

**Financial Highlights**  
**For the Year Ended March 31,2015**

(April 1, 2014 through March 31, 2015)



THE HOKKOKU BANK,LTD.

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(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, 2014	As of March 31, 2015
<b>Assets</b>		
Cash and due from banks	160,303	544,907
Call loans and bills bought	15,308	—
Monetary claims bought	4,682	3,708
Trading account securities	437	833
Money held in trust	15,077	15,025
Securities	893,006	1,190,527
Loans and bills discounted	2,350,504	2,355,374
Foreign exchanges	2,743	3,553
Lease receivables and investment assets	22,812	21,672
Other assets	12,033	14,438
Tangible fixed assets	37,368	38,301
Intangible fixed assets	7,589	8,970
Deferred tax assets	3,198	—
Customers' liabilities for acceptances and guarantees	17,544	17,071
Reserve for possible loan losses	△28,835	△34,594
<b>Total assets</b>	<b>3,513,777</b>	<b>4,179,790</b>
<b>Liabilities</b>		
Deposits	3,049,886	3,079,447
Negotiable certificates of deposit	112,083	62,867
Call money and bills sold	12,659	324,605
Payables under securities lending transactions	49,517	374,027
Borrowed money	7,665	7,585
Foreign exchanges	82	118
Other liabilities	23,632	39,283
Reserve for bonuses	787	801
Net defined benefit liability	12,830	13,480
Reserve for directors' retirement benefits	53	50
Reserve for reimbursement of deposits	240	258
Reserve for loss on interest repayment	141	126
Reserve for customer service points	262	282
Deferred tax liabilities	—	9,816
Deferred tax liabilities for land revaluation	2,952	2,237
Acceptances and guarantees	17,544	17,071

<b>Total liabilities</b>	3,290,339	3,932,060
<b>Net Assets</b>		
Capital stock	26,673	26,673
Capital surplus	11,289	11,289
Retained earnings	142,871	148,850
Treasury shares	△215	△3,931
<b>Total shareholders' equity</b>	180,620	182,882
Valuation difference on available-for-sale securities	34,030	55,742
Deferred gains or losses on hedges	△277	△388
Revaluation reserve for land	3,514	2,879
Remeasurements of defined benefit plans	△3,197	△2,915
<b>Total accumulated comprehensive income</b>	34,068	55,317
Subscription rights to shares	215	232
Minority interests	8,534	9,297
<b>Total net assets</b>	223,438	247,730
<b>Total liabilities and net assets</b>	3,513,777	4,179,790

## Consolidated Statements of Income

(Millions of yen)

	For the year ended March 31,2014	For the year ended March 31,2015
<b>Ordinary income</b>	66,573	74,109
Interest income	41,522	42,555
Interest on loans and discounts	31,656	30,476
Interest and dividends on securities	9,781	11,851
Fees and commissions	10,520	10,262
Other operating income	9,878	16,035
Other income	4,653	5,256
<b>Ordinary expenses</b>	49,775	55,167
Interest expense	1,368	1,535
Interest on deposits	895	753
Fees and commissions payments	2,683	2,805
Other operating expenses	9,034	9,476
General and administrative expenses	31,782	32,281
Other expenses	4,905	9,067
<b>Ordinary profit</b>	16,798	18,941

<b>Extraordinary income</b>	2	4
<b>Extraordinary losses</b>	1,314	2,769
<b>Income before income taxes</b>	15,486	16,177
<b>Income taxes</b>	6,986	7,530
Current	4,154	2,749
Deferred	2,831	4,780
<b>Income before minority interests</b>	8,499	8,646
<b>Minority interests in income</b>	644	657
<b>Net income</b>	7,855	7,989

## Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the year ended March 31,2014	For the year ended March 31,2015
<b>Income before minority interests</b>	8,499	8,646
<b>Other comprehensive income</b>	2,866	22,234
Valuation difference on available-for-sale securities	2,744	21,832
Deferred gains or losses on hedges	121	△110
Revaluation reserve for land ,net of tax	—	231
Remeasurements of defined benefit plans,net of tax	—	282
<b>Comprehensive income</b>	11,366	30,881
Owners of the parent	10,224	30,104
Minority interests	1,141	777

## Financial Highlights (consolidated)

### Consolidated Operating Results

(Millions of yen)

	For the year ended March 31, 2014(B)	For the year ended March 31, 2015(A)	(A) – (B)
Ordinary income	66,573	74,109	7,536
Ordinary profit	16,798	18,941	2,143
Net income	7,855	7,989	134
Earnings per share-basic (yen)	24.98	25.54	0.56
Earnings per share-diluted(yen)	24.92	25.48	0.56

(%)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) – (B)
Net assets(except for subscription right to share and minority interests) ratio	6.1	5.6	△0.5

### Projections for the year ending March 31, 2016

(Millions of yen)

	For the year ended March 31, 2015	For the year ending March 31, 2016
Ordinary income	74,109	63,500
Ordinary profit	18,941	16,500
Net income	7,989	10,000
Earnings per share-basic (yen)	25.54	32.86

## Securities (consolidated)

Unrealized gains and losses of available-for-sale securities (consolidated)

(Billions of yen)

	As of March 31, 2014				
	Fair value	Acquisition cost	Difference		
				gains	losses
Total	889	837	51	52	1
Stock	77	41	36	36	0
Debt Bonds	709	695	14	14	0
Others	102	101	0	1	0

	As of March 31, 2015				
	Fair value	Acquisition cost	Difference		
				gains	losses
Total	1,186	1,104	81	82	0
Stock	133	74	59	59	0
Debt Bonds	775	762	13	13	0
Others	277	268	8	9	0

## Soundness of Assets (non-consolidated)

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

(Billions of yen)

	As of March 31, 2014 (B)	As of March 31, 2015 (A)	(A) – (B)
Bankrupt or De facto bankrupt	44	27	△17
Doubtful	62	63	0
Special Attention	1	1	△0
Subtotal (C)	108	91	△17
Normal assets	2,306	2,394	88
Total (D)	2,415	2,486	70

  

(C) / (D) (%)	4.50	3.68	△0.82
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