



Summary :

## Financial Results for Fiscal 2017 (Japanese GAAP)

May 10, 2018

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 22, 2018

Commencement of Dividend Payment (scheduled):

June 25, 2018

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

### 1. Financial Highlights for Fiscal 2017 (for the fiscal year ended March 31, 2018)

#### (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 2017	180,916	(3.5)	31,792	(19.5)	21,191	(24.7)
Fiscal 2016	187,420	(2.7)	39,477	(15.0)	28,157	(2.4)

Reference: Comprehensive income Fiscal 2017: ¥32,169 million [11.9%], Fiscal 2016: ¥28,739 million [—%]

	Net Income	Diluted Net Income	Net Income	Ordinary Profits	Ordinary Profits
	per Share of Common Stock	per Share of Common Stock	on Own Capital	to Total Assets	to Ordinary Income
	¥	¥	%	%	%
Fiscal 2017	149.40	149.10	3.6	0.3	17.6
Fiscal 2016	201.36	201.04	5.1	0.3	21.1

Reference: Equity in Income from Investments in Affiliates: Fiscal 2017: ¥13 million; Fiscal 2016: ¥6 million

Notes: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above net income per share of common stock and diluted net income per share of common stock are calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

#### (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2017	12,996,292	610,147	4.7	4,215.92
Fiscal 2016	12,429,425	585,237	4.7	4,028.62

Reference: Own Capital: as of March 31, 2018: ¥607,031 million; as of March 31, 2017: ¥582,397 million

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

#### (3) Conditions of Consolidated Cash Flows

	Cash Flows from	Cash Flows from	Cash Flows from	Cash and Cash Equivalents
	Operating Activities	Investing Activities	Financing Activities	at the end of the fiscal Year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2017	149,389	497,774	(7,697)	2,374,356
Fiscal 2016	608,869	(23,676)	(44,078)	1,734,901

### 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 2016	—	0.00	—	44.00	44.00	5,766	21.9	1.1
Fiscal 2017	—	0.00	—	44.00	44.00	5,766	29.4	1.1
Fiscal 2018 (forecast)	—	0.00	—	44.00	44.00		29.7	

### 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
Interim	16,000	(11.4)	10,000	(10.0)	¥ 70.15
Full Year	33,000	3.8	21,000	(0.9)	¥ 147.94

#### 4. Others

- (1) Changes in Significant Subsidiaries during the Fiscal Year  
(Changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements  
(a) Changes due to revisions of accounting standards etc.: No  
(b) Changes other than (a) above: No  
(c) Changes in accounting estimates: No  
(d) Restatements: No

(3) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding at the end of fiscal year (including Treasury Stock)	As of March 31, 2018	132,163,014	As of March 31, 2017	132,163,014
(b) Number of Treasury Stock at the end of fiscal year	As of March 31, 2018	1,109,893	As of March 31, 2017	1,131,632
(c) Average number of Common Stock	Fiscal 2017	131,049,476	Fiscal 2016	131,831,516

Note: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above average number of common stock is calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

(Reference) Non-consolidated Financial Statements for Fiscal 2017

1. Financial Highlights for Fiscal 2017 (for the fiscal year ended March 31, 2018)

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

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2017	5,176	(68.5)	4,623	(70.8)	4,577	(70.9)	4,573	(70.9)
Fiscal 2016	16,435	93.0	15,815	98.0	15,744	98.3	15,739	98.3

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2017	22.60	22.55
Fiscal 2016	107.15	106.98

Notes: Hokuhoku Financial Group, Inc. implemented a common stock consolidation at a ratio of ten stocks to one stock on October 1, 2016. The above net income per share of common stock and diluted net income per share of common stock are calculated on the assumption that this stock consolidation took place at the beginning of the previous year.

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2017	264,314	239,088	90.3	1,404.73
Fiscal 2016	267,028	241,774	90.4	1,426.10

Reference : Own Capital : as of March 31, 2018: ¥238,636 million ; as of March 31, 2017: ¥241,406 million

(Implementation status of audit procedures)

This report is not subject to audit procedures.

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

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

	Cash dividends per share				
	The end of 1 <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 2016	—	7.50	—	7.50	15.00
Fiscal 2017	—	7.50	—	7.50	15.00
Fiscal 2018 (Forecast)	—	7.50	—	7.50	15.00

**SELECTED FINANCIAL INFORMATION**  
**For the Fiscal Year 2017**  
**(Ended March 31, 2018)**



**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 2017 (Ended March 31,2018)

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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.

















































## 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, 2018			Mar.31, 2017			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	10,924.5	94.0	10,830.5	6,388.8	83.3	6,305.4	4,535.7	10.6	4,525.0			
Loans and bills discounted	貸出金	7,931.5	291.6	7,639.9	4,541.4	146.8	4,394.6	3,390.0	144.7	3,245.3			
Securities	有価証券	1,752.6	(256.4)	2,009.1	1,072.2	(18.2)	1,090.5	680.4	(238.1)	918.6			
Interest-bearing liabilities	資金調達勘定	11,426.3	456.1	10,970.2	6,666.1	243.0	6,423.1	4,760.1	213.0	4,547.1			
Deposits and NCD	預金(NCD含む)	10,926.4	347.6	10,578.7	6,312.7	181.4	6,131.3	4,613.6	166.2	4,447.3			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2018			Mar.31, 2017			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	11,196.1	93.4	11,102.7	6,620.1	70.2	6,549.8	4,576.0	23.1	4,552.9			
Loans and bills discounted	貸出金	7,961.6	276.8	7,684.8	4,565.6	138.5	4,427.0	3,396.0	138.2	3,257.8			
Securities	有価証券	2,067.5	(304.6)	2,372.1	1,292.5	(27.1)	1,319.6	775.0	(277.4)	1,052.4			
Interest-bearing liabilities	資金調達勘定	11,698.5	460.6	11,237.8	6,897.1	233.4	6,663.7	4,801.3	227.2	4,574.1			
Deposits and NCD	預金(NCD含む)	10,988.9	333.2	10,655.7	6,358.5	168.1	6,190.3	4,630.3	165.0	4,465.3			

## 3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2018			Mar.31, 2017			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	0.97	(0.06)	1.03	0.94	(0.04)	0.98	1.10	(0.03)	1.13			
Loans and bills discounted (b)	貸出金利回り	1.12	(0.08)	1.20	1.01	(0.08)	1.09	1.27	(0.08)	1.35			
Securities	有価証券利回り	0.91	(0.01)	0.92	1.27	0.11	1.16	0.93	0.20	0.73			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.77	(0.05)	0.82	0.71	(0.04)	0.75	0.86	(0.05)	0.91			
Deposits and NCD (d)	預金等利回り	0.01	0.00	0.01	0.01	0.00	0.01	0.00	(0.01)	0.01			
Expense ratio (e)	預金経費率	0.79	(0.03)	0.82	0.72	(0.04)	0.76	0.88	(0.03)	0.91			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.11	(0.08)	1.19	1.00	(0.08)	1.08	1.27	(0.07)	1.34			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.32	(0.04)	0.36	0.27	(0.04)	0.31	0.39	(0.03)	0.42			
Interest rate spread (a)-(c)	総資金利鞘	0.20	(0.01)	0.21	0.23	0.01	0.22	0.24	0.03	0.21			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2018			Mar.31, 2017			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.02	(0.07)	1.09	1.00	(0.03)	1.03	1.14	(0.05)	1.19			
Loans and Bills discounted (b)	貸出金利回り	1.13	(0.08)	1.21	1.01	(0.09)	1.10	1.28	(0.07)	1.35			
Securities	有価証券利回り	1.08	0.00	1.08	1.40	0.11	1.29	1.08	0.17	0.91			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.81	(0.04)	0.85	0.76	(0.04)	0.80	0.88	(0.04)	0.92			
Deposits and NCD (d)	預金等利回り	0.01	0.00	0.01	0.01	(0.01)	0.02	0.00	(0.01)	0.01			
Expense ratio (e)	預金経費率	0.80	(0.04)	0.84	0.74	(0.03)	0.77	0.89	(0.04)	0.93			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.11	(0.08)	1.19	1.00	(0.08)	1.08	1.27	(0.07)	1.34			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.30	(0.05)	0.35	0.25	(0.05)	0.30	0.37	(0.04)	0.41			
Interest rate spread (a)-(c)	総資金利鞘	0.21	(0.03)	0.24	0.23	0.00	0.23	0.26	0.00	0.26			

#### 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, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	37,965	(5,122)	43,088	23,743	(965)	24,708	18,250	(1,021)	19,272
As per employee (in thousands of yen)	一人当たり(千円)	7,402	(1,059)	8,461	8,602	(259)	8,862	7,703	(660)	8,364
Net business profits	業務純益	27,541	(11,710)	39,251	20,394	(1,078)	21,472	6,678	(11,100)	17,778
As per employee (in thousands of yen)	一人当たり(千円)	5,369	(2,338)	7,708	7,389	(312)	7,701	2,818	(4,897)	7,716

#### 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, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	7.15	(1.33)	8.48	6.84	(0.52)	7.36	10.33	(1.19)	11.52
Net business profits per common shareholders' equity	業務純益ベース	5.10	(2.60)	7.70	5.88	(0.51)	6.39	3.14	(7.41)	10.55
Net income per common shareholders' equity	当期純利益ベース	4.41	(1.33)	5.74	4.54	(1.04)	5.58	4.13	(1.96)	6.09

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

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017
(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	70.05	2.47	67.58	66.67	0.55	66.12	69.35	1.02	68.33
Gross business profits basis	業務粗利益ベース	75.95	6.36	69.59	68.90	(0.29)	69.19	86.08	16.03	70.05

##### (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, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017	Mar.31, 2018	(A-B)	Mar.31, 2017
(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	0.31	(0.05)	0.36	0.32	(0.03)	0.35	0.36	(0.04)	0.40
Net business profits on assets	業務純益ベース	0.22	(0.11)	0.33	0.28	(0.02)	0.30	0.13	(0.24)	0.37
Net income on assets	当期純利益ベース	0.19	(0.06)	0.25	0.21	(0.05)	0.26	0.16	(0.06)	0.22

## 6. Net Gains and Losses on Securities

## 【FG(consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2018		Mar.31, 2017
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(9,852)	(5,917)	(3,935)
Gains on sales	売却益	1,182	(1,244)	2,427
Gains on redemption	償還益	42	1	41
Losses on sales	売却損	6,987	588	6,399
Losses on redemption	償還損	3,892	3,888	4
Losses on devaluation	償却	197	197	—
Net gains (losses) related to stocks	株式等損益	5,872	2,816	3,055
Gains on sales	売却益	8,170	104	8,065
Losses on sales	売却損	2,224	(2,582)	4,807
Losses on devaluation	償却	73	(128)	202

## 【Total of two banks】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2018		Mar.31, 2017
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(9,852)	(6,016)	(3,836)
Gains on sales	売却益	1,182	(1,343)	2,525
Gains on redemption	償還益	42	1	41
Losses on sales	売却損	6,987	588	6,399
Losses on redemption	償還損	3,892	3,888	4
Losses on devaluation	償却	197	197	—
Net gains (losses) related to stocks	株式等損益	6,779	3,666	3,112
Gains on sales	売却益	8,670	621	8,048
Losses on sales	売却損	1,824	(2,911)	4,736
Losses on devaluation	償却	66	(133)	199

## 【Hokuriku bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2018		Mar.31, 2017
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(2,308)	927	(3,236)
Gains on sales	売却益	1,075	235	839
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,384	(691)	4,075
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	4,476	933	3,542
Gains on sales	売却益	4,606	265	4,340
Losses on sales	売却損	76	(553)	629
Losses on devaluation	償却	53	(114)	168

## 【Hokkaido bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2018		Mar.31, 2017
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(11,572)	(10,079)	(1,493)
Gains on sales	売却益	106	(1,579)	1,685
Gains on redemption	償還益	42	1	41
Losses on sales	売却損	3,603	1,279	2,323
Losses on redemption	償還損	7,920	7,023	897
Losses on devaluation	償却	197	197	—
Net gains (losses) related to stocks	株式等損益	2,302	2,732	(429)
Gains on sales	売却益	4,063	355	3,707
Losses on sales	売却損	1,747	(2,358)	4,106
Losses on devaluation	償却	12	(18)	31

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2018				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,874	150	11,930	56	11,723	11,792	68
Available-for-sale securities	その他有価証券	121,616	13,498	134,895	13,278	108,118	129,591	21,473
Japanese Stocks	株式	101,781	11,396	107,496	5,715	90,384	92,519	2,134
Japanese Bonds	債券	19,432	(8,106)	19,689	257	27,538	27,974	435
Others	その他	402	10,208	7,708	7,306	(9,805)	9,097	18,903
Total	合計	133,491	13,649	146,826	13,334	119,842	141,384	21,542
Japanese Stocks	株式	101,781	11,396	107,496	5,715	90,384	92,519	2,134
Japanese Bonds	債券	31,306	(7,956)	31,620	313	39,262	39,767	504
Others	その他	402	10,208	7,708	7,306	(9,805)	9,097	18,903

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2018				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,707	207	11,763	56	11,499	11,568	68
Available-for-sale securities	その他有価証券	124,008	10,914	136,337	12,328	113,094	133,474	20,379
Japanese Stocks	株式	106,426	9,361	111,191	4,764	97,065	98,118	1,053
Japanese Bonds	債券	19,511	(8,153)	19,768	257	27,664	28,087	422
Others	その他	(1,929)	9,705	5,376	7,306	(11,635)	7,267	18,903
Total	合計	135,716	11,122	148,100	12,384	124,593	145,042	20,448
Japanese Stocks	株式	106,426	9,361	111,191	4,764	97,065	98,118	1,053
Japanese Bonds	債券	31,218	(7,945)	31,532	313	39,164	39,655	491
Others	その他	(1,929)	9,705	5,376	7,306	(11,635)	7,267	18,903

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2018				As of Mar.31, 2017		
		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	92,522	5,476	100,532	8,010	87,046	92,901	5,855
Japanese Stocks	株式	75,963	13,052	79,208	3,245	62,910	63,314	403
Japanese Bonds	債券	15,853	(6,216)	16,045	191	22,070	22,387	317
Others	その他	705	(1,359)	5,278	4,573	2,065	7,199	5,134
Total	合計	92,522	5,476	100,532	8,010	87,046	92,901	5,855
Japanese Stocks	株式	75,963	13,052	79,208	3,245	62,910	63,314	403
Japanese Bonds	債券	15,853	(6,216)	16,045	191	22,070	22,387	317
Others	その他	705	(1,359)	5,278	4,573	2,065	7,199	5,134

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2018				As of Mar.31, 2017		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	11,707	207	11,763	56	11,499	11,568	68
Available-for-sale securities	その他有価証券	31,486	5,438	35,804	4,317	26,048	40,573	14,524
Japanese Stocks	株式	30,463	(3,690)	31,983	1,519	34,154	34,804	649
Japanese Bonds	債券	3,657	(1,936)	3,723	65	5,594	5,700	105
Others	その他	(2,634)	11,065	97	2,732	(13,700)	68	13,769
Total	合計	43,193	5,646	47,568	4,374	37,547	52,141	14,593
Japanese Stocks	株式	30,463	(3,690)	31,983	1,519	34,154	34,804	649
Japanese Bonds	債券	15,364	(1,728)	15,487	122	17,093	17,268	174
Others	その他	(2,634)	11,065	97	2,732	(13,700)	68	13,769

**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.31,2018			As of Sep.30,2017 (B)	As of Mar.31,2017 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.49%	(0.24%)	0.06%	9.73%	9.43%
(2) Capital ①-②	自己資本	544,548	1,147	13,450	543,400	531,097
① Core capital : instruments and reserves	コア資本に係る基礎項目	564,655	2,511	14,118	562,144	550,537
Shareholders' equity	うち株主資本	452,890	3,652	14,197	449,238	438,693
General allowance for loan losses	うち一般貸倒引当金等	15,016	(343)	366	15,359	14,649
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	40,000	—	—	40,000	40,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	20,107	1,363	667	18,743	19,439
Intangible fixed assets	うち無形固定資産	19,587	921	350	18,666	19,237
(3) Risk-weighted assets	リスクアセット	5,735,279	150,610	104,332	5,584,669	5,630,947

**【Hokuriku bank】**

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Sep.30,2017 (B)	As of Mar.31,2017 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.02%	(0.02%)	0.28%	9.04%	8.74%
(2) Capital ①-②	自己資本	302,238	6,896	12,184	295,342	290,053
① Core capital : instruments and reserves	コア資本に係る基礎項目	307,770	8,757	14,344	299,013	293,426
Shareholders' equity	うち株主資本	278,125	9,336	14,132	268,789	263,992
General allowance for loan losses	うち一般貸倒引当金等	5,830	135	1,020	5,694	4,809
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	20,000	—	—	20,000	20,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	5,532	1,861	2,159	3,671	3,373
Intangible fixed assets	うち無形固定資産	3,318	1,189	1,271	2,128	2,046
(3) Risk-weighted assets	リスクアセット	3,349,488	84,772	32,112	3,264,716	3,317,376

(Consolidated)

Capital adequacy ratio	自己資本比率	9.00%	(0.03%)	0.29%	9.03%	8.71%
Capital	自己資本	301,700	6,618	12,356	295,082	289,343
Risk-weighted assets	リスクアセット	3,350,359	85,587	31,839	3,264,772	3,318,519

**【Hokkaido bank】**

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Sep.30,2017 (B)	As of Mar.31,2017 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.28%	(0.25%)	(0.06%)	9.53%	9.34%
(2) Capital ①-②	自己資本	217,131	241	4,023	216,890	213,108
① Core capital : instruments and reserves	コア資本に係る基礎項目	219,672	958	5,122	218,713	214,550
Shareholders' equity	うち株主資本	142,728	1,531	5,680	141,196	137,048
General allowance for loan losses	うち一般貸倒引当金等	3,227	(573)	(558)	3,801	3,786
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	20,000	—	—	20,000	20,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	2,540	716	1,098	1,823	1,441
Intangible fixed assets	うち無形固定資産	2,540	716	1,122	1,823	1,417
(3) Risk-weighted assets	リスクアセット	2,339,472	64,437	57,799	2,275,035	2,281,673

(Consolidated)

Capital adequacy ratio	自己資本比率	9.44%	(0.20%)	(0.02%)	9.64%	9.46%
Capital	自己資本	222,235	1,572	5,118	220,662	217,116
Risk-weighted assets	リスクアセット	2,352,656	65,954	59,685	2,286,701	2,292,971

## IV. Loan Portfolio and Other

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(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	16,077	(1,661)	(6,742)	17,739	22,820
Doubtful	危険債権	112,170	(7,635)	(13,497)	119,806	125,668
Substandard	要管理債権	19,228	616	(880)	18,611	20,108
Non Performing Loans	(1) 小計	147,477	(8,680)	(21,120)	156,157	168,598
	Normal	8,280,324	421,059	640,616	7,859,265	7,639,707
Total	(2) 合計	8,427,801	412,378	619,496	8,015,423	7,808,305
NPL ratio (%)	(1)/(2) 比率	1.74%	(0.20%)	(0.41%)	1.94%	2.15%

Amount of partial write-off	部分直接償却実施額	43,033	(6,706)	(18,449)	49,739	61,483
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(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	10,991	(1,621)	(5,303)	12,612	16,295
Doubtful	危険債権	64,314	(1,981)	(5,990)	66,296	70,305
Substandard	要管理債権	10,946	769	(116)	10,176	11,062
Non Performing Loans	(1) 小計	86,252	(2,833)	(11,410)	89,086	97,663
	Normal	4,656,756	206,114	294,560	4,450,642	4,362,196
Total	(2) 合計	4,743,009	203,280	283,149	4,539,728	4,459,860
NPL ratio (%)	(1)/(2) 比率	1.81%	(0.15%)	(0.37%)	1.96%	2.18%

Amount of partial write-off	部分直接償却実施額	30,315	(5,862)	(12,645)	36,178	42,961
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	5,086	(40)	(1,438)	5,126	6,524
Doubtful	危険債権	47,856	(5,653)	(7,507)	53,510	55,363
Substandard	要管理債権	8,282	(152)	(764)	8,435	9,046
Non Performing Loans	(1) 小計	61,224	(5,847)	(9,709)	67,071	70,934
	Normal	3,623,567	214,945	346,056	3,408,622	3,277,510
Total	(2) 合計	3,684,792	209,097	336,346	3,475,694	3,348,445
NPL ratio (%)	(1)/(2) 比率	1.66%	(0.26%)	(0.45%)	1.92%	2.11%

Amount of partial write-off	部分直接償却実施額	12,717	(843)	(5,804)	13,561	18,522
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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, 2018 (a)	16,077	14,284	1,793	100.00%	100.00%
		As of Mar.31, 2017 (b)	17,739	15,549	2,189	100.00%	100.00%
		(a) - (b)	(1,661)	(1,265)	(396)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2018 (a)	112,170	68,558	31,011	71.10%	88.76%
		As of Mar.31, 2017 (b)	119,806	73,750	34,271	74.41%	90.16%
		(a) - (b)	(7,635)	(5,192)	(3,259)	(3.31%)	(1.40%)
Substandard	要管理債権	As of Mar.31, 2018 (a)	19,228	14,859	277	6.36%	78.72%
		As of Mar.31, 2017 (b)	18,611	14,503	382	9.31%	79.98%
		(a) - (b)	616	355	(104)	(2.95%)	(1.26%)
Total	合計	As of Mar.31, 2018 (a)	147,477	97,702	33,082	66.46%	88.68%
		As of Mar.31, 2017 (b)	156,157	103,803	36,843	70.37%	90.06%
		(a) - (b)	(8,680)	(6,101)	(3,760)	(3.91%)	(1.38%)

## 【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, 2018 (a)	10,991	9,860	1,131	100.00%	100.00%
		As of Mar.31, 2017 (b)	12,612	11,108	1,504	100.00%	100.00%
		(a) - (b)	(1,621)	(1,247)	(373)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2018 (a)	64,314	45,836	12,349	66.83%	90.47%
		As of Mar.31, 2017 (b)	66,296	48,564	12,394	69.90%	91.94%
		(a) - (b)	(1,981)	(2,728)	(45)	(3.07%)	(1.47%)
Substandard	要管理債権	As of Mar.31, 2018 (a)	10,946	6,668	254	5.94%	63.24%
		As of Mar.31, 2017 (b)	10,176	6,084	379	9.27%	63.52%
		(a) - (b)	769	583	(125)	(3.33%)	(0.28%)
Total	合計	As of Mar.31, 2018 (a)	86,252	62,365	13,734	57.49%	88.22%
		As of Mar.31, 2017 (b)	89,086	65,757	14,278	61.20%	89.84%
		(a) - (b)	(2,833)	(3,392)	(544)	(3.71%)	(1.62%)

## 【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, 2018 (a)	5,086	4,424	662	100.00%	100.00%
		As of Mar.31, 2017 (b)	5,126	4,441	685	100.00%	100.00%
		(a) - (b)	(40)	(17)	(23)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2018 (a)	47,856	22,721	18,662	74.25%	86.47%
		As of Mar.31, 2017 (b)	53,510	25,186	21,876	77.23%	87.95%
		(a) - (b)	(5,653)	(2,464)	(3,214)	(2.98%)	(1.48%)
Substandard	要管理債権	As of Mar.31, 2018 (a)	8,282	8,190	23	26.03%	99.18%
		As of Mar.31, 2017 (b)	8,435	8,418	2	17.52%	99.83%
		(a) - (b)	(152)	(227)	20	8.51%	(0.65%)
Total	合計	As of Mar.31, 2018 (a)	61,224	35,336	19,348	74.73%	89.31%
		As of Mar.31, 2017 (b)	67,071	38,046	22,564	77.73%	90.36%
		(a) - (b)	(5,847)	(2,709)	(3,216)	(3.00%)	(1.05%)



### 3. Risk-Monitored Loans

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,323	(204)	(880)	3,528	4,203
Non-accrual delinquent loans	延滞債権額	123,302	(9,076)	(18,662)	132,378	141,965
Loans past due for 3 months or more	3カ月以上延滞債権額	261	(33)	(115)	295	376
Restructured loans	貸出条件緩和債権額	18,967	650	(764)	18,316	19,731
Total	合計	145,855	(8,663)	(20,423)	154,518	166,278
Total loans and bills discounted	貸出金残高	8,189,432	401,074	589,804	7,788,358	7,599,627

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04%	0.00%	(0.01%)	0.04%	0.05%
Non-accrual delinquent loans	延滞債権額	1.50%	(0.19%)	(0.36%)	1.69%	1.86%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.23%	0.00%	(0.02%)	0.23%	0.25%
Total	合計	1.78%	(0.20%)	(0.40%)	1.98%	2.18%

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,158	(264)	(698)	2,422	2,856
Non-accrual delinquent loans	延滞債権額	71,986	(3,283)	(10,080)	75,270	82,067
Loans past due for 3 months or more	3カ月以上延滞債権額	88	(202)	(288)	290	376
Restructured loans	貸出条件緩和債権額	10,858	971	172	9,886	10,685
Total	合計	85,091	(2,777)	(10,895)	87,869	95,987
Total loans and bills discounted	貸出金残高	4,670,149	202,525	286,706	4,467,623	4,383,442

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04%	(0.01%)	(0.02%)	0.05%	0.06%
Non-accrual delinquent loans	延滞債権額	1.54%	(0.14%)	(0.33%)	1.68%	1.87%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.23%	0.01%	(0.01%)	0.22%	0.24%
Total	合計	1.82%	(0.14%)	(0.36%)	1.96%	2.18%

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,165	59	(181)	1,105	1,346
Non-accrual delinquent loans	延滞債権額	51,315	(5,793)	(8,581)	57,108	59,897
Loans past due for 3 months or more	3カ月以上延滞債権額	173	168	173	4	—
Restructured loans	貸出条件緩和債権額	8,108	(321)	(937)	8,430	9,046
Total	合計	60,763	(5,886)	(9,527)	66,649	70,291
Total loans and bills discounted	貸出金残高	3,519,283	198,548	303,098	3,320,734	3,216,184

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03%	0.00%	(0.01%)	0.03%	0.04%
Non-accrual delinquent loans	延滞債権額	1.45%	(0.26%)	(0.41%)	1.71%	1.86%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	—
Restructured loans	貸出条件緩和債権額	0.23%	(0.02%)	(0.05%)	0.25%	0.28%
Total	合計	1.72%	(0.28%)	(0.46%)	2.00%	2.18%

#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	40,850	(3,132)	(5,392)	43,982	46,242
General allowance	一般貸倒引当金	7,724	571	(739)	7,153	8,463
Specific allowance	個別貸倒引当金	33,126	(3,703)	(4,652)	36,829	37,779

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	18,675	608	(269)	18,066	18,944
General allowance	一般貸倒引当金	4,953	1,040	1,041	3,913	3,912
Specific allowance	個別貸倒引当金	13,721	(432)	(1,311)	14,153	15,032

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	22,175	(3,740)	(5,123)	25,916	27,298
General allowance	一般貸倒引当金	2,770	(469)	(1,781)	3,240	4,551
Specific allowance	個別貸倒引当金	19,404	(3,271)	(3,341)	22,676	22,746

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

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	44.40%	(1.48%)	(2.89%)	45.88%	47.29%
After partial write-off	部分直接償却後	28.00%	(0.46%)	0.19%	28.46%	27.81%
Amount of partial write-off	部分直接償却実施額	43,033	(6,706)	(18,449)	49,739	61,483

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	42.45%	(1.27%)	(2.10%)	43.72%	44.55%
After partial write-off	部分直接償却後	21.94%	1.38%	2.21%	20.56%	19.73%
Amount of partial write-off	部分直接償却実施額	30,315	(5,862)	(12,645)	36,178	42,961

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.48%	(1.73%)	(4.11%)	49.21%	51.59%
After partial write-off	部分直接償却後	36.49%	(2.39%)	(2.34%)	38.88%	38.83%
Amount of partial write-off	部分直接償却実施額	12,717	(843)	(5,804)	13,561	18,522

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	11,180,769	449,704	678,168	10,731,064	10,502,600
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,988,970	333,245	350,023	10,655,725	10,638,947
Loans and bills discounted (term-end balance)	貸出金(末残)	8,189,432	401,074	589,804	7,788,358	7,599,627
Loans and bills discounted (average balance)	貸出金(平残)	7,961,699	276,855	415,953	7,684,843	7,545,745

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(末残)	6,505,825	262,427	388,154	6,243,398	6,117,671
Deposits (average balance)	預金(平残)	6,358,572	168,188	257,309	6,190,383	6,101,262
Loans and bills discounted (term-end balance)	貸出金(末残)	4,670,149	202,525	286,706	4,467,623	4,383,442
Loans and bills discounted (average balance)	貸出金(平残)	4,565,624	138,593	216,730	4,427,030	4,348,893

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(末残)	4,674,943	187,276	290,013	4,487,666	4,384,929
Deposits (average balance)	預金(平残)	4,630,398	165,057	92,713	4,465,341	4,537,685
Loans and bills discounted (term-end balance)	貸出金(末残)	3,519,283	198,548	303,098	3,320,734	3,216,184
Loans and bills discounted (average balance)	貸出金(平残)	3,396,074	138,262	199,222	3,257,812	3,196,851

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	5,153,950	181,702	308,918	4,972,248	4,845,031
% to total loans	中小企業等貸出比率	62.93%	(0.91%)	(0.82%)	63.84%	63.75%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	3,050,235	80,489	132,090	2,969,746	2,918,145
% to total loans	中小企業等貸出比率	65.31%	(1.16%)	(1.26%)	66.47%	66.57%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,103,715	101,213	176,828	2,002,502	1,926,886
% to total loans	中小企業等貸出比率	59.77%	(0.53%)	(0.14%)	60.30%	59.91%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,350,305	100,045	194,236	2,250,260	2,156,068
Housing loans	うち住宅系ローン残高	2,195,820	94,075	174,127	2,101,744	2,021,693
Other consumer loans	うちその他のローン残高	154,485	5,969	20,109	148,516	134,375

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,225,590	25,718	57,948	1,199,871	1,167,641
Housing loans	うち住宅系ローン残高	1,157,640	23,657	48,891	1,133,983	1,108,749
Other consumer loans	うちその他のローン残高	67,949	2,061	9,057	65,888	58,891

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2018			As of Mar.31,2017	As of Mar.31,2016
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,124,715	74,327	136,288	1,050,388	988,427
Housing loans	うち住宅系ローン残高	1,038,179	70,418	125,236	967,760	912,943
Other consumer loans	うちその他のローン残高	86,536	3,908	11,051	82,627	75,484

## 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.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	8,189,432	100.0%	7,788,358	100.0%
Manufacturing	製造業	809,345	9.9%	798,286	10.3%
Agriculture and forestry	農業、林業	28,453	0.3%	30,672	0.4%
Fishery	漁業	2,593	0.0%	2,513	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	4,572	0.1%	4,530	0.1%
Construction	建設業	273,542	3.3%	277,815	3.6%
Utilities	電気・ガス・熱供給・水道業	145,173	1.8%	125,133	1.6%
Communication	情報通信業	57,736	0.7%	56,186	0.7%
Transportation and postal activities	運輸業、郵便業	185,569	2.3%	185,535	2.4%
Wholesale and retail	卸売業、小売業	777,933	9.5%	764,547	9.8%
Finance and insurance	金融業、保険業	328,848	4.0%	346,807	4.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	844,754	10.3%	774,862	9.9%
Other services	各種サービス業(学術研究他)	606,573	7.4%	591,585	7.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,758,735 401,839	21.5% 4.9%	1,545,351 157,535	19.8% 2.0%
Others	その他	2,365,606	28.9%	2,284,535	29.3%

### 【Total of two banks】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	145,855	100.0%	154,518	100.0%
Manufacturing	製造業	22,632	15.5%	23,653	15.3%
Agriculture and forestry	農業、林業	616	0.4%	506	0.3%
Fishery	漁業	267	0.2%	296	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	75	0.1%	68	0.1%
Construction	建設業	15,170	10.4%	18,892	12.2%
Utilities	電気・ガス・熱供給・水道業	499	0.3%	541	0.4%
Communication	情報通信業	1,262	0.9%	1,282	0.8%
Transportation and postal activities	運輸業、郵便業	2,042	1.4%	2,207	1.4%
Wholesale and retail	卸売業、小売業	30,541	20.9%	30,311	19.6%
Finance and insurance	金融業、保険業	171	0.1%	159	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	17,444	12.0%	19,825	12.9%
Other services	各種サービス業(学術研究他)	24,676	16.9%	26,314	17.0%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	30,453	20.9%	30,459	19.7%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,670,149	100.0%	4,467,623	100.0%
Manufacturing	製造業	565,182	12.1%	557,453	12.5%
Agriculture and forestry	農業、林業	12,140	0.3%	16,904	0.4%
Fishery	漁業	1,227	0.0%	809	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,125	0.0%	1,892	0.0%
Construction	建設業	172,102	3.7%	175,145	3.9%
Utilities	電気・ガス・熱供給・水道業	76,522	1.6%	66,819	1.5%
Communication	情報通信業	29,489	0.6%	30,717	0.7%
Transportation and postal activities	運輸業、郵便業	91,713	2.0%	88,549	2.0%
Wholesale and retail	卸売業、小売業	472,004	10.1%	458,204	10.3%
Finance and insurance	金融業、保険業	184,722	4.0%	184,269	4.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	501,058	10.7%	446,471	10.0%
Other services	各種サービス業(学術研究他)	372,964	8.0%	362,752	8.1%
Government, local government (Government)	地方公共団体等 (うち政府向け)	961,418 256,849	20.6% 5.5%	857,426 155,035	19.2% 3.5%
Others	その他	1,227,483	26.3%	1,220,213	27.3%

## 【Hokuriku bank】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	85,091	100.0%	87,869	100.0%
Manufacturing	製造業	17,479	20.5%	18,152	20.7%
Agriculture and forestry	農業、林業	200	0.2%	115	0.1%
Fishery	漁業	143	0.2%	159	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5	0.0%	47	0.0%
Construction	建設業	7,691	9.0%	10,506	12.0%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—
Communication	情報通信業	553	0.7%	493	0.6%
Transportation and postal activities	運輸業、郵便業	1,396	1.6%	1,309	1.5%
Wholesale and retail	卸売業、小売業	21,741	25.6%	21,041	23.9%
Finance and insurance	金融業、保険業	160	0.2%	142	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,923	9.3%	8,481	9.6%
Other services	各種サービス業(学術研究他)	13,828	16.3%	13,335	15.2%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	13,968	16.4%	14,082	16.0%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,519,283	100.0%	3,320,734	100.0%
Manufacturing	製造業	244,163	6.9%	240,833	7.3%
Agriculture and forestry	農業、林業	16,313	0.5%	13,768	0.4%
Fishery	漁業	1,366	0.0%	1,704	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,447	0.1%	2,638	0.1%
Construction	建設業	101,440	2.9%	102,670	3.1%
Utilities	電気・ガス・熱供給・水道業	68,651	1.9%	58,314	1.8%
Communication	情報通信業	28,247	0.8%	25,469	0.8%
Transportation and postal activities	運輸業、郵便業	93,856	2.7%	96,986	2.9%
Wholesale and retail	卸売業、小売業	305,929	8.7%	306,343	9.2%
Finance and insurance	金融業、保険業	144,126	4.1%	162,538	4.9%
Real estate and goods rental and leasing	不動産業、物品賃貸業	343,696	9.8%	328,391	9.9%
Other services	各種サービス業(学術研究他)	233,609	6.6%	228,833	6.9%
Government, local government (Government)	地方公共団体等 (うち政府向け)	797,317 144,990	22.7% 4.1%	687,925 2,500	20.7% 0.1%
Others	その他	1,138,123	32.3%	1,064,322	32.0%

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Mar.31,2018		As of Mar.31,2017	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	60,763	100.0%	66,649	100.0%
Manufacturing	製造業	5,152	8.5%	5,500	8.3%
Agriculture and forestry	農業、林業	415	0.7%	390	0.6%
Fishery	漁業	124	0.2%	137	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	69	0.1%	21	0.0%
Construction	建設業	7,479	12.3%	8,386	12.6%
Utilities	電気・ガス・熱供給・水道業	499	0.8%	541	0.8%
Communication	情報通信業	708	1.2%	788	1.2%
Transportation and postal activities	運輸業、郵便業	646	1.1%	897	1.3%
Wholesale and retail	卸売業、小売業	8,800	14.5%	9,269	13.9%
Finance and insurance	金融業、保険業	10	0.0%	16	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	9,521	15.7%	11,344	17.0%
Other services	各種サービス業(学術研究他)	10,848	17.8%	12,978	19.5%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	16,485	27.1%	16,376	24.6%