



## Summary :

November 10, 2021

### Interim Financial Results for Fiscal 2021 (Japanese GAAP)

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Eishin Ihori

Title: President & CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

## 1. Financial Highlights for the first half of Fiscal 2021 (for the six months ended September 30, 2021)

### (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 F2021	87,895	(0.0)	19,087	5.1	13,125	0.9
1H F2020	87,904	(3.0)	18,157	4.2	13,008	11.6

Reference: Comprehensive Income for the first half of Fiscal 2021: ¥22,646 million [(43.9)%], for the first half of Fiscal 2020: ¥40,363 million [364.8%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2021	95.07	94.75
1H F2020	93.62	93.34

### (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H F2021	16,940,984	656,029	3.8
Fiscal 2020	16,635,471	638,504	3.8

Reference: Own Capital: as of September 30, 2021: ¥652,164 million; as of March 31, 2021: ¥634,702 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 2020	—	0.00	—	35.00	35.00
Fiscal 2021	—	0.00	—	35.00	35.00
Fiscal 2021 (forecast)	—	—	—	35.00	35.00

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

## 3. Earnings Estimates for Fiscal 2021 (for the fiscal year ending March 31, 2022)

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

	Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	per Share of Common Stock
Full Year	32,000	(0.7)	20,000	(6.3)	¥ 143.14

Notes: Revision of released earnings estimates: Yes

#### 4. Others

##### (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2021

(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.: Yes

(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, 2021	132,163,014	As of March 31, 2021	132,163,014
As of September 30, 2021	828,828	As of March 31, 2021	953,838
As of September 30, 2021	131,274,334	As of September 30, 2020	131,191,502

(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 2021 (for the six months ended September 30, 2021)

##### (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 2021	6,766	(0.5)	6,506	(0.0)	6,499	0.2	6,495	0.2
1H Fiscal 2020	6,797	—	6,509	—	6,486	—	6,484	—

	Net Income per Share of Common Stock
1H Fiscal 2021	¥ 44.56
1H Fiscal 2020	¥ 43.89

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

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2021	224,895	224,742	99.7
Fiscal 2020	223,534	223,368	99.7

Reference: Own Capital: as of September 30, 2021: ¥224,241 million; as of March 31, 2021: ¥222,829 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 2020	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2021	—	7.50	—	7.50	15.00
Fiscal 2021 (forecast)	—	—	—	7.50	15.00

**SELECTED INTERIM FINANCIAL INFORMATION**  
**For the Fiscal Year 2021**  
**(Ended September 30, 2021)**



**株式会社 ほくほくフィナンシャルグループ**  
Hokuhoku Financial Group, Inc.

# SELECTED INTERIM FINANCIAL INFORMATION

## For the Fiscal Year 2021 (Ended September 30, 2021)

### Table of Contents

<b>I. Interim Financial Highlights</b>	
中間決算ハイライト	
1. Income Analysis	1
2. Loans and Deposits	4
3. Securities	6
4. Non-Performing Loan	7
5. Capital Adequacy Ratio	8
6. Forecast	
<b>II. Financial Statements</b>	9
財務諸表	
<b>III. Summary of Interim Financial Results</b>	
中間決算の概要	
1. Income Analysis	18
2. Average Balance of Use and Source of Funds	21
3. Interest Rate Spread	
4. Net Business Profits	22
5. ROE・OHR・ROA	
6. Net Gains and Losses on Securities	23
7. Valuation Difference on Securities	24
8. Capital Adequacy Ratio	25
<b>IV. Loan Portfolio and Other</b>	
貸出金等の状況	
1. Disclosed Claims under the Financial Reconstruction Law	26
2. Coverage on Disclosed Claims under the Financial Reconstruction Law	27
3. Risk-Monitored Loans	28
4. Allowance for Loan Losses	29
5. Coverage Ratio for Risk-Monitored Loans	
6. Deposits and Loans	30
7. Loans to Small and Medium-sized Enterprises (“SMEs”) and Individuals	
8. Housing and Consumer Loans	
9. Classification of Loans by Type of Industry	31

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. Interim Financial Highlights

## 1. Income Analysis

### 【FG(consolidated)】

	(Japanese)	For the six months ended			(Billions of yen)
		Sep.30, 2021			Sep.30, 2020
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	87.8	(0.0)	(0.0%)	87.9
Ordinary profits	経常利益	19.0	0.9	5.1%	18.1
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	13.1	0.1	0.9%	13.0

### 【Total of two banks】

	(Japanese)	For the six months ended			(Billions of yen)
		Sep.30, 2021			Sep.30, 2020
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	79.7	0.2		79.4
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>61.9</b>	<b>1.0</b>	<b>1.7%</b>	<b>60.9</b>
Net interest income	資金利益	52.5	(0.4)		52.9
Domestic	国内業務部門	50.4	(1.1)		51.5
International	国際業務部門	2.1	0.7		1.4
Net fees and commissions	役務取引等利益	8.8	1.5		7.3
Net trading income	特定取引利益	0.0	(0.0)		0.0
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	0.5	(0.0)		0.5
Gains (losses) on foreign exchange transactions	うち外国為替売買損益	0.5	0.0		0.4
Income from derivatives	うち金融派生商品収益	0.0	(0.0)		0.0
General and administrative expenses	経費	40.0	(1.5)		41.5
Personnel	人件費	18.9	(0.8)		19.8
Non-personnel	物件費	17.8	(0.4)		18.3
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>21.9</b>	<b>2.5</b>	<b>13.2%</b>	<b>19.3</b>
Net gains (losses) related to bonds	国債等債券損益	1.6	(0.5)		2.1
Net business Profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	23.5	2.0		21.5
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.9	1.0		0.9
Net business profits	業務純益	21.5	1.0		20.5
Net non-recurring gains (losses)	臨時損益	(1.7)	0.1		(1.8)
Credit related costs (2)	不良債権処理額(2)	3.3	(0.2)		3.5
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	5.2	0.8		4.4
Net gains (losses) related to stocks	株式等損益	1.7	(0.1)		1.8
<b>Ordinary profits</b>	<b>経常利益</b>	<b>19.8</b>	<b>1.1</b>	<b>6.2%</b>	<b>18.7</b>
Net extraordinary gains (losses)	特別損益	(0.2)	0.1		(0.3)
Income taxes	法人税等	5.1	0.9		4.2
Income taxes-deferred	法人税等調整額	(0.5)	0.8		(1.3)
<b>Net income</b>	<b>中間純利益</b>	<b>14.5</b>	<b>0.4</b>	<b>2.9%</b>	<b>14.1</b>

## 【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2021			Sep.30, 2020 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	42.5	(0.4)		42.9
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>33.5</b>	<b>0.6</b>	<b>2.0%</b>	<b>32.9</b>
Net interest income	資 金 利 益	27.5	(0.2)		27.7
Domestic	国 内 業 務 部 門	25.9	(0.7)		26.6
International	国 際 業 務 部 門	1.6	0.5		1.1
Net fees and commissions	役 務 取 引 等 利 益	5.6	0.9		4.7
Net trading income	特 定 取 引 利 益	0.0	(0.0)		0.0
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 ( 国 債 等 債 券 損 益 除 く )	0.3	(0.0)		0.3
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	0.3	(0.0)		0.3
Income from derivatives	う ち 金 融 派 生 商 品 収 益	—	—		—
General and administrative expenses	経 費	21.1	(1.0)		22.1
Personnel	人 件 費	10.5	(0.5)		11.0
Non-personnel	物 件 費	9.0	(0.2)		9.3
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>12.4</b>	<b>1.6</b>	<b>15.7%</b>	<b>10.7</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.7	(1.0)		1.8
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	13.2	0.6		12.5
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	0.6	(0.1)		0.8
Net business profits	業 務 純 益	12.5	0.7		11.7
Net non-recurring gains (losses)	臨 時 損 益	(0.1)	0.9		(1.0)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	1.7	(0.8)		2.5
(Reference) Total credit costs (1)+(2)	( 参 考 ) 与 信 費 用 (1)+(2)	2.4	(0.9)		3.3
Net gains (losses) related to stocks	株 式 等 損 益	1.0	(0.1)		1.2
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>12.4</b>	<b>1.7</b>	<b>16.2%</b>	<b>10.6</b>
Net extraordinary gains (losses)	特 別 損 益	(0.1)	0.1		(0.3)
Income taxes	法 人 税 等	3.0	1.0		1.9
Income taxes-deferred	法 人 税 等 調 整 額	(0.2)	1.2		(1.5)
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>9.2</b>	<b>0.8</b>	<b>10.1%</b>	<b>8.4</b>

## 【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2021			Sep.30, 2020
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	37.1	0.6		36.4
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>28.3</b>	<b>0.3</b>	<b>1.3%</b>	<b>28.0</b>
Net interest income	資 金 利 益	24.9	(0.2)		25.2
Domestic	国 内 業 務 部 門	24.4	(0.3)		24.8
International	国 際 業 務 部 門	0.4	0.1		0.3
Net fees and commissions	役 務 取 引 等 利 益	3.2	0.5		2.6
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)	0.1	(0.0)		0.2
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	0.2	0.0		0.1
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.0	(0.0)		0.0
General and administrative expenses	経 費	18.8	(0.5)		19.3
Personnel	人 件 費	8.4	(0.2)		8.7
Non-personnel	物 件 費	8.8	(0.2)		9.0
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>9.5</b>	<b>0.8</b>	<b>10.0%</b>	<b>8.6</b>
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.8	0.4		0.3
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	10.3	1.3		8.9
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	1.2	1.1		0.1
Net business profits	業 務 純 益	9.0	0.2		8.8
Net non-recurring gains (losses)	臨 時 損 益	(1.5)	(0.7)		(0.8)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	1.5	0.5		0.9
(Reference) Total credit costs (1)+(2)	( 参 考 ) 与 信 費 用 (1)+(2)	2.8	1.7		1.0
Net gains (losses) related to stocks	株 式 等 損 益	0.6	0.0		0.5
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>7.4</b>	<b>(0.5)</b>	<b>(7.1%)</b>	<b>8.0</b>
Net extraordinary gains (losses)	特 別 損 益	(0.0)	(0.0)		(0.0)
Income taxes	法 人 税 等	2.0	(0.1)		2.2
Income taxes-deferred	法 人 税 等 調 整 額	(0.3)	(0.4)		0.1
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>5.2</b>	<b>(0.4)</b>	<b>(7.6%)</b>	<b>5.7</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1)貸出金	<b>9,111.8</b>	<b>46.7</b>	<b>118.0</b>	<b>9,065.1</b>	<b>8,993.8</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	5,755.8	(10.7)	42.4	5,766.6	5,713.4
Housing and consumer loans	(3)個人ローン	2,797.3	81.8	179.3	2,715.5	2,618.0
Housing loans	住宅系ローン	2,661.7	84.5	185.8	2,577.1	2,475.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	63.16%	(0.45%)	(0.36%)	63.61%	63.52%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	30.70%	0.75%	1.60%	29.95%	29.10%

#### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1)貸出金	<b>4,978.9</b>	<b>(54.4)</b>	<b>(79.4)</b>	<b>5,033.3</b>	<b>5,058.4</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	3,302.3	(38.7)	(43.0)	3,341.0	3,345.3
Housing and consumer loans	(3)個人ローン	1,471.1	44.4	96.1	1,426.7	1,374.9
Housing loans	住宅系ローン	1,415.0	46.5	100.7	1,368.4	1,314.2
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	66.32%	(0.05%)	0.19%	66.37%	66.13%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	29.54%	1.20%	2.36%	28.34%	27.18%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1)貸出金	<b>4,132.9</b>	<b>101.1</b>	<b>197.4</b>	<b>4,031.7</b>	<b>3,935.4</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	2,453.5	27.9	85.4	2,425.6	2,368.0
Housing and consumer loans	(3)個人ローン	1,326.2	37.4	83.1	1,288.8	1,243.1
Housing loans	住宅系ローン	1,246.7	38.0	85.1	1,208.6	1,161.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	59.36%	(0.80%)	(0.81%)	60.16%	60.17%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	32.08%	0.12%	0.50%	31.96%	31.58%



**(2) Deposits and Investment products****【Group Total (Two banks and Hokuhoku Tokai Tokyo Securities Co.,Ltd. Combined)】**

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Total balance of investment products for individuals</b>	個人向け投資型金融商品	<b>586.5</b>	<b>3.4</b>	<b>16.9</b>	<b>583.0</b>	<b>569.5</b>
Total balance of investment products for individuals (Total of two banks)	個人向け投資型金融商品 (2行合算)	484.8	(2.7)	(3.6)	487.6	488.5
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	ほくほくTT証券(株)の個人向け投資型金融商品	101.6	6.2	20.6	95.4	81.0

**【Total of two banks】**

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>12,982.4</b>	<b>166.8</b>	<b>531.0</b>	<b>12,815.6</b>	<b>12,451.4</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	8,609.1	164.1	397.9	8,445.0	8,211.2
<b>Total individual assets</b>	(1) 個人預かり資産	<b>9,076.2</b>	<b>163.2</b>	<b>397.3</b>	<b>8,913.0</b>	<b>8,678.9</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	8,591.4	165.9	401.0	8,425.4	8,190.4
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>484.8</b>	<b>(2.7)</b>	<b>(3.6)</b>	<b>487.6</b>	<b>488.5</b>
Foreign currency deposits	外貨預金	17.7	(1.8)	(3.0)	19.6	20.8
Public bonds	公共債	202.3	(15.1)	(28.0)	217.5	230.4
Investment trusts	投資信託	264.7	14.2	27.5	250.4	237.2
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	5.34%	(0.13%)	(0.28%)	5.47%	5.62%

**【Hokuriku bank】**

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>7,381.3</b>	<b>30.8</b>	<b>213.2</b>	<b>7,350.5</b>	<b>7,168.1</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,720.2	75.6	179.1	4,644.6	4,541.1
<b>Total individual assets</b>	(1) 個人預かり資産	<b>4,945.8</b>	<b>80.9</b>	<b>192.4</b>	<b>4,864.9</b>	<b>4,753.4</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	4,710.4	76.5	181.0	4,633.8	4,529.3
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>235.4</b>	<b>4.3</b>	<b>11.3</b>	<b>231.0</b>	<b>224.0</b>
Foreign currency deposits	外貨預金	9.8	(0.9)	(1.9)	10.7	11.7
Public bonds	公共債	86.7	(2.5)	(4.0)	89.2	90.7
Investment trusts	投資信託	138.8	7.8	17.3	131.0	121.5
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.76%	0.02%	0.05%	4.74%	4.71%

**【Hokkaido bank】**

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31, 2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>5,601.0</b>	<b>135.9</b>	<b>317.7</b>	<b>5,465.1</b>	<b>5,283.3</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,888.9	88.5	218.7	3,800.3	3,670.1
<b>Total individual assets</b>	(1) 個人預かり資産	<b>4,130.4</b>	<b>82.2</b>	<b>204.9</b>	<b>4,048.1</b>	<b>3,925.4</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,880.9	89.4	219.9	3,791.5	3,661.0
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>249.4</b>	<b>(7.1)</b>	<b>(14.9)</b>	<b>256.5</b>	<b>264.4</b>
Foreign currency deposits	外貨預金	7.9	(0.9)	(1.1)	8.8	9.0
Public bonds	公共債	115.6	(12.6)	(24.0)	128.2	139.6
Investment trusts	投資信託	125.8	6.4	10.1	119.4	115.6
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	6.03%	(0.30%)	(0.70%)	6.33%	6.73%

\*including NCD

## 3. Securities

## (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2021			As of Mar.31,2021			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>2,056.6</b>	<b>(43.5)</b>	<b>2,100.1</b>	<b>1,261.0</b>	<b>(7.1)</b>	<b>1,268.1</b>	<b>795.5</b>	<b>(36.4)</b>	<b>832.0</b>			
Government bonds	国債	334.7	(111.7)	446.5	199.7	(47.1)	246.8	134.9	(64.6)	199.6			
Local government bonds	地方債	578.2	29.2	548.9	370.3	23.6	346.6	207.9	5.6	202.3			
Corporate bonds	社債	288.9	(4.7)	293.6	145.2	0.8	144.3	143.6	(5.6)	149.2			
Japanese stocks	株式	245.9	10.9	234.9	174.0	7.8	166.2	71.8	3.0	68.7			
Foreign securities	外国証券	357.7	12.0	345.6	237.8	(3.4)	241.3	119.8	15.5	104.3			
Others	その他	251.0	20.6	230.3	133.8	11.0	122.7	117.2	9.6	107.6			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	5.69	0.12	5.57	5.40	0.70	4.70	6.12	(0.61)	6.73			

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2021			As of Mar.31,2021			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>123.2</b>	<b>12.2</b>	<b>111.0</b>	<b>105.0</b>	<b>9.9</b>	<b>95.0</b>	<b>18.2</b>	<b>2.2</b>	<b>15.9</b>			
Japanese stocks	株式	119.6	3.9	115.6	93.6	5.7	87.9	26.0	(1.7)	27.7			
Japanese bonds	債券	3.3	1.2	2.0	3.8	0.8	2.9	(0.5)	0.3	(0.8)			
Others	その他	0.2	6.9	(6.7)	7.5	3.3	4.1	(7.3)	3.5	(10.9)			

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2021		As of Mar.31,2021	As of Sep.30,2021		As of Mar.31,2021	As of Sep.30,2021		As of Mar.31,2021
		(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>124.4</b>	<b>12.8</b>	<b>111.6</b>	<b>105.0</b>	<b>9.9</b>	<b>95.0</b>	<b>20.6</b>	<b>2.3</b>	<b>18.2</b>
Japanese stocks	株式	116.4	4.3	112.1	93.6	5.7	87.9	26.2	(1.7)	27.9
Japanese bonds	債券	3.1	1.2	1.9	3.8	0.8	2.9	(0.5)	0.3	(0.8)
Others	その他	4.7	7.2	(2.4)	7.5	3.3	4.1	(5.1)	3.7	(8.8)

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

##### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	13.1	1.6	2.1	11.5	11.0
Doubtful	危険債権	154.6	11.5	26.0	143.1	128.5
Substandard	要管理債権	26.5	0.9	2.7	25.6	23.8
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>194.3</b>	<b>14.1</b>	<b>30.9</b>	<b>180.1</b>	<b>163.3</b>
Normal	正常債権	9,166.8	36.8	86.6	9,130.0	9,080.2
Total	(2) 合計 (総与信)	9,361.1	50.9	117.6	9,310.1	9,243.5
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.07%</b>	<b>0.14%</b>	<b>0.31%</b>	<b>1.93%</b>	<b>1.76%</b>

##### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30, 2020
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	7.0	0.0	0.0	7.0	7.0
Doubtful	危険債権	100.9	7.3	16.9	93.5	83.9
Substandard	要管理債権	15.5	1.4	2.3	14.1	13.2
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>123.4</b>	<b>8.8</b>	<b>19.2</b>	<b>114.6</b>	<b>104.1</b>
Normal	正常債権	4,940.9	(58.5)	(91.7)	4,999.5	5,032.7
Total	(2) 合計 (総与信)	5,064.4	(49.7)	(72.4)	5,114.1	5,136.8
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.43%</b>	<b>0.19%</b>	<b>0.41%</b>	<b>2.24%</b>	<b>2.02%</b>

##### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	6.1	1.6	2.1	4.5	4.0
Doubtful	危険債権	53.7	4.1	9.1	49.5	44.6
Substandard	要管理債権	11.0	(0.5)	0.4	11.5	10.6
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>70.8</b>	<b>5.2</b>	<b>11.6</b>	<b>65.5</b>	<b>59.2</b>
Normal	正常債権	4,225.9	95.4	178.3	4,130.5	4,047.5
Total	(2) 合計 (総与信)	4,296.7	100.7	190.0	4,196.0	4,106.7
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>1.64%</b>	<b>0.08%</b>	<b>0.20%</b>	<b>1.56%</b>	<b>1.44%</b>

## 5. Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2021	Change	As of Mar.31,2021	As of Sep.30,2021	Change	As of Mar.31,2021	As of Sep.30,2021	Change	As of Mar.31,2021
		Capital adequacy ratio	自己資本比率	9.79%	0.34%	9.45%	9.49%	0.35%	9.14%	9.21%

## 6. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2021		
		Interim results	Full year Forecast	Change from FY 2020
		Ordinary profits	経常利益	19.0
Net income attributable to owners of the parent	親会社株主に帰属する 当期(中間)純利益	13.1	<b>20.0</b>	(1.3)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2021								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2020	Interim results	Full year Forecast	Change from FY 2020	Interim results	Full year Forecast	Change from FY 2020
Core gross business profits	コア業務粗利益	61.9	<b>124.5</b>	3.7	33.5	<b>68.0</b>	1.2	28.3	<b>56.5</b>	2.4
General and administrative expenses	経費	40.0	<b>81.0</b>	(1.3)	21.1	<b>43.0</b>	(0.9)	18.8	<b>38.0</b>	(0.4)
Core net business profits	コア業務純益	21.9	<b>43.5</b>	5.0	12.4	<b>25.0</b>	2.1	9.5	<b>18.5</b>	2.8
Total credit costs	与信費用	5.2	<b>14.0</b>	0.9	2.4	<b>8.0</b>	(0.4)	2.8	<b>6.0</b>	1.3
Ordinary profits	経常利益	19.8	<b>33.0</b>	0.9	12.4	<b>19.5</b>	(1.0)	7.4	<b>13.5</b>	1.9
Net income	当期(中間)純利益	14.5	<b>22.0</b>	(0.4)	9.2	<b>12.5</b>	(1.7)	5.2	<b>9.5</b>	1.3

### (2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Annual	Change from FY 2020
Dividend per common share	普通株式	¥0.00	¥35.00	<b>¥35.00</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)

Millions of yen

		As of Mar. 31, 2020	As of Sep. 30, 2021
<b>(Assets)</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	5,096,491	5,388,557
Call loans and bills bought	コールローン及び買入手形	—	20,000
Monetary claims bought	買入金銭債権	27,985	24,248
Trading assets	特定取引資産	3,407	3,178
Money held in trust	金銭の信託	18,545	18,879
Securities	有価証券	2,107,290	2,063,860
Loans and bills discounted	貸出金	9,050,446	9,098,364
Foreign exchanges	外国為替	22,385	18,249
Other assets	その他資産	202,694	194,884
Tangible fixed assets	有形固定資産	95,784	95,177
Intangible fixed assets	無形固定資産	13,568	11,736
Asset for retirement benefit	退職給付に係る資産	3,084	3,688
Deferred tax assets	繰延税金資産	3,596	3,288
Customers' liabilities for acceptances and guarantees	支払承諾見返	52,921	62,428
Allowance for loan losses	貸倒引当金	(62,731)	(65,558)
<b>Total assets</b>	<b>資産の部合計</b>	<b>16,635,471</b>	<b>16,940,984</b>
<b>(Liabilities)</b>	<b>(負債の部)</b>		
Deposits	預金	12,724,675	12,837,243
Negotiable certificates of deposit	譲渡性預金	64,238	117,693
Call money and bills sold	コールマネー及び売渡手形	280,517	310,034
Payables under repurchase agreements	売現先勘定	24,670	27,461
Payables under securities lending transactions	債券貸借取引受入担保金	307,787	281,636
Trading liabilities	特定取引負債	349	436
Borrowed money	借入金	2,385,969	2,471,059
Foreign exchanges	外国為替	447	351
Borrowed money from trust account	信託勘定借	2,942	3,805
Other liabilities	その他負債	120,203	136,405
Liability for retirement benefit	退職給付に係る負債	3,566	3,574
Reserve for directors' retirement benefits	役員退職慰労引当金	192	117
Reserve for contingent loss	偶発損失引当金	755	937
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,629	1,581
Reserves under the special laws	特別法上の引当金	7	7
Deferred tax liabilities	繰延税金負債	20,966	25,057
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,123	5,122
Acceptances and guarantees	支払承諾	52,921	62,428
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>15,996,966</b>	<b>16,284,955</b>
<b>(Net assets)</b>	<b>(純資産の部)</b>		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	133,905	133,906
Retained earnings	利益剰余金	344,103	351,993
Treasury stock	自己株式	(1,180)	(1,026)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>547,723</b>	<b>555,767</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,937	90,085
Deferred gains or losses on hedges	繰延ヘッジ損益	(61)	35
Revaluation reserve for land	土地再評価差額金	8,088	8,087
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,986)	(1,811)
<b>Accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>86,979</b>	<b>96,396</b>
Stock acquisition rights	新株予約権	538	500
Non-controlling interests	非支配株主持分	3,263	3,364
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>638,504</b>	<b>656,029</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>16,635,471</b>	<b>16,940,984</b>

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

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

## Consolidated Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
<b>Ordinary income</b>	経常収益	87,904	<b>87,895</b>
Interest income	資金運用収益	53,070	<b>52,229</b>
Interest on loans and discounts	貸出金利息	41,838	<b>41,459</b>
Interest and dividends on securities	有価証券利息配当金	10,344	<b>9,174</b>
Trust fees	信託報酬	21	<b>16</b>
Fees and commissions	役務取引等収益	18,189	<b>19,848</b>
Trading income	特定取引収益	673	<b>870</b>
Other ordinary income	その他業務収益	11,069	<b>10,060</b>
Other income	その他経常収益	4,879	<b>4,870</b>
<b>Ordinary expenses</b>	経常費用	69,747	<b>68,808</b>
Interest expenses	資金調達費用	1,006	<b>715</b>
Interest on deposits	預金利息	360	<b>235</b>
Fees and commissions	役務取引等費用	7,716	<b>7,826</b>
Other ordinary expenses	その他業務費用	7,330	<b>6,900</b>
General and administrative expenses	営業経費	46,179	<b>44,326</b>
Other expenses	その他経常費用	7,514	<b>9,038</b>
<b>Ordinary profits</b>	経常利益	18,157	<b>19,087</b>
<b>Extraordinary income</b>	特別利益	55	<b>18</b>
Gain on disposal of fixed assets	固定資産処分益	12	<b>18</b>
Compensation for forced relocation	移転補償金	43	<b>—</b>
<b>Extraordinary loss</b>	特別損失	431	<b>249</b>
Loss on disposal of fixed assets	固定資産処分損	127	<b>123</b>
Impairment loss	減損損失	304	<b>125</b>
<b>Income before income taxes</b>	税金等調整前中間純利益	17,781	<b>18,855</b>
Income taxes-current	法人税、住民税及び事業税	6,049	<b>6,187</b>
Income taxes-deferred	法人税等調整額	(1,369)	<b>(545)</b>
Total income taxes	法人税等合計	4,679	<b>5,641</b>
Net income	中間純利益	13,101	<b>13,214</b>
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	93	<b>88</b>
<b>Net income attributable to owners of the parent</b>	親会社株主に帰属する中間純利益	13,008	<b>13,125</b>

## Consolidated Statements of Comprehensive Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
<b>Net income</b>	中間純利益	13,101	<b>13,214</b>
Other comprehensive income	その他の包括利益	27,261	<b>9,432</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	26,235	<b>9,113</b>
Deferred gains or losses on hedges	繰延ヘッジ損益	550	<b>96</b>
Defined retirement benefit plans	退職給付に係る調整額	427	<b>174</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	47	<b>47</b>
<b>Total comprehensive income</b>	中間包括利益	40,363	<b>22,646</b>
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	40,236	<b>22,544</b>
The amount attributable to non-controlling interests	非支配株主に係る中間包括利益	126	<b>101</b>

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

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

*Millions of yen*

For the six months ended Sep. 30, 2020	Shareholders' equity 株主資本				Total shareholders' equity 株主資本合計
	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	
Balance at the beginning of the period 当期首残高	70,895	139,269	329,343	(1,237)	538,269
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(5,972)		(5,972)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			13,008		13,008
Purchase of treasury stock 自己株式の取得				(1)	(1)
Disposal of treasury stock 自己株式の処分		7		61	68
Reversal of revaluation reserve for land 土地再評価差額金の取崩			85		85
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 当中間期変動額合計	—	7	7,121	59	7,188
Balance at the end of current period 当中間期末残高	70,895	139,276	336,464	(1,177)	545,458

*Millions of yen*

For the six months ended Sep. 30, 2020	Accumulated other comprehensive income: その他の包括利益累計額					Total accumulated other comprehensive income その他の包括利益累計額合計	Stock acquisition rights 新株予約権	Non-controlling interests 非支配株主持分	Total net assets 純資産合計
	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					
Balance at the beginning of the period 当期首残高	55,525	(1,076)	8,211	(9,049)		53,611	497	2,941	595,319
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当									(5,972)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									13,008
Purchase of treasury stock 自己株式の取得									(1)
Disposal of treasury stock 自己株式の処分									68
Reversal of revaluation reserve for land 土地再評価差額金の取崩									85
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	26,249	550	(85)	427		27,142	41	126	27,311
Total changes during the period 当中間期変動額合計	26,249	550	(85)	427		27,142	41	126	34,499
Balance at the end of current period 当中間期末残高	81,774	(525)	8,126	(8,621)		80,754	538	3,067	629,819

*Millions of yen*

For the six months ended Sep. 30, 2021	Shareholders' equity 株主資本				Total shareholders' equity 株主資本合計
	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	
Balance at the beginning of the period 当期首残高	70,895	133,905	344,103	(1,180)	547,723
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(5,237)		(5,237)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			13,125		13,125
Purchase of treasury stock 自己株式の取得				(1)	(1)
Disposal of treasury stock 自己株式の処分		0		155	156
Reversal of revaluation reserve for land 土地再評価差額金の取崩			1		1
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 当中間期変動額合計	—	0	7,890	153	8,044
Balance at the end of current period 当中間期末残高	70,895	133,906	351,993	(1,026)	555,767

*Millions of yen*

For the six months ended Sep. 30, 2021	Accumulated other comprehensive income: その他の包括利益累計額					Total accumulated other comprehensive income その他の包括利益累計額合計	Stock acquisition rights 新株予約権	Non-controlling interests 非支配株主持分	Total net assets 純資産合計
	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					
Balance at the beginning of the period 当期首残高	80,937	(61)	8,088	(1,986)		86,979	538	3,263	638,504
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当									(5,237)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									13,125
Purchase of treasury stock 自己株式の取得									(1)
Disposal of treasury stock 自己株式の処分									156
Reversal of revaluation reserve for land 土地再評価差額金の取崩									1
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	9,147	96	(1)	174		9,417	(38)	101	9,480
Total changes during the period 当中間期変動額合計	9,147	96	(1)	174		9,417	(38)	101	17,524
Balance at the end of current period 当中間期末残高	90,085	35	8,087	(1,811)		96,396	500	3,364	656,029



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

## Consolidated Statements of Cash Flows (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
<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	税金等調整前中間純利益	17,781	18,855
Depreciation	減価償却費	3,380	3,301
Impairment losses	減損損失	304	125
Amortization of goodwill	のれん償却額	1,051	1,051
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(7)	(19)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	1,734	2,826
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(168)	181
Increase (decrease) in asset for retirement benefit	退職給付に係る資産の増減(△)額	—	(604)
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	(1,762)	7
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(6)	(74)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(54)	(48)
Interest income	資金運用収益	(53,070)	(52,229)
Interest expenses	資金調達費用	1,006	715
Losses (gains) on securities	有価証券関係損益(△)	(3,976)	(2,769)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(5)	(6)
Losses (gains) on foreign exchange	為替差損益(△)	(561)	(970)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	115	105
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	182	229
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(119)	87
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(322,942)	(47,918)
Net increase (decrease) in deposits	預金の純増減(△)	770,479	112,567
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	19,282	53,454
Net increase (decrease) in borrowed money	借入金(劣後特約付借入金を除く)の純増減(△)	889,730	85,089
Net decrease (increase) in time deposit banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(7,210)	5,359
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	64,540	(16,263)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	92,024	32,307
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	(23,108)	(26,151)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	327	4,136
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	175	(95)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	1,402	862
Interest income-cash basis	資金運用による収入	42,299	42,171
Interest expense-cash basis	資金調達による支出	(1,100)	(782)
Other, net	その他	12,299	6,701
<b>Subtotal</b>	小計	1,504,021	222,207
Income taxes paid	法人税等の支払額	(4,855)	(5,106)
<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	1,499,165	217,101
<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	(423,650)	(409,611)
Proceeds from sales of securities	有価証券の売却による収入	207,354	346,765
Proceeds from redemption of securities	有価証券の償還による収入	93,359	141,248
Payments for increase in money held in trust	金銭の信託の増加による支出	(9,675)	(10,037)
Proceeds from sales on money held in trust	金銭の信託の減少による収入	10,081	10,106
Proceeds from fund management	投資活動としての資金運用による収入	10,350	9,180
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,744)	(1,463)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	107	54
Purchases of intangible fixed assets	無形固定資産の取得による支出	(377)	(682)
<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	(114,196)	85,561
<b>III. Cash flows from financing activities:</b>	財務活動によるキャッシュ・フロー		
Dividends paid	配当金の支払額	(5,972)	(5,237)
Dividends paid to non-controlling shareholders	非支配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	(1)	(1)
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	(5,974)	(5,239)
<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	0	2
<b>V. Net increase (decrease) in cash and cash equivalents</b>	現金及び現金同等物の増減(△)額	1,378,995	297,425
<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	2,721,353	5,086,143
<b>VII. Cash and cash equivalents at the end of the period</b>	現金及び現金同等物の中間期末残高	4,100,349	5,383,569

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

## Balance Sheets (Unaudited)

Millions of yen

		As of Mar. 31, 2021	As of Sep. 30, 2021
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	3,368,633	3,448,058
Call loans and bills bought	コールローン	—	20,000
Monetary claims bought	買入金銭債権	27,985	24,248
Trading assets	特定取引資産	793	851
Money held in trust	金銭の信託	4,947	4,946
Securities	有価証券	1,268,165	1,261,044
Loans and bills discounted	貸出金	5,033,384	4,978,963
Foreign exchanges	外国為替	13,597	11,238
Other assets	その他資産	66,840	66,383
Tangible fixed assets	有形固定資産	73,176	72,404
Intangible fixed assets	無形固定資産	3,363	2,852
Prepaid pension cost	前払年金費用	3,786	3,701
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,950	30,985
Allowance for loan losses	貸倒引当金	(33,332)	(34,582)
<b>Total assets</b>	資産の部合計	9,857,292	9,891,097
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	7,277,058	7,293,918
Negotiable certificates of deposit	譲渡性預金	73,503	87,457
Call money and bills sold	コールマネー	280,517	260,034
Payables under repurchase agreements	売現先勘定	24,670	27,461
Payables under securities lending transactions	債券貸借取引受入担保金	221,036	163,440
Trading liabilities	特定取引負債	349	436
Borrowed money	借入金	1,485,575	1,539,494
Foreign exchanges	外国為替	92	50
Borrowed money from trust account	信託勘定借	2,942	3,805
Other liabilities	その他負債	53,158	57,605
Reserve for employee retirement benefits	退職給付引当金	368	603
Reserve for directors' retirement benefits	役員退職慰労引当金	43	43
Reserve for contingent loss	偶発損失引当金	495	605
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,138	1,070
Deferred tax liabilities	繰延税金負債	21,097	24,908
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,123	5,122
Acceptances and guarantees	支払承諾	25,950	30,985
<b>Total liabilities</b>	負債の部合計	9,473,122	9,497,043
<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	151,491	154,248
<b>Total shareholders' equity</b>	株主資本合計	306,899	309,656
Valuation difference on available-for-sale securities	その他有価証券評価差額金	69,269	76,358
Deferred gains or losses on hedges	繰延ヘッジ損益	(87)	(47)
Revaluation reserve for land	土地再評価差額金	8,088	8,087
<b>Total valuation and translation adjustments</b>	評価・換算差額等合計	77,270	84,397
<b>Total net assets</b>	純資産の部合計	384,170	394,054
<b>Total liabilities and net assets</b>	負債及び純資産の部合計	9,857,292	9,891,097

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

## Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
<b>Ordinary income</b>	經常収益	42,977	42,544
Interest income	資金運用収益	28,648	28,109
<i>Interest on loans and discounts</i>	貸出金利息	21,213	20,764
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,782	6,377
Trust fees	信託報酬	21	16
Fees and commissions	役務取引等収益	8,390	9,439
Trading income	特定取引収益	38	5
Other ordinary income	その他業務収益	3,152	1,974
Other income	その他經常収益	2,726	2,999
<b>Ordinary expenses</b>	經常費用	32,279	30,114
Interest expense	資金調達費用	861	545
<i>Interest on deposits</i>	預金利息	254	169
Fees and commissions	役務取引等費用	3,686	3,792
Other ordinary expenses	その他業務費用	983	839
General and administrative expenses	営業経費	22,592	21,552
Other expenses	その他經常費用	4,155	3,385
<b>Ordinary profits</b>	經常利益	10,698	12,429
<b>Extraordinary income</b>	特別利益	11	18
<b>Extraordinary loss</b>	特別損失	336	165
<b>Income before income taxes</b>	税引前中間純利益	10,373	12,282
Income taxes-current	法人税、住民税及び事業税	3,472	3,257
Income taxes-deferred	法人税等調整額	(1,501)	(225)
Total income taxes	法人税等合計	1,971	3,032
<b>Net income</b>	中間純利益	8,402	9,250

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

## Balance Sheets (Unaudited)

Millions of yen

		As of Mar. 31, 2021	As of Sep. 30, 2021
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	1,725,165	1,938,473
Trading account securities	商品有価証券	2,614	2,326
Money held in trust	金銭の信託	9,098	9,032
Securities	有価証券	832,023	795,589
Loans and bills discounted	貸出金	4,031,781	4,132,923
Foreign exchanges	外国為替	8,787	7,010
Other assets	その他資産	86,138	80,847
Tangible fixed assets	有形固定資産	28,009	28,193
Intangible fixed assets	無形固定資産	2,809	2,585
Prepaid pension cost	前払年金費用	978	1,532
Deferred tax assets	繰延税金資産	5,626	5,291
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,966	31,439
Allowance for loan losses	貸倒引当金	(22,433)	(24,187)
<b>Total assets</b>	資産の部合計	6,737,566	7,011,060
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	5,465,108	5,560,072
Negotiable certificates of deposit	譲渡性預金	—	41,026
Call money and bills sold	コールマネー	—	50,000
Payables under securities lending transactions	債券貸借取引受入担保金	86,751	118,195
Borrowed money	借入金	895,500	926,900
Foreign exchanges	外国為替	355	301
Other liabilities	その他負債	36,981	50,351
Reserve for employee retirement benefits	退職給付引当金	1,589	1,462
Reserve for directors' retirement benefits	役員退職慰労引当金	93	37
Reserve for contingent loss	偶発損失引当金	248	325
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	491	511
Acceptances and guarantees	支払承諾	26,966	31,439
<b>Total liabilities</b>	負債の部合計	6,514,085	6,780,623
<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	101,751	107,049
<b>Total shareholders' equity</b>	株主資本合計	212,070	217,368
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,384	12,985
Deferred gains or losses on hedges	繰延ヘッジ損益	26	82
<b>Total valuation and translation adjustments</b>	評価・換算差額等合計	11,410	13,068
<b>Total net assets</b>	純資産の部合計	223,480	230,436
<b>Total liabilities and net assets</b>	負債及び純資産の部合計	6,737,566	7,011,060

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

## Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2020	For the six months ended Sep. 30, 2021
<b>Ordinary income</b>	經常収益	36,487	37,181
Interest income	資金運用収益	25,327	25,141
<i>Interest on loans and discounts</i>	貸出金利息	20,664	20,734
<i>Interest and dividends on securities</i>	有価証券利息配当金	4,429	3,778
Fees and commissions	役務取引等収益	7,606	8,133
Other ordinary income	その他業務収益	1,353	1,783
Other income	その他經常収益	2,199	2,123
<b>Ordinary expenses</b>	經常費用	28,467	29,729
Interest expense	資金調達費用	124	154
<i>Interest on deposits</i>	預金利息	105	66
Fees and commissions	役務取引等費用	4,991	4,931
Other ordinary expenses	その他業務費用	812	773
General and administrative expenses	営業経費	19,669	18,842
Other expenses	その他經常費用	2,869	5,027
<b>Ordinary profits</b>	經常利益	8,019	7,451
<b>Extraordinary income</b>	特別利益	43	—
<b>Extraordinary loss</b>	特別損失	97	63
<b>Income before income taxes</b>	税引前中間純利益	7,966	7,388
Income taxes-current	法人税、住民税及び事業税	2,103	2,395
Income taxes-deferred	法人税等調整額	130	(305)
Total income taxes	法人税等合計	2,233	2,090
<b>Net income</b>	中間純利益	5,732	5,297

### III. Summary of Interim Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2021	change	Sep.30, 2020
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	67,582	609	66,972
Net interest income	資金利益	51,514	(550)	52,064
Trust fees	信託報酬	16	(4)	21
Net fees and commissions	役務取引等利益	12,021	1,548	10,473
Net trading income	特定取引利益	870	196	673
Net other income	その他業務利益	3,159	(579)	3,739
General and administrative expenses	営業経費	44,326	(1,852)	46,179
Amortization of goodwill	うちのれん償却	1,051	0	1,051
Total credit costs	不良債権処理額	5,486	607	4,879
Written-off of loans	貸出金償却	161	19	142
Provision of allowance for loan losses	貸倒引当金繰入額	5,018	373	4,645
Other credit costs	その他不良債権処理額	306	214	91
Net gains (losses) related to stocks	株式等損益	1,163	(665)	1,828
Other non-recurring gains (losses)	その他臨時損益	155	(259)	414
Ordinary profits	経常利益	19,087	929	18,157
Net extraordinary gains (losses)	特別損益	(231)	145	(376)
Income before income taxes	税金等調整前中間純利益	18,855	1,074	17,781
Income taxes-current	法人税、住民税及び事業税	6,187	137	6,049
Income taxes-deferred	法人税等調整額	(545)	824	(1,369)
Net income	中間純利益	13,214	112	13,101
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	88	(5)	93
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	13,125	117	13,008

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

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

##### (Reference)

Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結実質業務純益	24,706	2,111	22,595
Consolidated core net business profits	連結コア業務純益	23,100	2,653	20,447

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

\* 連結実質業務純益 = 連結粗利益 - 営業経費(臨時処理分を除く)

\* Consolidated core net business profits

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

\* 連結コア業務純益 = 連結実質業務純益 - 国債等債券損益

Number of consolidated subsidiaries	連結子会社数	12	—	12
Number of affiliates under the equity method	持分法適用会社数	1	—	1

## 【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2021	change (A - B)	Sep.30, 2020
		(A)		(B)
Gross business profits	業務粗利益	34,369	(351)	34,720
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	33,574	673	32,901
Domestic gross business profits	国内業務粗利益	32,414	1,464	30,950
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	31,479	131	31,347
Net interest income	資金利益	25,914	(770)	26,684
Net fees and commissions	役務取引等利益	5,559	935	4,624
Net trading income	特定取引利益	5	(33)	38
Net other income	その他業務利益	935	1,332	(397)
Net gains (losses) related to bonds	国債等債券損益	935	1,332	(397)
International gross business profits	国際業務粗利益	1,954	(1,815)	3,770
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	2,095	541	1,553
Net interest income	資金利益	1,650	547	1,103
Net fees and commissions	役務取引等利益	104	3	100
Net trading income	特定取引利益	0	(0)	0
Net other income	その他業務利益	200	(2,366)	2,566
Net gains (losses) related to bonds	国債等債券損益	(140)	(2,357)	2,216
General and administrative expenses	経費(臨時処理分を除く)	21,149	(1,008)	22,158
Personnel expenses	人件費	10,523	(566)	11,089
Non-personnel expenses	物件費	9,064	(255)	9,319
Taxes	税金	1,562	(186)	1,748
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	13,219	657	12,562
(Reference) Core net business profits	(参考)コア業務純益	12,424	1,681	10,742
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	682	(135)	817
Net business profits	業務純益	12,537	792	11,744
Net gains (losses) related to bonds	国債等債券損益	794	(1,024)	1,819
Net non-recurring gains (losses)	臨時損益	(107)	938	(1,045)
Credit related costs ②	不良債権処理額②	1,755	(800)	2,556
Written-off of loans	貸出金償却	—	(0)	0
Provision of allowance for loan losses	個別貸倒引当金繰入額	1,576	(892)	2,468
Losses on sales of non-performing loans	延滞債権売却損	2	2	0
Provision of reserve for contingent loss	偶発損失引当金繰入額	109	203	(93)
Other credit costs	その他の債権売却損等	67	(114)	181
(Reference) Total credit costs ①+②	(参考)与信費用①+②	2,438	(936)	3,374
Net gains (losses) related to stocks	株式等損益	1,074	(180)	1,255
Gains on sales of stocks and other securities	株式等売却益	1,949	(24)	1,973
Losses on sales of stocks and other securities	株式等売却損	727	17	710
Losses on devaluation of stocks and other securities	株式等償却	146	138	8
Ordinary profits	経常利益	12,429	1,731	10,698
Net extraordinary gains (losses)	特別損益	(147)	177	(324)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(59)	13	(72)
Gain on disposal of noncurrent assets	固定資産処分益	18	6	11
Loss on disposal of noncurrent assets	固定資産処分損	77	(6)	84
Impairment loss	減損損失	87	(164)	252
Income before income taxes	税引前中間純利益	12,282	1,909	10,373
Income taxes-current	法人税、住民税及び事業税	3,257	(215)	3,472
Income taxes-deferred	法人税等調整額	(225)	1,276	(1,501)
Net income	中間純利益	9,250	847	8,402

## 【Hokkaido Bank (Non-consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2021	change	Sep.30, 2020
(Japanese)		(A)	(A - B)	(B)
Gross business profits	業務粗利益	29,198	839	28,358
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	28,386	356	28,029
Domestic gross business profits	国内業務粗利益	28,708	1,951	26,757
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	27,653	119	27,534
Net interest income	資金利益	24,488	(393)	24,881
Net fees and commissions	役務取引等利益	3,169	586	2,583
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	1,049	1,757	(707)
Net gains (losses) related to bonds	国債等債券損益	1,054	1,831	(777)
International gross business profits	国際業務粗利益	489	(1,111)	1,601
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	732	237	495
Net interest income	資金利益	498	177	320
Net fees and commissions	役務取引等利益	31	(0)	32
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(39)	(1,288)	1,248
Net gains (losses) related to bonds	国債等債券損益	(243)	(1,349)	1,105
General and administrative expenses	経費(臨時処理分を除く)	18,873	(511)	19,385
Personnel expenses	人件費	8,437	(272)	8,710
Non-personnel expenses	物件費	8,834	(243)	9,077
Taxes	税金	1,601	4	1,596
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	10,324	1,350	8,973
(Reference) Core net business profits	(参考)コア業務純益	9,512	868	8,644
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,273	1,142	131
Net business profits	業務純益	9,051	208	8,842
Net gains (losses) related to bonds	国債等債券損益	811	482	328
Net non-recurring gains (losses)	臨時損益	(1,599)	(776)	(822)
Credit related costs ②	不良債権処理額②	1,554	595	958
Written-off of loans	貸出金償却	—	—	—
Provision of allowance for loan losses	個別貸倒引当金繰入額	1,424	470	954
Losses on sales of non-performing loans	延滞債権等売却損	0	0	0
Provision of reserve for contingent loss	偶発損失引当金繰入額	76	151	(74)
Other credit costs	その他の債権売却損等	52	(25)	77
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	2,827	1,737	1,089
Net gains (losses) related to stocks	株式等損益	646	61	584
Gains on sales of stocks and other securities	株式等売却益	1,903	514	1,389
Losses on sales of stocks and other securities	株式等売却損	714	1	713
Losses on devaluation of stocks and other securities	株式等償却	543	451	91
Ordinary profits	経常利益	7,451	(567)	8,019
Net extraordinary gains (losses)	特別損益	(63)	(9)	(53)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(45)	(2)	(42)
Gain on disposal of noncurrent assets	固定資産処分益	—	(0)	0
Loss on disposal of noncurrent assets	固定資産処分損	45	2	43
Impairment loss	減損損失	17	(36)	54
Income before income taxes	税引前中間純利益	7,388	(577)	7,966
Income taxes-current	法人税、住民税及び事業税	2,395	292	2,103
Income taxes-deferred	法人税等調整額	(305)	(435)	130
Net income	中間純利益	5,297	(434)	5,732



## 2. Average Balance of Use and Source of Funds

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	12,512.1	868.5	11,643.6	6,965.6	208.8	6,756.7	5,546.4	659.6	4,886.8
Loans and bills discounted	貸出金	9,107.6	224.4	8,883.2	4,989.4	(28.1)	5,017.5	4,118.2	252.5	3,865.6
Securities	有価証券	1,596.8	(4.9)	1,601.8	921.1	(25.0)	946.1	675.6	20.0	655.6
Interest-bearing liabilities	資金調達勘定	16,261.7	2,711.2	13,550.4	9,405.2	1,458.7	7,946.4	6,856.4	1,252.4	5,604.0
Deposits and NCD	預金(NCD含む)	13,034.9	837.1	12,197.7	7,422.8	410.9	7,011.8	5,612.0	426.1	5,185.8

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	12,868.5	1,039.4	11,829.0	7,218.0	318.6	6,899.4	5,650.4	720.8	4,929.5
Loans and bills discounted	貸出金	9,129.5	228.7	8,900.8	5,011.0	(24.1)	5,035.1	4,118.4	252.8	3,865.6
Securities	有価証券	1,955.3	157.1	1,798.2	1,157.7	71.2	1,086.5	797.5	85.8	711.7
Interest-bearing liabilities	資金調達勘定	16,618.1	2,882.4	13,735.7	9,657.9	1,568.8	8,089.1	6,960.1	1,313.5	5,646.5
Deposits and NCD	預金(NCD含む)	13,089.3	838.8	12,250.5	7,463.1	413.0	7,050.0	5,626.2	425.7	5,200.5

## 3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(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	0.80	(0.09)	0.89	0.75	(0.05)	0.80	0.88	(0.13)	1.01
Loans and bills discounted (b)	貸出金利回り	0.90	(0.03)	0.93	0.82	(0.01)	0.83	1.00	(0.06)	1.06
Securities	有価証券利回り	0.98	(0.21)	1.19	1.01	(0.16)	1.17	0.93	(0.30)	1.23
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.48	(0.12)	0.60	0.44	(0.11)	0.55	0.54	(0.14)	0.68
Deposits and NCD (d)	預金等利回り	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expense ratio (e)	預金経費率	0.60	(0.06)	0.66	0.55	(0.06)	0.61	0.66	(0.07)	0.73
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.90	(0.03)	0.93	0.82	(0.01)	0.83	1.00	(0.06)	1.06
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.30	0.04	0.26	0.26	0.05	0.21	0.34	0.02	0.32
Interest rate spread (a)-(c)	総資金利鞘	0.32	0.04	0.28	0.30	0.05	0.25	0.33	0.00	0.33

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(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	0.82	(0.09)	0.91	0.77	(0.05)	0.82	0.88	(0.14)	1.02
Loans and Bills discounted (b)	貸出金利回り	0.90	(0.03)	0.93	0.82	(0.02)	0.84	1.00	(0.06)	1.06
Securities	有価証券利回り	1.03	(0.21)	1.24	1.09	(0.15)	1.24	0.94	(0.29)	1.23
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.48	(0.13)	0.61	0.44	(0.12)	0.56	0.54	(0.14)	0.68
Deposits and NCD (d)	預金等利回り	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expense ratio (e)	預金経費率	0.60	(0.07)	0.67	0.56	(0.06)	0.62	0.66	(0.08)	0.74
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.90	(0.03)	0.93	0.82	(0.01)	0.83	1.00	(0.06)	1.06
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.29	0.04	0.25	0.25	0.05	0.20	0.33	0.02	0.31
Interest rate spread (a)-(c)	総資金利鞘	0.33	0.04	0.29	0.32	0.06	0.26	0.34	0.01	0.33

## 4. Net Business Profits

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	21,937	2,549	19,387	12,424	1,681	10,742	9,512	868	8,644
As per employee (in thousands of yen)	一人当たり(千円)	4,908	727	4,181	5,418	990	4,428	4,371	461	3,909
Net business profits	業務純益	21,588	1,001	20,586	12,537	792	11,744	9,051	208	8,842
As per employee (in thousands of yen)	一人当たり(千円)	4,830	390	4,439	5,467	626	4,841	4,159	160	3,999

## 5. ROE・OHR・ROA

### (1) ROE (Return on Equity)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(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	7.63	0.49	7.14	6.36	0.51	5.85	10.31	0.47	9.84
Net business profits per common shareholders' equity	業務純益ベース	7.51	(0.07)	7.58	6.42	0.02	6.40	9.81	(0.25)	10.06
Interim net income per common shareholders' equity	中間純利益ベース	5.06	(0.15)	5.21	4.74	0.16	4.58	5.74	(0.78)	6.52

### (2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(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	64.59	(3.59)	68.18	62.99	(4.35)	67.34	66.48	(2.67)	69.15
Gross business profits basis	業務粗利益ベース	62.96	(2.89)	65.85	61.53	(2.28)	63.81	64.64	(3.71)	68.35

### (3) ROA (Return on Assets)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020		Sep.30, 2021	Sep.30, 2020	
(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	0.25	(0.02)	0.27	0.24	(0.01)	0.25	0.26	(0.03)	0.29
Net business profits on assets	業務純益ベース	0.25	(0.03)	0.28	0.24	(0.03)	0.27	0.25	(0.04)	0.29
Interim net income on assets	中間純利益ベース	0.16	(0.03)	0.19	0.18	(0.01)	0.19	0.14	(0.05)	0.19

## 6. Net Gains and Losses on Securities

### 【FG(consolidated)】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2021		Sep.30, 2020
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	1,606	(541)	2,148
Gains on sales	売却益	3,184	(734)	3,918
Gains on redemption	償還益	30	10	19
Losses on sales	売却損	1,607	(129)	1,737
Losses on redemption	償還損	—	(10)	10
Losses on devaluation	償却	—	(42)	42
Net gains (losses) related to stocks	株式等損益	1,163	(665)	1,828
Gains on sales	売却益	3,702	340	3,362
Losses on sales	売却損	1,595	161	1,433
Losses on devaluation	償却	944	844	100

### 【Total of two banks】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2021		Sep.30, 2020
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	1,606	(541)	2,148
Gains on sales	売却益	3,184	(734)	3,918
Gains on redemption	償還益	30	10	19
Losses on sales	売却損	1,607	(129)	1,737
Losses on redemption	償還損	—	(10)	10
Losses on devaluation	償却	—	(42)	42
Net gains (losses) related to stocks	株式等損益	1,721	(118)	1,839
Gains on sales	売却益	3,853	489	3,363
Losses on sales	売却損	1,442	18	1,423
Losses on devaluation	償却	690	589	100

### 【Hokuriku bank】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2021		Sep.30, 2020
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	794	(1,024)	1,819
Gains on sales	売却益	1,603	(1,179)	2,782
Gains on redemption	償還益	30	10	19
Losses on sales	売却損	839	(101)	941
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(42)	42
Net gains (losses) related to stocks	株式等損益	1,074	(180)	1,255
Gains on sales	売却益	1,949	(24)	1,973
Losses on sales	売却損	727	17	710
Losses on devaluation	償却	146	138	8

### 【Hokkaido bank】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2021		Sep.30, 2020
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	811	482	328
Gains on sales	売却益	1,580	444	1,135
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	768	(27)	796
Losses on redemption	償還損	—	(10)	10
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	646	61	584
Gains on sales	売却益	1,903	514	1,389
Losses on sales	売却損	714	1	713
Losses on devaluation	償却	543	451	91

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2021				As of Mar.31, 2021		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	9,085	(298)	9,231	145	9,383	9,488	104
Available-for-sale securities	その他有価証券	124,457	12,822	147,443	22,985	111,634	142,060	30,425
Japanese Stocks	株式	116,475	4,333	124,291	7,815	112,142	118,129	5,986
Japanese Bonds	債券	3,185	1,277	4,377	1,192	1,907	3,863	1,956
Others	その他	4,796	7,211	18,774	13,978	(2,415)	20,067	22,482
Total	合計	133,543	12,524	156,674	23,131	121,018	151,549	30,530
Japanese Stocks	株式	116,475	4,333	124,291	7,815	112,142	118,129	5,986
Japanese Bonds	債券	12,270	979	13,609	1,338	11,291	13,352	2,061
Others	その他	4,796	7,211	18,774	13,978	(2,415)	20,067	22,482

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2021				As of Mar.31, 2021		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	9,053	(291)	9,199	145	9,344	9,449	104
Available-for-sale securities	その他有価証券	123,245	12,206	145,444	22,199	111,038	140,501	29,463
Japanese Stocks	株式	119,687	3,994	126,717	7,029	115,693	120,717	5,024
Japanese Bonds	債券	3,336	1,274	4,529	1,192	2,062	4,019	1,956
Others	その他	220	6,938	14,198	13,978	(6,717)	15,765	22,482
Total	合計	132,299	11,915	154,644	22,345	120,383	149,951	29,568
Japanese Stocks	株式	119,687	3,994	126,717	7,029	115,693	120,717	5,024
Japanese Bonds	債券	12,390	983	13,728	1,338	11,407	13,469	2,061
Others	その他	220	6,938	14,198	13,978	(6,717)	15,765	22,482

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2021				As of Mar.31, 2021		
		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	105,032	9,978	116,937	11,905	95,053	110,202	15,149
Japanese Stocks	株式	93,656	5,738	99,923	6,267	87,917	92,685	4,768
Japanese Bonds	債券	3,837	897	4,174	337	2,939	3,555	615
Others	その他	7,538	3,342	12,839	5,301	4,196	13,961	9,765
Total	合計	105,032	9,978	116,937	11,905	95,053	110,202	15,149
Japanese Stocks	株式	93,656	5,738	99,923	6,267	87,917	92,685	4,768
Japanese Bonds	債券	3,837	897	4,174	337	2,939	3,555	615
Others	その他	7,538	3,342	12,839	5,301	4,196	13,961	9,765

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2021				As of Mar.31, 2021		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	9,053	(291)	9,199	145	9,344	9,449	104
Available-for-sale securities	その他有価証券	18,213	2,228	28,507	10,293	15,984	30,299	14,314
Japanese Stocks	株式	26,031	(1,744)	26,793	762	27,775	28,031	255
Japanese Bonds	債券	(500)	376	354	855	(877)	463	1,341
Others	その他	(7,317)	3,595	1,359	8,676	(10,913)	1,803	12,717
Total	合計	27,266	1,937	37,706	10,439	25,329	39,749	14,419
Japanese Stocks	株式	26,031	(1,744)	26,793	762	27,775	28,031	255
Japanese Bonds	債券	8,553	85	9,554	1,001	8,467	9,913	1,445
Others	その他	(7,317)	3,595	1,359	8,676	(10,913)	1,803	12,717

## 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.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.79 %	0.34 %	0.47 %	9.45 %	9.32 %
(2) Capital ①－②	自己資本	566,177	16,237	20,727	549,939	545,449
① Core capital : instruments and reserves	コア資本に係る基礎項目	578,788	15,065	20,302	563,723	558,486
Shareholders' equity	うち株主資本	512,151	12,637	15,756	499,513	496,394
General allowance for loan losses	うち一般貸倒引当金等	21,500	2,205	3,830	19,294	17,669
Perpetual preferred stock	うち永久優先株	42,971	—	(5,366)	42,971	48,338
② Core capital : regulatory adjustments	コア資本に係る調整項目	12,611	(1,172)	(425)	13,783	13,036
Intangible fixed assets	うち無形固定資産	10,029	(1,594)	(2,990)	11,624	13,019
(3) Risk-weighted assets	リスクアセット	5,778,895	(37,156)	(69,255)	5,816,052	5,848,151

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.49 %	0.35 %	0.49 %	9.14 %	9.00 %
(2) Capital ①－②	自己資本	315,834	9,808	9,792	306,026	306,042
① Core capital : instruments and reserves	コア資本に係る基礎項目	320,393	9,394	9,021	310,999	311,372
Shareholders' equity	うち株主資本	309,007	8,602	8,040	300,405	300,967
General allowance for loan losses	うち一般貸倒引当金等	9,603	792	1,590	8,810	8,012
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
② Core capital : regulatory adjustments	コア資本に係る調整項目	4,558	(414)	(771)	4,972	5,329
Intangible fixed assets	うち無形固定資産	1,984	(355)	(617)	2,339	2,601
(3) Risk-weighted assets	リスクアセット	3,325,277	(21,008)	(71,733)	3,346,285	3,397,011

(Consolidated)

Capital adequacy ratio	自己資本比率	9.47 %	0.35 %	0.55 %	9.12 %	8.92 %
Capital	自己資本	315,288	9,880	11,837	305,407	303,451
Risk-weighted assets	リスクアセット	3,326,654	(20,946)	(73,895)	3,347,600	3,400,549

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.21 %	0.33 %	0.15 %	8.88 %	9.06 %
(2) Capital ①－②	自己資本	221,156	6,417	4,006	214,739	217,150
① Core capital : instruments and reserves	コア資本に係る基礎項目	224,022	6,647	4,715	217,374	219,307
Shareholders' equity	うち株主資本	174,395	5,297	7,758	169,097	166,636
General allowance for loan losses	うち一般貸倒引当金等	6,654	1,349	2,328	5,304	4,326
Perpetual preferred stock	うち永久優先株	42,972	—	(5,371)	42,972	48,344
② Core capital : regulatory adjustments	コア資本に係る調整項目	2,866	230	708	2,635	2,157
Intangible fixed assets	うち無形固定資産	1,799	(155)	(213)	1,954	2,012
(3) Risk-weighted assets	リスクアセット	2,401,119	(15,810)	4,793	2,416,930	2,396,326

(Consolidated)

Capital adequacy ratio	自己資本比率	9.37 %	0.30 %	0.28 %	9.07 %	9.09 %
Capital	自己資本	226,205	5,866	6,922	220,339	219,282
Risk-weighted assets	リスクアセット	2,411,611	(16,598)	1,327	2,428,209	2,410,283

## IV. Loan Portfolio and Other

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	13,142	1,637	2,156	11,505	10,985
Doubtful	危険債権	154,610	11,538	26,084	143,072	128,526
Substandard	要管理債権	26,507	955	2,732	25,552	23,774
Non Performing Loans	(1) 小計	194,260	14,131	30,973	180,129	163,286
	Normal	9,166,826	36,852	86,655	9,129,973	9,080,170
Total	(2) 合計	9,361,087	50,984	117,629	9,310,103	9,243,457
NPL ratio (%)	(1)/(2) 比率	2.07%	0.14%	0.31%	1.93%	1.76%

Amount of partial write-off	部分直接償却実施額	36,155	(953)	(3,039)	37,109	39,195
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(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	7,016	7	8	7,009	7,007
Doubtful	危険債権	100,899	7,375	16,972	93,524	83,926
Substandard	要管理債権	15,517	1,455	2,316	14,061	13,200
Non Performing Loans	(1) 小計	123,432	8,837	19,297	114,594	104,135
	Normal	4,940,947	(58,565)	(91,716)	4,999,512	5,032,663
Total	(2) 合計	5,064,380	(49,727)	(72,419)	5,114,107	5,136,799
NPL ratio (%)	(1)/(2) 比率	2.43%	0.19%	0.41%	2.24%	2.02%

Amount of partial write-off	部分直接償却実施額	24,387	(560)	(1,067)	24,947	25,454
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(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	6,126	1,630	2,148	4,496	3,978
Doubtful	危険債権	53,711	4,163	9,111	49,547	44,599
Substandard	要管理債権	10,990	(500)	416	11,490	10,573
Non Performing Loans	(1) 小計	70,828	5,293	11,676	65,534	59,151
	Normal	4,225,879	95,418	178,372	4,130,461	4,047,507
Total	(2) 合計	4,296,707	100,711	190,048	4,195,995	4,106,658
NPL ratio (%)	(1)/(2) 比率	1.64%	0.08%	0.20%	1.56%	1.44%

Amount of partial write-off	部分直接償却実施額	11,768	(392)	(1,972)	12,161	13,740
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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, 2021 (a)	13,142	9,962	3,180	100.00%	100.00%
		As of Mar.31, 2021 (b)	11,505	9,627	1,877	100.00%	100.00%
		(a) - (b)	1,637	334	1,302	—	—
Doubtful	危険債権	As of Sep.30, 2021 (a)	154,610	97,588	40,012	70.16%	88.99%
		As of Mar.31, 2021 (b)	143,072	85,905	40,270	70.44%	88.19%
		(a) - (b)	11,538	11,682	(258)	(0.28%)	0.80%
Substandard	要管理債権	As of Sep.30, 2021 (a)	26,507	15,447	1,010	9.13%	62.08%
		As of Mar.31, 2021 (b)	25,552	14,997	835	7.91%	61.96%
		(a) - (b)	955	449	174	1.22%	0.12%
Total	合計	As of Sep.30, 2021 (a)	194,260	122,997	44,203	62.02%	86.07%
		As of Mar.31, 2021 (b)	180,129	110,530	42,983	61.76%	85.22%
		(a) - (b)	14,131	12,466	1,219	0.26%	0.85%

## 【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, 2021 (a)	7,016	6,386	630	100.00%	100.00%
		As of Mar.31, 2021 (b)	7,009	6,308	700	100.00%	100.00%
		(a) - (b)	7	77	(70)	—	—
Doubtful	危険債権	As of Sep.30, 2021 (a)	100,899	65,302	24,767	69.57%	89.26%
		As of Mar.31, 2021 (b)	93,524	59,082	24,130	70.06%	88.97%
		(a) - (b)	7,375	6,219	636	(0.49%)	0.29%
Substandard	要管理債権	As of Sep.30, 2021 (a)	15,517	6,971	453	5.31%	47.85%
		As of Mar.31, 2021 (b)	14,061	6,089	552	6.93%	47.23%
		(a) - (b)	1,455	882	(98)	(1.62%)	0.62%
Total	合計	As of Sep.30, 2021 (a)	123,432	78,660	25,851	57.73%	84.67%
		As of Mar.31, 2021 (b)	114,594	71,480	25,384	58.87%	84.52%
		(a) - (b)	8,837	7,179	467	(1.14%)	0.15%

## 【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, 2021 (a)	6,126	3,575	2,550	100.00%	100.00%
		As of Mar.31, 2021 (b)	4,496	3,318	1,177	100.00%	100.00%
		(a) - (b)	1,630	257	1,373	—	—
Doubtful	危険債権	As of Sep.30, 2021 (a)	53,711	32,285	15,245	71.15%	88.49%
		As of Mar.31, 2021 (b)	49,547	26,823	16,140	71.02%	86.71%
		(a) - (b)	4,163	5,462	(894)	0.13%	1.78%
Substandard	要管理債権	As of Sep.30, 2021 (a)	10,990	8,475	556	22.11%	82.17%
		As of Mar.31, 2021 (b)	11,490	8,908	282	10.95%	79.98%
		(a) - (b)	(500)	(432)	273	11.16%	2.19%
Total	合計	As of Sep.30, 2021 (a)	70,828	44,336	18,351	69.27%	88.50%
		As of Mar.31, 2021 (b)	65,534	39,050	17,599	66.45%	86.44%
		(a) - (b)	5,293	5,286	751	2.82%	2.06%

### 3. Risk-Monitored Loans

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,007	518	1,126	2,489	1,881
Non-accrual delinquent loans	延滞債権額	163,192	12,619	26,879	150,572	136,313
Loans past due for 3 months or more	3カ月以上延滞債権額	90	(338)	(1,395)	428	1,485
Restructured loans	貸出条件緩和債権額	26,416	1,293	4,128	25,123	22,288
Total	合計	192,707	14,093	30,738	178,614	161,969
Total loans and bills discounted	貸出金残高	9,111,887	46,721	118,007	9,065,166	8,993,879

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03	0.01	0.01	0.02	0.02
Non-accrual delinquent loans	延滞債権額	1.79	0.13	0.28	1.66	1.51
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	貸出条件緩和債権額	0.28	0.01	0.04	0.27	0.24
Total	合計	2.11	0.14	0.31	1.97	1.80

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	722	(17)	(159)	739	881
Non-accrual delinquent loans	延滞債権額	106,174	7,362	17,025	98,812	89,148
Loans past due for 3 months or more	3カ月以上延滞債権額	90	(338)	(1,395)	428	1,485
Restructured loans	貸出条件緩和債権額	15,426	1,793	3,711	13,633	11,715
Total	合計	122,413	8,800	19,182	113,613	103,231
Total loans and bills discounted	貸出金残高	4,978,963	(54,421)	(79,470)	5,033,384	5,058,434

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.01	0.00	0.00	0.01	0.01
Non-accrual delinquent loans	延滞債権額	2.13	0.17	0.37	1.96	1.76
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	(0.02)	0.00	0.02
Restructured loans	貸出条件緩和債権額	0.30	0.03	0.07	0.27	0.23
Total	合計	2.45	0.20	0.41	2.25	2.04

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,285	535	1,285	1,750	1,000
Non-accrual delinquent loans	延滞債権額	57,017	5,257	9,853	51,759	47,164
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	10,990	(500)	416	11,490	10,573
Total	合計	70,293	5,292	11,555	65,000	58,737
Total loans and bills discounted	貸出金残高	4,132,923	101,142	197,478	4,031,781	3,935,445

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.05	0.01	0.03	0.04	0.02
Non-accrual delinquent loans	延滞債権額	1.37	0.09	0.18	1.28	1.19
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	0.26	(0.02)	0.00	0.28	0.26
Total	合計	1.70	0.09	0.21	1.61	1.49



#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	58,769	3,003	9,932	55,766	48,837
General allowance	一般貸倒引当金	15,327	1,955	3,844	13,372	11,482
Specific allowance	個別貸倒引当金	43,442	1,048	6,087	42,394	37,354

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	34,582	1,249	5,347	33,332	29,234
General allowance	一般貸倒引当金	8,998	682	1,595	8,315	7,402
Specific allowance	個別貸倒引当金	25,584	567	3,752	25,016	21,831

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,187	1,753	4,584	22,433	19,602
General allowance	一般貸倒引当金	6,329	1,273	2,249	5,056	4,079
Specific allowance	個別貸倒引当金	17,857	480	2,334	17,377	15,523

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

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	41.47%	(1.58%)	(2.29%)	43.05%	43.76%
After partial write-off	部分直接償却後	30.49%	(0.73%)	0.34%	31.22%	30.15%
Amount of partial write-off	部分直接償却実施額	36,155	(953)	(3,039)	37,109	39,195

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	40.16%	(1.90%)	(2.33%)	42.06%	42.49%
After partial write-off	部分直接償却後	28.25%	(1.08%)	(0.06%)	29.33%	28.31%
Amount of partial write-off	部分直接償却実施額	24,387	(560)	(1,067)	24,947	25,454

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	43.81%	(1.02%)	(2.19%)	44.83%	46.00%
After partial write-off	部分直接償却後	34.40%	(0.11%)	1.03%	34.51%	33.37%
Amount of partial write-off	部分直接償却実施額	11,768	(392)	(1,972)	12,161	13,740

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	12,982,475	166,804	531,001	12,815,670	12,451,473
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	13,089,393	600,471	838,800	12,488,921	12,250,593
Loans and bills discounted (term-end balance)	貸出金(未残)	9,111,887	46,721	118,007	9,065,166	8,993,879
Loans and bills discounted (average balance)	貸出金(平残)	9,129,566	88,446	228,720	9,041,120	8,900,845

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	7,381,375	30,813	213,271	7,350,562	7,168,104
Deposits and NCD (average balance)	預金(平残)	7,463,135	306,962	413,092	7,156,172	7,050,042
Loans and bills discounted (term-end balance)	貸出金(未残)	4,978,963	(54,421)	(79,470)	5,033,384	5,058,434
Loans and bills discounted (average balance)	貸出金(平残)	5,011,090	(40,353)	(24,100)	5,051,443	5,035,191

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(未残)	5,601,099	135,991	317,730	5,465,108	5,283,369
Deposits and NCD (average balance)	預金(平残)	5,626,258	293,509	425,707	5,332,748	5,200,550
Loans and bills discounted (term-end balance)	貸出金(未残)	4,132,923	101,142	197,478	4,031,781	3,935,445
Loans and bills discounted (average balance)	貸出金(平残)	4,118,475	128,799	252,821	3,989,676	3,865,654

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	5,755,888	(10,793)	42,438	5,766,681	5,713,449
% to total loans	中小企業等貸出比率	63.16%	(0.45%)	(0.36%)	63.61%	63.52%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	3,302,316	(38,700)	(43,041)	3,341,016	3,345,357
% to total loans	中小企業等貸出比率	66.32%	(0.05%)	0.19%	66.37%	66.13%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,453,572	27,906	85,479	2,425,665	2,368,092
% to total loans	中小企業等貸出比率	59.36%	(0.80%)	(0.81%)	60.16%	60.17%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,797,364	81,852	179,305	2,715,512	2,618,058
Housing loans	うち住宅系ローン残高	2,661,721	84,596	185,891	2,577,124	2,475,829
Other consumer loans	うちその他のローン残高	135,643	(2,744)	(6,585)	138,387	142,229

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,471,112	44,409	96,179	1,426,702	1,374,932
Housing loans	うち住宅系ローン残高	1,415,007	46,515	100,783	1,368,492	1,314,224
Other consumer loans	うちその他のローン残高	56,104	(2,105)	(4,603)	58,209	60,708

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2021			As of Mar.31,2021	As of Sep.30,2020
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,326,252	37,442	83,125	1,288,810	1,243,126
Housing loans	うち住宅系ローン残高	1,246,713	38,081	85,107	1,208,631	1,161,605
Other consumer loans	うちその他のローン残高	79,539	(639)	(1,982)	80,178	81,521

## 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 Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	9,111,887	100.0%	9,065,166	100.0%	8,993,879	100.0%
Manufacturing	製造業	799,105	8.8%	820,196	9.1%	847,595	9.4%
Agriculture and forestry	農業、林業	25,373	0.3%	27,540	0.3%	25,465	0.3%
Fishery	漁業	2,770	0.0%	2,807	0.0%	2,657	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5,637	0.1%	5,459	0.1%	5,922	0.1%
Construction	建設業	314,822	3.5%	327,770	3.6%	313,045	3.5%
Utilities	電気・ガス・熱供給・水道業	149,151	1.6%	149,075	1.6%	151,891	1.7%
Communication	情報通信業	44,330	0.5%	47,715	0.5%	54,549	0.6%
Transportation and postal activities	運輸業、郵便業	177,890	2.0%	188,446	2.1%	185,904	2.1%
Wholesale and retail	卸売業、小売業	760,725	8.3%	792,545	8.8%	804,325	8.9%
Finance and insurance	金融業、保険業	300,029	3.3%	337,833	3.7%	357,170	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	861,111	9.4%	885,792	9.8%	909,980	10.1%
Other services	各種サービス業(学術研究他)	656,021	7.2%	673,296	7.4%	682,425	7.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	2,231,963 824,689	24.5% 9.1%	2,105,075 747,040	23.2% 8.2%	2,050,630 717,405	22.8% 7.9%
Others	その他	2,782,953	30.5%	2,701,608	29.8%	2,602,316	28.9%

### 【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	192,707	100.0%	178,614	100.0%	161,969	100.0%
Manufacturing	製造業	40,433	21.0%	41,535	23.3%	38,142	23.5%
Agriculture and forestry	農業、林業	2,273	1.2%	2,204	1.2%	1,246	0.8%
Fishery	漁業	399	0.2%	420	0.2%	401	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,320	0.7%	1,325	0.7%	1,328	0.8%
Construction	建設業	12,806	6.6%	10,952	6.1%	11,132	6.9%
Utilities	電気・ガス・熱供給・水道業	2,793	1.5%	2,806	1.6%	1,150	0.7%
Communication	情報通信業	1,599	0.8%	1,377	0.8%	1,030	0.6%
Transportation and postal activities	運輸業、郵便業	5,426	2.8%	4,484	2.5%	3,450	2.1%
Wholesale and retail	卸売業、小売業	40,253	20.9%	37,060	20.8%	34,931	21.6%
Finance and insurance	金融業、保険業	64	0.0%	64	0.0%	54	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	17,048	8.9%	14,334	8.0%	14,017	8.7%
Other services	各種サービス業(学術研究他)	38,422	19.9%	32,662	18.3%	26,157	16.2%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	29,866	15.5%	29,384	16.5%	28,923	17.9%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,978,963	100.0%	5,033,384	100.0%	5,058,434	100.0%
Manufacturing	製造業	568,876	11.4%	591,058	11.7%	610,155	12.1%
Agriculture and forestry	農業、林業	7,986	0.2%	10,223	0.2%	9,128	0.2%
Fishery	漁業	1,551	0.0%	1,572	0.0%	1,594	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,379	0.0%	2,491	0.1%	2,447	0.0%
Construction	建設業	191,698	3.8%	198,556	3.9%	194,977	3.9%
Utilities	電気・ガス・熱供給・水道業	71,768	1.4%	71,158	1.4%	72,192	1.4%
Communication	情報通信業	24,041	0.5%	26,489	0.5%	27,542	0.5%
Transportation and postal activities	運輸業、郵便業	79,712	1.6%	88,209	1.8%	88,718	1.8%
Wholesale and retail	卸売業、小売業	445,981	9.0%	461,629	9.2%	480,418	9.5%
Finance and insurance	金融業、保険業	154,684	3.1%	176,226	3.5%	209,342	4.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	528,880	10.6%	538,916	10.7%	554,394	11.0%
Other services	各種サービス業(学術研究他)	385,904	7.8%	399,288	7.9%	414,873	8.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,068,047 482,564	21.5% 9.7%	1,064,518 462,989	21.2% 9.2%	1,043,701 427,724	20.6% 8.4%
Others	その他	1,447,449	29.1%	1,403,043	27.9%	1,348,948	26.7%

## 【Hokuriku bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	122,413	100.0%	113,613	100.0%	103,231	100.0%
Manufacturing	製造業	33,180	27.1%	31,803	28.0%	29,248	28.3%
Agriculture and forestry	農業、林業	1,720	1.4%	1,760	1.5%	449	0.4%
Fishery	漁業	297	0.2%	318	0.3%	295	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	180	0.2%	191	0.2%	190	0.2%
Construction	建設業	7,814	6.4%	7,203	6.3%	7,854	7.6%
Utilities	電気・ガス・熱供給・水道業	14	0.0%	—	—	—	—
Communication	情報通信業	629	0.5%	626	0.6%	419	0.4%
Transportation and postal activities	運輸業、郵便業	3,601	2.9%	3,161	2.8%	2,434	2.4%
Wholesale and retail	卸売業、小売業	26,789	21.9%	26,154	23.0%	25,525	24.7%
Finance and insurance	金融業、保険業	64	0.1%	64	0.1%	54	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,526	8.6%	9,303	8.2%	8,362	8.1%
Other services	各種サービス業(学術研究他)	22,874	18.7%	18,670	16.4%	14,128	13.7%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	14,717	12.0%	14,355	12.6%	14,268	13.8%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,132,923	100.0%	4,031,781	100.0%	3,935,445	100.0%
Manufacturing	製造業	230,229	5.6%	229,138	5.7%	237,440	6.0%
Agriculture and forestry	農業、林業	17,387	0.4%	17,317	0.4%	16,337	0.4%
Fishery	漁業	1,219	0.0%	1,235	0.0%	1,063	0.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,258	0.1%	2,968	0.1%	3,475	0.1%
Construction	建設業	123,124	3.0%	129,214	3.2%	118,068	3.0%
Utilities	電気・ガス・熱供給・水道業	77,383	1.9%	77,917	2.0%	79,699	2.0%
Communication	情報通信業	20,289	0.5%	21,226	0.5%	27,007	0.7%
Transportation and postal activities	運輸業、郵便業	98,178	2.4%	100,237	2.5%	97,186	2.5%
Wholesale and retail	卸売業、小売業	314,744	7.6%	330,916	8.2%	323,907	8.2%
Finance and insurance	金融業、保険業	145,345	3.5%	161,607	4.0%	147,828	3.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	332,231	8.0%	346,876	8.6%	355,586	9.0%
Other services	各種サービス業(学術研究他)	270,117	6.5%	274,008	6.8%	267,552	6.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,163,916 342,125	28.2% 8.3%	1,040,557 284,051	25.8% 7.0%	1,006,929 289,681	25.6% 7.3%
Others	その他	1,335,503	32.3%	1,298,565	32.2%	1,253,368	31.9%

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2021		As of Mar.31,2021		As of Sep.30,2020	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	70,293	100.0%	65,000	100.0%	58,737	100.0%
Manufacturing	製造業	7,252	10.3%	9,732	15.0%	8,894	15.1%
Agriculture and forestry	農業、林業	552	0.8%	444	0.7%	797	1.4%
Fishery	漁業	101	0.1%	102	0.2%	106	0.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,139	1.6%	1,134	1.7%	1,138	1.9%
Construction	建設業	4,991	7.1%	3,749	5.8%	3,278	5.6%
Utilities	電気・ガス・熱供給・水道業	2,779	4.0%	2,806	4.3%	1,150	2.0%
Communication	情報通信業	969	1.4%	750	1.2%	610	1.0%
Transportation and postal activities	運輸業、郵便業	1,824	2.6%	1,323	2.0%	1,015	1.7%
Wholesale and retail	卸売業、小売業	13,463	19.1%	10,906	16.8%	9,406	16.0%
Finance and insurance	金融業、保険業	—	—	—	—	—	—
Real estate and goods rental and leasing	不動産業、物品賃貸業	6,522	9.3%	5,031	7.7%	5,655	9.6%
Other services	各種サービス業(学術研究他)	15,548	22.1%	13,991	21.5%	12,029	20.5%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	15,148	21.6%	15,028	23.1%	14,654	25.0%