

**Financial Highlights**  
**For the Third Quarter of FY 2015**

(April 1, 2015 through December 31, 2015)



THE HOKKOKU BANK, LTD.

## Table of Contents

Consolidated Balance Sheets .....	2
Consolidated Statements of Income .....	3
Consolidated Statements of Comprehensive Income .....	4
Financial Highlights(consolidated) .....	5
Soundness of Assets(non-consolidated) .....	6

(Note)

All numbers and ratios less down unit have been rounded down.

The amounts, ratios or any other information presented herein have not been audited.

# The Hokkoku Bank, Ltd. and Consolidated Subsidiaries

## Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of December 31, 2015
<b>Assets</b>		
Cash and due from banks	544,907	870,678
Call loans and bills bought	—	8,442
Monetary claims bought	3,708	4,124
Trading account securities	833	803
Money held in trust	15,025	15,152
Securities	1,190,527	1,083,153
Loans and bills discounted	2,355,374	2,341,983
Foreign exchanges	3,553	7,039
Lease receivables and investment assets	21,672	21,710
Other assets	14,438	21,536
Tangible fixed assets	38,301	37,422
Intangible fixed assets	8,970	8,880
Deferred tax assets	—	260
Customers' liabilities for acceptances and guarantees	17,071	16,992
Reserve for possible loan losses	△34,594	△43,461
<b>Total assets</b>	4,179,790	4,394,719
<b>Liabilities</b>		
Deposits	3,079,447	3,047,188
Negotiable certificates of deposit	62,867	88,733
Call money and bills sold	324,605	558,048
Payables under securities lending transactions	374,027	366,825
Borrowed money	7,585	8,410
Foreign exchanges	118	14
Other liabilities	39,283	45,658
Reserve for bonuses	801	—
Net defined benefit liability	13,480	12,794
Reserve for directors' retirement benefits	50	54
Reserve for reimbursement of deposits	258	253
Reserve for loss on interest repayment	126	103
Reserve for customer service points	282	287
Deferred tax liabilities	9,816	3,900
Deferred tax liabilities for land revaluation	2,237	2,225
Acceptances and guarantees	17,071	16,992
<b>Total liabilities</b>	3,932,060	4,151,491

<b>Net Assets</b>		
Capital stock	26,673	26,673
Capital surplus	11,289	11,289
Retained earnings	148,850	152,280
Treasury shares	△3,931	△3,913
<b>Total shareholders' equity</b>	182,882	186,330
Valuation difference on available-for-sale securities	55,742	46,605
Deferred gains or losses on hedges	△388	△188
Revaluation reserve for land	2,879	3,148
Remeasurements of defined benefit plans	△2,915	△2,537
<b>Total accumulated comprehensive income</b>	55,317	47,028
Subscription rights to shares	232	271
Non-controlling interests	9,297	9,597
<b>Total net assets</b>	247,730	243,227
<b>Total liabilities and net assets</b>	4,179,790	4,394,719

## Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
<b>Ordinary income</b>	55,079	58,506
Interest income	31,943	33,330
Interest on loans and discounts	22,994	22,284
Interest and dividends on securities	8,785	10,680
Fees and commissions	7,730	7,189
Other operating income	11,717	13,139
Other income	3,687	4,847
<b>Ordinary expenses</b>	35,444	47,709
Interest expense	1,106	1,416
Interest on deposits	578	535
Fees and commissions	2,085	2,140
Other operating expenses	6,614	11,157
General and administrative expenses	23,994	22,691
Other expenses	1,643	10,303
<b>Ordinary profit</b>	19,634	10,797

<b>Extraordinary income</b>	4	0
<b>Extraordinary losses</b>	1,998	656
<b>Income before income taxes</b>	17,640	10,140
<b>Income taxes</b>	8,359	3,595
Current	4,237	5,896
Deferred	4,121	△2,301
<b>Profits</b>	9,281	6,544
<b>Profits attributable to non-controlling interests</b>	497	406
<b>Profits attributable to owners of parent</b>	8,784	6,138

## Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
<b>Profits</b>	9,281	6,544
<b>Other comprehensive income</b>	16,843	△8,653
Valuation difference on available-for-sale securities	16,582	△9,232
Deferred gains or losses on hedges	△165	200
Remeasurements of defined benefit plans, net of tax	425	377
<b>Comprehensive income</b>	26,124	△2,108
Comprehensive income attributable to owners of parent	25,515	△2,419
Comprehensive income attributable to non-controlling interests	609	311

## Financial Highlights (consolidated)

### Consolidated Operating Results

(Millions of yen)

	For the nine months ended December 31, 2014 (B)	For the nine months ended December 31, 2015 (A)	(A) – (B)
Ordinary income	55,079	58,506	3,427
Ordinary profit	19,634	10,797	△8,837
Profits attributable to owners of parent	8,784	6,138	△2,646
Earnings per share-basic (yen)	27.95	20.17	△7.78
Earnings per share-diluted(yen)	27.89	20.11	△7.78

(%)

	As of March 31, 2015 (B)	As of December 31, 2015 (A)	(A) – (B)
Net assets(except for subscription right to share and non-controlling interests) ratio	5.6	5.3	△0.3

### Projections for the year ending March 31, 2016 (Millions of yen)

	For the nine months ended December 31, 2015	For the year ending March 31, 2016
Ordinary income	58,506	71,500
Ordinary profit	10,797	16,500
Profits attributable to owners of parent	6,138	10,000
Earnings per share-basic (yen)	20.17	32.86

## Soundness of Assets (non-consolidated)

Disclosed Assets Based on the Financial Reconstruction Law (non-consolidated)

(Billions of yen)

	As of December 31, 2014 (B)	As of December 31, 2015 (A)	(A) – (B)
Bankrupt or De facto Bankrupt	34	23	△11
Doubtful	68	60	△8
Special Attention	2	1	△1
Subtotal (C)	104	85	△19
Normal assets	2,371	2,415	44
Total (D)	2,476	2,500	24

(C) / (D) (%)	4.22	3.40	△0.82
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