b>13,754</b>
Other ordinary expenses	その他業務費用	9,203	<b>9,536</b>
General and administrative expenses	営業経費	106,048	<b>100,883</b>
Other expenses	その他経常費用	8,987	<b>15,158</b>
Provision of allowance for loan losses	貸倒引当金繰入額	4,202	<b>3,125</b>
Other	その他の経常費用	4,784	<b>12,032</b>
<b>Ordinary profits</b>	経常利益	48,140	<b>46,425</b>
<b>Extraordinary income</b>	特別利益	122	<b>759</b>
Gain on disposal of fixed assets	固定資産処分益	38	<b>4</b>
Compensation income for expropriation	収用補償金	83	<b>692</b>
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	<b>62</b>
<b>Extraordinary loss</b>	特別損失	1,355	<b>1,266</b>
Loss on disposal of fixed assets	固定資産処分損	296	<b>484</b>
Impairment loss	減損損失	1,013	<b>782</b>
Loss on reduction of non-current assets	固定資産圧縮損	45	—
<b>Income before income taxes</b>	税金等調整前当期純利益	46,906	<b>45,918</b>
Income taxes-current	法人税、住民税及び事業税	9,360	<b>10,543</b>
Income taxes-deferred	法人税等調整額	9,231	<b>6,437</b>
Total income taxes	法人税等合計	18,592	<b>16,981</b>
Net income	当期純利益	28,314	<b>28,936</b>
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	79	<b>99</b>
<b>Net income attributable to owners of the parent</b>	親会社株主に帰属する当期純利益	28,235	<b>28,837</b>

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

## Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
<b>Net income before adjusting minority interest</b>	当期純利益	28,314	<b>28,936</b>
Other comprehensive income	その他の包括利益	48,288	<b>(28,458)</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	39,726	<b>(17,175)</b>
Deferred gains or losses on hedges	繰延ヘッジ損益	(650)	<b>(751)</b>
Revaluation reserve for land	土地再評価差額金	626	<b>302</b>
Defined retirement benefit plans	退職給付に係る調整額	8,551	<b>(10,814)</b>
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	34	<b>(19)</b>
<b>Total comprehensive income</b>	包括利益	76,603	<b>478</b>
The amount attributable to owners of the parent	親会社株主に係る包括利益	76,493	<b>376</b>
The amount attributable to non-controlling interests	非支配株主に係る包括利益	109	<b>102</b>

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

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

Millions of yen

For the fiscal year ended March 31, 2015	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	148,193	222,995	(1,529)	440,554
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額			(1,864)		(1,864)
Restated balance 会計方針の変更を反映した当期首残高	70,895	148,193	221,130	(1,529)	438,690
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(6,970)		(6,970)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			28,235		28,235
Purchase of treasury stock 自己株式の取得				(17)	(17)
Disposal of treasury stock 自己株式の処分		3		32	36
Reversal of revaluation reserve for land 土地再評価差額金の取崩			305		305
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期変動額合計	—	3	21,571	14	21,589
Balance at the end of current period 当期末残高	70,895	148,197	242,701	(1,514)	460,279

Millions of yen

For the fiscal year ended March 31, 2015	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	61,301	(194)	8,182	(6,077)	63,211	191	1,168	505,125	
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								(1,864)	
Restated balance 会計方針の変更を反映した当期首残高	61,301	(194)	8,182	(6,077)	63,211	191	1,168	503,261	
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当								(6,970)	
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								28,235	
Purchase of treasury stock 自己株式の取得								(17)	
Disposal of treasury stock 自己株式の処分								36	
Reversal of revaluation reserve for land 土地再評価差額金の取崩								305	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	39,731	(650)	320	8,551	47,952	75	108	48,136	
Total changes during the period 当期変動額合計	39,731	(650)	320	8,551	47,952	75	108	69,725	
Balance at the end of current period 当期末残高	101,033	(845)	8,502	2,473	111,164	266	1,276	572,987	



Millions of yen

For the fiscal year ended March 31, 2016	Shareholders' equity				
	株主資本				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the period 当期首残高	70,895	148,197	242,701	(1,514)	460,279
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額					—
Restated balance 会計方針の変更を反映した当期首残高	70,895	148,197	242,701	(1,514)	460,279
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(7,305)		(7,305)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			28,837		28,837
Purchase of treasury stock 自己株式の取得				(18)	(18)
Disposal of treasury stock 自己株式の処分		14		43	58
Reversal of revaluation reserve for land 土地再評価差額金の取崩			(274)		(274)
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期変動額合計	—	14	21,257	25	21,296
Balance at the end of current period 当期末残高	70,895	148,211	263,959	(1,489)	481,576

Millions of yen

For the fiscal year ended March 31, 2016	Accumulated other comprehensive income:							
	その他の包括利益累計額							
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Stock acquisition rights	Non-controlling interests	Total net assets
その他の有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計	
Balance at the beginning of the period 当期首残高	101,033	(845)	8,502	2,473	111,164	266	1,276	572,987
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								—
Restated balance 会計方針の変更を反映した当期首残高	101,033	(845)	8,502	2,473	111,164	266	1,276	572,987
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(7,305)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益								28,837
Purchase of treasury stock 自己株式の取得								(18)
Disposal of treasury stock 自己株式の処分								58
Reversal of revaluation reserve for land 土地再評価差額金の取崩								(274)
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(17,198)	(751)	577	(10,814)	(28,187)	53	101	(28,031)
Total changes during the period 当期変動額合計	(17,198)	(751)	577	(10,814)	(28,187)	53	101	(6,735)
Balance at the end of current period 当期末残高	83,834	(1,596)	9,079	(8,340)	82,976	319	1,378	566,251

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

## Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
<b>I. Cash flows from operating activities:</b>	営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前当期純利益	46,906	45,918
Depreciation	減価償却費	8,290	8,330
Impairment losses	減損損失	1,013	782
Amortization of goodwill	のれん償却額	2,102	2,102
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(27)	(1)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(3,927)	(365)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(528)	(13)
Decrease (Increase) in asset for retirement benefit	退職給付に係る資産の増(△)減額	(2,069)	2,069
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	(6,030)	11,529
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(50)	(46)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	113	52
Interest income	資金運用収益	(128,468)	(127,069)
Interest expenses	資金調達費用	7,164	6,826
Losses (gains) on securities	有価証券関係損益(△)	(6,914)	(230)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(72)	2
Losses (gains) on foreign exchange	為替差損益(△)	(5,443)	5,330
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	258	479
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	498	(123)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(249)	(55)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(223,529)	(36,135)
Net increase (decrease) in deposits	預金の純増減(△)	228,035	91,008
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	251,907	(243,339)
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	33,882	112,572
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	38,669	19,837
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(1,227)	40,072
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	1,180	(37,608)
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	27,809	65,145
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(26)	(238)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	28	47
Interest income-cash basis	資金運用による収入	104,365	100,776
Interest expense-cash basis	資金調達による支出	(6,248)	(6,354)
Other, net	その他	5,580	(14,875)
<b>Subtotal</b>	小計	372,992	46,427
Income taxes paid	法人税等の支払額	(5,671)	(8,338)
<b>Net cash provided by (used in) operating activities</b>	営業活動によるキャッシュ・フロー	367,321	38,088
<b>II. Cash flows from investing activities:</b>	投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(457,336)	(836,287)
Proceeds from sales of securities	有価証券の売却による収入	305,749	577,480
Proceeds from redemption of securities	有価証券の償還による収入	224,051	295,603
Payments for increase in money held in trust	金銭の信託の増加による支出	(15,362)	(16,128)
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	15,175	15,720
Proceeds from fund management	投資活動としての資金運用による収入	24,394	26,339
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,756)	(4,321)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	113	36
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,426)	(2,219)
<b>Net cash provided by (used in) investing activities</b>	投資活動によるキャッシュ・フロー	91,602	56,223
<b>III. Cash flows from financing activities:</b>	財務活動によるキャッシュ・フロー		
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(30,000)	(31,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(15,000)	(10,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,908)	(1,215)
Dividends paid	配当金の支払額	(6,970)	(7,305)
Dividends paid to minority shareholders	少数株主への配当金の支払額	(0)	(0)
Purchases of treasury stock	自己株式の取得による支出	(17)	(18)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
<b>Net cash provided by (used in) financing activities</b>	財務活動によるキャッシュ・フロー	(53,896)	(49,540)
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	現金及び現金同等物に係る換算差額	67	(42)
<b>V. Net increase (decrease) in cash and cash equivalents</b>	現金及び現金同等物の増減(△)額	405,094	44,729
<b>VI. Cash and cash equivalents at the beginning of the period</b>	現金及び現金同等物の期首残高	743,974	1,149,068
<b>VII. Cash and cash equivalents at the end of the period</b>	現金及び現金同等物の期末残高	1,149,068	1,193,798

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

## Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2015	As of March 31, 2016
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	790,579	892,747
Call loans and bills bought	コールローン	84,599	65,016
Monetary claims bought	買入金銭債権	72,522	62,034
Trading assets	特定取引資産	2,475	2,206
Securities	有価証券	1,275,498	1,343,914
Loans and bills discounted	貸出金	4,365,302	4,383,442
Foreign exchanges	外国為替	9,133	8,850
Other assets	その他資産	16,373	23,754
Tangible fixed assets	有形固定資産	78,109	77,219
Intangible fixed assets	無形固定資産	4,340	3,278
Prepaid pension cost	前払年金費用	1,316	1,897
Customers' liabilities for acceptances and guarantees	支払承諾見返	35,080	35,074
Allowance for loan losses	貸倒引当金	(22,622)	(18,944)
<b>Total assets</b>	<b>資産の部合計</b>	<b>6,712,709</b>	<b>6,880,493</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	5,846,837	5,911,370
Negotiable certificates of deposit	譲渡性預金	229,205	206,301
Call money and bills sold	コールマネー	58,454	20,845
Payables under securities lending transactions	債券貸借取引受入担保金	27,809	92,954
Trading liabilities	特定取引負債	1,184	1,129
Borrowed money	借入金	114,185	200,758
Foreign exchanges	外国為替	111	175
Other liabilities	その他負債	52,981	55,431
Reserve for employee retirement benefits	退職給付引当金	1,616	1,924
Reserve for directors' retirement benefits	役員退職慰労引当金	57	57
Reserve for contingent loss	偶発損失引当金	1,344	1,393
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	909	965
Deferred tax liabilities	繰延税金負債	11,000	13,456
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,064	5,724
Acceptances and guarantees	支払承諾	35,080	35,074
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>6,386,844</b>	<b>6,547,563</b>
<b>(Net assets)</b>	(純資産の部)		
Capital stock	資本金	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998
Retained earnings	利益剰余金	89,459	100,974
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>244,868</b>	<b>256,383</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,340	69,064
Deferred gains or losses on hedges	繰延ヘッジ損益	(845)	(1,596)
Revaluation reserve for land	土地再評価差額金	8,502	9,079
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>80,997</b>	<b>76,547</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>325,865</b>	<b>332,930</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>6,712,709</b>	<b>6,880,493</b>

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

## Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
<b>Ordinary income</b>	經常収益	94,047	<b>93,387</b>
Interest income	資金運用収益	68,702	<b>68,101</b>
<i>Interest on loans and discounts</i>	貸出金利息	54,490	<b>52,175</b>
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,327	<b>13,827</b>
Fees and commissions	役務取引等収益	17,695	<b>17,493</b>
Trading income	特定取引収益	230	<b>166</b>
Other ordinary income	その他業務収益	5,209	<b>1,516</b>
Other income	その他經常収益	2,210	<b>6,108</b>
<b>Ordinary expenses</b>	經常費用	69,521	<b>66,626</b>
Interest expense	資金調達費用	4,634	<b>4,627</b>
<i>Interest on deposits</i>	預金利息	2,256	<b>1,870</b>
<i>Interest on borrowings and rediscounts</i>	借入金利息	1,164	<b>811</b>
Fees and commissions	役務取引等費用	7,124	<b>6,868</b>
Other ordinary expenses	その他業務費用	—	<b>15</b>
General and administrative expenses	営業経費	55,251	<b>51,342</b>
Provision of allowance for loan losses	貸倒引当金繰入額	1,350	<b>—</b>
Other expenses	その他經常費用	1,160	<b>3,772</b>
<b>Ordinary profits</b>	經常利益	24,526	<b>26,761</b>
<b>Extraordinary income</b>	特別利益	25	<b>0</b>
<b>Extraordinary loss</b>	特別損失	1,126	<b>858</b>
<b>Income before income taxes</b>	税引前当期純利益	23,425	<b>25,903</b>
Income taxes-current	法人税、住民税及び事業税	1,747	<b>4,601</b>
Income taxes-deferred	法人税等調整額	6,997	<b>4,799</b>
Total income taxes	法人税等合計	8,745	<b>9,400</b>
<b>Net income</b>	当期純利益	14,680	<b>16,503</b>

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

## Balance Sheets (Unaudited)

		As of March 31, 2015	As of March 31, 2016
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	418,619	342,340
Call loans and bills bought	コールローン	10,000	—
Trading account securities	商品有価証券	2,032	2,424
Money held in trust	金銭の信託	7,947	8,344
Securities	有価証券	1,205,913	1,051,981
Loans and bills discounted	貸出金	3,196,487	3,216,184
Foreign exchanges	外国為替	5,400	5,920
Other assets	その他資産	33,537	39,630
Tangible fixed assets	有形固定資産	28,948	29,144
Intangible fixed assets	無形固定資産	3,696	2,742
Deferred tax assets	繰延税金資産	2,214	7,084
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,611	22,955
Allowance for loan losses	貸倒引当金	(23,557)	(27,298)
<b>Total assets</b>	<b>資産の部合計</b>	<b>4,915,851</b>	<b>4,701,456</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	4,303,272	4,332,822
Negotiable certificates of deposit	譲渡性預金	272,042	52,107
Borrowed money	借入金	52,884	37,704
Foreign exchanges	外国為替	67	51
Other liabilities	その他負債	45,512	42,801
Reserve for employee retirement benefits	退職給付引当金	9,810	8,092
Reserve for directors' retirement benefits	役員退職慰労引当金	108	104
Reserve for contingent loss	偶発損失引当金	626	563
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	457	454
Acceptances and guarantees	支払承諾	24,611	22,955
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>4,709,393</b>	<b>4,497,657</b>
<b>(Net assets)</b>	(純資産の部)		
Capital stock	資本金	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795
Retained earnings	利益剰余金	64,613	74,838
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>174,932</b>	<b>185,157</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	31,525	18,641
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>31,525</b>	<b>18,641</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>206,457</b>	<b>203,799</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>4,915,851</b>	<b>4,701,456</b>

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

## Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
<b>Ordinary income</b>	經常収益	85,410	<b>85,530</b>
Interest income	資金運用収益	60,608	<b>59,671</b>
<i>Interest on loans and discounts</i>	貸出金利息	47,408	<b>46,066</b>
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,811	<b>13,115</b>
Fees and commissions	役務取引等収益	17,622	<b>17,496</b>
Other ordinary income	その他業務収益	1,016	<b>1,389</b>
Other income	その他經常収益	6,162	<b>6,972</b>
<b>Ordinary expenses</b>	經常費用	62,796	<b>65,526</b>
Interest expense	資金調達費用	2,508	<b>2,176</b>
<i>Interest on deposits</i>	預金利息	1,555	<b>1,305</b>
<i>Interest on borrowings and rediscounts</i>	借入金利息	603	<b>489</b>
Fees and commissions	役務取引等費用	8,259	<b>8,121</b>
Other ordinary expenses	その他業務費用	257	<b>197</b>
General and administrative expenses	営業経費	44,746	<b>42,785</b>
Provision of allowance for loan losses	貸倒引当金繰入額	4,150	<b>4,531</b>
Other expenses	その他經常費用	2,873	<b>7,713</b>
<b>Ordinary profits</b>	經常利益	22,613	<b>20,003</b>
<b>Extraordinary income</b>	特別利益	98	<b>758</b>
<b>Extraordinary loss</b>	特別損失	181	<b>362</b>
<b>Income before income taxes</b>	税引前当期純利益	22,530	<b>20,400</b>
Income taxes-current	法人税、住民税及び事業税	6,748	<b>5,197</b>
Income taxes-deferred	法人税等調整額	2,209	<b>1,760</b>
Total income taxes	法人税等合計	8,957	<b>6,958</b>
<b>Net income</b>	当期純利益	13,573	<b>13,442</b>

### III. Summary of Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2016	change	Mar.31, 2015
		(A)	(A - B)	(B)
Consolidated gross business profits	連結粗利益	151,030	(3,848)	154,878
Net interest income	資金利益	120,246	(1,061)	121,307
Net fees and commissions	役務取引等利益	25,732	619	25,113
Net trading income	特定取引利益	279	(108)	388
Net other income	その他業務利益	4,772	(3,297)	8,069
General and administrative expenses	営業経費	100,883	(5,164)	106,048
Amortization of goodwill	うちのれん償却	2,102	—	2,102
Total credit costs	不良債権処理額	4,348	(1,107)	5,456
Written-off of loans	貸出金償却	517	(73)	590
Provision of allowance for loan losses	貸倒引当金繰入額	3,125	(1,076)	4,202
Other credit costs	その他不良債権処理額	705	42	663
Net gains (losses) related to stocks	株式等損益	(594)	(4,026)	3,432
Other non-recurring gains (losses)	その他臨時損益	1,221	(112)	1,333
Ordinary profits	経常利益	46,425	(1,714)	48,140
Net extraordinary gains (losses)	特別損益	(507)	725	(1,233)
Income before income taxes	税金等調整前当期純利益	45,918	(988)	46,906
Income taxes-current	法人税、住民税及び事業税	10,543	1,182	9,360
Income taxes-deferred	法人税等調整額	6,437	(2,793)	9,231
Net income	当期純利益	28,936	622	28,314
Net income attributable to non-controlling interests	非支配株主持分	99	19	79
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	28,837	602	28,235

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

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

##### (Reference)

Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	55,491	(1,862)	57,353
Consolidated core net business profits	連結コア業務純益	54,667	795	53,872

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

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

\* Consolidated core net business profits

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

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

Number of consolidated subsidiaries	連結子会社数	11	0	11
Number of affiliates under the equity method	持分法適用会社数	1	0	1

## 【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2016		Mar.31, 2015
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	75,768	(4,310)	80,079
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	75,342	(1,177)	76,520
Domestic gross business profits	国内業務粗利益	72,414	(5,131)	77,546
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	72,024	(1,978)	74,002
Net interest income	資金利益	61,363	(1,443)	62,806
Net fees and commissions	役務取引等利益	10,327	55	10,271
Net trading income	特定取引利益	166	(63)	230
Net other income	その他業務利益	557	(3,680)	4,238
Net gains (losses) related to bonds	国債等債券損益	390	(3,153)	3,543
International gross business profits	国際業務粗利益	3,353	821	2,532
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	3,318	800	2,517
Net interest income	資金利益	2,111	849	1,262
Net fees and commissions	役務取引等利益	298	(0)	299
Net trading income	特定取引利益	(0)	(0)	—
Net other income	その他業務利益	943	(28)	971
Net gains (losses) related to bonds	国債等債券損益	35	20	14
General and administrative expenses	経費(臨時処理分を除く)	48,650	(1,808)	50,459
Personnel expenses	人件費	24,926	(317)	25,244
Non-personnel expenses	物件費	20,790	(1,703)	22,493
Taxes	税金	2,933	212	2,721
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	27,118	(2,501)	29,620
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	26,692	630	26,061
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	499	(499)
Net business profits	業務純益	27,118	(3,001)	30,119
Net gains (losses) related to bonds	国債等債券損益	425	(3,132)	3,558
Net non-recurring gains (losses)	臨時損益	(356)	5,236	(5,592)
Credit related costs ②	不良債権処理額②	(1,109)	(3,373)	2,264
Written-off of loans	貸出金償却	171	65	106
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(1,850)	1,850
Losses on sales of non-performing loans	延滞債権等売却損	7	(25)	32
Provision of reserve for contingent loss	偶発損失引当金繰入額	49	323	(274)
Other credit costs	その他の債権売却損等	257	(292)	550
Reversal of allowance for loan losses	貸倒引当金戻入益	(1,594)	(1,594)	—
(Reference) Total credit costs ①+②	(参考) 与信費用 ①+②	(1,109)	(2,874)	1,764
Net gains (losses) related to stocks	株式等損益	(22)	(161)	139
Gains on sales of stocks and other securities	株式等売却益	2,349	2,183	166
Losses on sales of stocks and other securities	株式等売却損	1,036	1,035	0
Losses on devaluation of stocks and other securities	株式等償却	1,335	1,309	25
Ordinary profits	経常利益	26,761	2,234	24,526
Net extraordinary gains (losses)	特別損益	(857)	243	(1,100)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(192)	(52)	(139)
Gain on disposal of noncurrent assets	固定資産処分益	0	(25)	25
Loss on disposal of noncurrent assets	固定資産処分損	192	27	165
Impairment loss	減損損失	665	(296)	961
Income before income taxes	税引前当期純利益	25,903	2,477	23,425
Income taxes-current	法人税、住民税及び事業税	4,601	2,853	1,747
Income taxes-deferred	法人税等調整額	4,799	(2,198)	6,997
Net income	当期純利益	16,503	1,823	14,680



## 【Hokkaido Bank (Non-consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2016		Mar.31, 2015
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	68,065	(159)	68,224
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	67,666	(634)	68,301
Domestic gross business profits	国内業務粗利益	65,750	(1,265)	67,016
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	65,633	(1,511)	67,145
Net interest income	資金利益	55,633	(1,859)	57,493
Net fees and commissions	役務取引等利益	9,343	44	9,298
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	773	550	223
Net gains (losses) related to bonds	国債等債券損益	116	245	(128)
International gross business profits	国際業務粗利益	2,314	1,106	1,208
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	2,032	876	1,156
Net interest income	資金利益	1,864	1,254	609
Net fees and commissions	役務取引等利益	31	(32)	63
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	418	(115)	534
Net gains (losses) related to bonds	国債等債券損益	281	230	51
General and administrative expenses	経費(臨時処理分を除く)	42,273	(882)	43,155
Personnel expenses	人件費	18,939	260	18,678
Non-personnel expenses	物件費	20,580	(1,473)	22,053
Taxes	税金	2,753	329	2,423
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	25,791	723	25,068
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	25,393	247	25,145
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(899)	584	(1,484)
Net business profits	業務純益	26,691	138	26,553
Net gains (losses) related to bonds	国債等債券損益	398	475	(77)
Net non-recurring gains (losses)	臨時損益	(6,687)	(2,748)	(3,939)
Credit related costs ②	不良債権処理額②	5,711	(58)	5,770
Written-off of loans	貸出金償却	5	(20)	26
Provision of allowance for loan losses	個別貸倒引当金純繰入額	5,431	(203)	5,634
Losses on sales of non-performing loans	延滞債権等売却損	99	99	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(62)	134	(197)
Other credit costs	その他の債権売却損等	236	(69)	306
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	4,811	526	4,285
Net gains (losses) related to stocks	株式等損益	(545)	(3,857)	3,312
Gains on sales of stocks and other securities	株式等売却益	5,025	599	4,425
Losses on sales of stocks and other securities	株式等売却損	5,540	4,434	1,105
Losses on devaluation of stocks and other securities	株式等償却	30	22	8
Ordinary profits	経常利益	20,003	(2,609)	22,613
Net extraordinary gains (losses)	特別損益	396	479	(83)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(254)	(173)	(80)
Gain on disposal of noncurrent assets	固定資産処分益	4	(10)	14
Loss on disposal of noncurrent assets	固定資産処分損	258	163	94
Impairment loss	減損損失	103	62	41
Income before income taxes	税引前当期純利益	20,400	(2,129)	22,530
Income taxes-current	法人税、住民税及び事業税	5,197	(1,550)	6,748
Income taxes-deferred	法人税等調整額	1,760	(448)	2,209
Net income	当期純利益	13,442	(130)	13,573

## 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, 2016			Mar.31, 2015			Mar.31, 2016			Mar.31, 2015		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	10,895.2	243.9	10,651.3	6,259.2	143.7	6,115.4	4,635.9	100.1	4,535.8			
Loans and bills discounted	貸出金	7,503.8	76.2	7,427.5	4,322.9	51.0	4,271.8	3,180.8	25.1	3,155.6			
Securities	有価証券	2,119.0	(137.8)	2,256.8	1,072.5	(27.1)	1,099.7	1,046.5	(110.6)	1,157.1			
Interest-bearing liabilities	資金調達勘定	10,728.1	204.8	10,523.2	6,167.8	122.3	6,045.4	4,560.2	82.5	4,477.7			
Deposits and NCD	預金(NCD含む)	10,578.1	202.9	10,375.2	6,059.4	110.6	5,948.8	4,518.6	92.2	4,426.4			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2016			Mar.31, 2015			Mar.31, 2016			Mar.31, 2015		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	11,089.0	322.8	10,766.1	6,410.0	202.4	6,207.5	4,678.9	120.4	4,558.5			
Loans and bills discounted	貸出金	7,545.7	93.7	7,452.0	4,348.8	66.4	4,282.4	3,196.8	27.2	3,169.5			
Securities	有価証券	2,380.6	16.4	2,364.2	1,215.6	46.7	1,168.9	1,164.9	(30.2)	1,195.2			
Interest-bearing liabilities	資金調達勘定	10,922.2	287.6	10,634.6	6,315.9	179.7	6,136.2	4,606.2	107.8	4,498.3			
Deposits and NCD	預金(NCD含む)	10,638.9	205.2	10,433.6	6,101.2	111.0	5,990.2	4,537.6	94.2	4,443.4			

## 3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2016			Mar.31, 2015			Mar.31, 2016			Mar.31, 2015		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.11	(0.07)	1.18	1.02	(0.07)	1.09	1.24	(0.08)	1.32			
Loans and bills discounted (b)	貸出金利回り	1.30	(0.06)	1.36	1.19	(0.08)	1.27	1.44	(0.05)	1.49			
Securities	有価証券利回り	1.05	0.03	1.02	1.04	0.04	1.00	1.05	0.00	1.05			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.87	(0.05)	0.92	0.81	(0.06)	0.87	0.95	(0.04)	0.99			
Deposits and NCD (d)	預金等利回り	0.03	0.00	0.03	0.03	(0.01)	0.04	0.03	0.00	0.03			
Expense ratio (e)	預金経費率	0.83	(0.04)	0.87	0.77	(0.05)	0.82	0.91	(0.04)	0.95			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.27	(0.06)	1.33	1.16	(0.07)	1.23	1.41	(0.05)	1.46			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.43	(0.02)	0.45	0.38	(0.03)	0.41	0.49	(0.01)	0.50			
Interest rate spread (a)-(c)	総資金利鞘	0.24	(0.02)	0.26	0.21	0.00	0.21	0.29	(0.03)	0.32			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2016			Mar.31, 2015			Mar.31, 2016			Mar.31, 2015		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.15	(0.05)	1.20	1.06	(0.04)	1.10	1.27	(0.05)	1.32			
Loans and Bills discounted (b)	貸出金利回り	1.30	(0.06)	1.36	1.19	(0.08)	1.27	1.44	(0.05)	1.49			
Securities	有価証券利回り	1.13	0.07	1.06	1.13	0.08	1.05	1.12	0.05	1.07			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.89	(0.05)	0.94	0.84	(0.05)	0.89	0.96	(0.05)	1.01			
Deposits and NCD (d)	預金等利回り	0.03	(0.01)	0.04	0.03	(0.01)	0.04	0.03	0.00	0.03			
Expense ratio (e)	預金経費率	0.85	(0.04)	0.89	0.79	(0.05)	0.84	0.93	(0.04)	0.97			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.26	(0.06)	1.32	1.16	(0.07)	1.23	1.40	(0.05)	1.45			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.41	(0.02)	0.43	0.36	(0.02)	0.38	0.47	(0.01)	0.48			
Interest rate spread (a)-(c)	総資金利鞘	0.25	0.00	0.25	0.22	0.01	0.21	0.31	0.00	0.31			

#### 4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	52,085	878	51,207	26,692	630	26,061	25,393	247	25,145
As per employee (in thousands of yen)	一人当たり(千円)	10,147	175	9,972	9,448	164	9,284	11,002	200	10,801
Net business profits	業務純益	58,491	1,818	56,672	27,118	(3,001)	30,119	26,691	138	26,553
As per employee (in thousands of yen)	一人当たり(千円)	11,395	358	11,036	9,599	(1,130)	10,730	11,564	158	11,405

#### 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, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015
(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	10.49	(0.55)	11.04	8.10	(0.35)	8.45	15.70	(0.98)	16.68
Net business profits per common shareholders' equity	業務純益ベース	11.82	(0.43)	12.25	8.23	(1.54)	9.77	16.56	(1.12)	17.68
Net income per common shareholders' equity	当期純利益ベース	5.89	(0.04)	5.93	5.01	0.25	4.76	7.81	(0.66)	8.47

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

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015
(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	63.57	(1.07)	64.64	64.57	(1.37)	65.94	62.47	(0.71)	63.18
Gross business profits basis	業務粗利益ベース	63.21	0.09	63.12	64.20	1.19	63.01	62.10	(1.15)	63.25

##### (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, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015	Mar.31, 2016	(A-B)	Mar.31, 2015
(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	0.45	0.00	0.45	0.40	0.00	0.40	0.52	(0.01)	0.53
Net business profits on assets	業務純益ベース	0.51	0.01	0.50	0.41	(0.05)	0.46	0.55	(0.01)	0.56
Net income on assets	当期純利益ベース	0.26	0.01	0.25	0.24	0.02	0.22	0.27	(0.01)	0.28

## 6. Net Gains and Losses on Securities

【FG(consolidated)】		For the fiscal year ended		(Millions of yen)
		Mar.31, 2016		Mar.31, 2015
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	824	(2,657)	3,481
Gains on sales	売却益	928	(2,745)	3,674
Gains on redemption	償還益	108	43	65
Losses on sales	売却損	213	198	14
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(243)	243
Net gains (losses) related to stocks	株式等損益	(594)	(4,026)	3,432
Gains on sales	売却益	7,373	2,774	4,598
Losses on sales	売却損	6,576	5,445	1,131
Losses on devaluation	償却	1,390	1,356	33

【Total of two banks】		For the fiscal year ended		(Millions of yen)
		Mar.31, 2016		Mar.31, 2015
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	824	(2,657)	3,481
Gains on sales	売却益	928	(2,745)	3,674
Gains on redemption	償還益	108	43	65
Losses on sales	売却損	213	198	14
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(243)	243
Net gains (losses) related to stocks	株式等損益	(567)	(4,019)	3,451
Gains on sales	売却益	7,375	2,782	4,592
Losses on sales	売却損	6,576	5,470	1,106
Losses on devaluation	償却	1,366	1,331	34

【Hokuriku bank】		For the fiscal year ended		(Millions of yen)
		Mar.31, 2016		Mar.31, 2015
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	425	(3,132)	3,558
Gains on sales	売却益	441	(3,117)	3,558
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	15	15	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	(22)	(161)	139
Gains on sales	売却益	2,349	2,183	166
Losses on sales	売却損	1,036	1,035	0
Losses on devaluation	償却	1,335	1,309	25

【Hokkaido bank】		For the fiscal year ended		(Millions of yen)
		Mar.31, 2016		Mar.31, 2015
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	398	475	(77)
Gains on sales	売却益	487	371	115
Gains on redemption	償還益	108	43	65
Losses on sales	売却損	197	182	14
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(243)	243
Net gains (losses) related to stocks	株式等損益	(545)	(3,857)	3,312
Gains on sales	売却益	5,025	599	4,425
Losses on sales	売却損	5,540	4,434	1,105
Losses on devaluation	償却	30	22	8

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2016				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	13,966	6,390	14,030	64	7,575	7,630	55
Available-for-sale securities	その他有価証券	111,131	(25,749)	127,111	15,979	136,881	139,183	2,302
Japanese Stocks	株式	66,808	(21,620)	73,792	6,983	88,429	89,407	978
Japanese Bonds	債券	39,601	2,276	39,718	117	37,324	37,670	345
Other	その他	4,721	(6,405)	13,600	8,879	11,127	12,105	978
Total	合計	125,097	(19,359)	141,141	16,044	144,456	146,814	2,357
Japanese Stocks	株式	66,808	(21,620)	73,792	6,983	88,429	89,407	978
Japanese Bonds	債券	53,567	8,666	53,749	182	44,900	45,301	400
Others	その他	4,721	(6,405)	13,600	8,879	11,127	12,105	978

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2016				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	13,669	6,311	13,733	64	7,358	7,412	54
Available-for-sale securities	その他有価証券	116,634	(25,868)	130,674	14,040	142,503	144,010	1,507
Japanese Stocks	株式	73,577	(21,628)	78,690	5,112	95,206	95,390	183
Japanese Bonds	債券	39,817	2,304	39,866	49	37,513	37,858	345
Others	その他	3,238	(6,544)	12,117	8,879	9,783	10,762	978
Total	合計	130,303	(19,557)	144,408	14,104	149,861	151,423	1,562
Japanese Stocks	株式	73,577	(21,628)	78,690	5,112	95,206	95,390	183
Japanese Bonds	債券	53,486	8,615	53,600	113	44,871	45,271	399
Others	その他	3,238	(6,544)	12,117	8,879	9,783	10,762	978

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2016				As of Mar.31, 2015		
		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	90,609	(6,355)	93,639	3,029	96,965	97,410	444
Japanese Stocks	株式	50,732	(10,673)	52,463	1,730	61,406	61,539	132
Japanese Bonds	債券	31,080	2,189	31,094	14	28,891	28,987	96
Others	その他	8,796	2,129	10,080	1,284	6,667	6,883	215
Total	合計	90,609	(6,355)	93,639	3,029	96,965	97,410	444
Japanese Stocks	株式	50,732	(10,673)	52,463	1,730	61,406	61,539	132
Japanese Bonds	債券	31,080	2,189	31,094	14	28,891	28,987	96
Others	その他	8,796	2,129	10,080	1,284	6,667	6,883	215

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2016				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	13,669	6,311	13,733	64	7,358	7,412	54
Available-for-sale securities	その他有価証券	26,024	(19,513)	37,035	11,011	45,537	46,600	1,062
Japanese Stocks	株式	22,844	(10,954)	26,226	3,381	33,799	33,850	51
Japanese Bonds	債券	8,737	114	8,771	34	8,622	8,870	248
Others	その他	(5,557)	(8,673)	2,037	7,594	3,115	3,878	763
Total	合計	39,693	(13,202)	50,769	11,075	52,896	54,013	1,117
Japanese Stocks	株式	22,844	(10,954)	26,226	3,381	33,799	33,850	51
Japanese Bonds	債券	22,406	6,426	22,505	99	15,980	16,283	303
Others	その他	(5,557)	(8,673)	2,037	7,594	3,115	3,878	763

## 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.31,2016			As of Sep.30,2015 (B)	As of Mar.31,2015 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.30%	(0.59%)	(0.83%)	10.89%	11.13%
(2) Capital ①-②	自己資本	548,092	(23,773)	(27,999)	571,865	576,091
① Core capital : instruments and reserves	コア資本に係る基礎項目	567,852	(24,516)	(29,853)	592,369	597,705
Shareholders' equity	うち株主資本	421,359	5,685	21,296	415,674	400,063
General allowance for loan losses	うち一般貸倒引当金等	16,678	(6,520)	(5,900)	23,199	22,578
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	72,500	(19,000)	(41,000)	91,500	113,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	19,760	(743)	(1,854)	20,503	21,614
Intangible fixed assets	うち無形固定資産	19,435	(209)	(1,473)	19,645	20,908
(3) Risk-weighted assets	リスクアセット	5,318,387	70,610	143,634	5,247,776	5,174,753

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Sep.30,2015 (B)	As of Mar.31,2015 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.78%	(0.53%)	(0.83%)	10.31%	10.61%
(2) Capital ①-②	自己資本	302,294	(15,064)	(20,314)	317,358	322,608
① Core capital : instruments and reserves	コア資本に係る基礎項目	304,037	(14,369)	(19,752)	318,406	323,790
Shareholders' equity	うち株主資本	256,383	8,253	11,514	248,129	244,868
General allowance for loan losses	うち一般貸倒引当金等	4,824	(4,948)	(4,697)	9,773	9,521
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	37,500	(17,000)	(26,000)	54,500	63,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,742	694	561	1,047	1,181
Intangible fixed assets	うち無形固定資産	908	427	325	481	583
(3) Risk-weighted assets	リスクアセット	3,089,737	12,594	51,035	3,077,142	3,038,702

(Consolidated)

Capital adequacy ratio	自己資本比率	9.74%	(0.57%)	(0.87%)	10.31%	10.61%
Capital	自己資本	301,289	(16,256)	(21,454)	317,545	322,744
Risk-weighted assets	リスクアセット	3,092,473	14,307	53,072	3,078,165	3,039,400

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Sep.30,2015 (B)	As of Mar.31,2015 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.23%	(0.22%)	(0.52%)	10.45%	10.75%
(2) Capital ①-②	自己資本	222,899	(589)	(3,270)	223,489	226,169
① Core capital : instruments and reserves	コア資本に係る基礎項目	224,430	(9)	(3,244)	224,439	227,675
Shareholders' equity	うち株主資本	130,635	3,029	10,224	127,606	120,410
General allowance for loan losses	うち一般貸倒引当金等	5,079	(1,038)	(962)	6,117	6,041
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	35,000	(2,000)	(12,507)	37,000	47,507
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,531	580	25	950	1,505
Intangible fixed assets	うち無形固定資産	760	378	263	382	496
(3) Risk-weighted assets	リスクアセット	2,178,855	42,100	76,337	2,136,755	2,102,517

(Consolidated)

Capital adequacy ratio	自己資本比率	10.33%	(0.35%)	(0.73%)	10.68%	11.06%
Capital	自己資本	226,300	(3,378)	(7,678)	229,679	233,979
Risk-weighted assets	リスクアセット	2,189,209	39,794	74,575	2,149,414	2,114,634

## IV. Loan Portfolio and Other

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(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	22,820	(822)	(7,654)	23,642	30,475
Doubtful	危険債権	125,668	(10,523)	(8,800)	136,192	134,469
Substandard	要管理債権	20,108	(9,293)	(16,291)	29,402	36,400
Non Performing Loans	(1) 小計	168,598	(20,639)	(32,746)	189,237	201,344
	Normal	7,639,707	73,206	318,447	7,566,500	7,321,260
Total	(2) 合計	7,808,305	52,567	285,700	7,755,738	7,522,605
NPL ratio (%)	(1)/(2) 比率	2.15%	(0.28%)	(0.52%)	2.43%	2.67%

Amount of partial write-off	部分直接償却実施額	61,483	(17,778)	(23,029)	79,261	84,512
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(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	16,295	(824)	(6,110)	17,120	22,405
Doubtful	危険債権	70,305	(8,484)	(11,267)	78,789	81,572
Substandard	要管理債権	11,062	(2,681)	(5,257)	13,743	16,319
Non Performing Loans	(1) 小計	97,663	(11,990)	(22,634)	109,654	120,298
	Normal	4,362,196	25,859	167,009	4,336,337	4,195,187
Total	(2) 合計	4,459,860	13,869	144,374	4,445,991	4,315,485
NPL ratio (%)	(1)/(2) 比率	2.18%	(0.28%)	(0.60%)	2.46%	2.78%

Amount of partial write-off	部分直接償却実施額	42,961	(12,498)	(16,148)	55,459	59,109
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(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	6,524	2	(1,544)	6,522	8,069
Doubtful	危険債権	55,363	(2,038)	2,466	57,402	52,896
Substandard	要管理債権	9,046	(6,612)	(11,034)	15,658	20,080
Non Performing Loans	(1) 小計	70,934	(8,648)	(10,111)	79,583	81,046
	Normal	3,277,510	47,347	151,437	3,230,163	3,126,073
Total	(2) 合計	3,348,445	38,698	141,325	3,309,746	3,207,119
NPL ratio (%)	(1)/(2) 比率	2.11%	(0.29%)	(0.41%)	2.40%	2.52%

Amount of partial write-off	部分直接償却実施額	18,522	(5,279)	(6,880)	23,802	25,402
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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, 2016 (a)	22,820	19,896	2,924	100.00%	100.00%
		As of Mar.31, 2015 (b)	23,642	20,933	2,709	100.00%	100.00%
		(a) - (b)	(822)	(1,036)	214	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2016 (a)	125,668	78,453	34,418	72.89%	89.81%
		As of Mar.31, 2015 (b)	136,192	83,395	28,992	54.91%	82.52%
		(a) - (b)	(10,523)	(4,942)	5,426	17.98%	7.29%
Substandard	要管理債権	As of Mar.31, 2016 (a)	20,108	15,538	726	15.89%	80.88%
		As of Mar.31, 2015 (b)	29,402	21,486	1,648	20.82%	78.68%
		(a) - (b)	(9,293)	(5,947)	(922)	(4.93%)	2.20%
Total	合計	As of Mar.31, 2016 (a)	168,598	113,888	38,069	69.58%	90.13%
		As of Mar.31, 2015 (b)	189,237	125,815	33,350	52.58%	84.10%
		(a) - (b)	(20,639)	(11,926)	4,718	17.00%	6.03%

## 【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, 2016 (a)	16,295	14,347	1,948	100.00%	100.00%
		As of Mar.31, 2015 (b)	17,120	15,062	2,057	100.00%	100.00%
		(a) - (b)	(824)	(715)	(109)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2016 (a)	70,305	51,002	12,809	66.35%	90.76%
		As of Mar.31, 2015 (b)	78,789	55,010	11,704	49.22%	84.67%
		(a) - (b)	(8,484)	(4,008)	1,105	17.13%	6.09%
Substandard	要管理債権	As of Mar.31, 2016 (a)	11,062	6,755	698	16.20%	67.37%
		As of Mar.31, 2015 (b)	13,743	8,254	987	17.99%	67.24%
		(a) - (b)	(2,681)	(1,499)	(289)	(1.79%)	0.13%
Total	合計	As of Mar.31, 2016 (a)	97,663	72,104	15,455	60.47%	89.65%
		As of Mar.31, 2015 (b)	109,654	78,328	14,749	47.08%	84.88%
		(a) - (b)	(11,990)	(6,223)	706	13.39%	4.77%

## 【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, 2016 (a)	6,524	5,549	975	100.00%	100.00%
		As of Mar.31, 2015 (b)	6,522	5,870	651	100.00%	100.00%
		(a) - (b)	2	(321)	323	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2016 (a)	55,363	27,451	21,609	77.42%	88.61%
		As of Mar.31, 2015 (b)	57,402	28,384	17,288	59.58%	79.56%
		(a) - (b)	(2,038)	(933)	4,321	17.84%	9.05%
Substandard	要管理債権	As of Mar.31, 2016 (a)	9,046	8,783	28	10.74%	97.40%
		As of Mar.31, 2015 (b)	15,658	13,231	660	27.22%	88.71%
		(a) - (b)	(6,612)	(4,448)	(632)	(16.48%)	8.69%
Total	合計	As of Mar.31, 2016 (a)	70,934	41,783	22,613	77.57%	90.78%
		As of Mar.31, 2015 (b)	79,583	47,486	18,601	57.95%	83.04%
		(a) - (b)	(8,648)	(5,703)	4,012	19.62%	7.74%



### 3. Risk-Monitored Loans

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	4,203	(515)	(3,530)	4,719	7,734
Non-accrual delinquent loans	延滞債権額	141,965	(9,891)	(13,798)	151,857	155,763
Loans past due for 3 months or more	3カ月以上延滞債権額	376	(840)	(208)	1,217	585
Restructured loans	貸出条件緩和債権額	19,731	(8,453)	(16,082)	28,185	35,814
Total	合計	166,278	(19,700)	(33,620)	185,979	199,898
Total loans and bills discounted	貸出金残高	7,599,627	37,837	263,253	7,561,790	7,336,374

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.05%	(0.01%)	(0.05%)	0.06%	0.10%
Non-accrual delinquent loans	延滞債権額	1.86%	(0.14%)	(0.26%)	2.00%	2.12%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.01%)	0.00%	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.25%	(0.12%)	(0.23%)	0.37%	0.48%
Total	合計	2.18%	(0.27%)	(0.54%)	2.45%	2.72%

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,856	(872)	(3,379)	3,729	6,236
Non-accrual delinquent loans	延滞債権額	82,067	(7,531)	(14,583)	89,599	96,650
Loans past due for 3 months or more	3カ月以上延滞債権額	376	(840)	(201)	1,217	578
Restructured loans	貸出条件緩和債権額	10,685	(1,840)	(5,055)	12,526	15,741
Total	合計	95,987	(11,084)	(23,219)	107,072	119,207
Total loans and bills discounted	貸出金残高	4,383,442	18,139	155,746	4,365,302	4,227,696

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.06%	(0.02%)	(0.08%)	0.08%	0.14%
Non-accrual delinquent loans	延滞債権額	1.87%	(0.18%)	(0.41%)	2.05%	2.28%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.02%)	(0.01%)	0.02%	0.01%
Restructured loans	貸出条件緩和債権額	0.24%	(0.04%)	(0.13%)	0.28%	0.37%
Total	合計	2.18%	(0.27%)	(0.63%)	2.45%	2.81%

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,346	356	(151)	990	1,498
Non-accrual delinquent loans	延滞債権額	59,897	(2,360)	785	62,258	59,112
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	(7)	—	7
Restructured loans	貸出条件緩和債権額	9,046	(6,612)	(11,026)	15,658	20,072
Total	合計	70,291	(8,616)	(10,400)	78,907	80,691
Total loans and bills discounted	貸出金残高	3,216,184	19,697	107,507	3,196,487	3,108,677

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04%	0.01%	0.00%	0.03%	0.04%
Non-accrual delinquent loans	延滞債権額	1.86%	(0.08%)	(0.04%)	1.94%	1.90%
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	(0.00%)	—	0.00%
Restructured loans	貸出条件緩和債権額	0.28%	(0.20%)	(0.36%)	0.48%	0.64%
Total	合計	2.18%	(0.28%)	(0.41%)	2.46%	2.59%

#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	46,242	62	(1,792)	46,180	48,035
General allowance	一般貸倒引当金	8,463	(5,581)	(7,565)	14,044	16,028
Specific allowance	個別貸倒引当金	37,779	5,643	5,772	32,135	32,006

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	18,944	(3,678)	(4,707)	22,622	23,651
General allowance	一般貸倒引当金	3,912	(4,681)	(5,180)	8,593	9,092
Specific allowance	個別貸倒引当金	15,032	1,003	473	14,029	14,558

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	27,298	3,741	2,915	23,557	24,383
General allowance	一般貸倒引当金	4,551	(899)	(2,384)	5,451	6,935
Specific allowance	個別貸倒引当金	22,746	4,640	5,299	18,106	17,447

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

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.29%	0.04%	0.74%	47.25%	46.55%
After partial write-off	部分直接償却後	27.81%	2.98%	3.79%	24.83%	24.02%
Amount of partial write-off	部分直接償却実施額	61,483	(17,588)	(22,781)	79,071	84,264

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	44.55%	(3.49%)	(1.86%)	48.04%	46.41%
After partial write-off	部分直接償却後	19.73%	(1.39%)	(0.11%)	21.12%	19.84%
Amount of partial write-off	部分直接償却実施額	42,961	(12,498)	(16,148)	55,459	59,109

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015	As of Mar.31,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	51.59%	5.58%	4.79%	46.01%	46.80%
After partial write-off	部分直接償却後	38.83%	8.98%	8.62%	29.85%	30.21%
Amount of partial write-off	部分直接償却実施額	18,522	(5,089)	(6,632)	23,611	25,154

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,502,600	(148,757)	330,549	10,651,357	10,172,051
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,638,947	205,285	509,734	10,433,662	10,129,212
Loans and bills discounted (term-end balance)	貸出金(末残)	7,599,627	37,837	263,253	7,561,790	7,336,374
Loans and bills discounted (average balance)	貸出金(平残)	7,545,745	93,711	201,659	7,452,034	7,344,085

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	6,117,671	41,627	208,573	6,076,043	5,909,098
Deposits (average balance)	預金(平残)	6,101,262	111,031	286,968	5,990,230	5,814,294
Loans and bills discounted (term-end balance)	貸出金(末残)	4,383,442	18,139	155,746	4,365,302	4,227,696
Loans and bills discounted (average balance)	貸出金(平残)	4,348,893	66,439	89,614	4,282,454	4,259,279

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	4,384,929	(190,384)	121,976	4,575,314	4,262,953
Deposits (average balance)	預金(平残)	4,537,685	94,254	222,766	4,443,431	4,314,918
Loans and bills discounted (term-end balance)	貸出金(末残)	3,216,184	19,697	107,507	3,196,487	3,108,677
Loans and bills discounted (average balance)	貸出金(平残)	3,196,851	27,272	112,045	3,169,579	3,084,806

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,845,031	77,219	205,431	4,767,812	4,639,600
% to total loans	中小企業等貸出比率	63.75%	0.70%	0.51%	63.05%	63.24%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,918,145	59,836	152,985	2,858,309	2,765,160
% to total loans	中小企業等貸出比率	66.57%	1.10%	1.17%	65.47%	65.40%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,926,886	17,383	52,446	1,909,503	1,874,440
% to total loans	中小企業等貸出比率	59.91%	0.18%	(0.38%)	59.73%	60.29%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,156,068	5,195	46,235	2,150,873	2,109,833
Housing loans	うち住宅系ローン残高	2,021,693	(5,077)	24,994	2,026,770	1,996,698
Other consumer loans	うちその他のローン残高	134,375	10,273	21,240	124,102	113,134

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,167,641	(4,200)	24,094	1,171,842	1,143,546
Housing loans	うち住宅系ローン残高	1,108,749	(9,060)	13,044	1,117,809	1,095,704
Other consumer loans	うちその他のローン残高	58,891	4,859	11,049	54,032	47,841

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2016			As of Mar.31,2015 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	988,427	9,396	22,140	979,031	966,286
Housing loans	うち住宅系ローン残高	912,943	3,982	11,949	908,961	900,993
Other consumer loans	うちその他のローン残高	75,484	5,413	10,190	70,070	65,293

## 9. Classification of Loans by Type of Industry

### 【Total of two banks】

#### Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,599,627	100.0%	7,561,790	100.0%
Manufacturing	製造業	822,890	10.8%	837,326	11.1%
Agriculture and forestry	農業、林業	29,424	0.4%	30,361	0.4%
Fishery	漁業	2,968	0.0%	4,346	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	4,011	0.1%	2,717	0.0%
Construction	建設業	283,273	3.7%	287,811	3.8%
Utilities	電気・ガス・熱供給・水道業	119,285	1.6%	109,189	1.4%
Communication	情報通信業	47,461	0.6%	47,220	0.6%
Transportation and postal activities	運輸業、郵便業	180,526	2.4%	181,883	2.4%
Wholesale and retail	卸売業、小売業	770,447	10.1%	779,067	10.3%
Finance and insurance	金融業、保険業	379,105	5.0%	284,967	3.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	708,431	9.3%	663,064	8.8%
Other services	各種サービス業(学術研究他)	560,318	7.4%	591,187	7.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,494,401 108,960	19.7% 1.4%	1,553,168 136,012	20.5% 1.8%
Others	その他	2,197,086	28.9%	2,189,484	29.0%

### 【Total of two banks】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	166,278	100.0%	185,979	100.0%
Manufacturing	製造業	28,042	16.9%	30,653	16.5%
Agriculture and forestry	農業、林業	633	0.4%	586	0.3%
Fishery	漁業	339	0.2%	2,221	1.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	212	0.1%	196	0.1%
Construction	建設業	19,364	11.6%	25,055	13.5%
Utilities	電気・ガス・熱供給・水道業	572	0.3%	203	0.1%
Communication	情報通信業	1,268	0.8%	1,292	0.7%
Transportation and postal activities	運輸業、郵便業	2,436	1.5%	3,144	1.7%
Wholesale and retail	卸売業、小売業	31,442	18.9%	33,803	18.2%
Finance and insurance	金融業、保険業	227	0.1%	332	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	22,384	13.5%	22,496	12.1%
Other services	各種サービス業(学術研究他)	25,403	15.3%	30,780	16.5%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	33,949	20.4%	35,211	18.9%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,383,442	100.0%	4,365,302	100.0%
Manufacturing	製造業	562,734	12.8%	573,461	13.1%
Agriculture and forestry	農業、林業	16,002	0.4%	17,913	0.4%
Fishery	漁業	1,420	0.0%	2,754	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,445	0.0%	997	0.0%
Construction	建設業	176,463	4.0%	176,733	4.1%
Utilities	電気・ガス・熱供給・水道業	65,072	1.5%	62,150	1.4%
Communication	情報通信業	24,262	0.6%	25,783	0.6%
Transportation and postal activities	運輸業、郵便業	82,005	1.9%	81,073	1.9%
Wholesale and retail	卸売業、小売業	462,631	10.6%	466,688	10.7%
Finance and insurance	金融業、保険業	237,019	5.4%	154,327	3.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	392,975	9.0%	367,894	8.4%
Other services	各種サービス業(学術研究他)	342,809	7.8%	376,332	8.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	824,710 101,460	18.8% 2.3%	865,618 123,512	19.8% 2.8%
Others	その他	1,193,895	27.2%	1,193,580	27.4%

## 【Hokuriku bank】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	95,987	100.0%	107,072	100.0%
Manufacturing	製造業	21,547	22.4%	23,381	21.8%
Agriculture and forestry	農業、林業	55	0.1%	83	0.1%
Fishery	漁業	169	0.2%	2,019	1.9%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	110	0.1%	85	0.1%
Construction	建設業	9,854	10.3%	15,233	14.2%
Utilities	電気・ガス・熱供給・水道業	—	—	16	0.0%
Communication	情報通信業	433	0.4%	494	0.5%
Transportation and postal activities	運輸業、郵便業	1,407	1.5%	1,920	1.8%
Wholesale and retail	卸売業、小売業	22,391	23.3%	22,206	20.7%
Finance and insurance	金融業、保険業	147	0.2%	164	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	9,967	10.4%	10,338	9.7%
Other services	各種サービス業(学術研究他)	13,085	13.6%	13,159	12.3%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	16,816	17.5%	17,966	16.8%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,216,184	100.0%	3,196,487	100.0%
Manufacturing	製造業	260,156	8.1%	263,865	8.2%
Agriculture and forestry	農業、林業	13,422	0.4%	12,448	0.4%
Fishery	漁業	1,548	0.0%	1,592	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,566	0.1%	1,720	0.0%
Construction	建設業	106,810	3.3%	111,078	3.5%
Utilities	電気・ガス・熱供給・水道業	54,213	1.7%	47,039	1.5%
Communication	情報通信業	23,199	0.7%	21,437	0.7%
Transportation and postal activities	運輸業、郵便業	98,521	3.1%	100,810	3.2%
Wholesale and retail	卸売業、小売業	307,816	9.6%	312,379	9.8%
Finance and insurance	金融業、保険業	142,086	4.4%	130,640	4.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	315,456	9.8%	295,170	9.2%
Other services	各種サービス業(学術研究他)	217,509	6.8%	214,855	6.7%
Government, local government (Government)	地方公共団体等 (うち政府向け)	669,691 7,500	20.8% 0.2%	687,550 12,500	21.5% 0.4%
Others	その他	1,003,191	31.2%	995,904	31.2%

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2016		As of Mar.31,2015	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	70,291	100.0%	78,907	100.0%
Manufacturing	製造業	6,495	9.2%	7,271	9.2%
Agriculture and forestry	農業、林業	577	0.8%	503	0.6%
Fishery	漁業	170	0.2%	202	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	102	0.2%	111	0.1%
Construction	建設業	9,510	13.5%	9,822	12.5%
Utilities	電気・ガス・熱供給・水道業	572	0.8%	186	0.2%
Communication	情報通信業	834	1.2%	797	1.0%
Transportation and postal activities	運輸業、郵便業	1,028	1.5%	1,223	1.6%
Wholesale and retail	卸売業、小売業	9,051	12.9%	11,596	14.7%
Finance and insurance	金融業、保険業	79	0.1%	167	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,416	17.7%	12,157	15.4%
Other services	各種サービス業(学術研究他)	12,317	17.5%	17,621	22.3%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	17,132	24.4%	17,244	21.9%