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May 11, 2026

**Consolidated Financial Results
for the Fiscal Year Ended March 31, 2026
(Under Japanese GAAP)**

Company Name: **Hokuhoku Financial Group, Inc.**
 Listing: Tokyo Stock Exchange (Prime Market), Sapporo Securities Exchange
 Securities Code: 8377
 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
 Inquiries: Name: Hironari Hirai Title: General Manager, Corporate Planning Department
 Trading Accounts: Established
 Scheduled date of annual general meeting of shareholders: June 23, 2026
 Scheduled date to commence dividend payments: June 24, 2026
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes

Amounts less than one million yen are rounded down.

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

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

Fiscal year ended	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
Mar. 31, 2026	277,468	32.0	80,757	56.4	58,899	50.7
Mar. 31, 2025	210,180	10.6	51,621	121.8	39,072	69.5

Note: Comprehensive income: For the fiscal year ended March 31, 2026: ¥114,018 million [960.3%]
 For the fiscal year ended March 31, 2025: ¥10,753 million [(84.1)%]

Fiscal year ended	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profits to total assets	Ratio of ordinary profits to ordinary income
	¥	¥	%	%	%
Mar. 31, 2026	484.82	483.20	8.7	0.5	29.1
Mar. 31, 2025	311.56	310.29	6.1	0.3	24.6

(2) Consolidated financial position

	Total Assets	Net Assets	Equity-to-asset ratio	Net assets per share
	¥ million	¥ million	%	¥
AS of Mar. 31, 2026	16,963,785	732,525	4.3	6,041.63
Mar. 31, 2025	16,441,220	658,681	4.0	5,150.89

Reference: Equity: As of March 31, 2026: ¥727,473 million; As of March 31, 2025: ¥653,818 million

Note: Equity-to-asset ratio is calculated as follows: (Total Net Assets – Stock Acquisition Rights – Non-controlling Interests) / Total Assets × 100

(3) Consolidated cash flows

Fiscal year ended	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	¥ million	¥ million	¥ million	¥ million
Mar. 31, 2026	85,480	311,873	(40,674)	3,537,727
Mar. 31, 2025	(767,680)	(573,728)	(17,933)	3,181,048

2. Cash Dividends for Shareholders of Common Stock

Fiscal year ended	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
Mar. 31, 2025	—	22.50	—	27.50	50.00	6,137	16.0	1.0
Mar. 31, 2026	—	45.00	—	65.00	110.00	13,293	22.7	2.0
Fiscal year ending Mar. 31, 2027 (Forecast)	—	75.00	—	75.00	150.00		28.7	

3. Earnings Estimates for Fiscal year ending March 31, 2027

	Ordinary Profits		Net Income Attributable to Owners of the Parent		Basic earnings per share
	¥ million	%	¥ million	%	¥
Six months ending Sep. 30, 2026	45,000	7.7	31,500	3.7	265.12
Fiscal year ending Mar. 31, 2027	89,000	10.2	62,000	5.3	522.78

4. Others

(1) Significant changes in the scope of consolidation during the period: No

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

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of Mar. 31, 2026	122,208,714 shares
As of Mar. 31, 2025	123,458,714 shares

- (ii) Number of treasury shares at the end of the period

As of Mar. 31, 2026	1,798,663 shares
As of Mar. 31, 2025	759,674 shares

- (iii) Average number of shares outstanding during the period

Fiscal year ended Mar. 31, 2026	121,485,868 shares
Fiscal year ended Mar. 31, 2025	123,078,782 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

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

Fiscal year ended	Operating Income		Operating profit		Ordinary profit		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Mar. 31, 2026	20,107	77.7	19,256	82.5	19,199	82.9	19,188	82.9
Mar. 31, 2025	11,317	3.7	10,551	1.6	10,498	1.5	10,493	1.5

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	¥	¥
Mar. 31, 2026	157.88	157.35
Mar. 31, 2025	79.34	79.02

(2) Non-consolidated financial position

As of	Total Assets	Net Assets	Equity-to-asset ratio	Net assets per share
	¥ million	¥ million	%	¥
Mar. 31, 2026	178,926	178,672	99.6	1,479.34
Mar. 31, 2025	199,921	199,656	99.6	1,444.45

Reference: Equity: As of March 31, 2026: ¥178,202 million; As of March 31, 2025: ¥199,113 million

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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.

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2025
(Ended March 31, 2026)



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

SELECTED FINANCIAL INFORMATION

For the Fiscal Year 2025

(Ended March 31, 2026)

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Note

“FG” means Hokuhoku Financial Group, Inc.

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

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

I. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

Millions of yen

As of Mar.31, 2025 As of Mar.31, 2026

		As of Mar.31, 2025	As of Mar.31, 2026
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	3,191,879	3,558,769
Call loans and bills bought	コールローン及び買入手形	122,421	183,030
Monetary claims bought	買入金銭債権	7,012	3,855
Trading assets	特定取引資産	1,131	1,031
Money held in trust	金銭の信託	18,880	17,676
Securities	有価証券	2,318,732	2,112,598
Loans and bills discounted	貸出金	10,458,581	10,697,529
Foreign exchanges	外国為替	17,207	23,476
Other assets	その他資産	162,475	181,674
Tangible fixed assets	有形固定資産	110,820	119,074
Intangible fixed assets	無形固定資産	8,876	13,450
Asset for retirement benefits	退職給付に係る資産	17,620	37,645
Deferred tax assets	繰延税金資産	5,441	448
Customers' liabilities for acceptances and guarantees	支払承諾見返	61,843	63,847
Allowance for loan losses	貸倒引当金	(61,704)	(50,324)
Total assets	資産の部合計	16,441,220	16,963,785
(Liabilities)	(負債の部)		
Deposits	預金	13,944,138	14,371,072
Negotiable certificates of deposit	譲渡性預金	87,707	107,257
Call money and bills sold	コールマネー及び売渡手形	18,540	31,976
Payables under repurchase agreements	売現先勘定	99,482	112,599
Payables under securities lending transactions	債券貸借取引受入担保金	279,691	172,914
Trading liabilities	特定取引負債	262	428
Borrowed money	借入金	1,095,462	1,120,571
Foreign exchanges	外国為替	673	592
Borrowed money from trust account	信託勘定借	4,834	4,434
Other liabilities	その他負債	171,038	204,274
Provision for bonuses for directors	役員賞与引当金	—	113
Liability for retirement benefits	退職給付に係る負債	425	431
Reserve for directors' retirement benefits	役員退職慰労引当金	80	31
Reserve for contingent loss	偶発損失引当金	922	807
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	731	546
Reserves under the special laws	特別法上の引当金	18	23
Deferred tax liabilities	繰延税金負債	11,781	34,441
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,903	4,891
Acceptances and guarantees	支払承諾	61,843	63,847
Total liabilities	負債の部合計	15,782,539	16,231,259
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	101,770	93,128
Retained earnings	利益剰余金	424,103	457,901
Treasury stock	自己株式	(1,368)	(7,698)
Total shareholders' equity	株主資本合計	595,399	614,225
Valuation difference on available-for-sale securities	その他有価証券評価差額金	35,450	67,081
Deferred gains or losses on hedges	繰延ヘッジ損益	5,829	17,537
Revaluation reserve for land	土地再評価差額金	7,150	7,123
Defined retirement benefit plans	退職給付に係る調整累計額	9,987	21,504
Accumulated other comprehensive income	その他の包括利益累計額合計	58,418	113,247
Share award rights	株式引受権	—	69
Stock acquisition rights	新株予約権	542	400
Non-controlling interests	非支配株主持分	4,319	4,582
Total net assets	純資産の部合計	658,681	732,525
Total liabilities and net assets	負債及び純資産の部合計	16,441,220	16,963,785

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 fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
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	For the fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
Ordinary income	210,180	277,468
Interest income	137,794	187,377
Interest on loans and discounts	96,429	123,286
Interest and dividends on securities	28,075	41,934
Interest on call loans and bills bought	2,767	2,439
Interest on deposits with other banks	9,944	19,212
Other interest income	578	504
Trust fees	18	16
Fees and commissions	42,804	44,626
Trading income	1,243	897
Other ordinary income	13,890	14,984
Other income	14,429	29,565
Reversal of allowance for loan losses	—	6,438
Other	14,429	23,126
Ordinary expenses	158,558	196,711
Interest expenses	25,278	45,834
Interest on deposits	8,985	27,397
Interest on negotiable certificates of deposit	150	623
Interest on call money and bills sold	837	1,156
Interest on payables under repurchase agreements	3,361	4,713
Interest on payables under securities lending transactions	7,749	6,649
Interest on borrowings and rediscounts	752	1,825
Other interest expenses	3,442	3,468
Fees and commissions	16,218	17,254
Other ordinary expenses	20,488	41,776
General and administrative expenses	86,138	88,454
Other expenses	10,435	3,391
Provision of allowance for loan losses	6,650	—
Other	3,785	3,391
Ordinary profits	51,621	80,757
Extraordinary income	3,877	41
Gain on disposal of fixed assets	163	41
Gain on cancellation of retirement benefit trust	2,996	—
Compensation for forced relocation	717	—
Extraordinary loss	1,759	855
Loss on disposal of fixed assets	966	477
Impairment loss	789	373
Other	3	5
Income before income taxes	53,739	79,943
Income taxes-current	14,827	19,146
Income taxes-deferred	(465)	1,619
Total income taxes	14,362	20,765
Net income	39,377	59,177
Net income attributable to non-controlling interests	305	278
Net income attributable to owners of the parent	39,072	58,899

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
Net income before adjusting minority interest	当期純利益	39,377	59,177
Other comprehensive income	その他の包括利益	(28,624)	54,840
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(31,961)	31,444
Deferred gains or losses on hedges	繰延ヘッジ損益	7,072	11,708
Revaluation reserve for land	土地再評価差額金	(140)	—
Defined retirement benefit plans	退職給付に係る調整額	(3,579)	11,517
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	(14)	170
Total comprehensive income	包括利益	10,753	114,018
The amount attributable to owners of the parent	親会社株主に係る包括利益	10,378	113,755
The amount attributable to non-controlling interests	非支配株主に係る包括利益	374	263

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

For the fiscal year ended Mar. 31, 2025	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	110,660	392,442	(900)	
Changes of items during the period 当期変動額						
Cash dividends 剰余金の配当			(8,551)		(8,551)	
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			39,072		39,072	
Purchase of treasury stock 自己株式の取得				(9,382)	(9,382)	
Disposal of treasury stock 自己株式の処分		(67)		145	78	
Retirement of treasury stock 自己株式の消却		(8,822)		8,822	—	
Retained earnings increased sales associated with a increase in equity method affiliates 持分法適用会社増加に伴う利益剰余金増加			866		866	
Increase of treasury shares by increasing of entities accounted for using equity method 持分法適用会社増加に伴う自己株式増加				(55)	(55)	
Reversal of revaluation reserve for land 土地再評価差額金の取崩			272		272	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動						
Total changes during the period 当期変動額合計	—	(8,890)	31,660	(468)	22,301	
Balance at the end of current period 当期末残高	70,895	101,770	424,103	(1,368)	595,399	

For the fiscal year ended Mar. 31, 2025	Accumulated other comprehensive income: その他の包括利益累計額								Total net assets 純資産合計
	Valuation difference on available-for-sale securities その他の有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	Share award rights 株式引受権	Stock acquisition rights 新株予約権	Non-controlling interests 非支配株主持分	
	Balance at the beginning of the period 当期首残高	67,496	(1,242)	7,563	13,567	87,384	—	504	
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当									(8,551)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益									39,072
Purchase of treasury stock 自己株式の取得									(9,382)
Disposal of treasury stock 自己株式の処分									78
Retirement of treasury stock 自己株式の消却									—
Retained earnings increased sales associated with a increase in equity method affiliates 持分法適用会社増加に伴う利益剰余金増加									866
Increase of treasury shares by increasing of entities accounted for using equity method 持分法適用会社増加に伴う自己株式増加									(55)
Reversal of revaluation reserve for land 土地再評価差額金の取崩									272
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	(32,045)	7,072	(413)	(3,579)	(28,966)	—	38	374	(28,553)
Total changes during the period 当期変動額合計	(32,045)	7,072	(413)	(3,579)	(28,966)	—	38	374	(6,252)
Balance at the end of current period 当期末残高	35,450	5,829	7,150	9,987	58,418	—	542	4,319	658,681

Millions of yen

For the fiscal year ended Mar.31, 2026	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 当期末残高	70,895	101,770	424,103	(1,368)	595,399
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(9,161)		(9,161)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益			58,899		58,899
Purchase of treasury stock 自己株式の取得				(31,514)	(31,514)
Disposal of treasury stock 自己株式の処分		(65)		641	576
Retirement of treasury stock 自己株式の消却		(24,543)		24,543	—
Transfer from Retained Earnings to Capital Surplus 利益剰余金から資本剰余金への振替		15,966	(15,966)		—
Reversal of revaluation reserve for land 土地再評価差額金の取崩			26		26
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期変動額合計	—	(8,641)	33,797	(6,329)	18,826
Balance at the end of current period 当期末残高	70,895	93,128	457,901	(7,698)	614,225

Millions of yen

For the fiscal year ended Mar.31, 2026	Accumulated other comprehensive income:								
	その他の包括利益累計額								
	Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	Share award rights 株式引受権	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
Balance at the beginning of the period 当期末残高	35,450	5,829	7,150	9,987	58,418	—	542	4,319	658,681
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当									(9,161)
Net income attributable to owners of the parent 親会社株主に帰属する当期純利益									58,899
Purchase of treasury stock 自己株式の取得									(31,514)
Disposal of treasury stock 自己株式の処分									576
Retirement of treasury stock 自己株式の消却									—
Transfer from Retained Earnings to Capital Surplus 利益剰余金から資本剰余金への振替									—
Reversal of revaluation reserve for land 土地再評価差額金の取崩									26
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	31,630	11,708	(26)	11,517	54,829	69	(142)	262	55,018
Total changes during the period 当期変動額合計	31,630	11,708	(26)	11,517	54,829	69	(142)	262	73,844
Balance at the end of current period 当期末残高	67,081	17,537	7,123	21,504	113,247	69	400	4,582	732,525

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

Millions of yen

		For the fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
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	税金等調整前当期純利益	53,739	79,943
Depreciation	減価償却費	7,542	8,425
Impairment losses	減損損失	789	373
Amortization of goodwill	のれん償却額	875	—
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(2,632)	(345)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	1,706	(11,379)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(124)	(114)
Increase (decrease) in provision for bonuses for directors	役員賞与引当金の増減(△)額	—	113
Decrease (Increase) in asset for retirement benefit	退職給付に係る資産の増(△)減額	4,147	(20,025)
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	(209)	6
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(7)	(48)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(165)	(184)
Interest income	資金運用収益	(137,794)	(187,377)
Interest expenses	資金調達費用	25,278	45,834
Losses (gains) on securities	有価証券関係損益(△)	(1,880)	8,158
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(23)	(51)
Losses (gains) on foreign exchange	為替差損益(△)	4,509	(24,244)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	802	436
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	1,592	100
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(22)	166
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(924,370)	(238,948)
Net increase (decrease) in deposits	預金の純増減(△)	123,718	426,933
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	34,788	19,550
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	(294,477)	25,108
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	(728)	(10,210)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(29,241)	(57,453)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(16,760)	26,553
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	122,403	(106,776)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	2,199	(6,269)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	5	(80)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	(438)	(399)
Interest income-cash basis	資金運用による収入	107,461	141,586
Interest expense-cash basis	資金調達による支出	(22,574)	(39,416)
Other, net	その他	175,320	27,392
Subtotal	小計	(764,570)	107,358
Income taxes paid	法人税等の支払額	(3,110)	(21,878)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(767,680)	85,480
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	(933,384)	(503,182)
Proceeds from sales of securities	有価証券の売却による収入	180,665	516,916
Proceeds from redemption of securities	有価証券の償還による収入	160,635	275,104
Payments for increase in money held in trust	金銭の信託の増加による支出	(18,627)	(21,553)
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	17,639	23,067
Proceeds from fund management	投資活動としての資金運用による収入	28,099	41,985
Purchases of tangible fixed assets	有形固定資産の取得による支出	(5,956)	(13,438)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	502	165
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,365)	(7,191)
Payments for purchases of subsidiaries' equity affecting the scope of consolidation	連結の範囲の変更を伴う子会社株式の取得による支出	(100)	—
Purchase of stocks of equity method affiliate	持分法適用の関連会社株式の取得による支出	(837)	—
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(573,728)	311,873
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	(8,551)	(9,161)
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	(9,382)	(31,512)
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	(17,933)	(40,674)
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	—	—
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	(1,359,342)	356,679
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	4,540,390	3,181,048
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	3,181,048	3,537,727

II. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2026	change	Mar.31, 2025
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	143,059	9,286	133,772
Net interest income	資金利益	141,564	29,041	112,523
Trust fees	信託報酬	16	(1)	18
Net fees and commissions	役務取引等利益	27,372	786	26,585
Net trading income	特定取引利益	897	(345)	1,243
Net other income	その他業務利益	(26,791)	(20,193)	(6,598)
General and administrative expenses	営業経費	88,454	2,316	86,138
Amortization of goodwill	うちのれん償却	—	(875)	875
Total credit costs	与信関係費用	(5,539)	(13,102)	7,562
Written-off of loans	貸出金償却	377	(15)	392
Provision of allowance for loan losses	貸倒引当金繰入額	—	(6,650)	6,650
Other credit costs	その他不良債権処理額	(5,917)	(6,436)	519
Net gains (losses) related to stocks	株式等損益	20,872	10,953	9,918
Other non-recurring gains (losses)	その他臨時損益	(259)	(1,889)	1,630
Ordinary profits	経常利益	80,757	29,136	51,621
Net extraordinary gains (losses)	特別損益	(814)	(2,932)	2,118
Income before income taxes	税金等調整前当期純利益	79,943	26,203	53,739
Income taxes-current	法人税、住民税及び事業税	19,146	4,318	14,827
Income taxes-deferred	法人税等調整額	1,619	2,084	(465)
Net income	当期純利益	59,177	19,800	39,377
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	278	(26)	305
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	58,899	19,826	39,072

* 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 fiscal year 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	52,990	5,581	47,409
Consolidated core net business profits	連結コア業務純益	82,022	26,574	55,447

* 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	13	—	13
Number of affiliates under the equity method	持分法適用会社数	2	—	2

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2026		Mar.31, 2025
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	131,393	8,025	123,367
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	160,424	28,722	131,702
Domestic gross business profits	国内業務粗利益	133,512	5,291	128,221
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	157,086	24,489	132,597
Net interest income	資金利益	138,165	24,830	113,335
Net fees and commissions	役務取引等利益	18,219	(351)	18,570
Net trading income	特定取引利益	137	57	80
Net other income	その他業務利益	(23,009)	(19,245)	(3,764)
Net gains (losses) related to bonds	国債等債券損益	(23,573)	(19,197)	(4,375)
International gross business profits	国際業務粗利益	(2,119)	2,734	(4,853)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	3,338	4,233	(894)
Net interest income	資金利益	3,924	3,665	259
Net fees and commissions	役務取引等利益	160	(82)	243
Net trading income	特定取引利益	5	(19)	24
Net other income	その他業務利益	(6,210)	(828)	(5,381)
Net gains (losses) related to bonds	国債等債券損益	(5,457)	(1,498)	(3,959)
General and administrative expenses	経費(臨時処理分を除く)	83,137	3,396	79,741
Personnel expenses	人件費	38,915	934	37,981
Non-personnel expenses	物件費	37,355	2,108	35,246
Taxes	税金	6,866	352	6,513
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	48,256	4,629	43,626
(Reference) Core net business profits	(参考)コア業務純益	77,287	25,326	51,961
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(689)	689
Net business profits	業務純益	48,256	5,318	42,937
Net gains (losses) related to bonds	国債等債券損益	(29,031)	(20,696)	(8,334)
Net non-recurring gains (losses)	臨時損益	28,474	24,173	4,300
Credit related costs ②	不良債権処理額②	(6,244)	(12,417)	6,172
Written-off of loans	貸出金償却	63	8	55
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(5,834)	5,834
Losses on sales of non-performing loans	延滞債権売却損	97	84	13
Provision of reserve for contingent loss	偶発損失引当金繰入額	(114)	10	(124)
Other credit costs	その他の債権売却損等	313	(80)	394
Reversal of allowance for loan losses	貸倒引当金戻入益	6,604	6,604	—
Net gains (losses) related to stocks	株式等損益	20,879	10,825	10,053
Gains on sales of stocks and other securities	株式等売却益	21,653	10,494	11,158
Losses on sales of stocks and other securities	株式等売却損	764	(296)	1,061
Losses on devaluation of stocks and other securities	株式等償却	9	(33)	43
Ordinary profits	経常利益	76,730	29,492	47,238
Net extraordinary gains (losses)	特別損益	(825)	(2,942)	2,116
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(436)	359	(795)
Gain on disposal of noncurrent assets	固定資産処分益	41	(122)	163
Loss on disposal of noncurrent assets	固定資産処分損	477	(481)	959
Impairment loss	減損損失	389	(412)	801
Income before income taxes	税引前当期純利益	75,905	26,549	49,355
Income taxes-current	法人税、住民税及び事業税	17,799	4,092	13,706
Income taxes-deferred	法人税等調整額	1,652	2,112	(459)
Net income	当期純利益	56,453	20,345	36,108
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(6,244)	(13,106)	6,862

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2026		Mar.31, 2025
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	78,371	7,506	70,864
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	95,751	19,661	76,089
Domestic gross business profits	国内業務粗利益	75,040	3,572	71,468
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	92,270	17,452	74,818
Net interest income	資金利益	80,241	18,012	62,229
Net fees and commissions	役務取引等利益	11,493	(593)	12,086
Net trading income	特定取引利益	137	57	80
Net other income	その他業務利益	(16,832)	(13,904)	(2,927)
Net gains (losses) related to bonds	国債等債券損益	(17,230)	(13,880)	(3,350)
International gross business profits	国際業務粗利益	3,331	3,934	(603)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	3,480	2,209	1,271
Net interest income	資金利益	3,083	3,066	16
Net fees and commissions	役務取引等利益	102	(71)	174
Net trading income	特定取引利益	5	(19)	24
Net other income	その他業務利益	139	959	(819)
Net gains (losses) related to bonds	国債等債券損益	(149)	1,725	(1,874)
General and administrative expenses	経費(臨時処理分を除く)	44,299	2,221	42,077
Personnel expenses	人件費	21,124	547	20,577
Non-personnel expenses	物件費	19,463	1,328	18,134
Taxes	税金	3,711	346	3,364
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	34,072	5,285	28,787
(Reference) Core net business profits	(参考)コア業務純益	51,452	17,439	34,012
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(2,037)	2,037
Net business profits	業務純益	34,072	7,322	26,750
Net gains (losses) related to bonds	国債等債券損益	(17,379)	(12,154)	(5,224)
Net non-recurring gains (losses)	臨時損益	17,547	9,975	7,571
Credit related costs ②	不良債権処理額②	(3,109)	(3,021)	(88)
Written-off of loans	貸出金償却	59	3	55
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	419	(419)
Losses on sales of non-performing loans	延滞債権売却損	97	86	11
Provision of reserve for contingent loss	偶発損失引当金繰入額	(5)	50	(55)
Other credit costs	その他の債権売却損等	226	(93)	320
Reversal of allowance for loan losses	貸倒引当金戻入益	3,486	3,486	—
Net gains (losses) related to stocks	株式等損益	12,986	6,672	6,314
Gains on sales of stocks and other securities	株式等売却益	13,536	6,735	6,801
Losses on sales of stocks and other securities	株式等売却損	543	95	447
Losses on devaluation of stocks and other securities	株式等償却	7	(32)	39
Ordinary profits	経常利益	51,619	17,297	34,322
Net extraordinary gains (losses)	特別損益	(461)	491	(952)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(224)	29	(254)
Gain on disposal of noncurrent assets	固定資産処分益	41	(100)	141
Loss on disposal of noncurrent assets	固定資産処分損	265	(129)	395
Impairment loss	減損損失	236	(461)	698
Income before income taxes	税引前当期純利益	51,158	17,789	33,369
Income taxes-current	法人税、住民税及び事業税	11,179	3,290	7,888
Income taxes-deferred	法人税等調整額	1,422	105	1,316
Net income	当期純利益	38,557	14,393	24,163
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(3,109)	(5,058)	1,948

【Hokkaido Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2026		Mar.31, 2025
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	53,021	519	52,502
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	64,673	9,060	55,612
Domestic gross business profits	国内業務粗利益	58,472	1,719	56,753
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	64,815	7,036	57,779
Net interest income	資金利益	57,923	6,817	51,106
Net fees and commissions	役務取引等利益	6,725	242	6,483
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(6,176)	(5,340)	(836)
Net gains (losses) related to bonds	国債等債券損益	(6,343)	(5,317)	(1,025)
International gross business profits	国際業務粗利益	(5,450)	(1,200)	(4,250)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	(142)	2,023	(2,166)
Net interest income	資金利益	841	598	242
Net fees and commissions	役務取引等利益	58	(10)	68
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(6,349)	(1,787)	(4,562)
Net gains (losses) related to bonds	国債等債券損益	(5,308)	(3,223)	(2,084)
General and administrative expenses	経費(臨時処理分を除く)	38,838	1,174	37,663
Personnel expenses	人件費	17,790	387	17,403
Non-personnel expenses	物件費	17,892	780	17,111
Taxes	税金	3,155	6	3,148
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	14,183	(655)	14,838
(Reference) Core net business profits	(参考)コア業務純益	25,835	7,886	17,948
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	1,348	(1,348)
Net business profits	業務純益	14,183	(2,003)	16,187
Net gains (losses) related to bonds	国債等債券損益	(11,651)	(8,541)	(3,110)
Net non-recurring gains (losses)	臨時損益	10,927	14,198	(3,270)
Credit related costs ②	不良債権処理額②	(3,135)	(9,396)	6,261
Written-off of loans	貸出金償却	4	4	—
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(6,254)	6,254
Losses on sales of non-performing loans	延滞債権等売却損	—	(2)	2
Provision of reserve for contingent loss	偶発損失引当金繰入額	(108)	(39)	(68)
Other credit costs	その他の債権売却損等	87	13	73
Reversal of allowance for loan losses	貸倒引当金戻入益	3,117	3,117	—
Net gains (losses) related to stocks	株式等損益	7,893	4,153	3,739
Gains on sales of stocks and other securities	株式等売却益	8,116	3,758	4,357
Losses on sales of stocks and other securities	株式等売却損	220	(392)	613
Losses on devaluation of stocks and other securities	株式等償却	2	(1)	3
Ordinary profits	経常利益	25,111	12,194	12,916
Net extraordinary gains (losses)	特別損益	(364)	(3,434)	3,069
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(211)	329	(541)
Gain on disposal of noncurrent assets	固定資産処分益	—	(22)	22
Loss on disposal of noncurrent assets	固定資産処分損	211	(352)	563
Impairment loss	減損損失	153	49	103
Income before income taxes	税引前当期純利益	24,746	8,760	15,985
Income taxes-current	法人税、住民税及び事業税	6,619	801	5,818
Income taxes-deferred	法人税等調整額	230	2,007	(1,776)
Net income	当期純利益	17,896	5,951	11,944
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(3,135)	(8,048)	4,913

2. Various Indicators

(1) Net Business Profits

		For the fiscal year ended (Millions of yen)								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
(Japanese)										
Core net business profits	コア業務純益	77,287	25,326	51,961	51,452	17,439	34,012	25,835	7,886	17,948
As per employee (in thousands of yen)	一人当たり(千円)	19,235	6,373	12,861	24,665	8,202	16,462	13,372	4,279	9,092
Net business profits	業務純益	48,256	5,318	42,937	34,072	7,322	26,750	14,183	(2,003)	16,187
As per employee (in thousands of yen)	一人当たり(千円)	12,010	1,381	10,628	16,334	3,386	12,947	7,341	(858)	8,200

(2) ROE (Return on Equity)

		For the fiscal year ended (%)								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
(Japanese)										
Core net business profits per common shareholders' equity	コア業務純益ベース	12.03	3.47	8.56	11.97	3.47	8.50	12.13	3.46	8.67
Net business profits per common shareholders' equity	業務純益ベース	7.51	0.46	7.05	7.93	1.25	6.68	6.66	(1.13)	7.79
Net income per common shareholders' equity	当期純利益ベース	8.78	2.87	5.91	8.97	2.93	6.04	8.40	2.74	5.66

(3) OHR (Overhead Ratio)

		For the fiscal year ended (%)								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025	Mar.31, 2026		Mar.31, 2025
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
(Japanese)										
Core gross business profits basis	コア業務粗利益ベース	51.82	(8.72)	60.54	46.26	(9.03)	55.29	60.05	(7.67)	67.72
Gross business profits basis	業務粗利益ベース	63.27	(1.36)	64.63	56.52	(2.85)	59.37	73.24	1.51	71.73

3. Average Balance of Deposits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2026			Mar.31, 2025			Mar.31, 2026			Mar.31, 2025		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Deposits and NCD	預金+NCD	14,503,297	447,468	14,055,828	8,260,152	298,521	7,961,630	6,243,145	148,947	6,094,197			
Deposits	預金	14,396,039	427,918	13,968,121	8,153,307	279,384	7,873,923	6,242,731	148,533	6,094,197			
Individual	個人	9,497,408	187,262	9,310,146	5,145,460	114,720	5,030,740	4,351,947	72,541	4,279,406			
Corporate	法人	4,397,184	231,122	4,166,061	2,693,441	156,606	2,536,835	1,703,742	74,515	1,629,226			
Government, local government	公金金融等	501,446	9,534	491,912	314,405	8,057	306,348	187,041	1,476	185,564			
Demand deposits	流動性(円貨)	10,808,585	53,113	10,755,472	5,910,202	(7,862)	5,918,065	4,898,382	60,976	4,837,406			
Time and saving deposits	定期性(円貨)	3,528,429	365,892	3,162,537	2,190,639	279,396	1,911,243	1,337,789	86,495	1,251,293			
Foreign currency and Non resident deposits	外貨+非居住者円	59,024	8,912	50,111	52,465	7,850	44,614	6,559	1,061	5,497			
NCD	NCD	107,257	19,550	87,707	106,844	19,136	87,707	413	413	—			

4. Average Balance of Loans

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2026			Mar.31, 2025			Mar.31, 2026			Mar.31, 2025		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Loans and bills discounted	貸出金	10,716,860	239,396	10,477,463	6,170,606	268,885	5,901,720	4,546,254	(29,488)	4,575,743			
Business loans	事業性	4,746,342	177,280	4,569,061	2,959,951	155,697	2,804,253	1,786,390	21,582	1,764,807			
Housing and consumer loans	個人	3,196,510	113,174	3,083,335	1,734,166	74,644	1,659,521	1,462,344	38,529	1,423,814			
Housing loans	うち住宅系ローン	3,047,144	105,944	2,941,200	1,671,399	69,648	1,601,751	1,375,745	36,295	1,339,449			
Government, local government	公金	2,774,008	(51,058)	2,825,067	1,476,489	38,543	1,437,945	1,297,519	(89,601)	1,387,121			
Loans to SMEs and Individuals	うち中小企業等貸出残高	6,453,678	215,399	6,238,279	3,886,843	200,243	3,686,599	2,566,835	15,155	2,551,679			
% to total loans	うち中小企業等貸出残高比率	60.21%	0.68%	59.53%	62.98%	0.52%	62.46%	56.46%	0.70%	55.76%			

5. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2026			Mar.31, 2025			Mar.31, 2026			Mar.31, 2025		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets ①	資金運用利回り	1.06	0.28	0.78	1.06	0.32	0.74	1.05	0.22	0.83			
Loans and Bills discounted	貸出金利回り	1.16	0.20	0.96	1.10	0.21	0.89	1.25	0.19	1.06			
Securities	有価証券利回り	1.46	0.51	0.95	2.14	0.88	1.26	0.71	0.13	0.58			
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.71	0.15	0.56	0.67	0.15	0.52	0.76	0.14	0.62			
Deposits and NCD	預金等利回り	0.18	0.13	0.05	0.19	0.14	0.05	0.18	0.13	0.05			
Interest rate spread ①-②	総資金利轄	0.35	0.13	0.22	0.39	0.17	0.22	0.29	0.08	0.21			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2026			Mar.31, 2025			Mar.31, 2026			Mar.31, 2025		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets ①	資金運用利回り	1.15	0.28	0.87	1.22	0.34	0.88	1.06	0.21	0.85			
Loans and Bills discounted	貸出金利回り	1.17	0.20	0.97	1.11	0.21	0.90	1.25	0.19	1.06			
Securities	有価証券利回り	1.94	0.53	1.41	2.76	0.84	1.92	0.78	0.07	0.71			
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.80	0.14	0.66	0.82	0.14	0.68	0.77	0.12	0.65			
Deposits and NCD	預金等利回り	0.19	0.13	0.06	0.20	0.14	0.06	0.18	0.12	0.06			
Interest rate spread ①-②	総資金利轄	0.35	0.14	0.21	0.40	0.20	0.20	0.29	0.09	0.20			

6. Net Gains and Losses on Securities

【FG(consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2026		Mar.31, 2025
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(29,031)	(20,993)	(8,038)
Gains on sales	売却益	153	4	149
Gains on redemption	償還益	189	189	—
Losses on sales	売却損	28,725	21,120	7,604
Losses on redemption	償還損	10	10	—
Losses on devaluation	償却	638	55	582
Net gains (losses) related to stocks	株式等損益	20,872	10,953	9,918
Gains on sales	売却益	21,647	10,623	11,024
Losses on sales	売却損	764	(296)	1,061
Losses on devaluation	償却	10	(33)	43

【Total of two banks】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2026		Mar.31, 2025
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(29,031)	(20,696)	(8,334)
Gains on sales	売却益	153	4	149
Gains on redemption	償還益	189	189	—
Losses on sales	売却損	28,725	21,120	7,604
Losses on redemption	償還損	10	(286)	296
Losses on devaluation	償却	638	55	582
Net gains (losses) related to stocks	株式等損益	20,879	10,825	10,053
Gains on sales	売却益	21,653	10,494	11,158
Losses on sales	売却損	764	(296)	1,061
Losses on devaluation	償却	9	(33)	43

【Hokuriku bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2026		Mar.31, 2025
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(17,379)	(12,154)	(5,224)
Gains on sales	売却益	36	(113)	149
Gains on redemption	償還益	0	0	—
Losses on sales	売却損	17,416	12,042	5,374
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	12,986	6,672	6,314
Gains on sales	売却益	13,536	6,735	6,801
Losses on sales	売却損	543	95	447
Losses on devaluation	償却	7	(32)	39

【Hokkaido bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2026		Mar.31, 2025
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(11,651)	(8,541)	(3,110)
Gains on sales	売却益	117	117	—
Gains on redemption	償還益	189	189	—
Losses on sales	売却損	11,309	9,078	2,230
Losses on redemption	償還損	10	(286)	296
Losses on devaluation	償却	638	55	582
Net gains (losses) related to stocks	株式等損益	7,893	4,153	3,739
Gains on sales	売却益	8,116	3,758	4,357
Losses on sales	売却損	220	(392)	613
Losses on devaluation	償却	2	(1)	3

7. Valuation Difference on Securities

Valuation difference on securities (After considering deferred gains(losses) on hedges)

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026				As of Mar.31, 2025		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	(12)	6	—	12	(19)	—	19
Available-for-sale securities	その他有価証券	117,115	60,946	179,358	62,242	56,168	127,661	71,492
Japanese Stocks	株式	136,364	29,279	137,101	737	107,085	109,851	2,765
Japanese Bonds	債券	(23,282)	13,524	22,910	46,192	(36,807)	8,836	45,643
Others	その他	4,033	18,143	19,345	15,312	(14,109)	8,972	23,082
Total	合計	117,102	60,953	179,358	62,255	56,148	127,661	71,512
Japanese Stocks	株式	136,364	29,279	137,101	737	107,085	109,851	2,765
Japanese Bonds	債券	(23,295)	13,531	22,910	46,205	(36,826)	8,836	45,663
Others	その他	4,033	18,143	19,345	15,312	(14,109)	8,972	23,082

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026				As of Mar.31, 2025		
		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	114,487	61,317	176,686	62,199	53,170	124,601	71,431
Japanese Stocks	株式	138,388	29,256	139,082	693	109,131	111,836	2,704
Japanese Bonds	債券	(23,282)	13,524	22,910	46,192	(36,807)	8,836	45,643
Others	その他	(618)	18,535	14,693	15,312	(19,154)	3,928	23,082
Total	合計	114,487	61,317	176,686	62,199	53,170	124,601	71,431
Japanese Stocks	株式	138,388	29,256	139,082	693	109,131	111,836	2,704
Japanese Bonds	債券	(23,282)	13,524	22,910	46,192	(36,807)	8,836	45,643
Others	その他	(618)	18,535	14,693	15,312	(19,154)	3,928	23,082

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026				As of Mar.31, 2025		
		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	101,306	43,148	140,317	39,010	58,157	97,636	39,479
Japanese Stocks	株式	105,565	21,521	106,013	447	84,043	85,805	1,762
Japanese Bonds	債券	(9,317)	10,712	20,499	29,816	(20,029)	8,384	28,413
Others	その他	5,058	10,915	13,804	8,746	(5,856)	3,446	9,303
Total	合計	101,306	43,148	140,317	39,010	58,157	97,636	39,479
Japanese Stocks	株式	105,565	21,521	106,013	447	84,043	85,805	1,762
Japanese Bonds	債券	(9,317)	10,712	20,499	29,816	(20,029)	8,384	28,413
Others	その他	5,058	10,915	13,804	8,746	(5,856)	3,446	9,303

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026				As of Mar.31, 2025		
		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	13,181	18,168	36,369	23,188	(4,987)	26,964	31,952
Japanese Stocks	株式	32,823	7,735	33,069	246	25,087	26,030	942
Japanese Bonds	債券	(13,965)	2,812	2,411	16,376	(16,777)	452	17,229
Others	その他	(5,676)	7,620	889	6,565	(13,297)	481	13,779
Total	合計	13,181	18,168	36,369	23,188	(4,987)	26,964	31,952
Japanese Stocks	株式	32,823	7,735	33,069	246	25,087	26,030	942
Japanese Bonds	債券	(13,965)	2,812	2,411	16,376	(16,777)	452	17,229
Others	その他	(5,676)	7,620	889	6,565	(13,297)	481	13,779

※ Bonds and foreign securities use deferred hedging by interest rate swaps to mitigate the fair value fluctuation risk, and valuation gains or losses are presented after considering deferred gains(losses) on hedges

8. Capital Adequacy Ratio (Domestic Standard)

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

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Sep.30, 2025	As of Mar.31, 2025
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.79 %	(0.11) %	(0.36) %	9.90 %	10.15 %
(2) Capital ①-②	自己資本	608,070	11,746	2,944	596,323	605,125
① Core capital : instruments and reserves	コア資本に係る基礎項目	643,168	25,656	19,594	617,511	623,573
Shareholders' equity	うち株主資本	606,395	15,120	36,179	591,275	570,215
General allowance for loan losses	うち一般貸倒引当金等	14,039	(1,509)	(6,472)	15,549	20,512
Perpetual preferred stock	うち永久優先株	—	—	(21,485)	—	21,485
② Core capital : regulatory adjustments	コア資本に係る調整項目	35,098	13,910	16,650	21,188	18,448
Intangible fixed assets	うち無形固定資産	9,234	922	3,060	8,311	6,173
(3) Risk-weighted assets	リスクアセット	6,205,596	185,586	245,820	6,020,009	5,959,776

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Sep.30, 2025	As of Mar.31, 2025
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.65 %	(0.42) %	(0.43) %	10.07 %	10.08 %
(2) Capital ①-②	自己資本	365,337	3,072	13,906	362,264	351,430
① Core capital : instruments and reserves	コア資本に係る基礎項目	373,034	4,185	16,368	368,849	356,666
Shareholders' equity	うち株主資本	366,609	4,574	20,995	362,034	345,613
General allowance for loan losses	うち一般貸倒引当金等	6,425	(389)	(4,627)	6,815	11,053
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	7,697	1,113	2,462	6,584	5,235
Intangible fixed assets	うち無形固定資産	4,699	743	1,682	3,955	3,016
(3) Risk-weighted assets	リスクアセット	3,785,339	191,417	300,587	3,593,921	3,484,751

(Consolidated)

Capital adequacy ratio	自己資本比率	9.67 %	(0.43) %	(0.44) %	10.10 %	10.11 %
Capital	自己資本	366,357	3,019	13,698	363,337	352,659
Risk-weighted assets	リスクアセット	3,786,133	191,813	301,169	3,594,320	3,484,964

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Sep.30, 2025	As of Mar.31, 2025
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	8.76 %	(0.13) %	(0.61) %	8.89 %	9.37 %
(2) Capital ①-②	自己資本	203,741	(2,958)	(19,018)	206,699	222,759
① Core capital : instruments and reserves	コア資本に係る基礎項目	211,199	(2,445)	(16,992)	213,645	228,191
Shareholders' equity	うち株主資本	208,238	(1,704)	6,168	209,943	202,070
General allowance for loan losses	うち一般貸倒引当金等	2,960	(741)	(1,674)	3,701	4,634
Perpetual preferred stock	うち永久優先株	—	—	(21,486)	—	21,486
② Core capital : regulatory adjustments	コア資本に係る調整項目	7,457	512	2,025	6,945	5,432
Intangible fixed assets	うち無形固定資産	4,347	200	1,360	4,146	2,986
(3) Risk-weighted assets	リスクアセット	2,325,797	1,605	(51,513)	2,324,191	2,377,311

(Consolidated)

Capital adequacy ratio	自己資本比率	9.10 %	(0.13) %	(0.62) %	9.23 %	9.72 %
Capital	自己資本	213,315	(2,724)	(19,199)	216,040	232,515
Risk-weighted assets	リスクアセット	2,342,842	2,573	(49,078)	2,340,268	2,391,921

III. Loan Portfolio and Other

1. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	44,426	(11,173)	(9,212)	55,600	53,639
General allowance	一般貸倒引当金	8,606	(6,191)	(5,502)	14,797	14,108
Specific allowance	個別貸倒引当金	35,820	(4,982)	(3,710)	40,802	39,530

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	27,509	(6,475)	(5,872)	33,985	33,382
General allowance	一般貸倒引当金	5,831	(4,621)	(2,584)	10,452	8,415
Specific allowance	個別貸倒引当金	21,678	(1,853)	(3,288)	23,532	24,966

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	16,916	(4,698)	(3,340)	21,614	20,256
General allowance	一般貸倒引当金	2,775	(1,570)	(2,918)	4,345	5,693
Specific allowance	個別貸倒引当金	14,141	(3,128)	(421)	17,269	14,563

2. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(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	11,667	773	311	10,893	11,355
Doubtful	危険債権	157,802	(12,795)	(9,606)	170,598	167,409
Substandard	要管理債権	21,252	(10,587)	(10,177)	31,839	31,429
Loans past due for 3 months or more	うち三月以上延滞債権	131	131	(178)	—	310
Restructured loans	うち貸出条件緩和債権	21,120	(10,718)	(9,998)	31,839	31,119
Non Performing Loans ①	小計	190,722	(22,609)	(19,472)	213,331	210,194
Normal	正常債権	10,743,172	255,014	1,175,028	10,488,157	9,568,143
Total ②	合計	10,933,894	232,405	1,155,555	10,701,488	9,778,338
NPL ratio ①/②	比率	1.74%	(0.25%)	(0.40%)	1.99%	2.14%

Amount of partial write-off	部分直接償却実施額	15,206	(2,768)	(3,229)	17,974	18,435
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(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	7,270	1,197	(482)	6,073	7,752
Doubtful	危険債権	99,616	(5,514)	(7,940)	105,130	107,557
Substandard	要管理債権	12,779	(10,417)	(8,063)	23,197	20,842
Loans past due for 3 months or more	うち三月以上延滞債権	64	64	(245)	—	310
Restructured loans	うち貸出条件緩和債権	12,715	(10,481)	(7,817)	23,197	20,532
Non Performing Loans ①	小計	119,666	(14,735)	(16,486)	134,401	136,153
Normal	正常債権	6,147,652	290,691	1,000,320	5,856,961	5,147,332
Total ②	合計	6,267,319	275,956	983,834	5,991,363	5,283,485
NPL ratio ①/②	比率	1.90%	(0.34%)	(0.67%)	2.24%	2.57%

Amount of partial write-off	部分直接償却実施額	9,469	(1,890)	(3,039)	11,360	12,509
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2026			As of Mar.31, 2025	As of Mar.31, 2024
		(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	4,397	(423)	794	4,820	3,602
Doubtful	危険債権	58,186	(7,280)	(1,666)	65,467	59,852
Substandard	要管理債権	8,472	(170)	(2,114)	8,642	10,586
Loans past due for 3 months or more	うち三月以上延滞債権	67	67	67	—	—
Restructured loans	うち貸出条件緩和債権	8,405	(237)	(2,181)	8,642	10,586
Non Performing Loans ①	小計	71,055	(7,874)	(2,986)	78,929	74,041
Normal	正常債権	4,595,519	(35,676)	174,707	4,631,195	4,420,811
Total ②	合計	4,666,574	(43,550)	171,721	4,710,125	4,494,853
NPL ratio ①/②	比率	1.52%	(0.15%)	(0.12%)	1.67%	1.64%

Amount of partial write-off	部分直接償却実施額	5,736	(877)	(190)	6,613	5,926
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3. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2026 ①	11,667	8,987	2,679	100.00%	100.00%
		As of Mar.31, 2025 ②	10,893	9,516	1,377	100.00%	100.00%
		① - ②	773	(528)	1,302	—	—
Doubtful	危険債権	As of Mar.31, 2026 ①	157,802	108,739	32,954	67.16%	89.79%
		As of Mar.31, 2025 ②	170,598	114,320	39,224	69.69%	90.00%
		① - ②	(12,795)	(5,580)	(6,269)	(2.53%)	(0.21%)
Substandard	要管理債権	As of Mar.31, 2026 ①	21,252	10,480	1,665	15.46%	57.15%
		As of Mar.31, 2025 ②	31,839	12,057	4,159	21.02%	50.93%
		① - ②	(10,587)	(1,577)	(2,494)	(5.56%)	6.22%
Total	合計	As of Mar.31, 2026 ①	190,722	128,206	37,300	59.66%	86.77%
		As of Mar.31, 2025 ②	213,331	135,893	44,761	57.80%	84.68%
		① - ②	(22,609)	(7,686)	(7,461)	1.86%	2.09%

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2026 ①	7,270	5,390	1,879	100.00%	100.00%
		As of Mar.31, 2025 ②	6,073	5,582	490	100.00%	100.00%
		① - ②	1,197	(192)	1,389	—	—
Doubtful	危険債権	As of Mar.31, 2026 ①	99,616	70,249	19,657	66.93%	90.25%
		As of Mar.31, 2025 ②	105,130	71,965	22,883	68.99%	90.22%
		① - ②	(5,514)	(1,716)	(3,225)	(2.06%)	0.03%
Substandard	要管理債権	As of Mar.31, 2026 ①	12,779	5,245	1,216	16.14%	50.56%
		As of Mar.31, 2025 ②	23,197	6,286	3,639	21.52%	42.78%
		① - ②	(10,417)	(1,040)	(2,422)	(5.38%)	7.78%
Total	合計	As of Mar.31, 2026 ①	119,666	80,884	22,754	58.67%	86.60%
		As of Mar.31, 2025 ②	134,401	83,834	27,013	53.42%	82.47%
		① - ②	(14,735)	(2,949)	(4,259)	5.25%	4.13%

【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2026 ①	4,397	3,597	799	100.00%	100.00%
		As of Mar.31, 2025 ②	4,820	3,933	886	100.00%	100.00%
		① - ②	(423)	(336)	(87)	—	—
Doubtful	危険債権	As of Mar.31, 2026 ①	58,186	38,489	13,296	67.50%	89.00%
		As of Mar.31, 2025 ②	65,467	42,354	16,340	70.70%	89.65%
		① - ②	(7,280)	(3,864)	(3,043)	(3.20%)	(0.65%)
Substandard	要管理債権	As of Mar.31, 2026 ①	8,472	5,234	449	13.87%	67.08%
		As of Mar.31, 2025 ②	8,642	5,771	520	18.13%	72.80%
		① - ②	(170)	(536)	(71)	(4.26%)	(5.72%)
Total	合計	As of Mar.31, 2026 ①	71,055	47,322	14,545	61.28%	87.06%
		As of Mar.31, 2025 ②	78,929	52,059	17,748	66.05%	88.44%
		① - ②	(7,874)	(4,737)	(3,202)	(4.77%)	(1.38%)

4. Classification of Loans by Type of Industry

Classification of loans by type of industry

(Millions of yen)

		Total of two banks								
		As of Mar.31, 2026			Hokuriku bank			Hokkaido bank		
	(Japanese)	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	10,716,860	100.00%	239,396	6,170,606	100.00%	268,885	4,546,254	100.00%	(29,488)
Manufacturing	製造業	864,682	8.07%	18,686	605,347	9.81%	8,075	259,335	5.70%	10,611
Agriculture and forestry	農業、林業	26,836	0.25%	350	7,565	0.12%	589	19,271	0.42%	(239)
Fishery	漁業	2,659	0.02%	260	550	0.01%	(102)	2,109	0.05%	363
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5,137	0.05%	(573)	2,539	0.04%	(99)	2,598	0.06%	(474)
Construction	建設業	352,299	3.29%	5,090	221,284	3.59%	7,962	131,015	2.88%	(2,872)
Utilities	電気・ガス・熱供給・水道業	133,788	1.25%	1,431	81,010	1.31%	8,255	52,778	1.16%	(6,824)
Communication	情報通信業	65,305	0.61%	6,216	43,071	0.70%	10,233	22,234	0.49%	(4,017)
Transportation and postal activities	運輸業、郵便業	200,341	1.87%	7,448	102,903	1.67%	9,073	97,438	2.14%	(1,625)
Wholesale and retail	卸売業、小売業	797,620	7.44%	9,856	456,695	7.40%	7,325	340,925	7.50%	2,531
Finance and insurance	金融業、保険業	636,125	5.94%	42,378	442,192	7.17%	33,600	193,933	4.27%	8,778
Real estate and goods rental and leasing	不動産業、物品賃貸業	1,071,326	10.00%	78,548	650,567	10.54%	56,089	420,759	9.26%	22,459
Other services	各種サービス業(学術研究他)	594,650	5.55%	(3,952)	358,312	5.81%	2,815	236,338	5.20%	(6,768)
Government, local government (Government)	地方公共団体等 (うち政府向け)	2,774,008 1,678,417	25.88% 15.66%	(51,059) 38,863	1,476,489 1,032,264	23.93% 16.73%	38,543 84,465	1,297,519 646,153	28.54% 14.21%	(89,602) (45,602)
Others	その他	3,192,078	29.78%	124,713	1,722,076	27.90%	86,523	1,470,002	32.33%	38,190

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

(Millions of yen)

		Total of two banks								
		As of Mar.31, 2026			Hokuriku bank			Hokkaido bank		
	(Japanese)	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	Composition ratio	Compared to Mar-25	
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	190,722	100.00%	(22,609)	119,666	100.00%	(14,735)	71,055	100.00%	(7,874)
Manufacturing	製造業	41,139	21.57%	(7,946)	33,428	27.94%	(8,770)	7,710	10.85%	824
Agriculture and forestry	農業、林業	2,097	1.10%	(507)	587	0.49%	(130)	1,509	2.12%	(376)
Fishery	漁業	304	0.16%	(56)	214	0.18%	(51)	89	0.13%	(4)
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	629	0.33%	(291)	474	0.40%	(111)	154	0.22%	(180)
Construction	建設業	15,856	8.31%	(783)	10,279	8.59%	558	5,576	7.85%	(1,342)
Utilities	電気・ガス・熱供給・水道業	332	0.17%	(37)	45	0.04%	(12)	286	0.40%	(25)
Communication	情報通信業	1,723	0.90%	243	880	0.74%	87	843	1.19%	155
Transportation and postal activities	運輸業、郵便業	5,449	2.86%	(1,486)	3,813	3.19%	(806)	1,635	2.30%	(680)
Wholesale and retail	卸売業、小売業	37,762	19.80%	(3,082)	24,153	20.18%	(1,720)	13,609	19.15%	(1,362)
Finance and insurance	金融業、保険業	96	0.05%	19	82	0.07%	26	13	0.02%	(6)
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,424	6.51%	(2,353)	7,069	5.91%	(857)	5,355	7.54%	(1,496)
Other services	各種サービス業(学術研究他)	42,805	22.44%	(6,802)	22,428	18.74%	(3,231)	20,376	28.68%	(3,571)
Government, local government	地方公共団体等	—	—	—	—	—	—	—	—	—
Others	その他	30,102	15.80%	476	16,207	13.53%	283	13,895	19.55%	193

Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2026		
		Interim	Full year	Change from FY 2025
Ordinary profits	経常利益	45.0	89.0	8.2
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	31.5	62.0	3.1

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2026								
		Hokuriku bank			Hokkaido bank					
		Interim	Full year	Change from FY 2025	Interim	Full year	Change from FY 2025	Interim	Full year	Change from FY 2025
Core gross business profits	コア業務粗利益	85.0	173.0	12.5	50.5	103.0	7.2	34.5	70.0	5.3
General and administrative expenses	経費	45.0	91.5	8.3	24.0	49.5	5.2	21.0	42.0	3.1
Core net business profits	コア業務純益	40.0	81.5	4.2	26.5	53.5	2.0	13.5	28.0	2.1
Total credit costs	与信費用	3.0	6.0	12.2	2.0	3.5	6.6	1.0	2.5	5.6
Ordinary profits	経常利益	41.0	83.0	6.2	27.5	55.5	3.8	13.5	27.5	2.3
Net income	当期(中間)純利益	28.0	57.5	1.0	19.0	38.5	0.0	9.0	19.0	1.1

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	Year-end (forecast)	Annual	Change from FY 2025
Dividend per common share	普通株式	¥75	¥75	¥150	¥40

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar.31, 2025	As of Mar.31, 2026
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	2,103,559	2,217,686
Call loans and bills bought	コールローン	122,421	183,030
Monetary claims bought	買入金銭債権	7,012	3,855
Trading assets	特定取引資産	409	536
Money held in trust	金銭の信託	4,938	4,946
Securities	有価証券	1,341,204	1,239,184
Loans and bills discounted	貸出金	5,901,720	6,170,606
Foreign exchanges	外国為替	14,723	20,417
Other assets	その他資産	65,881	81,504
Tangible fixed assets	有形固定資産	75,392	83,679
Intangible fixed assets	無形固定資産	4,337	6,845
Prepaid pension cost	前払年金費用	3,190	4,367
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,972	32,797
Allowance for loan losses	貸倒引当金	(33,985)	(27,509)
Total assets	資産の部合計	9,640,778	10,021,949
(Liabilities)	(負債の部)		
Deposits	預金	7,873,923	8,153,307
Negotiable certificates of deposit	譲渡性預金	87,707	106,844
Call money and bills sold	コールマネー	16,447	31,976
Payables under repurchase agreements	売現先勘定	99,482	112,599
Payables under securities lending transactions	債券貸借取引受入担保金	275,643	166,734
Trading liabilities	特定取引負債	262	428
Borrowed money	借入金	752,244	817,671
Foreign exchanges	外国為替	380	189
Borrowed money from trust account	信託勘定借	4,834	4,434
Other liabilities	その他負債	81,931	104,246
Provision for bonuses for directors	役員賞与引当金	—	54
Reserve for employee retirement benefits	退職給付引当金	1,550	1,159
Reserve for contingent loss	偶発損失引当金	600	594
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	461	316
Deferred tax liabilities	繰延税金負債	9,245	25,862
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,903	4,891
Acceptances and guarantees	支払承諾	29,972	32,797
Total liabilities	負債の部合計	9,239,592	9,564,109
(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	196,113	221,906
Total shareholders' equity	株主資本合計	351,521	377,315
Valuation difference on available-for-sale securities	その他有価証券評価差額金	36,978	57,506
Deferred gains or losses on hedges	繰延ヘッジ損益	5,535	15,894
Revaluation reserve for land	土地再評価差額金	7,150	7,123
Total valuation and translation adjustments	評価・換算差額等合計	49,664	80,524
Total net assets	純資産の部合計	401,186	457,839
Total liabilities and net assets	負債及び純資産の部合計	9,640,778	10,021,949

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

Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
Ordinary income	經常収益	110,909	154,962
Interest income	資金運用収益	82,142	116,764
Interest on loans and discounts	貸出金利息	49,671	66,619
Interest and dividends on securities	有価証券利息配当金	22,871	35,132
Trust fees	信託報酬	18	16
Fees and commissions	役務取引等収益	19,528	19,355
Trading income	特定取引収益	104	143
Other ordinary income	その他業務収益	1,626	722
Other income	その他經常収益	7,489	17,960
Ordinary expenses	經常費用	76,587	103,343
Interest expense	資金調達費用	19,899	33,448
Interest on deposits	預金利息	5,307	16,111
Fees and commissions	役務取引等費用	7,284	7,775
Other ordinary expenses	その他業務費用	5,374	17,416
General and administrative expenses	営業経費	41,432	43,728
Other expenses	その他經常費用	2,596	973
Ordinary profits	經常利益	34,322	51,619
Extraordinary income	特別利益	141	41
Extraordinary loss	特別損失	1,093	502
Income before income taxes	税引前当期純利益	33,369	51,158
Income taxes-current	法人税、住民税及び事業税	7,888	11,179
Income taxes-deferred	法人税等調整額	1,316	1,422
Total income taxes	法人税等合計	9,205	12,601
Net income	当期純利益	24,163	38,557

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar.31, 2025	As of Mar.31, 2026
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,084,955	1,336,443
Trading account securities	商品有価証券	721	494
Money held in trust	金銭の信託	9,142	7,629
Securities	有価証券	963,972	859,793
Loans and bills discounted	貸出金	4,575,743	4,546,254
Foreign exchanges	外国為替	2,483	3,059
Other assets	その他資産	38,334	35,015
Tangible fixed assets	有形固定資産	44,107	44,080
Intangible fixed assets	無形固定資産	4,292	6,329
Prepaid pension cost	前払年金費用	3,513	4,528
Deferred tax assets	繰延税金資産	9,616	3,669
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,870	31,050
Allowance for loan losses	貸倒引当金	(21,614)	(16,916)
Total assets	資産の部合計	6,747,139	6,861,432
(Liabilities)	(負債の部)		
Deposits	預金	6,094,197	6,242,731
Call money and bills sold	コールマネー	2,093	—
Payables under securities lending transactions	債券貸借取引受入担保金	4,047	6,180
Borrowed money	借用金	335,800	292,000
Foreign exchanges	外国為替	292	403
Other liabilities	その他負債	53,924	61,831
Provision for bonuses for directors	役員賞与引当金	—	45
Reserve for employee retirement benefits	退職給付引当金	2,076	1,406
Reserve for directors' retirement benefits	役員退職慰労引当金	37	—
Reserve for contingent loss	偶発損失引当金	314	205
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	269	230
Acceptances and guarantees	支払承諾	31,870	31,050
Total liabilities	負債の部合計	6,524,925	6,636,500
(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	114,841	105,053
Treasury stock	自己株式	—	—
Total shareholders' equity	株主資本合計	225,160	215,373
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(3,240)	7,914
Total valuation and translation adjustments	評価・換算差額等合計	(2,946)	9,558
Total net assets	純資産の部合計	222,214	224,931
Total liabilities and net assets	負債及び純資産の部合計	6,747,139	6,861,432

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

Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended Mar.31, 2025	For the fiscal year ended Mar.31, 2026
Ordinary income	經常収益	78,313	100,403
Interest income	資金運用収益	56,657	71,046
Interest on loans and discounts	貸出金利息	46,800	56,856
Interest and dividends on securities	有価証券利息配当金	6,173	7,064
Fees and commissions	役務取引等収益	16,750	17,196
Other ordinary income	その他業務収益	237	481
Other income	その他經常収益	4,668	11,679
Ordinary expenses	經常費用	65,396	75,292
Interest expense	資金調達費用	5,312	12,292
Interest on deposits	預金利息	3,690	11,333
Fees and commissions	役務取引等費用	10,197	10,412
Other ordinary expenses	その他業務費用	5,635	13,008
General and administrative expenses	営業経費	37,169	37,772
Other expenses	その他經常費用	7,081	1,806
Ordinary profits	經常利益	12,916	25,111
Extraordinary income	特別利益	3,736	—
Extraordinary loss	特別損失	667	364
Income before income taxes	税引前当期純利益	15,985	24,746
Income taxes-current	法人税、住民税及び事業税	5,818	6,619
Income taxes-deferred	法人税等調整額	(1,776)	230
Total income taxes	法人税等合計	4,041	6,850
Net income	当期純利益	11,944	17,896

Financial Results for FY2025 (Ended March 31, 2026)

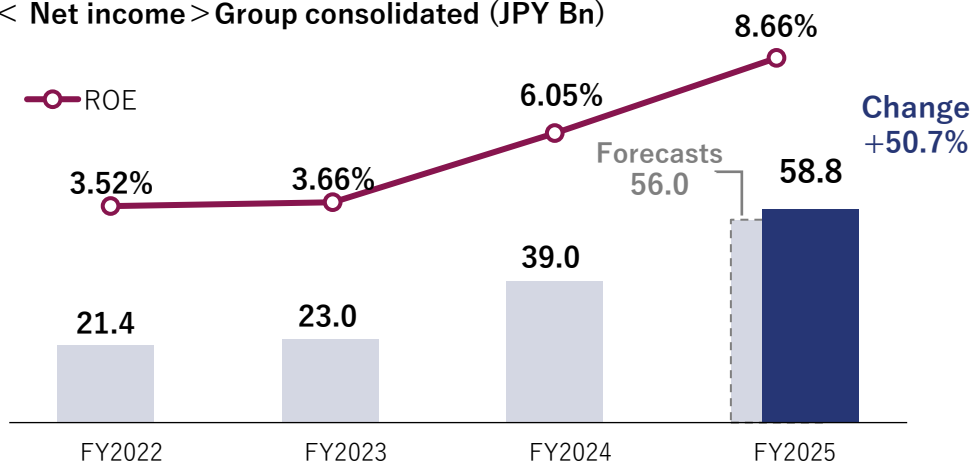


Summary of Financial Results

Net interest income and Net fee remains strong, resulting in a ¥26.5Bn increase in consolidated core net business profits. Consolidated net income for the period reached a record high of ¥58.8Bn.

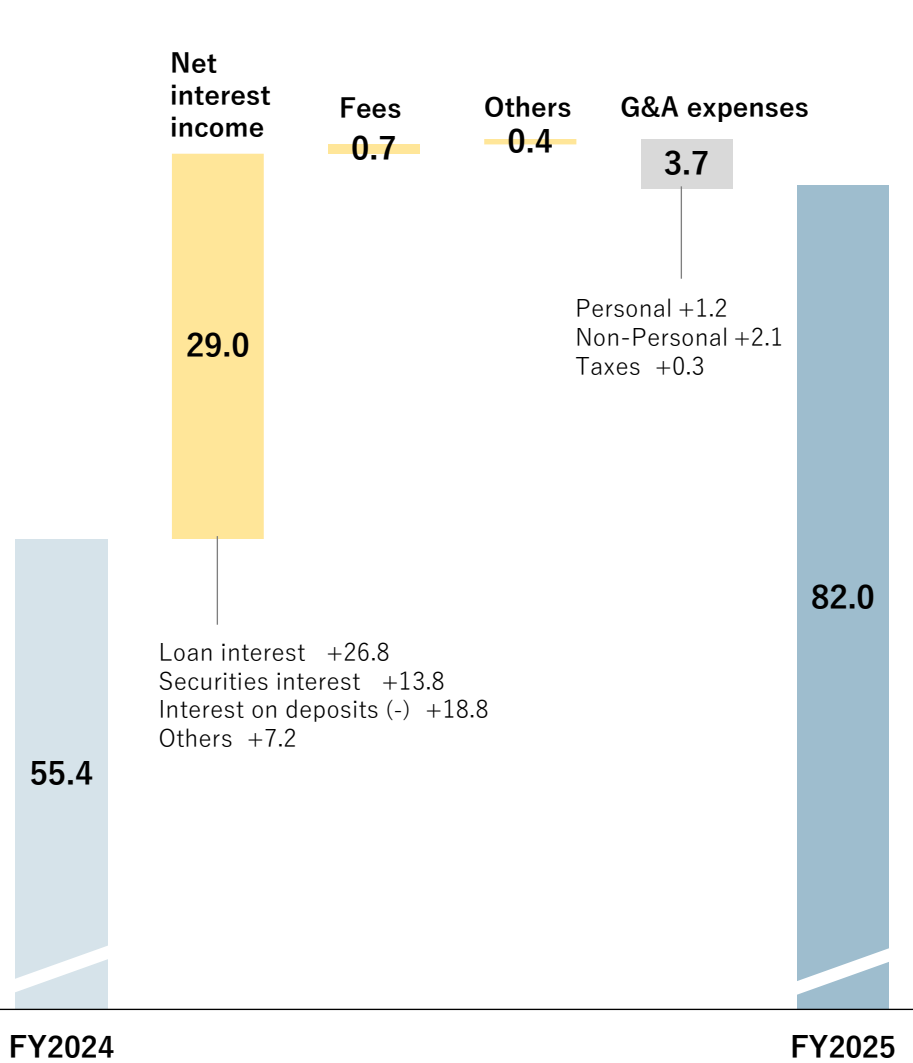
【Group Consolidated】 (JPN Bn)	Forecast	FY2025	Change	FY2024
Core gross business profits		172.0	30.2	141.8
Net Interest Income		141.5	29.0	112.5
Net fees & commissions		27.3	0.7	26.6
G&A expenses (-)		90.0	3.7	86.3
(Reference) OHR		52.33%	(8.57%)	60.90%
Core net business profits		82.0	26.5	55.4
Securities-related gains and losses		(8.1)	(10.0)	1.8
Net credit cost (-)		(5.5)	(13.1)	7.5
Ordinary profits	【78.0】	80.7	29.1	51.6
Income taxes (-)		20.7	6.4	14.3
Net income	【56.0】	58.8	19.8	39.0

< Net income > Group consolidated (JPY Bn)

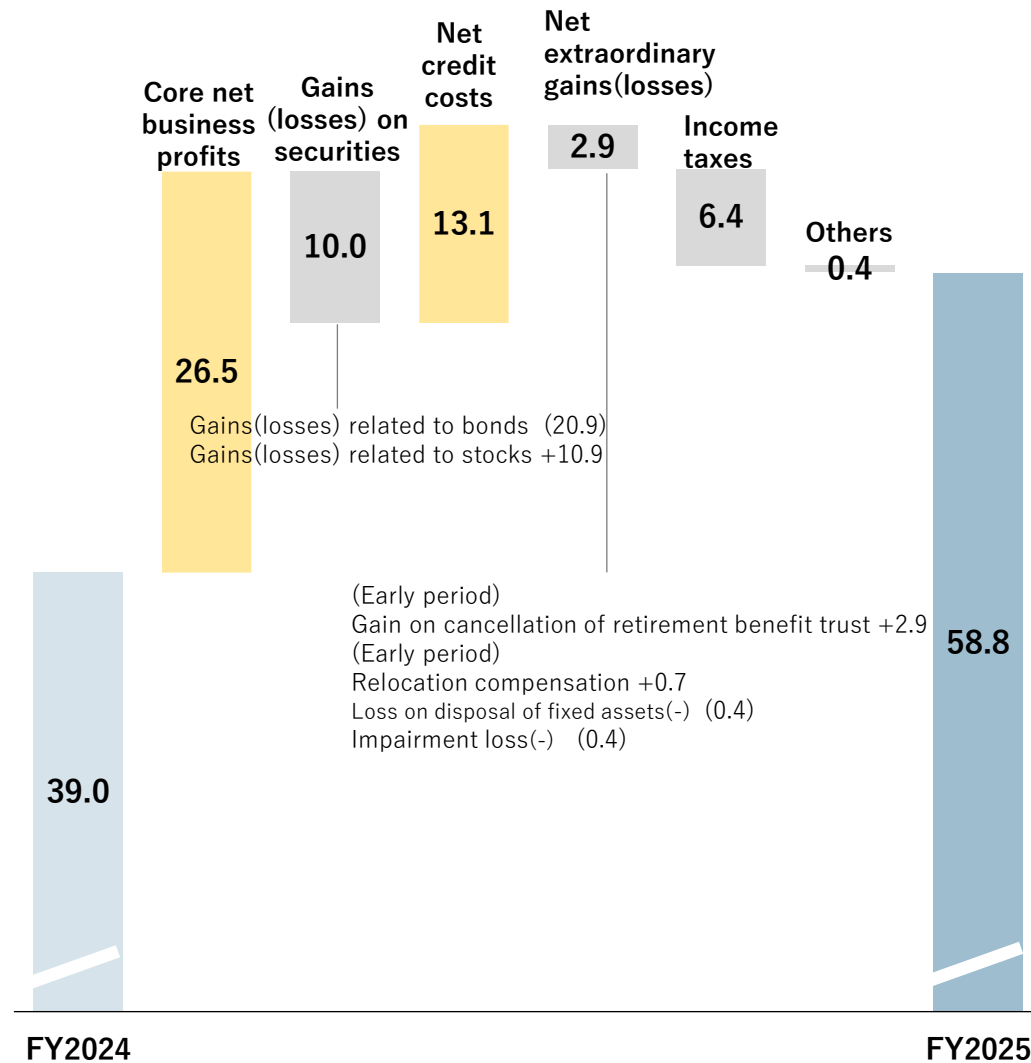


【Total of two banks】 (JPN Bn)	FY2025	Change	FY2024
Core gross business profits	160.4	28.7	131.7
Net Interest Income	142.0	28.4	113.5
Loans	123.4	27.0	96.4
Securities	42.1	13.1	29.0
Net fees & commissions	18.3	(0.4)	18.8
Net other income	(0.0)	0.6	(0.7)
G&A expenses (-)	83.1	3.3	79.7
((Reference) OHR)	51.82%	(8.72%)	60.54%
Core net business profits	77.2	25.3	51.9
Gains (losses) related to bonds	(29.0)	(20.6)	(8.3)
Net business profits	48.2	4.6	43.6
Net credit cost (-)	(6.2)	(13.1)	6.8
Gains (losses) related to stocks	20.8	10.8	10.0
Ordinary profits	76.7	29.4	47.2
Net extraordinary gains(losses)	(0.8)	(2.9)	2.1
Income taxes (-)	19.4	6.2	13.2
Net income	56.4	20.3	36.1

Factors contributing to the change in top line (core net business profits)



Factors contributing to the change in bottom line (net income)



Summary of Financial Results (Hokuriku Bank)

Hokuriku Bank

(JPY Bn)

	FY2025	Change	FY2024
Core gross business profits	95.7	19.6	76.0
Net Interest Income	83.3	21.0	62.2
Loans	66.6	16.9	49.6
Securities	35.1	12.2	22.8
Net fees & commissions	11.5	(0.6)	12.2
Net other income	0.8	(0.7)	1.5
G&A expenses (-)	44.2	2.2	42.0
(Reference) OHR	46.26%	(9.03%)	55.29%
Core net business profits	51.4	17.4	34.0
Gains (losses) related to bonds	(17.3)	(12.1)	(5.2)
Net business profits	34.0	5.2	28.7
Net credit cost (-)	(3.1)	(5.0)	1.9
Gains (losses) related to stocks	12.9	6.6	6.3
Ordinary profits	51.6	17.2	34.3
Net extraordinary gains(losses)	(0.4)	0.4	(0.9)
Income taxes	12.6	3.3	9.2
Net income	38.5	14.3	24.1
ROE	8.97%	2.93%	6.04%

Performance highlights

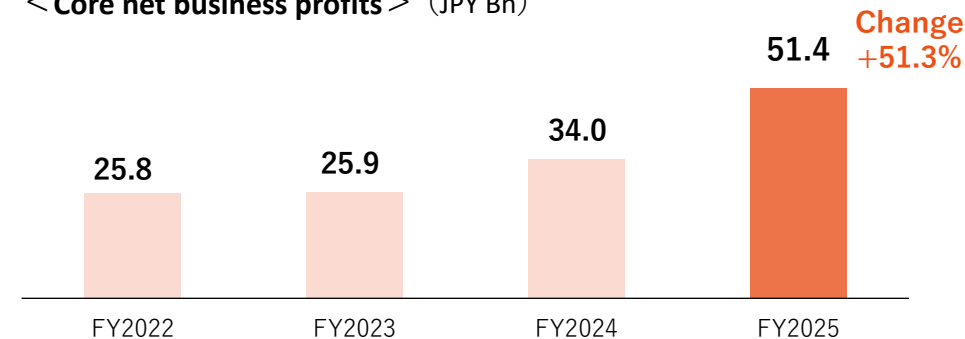
Core net business profit ¥51.4Bn (Change +¥17.4Bn (+51.3%))

Increased mainly due to improved interest income from loans and securities.

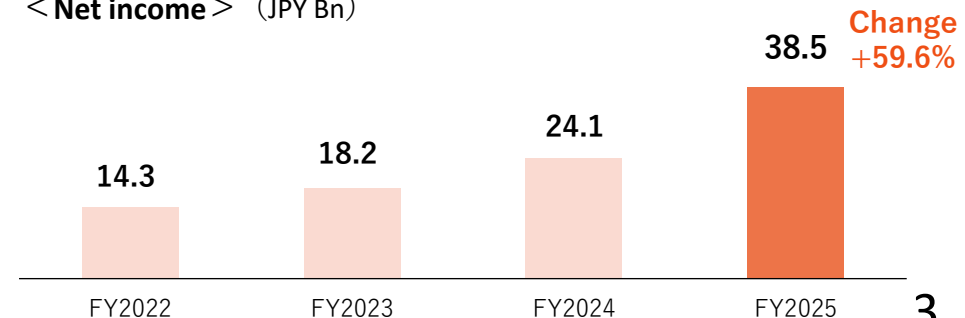
Net income ¥38.5Bn (Change +¥14.3Bn (+59.6%))

In addition to an increase in core business net income, gains on stocks and other securities also increased and net credit cost decreased.

< Core net business profits > (JPY Bn)



< Net income > (JPY Bn)



Summary of Financial Results (Hokkaido Bank)

Hokkaido Bank

(JPY Bn)

	FY2025		FY2024
		Change	
Core gross business profits	64.6	9.0	55.6
Net Interest Income	58.7	7.4	51.3
Loans	56.8	10.0	46.8
Securities	7.0	0.8	6.1
Net fees & commissions	6.7	0.2	6.5
Net other income	(0.8)	1.4	(2.2)
G&A expenses (-)	38.8	1.1	37.6
(Reference) OHR	60.05%	(7.67%)	67.72%
Core net business profits	25.8	7.8	17.9
Gains (losses) related to bonds	(11.6)	(8.5)	(3.1)
Net business profits	14.1	(0.6)	14.8
Net credit cost (-)	(3.1)	(8.0)	4.9
Gains (losses) related to stocks	7.8	4.1	3.7
Ordinary profits	25.1	12.1	12.9
Net extraordinary gains(losses)	(0.3)	(3.4)	3.0
Income taxes	6.8	2.8	4.0
Net income	17.8	5.9	11.9
ROE	8.40%	2.74%	5.66%

Performance highlights

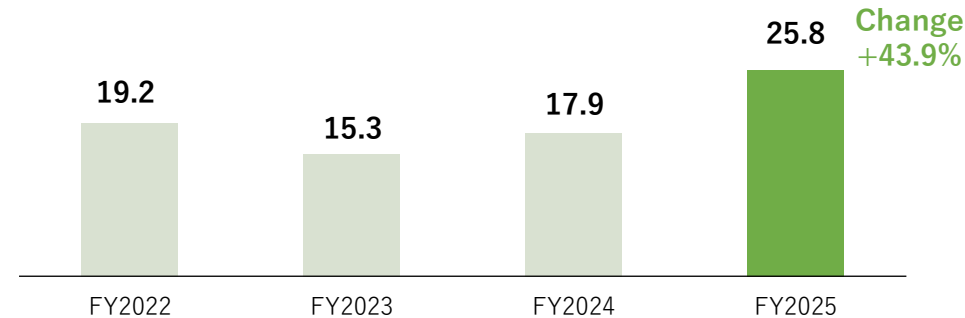
Core business net profit ¥25.8Bn (Change + ¥7.8Bn (+43.9%))

Increased mainly due to improved interest income from loans.

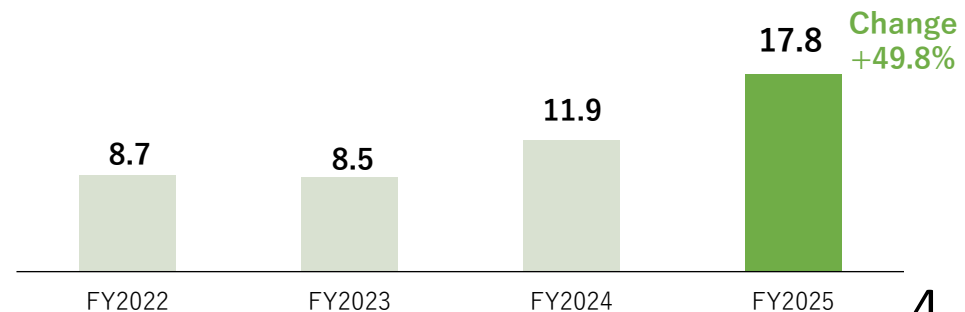
Net income ¥17.8Bn (Change + ¥5.9Bn (+49.8%))

In addition to an increase in core business net income, gains on stocks and other securities also increased and net credit cost decreased.

< Core net business profits > (JPY Bn)



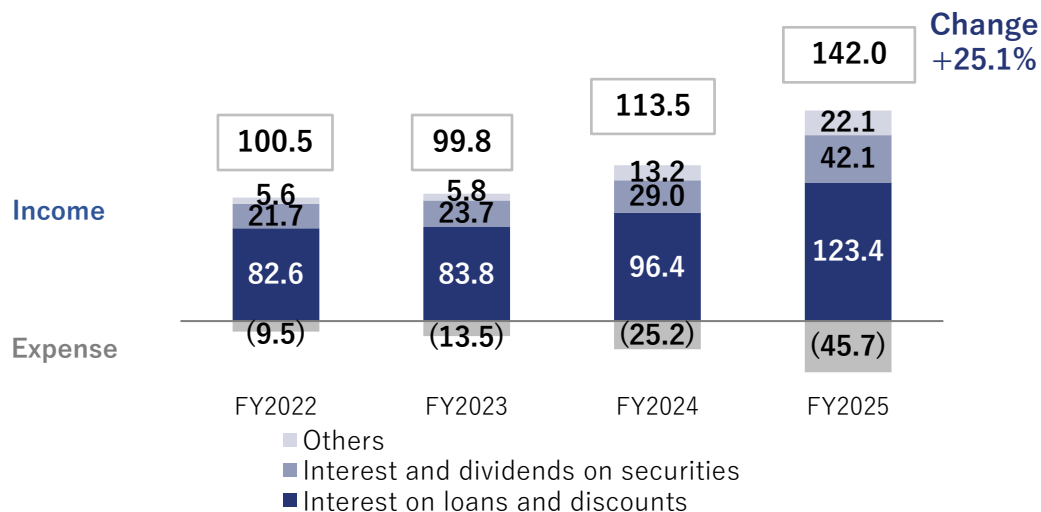
< Net income > (JPY Bn)



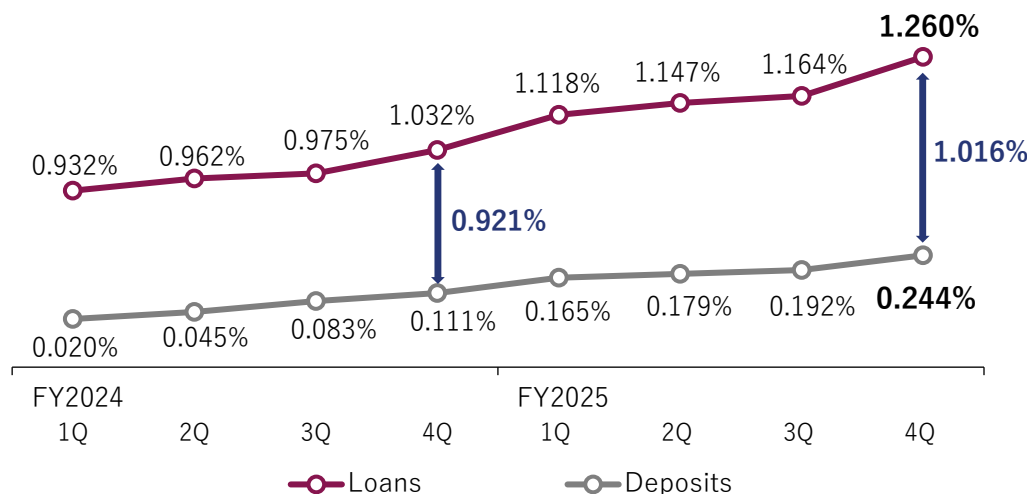
Net Interest Income

In addition to an increase in loan and deposit balances, interest margins expanded, resulting in a net interest income of ¥142.0Bn, an increase of ¥28.4Bn(+25.1%) compared to the previous period.

Net Interest Income (JPY Bn) 【 Total of two banks 】



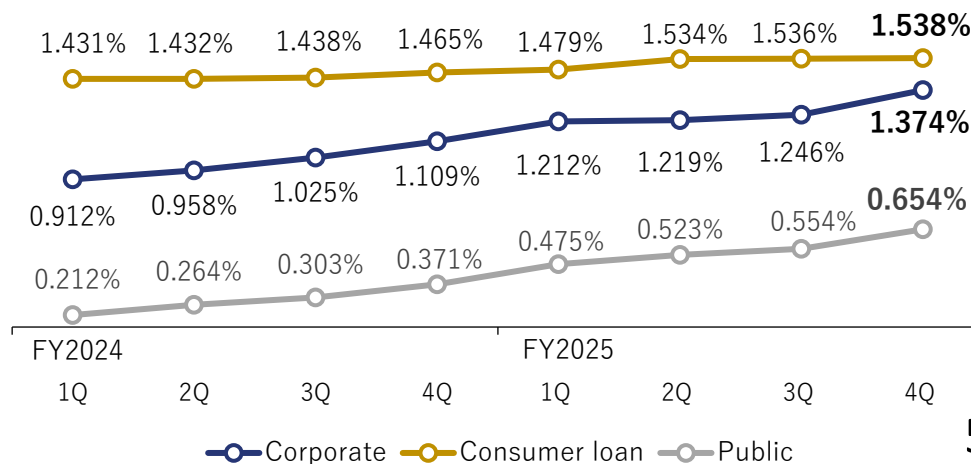
Interest Rates on Deposits and Loans 【 Total of two banks 】



	Total of two banks		Hokuriku Bank		Hokkaido Bank	
	FY2025	Change	FY2025	Change	FY2025	Change

	FY2025	Change	FY2025	Change	FY2025	Change
Net Interest Income	142.0	28.4	83.3	21.0	58.7	7.4
Loans	123.4	27.0	66.6	16.9	56.8	10.0
Ave. balance	10,524.5	651.7	5,981.8	520.8	4,542.7	130.9
Interest rate	1.17%	0.20%	1.11%	0.21%	1.25%	0.19%
Securities	42.1	13.1	35.1	12.2	7.0	0.8
Ave. balance	2,172.7	124.2	1,270.9	83.2	901.8	41.0
Interest rate	1.94%	0.53%	2.76%	0.84%	0.78%	0.07%
Deposits (-)	28.0	18.9	16.5	11.1	11.4	7.7
Ave. balance	14,369.8	297.3	8,134.8	200.8	6,234.9	96.5
Interest rate	0.19%	0.13%	0.20%	0.14%	0.18%	0.12%

< Interest rate by segment (Japanese currency) >



Net Fee and Commission Income

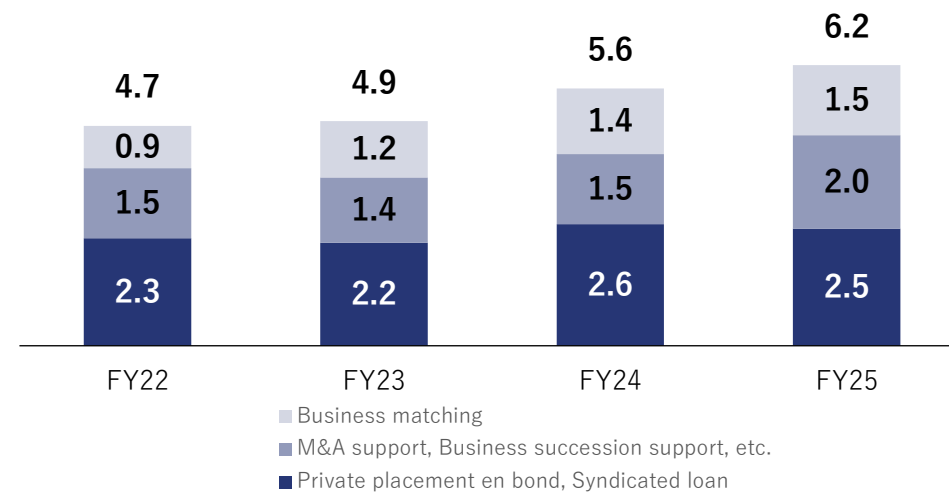
Consulting fees remained strong for both corporate and individual clients. Consolidated net fee and commission income increased by ¥1.2Bn compared to the previous period, reaching ¥30.5Bn.

Net Fee and Commission Income (JPY Bn)

Group Consolidated	FY2025	Change	FY2024
	Fee revenue		30.5
Total of two banks (①+②+③)	18.3	0.2	18.1
Net fees and commissions . . . ①	18.3	(0.4)	18.8
Fees and commissions	36.5	0.2	36.2
Remittance	9.4	0.0	9.4
Assets under custody	5.8	(0.0)	5.8
Private placement en bond, syndicated loan	2.5	(0.0)	2.6
Business matching	1.5	0.0	1.4
Fees and commissions payments (-)	18.1	0.7	17.4
Remittance (-)	1.1	0.1	1.0
Loan related expenses (-)	14.1	0.4	13.7
Net trading income . . . ②	0.1	0.0	0.1
Net other income . . . ③	(0.1)	0.6	(0.8)
Hokuhoku Consulting Co., Ltd	1.8	0.8	0.9
Hokuhoku Tokai Tokyo Securities Co., Ltd	2.3	0.1	2.2
Hokugin Lease Co., Ltd	1.1	0.1	0.9
HokurikuCard Co., Ltd, Dogin Card Co., Ltd	4.9	0.0	4.8

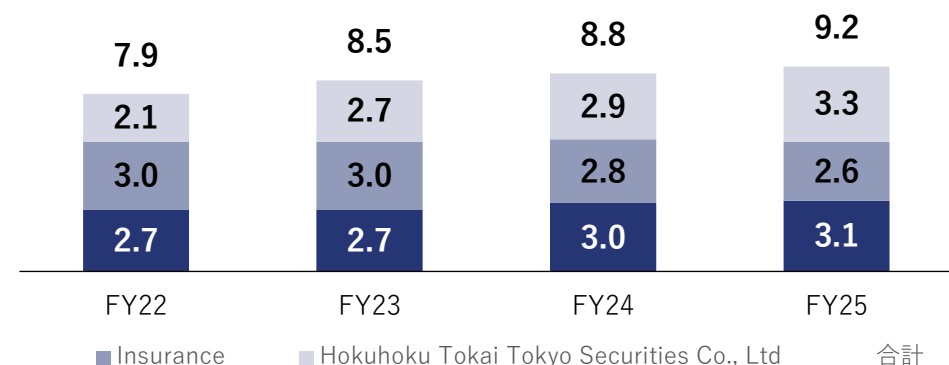
< Corporate client service revenue (JPY Bn) >

[Total of two banks(including Hokuhoku Consulting Co.,Ltd.)]



< Individual client service revenue (JPY Bn) >

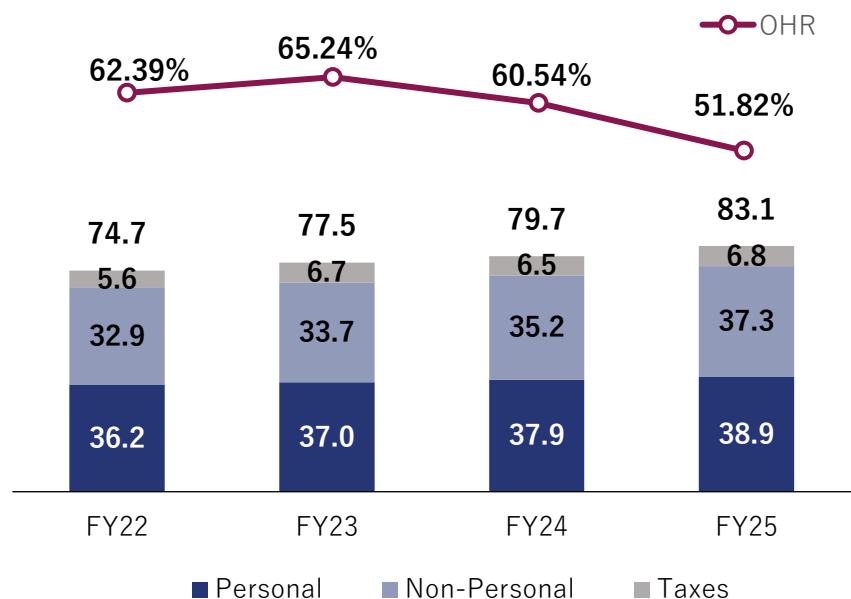
[Total of two banks(including Hokuhoku Tokai Tokyo Securities Co.,Ltd.)]



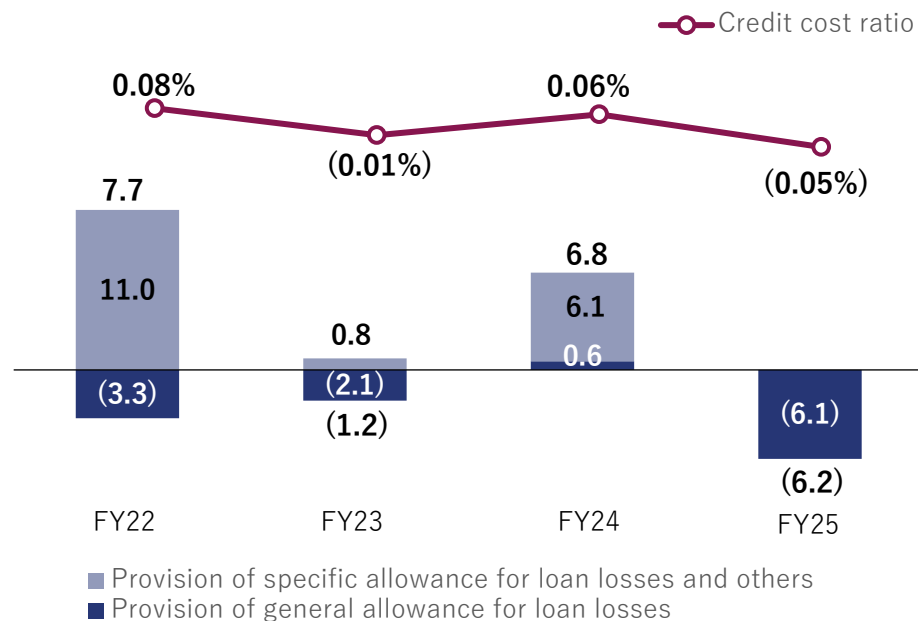
G&A expenses and Net credit costs

Expenses increased due to investments in human capital and systems, but the rise in the top line improved OHR to the low 50s.

G&A expenses and OHR (JPY Bn · %) **[Total of two banks]**



Net credit costs (JPY Bn · %) **[Total of two banks]**



Total of two banks

Hokuriku Bank

Hokkaido bank

FY2025

Change

FY2025

Change

FY2025

Change

	FY2025	Change	FY2025	Change	FY2025	Change
Total	83.1	3.3	44.2	2.2	38.8	1.1
Personal	38.9	0.9	21.1	0.5	17.7	0.3
Non-Personal	37.3	2.1	19.4	1.3	17.8	0.7
Taxes	6.8	0.3	3.7	0.3	3.1	0.0

Total of two banks

Hokuriku Bank

Hokkaido Bank

FY2025

change

FY2025

change

FY2025

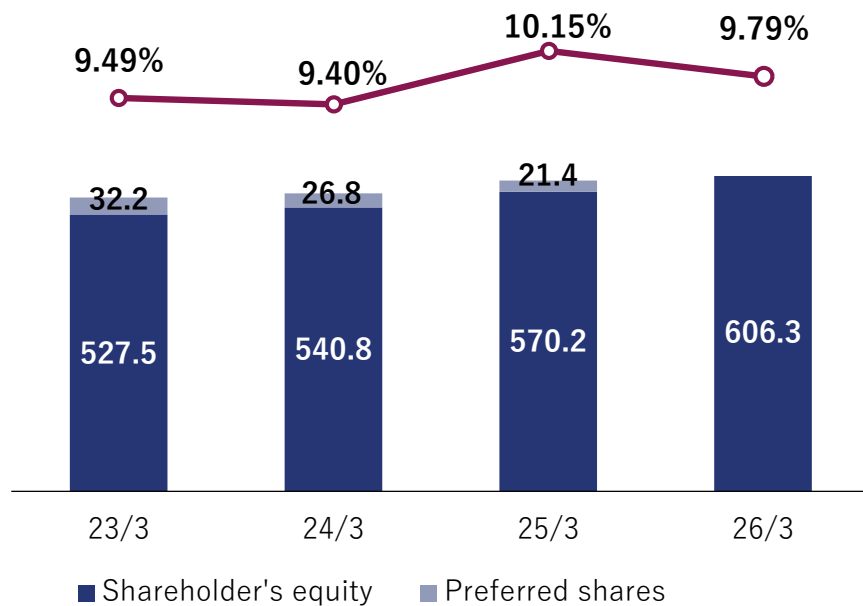
change

	FY2025	change	FY2025	change	FY2025	change
Net credit costs	(6.2)	(13.1)	(3.1)	(5.0)	(3.1)	(8.0)
Provision of general allowance for loan losses	(6.1)	(6.8)	(4.6)	(6.6)	(1.5)	(0.2)
Provision of specific allowance for loan losses and	(0.0)	(6.2)	1.5	1.6	(1.5)	(7.8)

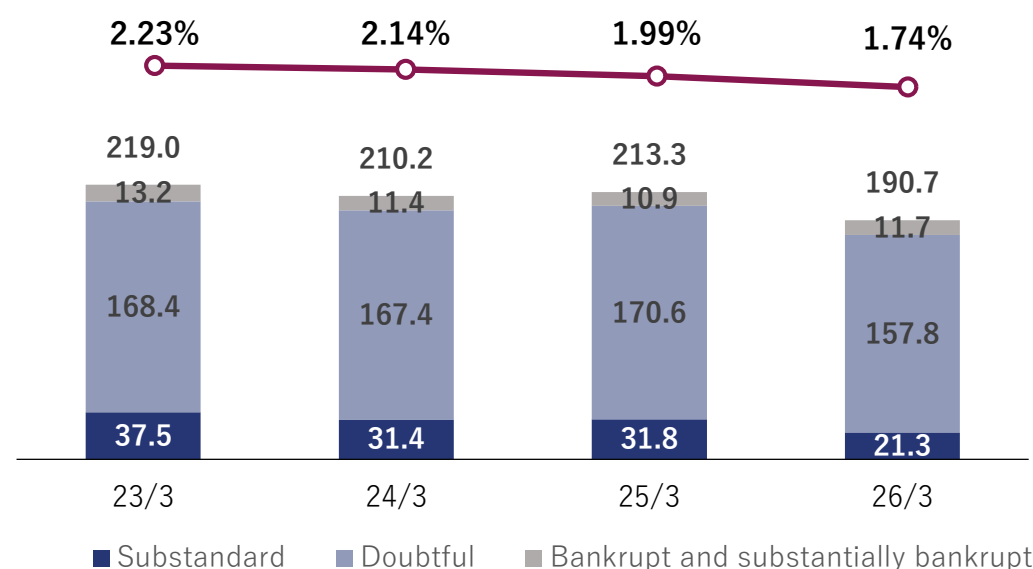
Capital Adequacy Ratio and Non-Performing Loans

In April 2025, we acquired all preferred shares. Although risk assets increased due to increased lending, capital adequacy ratio remained in the high 9% range due to the accumulation of equity capital.

Consolidated capital adequacy ratio (JPY Bn · %)



Balance of non-performing loans (JPY Bn · %) [Total of two banks]



	23/3	24/3	25/3	26/3
Consolidated	9.49%	9.40%	10.15%	9.79%
Capital	570.2	579.7	605.1	608.0
Risk-weighted assets	6,004.4	6,163.0	5,959.7	6,205.5
Hokuriku Bank	9.06%	9.12%	10.08%	9.65%
Capital	320.5	334.5	351.4	365.3
Risk-weighted assets	3,535.4	3,665.1	3,484.7	3,785.3
Hokkaido Bank	8.99%	8.97%	9.37%	8.76%
Capital	216.7	219.4	222.7	203.7
Risk-weighted assets	2,410.2	2,446.0	2,377.3	2,325.7

	23/3	24/3	25/3	26/3
Hokuriku Bank	2.67%	2.57%	2.24%	1.90%
Bankrupt and substantially bankrupt	8.9	7.8	6.1	7.3
Doubtful	106.7	107.6	105.1	99.6
Substandard	25.8	20.8	23.2	12.8
Total	141.3	136.2	134.4	119.7
Hokkaido Bank	1.72%	1.64%	1.67%	1.52%
Bankrupt and substantially bankrupt	4.3	3.6	4.8	4.4
Doubtful	61.7	59.9	65.5	58.2
Substandard	11.7	10.6	8.6	8.5
Total	77.7	74.0	78.9	71.1

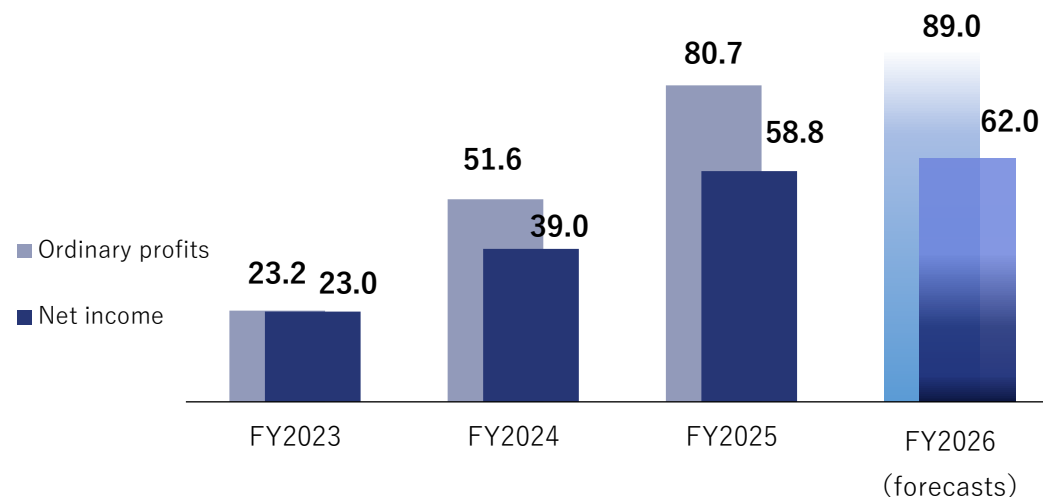
Earnings Forecasts

With core business profits expected to remain strong, consolidated ordinary profit is projected to increase by ¥8.2Bn previous year to ¥89.0Bn, and consolidated net income is projected to increase by ¥3.1Bn previous year to ¥62.0Bn.

Forecasts for FY2026 (JPY Bn)

【 Group consolidated】

	FY2026 forecast		FY2025
	forecast	change	
Ordinary profits	89.0	8.2	80.7
Net income	62.0	3.1	58.8



【 Total of two banks】

	FY2026 forecast		FY2025
	forecast	change	
Core gross business profits	173.0	12.5	160.4
G&A expenses (-)	91.5	8.3	83.1
Core net business profits	81.5	4.2	77.2
Net credit costs	6.0	12.2	(6.2)
Ordinary profits	83.0	6.2	76.7
Net income	57.5	1.0	56.4

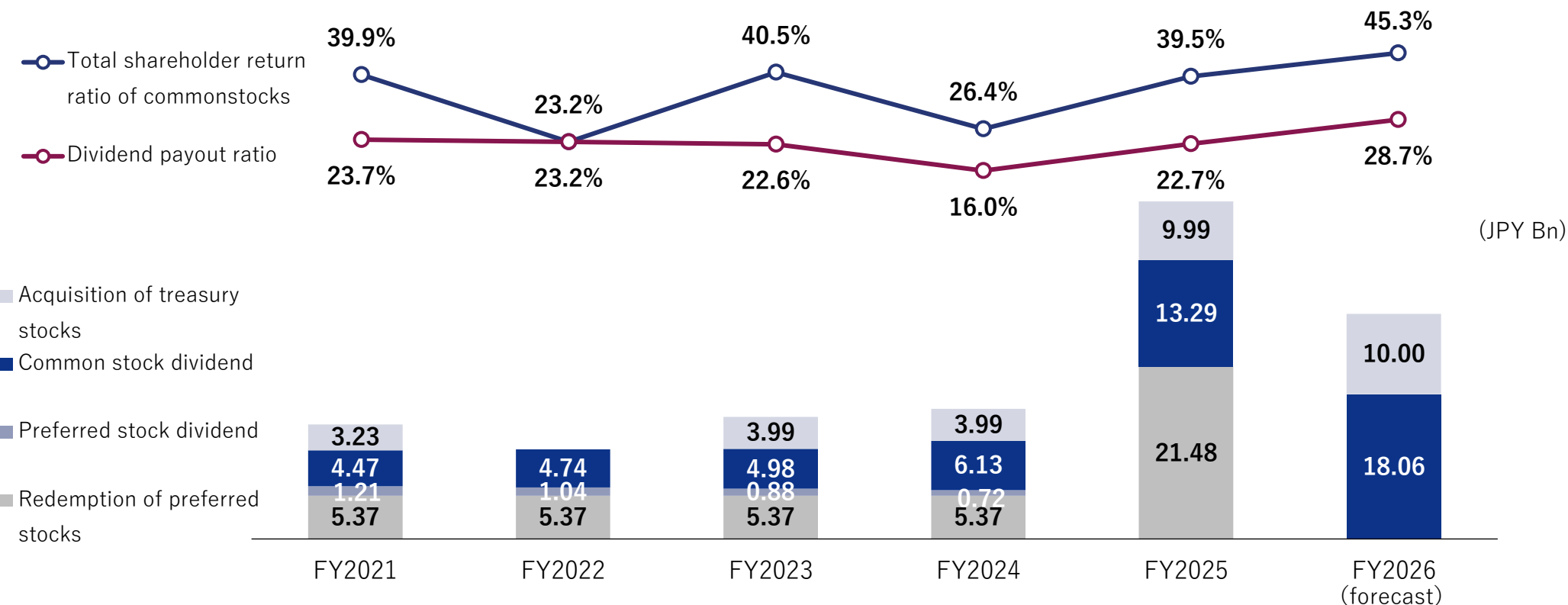
【 Hokuriku Bank】

	FY2026 forecast		FY2025
	forecast	change	
Core gross business profits	103.0	7.2	95.7
G&A expenses (-)	49.5	5.2	44.2
Core net business profits	53.5	2.0	51.4
Net credit costs	3.5	6.6	(3.1)
Ordinary profits	55.5	3.8	51.6
Net income	38.5	0.0	38.5

【 Hokkaido Bank】

	FY2026 forecast		FY2025
	forecast	change	
Core gross business profits	70.0	5.3	64.6
G&A expenses (-)	42.0	3.1	38.8
Core net business profits	28.0	2.1	25.8
Net credit costs	2.5	5.6	(3.1)
Ordinary profits	27.5	2.3	25.1
Net income	19.0	1.1	17.8

Given the strong performance, we plan to increase the common stock dividend per share by ¥40 to ¥150 for fiscal year 2026.



	FY2021	FY2022	FY2023	FY2024	FY2025	FY2026 (forecast)
Common stock dividend	¥35	¥37	¥40	¥50	¥110	¥150
	—	—	—	¥22.5 for interim	¥45 for interim	¥75 for interim
	¥35 for year-end	¥37 for year-end	¥40 for year-end	¥27.5 for year-end	¥65 for year-end	¥75 for year-end
Acquisition of treasury stocks	¥3.2 billion	—	¥4.0 billion	¥4.0 billion	¥10.0 billion	¥10.0 billion

* Total return ratio = (Dividends + redemption + purchase of treasury stocks) / (Profit attributable to owners of parent)

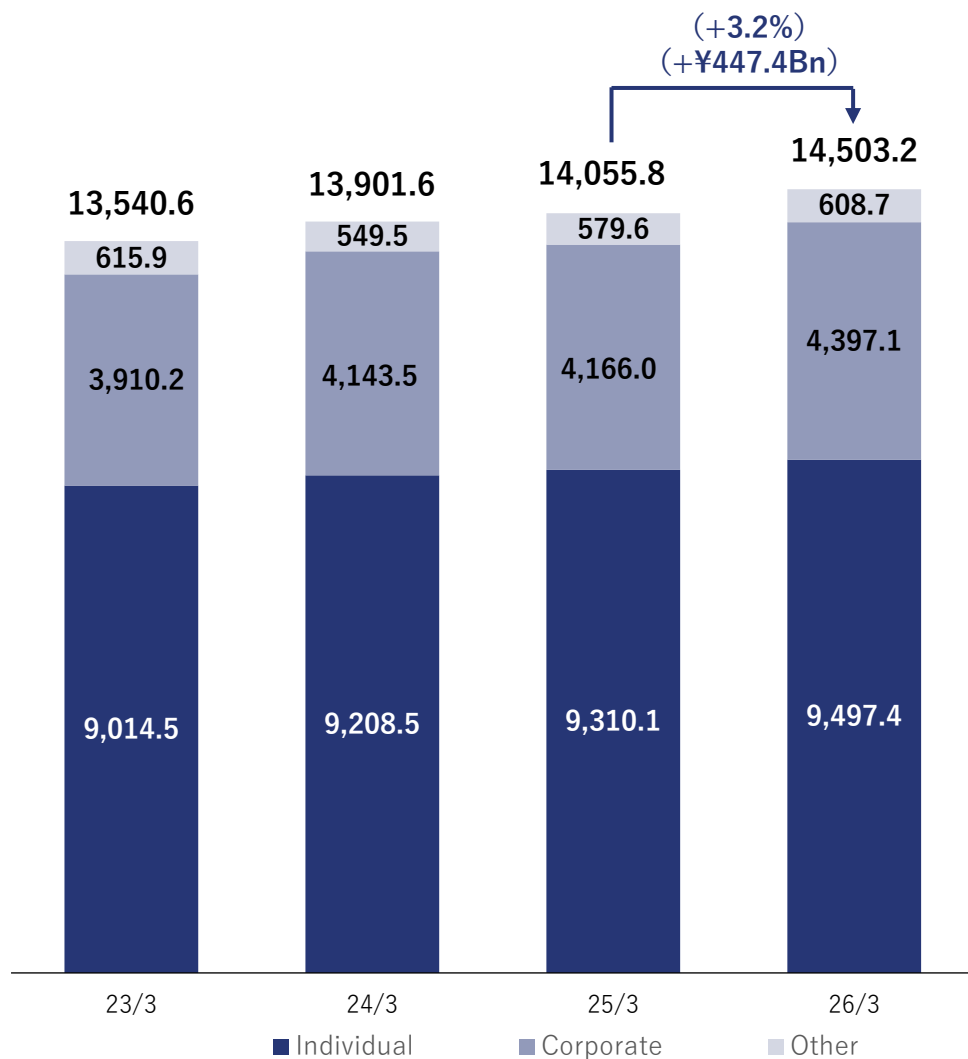
* Total return ratio on common stocks = (Common stock dividends + acquisition of treasury stocks) / (Profit attributable to owners of parent - preferred stock dividends)

Deposits(Including negotiable certificates of deposit)

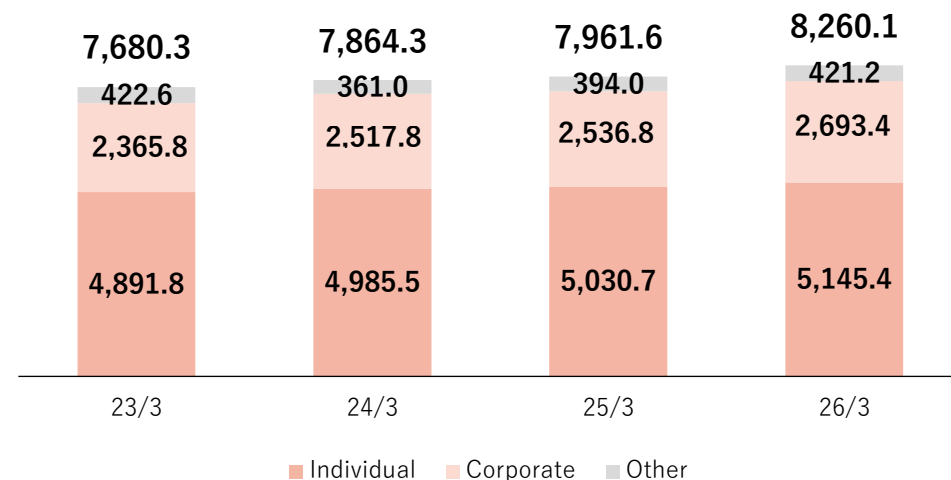
Deposit balances increased, primarily among individual and corporations.

Deposits balance (JPY Bn)

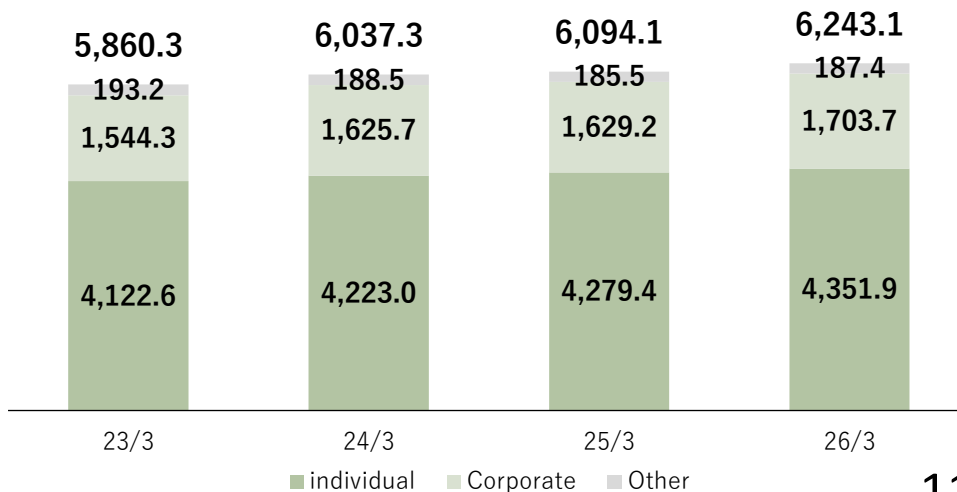
【 Total of two banks 】



【 Hokuriku Bank 】



【 Hokkaido Bank 】

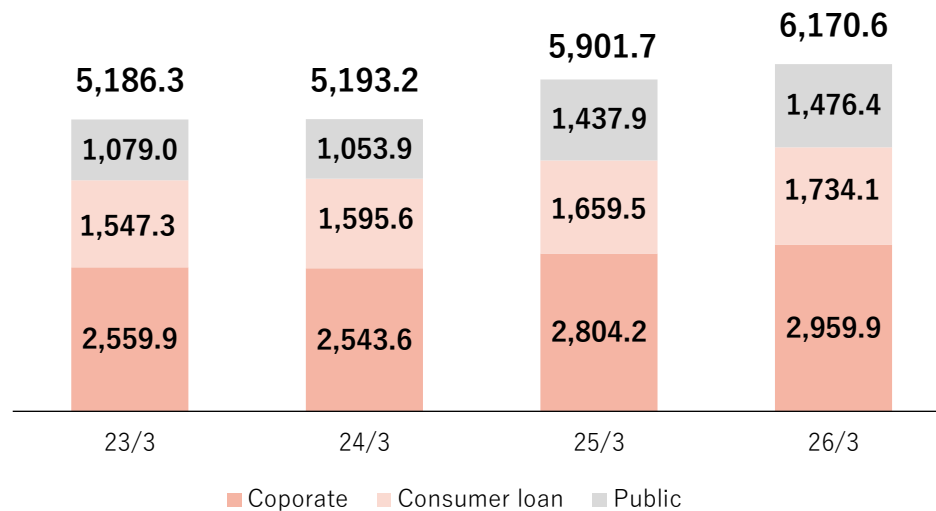
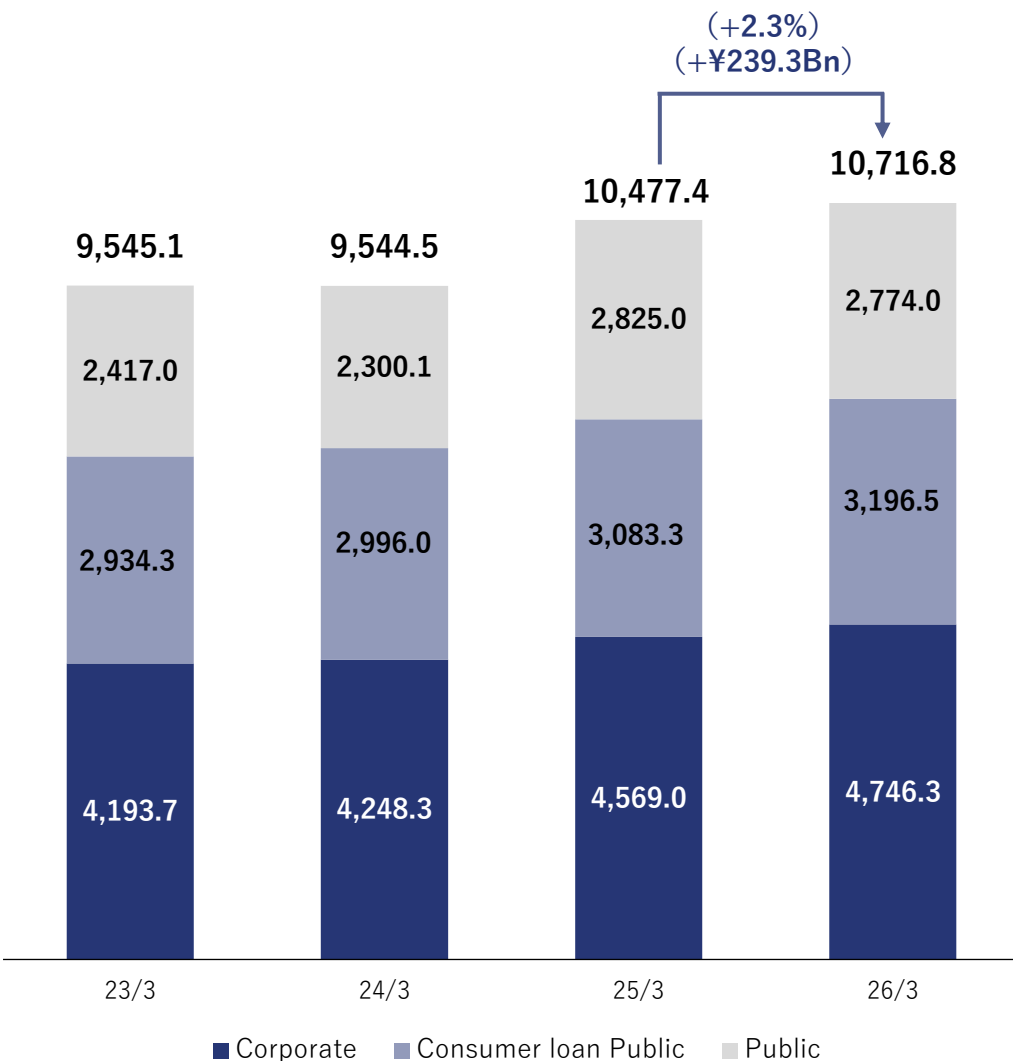


The loan balance increased mainly due to Corporate and Consumer loans.

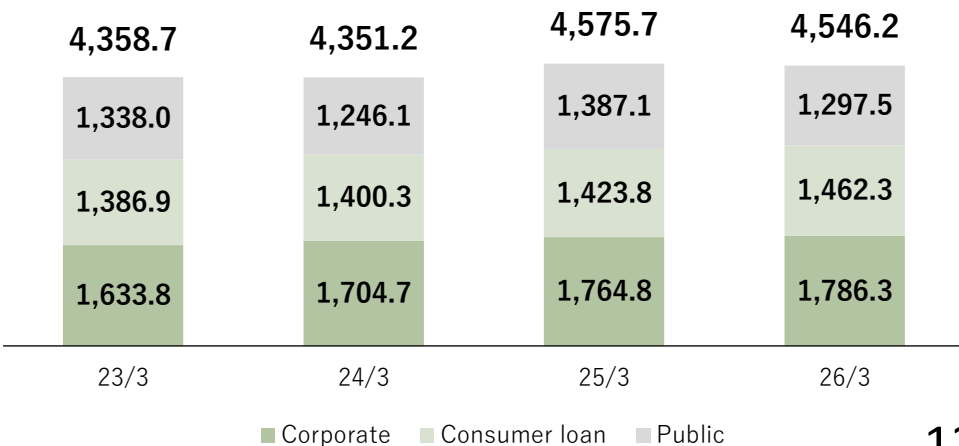
Loan balance (JPY Bn)

【 Total of two banks 】

【 Hokuriku Bank 】



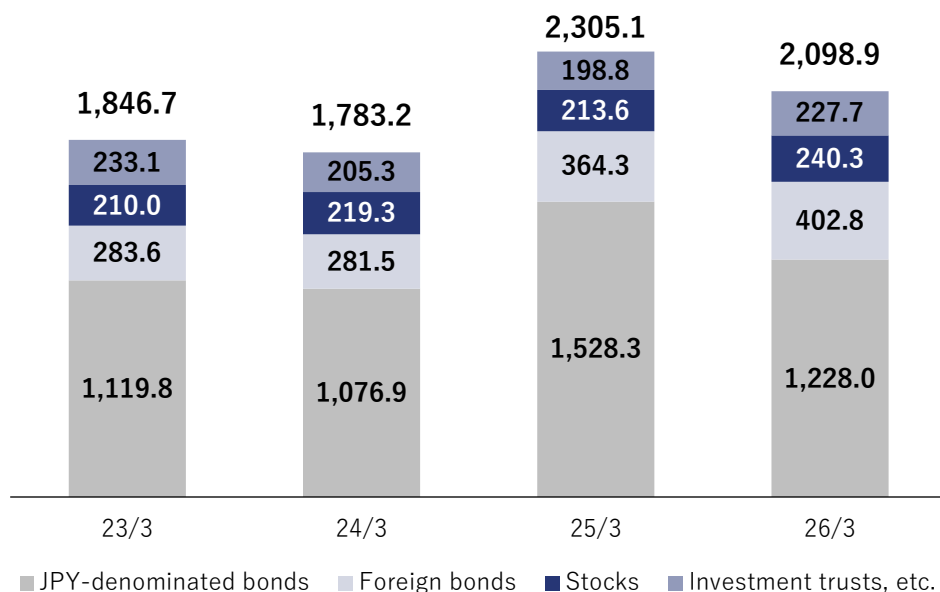
【 Hokkaido Bank 】



Securities Portfolio

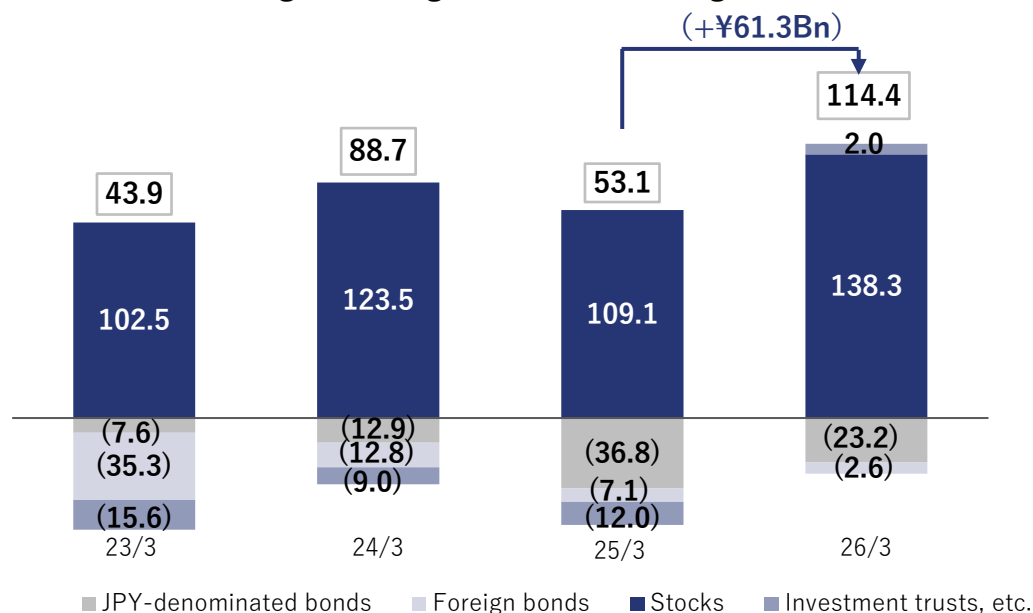
Portfolio restructuring shortened the duration of JPY-denominated bonds. Unrealized gains on securities increased by ¥61.3Bn compared to the end of the previous fiscal year, reaching ¥114.4Bn.

Securities Portfolio (JPY Bn) 【 Total of two banks 】

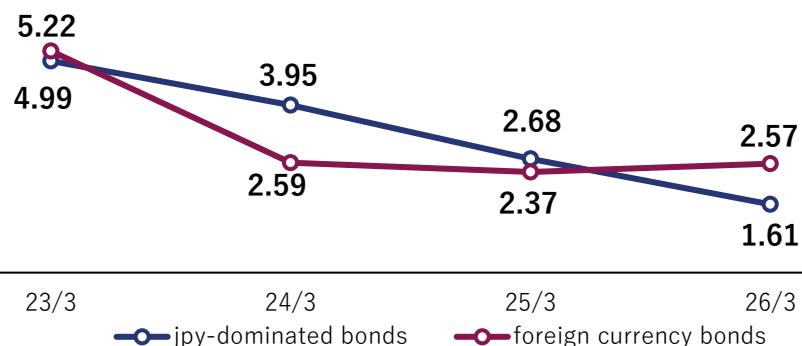


Valuation difference (JPY Bn) 【 Total of two banks 】

< After considering deferred gains(losses) on hedges >



< Duration (After considering hedging) >



Revenue (JPY Bn) 【 Total of two banks 】

	FY2025	Change	FY2024
	Net gains (losses) related to bonds		
Gains on sales/ redemption	(29.0)	(20.6)	(8.3)
Losses on sales/ redemption/ devaluation	29.3	20.8	8.4
Net gains (losses) related to stocks			
Gains on sales	21.6	10.4	11.1
Losses on sales/devaluation	0.7	(0.3)	1.1