August 7, 2026

Company Name: Hokuhoku Financial Group, Inc.
Representative: Hiroshi Nakazawa, Representative Director, President
Head office address: 1-2-26 Tsutsumicho-dori, Toyama-city, Toyama
(Code number: 8377; Tokyo Stock Exchange Prime Market, Sapporo Securities Exchange)
Inquiries: Jun Tachibana, General Manager, Corporate Planning Division
(Telephone: +81-76-423-7331)

Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2027

Hokuhoku Financial Group, Inc. hereby announces capital adequacy ratio for the first quarter of the year ending March 31, 2027 as follows.

・Capital Adequacy Ratio(Domestic Standard)

【Hokuhoku Financial Group, Inc. (consolidated) 】 （unit:Millions of yen）

	As of June. 30, 2026 (a)	(a) - (b)	As of March 31, 2026 (b)
Capital adequacy ratio	10.05%	0.26%	9.79%
Capital	627,088	19,018	608,070
Risk-weighted assets	6,238,771	31,522	6,207,249
Total required capital	249,550	1,260	248,289

【Hokuriku Bank Ltd., (non-consolidated) 】 （unit:Millions of yen）

	As of June. 30, 2026 (a)	(a) - (b)	As of March 31, 2026 (b)
Capital adequacy ratio	9.93%	0.29%	9.64%
Capital	378,627	13,290	365,337
Risk-weighted assets	3,812,514	25,523	3,786,991
Total required capital	152,500	1,020	151,479

【Hokkaido Bank Ltd., (non-consolidated) 】 （unit:Millions of yen）

	As of June. 30, 2026 (a)	(a) - (b)	As of March 31, 2026 (b)
Capital adequacy ratio	9.05%	0.29%	8.76%
Capital	210,164	6,423	203,741
Risk-weighted assets	2,320,664	(5,132)	2,325,797
Total required capital	92,826	(205)	93,031

(Notes) 1.The following approaches are used to calculate the risk-weighted assets:

・Credit risk assets: The Standardized Approach

・Operational risk equivalent amount: The Standardized Measurement Approach

2.The total required capital is calculated by multiplying the risk weighted assets by 4%.