



**Summary :**

**November 10, 2023**

**Interim Financial Results for Fiscal 2023 (Japanese GAAP)**

Company Name:

**Hokuhoku Financial Group, Inc.**

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (Prime Market), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Hiroshi Nakazawa

Title: President & CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

**1. Financial Highlights for the first half of Fiscal 2023 (for the six months ended September 30, 2023)**

**(1) Consolidated Results of Operations**

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
1H F2023	96,151	(0.9)	14,110	(3.0)	16,092	72.9
1H F2022	96,991	10.3	14,545	(23.8)	9,306	(29.1)

Reference: Comprehensive Income for the first half of Fiscal 2023: ¥14,504 million [—%], for the first half of Fiscal 2022: ¥(27,727) million [—%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2023	124.01	123.54
1H F2022	68.28	68.04

**(2) Consolidated Financial Conditions**

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H F2023	16,259,976	617,612	3.8
Fiscal 2022	16,172,700	612,212	3.8

Reference: Own Capital: as of September 30, 2023: ¥613,369 million; as of March 31, 2023: ¥608,201 million

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

**2. Cash Dividends for Shareholders of Common Stock**

(Record Date)	Cash Dividends per Share				
	The end of 1 <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 2022	—	0.00	—	37.00	37.00
Fiscal 2023	—	0.00	—	37.00	37.00
Fiscal 2023 (forecast)	—	—	—	37.00	37.00

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

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

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

	Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥
Full Year	26,000	(1.5)	17,000	(20.7)	129.07

Notes: Revision of released earnings estimates: No

#### 4. Others

##### (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2023

(Changes in specified subsidiaries accompanying changes in scope of consolidation): No

##### (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements

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

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

(c) Changes in accounting estimates: No

(d) Restatements: No

##### (3) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding (including Treasury Stock)

As of September 30, 2023	125,370,814	As of March 31, 2023	128,770,814
As of September 30, 2023	799,964	As of March 31, 2023	655,341
As of September 30, 2023	125,866,488	As of September 30, 2022	128,033,170

(b) Number of Treasury Stock

(c) Average outstanding shares for the six months ended

#### Non-consolidated Financial Results

##### 1. Financial Highlights for the First Half of Fiscal 2023 (for the six months ended September 30, 2023)

##### (1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2023	10,633	60.9	10,371	63.0	10,343	63.1	10,341	63.1
1H Fiscal 2022	6,608	(2.3)	6,361	(2.2)	6,340	(2.4)	6,339	(2.4)

	Net Income per Share of Common Stock
1H Fiscal 2023	¥ 78.31
1H Fiscal 2022	¥ 45.10

##### (2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2023	212,991	212,843	99.7
Fiscal 2022	211,762	211,605	99.7

Reference: Own Capital: as of September 30, 2023: ¥212,339 million; as of March 31, 2023: ¥211,189 million

##### (Implementation status of audit procedures)

This report is not subject to audit procedures.

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

##### (Reference)

##### Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends per Share				
	The end of 1 <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 2022	—	7.50	—	7.50	15.00
Fiscal 2023	—	7.50	—	7.50	15.00
Fiscal 2023 (forecast)	—	—	—	7.50	15.00

























































## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2023				As of Mar.31, 2023		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	0	(9)	0	0	9	9	—
Available-for-sale securities	その他有価証券	43,663	(3,442)	120,568	76,904	47,105	117,664	70,558
Japanese Stocks	株式	106,395	6,342	108,434	2,038	100,053	103,740	3,687
Japanese Bonds	債券	(20,401)	(12,880)	1,225	21,627	(7,521)	4,568	12,089
Others	その他	(42,330)	3,095	10,907	53,238	(45,426)	9,355	54,781
Total	合計	43,663	(3,451)	120,568	76,905	47,115	117,674	70,558
Japanese Stocks	株式	106,395	6,342	108,434	2,038	100,053	103,740	3,687
Japanese Bonds	債券	(20,401)	(12,889)	1,226	21,628	(7,511)	4,578	12,089
Others	その他	(42,330)	3,095	10,907	53,238	(45,426)	9,355	54,781

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2023				As of Mar.31, 2023		
		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	39,714	(4,386)	116,420	76,705	44,100	114,208	70,108
Japanese Stocks	株式	108,716	6,211	110,556	1,839	102,504	105,741	3,236
Japanese Bonds	債券	(20,356)	(12,904)	1,271	21,627	(7,452)	4,637	12,089
Others	その他	(48,645)	2,306	4,592	53,238	(50,951)	3,829	54,781
Total	合計	39,714	(4,386)	116,420	76,705	44,100	114,208	70,108
Japanese Stocks	株式	108,716	6,211	110,556	1,839	102,504	105,741	3,236
Japanese Bonds	債券	(20,356)	(12,904)	1,271	21,627	(7,452)	4,637	12,089
Others	その他	(48,645)	2,306	4,592	53,238	(50,951)	3,829	54,781

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2023				As of Mar.31, 2023		
		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	50,899	(2,171)	90,961	40,062	53,070	90,380	37,309
Japanese Stocks	株式	85,677	3,316	86,520	843	82,361	83,704	1,343
Japanese Bonds	債券	(13,099)	(9,681)	742	13,842	(3,417)	3,842	7,259
Others	その他	(21,678)	4,194	3,698	25,376	(25,873)	2,833	28,706
Total	合計	50,899	(2,171)	90,961	40,062	53,070	90,380	37,309
Japanese Stocks	株式	85,677	3,316	86,520	843	82,361	83,704	1,343
Japanese Bonds	債券	(13,099)	(9,681)	742	13,842	(3,417)	3,842	7,259
Others	その他	(21,678)	4,194	3,698	25,376	(25,873)	2,833	28,706

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2023				As of Mar.31, 2023		
		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	(11,185)	(2,214)	25,458	36,643	(8,970)	23,828	32,798
Japanese Stocks	株式	23,039	2,895	24,035	996	20,143	22,036	1,893
Japanese Bonds	債券	(7,257)	(3,222)	528	7,785	(4,034)	795	4,830
Others	その他	(26,967)	(1,888)	894	27,861	(25,078)	996	26,075
Total	合計	(11,185)	(2,214)	25,458	36,643	(8,970)	23,828	32,798
Japanese Stocks	株式	23,039	2,895	24,035	996	20,143	22,036	1,893
Japanese Bonds	債券	(7,257)	(3,222)	528	7,785	(4,034)	795	4,830
Others	その他	(26,967)	(1,888)	894	27,861	(25,078)	996	26,075

## 8. Capital Adequacy Ratio (Domestic Standard)

Credit risk : The Standardized Approach Operational Risk : The Standardized Approach

### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.57 %	0.08 %	(0.04) %	9.49 %	9.61 %
(2) Capital ①－②	自己資本	579,497	9,217	8,067	570,279	571,429
①Core capital : instruments and reserves	コア資本に係る基礎項目	589,121	6,789	2,169	582,331	586,951
Shareholders' equity	うち株主資本	539,182	11,666	18,617	527,516	520,564
General allowance for loan losses	うち一般貸倒引当金等	17,287	(4,577)	(7,820)	21,865	25,108
Perpetual preferred stock	うち永久優先株	32,228	—	(5,371)	32,228	37,600
②Core capital : regulatory adjustments	コア資本に係る調整項目	9,624	(2,427)	(5,898)	12,052	15,522
Intangible fixed assets	うち無形固定資産	7,816	1,137	149	6,679	7,666
(3) Risk-weighted assets	リスクアセット	6,051,703	47,228	106,959	6,004,474	5,944,743

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.18 %	0.12 %	(0.18) %	9.06 %	9.36 %
(2)Capital ①－②	自己資本	329,337	8,812	6,479	320,524	322,857
①Core capital : instruments and reserves	コア資本に係る基礎項目	333,881	9,506	7,005	324,374	326,876
Shareholders' equity	うち株主資本	325,035	12,081	13,940	312,954	311,095
General allowance for loan losses	うち一般貸倒引当金等	8,279	(2,572)	(6,359)	10,851	14,638
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
②Core capital : regulatory adjustments	コア資本に係る調整項目	4,544	694	525	3,850	4,019
Intangible fixed assets	うち無形固定資産	2,838	1,098	1,132	1,739	1,706
(3) Risk-weighted assets	リスクアセット	3,583,820	48,353	137,602	3,535,467	3,446,218

(Consolidated)

Capital adequacy ratio	自己資本比率	9.18 %	0.13 %	(0.16) %	9.05 %	9.34 %
Capital	自己資本	329,316	8,973	7,183	320,343	322,133
Risk-weighted assets	リスクアセット	3,585,948	48,765	137,450	3,537,182	3,448,497

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.19 %	0.20 %	0.11 %	8.99 %	9.08 %
(2)Capital ①－②	自己資本	221,679	4,926	221	216,753	221,458
①Core capital : instruments and reserves	コア資本に係る基礎項目	226,628	3,409	(936)	223,219	227,565
Shareholders' equity	うち株主資本	189,869	5,351	5,602	184,517	184,267
General allowance for loan losses	うち一般貸倒引当金等	4,530	(1,941)	(1,167)	6,471	5,697
Perpetual preferred stock	うち永久優先株	32,229	—	(5,371)	32,229	37,601
②Core capital : regulatory adjustments	コア資本に係る調整項目	4,949	(1,516)	(1,157)	6,465	6,106
Intangible fixed assets	うち無形固定資産	2,869	1,072	1,114	1,797	1,754
(3) Risk-weighted assets	リスクアセット	2,409,631	(578)	(28,530)	2,410,210	2,438,162

(Consolidated)

Capital adequacy ratio	自己資本比率	9.35 %	0.18 %	0.10 %	9.17 %	9.25 %
Capital	自己資本	226,511	4,327	(48)	222,184	226,560
Risk-weighted assets	リスクアセット	2,421,560	528	(25,448)	2,421,031	2,447,009

## IV. Loan Portfolio and Other

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(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	11,137	(2,043)	(2,994)	13,180	14,131
Doubtful	危険債権	169,273	887	409	168,385	168,863
Substandard	要管理債権	31,548	(5,901)	(15,927)	37,450	47,475
Loans past due for 3 months or more	うち三月以上延滞債権	1,230	513	497	717	732
Restructured loans	うち貸出条件緩和債権	30,317	(6,415)	(16,425)	36,733	46,743
Non Per	(1) 小計	211,958	(7,057)	(18,512)	219,015	230,471
Normal	正常債権	9,702,400	132,004	353,721	9,570,396	9,348,679
Total	(2) 合計	9,914,359	124,947	335,208	9,789,412	9,579,150
NPL rati	(1)/(2) 比率	2.13%	(0.10%)	(0.27%)	2.23%	2.40%

Amount of partial write-off	部分直接償却実施額	31,671	395	854	31,275	30,816
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(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	7,606	(1,256)	(851)	8,863	8,458
Doubtful	危険債権	108,173	1,504	1,847	106,669	106,326
Substandard	要管理債権	20,915	(4,859)	(14,205)	25,775	35,121
Loans past due for 3 months or more	うち三月以上延滞債権	1,230	574	530	656	699
Restructured loans	うち貸出条件緩和債権	19,684	(5,433)	(14,736)	25,118	34,421
Non Per	(1) 小計	136,695	(4,612)	(13,209)	141,308	149,905
Normal	正常債権	5,176,450	38,738	62,151	5,137,712	5,114,299
Total	(2) 合計	5,313,146	34,125	48,941	5,279,020	5,264,204
NPL rati	(1)/(2) 比率	2.57%	(0.10%)	(0.27%)	2.67%	2.84%

Amount of partial write-off	部分直接償却実施額	24,885	385	2,226	24,500	22,658
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(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	3,530	(786)	(2,142)	4,317	5,673
Doubtful	危険債権	61,099	(616)	(1,438)	61,715	62,537
Substandard	要管理債権	10,633	(1,041)	(1,721)	11,674	12,354
Loans past due for 3 months or more	うち三月以上延滞債権	—	(60)	(33)	60	33
Restructured loans	うち貸出条件緩和債権	10,633	(981)	(1,688)	11,614	12,321
Non Per	(1) 小計	75,263	(2,444)	(5,302)	77,707	80,565
Normal	正常債権	4,525,950	93,266	291,569	4,432,683	4,234,380
Total	(2) 合計	4,601,213	90,821	286,266	4,510,391	4,314,946
NPL rati	(1)/(2) 比率	1.63%	(0.09%)	(0.23%)	1.72%	1.86%

Amount of partial write-off	部分直接償却実施額	6,785	10	(1,372)	6,774	8,157
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## 2. Coverage on Disclosed Claims under the Financial Reconstruction Law

## 【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2023 (a)	11,137	10,291	845	100.00%	100.00%
		As of Mar.31, 2023 (b)	13,180	11,077	2,102	100.00%	100.00%
		(a) - (b)	(2,043)	(786)	(1,257)	—	—
Doubtful	危険債権	As of Sep.30, 2023 (a)	169,273	112,558	39,199	69.11%	89.65%
		As of Mar.31, 2023 (b)	168,385	111,275	39,233	68.69%	89.38%
		(a) - (b)	887	1,283	(34)	0.42%	0.27%
Substandard	要管理債権	As of Sep.30, 2023 (a)	31,548	12,721	2,271	12.06%	47.52%
		As of Mar.31, 2023 (b)	37,450	13,160	6,042	24.87%	51.27%
		(a) - (b)	(5,901)	(439)	(3,770)	(12.81%)	(3.75%)
Total	合計	As of Sep.30, 2023 (a)	211,958	135,571	42,316	55.39%	83.92%
		As of Mar.31, 2023 (b)	219,015	135,513	47,378	56.73%	83.50%
		(a) - (b)	(7,057)	57	(5,062)	(1.34%)	0.42%

## 【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2023 (a)	7,606	6,902	704	100.00%	100.00%
		As of Mar.31, 2023 (b)	8,863	7,051	1,811	100.00%	100.00%
		(a) - (b)	(1,256)	(149)	(1,107)	—	—
Doubtful	危険債権	As of Sep.30, 2023 (a)	108,173	72,914	24,320	68.97%	89.88%
		As of Mar.31, 2023 (b)	106,669	71,848	23,487	67.45%	89.37%
		(a) - (b)	1,504	1,066	832	1.52%	0.51%
Substandard	要管理債権	As of Sep.30, 2023 (a)	20,915	6,044	1,802	12.12%	37.51%
		As of Mar.31, 2023 (b)	25,775	5,895	4,785	24.07%	41.44%
		(a) - (b)	(4,859)	148	(2,982)	(11.95%)	(3.93%)
Total	合計	As of Sep.30, 2023 (a)	136,695	85,861	26,827	52.77%	82.43%
		As of Mar.31, 2023 (b)	141,308	84,796	30,084	53.23%	81.29%
		(a) - (b)	(4,612)	1,065	(3,257)	(0.46%)	1.14%

## 【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2023 (a)	3,530	3,389	141	100.00%	100.00%
		As of Mar.31, 2023 (b)	4,317	4,026	291	100.00%	100.00%
		(a) - (b)	(786)	(636)	(150)	—	—
Doubtful	危険債権	As of Sep.30, 2023 (a)	61,099	39,643	14,879	69.34%	89.23%
		As of Mar.31, 2023 (b)	61,715	39,426	15,746	70.64%	89.39%
		(a) - (b)	(616)	217	(867)	(1.30%)	(0.16%)
Substandard	要管理債権	As of Sep.30, 2023 (a)	10,633	6,676	468	11.84%	67.19%
		As of Mar.31, 2023 (b)	11,674	7,265	1,256	28.49%	72.99%
		(a) - (b)	(1,041)	(588)	(787)	(16.65%)	(5.80%)
Total	合計	As of Sep.30, 2023 (a)	75,263	49,710	15,488	60.61%	86.62%
		As of Mar.31, 2023 (b)	77,707	50,717	17,294	64.07%	87.52%
		(a) - (b)	(2,444)	(1,007)	(1,805)	(3.46%)	(0.90%)

### 3. Allowance for Loan Losses

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	52,087	(9,327)	(19,482)	61,415	71,569
General allowance	一般貸倒引当金	11,820	(4,447)	(7,512)	16,267	19,332
Specific allowance	個別貸倒引当金	40,267	(4,880)	(11,970)	45,147	52,237

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	32,898	(6,412)	(14,626)	39,311	47,525
General allowance	一般貸倒引当金	7,697	(2,550)	(6,322)	10,248	14,020
Specific allowance	個別貸倒引当金	25,200	(3,862)	(8,304)	29,063	33,505

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	19,189	(2,914)	(4,855)	22,103	24,044
General allowance	一般貸倒引当金	4,122	(1,896)	(1,189)	6,019	5,312
Specific allowance	個別貸倒引当金	15,066	(1,018)	(3,665)	16,084	18,731

### 4. Deposits and Loans

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	13,681,534	140,842	371,709	13,540,691	13,309,824
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	13,668,370	235,758	250,117	13,432,611	13,418,253
Loans and bills discounted (term-end balance)	貸出金(未残)	9,669,754	124,616	348,215	9,545,138	9,321,539
Loans and bills discounted (average balance)	貸出金(平残)	9,618,560	201,185	343,550	9,417,374	9,275,009

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	7,699,801	19,461	188,641	7,680,339	7,511,159
Deposits and NCD (average balance)	預金(平残)	7,702,051	126,399	116,663	7,575,652	7,585,387
Loans and bills discounted (term-end balance)	貸出金(未残)	5,218,543	32,190	50,880	5,186,353	5,167,662
Loans and bills discounted (average balance)	貸出金(平残)	5,202,857	28,882	82,645	5,173,974	5,120,211

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	5,981,732	121,380	183,067	5,860,351	5,798,665
Deposits and NCD (average balance)	預金(平残)	5,966,318	109,359	133,453	5,856,959	5,832,865
Loans and bills discounted (term-end balance)	貸出金(未残)	4,451,211	92,425	297,334	4,358,785	4,153,876
Loans and bills discounted (average balance)	貸出金(平残)	4,415,702	172,302	260,905	4,243,400	4,154,797

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	5,942,415	11,244	73,265	5,931,170	5,869,149
% to total loans	中小企業等貸出比率	61.45%	(0.68%)	(1.51%)	62.13%	62.96%

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	3,426,225	9,582	58,454	3,416,643	3,367,771
% to total loans	中小企業等貸出比率	65.65%	(0.22%)	0.48%	65.87%	65.17%

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,516,190	1,662	14,811	2,514,527	2,501,378
% to total loans	中小企業等貸出比率	56.52%	(1.16%)	(3.69%)	57.68%	60.21%

### 6. Housing and Consumer Loans

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,963,979	29,643	63,277	2,934,335	2,900,701
Housing loans	うち住宅系ローン残高	2,831,225	27,979	62,200	2,803,246	2,769,024
Other consumer loans	うちその他のローン残高	132,753	1,664	1,076	131,088	131,677

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,573,205	25,839	47,393	1,547,365	1,525,812
Housing loans	うち住宅系ローン残高	1,520,159	25,179	47,305	1,494,979	1,472,853
Other consumer loans	うちその他のローン残高	53,046	659	87	52,386	52,958

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30,2022
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,390,773	3,804	15,884	1,386,969	1,374,889
Housing loans	うち住宅系ローン残高	1,311,066	2,799	14,895	1,308,267	1,296,170
Other consumer loans	うちその他のローン残高	79,707	1,005	988	78,701	78,718



## 7. Classification of Loans by Type of Industry

### 【Total of two banks】

#### Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	9,669,754	100.0%	9,545,138	100.0%	9,321,539	100.0%
Manufacturing	製造業	810,768	8.4%	808,129	8.5%	799,908	8.6%
Agriculture and forestry	農業、林業	26,469	0.3%	26,046	0.3%	27,133	0.3%
Fishery	漁業	2,352	0.0%	2,870	0.0%	2,499	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	6,129	0.1%	5,598	0.0%	6,155	0.1%
Construction	建設業	325,334	3.4%	334,857	3.5%	318,616	3.4%
Utilities	電気・ガス・熱供給・水道業	136,945	1.4%	140,893	1.5%	138,962	1.5%
Communication	情報通信業	52,073	0.5%	46,445	0.5%	48,023	0.5%
Transportation and postal activities	運輸業、郵便業	168,943	1.7%	160,089	1.7%	164,915	1.8%
Wholesale and retail	卸売業、小売業	760,118	7.9%	776,589	8.1%	783,090	8.4%
Finance and insurance	金融業、保険業	385,689	4.0%	388,139	4.1%	340,883	3.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	906,035	9.4%	894,569	9.4%	872,930	9.4%
Other services	各種サービス業(学術研究他)	622,179	6.4%	627,224	6.6%	661,678	7.1%
Government, local government (Government)	地方公共団体等 (うち政府向け)	2,521,441	26.1%	2,417,041	25.3%	2,269,408	24.3%
Others	その他	1,226,118	12.7%	1,078,234	11.3%	898,510	9.6%
		2,945,272	30.4%	2,916,643	30.5%	2,887,331	31.0%

### 【Total of two banks】

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

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	211,958	100.0%	219,015	100.0%	230,471	100.0%
Manufacturing	製造業	50,112	23.6%	55,758	25.5%	64,180	27.8%
Agriculture and forestry	農業、林業	2,474	1.2%	2,547	1.2%	2,470	1.1%
Fishery	漁業	366	0.2%	370	0.2%	375	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	779	0.4%	1,646	0.7%	1,755	0.8%
Construction	建設業	16,509	7.8%	15,671	7.1%	14,895	6.5%
Utilities	電気・ガス・熱供給・水道業	415	0.2%	455	0.2%	3,179	1.4%
Communication	情報通信業	1,497	0.7%	1,652	0.7%	1,695	0.7%
Transportation and postal activities	運輸業、郵便業	8,047	3.8%	7,608	3.5%	7,650	3.3%
Wholesale and retail	卸売業、小売業	43,863	20.7%	44,472	20.3%	44,502	19.3%
Finance and insurance	金融業、保険業	61	0.0%	79	0.0%	82	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	14,070	6.6%	14,586	6.7%	15,731	6.8%
Other services	各種サービス業(学術研究他)	44,603	21.0%	44,825	20.5%	44,048	19.1%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	29,157	13.8%	29,339	13.4%	29,902	13.0%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	5,218,543	100.0%	5,186,353	100.0%	5,167,662	100.0%
Manufacturing	製造業	595,100	11.4%	593,031	11.4%	579,212	11.2%
Agriculture and forestry	農業、林業	6,918	0.1%	7,878	0.2%	7,992	0.1%
Fishery	漁業	1,010	0.0%	1,523	0.0%	1,224	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,574	0.1%	2,474	0.1%	2,504	0.0%
Construction	建設業	199,154	3.8%	205,681	4.0%	192,258	3.7%
Utilities	電気・ガス・熱供給・水道業	70,943	1.4%	71,557	1.4%	70,356	1.4%
Communication	情報通信業	29,732	0.6%	27,946	0.5%	28,671	0.6%
Transportation and postal activities	運輸業、郵便業	85,200	1.6%	79,152	1.5%	79,655	1.5%
Wholesale and retail	卸売業、小売業	446,758	8.6%	452,694	8.7%	454,588	8.8%
Finance and insurance	金融業、保険業	218,156	4.2%	223,877	4.3%	189,562	3.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	549,955	10.5%	557,732	10.8%	542,122	10.5%
Other services	各種サービス業(学術研究他)	360,318	6.9%	362,609	7.0%	401,336	7.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,106,691	21.2%	1,079,039	20.8%	1,114,456	21.6%
Others	その他	580,926	11.1%	547,664	10.6%	554,727	10.7%
		1,546,026	29.6%	1,521,153	29.3%	1,503,719	29.1%

## 【Hokuriku bank】

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

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	136,695	100.0%	141,308	100.0%	149,905	100.0%
Manufacturing	製造業	42,390	31.0%	47,619	33.7%	55,673	37.1%
Agriculture and forestry	農業、林業	1,041	0.8%	1,732	1.2%	1,774	1.2%
Fishery	漁業	269	0.2%	272	0.2%	276	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	532	0.4%	541	0.4%	516	0.3%
Construction	建設業	9,029	6.6%	8,809	6.2%	8,852	5.9%
Utilities	電気・ガス・熱供給・水道業	65	0.1%	68	0.1%	80	0.1%
Communication	情報通信業	497	0.4%	755	0.5%	705	0.5%
Transportation and postal activities	運輸業、郵便業	5,225	3.8%	4,591	3.3%	4,695	3.1%
Wholesale and retail	卸売業、小売業	28,764	21.0%	27,962	19.8%	27,873	18.6%
Finance and insurance	金融業、保険業	61	0.0%	63	0.0%	65	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	7,811	5.7%	7,487	5.3%	8,531	5.7%
Other services	各種サービス業(学術研究他)	25,946	19.0%	26,280	18.6%	25,456	17.0%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	15,061	11.0%	15,124	10.7%	15,403	10.3%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,451,211	100.0%	4,358,785	100.0%	4,153,876	100.0%
Manufacturing	製造業	215,668	4.9%	215,098	4.9%	220,696	5.3%
Agriculture and forestry	農業、林業	19,551	0.4%	18,168	0.4%	19,141	0.5%
Fishery	漁業	1,342	0.0%	1,347	0.0%	1,275	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,555	0.1%	3,124	0.1%	3,651	0.1%
Construction	建設業	126,180	2.8%	129,176	3.0%	126,358	3.0%
Utilities	電気・ガス・熱供給・水道業	66,002	1.5%	69,336	1.6%	68,606	1.6%
Communication	情報通信業	22,341	0.5%	18,499	0.4%	19,352	0.5%
Transportation and postal activities	運輸業、郵便業	83,743	1.9%	80,937	1.9%	85,260	2.1%
Wholesale and retail	卸売業、小売業	313,360	7.0%	323,895	7.4%	328,502	7.9%
Finance and insurance	金融業、保険業	167,533	3.8%	164,262	3.8%	151,321	3.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	356,080	8.0%	336,837	7.7%	330,808	8.0%
Other services	各種サービス業(学術研究他)	261,861	5.9%	264,615	6.1%	260,342	6.3%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,414,749	31.8%	1,338,002	30.7%	1,154,951	27.8%
Others	その他	645,192	14.5%	530,570	12.2%	343,783	8.2%
		1,399,245	31.4%	1,395,489	32.0%	1,383,612	33.3%

## 【Hokkaido bank】

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

	(Japanese)	As of Sep.30,2023		As of Mar.31,2023		As of Sep.30,2022	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	75,263	100.0%	77,707	100.0%	80,565	100.0%
Manufacturing	製造業	7,721	10.3%	8,139	10.5%	8,507	10.6%
Agriculture and forestry	農業、林業	1,433	1.9%	815	1.1%	695	0.9%
Fishery	漁業	97	0.1%	98	0.1%	99	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	247	0.3%	1,104	1.4%	1,238	1.5%
Construction	建設業	7,479	9.9%	6,862	8.8%	6,043	7.5%
Utilities	電気・ガス・熱供給・水道業	349	0.5%	387	0.5%	3,099	3.9%
Communication	情報通信業	1,000	1.3%	896	1.2%	989	1.2%
Transportation and postal activities	運輸業、郵便業	2,821	3.8%	3,017	3.9%	2,955	3.7%
Wholesale and retail	卸売業、小売業	15,099	20.1%	16,510	21.2%	16,629	20.6%
Finance and insurance	金融業、保険業	—	—	15	0.0%	16	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	6,258	8.3%	7,098	9.1%	7,200	8.9%
Other services	各種サービス業(学術研究他)	18,656	24.8%	18,545	23.9%	18,591	23.1%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	14,096	18.7%	14,215	18.3%	14,499	18.0%