Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 9, 2026

Consolidated Financial Results for the Six Months Ended September 30, 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: Jun Tachibana Title: General Manager, Corporate Planning Department
Trading Accounts: Established
Scheduled date to commence dividend payments: December 10, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
Six months ended	¥ million	%	¥ million	%	¥ million	%
Sep. 30, 2026	157,956	24.2	59,786	43.1	42,283	39.2
Sep. 30, 2025	127,175	28.2	41,769	63.5	30,385	63.3

Note: Comprehensive income: For the six months ended September 30, 2026: ¥52,680 million [(8.9)%]
For the six months ended September 30, 2025: ¥57,824 million [584.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	¥	¥
Sep. 30, 2026	35.32	35.22
Sep. 30, 2025	24.94	24.85

Although the Company conducted a ten-for-one share split of its common shares effective October 1, 2026, basic interim net income per share and diluted interim net income per share have been calculated assuming that the share split had been conducted at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total Assets	Net Assets	Equity-to-asset ratio
AS of	¥ million	¥ million	%
Sep. 30, 2026	17,047,535	766,638	4.5
Mar. 31, 2026	16,963,785	732,525	4.3

Reference: Equity: As of September 30, 2026: ¥762,973 million; As of March 31, 2026: ¥727,473 million

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

2. Cash Dividends for Shareholders of Common Stock

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year	¥	¥	¥	¥	¥
Mar. 31, 2026	—	45.00	—	65.00	110.00
Mar. 31, 2027	—	95.00			
Mar. 31, 2027 (Forecast)			—	9.50	—

Note: Revisions to the forecast of cash dividends most recently announced: None

The Company completed a ten-for-one share split of its common shares, effective October 1, 2026.

The second quarter-end dividend, with September 30, 2026 as the record date, was based on the number of shares before the split.

The fiscal year-end dividend, with March 31, 2027 as the record date, will be based on the number of shares after the split.

The total dividend forecast was shown as "-" because it could not be simply totaled due to the stock split.

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	%	¥
Fiscal year ending Mar. 31, 2027	108,500	34.4	75,000	27.3	62.83

Note: Revision of the earnings estimates during this quarter: None
As the Company conducted a ten-for-one share split of its common shares effective October 1, 2026,
net income per share in the full-year consolidated earnings forecast for the fiscal year ending March 31, 2027,
has been calculated to reflect the impact of the share split.

4. Others

(1) Significant changes in the scope of consolidation during the period: None

Newly included: 1 company (Company name) HOKURIKU COMPUTER SERVICE CO., LTD.
Note: HOKURIKU COMPUTER SERVICE CO., LTD. is an equity-mehod affiliate.
Excluded: − companies (Company name) −

(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 Sep. 30, 2026	1,211,201,140 shares
As of Mar. 31, 2026	1,222,087,140 shares

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

As of Sep. 30, 2026	21,007,426 shares
As of Mar. 31, 2026	17,986,630 shares

(iii) Average number of shares outstanding during the period

Six monthes ended Sep. 30, 2026	1,196,932,692 shares
Six monthes ended Sep. 30, 2025	1,218,016,570 shares

The Company conducted a ten-for-one share split of its common shares effective October 1, 2026; however,
the number of shares issued at the end of the period, the number of treasury shares at the end of the period,
and the average number of shares during the period have been calculated assuming that the share split had been conducted
at the beginning of the previous consolidated fiscal year.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

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

	Operating Income		Operating profit		Ordinary profit		Net Income	
Six months ended	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Sep. 30, 2026	18,304	125.1	17,863	130.9	17,835	131.4	17,830	131.3
Sep. 30, 2025	8,131	4.5	7,735	4.2	7,708	4.2	7,707	4.2

	Basic earnings per share
Six months ended	¥
Sep. 30, 2026	14.88
Sep. 30, 2025	6.32

The Company conducted a ten-for-one share split of its common shares effective October 1, 2026.
Basic interim net income per share has been calculated assuming that the share split had been conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total Assets	Net Assets	Equity-to-asset ratio
AS of	¥ million	¥ million	%
Sep. 30, 2026	179,918	178,739	99.1
Mar. 31, 2026	178,926	178,672	99.6

Reference: Equity: As of September 30, 2026: ¥178,340 million; As of March 31, 2026: ¥178,202 million

* Semi-annual financial results reports are exempt from interim 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 INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2026
(Ended September 30, 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 INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2026
(Ended September 30, 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, 2026	**As of Sep.30, 2026**
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	3,558,769	**3,742,252**
Call loans and bills bought	ｺｰﾙﾛｰﾝ及び買入手形	183,030	**230,750**
Monetary claims bought	買入金銭債権	3,855	**2,779**
Trading assets	特定取引資産	1,031	**1,172**
Money held in trust	金銭の信託	17,676	**18,021**
Securities	有価証券	2,112,598	**1,878,923**
Loans and bills discounted	貸出金	10,697,529	**10,749,723**
Foreign exchanges	外国為替	23,476	**24,960**
Other assets	その他資産	181,674	**195,572**
Tangible fixed assets	有形固定資産	119,074	**127,011**
Intangible fixed assets	無形固定資産	13,450	**13,791**
Asset for retirement benefits	退職給付に係る資産	37,645	**38,281**
Deferred tax assets	繰延税金資産	448	**391**
Customers' liabilities for acceptances and guarantees	支払承諾見返	63,847	**72,333**
Allowance for loan losses	貸倒引当金	(50,324)	**(48,430)**
Total assets	資産の部合計	16,963,785	**17,047,535**
(Liabilities)	(負債の部)		
Deposits	預金	14,371,072	**14,369,080**
Negotiable certificates of deposit	譲渡性預金	107,257	**162,524**
Call money and bills sold	ｺｰﾙﾏﾈｰ及び売渡手形	31,976	**155,735**
Payables under repurchase agreements	売現先勘定	112,599	**107,272**
Payables under securities lending transactions	債券貸借取引受入担保金	172,914	**111,333**
Trading liabilities	特定取引負債	428	**513**
Borrowed money	借用金	1,120,571	**1,003,181**
Foreign exchanges	外国為替	592	**481**
Borrowed money from trust account	信託勘定借	4,434	**4,147**
Other liabilities	その他負債	204,274	**247,245**
Provision for bonuses for directors	役員賞与引当金	113	**42**
Liability for retirement benefits	退職給付に係る負債	431	**414**
Reserve for directors' retirement benefits	役員退職慰労引当金	31	**24**
Reserve for contingent loss	偶発損失引当金	807	**884**
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	546	**496**
Reserves under the special laws	特別法上の引当金	23	**33**
Deferred tax liabilities	繰延税金負債	34,441	**40,261**
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,891	**4,891**
Acceptances and guarantees	支払承諾	63,847	**72,333**
Total liabilities	負債の部合計	16,231,259	**16,280,896**
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	**70,895**
Capital surplus	資本剰余金	93,128	**87,839**
Retained earnings	利益剰余金	457,901	**493,562**
Treasury stock	自己株式	(7,698)	**(12,829)**
Total shareholders' equity	株主資本合計	614,225	**639,466**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,081	**63,828**
Deferred gains or losses on hedges	繰延ヘッジ損益	17,537	**32,387**
Revaluation reserve for land	土地再評価差額金	7,123	**7,123**
Defined retirement benefit plans	退職給付に係る調整累計額	21,504	**20,166**
Accumulated other comprehensive income	その他の包括利益累計額合計	113,247	**123,507**
Share award rights	株式引受権	69	**42**
Stock acquisition rights	新株予約権	400	**356**
Non-controlling interests	非支配株主持分	4,582	**3,265**
Total net assets	純資産の部合計	732,525	**766,638**
Total liabilities and net assets	負債及び純資産の部合計	16,963,785	**17,047,535**

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2025	**For the six months ended Sep.30, 2026**
Ordinary income	経常収益	127,175	**157,956**
Interest income	資金運用収益	87,088	**116,535**
Interest on loans and discounts	貸出金利息	*58,549*	***74,930***
Interest and dividends on securities	有価証券利息配当金	*18,972*	***22,892***
Trust fees	信託報酬	7	**6**
Fees and commissions	役務取引等収益	21,897	**22,427**
Trading income	特定取引収益	554	**329**
Other ordinary income	その他業務収益	7,146	**8,626**
Other income	その他経常収益	10,480	**10,031**
Ordinary expenses	経常費用	85,405	**98,169**
Interest expenses	資金調達費用	20,482	**32,870**
Interest on deposits	預金利息	*12,075*	***22,639***
Fees and commissions	役務取引等費用	8,139	**9,037**
Other ordinary expenses	その他業務費用	11,119	**9,763**
General and administrative expenses	営業経費	43,934	**44,828**
Other expenses	その他経常費用	1,730	**1,669**
Ordinary profits	経常利益	41,769	**59,786**
Extraordinary income	特別利益	22	**60**
Gain on disposal of fixed assets	固定資産処分益	22	**60**
Extraordinary loss	特別損失	320	**289**
Loss on disposal of fixed assets	固定資産処分損	120	**208**
Impairment loss	減損損失	199	**70**
Other	その他	―	**10**
Income before income taxes	税金等調整前中間純利益	41,472	**59,558**
Income taxes-current	法人税、住民税及び事業税	10,238	**15,909**
Income taxes-deferred	法人税等調整額	753	**1,243**
Total income taxes	法人税等合計	10,991	**17,153**
Net income	中間純利益	30,480	**42,404**
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	95	**121**
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	30,385	**42,283**

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2025	**For the six months ended Sep.30, 2026**
Net income before adjusting minority interest	中間純利益	30,480	**42,404**
Other comprehensive income	その他の包括利益	27,343	**10,275**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	22,558	**(3,440)**
Deferred gains or losses on hedges	繰延ヘッジ損益	5,266	**14,849**
Defined retirement benefit plans	退職給付に係る調整額	(577)	**(1,337)**
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	97	**204**
Total comprehensive income	中間包括利益	57,824	**52,680**
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	57,730	**52,542**
The amount attributable to non-controlling interests	非支配株主に係る中間包括利益	93	**137**

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the six months ended Sep.30, 2025	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	101,770	424,103	(1,368)	595,399
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			(3,697)		(3,697)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			30,385		30,385
Purchase of treasury stock 自己株式の取得				(25,496)	(25,496)
Disposal of treasury stock 自己株式の処分		(181)		324	142
Reversal of revaluation reserve for land 土地再評価差額金の取崩			6		6
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	―	(181)	26,693	(25,171)	1,339
Balance at the end of current period 当中間期末残高	70,895	101,588	450,796	(26,540)	596,739

Millions of yen

For the six months ended Sep.30, 2025	Accumulated other comprehensive income: その他の包括利益累計額					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
	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				
Balance at the beginning of the period 当期首残高	35,450	5,829	7,150	9,987	58,418	―	542	4,319	658,681
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当									(3,697)
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									30,385
Purchase of treasury stock 自己株式の取得									(25,496)
Disposal of treasury stock 自己株式の処分									142
Reversal of revaluation reserve for land 土地再評価差額金の取崩									6
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	22,657	5,266	(6)	(577)	27,339	23	(142)	93	27,313
Total changes during the period 当中間期変動額合計	22,657	5,266	(6)	(577)	27,339	23	(142)	93	28,653
Balance at the end of current period 当中間期末残高	58,108	11,095	7,144	9,409	85,758	23	400	4,412	687,334

Millions of yen

For the six months ended Sep.30, 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 当期首残高	**70,895**	**93,128**	**457,901**	**(7,698)**	**614,225**
Changes of items during the period 当中間期変動額					
Cash dividends 剰余金の配当			**(7,829)**		**(7,829)**
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益			**42,283**		**42,283**
Purchase of treasury stock 自己株式の取得				**(10,029)**	**(10,029)**
Disposal of treasury stock 自己株式の処分		**(170)**		**336**	**166**
Retirement of treasury stock 自己株式の消却		**(4,742)**		**4,742**	—
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			**1,207**		**1,207**
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				**(179)**	**(179)**
Change in ownership interest of parent due to transactions with non-controlling interests 非支配株主との取引に係る親会社の持分変動		**(375)**		**(1)**	**(377)**
Reversal of revaluation reserve for land 土地再評価差額金の取崩			**0**		**0**
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	—	**(5,288)**	**35,661**	**(5,131)**	**25,241**
Balance at the end of current period 当中間期末残高	**70,895**	**87,839**	**493,562**	**(12,829)**	**639,466**

Millions of yen

For the six months ended Sep.30, 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 当期首残高	**67,081**	**17,537**	**7,123**	**21,504**	**113,247**	**69**	**400**	**4,582**	**732,525**
Changes of items during the period 当中間期変動額									
Cash dividends 剰余金の配当									**(7,829)**
Net income attributable to owners of the parent 親会社株主に帰属する中間純利益									**42,283**
Purchase of treasury stock 自己株式の取得									**(10,029)**
Disposal of treasury stock 自己株式の処分									**166**
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									**1,207**
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									**(179)**
Change in ownership interest of parent due to transactions with non-controlling interests 非支配株主との取引に係る親会社の持分変動									**(377)**
Reversal of revaluation reserve for land 土地再評価差額金の取崩									**0**
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	**(3,252)**	**14,849**	**(0)**	**(1,337)**	**10,259**	**(26)**	**(44)**	**(1,316)**	**8,871**
Total changes during the period 当中間期変動額合計	**(3,252)**	**14,849**	**(0)**	**(1,337)**	**10,259**	**(26)**	**(44)**	**(1,316)**	**34,112**
Balance at the end of current period 当中間期末残高	**63,828**	**32,387**	**7,123**	**20,166**	**123,507**	**42**	**356**	**3,265**	**766,638**

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2025	**For the six months ended Sep.30, 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	税金等調整前中間純利益	41,472	**59,558**
Depreciation	減価償却費	4,001	**4,551**
Impairment losses	減損損失	199	**70**
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(181)	**(3,158)**
Increase (decrease) in allowance for loan losses	貸倒引当金の増減（△）	(4,688)	**(1,894)**
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減（△）額	(60)	**77**
Increase (decrease) in provision for bonuses for directors	役員賞与引当金の増減（△）額	37	**(71)**
Decrease (Increase) in asset for retirement benefit	退職給付に係る資産の増（△）減額	(860)	**(636)**
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減（△）額	4	**(17)**
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減（△）額	(54)	**(7)**
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減（△）	(69)	**(50)**
Interest income	資金運用収益	(87,088)	**(116,535)**
Interest expenses	資金調達費用	20,482	**32,870**
Losses (gains) on securities	有価証券関係損益(△)	(2,840)	**(969)**
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(24)	**(39)**
Losses (gains) on foreign exchange	為替差損益(△)	4,586	**5,755**
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	97	**147**
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	279	**(141)**
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(59)	**84**
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(33,403)	**(52,193)**
Net increase (decrease) in deposits	預金の純増減(△)	112,561	**(1,992)**
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	70,919	**55,266**
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借用金(劣後特約付借入金を除く)の純増減(△)	243,496	**(117,390)**
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	(15,860)	**(11,004)**
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	14,393	**(46,644)**
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	14,087	**118,431**
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	(59,371)	**(61,581)**
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	60	**(1,483)**
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(25)	**(111)**
Net increase (decrease) in b orrowed money from trust account	信託勘定借の純増減（△）	(191)	**(287)**
Interest income-cash basis	資金運用による収入	66,378	**89,650**
Interest expense-cash basis	資金調達による支出	(18,181)	**(29,610)**
Other, net	その他	8,951	**24,951**
Subtotal	小計	379,050	**(54,403)**
Income taxes paid	法人税等の支払額	(14,375)	**(6,961)**
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	364,674	**(61,365)**
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	(161,011)	**(135,319)**
Proceeds from sales of securities	有価証券の売却による収入	148,690	**113,658**
Proceeds from redemption of securities	有価証券の償還による収入	126,575	**265,087**
Payments for increase in money held in trust	金銭の信託の増加による支出	(10,182)	**(9,629)**
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	12,239	**10,796**
Proceeds from fund management	投資活動としての資金運用による収入	18,997	**22,932**
Purchases of tangible fixed assets	有形固定資産の取得による支出	(9,966)	**(10,601)**
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	119	**121**
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3,893)	**(2,334)**
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	—	**(1,185)**
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	121,570	**253,525**
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	(3,697)	**(7,829)**
Dividends paid to non-controlling shareholders	非支配株主への配当金の支払額	(0)	**(0)**
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	連結の範囲の変更を伴わない子会社株式の取得による支出	—	**(1,829)**
Purchases of treasury stock	自己株式の取得による支出	(25,496)	**(10,021)**
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	(29,194)	**(19,681)**
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	457,050	**172,479**
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	3,181,048	**3,537,727**
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	3,638,099	**3,710,206**

Ⅱ. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	change (A - B)	Sep.30, 2025 (B)
Consolidated gross business profits	連結粗利益	96,270	19,306	76,963
Net interest income	資金利益	83,682	17,067	66,615
Trust fees	信託報酬	6	(1)	7
Net fees and commissions	役務取引等利益	13,389	(368)	13,758
Net trading income	特定取引利益	329	(225)	554
Net other income	その他業務利益	(1,137)	2,835	(3,972)
General and administrative expenses	営業経費	44,828	893	43,934
Total credit costs	与信関係費用	(1,319)	(181)	(1,137)
Written-off of loans	貸出金償却	81	(68)	149
Provision of allowance for loan losses	貸倒引当金繰入額	—	—	—
Other credit costs	その他不良債権処理額	(1,400)	(112)	(1,287)
Net gains (losses) related to stocks	株式等損益	4,087	(3,679)	7,767
Other non-recurring gains (losses)	その他臨時損益	2,937	3,102	(164)
Ordinary profits	経常利益	59,786	18,017	41,769
Net extraordinary gains (losses)	特別損益	(228)	68	(297)
Income before income taxes	税金等調整前中間純利益	59,558	18,085	41,472
Income taxes-current	法人税、住民税及び事業税	15,909	5,671	10,238
Income taxes-deferred	法人税等調整額	1,243	490	753
Net income	中間純利益	42,404	11,924	30,480
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	121	26	95
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	42,283	11,897	30,385

* 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	49,526	17,305	32,221
Consolidated core net business profits	連結コア業務純益	52,645	15,496	37,148

* 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	3	1	2

【Total of two banks】

(Millions of yen)

		For the six months ended		
		Sep.30, 2026		Sep.30, 2025
	(Japanese)	(A)	change (A - B)	(B)
Gross business profits	業務粗利益	90,596	19,085	71,511
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	93,714	17,276	76,438
Domestic gross business profits	国内業務粗利益	89,866	19,048	70,818
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	90,675	15,390	75,284
Net interest income	資金利益	81,406	15,858	65,548
Net fees and commissions	役務取引等利益	8,763	(680)	9,443
Net trading income	特定取引利益	66	(1)	67
Net other income	その他業務利益	(369)	3,872	(4,242)
Net gains (losses) related to bonds	国債等債券損益	(809)	3,657	(4,466)
International gross business profits	国際業務粗利益	730	37	693
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	3,039	1,885	1,153
Net interest income	資金利益	2,751	1,266	1,484
Net fees and commissions	役務取引等利益	108	25	83
Net trading income	特定取引利益	4	1	3
Net other income	その他業務利益	(2,134)	(1,255)	(878)
Net gains (losses) related to bonds	国債等債券損益	(2,309)	(1,848)	(460)
General and administrative expenses	経費(臨時処理分を除く)	43,128	1,856	41,271
Personnel expenses	人件費	20,275	844	19,431
Non-personnel expenses	物件費	19,173	899	18,273
Taxes	税金	3,679	113	3,566
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	47,468	17,228	30,239
(Reference) Core net business profits	(参考)コア業務純益	50,586	15,419	35,166
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	47,468	17,228	30,239
Net gains (losses) related to bonds	国債等債券損益	(3,118)	1,808	(4,927)
Net non-recurring gains (losses)	臨時損益	7,441	(2,777)	10,219
Credit related costs ②	不良債権処理額②	(1,513)	296	(1,810)
Written-off of loans	貸出金償却	—	(57)	57
Provision of allowance for loan losses	個別貸倒引当金純繰入額	—	—	—
Losses on sales of non-performing loans	延滞債権売却損	37	37	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	77	137	(60)
Other credit costs	その他の債権売却損等	190	(7)	198
Reversal of allowance for loan losses	貸倒引当金戻入益	1,819	(187)	2,006
Net gains (losses) related to stocks	株式等損益	4,092	(3,703)	7,795
Gains on sales of stocks and other securities	株式等売却益	4,407	(3,952)	8,360
Losses on sales of stocks and other securities	株式等売却損	289	(261)	551
Losses on devaluation of stocks and other securities	株式等償却	25	12	13
Ordinary profits	経常利益	54,909	14,451	40,458
Net extraordinary gains (losses)	特別損益	(174)	138	(313)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(93)	3	(97)
Gain on disposal of noncurrent assets	固定資産処分益	112	89	22
Loss on disposal of noncurrent assets	固定資産処分損	205	85	120
Impairment loss	減損損失	70	(144)	215
Income before income taxes	税引前中間純利益	54,735	14,589	40,145
Income taxes-current	法人税、住民税及び事業税	15,268	5,707	9,561
Income taxes-deferred	法人税等調整額	1,211	382	828
Net income	中間純利益	38,255	8,499	29,755

(Reference) Total credit costs ①＋②	(参考)与信費用 ①＋②	(1,513)	296	(1,810)

【Hokuriku Bank (Non-consolidated)】

(Millions of yen)

		For the six months ended Sep.30, 2026		Sep.30, 2025
	(Japanese)	(A)	change (A - B)	(B)
Gross business profits	業務粗利益	54,360	14,303	40,056
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	56,661	12,057	44,603
Domestic gross business profits	国内業務粗利益	53,873	15,176	38,696
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	53,864	10,630	43,234
Net interest income	資金利益	48,150	11,104	37,045
Net fees and commissions	役務取引等利益	5,354	(632)	5,987
Net trading income	特定取引利益	66	(1)	67
Net other income	その他業務利益	301	4,706	(4,404)
Net gains (losses) related to bonds	国債等債券損益	8	4,545	(4,537)
International gross business profits	国際業務粗利益	486	(872)	1,359
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	2,796	1,427	1,368
Net interest income	資金利益	2,413	1,421	992
Net fees and commissions	役務取引等利益	76	25	50
Net trading income	特定取引利益	4	1	3
Net other income	その他業務利益	(2,007)	(2,321)	313
Net gains (losses) related to bonds	国債等債券損益	(2,309)	(2,300)	(8)
General and administrative expenses	経費(臨時処理分を除く)	23,138	1,302	21,835
Personnel expenses	人件費	11,060	513	10,546
Non-personnel expenses	物件費	10,052	623	9,428
Taxes	税金	2,025	164	1,860
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	31,221	13,000	18,221
(Reference) Core net business profits	(参考)コア業務純益	33,522	10,755	22,767
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	31,221	13,000	18,221
Net gains (losses) related to bonds	国債等債券損益	(2,300)	2,245	(4,546)
Net non-recurring gains (losses)	臨時損益	4,987	(3,058)	8,046
Credit related costs ②	不良債権処理額②	(1,072)	146	(1,218)
Written-off of loans	貸出金償却	—	(57)	57
Provision of allowance for loan losses	個別貸倒引当金純繰入額	—	—	—
Losses on sales of non-performing loans	延滞債権売却損	37	37	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	25	(0)	25
Other credit costs	その他の債権売却損等	(19)	(143)	123
Reversal of allowance for loan losses	貸倒引当金戻入益	1,116	(310)	1,426
Net gains (losses) related to stocks	株式等損益	2,591	(3,574)	6,166
Gains on sales of stocks and other securities	株式等売却益	2,813	(3,805)	6,619
Losses on sales of stocks and other securities	株式等売却損	215	(226)	441
Losses on devaluation of stocks and other securities	株式等償却	6	(4)	10
Ordinary profits	経常利益	36,209	9,941	26,267
Net extraordinary gains (losses)	特別損益	(202)	(106)	(95)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(121)	(102)	(18)
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	121	79	41
Impairment loss	減損損失	70	(5)	76
Income before income taxes	税引前中間純利益	36,006	9,835	26,171
Income taxes-current	法人税、住民税及び事業税	10,119	3,727	6,392
Income taxes-deferred	法人税等調整額	614	529	85
Net income	中間純利益	25,272	5,578	19,693

(Reference) Total credit costs ①＋②	(参考)与信費用 ①＋②	(1,072)	146	(1,218)

【Hokkaido Bank (Non-consolidated)】

(Millions of yen)

	(Japanese)	For the six months ended Sep.30, 2026 (A)	change (A - B)	Sep.30, 2025 (B)
Gross business profits	業務粗利益	36,236	4,781	31,454
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	37,053	5,218	31,835
Domestic gross business profits	国内業務粗利益	35,993	3,871	32,121
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	36,810	4,760	32,049
Net interest income	資金利益	33,256	4,753	28,502
Net fees and commissions	役務取引等利益	3,408	(47)	3,456
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(671)	(834)	162
Net gains (losses) related to bonds	国債等債券損益	(817)	(888)	71
International gross business profits	国際業務粗利益	243	910	(666)
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	243	458	(214)
Net interest income	資金利益	337	(154)	492
Net fees and commissions	役務取引等利益	32	(0)	32
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	(126)	1,065	(1,191)
Net gains (losses) related to bonds	国債等債券損益	—	451	(451)
General and administrative expenses	経費(臨時処理分を除く)	19,990	554	19,435
Personnel expenses	人件費	9,215	330	8,884
Non-personnel expenses	物件費	9,121	275	8,845
Taxes	税金	1,653	(51)	1,705
Net business profits (before provision (reversal) of general allowance for loan losses)	実質業務純益	16,246	4,227	12,018
(Reference) Core net business profits	(参考)コア業務純益	17,063	4,664	12,399
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	16,246	4,227	12,018
Net gains (losses) related to bonds	国債等債券損益	(817)	(436)	(380)
Net non-recurring gains (losses)	臨時損益	2,454	281	2,173
Credit related costs ②	不良債権処理額②	(440)	150	(591)
Written-off of loans	貸出金償却	—	—	—
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	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	51	137	(85)
Other credit costs	その他の債権売却損等	210	136	74
Reversal of allowance for loan losses	貸倒引当金戻入益	702	123	579
Net gains (losses) related to stocks	株式等損益	1,500	(128)	1,629
Gains on sales of stocks and other securities	株式等売却益	1,594	(146)	1,740
Losses on sales of stocks and other securities	株式等売却損	73	(35)	109
Losses on devaluation of stocks and other securities	株式等償却	19	17	2
Ordinary profits	経常利益	18,700	4,509	14,191
Net extraordinary gains (losses)	特別損益	27	245	(217)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	27	106	(78)
Gain on disposal of noncurrent assets	固定資産処分益	112	112	—
Loss on disposal of noncurrent assets	固定資産処分損	84	5	78
Impairment loss	減損損失	—	(138)	138
Income before income taxes	税引前中間純利益	18,728	4,754	13,974
Income taxes-current	法人税、住民税及び事業税	5,148	1,979	3,168
Income taxes-deferred	法人税等調整額	596	(146)	743
Net income	中間純利益	12,983	2,920	10,062

(Reference) Total credit costs ①＋②	(参考)与信費用 ①＋②	(440)	150	(591)

2. Various Indicators

(1) Net Business Profits

For the six months ended (Millions of yen)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits	コア業務純益	50,586	15,419	35,166	33,522	10,755	22,767	17,063	4,664	12,399
As per employee (in thousands of yen)	一人当たり(千円)	12,302	3,672	8,629	15,491	4,726	10,764	8,759	2,433	6,326
Net business profits	業務純益	47,468	17,228	30,239	31,221	13,000	18,221	16,246	4,227	12,018
As per employee (in thousands of yen)	一人当たり(千円)	11,543	4,123	7,420	14,427	5,812	8,615	8,339	2,208	6,131

(2) ROE(Return on Equity)

For the six months ended (%)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(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	14.44	3.26	11.18	14.20	3.32	10.88	14.94	3.17	11.77
Net business profits per common shareholders' equity	業務純益ベース	13.55	3.94	9.61	13.22	4.51	8.71	14.23	2.82	11.41
Net income per common shareholders' equity	当期純利益ベース	10.92	1.46	9.46	10.70	1.29	9.41	11.37	1.82	9.55

(3) OHR (Overhead Ratio)

For the six months ended (%)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(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	46.02	(7.97)	53.99	40.83	(8.12)	48.95	53.94	(7.11)	61.05
Gross business profits basis	業務粗利益ベース	47.60	(10.11)	57.71	42.56	(11.95)	54.51	55.16	(6.63)	61.79

3.Average Balance of Deposits

For the six months ended (Millions of yen)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Deposits and NCD	預金＋NCD	14,558,448	320,546	14,237,902	8,301,962	195,119	8,106,843	6,256,486	125,427	6,131,059
Deposits	預金	14,395,924	316,649	14,079,275	8,181,542	203,257	7,978,285	6,214,382	113,391	6,100,990
Individual	個人	9,460,723	106,478	9,354,245	5,148,713	78,044	5,070,669	4,312,010	28,434	4,283,575
Corporate	法人	4,463,913	183,648	4,280,265	2,723,877	96,191	2,627,686	1,740,035	87,457	1,652,578
Government, local government	公金金融等	471,287	26,522	444,764	308,951	29,021	279,929	162,336	(2,499)	164,835
Demand deposits	流動性(円貨)	10,604,214	(6,405)	10,610,619	5,791,811	(29,061)	5,820,873	4,812,402	22,656	4,789,746
Time and saving deposits	定期性(円貨)	3,726,816	309,261	3,417,554	2,331,130	219,026	2,112,104	1,395,685	90,234	1,305,450
Foreign currency and Non resident deposits	外貨＋非居住者円	64,894	13,793	51,100	58,599	13,292	45,307	6,294	501	5,793
NCD	NCD	162,524	3,897	158,627	120,420	(8,138)	128,558	42,104	12,035	30,069

4.Average Balance of Loans

For the six months ended (Millions of yen)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Loans and bills discounted	貸出金	10,772,742	263,336	10,509,406	6,220,725	207,413	6,013,312	4,552,016	55,922	4,496,093
Business loans	事業性	4,762,190	101,269	4,660,921	2,972,570	72,671	2,899,899	1,789,620	28,598	1,761,021
Housing and consumer loans	個人	3,249,590	110,510	3,139,079	1,774,147	77,424	1,696,722	1,475,443	33,086	1,442,356
Housing loans	うち住宅系ローン	3,094,065	101,832	2,992,233	1,707,530	71,083	1,636,446	1,386,535	30,748	1,355,786
Government, local government	公金	2,760,961	51,556	2,709,405	1,474,008	57,318	1,416,690	1,286,953	(5,761)	1,292,715
Loans to SMEs and Individuals	うち中小企業等貸出残高	6,493,398	134,158	6,359,240	3,911,424	100,342	3,811,081	2,581,974	33,816	2,548,158
% to total loans	うち中小企業等貸出残高比率	60.27%	(0.23%)	60.50%	62.87%	(0.50%)	63.37%	56.72%	0.05%	56.67%

5. Interest Rate Spread

【Domestic】

For the six months ended (%)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(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	1.32	0.33	0.99	1.34	0.37	0.97	1.28	0.27	1.01
Loans and Bills discounted	貸出金利回り	1.39	0.27	1.12	1.33	0.28	1.05	1.47	0.26	1.21
Securities	有価証券利回り	1.95	0.72	1.23	2.99	1.33	1.66	0.90	0.14	0.76
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.85	0.17	0.68	0.81	0.17	0.64	0.89	0.15	0.74
Deposits and NCD	預金等利回り	0.31	0.15	0.16	0.32	0.16	0.16	0.29	0.13	0.16
Interest rate spread ①-②	総資金利鞘	0.47	0.16	0.31	0.53	0.20	0.33	0.39	0.12	0.27

【Total】

For the six months ended (%)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025	Sep.30, 2026		Sep.30, 2025
	(Japanese)	(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	1.41	0.33	1.08	1.50	0.38	1.12	1.29	0.26	1.03
Loans and Bills discounted	貸出金利回り	1.39	0.26	1.13	1.34	0.28	1.06	1.47	0.26	1.21
Securities	有価証券利回り	2.42	0.72	1.70	3.43	1.08	2.35	0.97	0.14	0.83
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.93	0.16	0.77	0.95	0.16	0.79	0.90	0.15	0.75
Deposits and NCD	預金等利回り	0.31	0.14	0.17	0.33	0.16	0.17	0.29	0.13	0.16
Interest rate spread ①-②	総資金利鞘	0.48	0.17	0.31	0.55	0.22	0.33	0.39	0.11	0.28

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A-B)	Sep.30, 2025 (B)
Net gains (losses) related to bonds	国債等債券損益	(3,118)	1,808	(4,927)
Gains on sales	売却益	8	(3)	12
Gains on redemption	償還益	43	(100)	143
Losses on sales	売却損	2,858	(2,129)	4,988
Losses on redemption	償還損	2	2	—
Losses on devaluation	償却	308	214	93
Net gains (losses) related to stocks	株式等損益	4,087	(3,679)	7,767
Gains on sales	売却益	4,394	(3,937)	8,332
Losses on sales	売却損	289	(262)	551
Losses on devaluation	償却	17	4	13

【Total of two banks】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A-B)	Sep.30, 2025 (B)
Net gains (losses) related to bonds	国債等債券損益	(3,118)	1,808	(4,927)
Gains on sales	売却益	8	(3)	12
Gains on redemption	償還益	43	(100)	143
Losses on sales	売却損	2,858	(2,129)	4,988
Losses on redemption	償還損	2	2	—
Losses on devaluation	償却	308	214	93
Net gains (losses) related to stocks	株式等損益	4,092	(3,703)	7,795
Gains on sales	売却益	4,407	(3,952)	8,360
Losses on sales	売却損	289	(261)	551
Losses on devaluation	償却	25	12	13

【Hokuriku bank】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A-B)	Sep.30, 2025 (B)
Net gains (losses) related to bonds	国債等債券損益	(2,300)	2,245	(4,546)
Gains on sales	売却益	7	7	—
Gains on redemption	償還益	0	0	0
Losses on sales	売却損	2,309	(2,227)	4,536
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(10)	10
Net gains (losses) related to stocks	株式等損益	2,591	(3,574)	6,166
Gains on sales	売却益	2,813	(3,805)	6,619
Losses on sales	売却損	215	(226)	441
Losses on devaluation	償却	6	(4)	10

【Hokkaido bank】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A-B)	Sep.30, 2025 (B)
Net gains (losses) related to bonds	国債等債券損益	(817)	(436)	(380)
Gains on sales	売却益	1	(11)	12
Gains on redemption	償還益	42	(100)	142
Losses on sales	売却損	549	97	451
Losses on redemption	償還損	2	2	—
Losses on devaluation	償却	308	224	83
Net gains (losses) related to stocks	株式等損益	1,500	(128)	1,629
Gains on sales	売却益	1,594	(146)	1,740
Losses on sales	売却損	73	(35)	109
Losses on devaluation	償却	19	17	2

7. Valuation Difference on Securities

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

【FG(consolidated)】

(Millions of yen)

		As of Sep.30, 2026				As of Mar.31, 2026		
		Valuation difference				Valuation difference		
	(Japanese)	(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	(7)	5	—	7	(12)	—	12
Available-for-sale securities	その他有価証券	134,849	17,734	228,527	93,677	117,115	179,358	62,242
Japanese Stocks	株式	157,264	20,900	158,213	948	136,364	137,101	737
Japanese Bonds	債券	(25,399)	(2,116)	33,435	58,835	(23,282)	22,910	46,192
Others	その他	2,984	(1,049)	36,878	33,894	4,033	19,345	15,312
Total	合計	134,842	17,739	228,527	93,685	117,102	179,358	62,255
Japanese Stocks	株式	157,264	20,900	158,213	948	136,364	137,101	737
Japanese Bonds	債券	(25,406)	(2,111)	33,435	58,842	(23,295)	22,910	46,205
Others	その他	2,984	(1,049)	36,878	33,894	4,033	19,345	15,312

【Total of two banks】

(Millions of yen)

		As of Sep.30, 2026				As of Mar.31, 2026		
		Valuation difference				Valuation difference		
	(Japanese)	(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	131,395	16,908	225,035	93,639	114,487	176,686	62,199
Japanese Stocks	株式	159,253	20,865	160,164	910	138,388	139,082	693
Japanese Bonds	債券	(25,399)	(2,116)	33,435	58,835	(23,282)	22,910	46,192
Others	その他	(2,458)	(1,840)	31,435	33,894	(618)	14,693	15,312
Total	合計	131,395	16,908	225,035	93,639	114,487	176,686	62,199
Japanese Stocks	株式	159,253	20,865	160,164	910	138,388	139,082	693
Japanese Bonds	債券	(25,399)	(2,116)	33,435	58,835	(23,282)	22,910	46,192
Others	その他	(2,458)	(1,840)	31,435	33,894	(618)	14,693	15,312

【Hokuriku bank】

(Millions of yen)

		As of Sep.30, 2026				As of Mar.31, 2026		
		Valuation difference				Valuation difference		
	(Japanese)	(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	118,801	17,495	185,620	66,818	101,306	140,317	39,010
Japanese Stocks	株式	124,597	19,032	125,140	542	105,565	106,013	447
Japanese Bonds	債券	(9,945)	(628)	29,796	39,741	(9,317)	20,499	29,816
Others	その他	4,149	(908)	30,683	26,534	5,058	13,804	8,746
Total	合計	118,801	17,495	185,620	66,818	101,306	140,317	39,010
Japanese Stocks	株式	124,597	19,032	125,140	542	105,565	106,013	447
Japanese Bonds	債券	(9,945)	(628)	29,796	39,741	(9,317)	20,499	29,816
Others	その他	4,149	(908)	30,683	26,534	5,058	13,804	8,746

【Hokkaido bank】

(Millions of yen)

		As of Sep.30, 2026				As of Mar.31, 2026		
		Valuation difference				Valuation difference		
	(Japanese)	(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	12,594	(586)	39,415	26,820	13,181	36,369	23,188
Japanese Stocks	株式	34,656	1,833	35,023	367	32,823	33,069	246
Japanese Bonds	債券	(15,453)	(1,488)	3,639	19,093	(13,965)	2,411	16,376
Others	その他	(6,608)	(931)	752	7,360	(5,676)	889	6,565
Total	合計	12,594	(586)	39,415	26,820	13,181	36,369	23,188
Japanese Stocks	株式	34,656	1,833	35,023	367	32,823	33,069	246
Japanese Bonds	債券	(15,453)	(1,488)	3,639	19,093	(13,965)	2,411	16,376
Others	その他	(6,608)	(931)	752	7,360	(5,676)	889	6,565

※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)

		As of Sep.30, 2026			As of Mar.31, 2026	As of Sep.30, 2025
	(Japanese)	(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.87 %	0.08 %	(0.03) %	9.79 %	9.90 %
(2) Capital　①－②	自己資本	627,978	19,908	31,655	608,070	596,323
① Core capital : instruments and reserves	コア資本に係る基礎項目	663,750	20,581	46,238	643,168	617,511
Shareholders' equity	うち株主資本	628,151	21,756	36,876	606,395	591,275
General allowance for loan losses	うち一般貸倒引当金等	14,227	188	(1,321)	14,039	15,549
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	35,771	672	14,583	35,098	21,188
Intangible fixed assets	うち無形固定資産	9,467	233	1,156	9,234	8,311
(3) Risk-weighted assets	リスクアセット	6,362,263	155,014	342,253	6,207,249	6,020,009

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

		As of Sep.30, 2026			As of Mar.31, 2026	As of Sep.30, 2025
	(Japanese)	(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.76 %	0.12 %	(0.31) %	9.64 %	10.07 %
(2) Capital　①－②	自己資本	381,655	16,318	19,390	365,337	362,264
① Core capital : instruments and reserves	コア資本に係る基礎項目	390,270	17,235	21,420	373,034	368,849
Shareholders' equity	うち株主資本	384,087	17,478	22,053	366,609	362,034
General allowance for loan losses	うち一般貸倒引当金等	6,182	(243)	(632)	6,425	6,815
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	8,614	916	2,030	7,697	6,584
Intangible fixed assets	うち無形固定資産	4,889	189	933	4,699	3,955
(3) Risk-weighted assets	リスクアセット	3,910,279	123,287	316,358	3,786,991	3,593,921

(Consolidated)

Capital adequacy ratio	自己資本比率	9.85 %	0.18 %	(0.25) %	9.67 %	10.10 %
Capital	自己資本	386,599	20,242	23,261	366,357	363,337
Risk-weighted assets	リスクアセット	3,922,805	135,019	328,484	3,787,786	3,594,320

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

		As of Sep.30, 2026			As of Mar.31, 2026	As of Sep.30, 2025
	(Japanese)	(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	9.05 %	0.29 %	0.16 %	8.76 %	8.89 %
(2) Capital　①－②	自己資本	212,446	8,705	5,746	203,741	206,699
① Core capital : instruments and reserves	コア資本に係る基礎項目	220,449	9,250	6,804	211,199	213,645
Shareholders' equity	うち株主資本	216,691	8,452	6,748	208,238	209,943
General allowance for loan losses	うち一般貸倒引当金等	3,757	797	55	2,960	3,701
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	8,002	544	1,057	7,457	6,945
Intangible fixed assets	うち無形固定資産	4,377	29	230	4,347	4,146
(3) Risk-weighted assets	リスクアセット	2,346,461	20,663	22,269	2,325,797	2,324,191

(Consolidated)

Capital adequacy ratio	自己資本比率	9.37 %	0.27 %	0.14 %	9.10 %	9.23 %
Capital	自己資本	221,494	8,178	5,453	213,315	216,040
Risk-weighted assets	リスクアセット	2,363,795	20,953	23,526	2,342,842	2,340,268

Ⅲ. Loan Portfolio and Other

1. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Allowance for loan losses	貸倒引当金	42,746	(1,679)	(7,834)	44,426	50,581
General allowance	一般貸倒引当金	9,083	477	(604)	8,606	9,687
Specific allowance	個別貸倒引当金	33,663	(2,156)	(7,229)	35,820	40,893

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Allowance for loan losses	貸倒引当金	26,516	(993)	(4,356)	27,509	30,873
General allowance	一般貸倒引当金	5,562	(268)	(626)	5,831	6,189
Specific allowance	個別貸倒引当金	20,954	(724)	(3,729)	21,678	24,684

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Allowance for loan losses	貸倒引当金	16,230	(686)	(3,477)	16,916	19,707
General allowance	一般貸倒引当金	3,521	746	22	2,775	3,498
Specific allowance	個別貸倒引当金	12,709	(1,432)	(3,500)	14,141	16,209

2. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	11,619	(47)	(2,087)	11,667	13,706
Doubtful	危険債権	150,423	(7,379)	(18,090)	157,802	168,514
Substandard	要管理債権	22,121	869	(763)	21,252	22,884
Loans past due for 3 months or more	うち三月以上延滞債権	209	77	(959)	131	1,168
Restructured loans	うち貸出条件緩和債権	21,912	791	196	21,120	21,716
Non Performing Loans ①	小計	184,165	(6,556)	(20,940)	190,722	205,105
Normal	正常債権	10,811,627	68,455	281,478	10,743,172	10,530,148
Total ②	合計	10,995,792	61,898	260,538	10,933,894	10,735,254
NPL ratio ①/②	比率	1.67%	(0.07%)	(0.24%)	1.74%	1.91%
Amount of partial write-off	部分直接償却実施額	11,034	(4,172)	(7,385)	15,206	18,419

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	6,945	(324)	(2,225)	7,270	9,170
Doubtful	危険債権	96,518	(3,097)	(8,649)	99,616	105,168
Substandard	要管理債権	12,105	(674)	(1,600)	12,779	13,705
Loans past due for 3 months or more	うち三月以上延滞債権	209	144	(821)	64	1,030
Restructured loans	うち貸出条件緩和債権	11,896	(819)	(779)	12,715	12,675
Non Performing Loans ①	小計	115,569	(4,097)	(12,475)	119,666	128,044
Normal	正常債権	6,206,059	58,406	228,190	6,147,652	5,977,868
Total ②	合計	6,321,629	54,309	215,715	6,267,319	6,105,913
NPL ratio ①/②	比率	1.82%	(0.08%)	(0.27%)	1.90%	2.09%
Amount of partial write-off	部分直接償却実施額	7,677	(1,792)	(4,457)	9,469	12,134

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A-B)	(A-C)	As of Mar.31, 2026 (B)	As of Sep.30, 2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	4,674	277	138	4,397	4,536
Doubtful	危険債権	53,904	(4,281)	(9,441)	58,186	63,345
Substandard	要管理債権	10,016	1,544	837	8,472	9,178
Loans past due for 3 months or more	うち三月以上延滞債権	—	(67)	(137)	67	137
Restructured loans	うち貸出条件緩和債権	10,016	1,611	975	8,405	9,041
Non Performing Loans ①	小計	68,595	(2,459)	(8,465)	71,055	77,061
Normal	正常債権	4,605,567	10,048	53,287	4,595,519	4,552,280
Total ②	合計	4,674,163	7,588	44,822	4,666,574	4,629,341
NPL ratio ①/②	比率	1.46%	(0.06%)	(0.20%)	1.52%	1.66%
Amount of partial write-off	部分直接償却実施額	3,356	(2,379)	(2,928)	5,736	6,285

3. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount (A) 債権額	Covered by collateral and/or guarantees (B) 担保・保証等	Allowance for loan losses (C) 貸倒引当金等	Coverage ratio for unsecured portion (C)/{(A)-(B)} 引当率	Coverage ratio {(B)+(C)}/(A) 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, 2026 ①	11,619	9,120	2,499	100.00%	100.00%
		As of Mar.31, 2026 ②	11,667	8,987	2,679	100.00%	100.00%
		① - ②	(47)	132	(179)	—	—
Doubtful	危険債権	As of Sep.30, 2026 ①	150,423	104,240	30,983	67.08%	89.89%
		As of Mar.31, 2026 ②	157,802	108,739	32,954	67.16%	89.79%
		① - ②	(7,379)	(4,498)	(1,971)	(0.08%)	0.10%
Substandard	要管理債権	As of Sep.30, 2026 ①	22,121	10,653	2,158	18.81%	57.91%
		As of Mar.31, 2026 ②	21,252	10,480	1,665	15.46%	57.15%
		① - ②	869	172	492	3.35%	0.76%
Total	合計	As of Sep.30, 2026 ①	184,165	124,013	35,640	59.25%	86.69%
		As of Mar.31, 2026 ②	190,722	128,206	37,300	59.66%	86.77%
		① - ②	(6,556)	(4,193)	(1,659)	(0.41%)	(0.08%)

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount (A) 債権額	Covered by collateral and/or guarantees (B) 担保・保証等	Allowance for loan losses (C) 貸倒引当金等	Coverage ratio for unsecured portion (C)/{(A)-(B)} 引当率	Coverage ratio {(B)+(C)}/(A) 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, 2026 ①	6,945	5,305	1,639	100.00%	100.00%
		As of Mar.31, 2026 ②	7,270	5,390	1,879	100.00%	100.00%
		① - ②	(324)	(84)	(240)	—	—
Doubtful	危険債権	As of Sep.30, 2026 ①	96,518	67,706	19,173	66.54%	90.01%
		As of Mar.31, 2026 ②	99,616	70,249	19,657	66.93%	90.25%
		① - ②	(3,097)	(2,543)	(484)	(0.39%)	(0.24%)
Substandard	要管理債権	As of Sep.30, 2026 ①	12,105	5,321	1,341	19.77%	55.04%
		As of Mar.31, 2026 ②	12,779	5,245	1,216	16.14%	50.56%
		① - ②	(674)	76	124	3.63%	4.48%
Total	合計	As of Sep.30, 2026 ①	115,569	78,333	22,153	59.49%	86.94%
		As of Mar.31, 2026 ②	119,666	80,884	22,754	58.67%	86.60%
		① - ②	(4,097)	(2,551)	(600)	0.82%	0.34%

【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount (A) 債権額	Covered by collateral and/or guarantees (B) 担保・保証等	Allowance for loan losses (C) 貸倒引当金等	Coverage ratio for unsecured portion (C)/{(A)-(B)} 引当率	Coverage ratio {(B)+(C)}/(A) 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, 2026 ①	4,674	3,814	860	100.00%	100.00%
		As of Mar.31, 2026 ②	4,397	3,597	799	100.00%	100.00%
		① - ②	277	217	60	—	—
Doubtful	危険債権	As of Sep.30, 2026 ①	53,904	36,534	11,809	67.98%	89.68%
		As of Mar.31, 2026 ②	58,186	38,489	13,296	67.50%	89.00%
		① - ②	(4,281)	(1,955)	(1,486)	0.48%	0.68%
Substandard	要管理債権	As of Sep.30, 2026 ①	10,016	5,331	816	17.43%	61.38%
		As of Mar.31, 2026 ②	8,472	5,234	449	13.87%	67.08%
		① - ②	1,544	96	367	3.56%	(5.70%)
Total	合計	As of Sep.30, 2026 ①	68,595	45,680	13,487	58.85%	86.25%
		As of Mar.31, 2026 ②	71,055	47,322	14,545	61.28%	87.06%
		① - ②	(2,459)	(1,641)	(1,058)	(2.43%)	(0.81%)

4. Classification of Loans by Type of Industry

Classification of loans by type of industry

(Millions of yen)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30, 2026			As of Sep.30, 2026			As of Sep.30, 2026		
	(Japanese)		Composition ratio	Compared to Mar-26		Composition ratio	Compared to Mar-26		Composition ratio	Compared to Mar-26
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	10,772,742	100.00%	55,881	6,220,725	100.00%	50,119	4,552,016	100.00%	5,761
Manufacturing	製造業	865,434	8.03%	751	600,038	9.65%	(5,309)	265,396	5.83%	6,061
Agriculture and forestry	農業、林業	30,393	0.28%	3,556	7,515	0.12%	(50)	22,878	0.50%	3,607
Fishery	漁業	2,692	0.02%	32	489	0.01%	(61)	2,203	0.05%	94
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	5,094	0.05%	(43)	2,507	0.04%	(32)	2,587	0.06%	(11)
Construction	建設業	340,548	3.16%	(11,751)	209,330	3.37%	(11,954)	131,218	2.88%	203
Utilities	電気・ガス・熱供給・水道業	133,843	1.24%	54	81,578	1.31%	567	52,265	1.15%	(513)
Communication	情報通信業	61,209	0.57%	(4,095)	37,364	0.60%	(5,706)	23,845	0.52%	1,611
Transportation and postal activities	運輸業、郵便業	199,935	1.86%	(405)	102,348	1.65%	(554)	97,587	2.14%	149
Wholesale and retail	卸売業、小売業	793,722	7.37%	(3,898)	448,519	7.21%	(8,176)	345,203	7.58%	4,278
Finance and insurance	金融業、保険業	658,530	6.11%	22,405	466,905	7.51%	24,713	191,625	4.21%	(2,308)
Real estate and goods rental and leasing	不動産業、物品賃貸業	1,090,273	10.12%	18,947	669,806	10.77%	19,239	420,467	9.24%	(292)
Other services	各種サービス業(学術研究他)	580,327	5.39%	(14,323)	353,449	5.68%	(4,863)	226,878	4.98%	(9,460)
Government, local government	地方公共団体等	2,760,961	25.63%	(13,046)	1,474,008	23.70%	(2,480)	1,286,953	28.27%	(10,566)
(Government)	(うち政府向け)	1,724,399	16.01%	45,982	1,055,848	16.97%	23,584	668,551	14.69%	22,398
Others	その他	3,249,775	30.17%	57,696	1,766,864	28.38%	44,788	1,482,911	32.59%	12,908

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

(Millions of yen)

		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30, 2026			As of Sep.30, 2026			As of Sep.30, 2026		
	(Japanese)		Composition ratio	Compared to Mar-26		Composition ratio	Compared to Mar-26		Composition ratio	Compared to Mar-26
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	184,165	100.00%	(6,556)	115,569	100.00%	(4,097)	68,595	100.00%	(2,459)
Manufacturing	製造業	38,640	20.98%	(2,498)	31,146	26.95%	(2,282)	7,493	10.92%	(216)
Agriculture and forestry	農業、林業	1,875	1.02%	(221)	581	0.50%	(6)	1,293	1.89%	(215)
Fishery	漁業	298	0.16%	(6)	211	0.18%	(3)	86	0.13%	(2)
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	588	0.32%	(40)	441	0.38%	(32)	146	0.21%	(7)
Construction	建設業	15,249	8.28%	(607)	10,030	8.68%	(249)	5,219	7.61%	(357)
Utilities	電気・ガス・熱供給・水道業	318	0.17%	(13)	44	0.04%	(1)	273	0.40%	(12)
Communication	情報通信業	1,719	0.93%	(3)	806	0.70%	(73)	913	1.33%	70
Transportation and postal activities	運輸業、郵便業	4,655	2.53%	(793)	3,511	3.04%	(301)	1,143	1.67%	(492)
Wholesale and retail	卸売業、小売業	39,013	21.18%	1,251	24,056	20.82%	(96)	14,956	21.80%	1,347
Finance and insurance	金融業、保険業	63	0.03%	(33)	51	0.04%	(31)	11	0.02%	(1)
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,913	6.47%	(511)	6,752	5.84%	(316)	5,160	7.52%	(194)
Other services	各種サービス業(学術研究他)	40,764	22.13%	(2,040)	22,131	19.15%	(296)	18,632	27.16%	(1,744)
Government, local government	地方公共団体等	—	—	—	—	—	—	—	—	—
Others	その他	29,066	15.80%	(1,036)	15,802	13.68%	(404)	13,263	19.34%	(632)

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

Balance Sheets (Unaudited)

Millions of yen

		As of Mar.31, 2026	**As of Sep.30, 2026**
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	2,217,686	**2,216,793**
Call loans and bills bought	コールローン	183,030	**230,750**
Monetary claims bought	買入金銭債権	3,855	**2,779**
Trading assets	特定取引資産	536	**621**
Money held in trust	金銭の信託	4,946	**4,955**
Securities	有価証券	1,239,184	**1,148,682**
Loans and bills discounted	貸出金	6,170,606	**6,220,725**
Foreign exchanges	外国為替	20,417	**21,960**
Other assets	その他資産	81,504	**90,595**
Tangible fixed assets	有形固定資産	83,679	**91,056**
Intangible fixed assets	無形固定資産	6,845	**7,122**
Prepaid pension cost	前払年金費用	4,367	**5,426**
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,797	**34,689**
Allowance for loan losses	貸倒引当金	(27,509)	**(26,516)**
Total assets	資産の部合計	10,021,949	**10,049,643**
(Liabilities)	(負債の部)		
Deposits	預金	8,153,307	**8,181,542**
Negotiable certificates of deposit	譲渡性預金	106,844	**120,420**
Call money and bills sold	コールマネー	31,976	**155,735**
Payables under repurchase agreements	売現先勘定	112,599	**107,272**
Payables under securities lending transactions	債券貸借取引受入担保金	166,734	**103,628**
Trading liabilities	特定取引負債	428	**513**
Borrowed money	借用金	817,671	**686,577**
Foreign exchanges	外国為替	189	**344**
Borrowed money from trust account	信託勘定借	4,434	**4,147**
Other liabilities	その他負債	104,246	**132,848**
Provision for bonuses for directors	役員賞与引当金	54	**21**
Reserve for employee retirement benefits	退職給付引当金	1,159	**806**
Reserve for contingent loss	偶発損失引当金	594	**620**
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	316	**274**
Reserves under the special laws	特別法上の引当金	—	**10**
Deferred tax liabilities	繰延税金負債	25,862	**31,625**
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,891	**4,891**
Acceptances and guarantees	支払承諾	32,797	**34,689**
Total liabilities	負債の部合計	9,564,109	**9,565,970**
(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	221,906	**236,473**
Total shareholders' equity	株主資本合計	377,315	**391,881**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	57,506	**54,774**
Deferred gains or losses on hedges	繰延ヘッジ損益	15,894	**29,893**
Revaluation reserve for land	土地再評価差額金	7,123	**7,123**
Total valuation and translation adjustments	評価・換算差額等合計	80,524	**91,791**
Total net assets	純資産の部合計	457,839	**483,672**
Total liabilities and net assets	負債及び純資産の部合計	10,021,949	**10,049,643**

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2025	**For the six months ended Sep.30, 2026**
Ordinary income	経常収益	71,691	**88,080**
Interest income	資金運用収益	53,045	**73,279**
Interest on loans and discounts	貸出金利息	*31,249*	***41,649***
Interest and dividends on securities	有価証券利息配当金	*15,285*	***19,359***
Trust fees	信託報酬	7	**6**
Fees and commissions	役務取引等収益	9,630	**9,550**
Trading income	特定取引収益	71	**70**
Other ordinary income	その他業務収益	455	**603**
Other income	その他経常収益	8,480	**4,569**
Ordinary expenses	経常費用	45,424	**51,871**
Interest expense	資金調達費用	15,011	**22,723**
Interest on deposits	預金利息	*7,025*	***13,479***
Fees and commissions	役務取引等費用	3,600	**4,125**
Other ordinary expenses	その他業務費用	4,546	**2,309**
General and administrative expenses	営業経費	21,544	**22,203**
Other expenses	その他経常費用	720	**508**
Ordinary profits	経常利益	26,267	**36,209**
Extraordinary income	特別利益	22	**—**
Extraordinary loss	特別損失	118	**202**
Income before income taxes	税引前中間純利益	26,171	**36,006**
Income taxes-current	法人税、住民税及び事業税	6,392	**10,119**
Income taxes-deferred	法人税等調整額	85	**614**
Total income taxes	法人税等合計	6,477	**10,734**
Net income	中間純利益	19,693	**25,272**

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

Balance Sheets (Unaudited)

Millions of yen

		As of Mar.31, 2026	**As of Sep.30, 2026**
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,336,443	**1,520,690**
Trading account securities	商品有価証券	494	**550**
Money held in trust	金銭の信託	7,629	**6,465**
Securities	有価証券	859,793	**711,687**
Loans and bills discounted	貸出金	4,546,254	**4,552,016**
Foreign exchanges	外国為替	3,059	**3,000**
Other assets	その他資産	35,015	**36,342**
Tangible fixed assets	有形固定資産	44,080	**44,716**
Intangible fixed assets	無形固定資産	6,329	**6,372**
Prepaid pension cost	前払年金費用	4,528	**5,277**
Deferred tax assets	繰延税金資産	3,669	**3,256**
Customers' liabilities for acceptances and guarantees	支払承諾見返	31,050	**37,643**
Allowance for loan losses	貸倒引当金	(16,916)	**(16,230)**
Total assets	資産の部合計	6,861,432	**6,911,790**
(Liabilities)	(負債の部)		
Deposits	預金	6,242,731	**6,214,382**
Negotiable certificates of deposit	譲渡性預金	413	**42,104**
Payables under securities lending transactions	債券貸借取引受入担保金	6,180	**7,705**
Borrowed money	借用金	292,000	**304,300**
Foreign exchanges	外国為替	403	**136**
Other liabilities	その他負債	61,831	**73,663**
Provision for bonuses for directors	役員賞与引当金	45	**15**
Reserve for employee retirement benefits	退職給付引当金	1,406	**983**
Reserve for contingent loss	偶発損失引当金	205	**257**
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	230	**221**
Acceptances and guarantees	支払承諾	31,050	**37,643**
Total liabilities	負債の部合計	6,636,500	**6,681,413**
(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	105,053	**110,902**
Total shareholders' equity	株主資本合計	215,373	**221,222**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,914	**6,659**
Deferred gains or losses on hedges	繰延ヘッジ損益	1,643	**2,494**
Total valuation and translation adjustments	評価・換算差額等合計	9,558	**9,154**
Total net assets	純資産の部合計	224,931	**230,376**
Total liabilities and net assets	負債及び純資産の部合計	6,861,432	**6,911,790**

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2025	**For the six months ended Sep.30, 2026**
Ordinary income	経常収益	45,694	**55,188**
Interest income	資金運用収益	34,423	**43,661**
Interest on loans and discounts	貸出金利息	*27,394*	***33,397***
Interest and dividends on securities	有価証券利息配当金	*3,983*	***3,837***
Fees and commissions	役務取引等収益	8,523	**8,828**
Other ordinary income	その他業務収益	247	**194**
Other income	その他経常収益	2,499	**2,504**
Ordinary expenses	経常費用	31,502	**36,488**
Interest expense	資金調達費用	5,433	**10,076**
Interest on deposits	預金利息	*5,073*	***9,200***
Fees and commissions	役務取引等費用	5,034	**5,388**
Other ordinary expenses	その他業務費用	1,277	**992**
General and administrative expenses	営業経費	18,903	**18,999**
Other expenses	その他経常費用	854	**1,031**
Ordinary profits	経常利益	14,191	**18,700**
Extraordinary income	特別利益	－	**112**
Extraordinary loss	特別損失	217	**84**
Income before income taxes	税引前中間純利益	13,974	**18,728**
Income taxes-current	法人税、住民税及び事業税	3,168	**5,148**
Income taxes-deferred	法人税等調整額	743	**596**
Total income taxes	法人税等合計	3,911	**5,745**
Net income	中間純利益	10,062	**12,983**

Interim Financial Results for FY2026
(Ended September 30, 2026)

ほくほくフィナンシャルグループ
Hokuhoku Financial Group

地域を超えて、輝く未来を創る。
あなたとこのまちの嬉しいが、私たちの一番。

November 2026

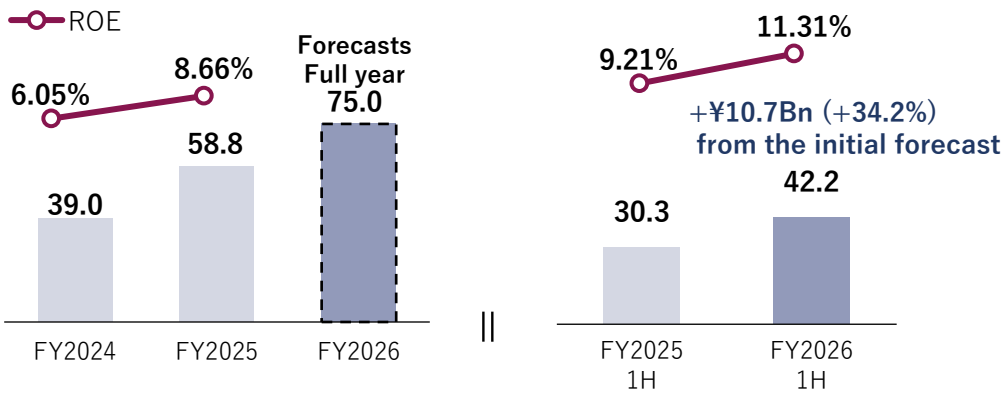
Summary of Financial Results

ほくほくフィナンシャルグループ
Hokuhoku Financial Group

Consolidated core net business profits increased by ¥15.4 billion year on year, mainly due to the steady performance of net interest income. Consolidated interim net income came in at ¥11.8 billion, up ¥42.2 billion year on year and ¥10.7 billion, or 34.2%, above the initial forecast.

【Group Consolidated】 (JPN Bn)	Interim forecast	FY2026 1H	Change	FY2025 1H
Core gross business profits		**99.3**	17.4	**81.8**
Net Interest Income		**83.6**	17.0	**66.6**
Net fees & commissions		**13.3**	(0.3)	**13.7**
G&A expenses (-)		**46.7**	2.0	**44.7**
(Reference) OHR		**47.03%**	(7.60%)	**54.63%**
Core net business profits		**52.6**	15.4	**37.1**
Securities-related gains and losses		**0.9**	(1.8)	**2.8**
Net credit cost (-)		**(1.3)**	(0.1)	**(1.1)**
Ordinary profits	【45.0】	**59.7**	18.0	**41.7**
Income taxes		**17.1**	6.1	**10.9**
Interim net income	【31.5】	**42.2**	11.8	**30.3**

＜**Net income**＞**Group consolidated** (JPY Bn)

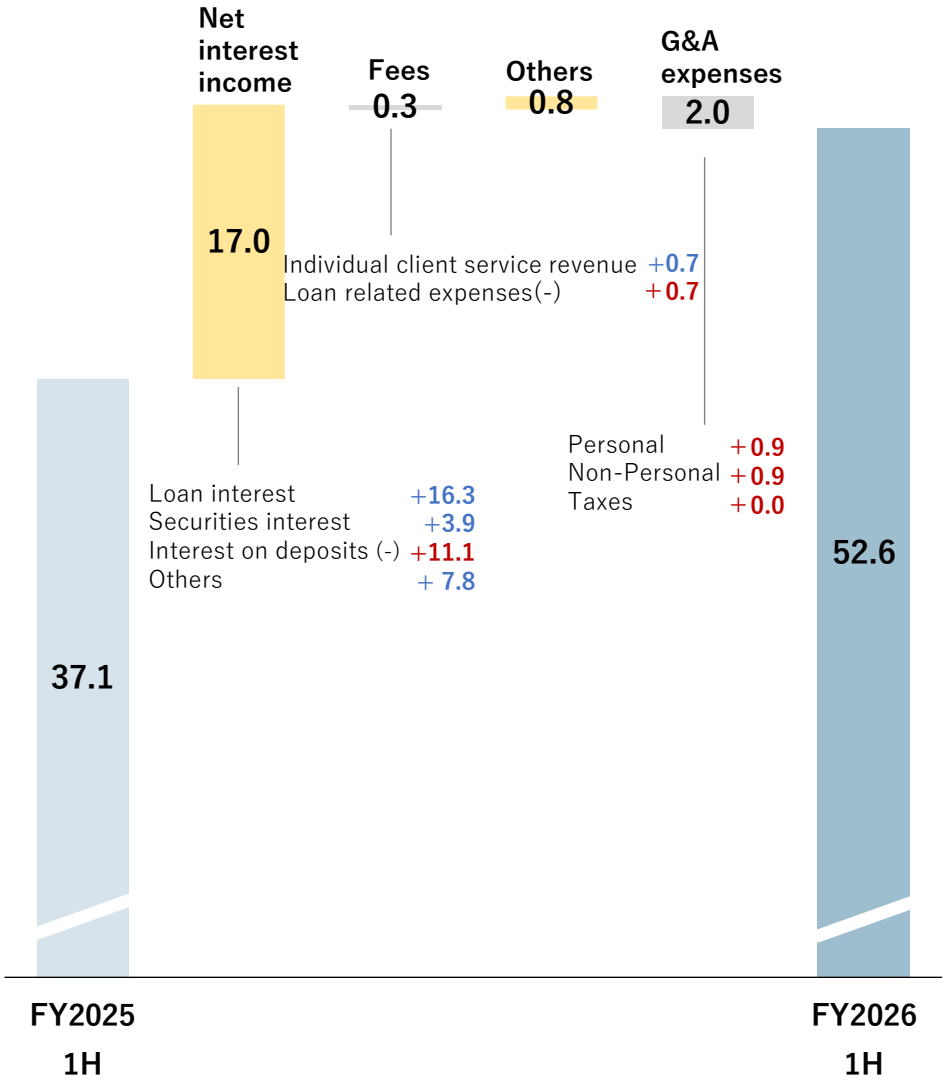


*The full-year earnings forecast is the revised forecast announced on November 2th

【Total of two banks】 (JPN Bn)	Interim forecast	FY2026 1H	Change	FY2025 1H
Core gross business profits	【85.0】	**93.7**	17.2	**76.4**
Net Interest Income		**84.1**	17.1	**67.0**
Loans		**75.0**	16.4	**58.6**
Securities		**23.1**	3.9	**19.2**
Net fees & commissions		**8.8**	(0.6)	**9.5**
Net other income		**0.6**	0.8	**(0.1)**
G&A expenses (-)	【45.0】	**43.1**	1.8	**41.2**
(Reference) OHR		**46.02%**	(7.97%)	**53.99%**
Core net business profits	【40.0】	**50.5**	15.4	**35.1**
Gains (losses) related to bonds		**(3.1)**	1.8	**(4.9)**
Net business profits		**47.4**	17.2	**30.2**
Net credit cost (-)	【3.0】	**(1.5)**	0.2	**(1.8)**
Gains (losses) related to stocks		**4.0**	(3.7)	**7.7**
Ordinary profits	【41.0】	**54.9**	14.4	**40.4**
Net extraordinary gains(losses)		**(0.1)**	0.1	**(0.3)**
Income taxes		**16.4**	6.0	**10.3**
Interim net income	【28.0】	**38.2**	8.4	**29.7**

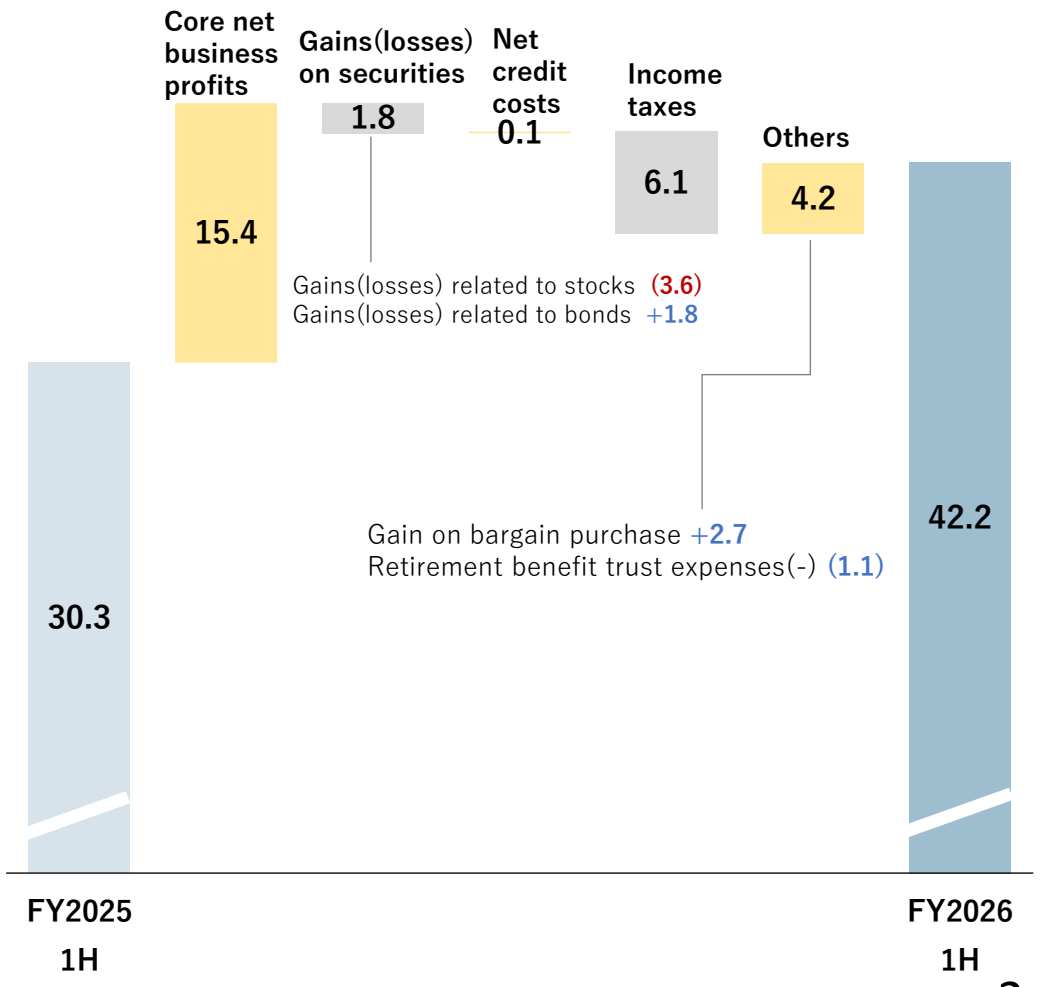
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Hokuhoku Financial Group

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



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

(JPY Bn)



Summary of Financial Results （Hokuriku Bank）

ほくほくフィナンシャルグループ
Hokuhoku Financial Group

Hokuriku Bank

(JPY Bn)

	Interim forecast	FY2026 1H	Change	FY2025 1H
Core gross business profits	【50.5】	**56.6**	12.0	**44.6**
Net Interest Income		**50.5**	12.5	**38.0**
Loans		**41.6**	10.4	**31.2**
Securities		**19.3**	4.0	**15.2**
Net fees & commissions		**5.4**	(0.6)	**6.0**
Net other income		**0.6**	0.1	**0.5**
G&A expenses (-)	【24.0】	**23.1**	1.3	**21.8**
(Reference) OHR		**40.83%**	(8.12%)	**48.95%**
Core net business profits	【26.5】	**33.5**	10.7	**22.7**
Gains (losses) related to bonds		**(2.3)**	2.2	**(4.5)**
Net business profits		**31.2**	13.0	**18.2**
Net credit cost (-)	【2.0】	**(1.0)**	0.1	**(1.2)**
Gains (losses) related to stocks		**2.5**	(3.5)	**6.1**
Ordinary profits	【27.5】	**36.2**	9.9	**26.2**
Net extraordinary gains(losses)		**(0.2)**	(0.1)	**(0.0)**
Income taxes		**10.7**	4.2	**6.4**
Interim net income	【19.0】	**25.2**	5.5	**19.6**
ROE		**10.70%**	1.29%	**9.41%**

Performance highlights

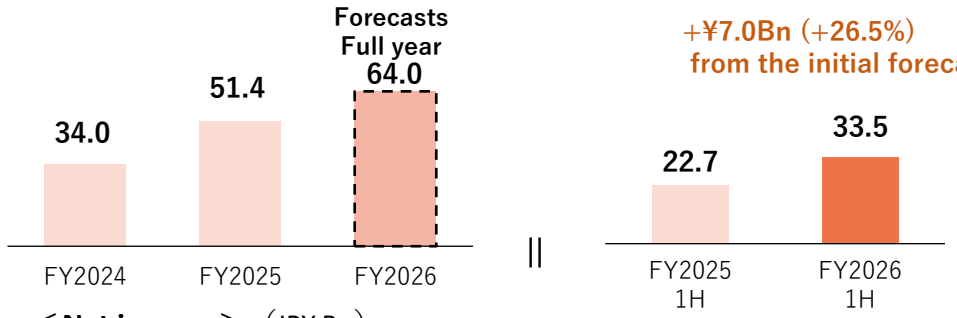
Core net business profit ¥33.5Bn （Change ＋¥10.7Bn (+47.2%) ）

Core net business profits increased by ¥10.7 billion year on year, mainly due to improved net interest income, including higher interest income from loans and securities.

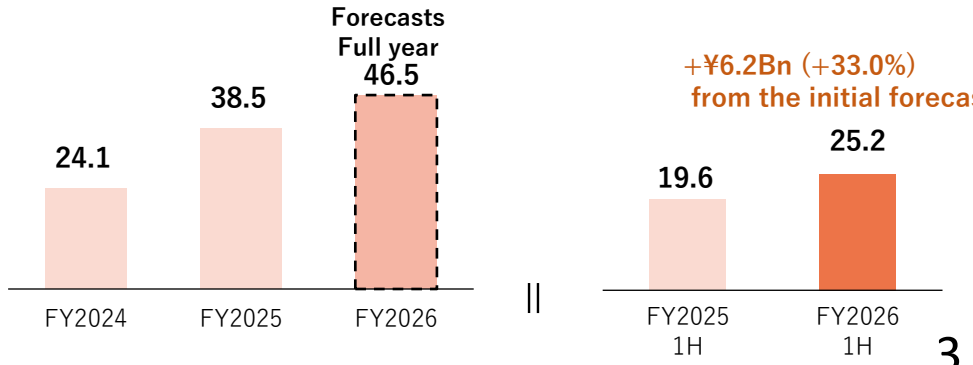
Interim net income ¥25.2Bn （Change ＋¥5.5Bn (+28.3%)）

Interim net income increased by ¥5.5 billion year on year, driven by higher core net business.

＜**Core net business profits**＞（JPY Bn）



＜**Net income**＞（JPY Bn）



*The full-year earnings forecast is the revised forecast announced on November 2th

Summary of Financial Results （Hokkaido Bank）

ほくほくフィナンシャルグループ
Hokuhoku Financial Group

Hokkaido Bank

(JPY Bn)

	Interim forecast	FY2026 1H	Change	FY2025 1H
Core gross business profits	【34.5】	**37.0**	5.2	**31.8**
Net Interest Income		**33.5**	4.5	**28.9**
Loans		**33.3**	6.0	**27.3**
Securities		**3.8**	(0.1)	**3.9**
Net fees & commissions		**3.4**	(0.0)	**3.4**
Net other income		**0.0**	0.6	**(0.6)**
G&A expenses (-)	【21.0】	**19.9**	0.5	**19.4**
(Reference) OHR		**53.94%**	(7.11%)	**61.05%**
Core net business profits	【13.5】	**17.0**	4.6	**12.3**
Gains (losses) related to bonds		**(0.8)**	(0.4)	**(0.3)**
Net business profits		**16.2**	4.2	**12.0**
Net credit cost (-)	【1.0】	**(0.4)**	0.1	**(0.5)**
Gains (losses) related to stocks		**1.5**	(0.1)	**1.6**
Ordinary profits	【13.5】	**18.7**	4.5	**14.1**
Net extraordinary gains(losses)		**0.0**	0.2	**(0.2)**
Income taxes		**5.7**	1.8	**3.9**
Interim net income	【9.0】	**12.9**	2.9	**10.0**
ROE		**11.37%**	1.82%	**9.55%**

Performance highlights

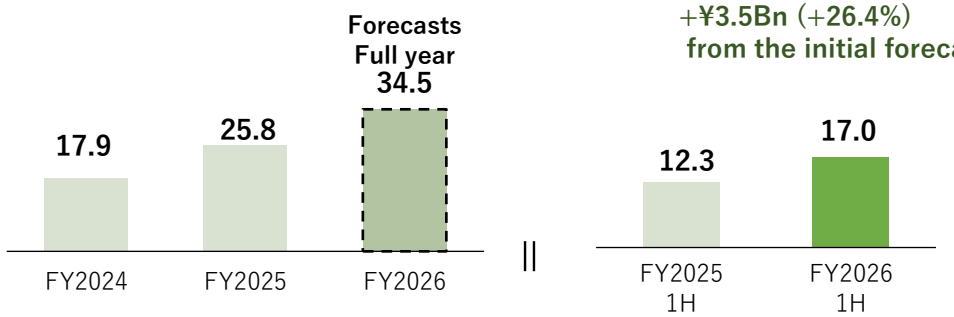
Core business net profit ¥17.0Bn (Change＋¥4.6Bn (+37.6%))

Core net business profits increased by ¥4.6 billion year on year, mainly due to improved net interest income, including higher interest income from loans.

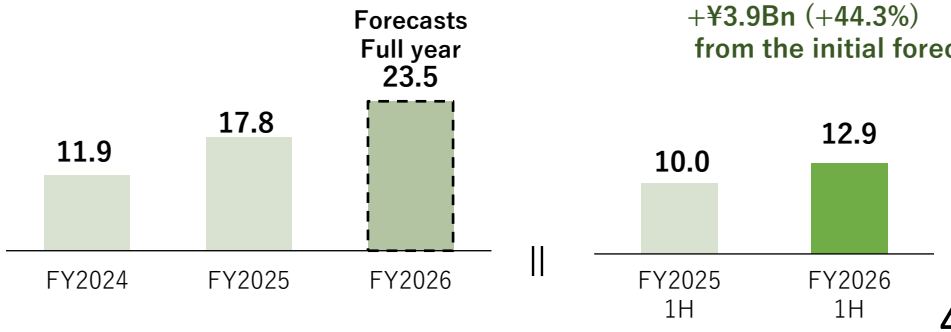
Interim net income ¥12.9Bn (Change＋¥2.9Bn (+29.0%))

Interim net income increased by ¥2.9 billion year on year, driven by higher core net business profits.

＜**Core net business profits**＞ (JPY Bn)



＜**Net income**＞ (JPY Bn)



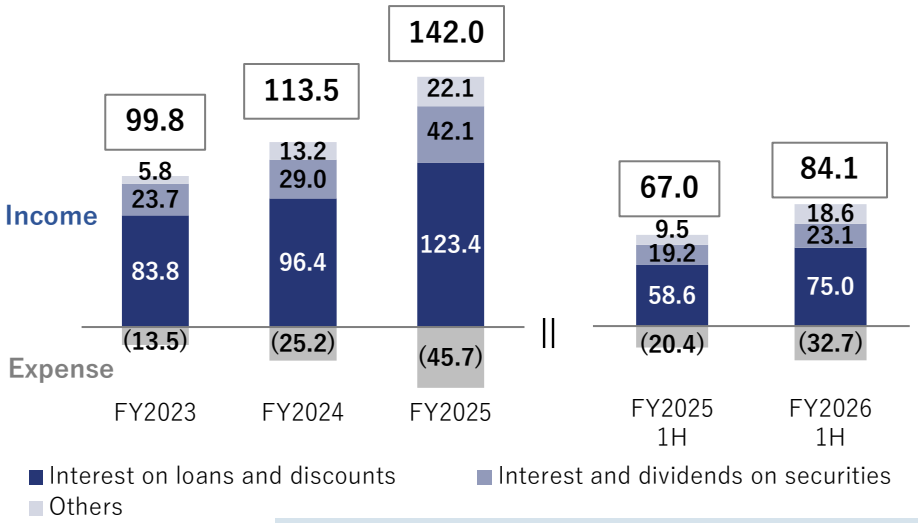
*The full-year earnings forecast is the revised forecast announced on November 2th

Net Interest Income

In addition to growth in loans and deposits, wider interest margins boosted net interest income by ¥17.1 billion year on year to ¥84.1 billion.

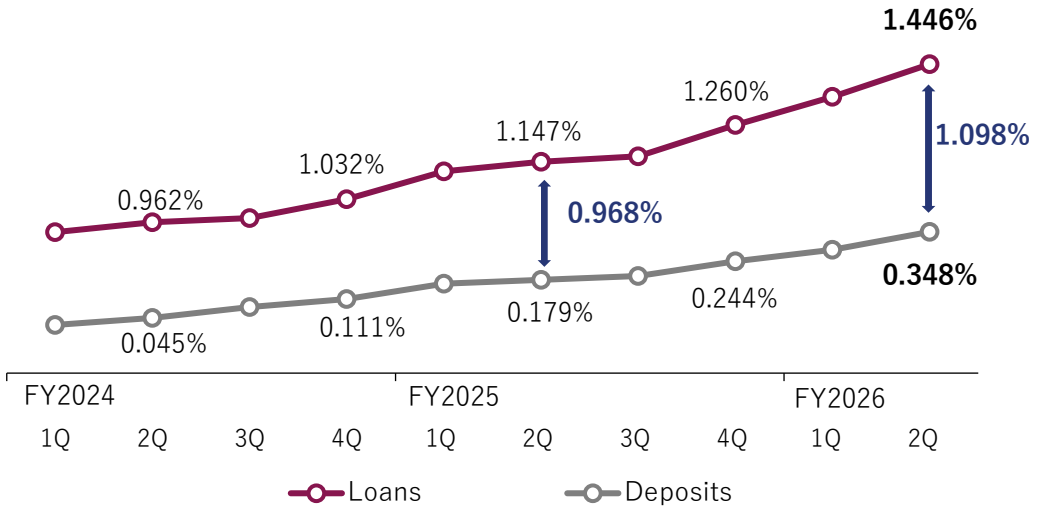
Net Interest Income (JPY Bn)

【Total of two banks】



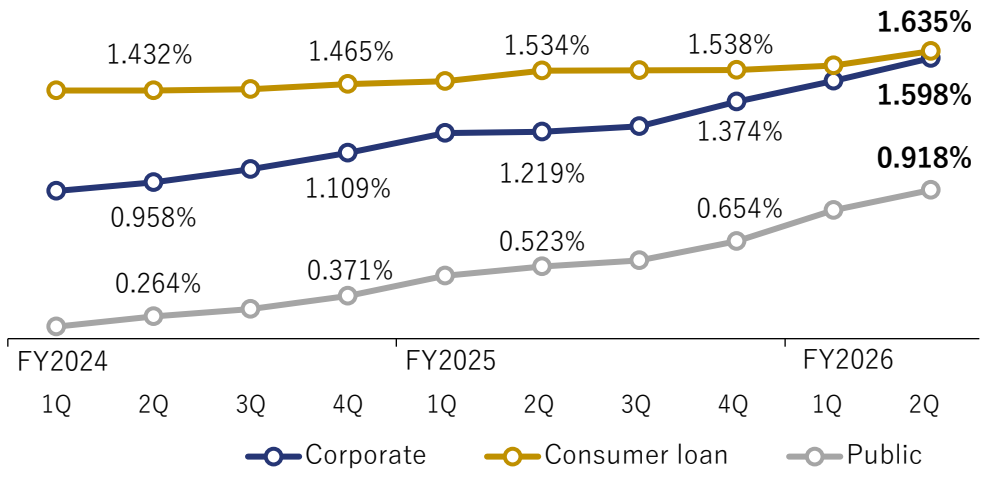
Interest Rates on Deposits and Loans

【Total of two banks】



	Total of two banks		Hokuriku Bank		Hokkaido Bank	
	FY2026 1H	Change	FY2026 1H	Change	FY2026 1H	Change
Net Interest Income	**84.1**	**17.1**	**50.5**	**12.5**	**33.5**	**4.5**
Loans	**75.0**	**16.4**	**41.6**	**10.4**	**33.3**	**6.0**
Ave. balance	10,712.9	389.1	6,187.4	345.8	4,525.5	43.2
Interest rate	1.39%	0.26%	1.34%	0.28%	1.47%	0.26%
Securities	**23.1**	**3.9**	**19.3**	**4.0**	**3.8**	**(0.1)**
Ave. balance	1,909.4	(340.1)	1,125.7	(170.1)	783.7	(170.0)
Interest rate	2.42%	0.72%	3.43%	1.08%	0.97%	0.14%
Deposits (-)	**23.4**	**11.1**	**14.0**	**6.8**	**9.3**	**4.2**
Ave. balance	14,752.0	463.7	8,402.3	328.1	6,349.6	135.5
Interest rate	0.31%	0.14%	0.33%	0.16%	0.29%	0.13%

<Interest rate by segment (Japanese currency)>



Net Fee and Commission Income

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Hokuhoku Financial Group

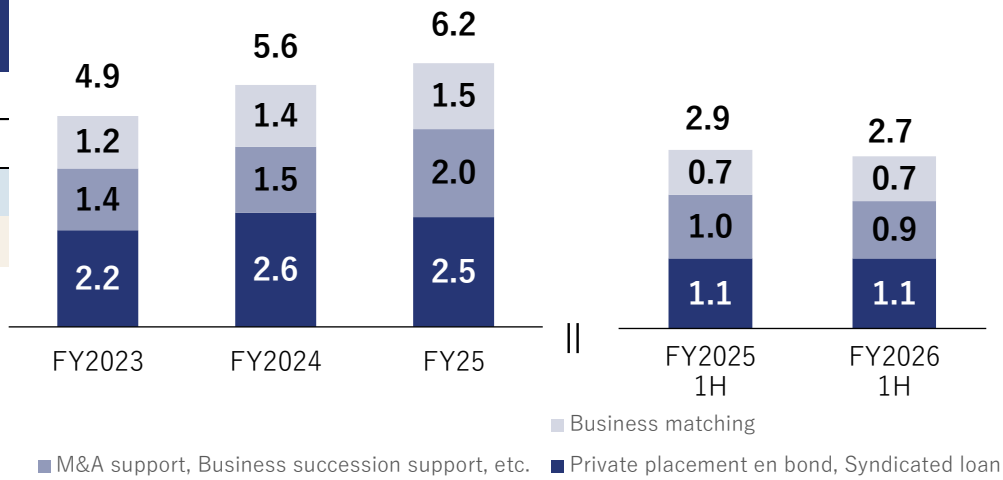
Individual client service revenue remained firm. On a consolidated basis, net fee and commission income increased by ¥0.4 billion from the previous period to ¥15.7 billion.

Net Fee and Commission Income (JPY Bn)

Group Consolidated	FY2026 1H	Change	FY2025 1H
Fee revenue	15.7	0.4	15.2
Total of two banks (①+②+③)	9.5	0.1	9.4
Net fees and commissions・・・①	8.8	(0.6)	9.5
Fees and commissions	18.3	0.2	18.1
Remittance	4.6	(0.0)	4.7
Assets under custody	3.2	0.3	2.8
Private placement en bond, syndicated loan	1.1	(0.0)	1.1
Business matching	0.7	(0.0)	0.7
Fees and commissions payments (-)	9.5	0.8	8.6
Remittance (-)	0.6	0.0	0.5
Loan related expenses (-)	7.3	0.7	6.5
Net trading income・・・②	0.0	(0.0)	0.0
Net other income ・・・③	0.6	0.8	(0.1)
Hokuhoku Consulting Co., Ltd	0.8	(0.1)	0.9
Hokuhoku Tokai Tokyo Securities Co., Ltd	1.2	0.2	1.0
Hokugin Lease Co., Ltd	0.6	0.1	0.5
HokurikuCard Co., Ltd, Dogin Card Co., Ltd	2.3	(0.0)	2.4

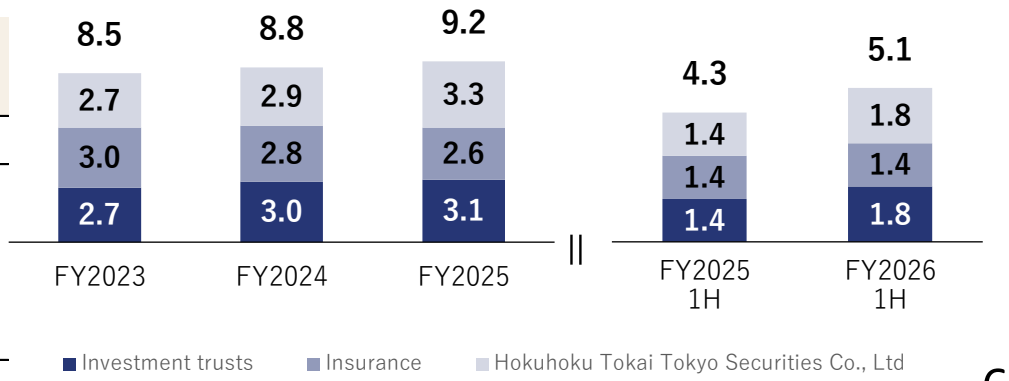
＜Corporate client service revenue（JPY Bn）＞

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



＜Individual client service revenue（JPY Bn）＞

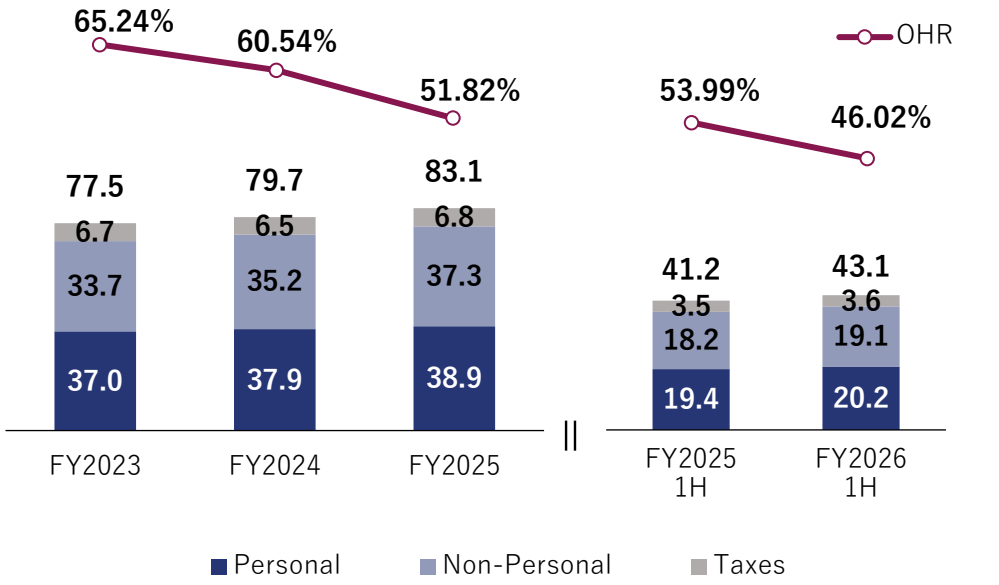
[Total of two banks(including Hokuhoku Tokai Tokyo Securities Co.,Ltd.)]



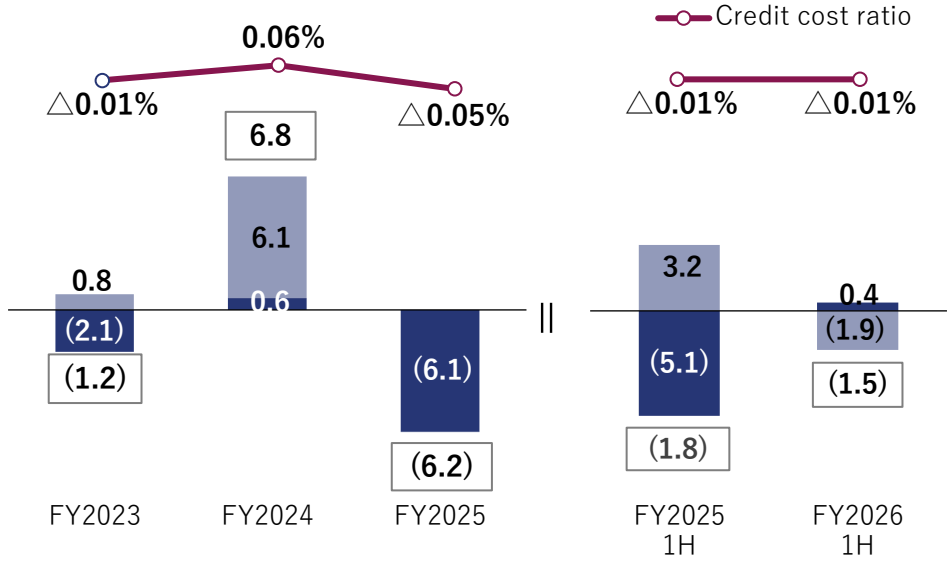
G&A expenses and Net credit costs

G&A expenses increased due to investments in human capital and systems, but the rise in top-line revenue improved the OHR to the 40% range. Net credit costs resulted in a net reversal of ¥1.5 billion, mainly due to reversals of specific loan loss allowances and other factors.

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	
	FY2026 1H	Change	FY2026 1H	Change	FY2026 1H	Change
Total	**43.1**	**1.8**	**23.1**	**1.3**	**19.9**	**0.5**
Personal	20.2	0.8	11.0	0.5	9.2	0.3
Non-Personal	19.1	0.8	10.0	0.6	9.1	0.2
Taxes	3.6	0.1	2.0	0.1	1.6	(0.0)

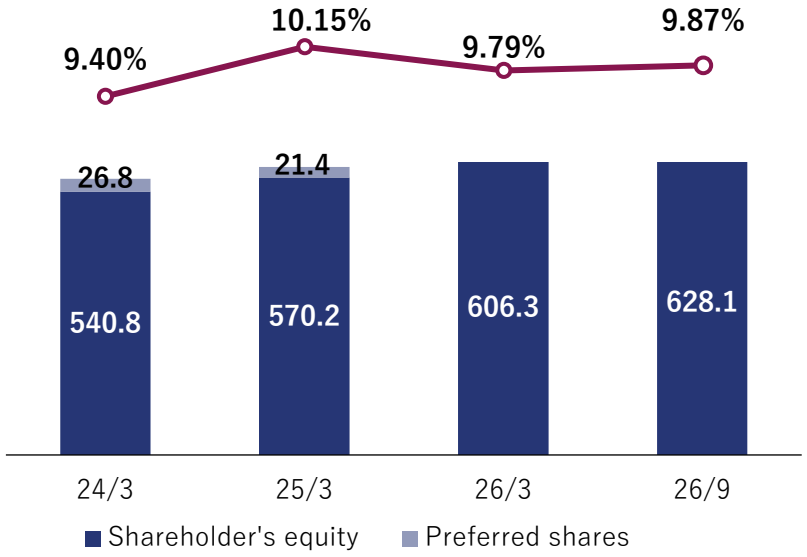
	Total of two banks		Hokuriku Bank		Hokkaido Bank	
	FY2026 1H	change	FY2026 1H	change	FY2026 1H	change
Net credit costs	**(1.5)**	**0.2**	**(1.0)**	**0.1**	**(0.4)**	**0.1**
Provision of general allowance for loan losses	0.4	5.5	(0.2)	3.9	0.7	1.5
Provision of specific allowance for loan losses and others	(1.9)	(5.2)	(0.8)	(3.8)	(1.1)	(1.4)

Capital Adequacy Ratio and Non-Performing Loans

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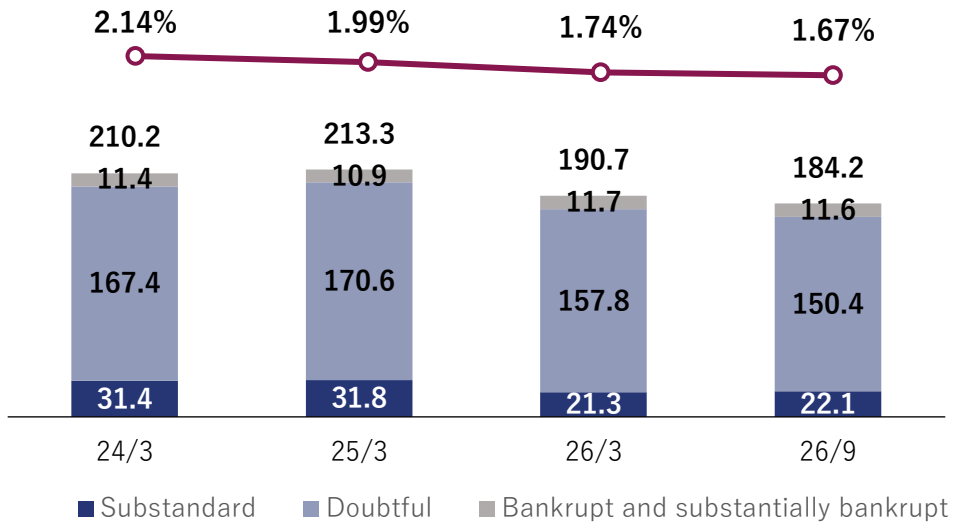
Although risk-weighted assets increased due to an increase in loans, the capital adequacy ratio remained in the high-9% range, supported by the accumulation of equity capital..

Consolidated capital adequacy ratio (JPY Bn・%)



	24/3	25/3	26/3	26/9
Concolidated	**9.40%**	**10.15%**	**9.79%**	**9.87%**
Capital	579.7	605.1	608.0	627.9
Risk-weighted assets	6,163.0	5,959.7	6,207.2	6,362.2
Hokuriku Bank	**9.12%**	**10.08%**	**9.64%**	**9.76%**
Capital	334.5	351.4	365.3	381.6
Risk-weighted assets	3,665.1	3,484.7	3,786.9	3,910.2
Hokkaido Bank	**8.97%**	**9.37%**	**8.76%**	**9.05%**
Capital	219.4	222.7	203.7	212.4
Risk-weighted assets	2,446.0	2,377.3	2,325.7	2,346.4

Balance of non-performing loans (JPY Bn・%) 【Total of two banks】



	24/3	25/3	26/3	26/9
Hokuriku Bank	**2.57%**	**2.24%**	**1.90%**	**1.82%**
Bankrupt and substantially bankrupt	7.8	6.1	7.3	6.9
Doubtful	107.6	105.1	99.6	96.5
Substandard	20.8	23.2	12.8	12.1
Total	136.2	134.4	119.7	115.6
Hokkaido Bank	**1.64%**	**1.67%**	**1.52%**	**1.46%**
Bankrupt and substantially bankrupt	3.6	4.8	4.4	4.7
Doubtful	59.9	65.5	58.2	53.9
Substandard	10.6	8.6	8.5	10.0
Total	74.0	78.9	71.1	68.6

Earnings Forecasts

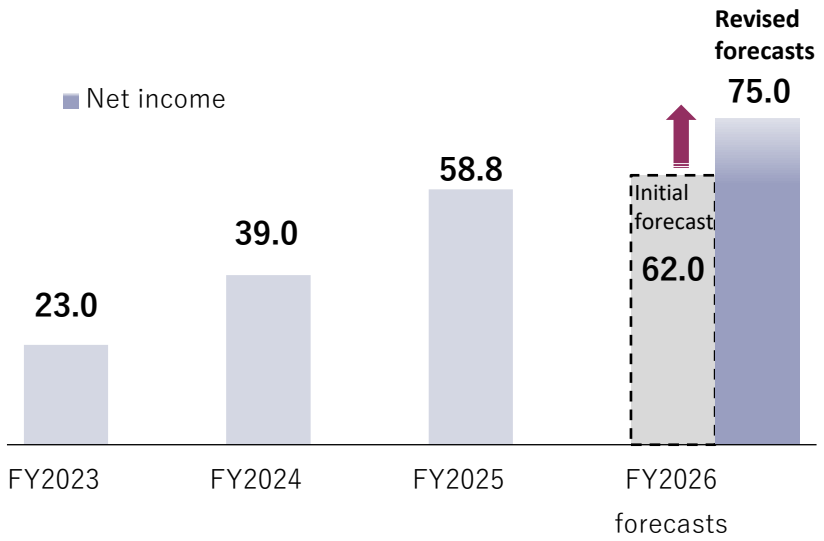
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Hokuhoku Financial Group

With core business profit expected to remain solid, driven mainly by interest on loans, consolidated ordinary profit has been revised upward by ¥19.5 billion (+21.9%) from the initial earnings forecast to ¥108.5 billion, while consolidated net income has been revised upward by ¥13.0 billion (+21.0%) to ¥75.0 billion.

Forecasts for FY2026 (JPY Bn)

【Group consolidated】

	Initial forecast	Revised forecast	change	Reference FY2025
Ordinary profits	89.0	108.5	19.5	80.7
Net income	62.0	75.0	13.0	58.8



【Total of two banks】

	Initial forecast	Revised forecast	change	Reference FY2025
Core gross business profits	173.0	188.0	15.0	160.4
G&A expenses (-)	91.5	89.5	(2.0)	83.1
Core net business profits	81.5	98.5	17.0	77.2
Net credit costs(-)	6.0	3.0	(3.0)	(6.2)
Ordinary profits	83.0	101.5	18.5	76.7
Net income	57.5	70.0	12.5	56.4

【Hokuriku Bank】

	Initial forecast	Revised forecast	change	Reference FY2025
Core gross business profits	103.0	112.0	9.0	95.7
G&A expenses (-)	49.5	48.0	(1.5)	44.2
Core net business profits	53.5	64.0	10.5	51.4
Net credit costs(-)	3.5	0.5	(3.0)	(3.1)
Ordinary profits	55.5	67.5	12.0	51.6
Net income	38.5	46.5	8.0	38.5

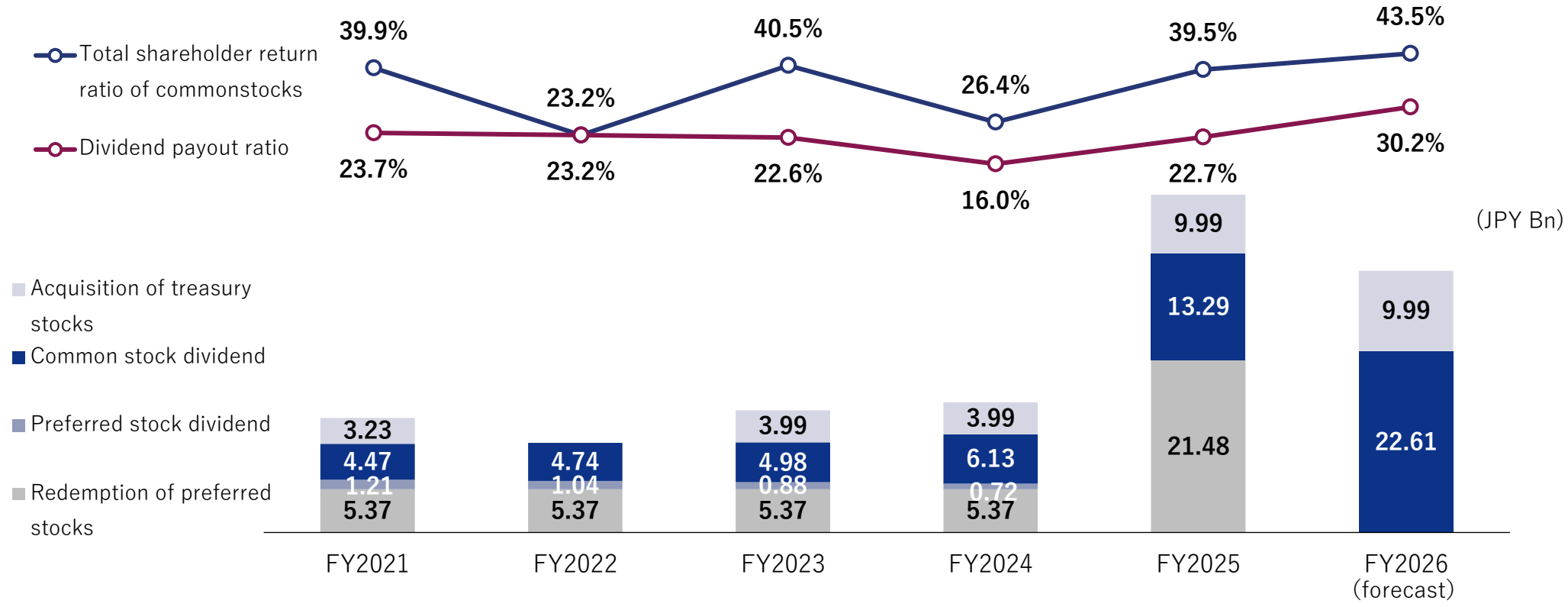
【Hokkaido Bank】

	Initial forecast	Revised forecast	change	Reference FY2025
Core gross business profits	70.0	76.0	6.0	64.6
G&A expenses (-)	42.0	41.5	(0.5)	38.8
Core net business profits	28.0	34.5	6.5	25.8
Net credit costs(-)	2.5	2.5	0.0	(3.1)
Ordinary profits	27.5	34.0	6.5	25.1
Net income	19.0	23.5	4.5	17.8

Shareholder Returns

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Based on the interim results and revised full-year forecast, the interim dividend is increased by ¥20.00 to ¥95.00 per share.
The year-end dividend is increased by ¥2.00 to ¥9.50 per share (¥20.00 to ¥95.00 before the stock split).



	FY2021	FY2022	FY2023	FY2024	FY2025	FY2026 (forecast)
Common stock dividend	**¥3.50**	**¥3.70**	**¥4.00**	**¥5.00**	**¥11.00**	**¥19.00**
Acquisition of treasury stocks	**¥3.2 billion**	**—**	**¥4.0 billion**	**¥4.0 billion**	**¥10.0 billion**	**¥10.0 billion**

Note: Historical dividend amounts have been restated on a post-stock-split basis to reflect the 1-for-10 stock split implemented in October 2026.

Major accounts

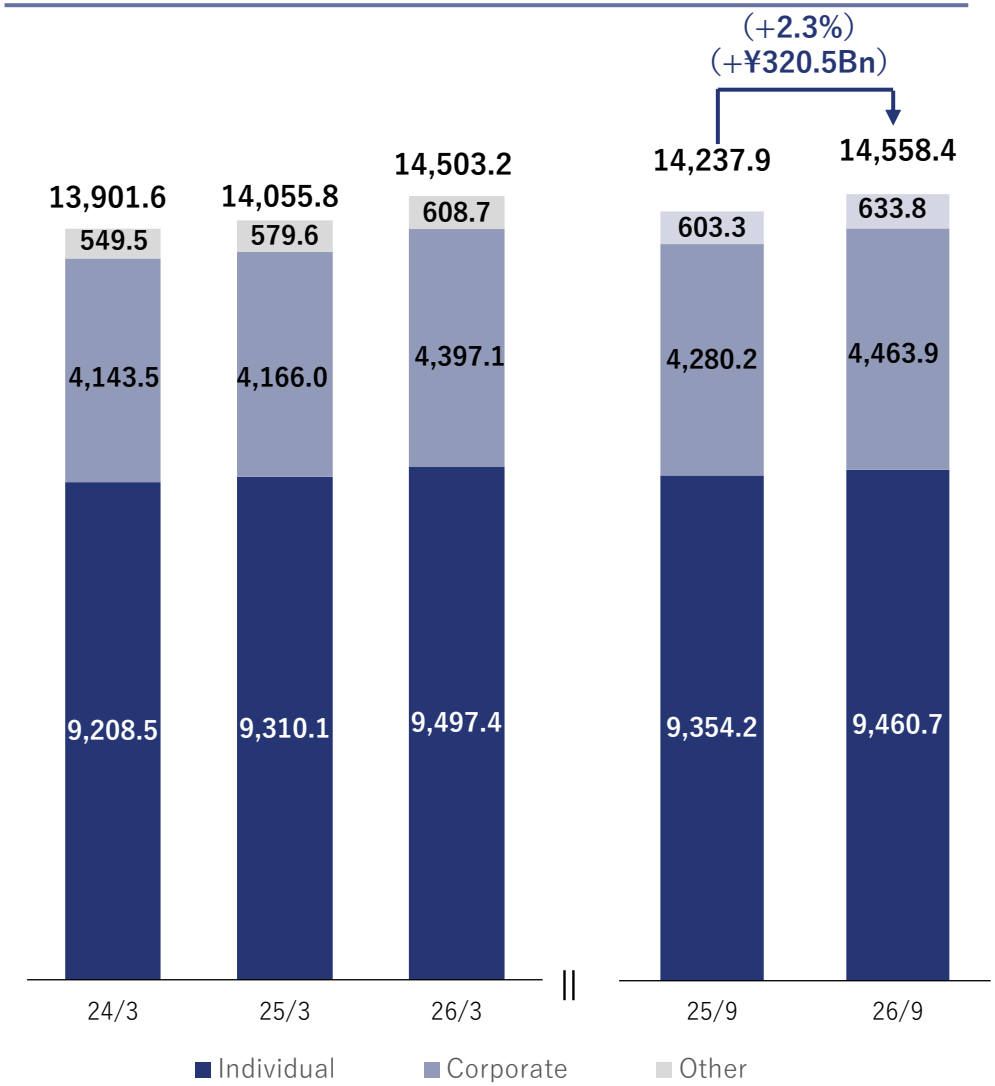
Deposits(Including negotiable certificates of deposit)

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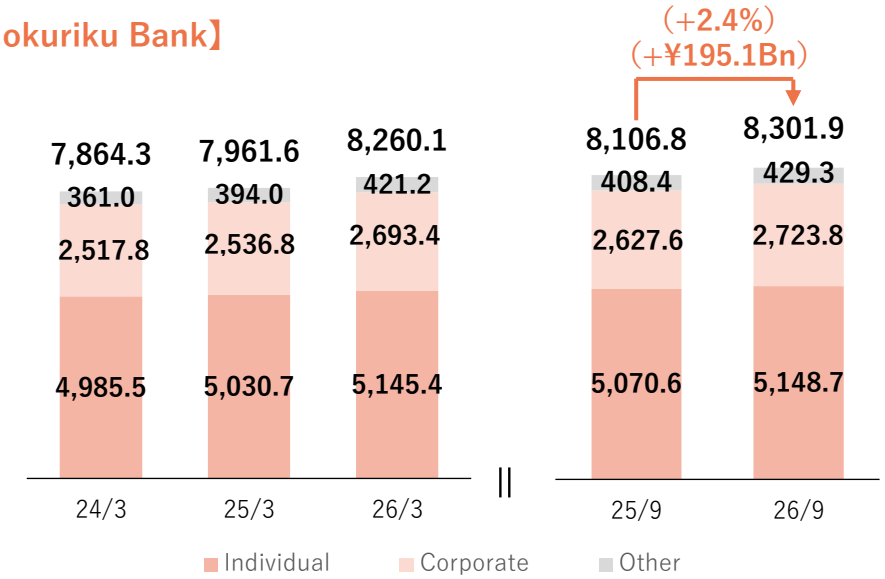
Both individual and corporate deposits remained firm, increasing by ¥320.5 billion year on year (+2.3%) to ¥14,558.4 billion.

Deposits balance (JPY Bn)

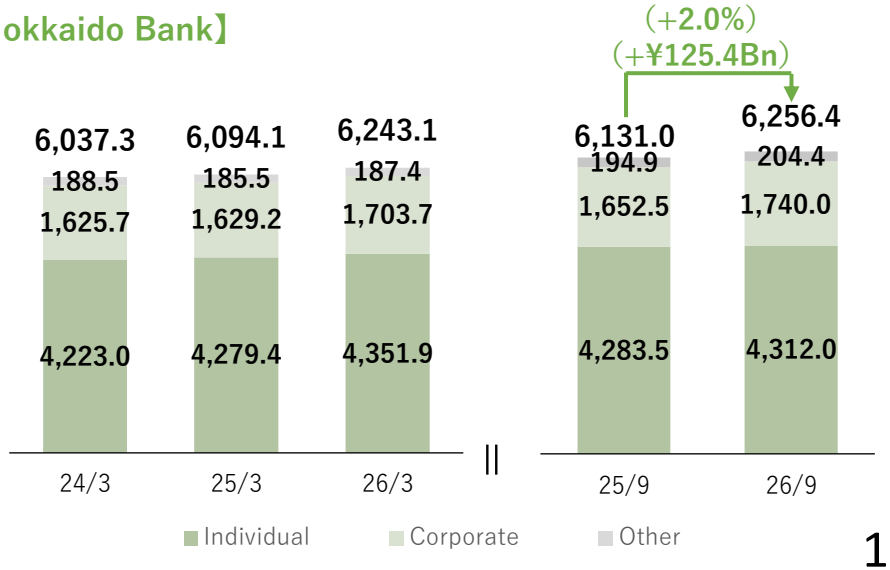
【 Total of two banks 】



【 Hokuriku Bank】



【 Hokkaido Bank】

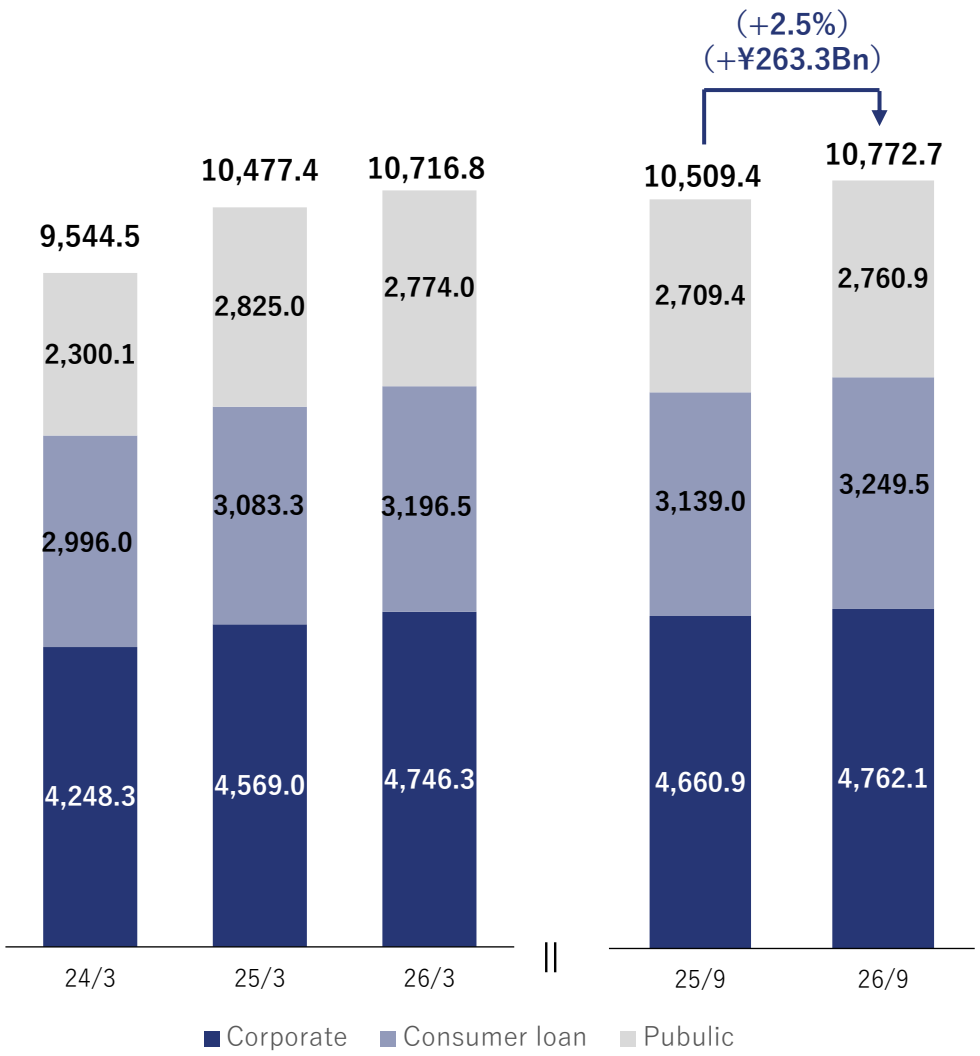


Loans

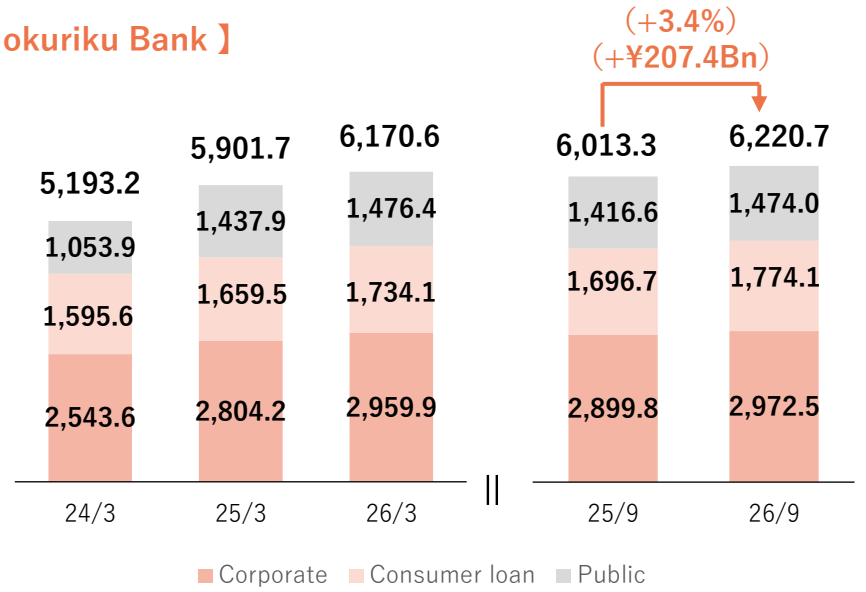
Both corporate and personal loans remained firm, increasing by ¥263.3 billion year on year (+2.5%) to ¥10,772.7 billion.

Loan balance (JPY Bn)

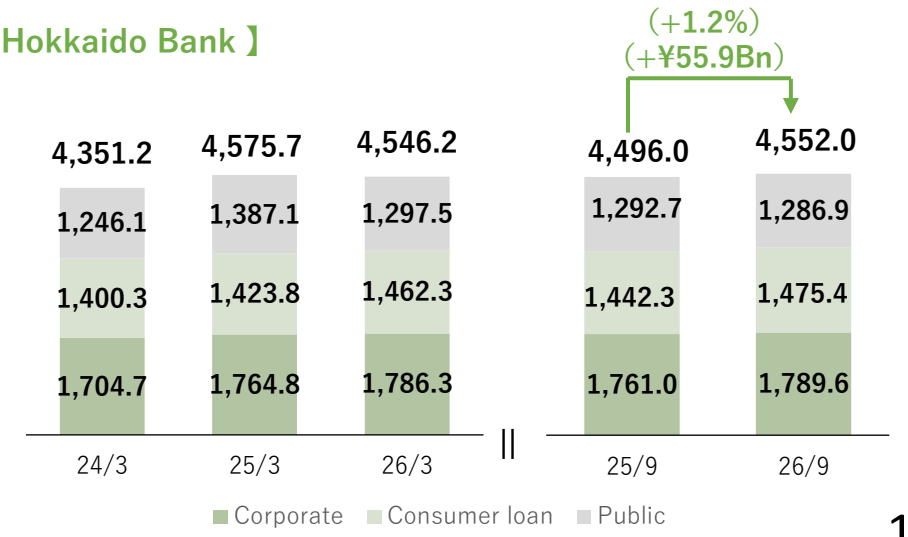
【 Total of two banks 】



【 Hokuriku Bank 】



【 Hokkaido Bank 】



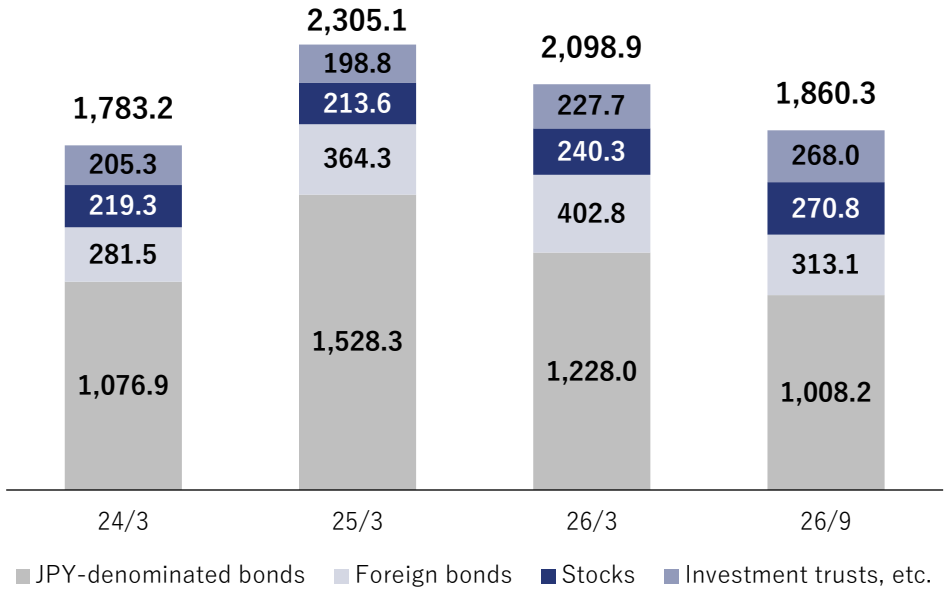
Securities Portfolio

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Operations continue to balance the suppression of interest rate risk with the stable securing of earnings. Unrealized gains on securities increased by ¥16.9 billion from the end of the previous fiscal year to ¥131.3 billion.

Securities Portfolio (JPY Bn)

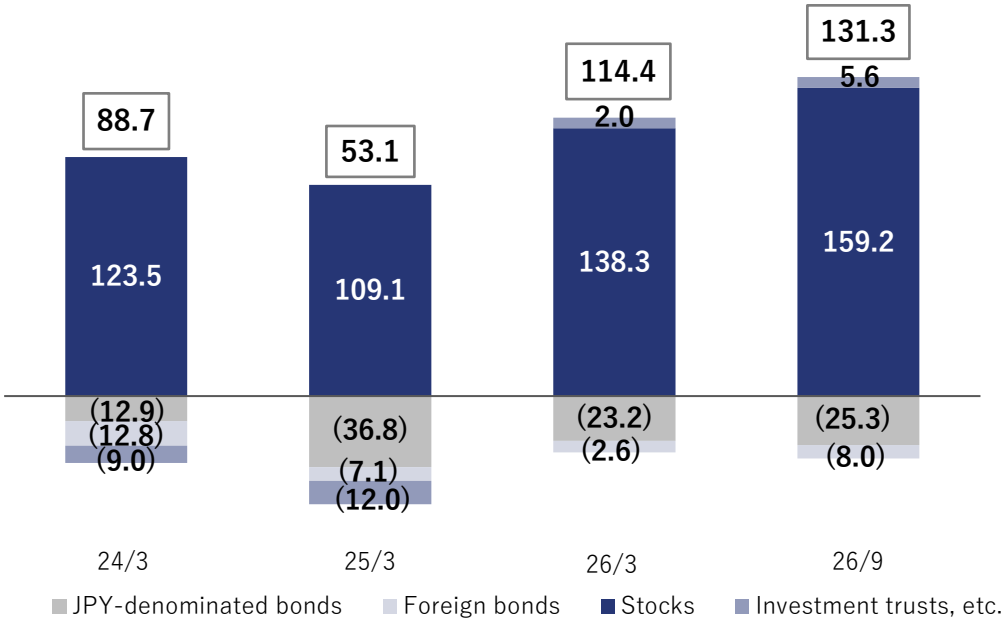
【Total of two banks】



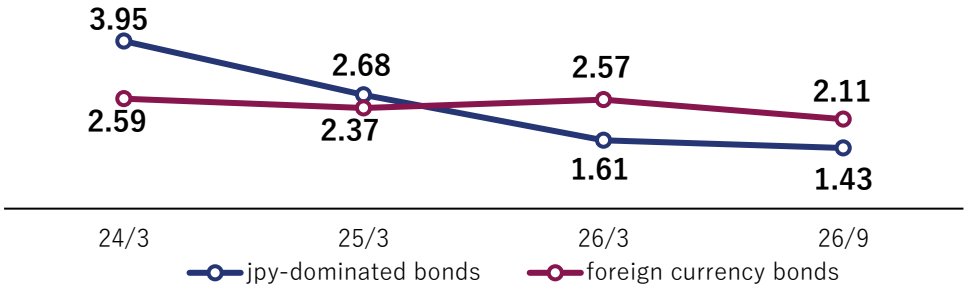
Valuation difference (JPY Bn)

【Total of two banks】

＜After considering deferred gains(losses) on hedges＞



＜Duration（After considering hedging）＞



Revenue (JPY Bn)

【Total of two banks】

	FY2026 1H	Change	FY2025 1H
Net gains (losses) related to bonds	**(3.1)**	**1.8**	**(4.9)**
Gains on sales/ redemption	0.0	(0.1)	0.1
Losses on sales/ redemption/ devaluation	3.1	(1.9)	5.0
Net gains (losses) related to stocks	**4.0**	**(3.7)**	**7.7**
Gains on sales	4.4	(3.9)	8.3
Losses on sales/devaluation	0.3	(0.2)	0.5