



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 st Qtr	The end of 2 nd Qtr	The end of 3 rd 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 st Qtr	The end of 2 nd Qtr	The end of 3 rd 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

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2023
(Ended September 30, 2023)



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 2023 (Ended September 30, 2023)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

I. Interim Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2023			Sep.30, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	96.1	(0.8)	(0.9%)	96.9
Ordinary profits	経 常 利 益	14.1	(0.4)	(3.0%)	14.5
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	16.0	6.7	72.9%	9.3

【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2023			Sep.30, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	88.6	(1.7)		90.4
Core gross business profits	コア業務粗利益	57.9	(5.7)	(9.1%)	63.7
Net interest income	資 金 利 益	48.0	(5.0)		53.1
Domestic	国 内 業 務 部 門	50.6	(0.8)		51.4
International	国 際 業 務 部 門	(2.5)	(4.2)		1.6
Net fees and commissions	役 務 取 引 等 利 益	10.4	0.5		9.9
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)	(0.6)	(1.2)		0.6
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	(0.6)	(1.2)		0.6
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	38.3	0.5		37.8
Personnel	人 件 費	18.3	0.1		18.2
Non-personnel	物 件 費	16.7	0.2		16.5
Core net business profits	コア業務純益	19.5	(6.3)	(24.4%)	25.8
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(13.3)	(3.9)		(9.4)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	6.2	(10.2)		16.4
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	(1.2)		1.2
Net business profits	業 務 純 益	6.2	(8.9)		15.1
Net non-recurring gains (losses)	臨 時 損 益	8.7	8.5		0.1
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(3.2)	(8.6)		5.4
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(3.2)	(9.9)		6.7
Net gains (losses) related to stocks	株 式 等 損 益	6.9	0.2		6.6
Ordinary profits	経 常 利 益	14.9	(0.3)	(2.3%)	15.3
Net extraordinary gains (losses)	特 別 損 益	3.1	3.3		(0.2)
Income taxes	法 人 税 等	0.6	(3.7)		4.4
Income taxes-deferred	法 人 税 等 調 整 額	(0.6)	0.0		(0.7)
Net income	中 間 純 利 益	17.4	6.7	63.9%	10.6

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2023			Sep.30, 2022 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	50.2	(2.7)		53.0
Core gross business profits	コ ア 業 務 粗 利 益	32.3	(2.2)	(6.5%)	34.5
Net interest income	資 金 利 益	25.3	(1.8)		27.2
Domestic	国 内 業 務 部 門	27.0	0.7		26.2
International	国 際 業 務 部 門	(1.6)	(2.6)		0.9
Net fees and commissions	役 務 取 引 等 利 益	6.6	0.0		6.5
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)	0.2	(0.4)		0.7
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	0.2	(0.4)		0.7
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	20.1	0.0		20.1
Personnel	人 件 費	10.0	(0.0)		10.1
Non-personnel	物 件 費	8.4	0.0		8.3
Core net business profits	コ ア 業 務 純 益	12.1	(2.2)	(15.9%)	14.4
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(6.6)	(0.6)		(6.0)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	5.4	(2.9)		8.3
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	(1.2)		1.2
Net business profits	業 務 純 益	5.4	(1.6)		7.0
Net non-recurring gains (losses)	臨 時 損 益	5.4	6.3		(0.8)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(0.6)	(7.5)		6.8
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(0.6)	(8.8)		8.1
Net gains (losses) related to stocks	株 式 等 損 益	5.4	(1.0)		6.5
Ordinary profits	経 常 利 益	10.9	4.7	76.6%	6.1
Net extraordinary gains (losses)	特 別 損 益	(0.1)	0.0		(0.1)
Income taxes	法 人 税 等	(1.2)	(3.0)		1.7
Income taxes-deferred	法 人 税 等 調 整 額	(2.4)	(0.2)		(2.2)
Net income	中 間 純 利 益	12.0	7.8	185.4%	4.2

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2023			Sep.30, 2022
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	38.4	1.0		37.4
Core gross business profits	コ ア 業 務 粗 利 益	25.6	(3.5)	(12.1%)	29.1
Net interest income	資 金 利 益	22.6	(3.2)		25.9
Domestic	国 内 業 務 部 門	23.6	(1.6)		25.2
International	国 際 業 務 部 門	(0.9)	(1.6)		0.6
Net fees and commissions	役 務 取 引 等 利 益	3.8	0.4		3.3
Net trading income	特 定 取 引 利 益	—	—		—
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	(0.9)	(0.7)		(0.1)
Gains (losses) on foreign exchange transactions	う ち 外 国 為 替 売 買 損 益	(0.8)	(0.7)		(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	18.2	0.4		17.7
Personnel	人 件 費	8.2	0.2		8.0
Non-personnel	物 件 費	8.3	0.1		8.1
Core net business profits	コ ア 業 務 純 益	7.4	(4.0)	(35.1%)	11.4
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(6.6)	(3.3)		(3.3)
Net business Profits (before provision (reversal) of general allowance for loan losses)	実 質 業 務 純 益	0.7	(7.3)		8.0
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	—		—
Net business profits	業 務 純 益	0.7	(7.3)		8.0
Net non-recurring gains (losses)	臨 時 損 益	3.2	2.2		1.0
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(2.5)	(1.0)		(1.4)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(2.5)	(1.0)		(1.4)
Net gains (losses) related to stocks	株 式 等 損 益	1.5	1.3		0.1
Ordinary profits	経 常 利 益	4.0	(5.0)	(55.8%)	9.1
Net extraordinary gains (losses)	特 別 損 益	3.2	3.3		(0.0)
Income taxes	法 人 税 等	1.9	(0.7)		2.6
Income taxes-deferred	法 人 税 等 調 整 額	1.7	0.3		1.4
Net income	中 間 純 利 益	5.3	(1.0)	(16.4%)	6.3

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions 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	(1)貸 出 金	9,669.7	124.6	348.2	9,545.1	9,321.5
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	5,942.4	11.2	73.2	5,931.1	5,869.1
Housing and consumer loans	(3)個人ローン	2,963.9	29.6	63.2	2,934.3	2,900.7
Housing loans	住宅系ローン	2,831.2	27.9	62.2	2,803.2	2,769.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	61.45%	(0.68%)	(1.51%)	62.13%	62.96%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	30.65%	(0.09%)	(0.46%)	30.74%	31.11%

【Hokuriku bank】

(Billions 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	(1)貸 出 金	5,218.5	32.1	50.8	5,186.3	5,167.6
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	3,426.2	9.5	58.4	3,416.6	3,367.7
Housing and consumer loans	(3)個人ローン	1,573.2	25.8	47.3	1,547.3	1,525.8
Housing loans	住宅系ローン	1,520.1	25.1	47.3	1,494.9	1,472.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	65.65%	(0.22%)	0.48%	65.87%	65.17%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	30.14%	0.31%	0.62%	29.83%	29.52%

【Hokkaido bank】

(Billions 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	(1)貸 出 金	4,451.2	92.4	297.3	4,358.7	4,153.8
Loans to small and medium-sized enterprises(“SMEs”) and individuals	(2)中小企業等向け貸出	2,516.1	1.6	14.8	2,514.5	2,501.3
Housing and consumer loans	(3)個人ローン	1,390.7	3.8	15.8	1,386.9	1,374.8
Housing loans	住宅系ローン	1,311.0	2.7	14.8	1,308.2	1,296.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	56.52%	(1.16%)	(3.69%)	57.68%	60.21%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	31.24%	(0.58%)	(1.85%)	31.82%	33.09%

(2) Deposits and Investment products

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

(Billions of yen)

	(Japanese)	As of Sep.30,2023			As of Mar.31,2023	As of Sep.30, 2022
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total balance of investment products for individuals	個人向け投資型金融商品	569.9	11.3	4.6	558.6	565.2
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)	450.6	(0.0)	(11.0)	450.7	461.7
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	119.2	11.4	15.7	107.8	103.5

【Total of two banks】

(Billions 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*	預金(含む 譲渡性預金)	13,681.5	140.8	371.7	13,540.6	13,309.8
Individual deposits*	うち個人預金(含む 譲渡性預金)	9,102.0	87.4	186.7	9,014.5	8,915.3
Total individual assets	(1) 個人預かり資産	9,543.4	87.5	177.5	9,455.9	9,365.9
Individual deposits* (deposits in yen)	個人預金(円貨)	9,092.8	87.6	188.6	9,005.1	8,904.2
Investment products (for individuals)	(2) 投資型金融商品	450.6	(0.0)	(11.0)	450.7	461.7
Foreign currency deposits	外貨預金	9.1	(0.1)	(1.9)	9.3	11.1
Public bonds	公共債	150.5	(13.7)	(28.6)	164.3	179.2
Investment trusts	投資信託	290.8	13.8	19.5	277.0	271.3
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.72%	(0.04%)	(0.20%)	4.76%	4.92%

【Hokuriku bank】

(Billions 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*	預金(含む 譲渡性預金)	7,699.8	19.4	188.6	7,680.3	7,511.1
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,929.0	37.1	74.5	4,891.8	4,854.4
Total individual assets	(1) 個人預かり資産	5,151.6	40.8	72.7	5,110.8	5,078.8
Individual deposits* (deposits in yen)	個人預金(円貨)	4,923.8	37.4	75.5	4,886.4	4,848.3
Investment products (for individuals)	(2) 投資型金融商品	227.7	3.3	(2.7)	224.3	230.5
Foreign currency deposits	外貨預金	5.1	(0.2)	(1.0)	5.3	6.1
Public bonds	公共債	72.0	(3.2)	(10.1)	75.3	82.1
Investment trusts	投資信託	150.5	6.8	8.3	143.7	142.2
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	4.42%	0.03%	(0.11%)	4.39%	4.53%

【Hokkaido bank】

(Billions 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*	預金(含む 譲渡性預金)	5,981.7	121.3	183.0	5,860.3	5,798.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	4,173.0	50.3	112.1	4,122.6	4,060.8
Total individual assets	(1) 個人預かり資産	4,391.8	46.7	104.8	4,345.0	4,287.0
Individual deposits* (deposits in yen)	個人預金(円貨)	4,168.9	50.2	113.1	4,118.7	4,055.8
Investment products (for individuals)	(2) 投資型金融商品	222.8	(3.4)	(8.3)	226.3	231.1
Foreign currency deposits	外貨預金	4.0	0.0	(0.9)	3.9	4.9
Public bonds	公共債	78.5	(10.5)	(18.5)	89.0	97.0
Investment trusts	投資信託	140.3	7.0	11.1	133.3	129.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	5.07%	(0.13%)	(0.32%)	5.20%	5.39%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)	As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)	As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)
Securities	有価証券	1,806.6	(40.1)	1,846.7	1,142.1	(43.2)	1,185.4	664.4	3.1	661.2
Government bonds	国債	223.6	(10.1)	233.8	139.9	(46.4)	186.3	83.7	36.2	47.4
Local government bonds	地方債	616.4	13.1	603.2	399.3	10.1	389.2	217.1	3.0	214.0
Corporate bonds	社債	280.4	(2.1)	282.6	158.0	2.6	155.3	122.4	(4.8)	127.2
Japanese stocks	株式	215.8	5.8	210.0	153.9	3.6	150.2	61.9	2.1	59.7
Foreign securities	外国証券	243.2	(40.3)	283.6	148.6	(8.3)	157.0	94.5	(32.0)	126.6
Others	その他	226.8	(6.3)	233.1	142.1	(4.9)	147.1	84.6	(1.4)	86.0
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	4.60	(0.39)	4.99	4.87	(0.32)	5.19	4.16	(0.47)	4.63

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)	As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)	As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)
Available-for-sale securities	その他の有価証券	39.7	(4.3)	44.1	50.8	(2.1)	53.0	(11.1)	(2.2)	(8.9)
Japanese stocks	株式	108.7	6.2	102.5	85.6	3.3	82.3	23.0	2.8	20.1
Japanese bonds	債券	(20.3)	(12.9)	(7.4)	(13.0)	(9.6)	(3.4)	(7.2)	(3.2)	(4.0)
Others	その他	(48.6)	2.3	(50.9)	(21.6)	4.1	(25.8)	(26.9)	(1.8)	(25.0)

(Consolidated)

(Billions of yen)

	(Japanese)	FG		
		As of Sep.30,2023 (A)	(A)-(B)	As of Mar.31,2023 (B)
		Available-for-sale securities	その他の有価証券	43.6
Japanese stocks	株式	106.3	6.3	100.0
Japanese bonds	債券	(20.4)	(12.8)	(7.5)
Others	その他	(42.3)	3.0	(45.4)

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

【Total of two banks】

(Billions 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	破産更生債権等	11.1	(2.0)	(2.9)	13.2	14.1
Doubtful	危険債権	169.3	0.8	0.4	168.4	168.9
Substandard	要管理債権	31.5	(5.9)	(15.9)	37.5	47.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	212.0	(7.0)	(18.5)	219.0	230.5
Normal	正常債権	9,702.4	132.0	353.7	9,570.4	9,348.7
Total	(2) 合計 (総与信)	9,914.4	124.9	335.2	9,789.4	9,579.2
NPL ratio	(1)/(2) 開示債権比率	2.13%	(0.10%)	(0.27%)	2.23%	2.40%

【Hokuriku bank】

(Billions 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	破産更生債権等	7.6	(1.2)	(0.8)	8.9	8.5
Doubtful	危険債権	108.2	1.5	1.8	106.7	106.3
Substandard	要管理債権	20.9	(4.8)	(14.2)	25.8	35.1
Non Performing Loan	(1) 小計 (金融再生法開示債権)	136.7	(4.6)	(13.2)	141.3	149.9
Normal	正常債権	5,176.5	38.7	62.1	5,137.7	5,114.3
Total	(2) 合計 (総与信)	5,313.1	34.1	48.9	5,279.0	5,264.2
NPL ratio	(1)/(2) 開示債権比率	2.57%	(0.10%)	(0.27%)	2.67%	2.84%

【Hokkaido bank】

(Billions 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	破産更生債権等	3.5	(0.7)	(2.1)	4.3	5.7
Doubtful	危険債権	61.1	(0.6)	(1.4)	61.7	62.5
Substandard	要管理債権	10.6	(1.0)	(1.7)	11.7	12.4
Non Performing Loan	(1) 小計 (金融再生法開示債権)	75.3	(2.4)	(5.3)	77.7	80.6
Normal	正常債権	4,526.0	93.2	291.5	4,432.7	4,234.4
Total	(2) 合計 (総与信)	4,601.2	90.8	286.2	4,510.4	4,314.9
NPL ratio	(1)/(2) 開示債権比率	1.63%	(0.09%)	(0.23%)	1.72%	1.86%

5. Capital Adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2023	Change	As of Mar.31,2023	As of Sep.30,2023	Change	As of Mar.31,2023	As of Sep.30,2023	Change	As of Mar.31,2023
		Capital adequacy ratio	自己資本比率	9.57%	0.08%	9.49%	9.18%	0.12%	9.06%	9.19%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2023		
		Interim results	Full year Forecast	Change from FY 2022
		Ordinary profits	経常利益	14.1
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	16.0	17.0	(4.4)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2023								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2022	Interim results	Full year Forecast	Change from FY 2022	Interim results	Full year Forecast	Change from FY 2022
		Core gross business profits	コア業務粗利益	57.9	115.0	(4.8)	32.3	63.0	(2.2)	25.6
General and administrative expenses	経費	38.3	80.0	5.2	20.1	42.5	3.0	18.2	37.5	2.1
Core net business profits	コア業務純益	19.5	35.0	(10.0)	12.1	20.5	(5.3)	7.4	14.5	(4.7)
Total credit costs	与信費用	(3.2)	8.0	0.2	(0.6)	4.5	(4.8)	(2.5)	3.5	5.1
Ordinary profits	経常利益	14.9	27.5	0.5	10.9	15.0	0.4	4.0	12.5	0.0
Net income	当期(中間)純利益	17.4	19.5	(3.5)	12.0	11.0	(3.3)	5.3	8.5	(0.2)

(2) Dividends forecast

	(Japanese)	Interim	Year-end	Annual	Change from FY 2022
		(results)	(forecast)		
Dividend per common share	普通株式	¥0.00	¥37.00	¥37.00	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar. 31, 2023	As of Sep. 30, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	4,357,148	4,351,619
Call loans and bills bought	コールローン及び買入手形	52,344	38,739
Monetary claims bought	買入金銭債権	15,519	12,860
Trading assets	特定取引資産	2,220	2,020
Money held in trust	金銭の信託	18,248	19,385
Securities	有価証券	1,854,257	1,814,850
Loans and bills discounted	貸出金	9,533,464	9,658,818
Foreign exchanges	外国為替	17,975	21,936
Other assets	その他資産	201,393	208,660
Tangible fixed assets	有形固定資産	100,013	102,738
Intangible fixed assets	無形固定資産	8,299	10,394
Asset for retirement benefit	退職給付に係る資産	7,696	2,572
Deferred tax assets	繰延税金資産	7,598	7,086
Customers' liabilities for acceptances and guarantees	支払承諾見返	63,881	66,439
Allowance for loan losses	貸倒引当金	(67,361)	(58,146)
Total assets	資産の部合計	16,172,700	16,259,976
(Liabilities)	(負債の部)		
Deposits	預金	13,455,219	13,550,930
Negotiable certificates of deposit	譲渡性預金	58,506	104,431
Call money and bills sold	コールマネー及び売渡手形	162,020	141,645
Payables under repurchase agreements	売現先勘定	10,430	19,070
Payables under securities lending transactions	債券貸借取引受入担保金	313,271	332,363
Trading liabilities	特定取引負債	266	297
Borrowed money	借入金	1,352,450	1,335,121
Foreign exchanges	外国為替	735	576
Borrowed money from trust account	信託勘定借	5,230	5,501
Other liabilities	その他負債	119,823	69,997
Liability for retirement benefit	退職給付に係る負債	3,407	2,914
Reserve for directors' retirement benefits	役員退職慰労引当金	83	81
Reserve for contingent loss	偶発損失引当金	1,063	1,000
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,385	1,327
Reserves under the special laws	特別法上の引当金	10	10
Deferred tax liabilities	繰延税金負債	7,759	5,722
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,941	4,931
Acceptances and guarantees	支払承諾	63,881	66,439
Total liabilities	負債の部合計	15,560,488	15,642,363
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	119,778	116,031
Retained earnings	利益剰余金	374,971	385,864
Treasury stock	自己株式	(675)	(896)
Total shareholders' equity	株主資本合計	564,969	571,894
Valuation difference on available-for-sale securities	その他有価証券評価差額金	37,152	34,404
Deferred gains or losses on hedges	繰延ヘッジ損益	(195)	1,250
Revaluation reserve for land	土地再評価差額金	7,694	7,669
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(1,419)	(1,849)
Accumulated other comprehensive income	その他の包括利益累計額合計	43,231	41,475
Stock acquisition rights	新株予約権	416	504
Non-controlling interests	非支配株主持分	3,594	3,737
Total net assets	純資産の部合計	612,212	617,612
Total liabilities and net assets	負債及び純資産の部合計	16,172,700	16,259,976

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2022	For the six months ended Sep. 30, 2023
Ordinary income	経常収益	96,991	96,151
Interest income	資金運用収益	55,193	53,738
Interest on loans and discounts	貸出金利息	41,022	41,507
Interest and dividends on securities	有価証券利息配当金	11,118	9,468
Trust fees	信託報酬	15	13
Fees and commissions	役務取引等収益	19,774	20,377
Trading income	特定取引収益	692	398
Other ordinary income	その他業務収益	7,796	9,813
Other income	その他経常収益	13,518	11,810
Ordinary expenses	経常費用	82,446	82,041
Interest expenses	資金調達費用	3,079	6,895
Interest on deposits	預金利息	306	557
Fees and commissions	役務取引等費用	6,990	6,704
Other ordinary expenses	その他業務費用	15,495	22,275
General and administrative expenses	営業経費	42,356	43,347
Other expenses	その他経常費用	14,523	2,818
Ordinary profits	経常利益	14,545	14,110
Extraordinary income	特別利益	44	3,353
Gain on disposal of fixed assets	固定資産処分益	44	5
Gain on cancellation of retirement benefit trust	退職給付信託解約益	-	3,348
Extraordinary loss	特別損失	299	274
Loss on disposal of fixed assets	固定資産処分損	125	148
Impairment loss	減損損失	173	126
Income before income taxes	税金等調整前中間純利益	14,290	17,189
Income taxes-current	法人税、住民税及び事業税	5,666	1,790
Income taxes-deferred	法人税等調整額	(763)	(799)
Total income taxes	法人税等合計	4,902	990
Net income	中間純利益	9,387	16,198
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	80	105
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	9,306	16,092

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2022	For the six months ended Sep. 30, 2023
Net income	中間純利益	9,387	16,198
Other comprehensive income	その他の包括利益	(37,115)	(1,694)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(37,310)	(2,699)
Deferred gains or losses on hedges	繰延ヘッジ損益	(81)	1,446
Defined retirement benefit plans	退職給付に係る調整額	297	(430)
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	(20)	(10)
Total comprehensive income	中間包括利益	(27,727)	14,504
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	(27,794)	14,360
The amount attributable to non-controlling interests	非支配株主に係る中間包括利益	66	143

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the six months ended Sep. 30, 2022	Shareholders' equity					Total shareholders' equity
	株主資本					
	Capital stock	Capital surplus	Retained earnings	Treasury stock		
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	
Balance at the beginning of the period 当期首残高	70,895	125,128	359,045	(852)		554,215
Changes of items during the period 当中間期変動額						
Cash dividends 剰余金の配当			(5,042)			(5,042)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			9,306			9,306
Purchase of treasury stock 自己株式の取得				(1)		(1)
Disposal of treasury stock 自己株式の処分		22		175		198
Retirement of treasury stock 自己株式の消却						—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			52			52
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	—	22	4,316	174		4,514
Balance at the end of current period 当中間期末残高	70,895	125,150	363,362	(678)		558,729

Millions of yen

For the six months ended Sep. 30, 2022	Accumulated other comprehensive income:					Total accumulated other comprehensive income	Stock acquisition rights	Non-controlling interests	Total net assets
	その他の包括利益累計額								
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans					
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計		
Balance at the beginning of the period 当期首残高	56,225	325	7,791	338	64,680	500	3,449	622,845	
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当								(5,042)	
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益								9,306	
Purchase of treasury stock 自己株式の取得								(1)	
Disposal of treasury stock 自己株式の処分								198	
Retirement of treasury stock 自己株式の消却								—	
Reversal of revaluation reserve for land 土地再評価差額金の取崩								52	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(37,317)	(81)	(52)	297	(37,153)	(78)	66	(37,165)	
Total changes during the period 当中間期変動額合計	(37,317)	(81)	(52)	297	(37,153)	(78)	66	(32,651)	
Balance at the end of current period 当中間期末残高	18,908	244	7,738	636	27,526	422	3,515	590,193	

Millions of yen

For the six months ended Sep. 30, 2023	Shareholders' equity				
	株主資本				
	Capital stock 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury stock 自己株式	Total shareholders' equity 株主資本合計
Balance at the beginning of the period 当期首残高	70,895	119,778	374,971	(675)	564,969
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(5,224)		(5,224)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			16,092		16,092
Purchase of treasury stock 自己株式の取得				(4,002)	(4,002)
Disposal of treasury stock 自己株式の処分		(4)		39	35
Retirement of treasury stock 自己株式の消却		(3,741)		3,741	—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			24		24
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	—	(3,746)	10,892	(221)	6,925
Balance at the end of current period 当中間期末残高	70,895	116,031	385,864	(896)	571,894

Millions of yen

For the six months ended Sep. 30, 2023	Accumulated other comprehensive income:					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
	その他の包括利益累計額								
	Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額					
Balance at the beginning of the period 当期首残高	37,152	(195)	7,694	(1,419)	43,231	416	3,594	612,212	
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当								(5,224)	
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益								16,092	
Purchase of treasury stock 自己株式の取得								(4,002)	
Disposal of treasury stock 自己株式の処分								35	
Retirement of treasury stock 自己株式の消却								—	
Reversal of revaluation reserve for land 土地再評価差額金の取崩								24	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(2,748)	1,446	(24)	(430)	(1,756)	87	143	(1,525)	
Total changes during the period 当中間期変動額合計	(2,748)	1,446	(24)	(430)	(1,756)	87	143	5,399	
Balance at the end of current period 当中間期末残高	34,404	1,250	7,669	(1,849)	41,475	504	3,737	617,612	

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2022	For the six months ended Sep. 30, 2023
I. Cash flows from operating activities:	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	14,290	17,189
Depreciation	減価償却費	3,024	2,762
Impairment losses	減損損失	173	126
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(△)	(17)	(32)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	5,333	(9,214)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	65	(62)
Decrease (Increase) in asset for retirement benefit	退職給付に係る資産の増(△)減額	(416)	5,124
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	85	(493)
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(47)	(1)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(24)	(57)
Interest income	資金運用収益	(55,193)	(53,738)
Interest expenses	資金調達費用	3,079	6,895
Losses (gains) on securities	有価証券関係損益(△)	2,817	6,169
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(3)	35
Losses (gains) on foreign exchange	為替差損益(△)	(28,759)	(14,448)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	81	142
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	495	199
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(2)	31
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(117,764)	(125,354)
Net increase (decrease) in deposits	預金の純増減(△)	36,778	95,711
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	43,499	45,925
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約借入金を除く)の純増減(△)	(1,424,315)	(17,328)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	11,448	(8,874)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(24,010)	16,263
Net decrease (increase) in cash collateral provided for securities borrowed	債券貸借支払保証金純増(△)減	(11,148)	-
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(145,861)	(11,735)
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	87,009	19,091
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(1,479)	(3,960)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(167)	(159)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	556	271
Interest income-cash basis	資金運用による収入	44,381	42,996
Interest expense-cash basis	資金調達による支出	(3,008)	(7,045)
Other, net	その他	(25,366)	(81,677)
Subtotal	小計	(1,583,415)	(74,196)
Income taxes paid	法人税等の支払額	(5,533)	(482)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(1,588,949)	(74,678)
II. Cash flows from investing activities:	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	(233,536)	(215,872)
Proceeds from sales of securities	有価証券の売却による収入	230,577	233,331
Proceeds from redemption of securities	有価証券の償還による収入	95,404	51,313
Payments for increase in money held in trust	金銭の信託の増加による支出	(10,039)	(10,202)
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	10,130	10,226
Proceeds from fund management	投資活動としての資金運用による収入	11,122	9,468
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,714)	(4,765)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	70	16
Purchases of intangible fixed assets	無形固定資産の取得による支出	(998)	(4,055)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	101,015	69,460
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー		
Dividends paid	配当金の支払額	(5,042)	(5,224)
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)	(4,002)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(5,044)	(9,227)
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	57	42
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	(1,492,920)	(14,402)
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	5,451,451	4,341,640
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の中間期末残高	3,958,531	4,327,237

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar. 31, 2023	As of Sep. 30, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	2,875,482	2,855,222
Call loans and bills bought	コールローン	52,344	38,739
Monetary claims bought	買入金銭債権	15,519	12,860
Trading assets	特定取引資産	601	541
Money held in trust	金銭の信託	4,935	4,933
Securities	有価証券	1,185,438	1,142,180
Loans and bills discounted	貸出金	5,186,353	5,218,543
Foreign exchanges	外国為替	12,109	14,056
Other assets	その他資産	70,698	74,682
Tangible fixed assets	有形固定資産	76,294	77,331
Intangible fixed assets	無形固定資産	2,501	4,080
Prepaid pension cost	前払年金費用	3,034	2,453
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,303	30,905
Allowance for loan losses	貸倒引当金	(39,311)	(32,898)
Total assets	資産の部合計	9,477,305	9,443,632
(Liabilities)	(負債の部)		
Deposits	預金	7,611,273	7,627,777
Negotiable certificates of deposit	譲渡性預金	69,066	72,024
Call money and bills sold	コールマネー	155,210	140,000
Payables under repurchase agreements	売現先勘定	10,430	19,070
Payables under securities lending transactions	債券貸借取引受入担保金	219,345	191,313
Trading liabilities	特定取引負債	266	297
Borrowed money	借入金	939,184	949,280
Foreign exchanges	外国為替	336	228
Borrowed money from trust account	信託勘定借	5,230	5,501
Other liabilities	その他負債	50,457	21,317
Reserve for employee retirement benefits	退職給付引当金	1,653	1,644
Reserve for contingent loss	偶発損失引当金	603	581
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	918	886
Deferred tax liabilities	繰延税金負債	7,162	4,677
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,941	4,931
Acceptances and guarantees	支払承諾	31,303	30,905
Total liabilities	負債の部合計	9,107,387	9,070,437
(Net assets)	(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	165,821	169,626
Total shareholders' equity	株主資本合計	321,229	325,035
Valuation difference on available-for-sale securities	その他有価証券評価差額金	41,189	39,238
Deferred gains or losses on hedges	繰延ヘッジ損益	(195)	1,250
Revaluation reserve for land	土地再評価差額金	7,694	7,669
Total valuation and translation adjustments	評価・換算差額等合計	48,687	48,159
Total net assets	純資産の部合計	369,917	373,194
Total liabilities and net assets	負債及び純資産の部合計	9,477,305	9,443,632

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2022	For the six months ended Sep. 30, 2023
Ordinary income	経常収益	53,020	50,224
Interest income	資金運用収益	29,452	30,013
<i>Interest on loans and discounts</i>	貸出金利息	20,471	20,850
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,974	7,090
Trust fees	信託報酬	15	13
Fees and commissions	役務取引等収益	9,521	9,388
Trading income	特定取引収益	8	17
Other ordinary income	その他業務収益	1,282	3,730
Other income	その他経常収益	12,739	7,061
Ordinary expenses	経常費用	46,832	39,298
Interest expense	資金調達費用	2,236	4,638
<i>Interest on deposits</i>	預金利息	253	480
Fees and commissions	役務取引等費用	2,949	2,764
Other ordinary expenses	その他業務費用	6,565	10,100
General and administrative expenses	営業経費	20,857	21,131
Other expenses	その他経常費用	14,225	663
Ordinary profits	経常利益	6,187	10,925
Extraordinary income	特別利益	39	—
Extraordinary loss	特別損失	224	150
Income before income taxes	税引前中間純利益	6,002	10,775
Income taxes-current	法人税、住民税及び事業税	3,986	1,190
Income taxes-deferred	法人税等調整額	(2,209)	(2,471)
Total income taxes	法人税等合計	1,777	(1,281)
Net income	中間純利益	4,224	12,056

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

Balance Sheets (Unaudited)

		As of Mar. 31, 2023	As of Sep. 30, 2023
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,480,393	1,494,160
Trading account securities	商品有価証券	1,618	1,478
Money held in trust	金銭の信託	9,313	9,251
Securities	有価証券	661,272	664,429
Loans and bills discounted	貸出金	4,358,785	4,451,211
Foreign exchanges	外国為替	5,866	7,880
Other assets	その他資産	79,685	81,833
Tangible fixed assets	有形固定資産	29,148	30,890
Intangible fixed assets	無形固定資産	2,582	4,122
Prepaid pension cost	前払年金費用	6,708	2,988
Deferred tax assets	繰延税金資産	9,851	8,891
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,576	35,531
Allowance for loan losses	貸倒引当金	(22,103)	(19,189)
Total assets	資産の部合計	6,655,698	6,773,481
(Liabilities)	(負債の部)		
Deposits	預金	5,860,351	5,949,325
Negotiable certificates of deposit	譲渡性預金	—	32,407
Call money and bills sold	コールマネー	6,810	1,645
Payables under securities lending transactions	債券貸借取引受入担保金	93,925	141,050
Borrowed money	借入金	408,500	380,500
Foreign exchanges	外国為替	398	347
Other liabilities	その他負債	38,071	16,051
Reserve for employee retirement benefits	退職給付引当金	1,296	1,025
Reserve for directors' retirement benefits	役員退職慰労引当金	37	37
Reserve for contingent loss	偶発損失引当金	452	412
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	466	441
Acceptances and guarantees	支払承諾	32,576	35,531
Total liabilities	負債の部合計	6,442,887	6,558,775
(Net assets)	(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	108,489	111,779
Total shareholders' equity	株主資本合計	218,809	222,098
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(5,997)	(7,393)
Total valuation and translation adjustments	評価・換算差額等合計	(5,997)	(7,393)
Total net assets	純資産の部合計	212,811	214,705
Total liabilities and net assets	負債及び純資産の部合計	6,655,698	6,773,481

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2022	For the six months ended Sep. 30, 2023
Ordinary income	經常収益	37,410	38,469
Interest income	資金運用収益	26,719	24,907
<i>Interest on loans and discounts</i>	貸出金利息	20,548	20,680
<i>Interest and dividends on securities</i>	有価証券利息配当金	5,125	3,540
Fees and commissions	役務取引等収益	7,994	8,287
Other ordinary income	その他業務収益	357	12
Other income	その他經常収益	2,340	5,262
Ordinary expenses	經常費用	28,280	34,437
Interest expense	資金調達費用	813	2,232
<i>Interest on deposits</i>	預金利息	52	77
Fees and commissions	役務取引等費用	4,642	4,441
Other ordinary expenses	その他業務費用	3,832	7,582
General and administrative expenses	営業経費	17,567	18,263
Other expenses	その他經常費用	1,424	1,917
Ordinary profits	經常利益	9,130	4,032
Extraordinary income	特別利益	4	3,348
Extraordinary loss	特別損失	68	88
Income before income taxes	税引前中間純利益	9,066	7,291
Income taxes-current	法人税、住民税及び事業税	1,211	162
Income taxes-deferred	法人税等調整額	1,456	1,778
Total income taxes	法人税等合計	2,667	1,940
Net income	中間純利益	6,398	5,351

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2023	change	Sep.30, 2022
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	48,464	(9,442)	57,907
Net interest income	資金利益	46,842	(5,271)	52,114
Trust fees	信託報酬	13	(2)	15
Net fees and commissions	役務取引等利益	13,672	889	12,783
Net trading income	特定取引利益	398	(293)	692
Net other income	その他業務利益	(12,462)	(4,763)	(7,698)
General and administrative expenses	営業経費	43,347	990	42,356
Amortization of goodwill	うちのれん償却	1,051	—	1,051
Total credit costs	不良債権処理額	(2,838)	(9,813)	6,974
Written-off of loans	貸出金償却	103	(29)	133
Provision of allowance for loan losses	貸倒引当金繰入額	—	(6,692)	6,692
Other credit costs	その他不良債権処理額	(2,942)	(3,090)	148
Net gains (losses) related to stocks	株式等損益	6,704	105	6,598
Other non-recurring gains (losses)	その他臨時損益	(550)	79	(629)
Ordinary profits	経常利益	14,110	(435)	14,545
Net extraordinary gains (losses)	特別損益	3,079	3,334	(254)
Income before income taxes	税金等調整前中間純利益	17,189	2,899	14,290
Income taxes-current	法人税、住民税及び事業税	1,790	(3,876)	5,666
Income taxes-deferred	法人税等調整額	(799)	(35)	(763)
Net income	中間純利益	16,198	6,811	9,387
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	105	24	80
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	16,092	6,786	9,306

* 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)

		For the six months ended		(Millions of yen)
Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結実質業務純益	7,202	(9,973)	17,175
Consolidated core net business profits	連結コア業務純益	20,076	(6,515)	26,592

* 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)
		Sep.30, 2023	change	Sep.30, 2022
(Japanese)		(A)	(A - B)	(B)
Gross business profits	業務粗利益	25,659	(2,870)	28,530
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	32,322	(2,264)	34,587
Domestic gross business profits	国内業務粗利益	36,880	3,684	33,195
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	33,550	839	32,711
Net interest income	資金利益	27,006	772	26,233
Net fees and commissions	役務取引等利益	6,523	52	6,470
Net trading income	特定取引利益	17	10	7
Net other income	その他業務利益	3,333	2,849	484
Net gains (losses) related to bonds	国債等債券損益	3,329	2,845	484
International gross business profits	国際業務粗利益	(11,220)	(6,555)	(4,664)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	(1,227)	(3,104)	1,876
Net interest income	資金利益	(1,631)	(2,613)	982
Net fees and commissions	役務取引等利益	113	(3)	117
Net trading income	特定取引利益	0	(0)	1
Net other income	その他業務利益	(9,704)	(3,937)	(5,766)
Net gains (losses) related to bonds	国債等債券損益	(9,992)	(3,451)	(6,541)
General and administrative expenses	経費(臨時処理分を除く)	20,196	32	20,163
Personnel expenses	人件費	10,097	(72)	10,169
Non-personnel expenses	物件費	8,458	96	8,362
Taxes	税金	1,640	8	1,632
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	5,463	(2,903)	8,366
(Reference) Core net business profits	(参考)コア業務純益	12,126	(2,297)	14,423
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(1,291)	1,291
Net business profits	業務純益	5,463	(1,611)	7,074
Net gains (losses) related to bonds	国債等債券損益	(6,663)	(606)	(6,056)
Net non-recurring gains (losses)	臨時損益	5,462	6,350	(887)
Credit related costs ②	不良債権処理額②	(690)	(7,556)	6,865
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	—	(6,744)	6,744
Losses on sales of non-performing loans	延滞債権売却損	5	5	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(22)	(77)	55
Other credit costs	その他の債権売却損等	115	49	66
Reversal of allowance for loan losses	貸倒引当金戻入益	790	790	—
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(690)	(8,848)	8,157
Net gains (losses) related to stocks	株式等損益	5,449	(1,077)	6,527
Gains on sales of stocks and other securities	株式等売却益	5,957	(6,468)	12,425
Losses on sales of stocks and other securities	株式等売却損	343	281	61
Losses on devaluation of stocks and other securities	株式等償却	163	(5,673)	5,836
Ordinary profits	経常利益	10,925	4,738	6,187
Net extraordinary gains (losses)	特別損益	(150)	34	(184)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(93)	(81)	(11)
Gain on disposal of noncurrent assets	固定資産処分益	—	(39)	39
Loss on disposal of noncurrent assets	固定資産処分損	93	42	51
Impairment loss	減損損失	56	(116)	173
Income before income taxes	税引前中間純利益	10,775	4,773	6,002
Income taxes-current	法人税、住民税及び事業税	1,190	(2,796)	3,986
Income taxes-deferred	法人税等調整額	(2,471)	(262)	(2,209)
Net income	中間純利益	12,056	7,832	4,224

【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2023		Sep.30, 2022
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	18,950	(6,831)	25,782
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	25,615	(3,525)	29,141
Domestic gross business profits	国内業務粗利益	26,872	(1,982)	28,854
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	27,446	(1,121)	28,567
Net interest income	資金利益	23,640	(1,601)	25,242
Net fees and commissions	役務取引等利益	3,815	481	3,333
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(583)	(862)	279
Net gains (losses) related to bonds	国債等債券損益	(573)	(860)	287
International gross business profits	国際業務粗利益	(7,921)	(4,848)	(3,072)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	(1,830)	(2,404)	573
Net interest income	資金利益	(965)	(1,628)	663
Net fees and commissions	役務取引等利益	30	12	18
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(6,986)	(3,232)	(3,753)
Net gains (losses) related to bonds	国債等債券損益	(6,091)	(2,444)	(3,646)
General and administrative expenses	経費(臨時処理分を除く)	18,201	484	17,716
Personnel expenses	人件費	8,287	208	8,079
Non-personnel expenses	物件費	8,320	152	8,167
Taxes	税金	1,593	123	1,470
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	749	(7,316)	8,065
(Reference) Core net business profits	(参考)コア業務純益	7,414	(4,010)	11,424
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	—	—
Net business profits	業務純益	749	(7,316)	8,065
Net gains (losses) related to bonds	国債等債券損益	(6,664)	(3,305)	(3,359)
Net non-recurring gains (losses)	臨時損益	3,283	2,218	1,065
Credit related costs ②	不良債権処理額②	(2,530)	(1,085)	(1,445)
Written-off of loans	貸出金償却	0	0	—
Provision of allowance for loan losses	個別貸倒引当金純繰入額	—	—	—
Losses on sales of non-performing loans	延滞債権等売却損	1	1	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(40)	(50)	10
Other credit costs	その他の債権売却損等	15	0	15
Reversal of allowance for loan losses	貸倒引当金戻入益	2,508	1,037	1,471
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(2,530)	(1,085)	(1,445)
Net gains (losses) related to stocks	株式等損益	1,526	1,356	169
Gains on sales of stocks and other securities	株式等売却益	2,593	1,847	745
Losses on sales of stocks and other securities	株式等売却損	596	266	330
Losses on devaluation of stocks and other securities	株式等償却	469	223	245
Ordinary profits	経常利益	4,032	(5,098)	9,130
Net extraordinary gains (losses)	特別損益	3,259	3,323	(64)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(54)	9	(64)
Gain on disposal of noncurrent assets	固定資産処分益	0	(4)	4
Loss on disposal of noncurrent assets	固定資産処分損	54	(13)	68
Impairment loss	減損損失	34	34	—
Income before income taxes	税引前中間純利益	7,291	(1,774)	9,066
Income taxes-current	法人税、住民税及び事業税	162	(1,049)	1,211
Income taxes-deferred	法人税等調整額	1,778	322	1,456
Net income	中間純利益	5,351	(1,047)	6,398

2. Average Balance of Use and Source of Funds

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2023			Sep.30, 2022			Sep.30, 2023			Sep.30, 2022		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	14,196.5	359.3	13,837.2	8,028.3	64.0	7,964.3	6,168.1	295.2	5,872.9			
Loans and bills discounted	貸出金	9,598.2	347.4	9,250.8	5,182.6	86.4	5,096.1	4,415.6	261.0	4,154.6			
Securities	有価証券	1,466.6	(180.9)	1,647.5	931.0	(10.7)	941.8	535.5	(170.1)	705.7			
Interest-bearing liabilities	資金調達勘定	15,256.1	(1,240.8)	16,496.9	8,872.6	(647.3)	9,520.0	6,383.4	(593.4)	6,976.9			
Deposits and NCD	預金(NCD含む)	13,621.6	254.2	13,367.3	7,663.2	119.6	7,543.6	5,958.3	134.5	5,823.7			

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2023			Sep.30, 2022			Sep.30, 2023			Sep.30, 2022		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	14,462.7	206.4	14,256.3	8,196.0	(61.3)	8,257.3	6,266.7	267.8	5,998.9			
Loans and bills discounted	貸出金	9,618.5	343.5	9,275.0	5,202.8	82.6	5,120.2	4,415.7	260.9	4,154.7			
Securities	有価証券	1,784.9	(339.0)	2,124.0	1,106.7	(110.8)	1,217.5	678.2	(228.1)	906.4			
Interest-bearing liabilities	資金調達勘定	15,521.4	(1,394.5)	16,916.0	9,038.5	(774.9)	9,813.4	6,482.9	(619.5)	7,102.5			
Deposits and NCD	預金(NCD含む)	13,668.3	250.1	13,418.2	7,702.0	116.6	7,585.3	5,966.3	133.4	5,832.8			

3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2023			Sep.30, 2022			Sep.30, 2023			Sep.30, 2022		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	0.71	(0.03)	0.74	0.67	0.01	0.66	0.76	(0.09)	0.85			
Loans and bills discounted (b)	貸出金利回り	0.84	(0.03)	0.87	0.77	(0.01)	0.78	0.93	(0.05)	0.98			
Securities	有価証券利回り	1.08	0.08	1.00	1.21	0.23	0.98	0.85	(0.19)	1.04			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.49	0.04	0.45	0.44	0.03	0.41	0.56	0.06	0.50			
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	0.55	0.00	0.55	0.51	(0.01)	0.52	0.60	0.00	0.60			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.84	(0.03)	0.87	0.77	(0.01)	0.78	0.93	(0.05)	0.98			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.29	(0.02)	0.31	0.26	0.00	0.26	0.32	(0.06)	0.38			
Interest rate spread (a)-(c)	総資金利鞘	0.21	(0.08)	0.29	0.22	(0.02)	0.24	0.20	(0.15)	0.35			

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2023			Sep.30, 2022			Sep.30, 2023			Sep.30, 2022		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	0.75	(0.03)	0.78	0.73	0.02	0.71	0.79	(0.09)	0.88			
Loans and Bills discounted (b)	貸出金利回り	0.86	(0.02)	0.88	0.79	0.00	0.79	0.93	(0.05)	0.98			
Securities	有価証券利回り	1.18	0.05	1.13	1.27	0.13	1.14	1.04	(0.08)	1.12			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.58	0.10	0.48	0.54	0.09	0.45	0.62	0.10	0.52			
Deposits and NCD (d)	預金等利回り	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00			
Expense ratio (e)	預金経費率	0.55	(0.01)	0.56	0.52	0.00	0.52	0.60	0.00	0.60			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	0.85	(0.02)	0.87	0.78	(0.01)	0.79	0.93	(0.05)	0.98			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.29	(0.02)	0.31	0.26	0.00	0.26	0.32	(0.05)	0.37			
Interest rate spread (a)-(c)	総資金利鞘	0.17	(0.13)	0.30	0.18	(0.07)	0.25	0.16	(0.20)	0.36			

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, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022
	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	
Core net business profits	コア業務純益	19,540	(6,307)	25,848	12,126	(2,297)	14,423	7,414	(4,010)	11,424
As per employee (in thousands of yen)	一人当たり(千円)	4,723	(1,317)	6,040	5,744	(797)	6,541	3,659	(1,848)	5,508
Net business profits	業務純益	6,212	(8,927)	15,140	5,463	(1,611)	7,074	749	(7,316)	8,065
As per employee (in thousands of yen)	一人当たり(千円)	1,501	(2,036)	3,538	2,587	(620)	3,208	369	(3,518)	3,888

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, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022
	(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	7.04	(2.54)	9.58	6.50	(1.54)	8.04	8.14	(4.50)	12.64
Net business profits per common shareholders' equity	業務純益ベース	2.24	(3.37)	5.61	2.93	(1.01)	3.94	0.82	(8.10)	8.92
Interim net income per common shareholders' equity	中間純利益ベース	6.27	2.34	3.93	6.47	4.12	2.35	5.88	(1.20)	7.08

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022
	(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	66.27	6.83	59.44	62.48	4.19	58.29	71.05	10.26	60.79
Gross business profits basis	業務粗利益ベース	86.07	16.33	69.74	78.70	8.03	70.67	96.04	27.33	68.71

(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, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022	Sep.30, 2023	(A-B)	Sep.30, 2022
	(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	0.24	(0.05)	0.29	0.25	(0.03)	0.28	0.21	(0.10)	0.31
Net business profits on assets	業務純益ベース	0.07	(0.10)	0.17	0.11	(0.02)	0.13	0.02	(0.19)	0.21
Interim net income on assets	中間純利益ベース	0.21	0.09	0.12	0.25	0.17	0.08	0.15	(0.02)	0.17

6. Net Gains and Losses on Securities

【FG(consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2023		Sep.30, 2022
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(12,874)	(3,457)	(9,416)
Gains on sales	売却益	3,449	2,594	855
Gains on redemption	償還益	—	(10)	10
Losses on sales	売却損	16,162	5,880	10,281
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	161	161	—
Net gains (losses) related to stocks	株式等損益	6,704	105	6,598
Gains on sales	売却益	8,371	(4,779)	13,150
Losses on sales	売却損	1,033	641	392
Losses on devaluation	償却	633	(5,525)	6,159

【Total of two banks】

		For the six months ended		(Millions of yen)
		Sep.30, 2023		Sep.30, 2022
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(13,328)	(3,912)	(9,416)
Gains on sales	売却益	3,449	2,594	855
Gains on redemption	償還益	—	(10)	10
Losses on sales	売却損	16,162	5,880	10,281
Losses on redemption	償還損	454	454	—
Losses on devaluation	償却	161	161	—
Net gains (losses) related to stocks	株式等損益	6,976	279	6,696
Gains on sales	売却益	8,550	(4,621)	13,171
Losses on sales	売却損	940	548	391
Losses on devaluation	償却	633	(5,449)	6,082

【Hokuriku bank】

		For the six months ended		(Millions of yen)
		Sep.30, 2023		Sep.30, 2022
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(6,663)	(606)	(6,056)
Gains on sales	売却益	3,437	2,939	498
Gains on redemption	償還益	—	(10)	10
Losses on sales	売却損	10,038	3,473	6,565
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	62	62	—
Net gains (losses) related to stocks	株式等損益	5,449	(1,077)	6,527
Gains on sales	売却益	5,957	(6,468)	12,425
Losses on sales	売却損	343	281	61
Losses on devaluation	償却	163	(5,673)	5,836

【Hokkaido bank】

		For the six months ended		(Millions of yen)
		Sep.30, 2023		Sep.30, 2022
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(6,664)	(3,305)	(3,359)
Gains on sales	売却益	12	(345)	357
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	6,123	2,407	3,716
Losses on redemption	償還損	454	454	—
Losses on devaluation	償却	99	99	—
Net gains (losses) related to stocks	株式等損益	1,526	1,356	169
Gains on sales	売却益	2,593	1,847	745
Losses on sales	売却損	596	266	330
Losses on devaluation	償却	469	223	245

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)	1,106,691 580,926	21.2% 11.1%	1,079,039 547,664	20.8% 10.6%	1,114,456 554,727	21.6% 10.7%
Others	その他	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%