

Financial Highlights
For the Second Quarter of FY 2015

(April 1, 2015 through September 30, 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, 2015	As of September 30, 2015
Assets		
Cash and due from banks	544,907	761,826
Monetary claims bought	3,708	3,741
Trading account securities	833	516
Money held in trust	15,025	15,111
Securities	1,190,527	1,059,304
Loans and bills discounted	2,355,374	2,305,824
Foreign exchanges	3,553	5,526
Lease receivables and investment assets	21,672	21,725
Other assets	14,438	14,201
Tangible fixed assets	38,301	37,788
Intangible fixed assets	8,970	8,886
Deferred tax assets	—	1,467
Customers' liabilities for acceptances and guarantees	17,071	17,350
Reserve for possible loan losses	△34,594	△42,564
Total assets	4,179,790	4,210,706
Liabilities		
Deposits	3,079,447	2,997,678
Negotiable certificates of deposit	62,867	124,331
Call money and bills sold	324,605	397,099
Payables under securities lending transactions	374,027	356,846
Borrowed money	7,585	7,560
Foreign exchanges	118	35
Other liabilities	39,283	59,046
Reserve for bonuses	801	818
Net defined benefit liability	13,480	12,998
Reserve for directors' retirement benefits	50	51
Reserve for reimbursement of deposits	258	253
Reserve for loss on interest repayment	126	106
Reserve for customer service points	282	285
Deferred tax liabilities	9,816	826
Deferred tax liabilities for land revaluation	2,237	2,235
Acceptances and guarantees	17,071	17,350
Total liabilities	3,932,060	3,977,524

Net Assets		
Capital stock	26,673	26,673
Capital surplus	11,289	11,289
Retained earnings	148,850	151,238
Treasury shares	△3,931	△3,911
Total shareholders' equity	182,882	185,290
Valuation difference on available-for-sale securities	55,742	38,022
Deferred gains or losses on hedges	△388	△338
Revaluation reserve for land	2,879	3,169
Remeasurements of defined benefit plans	△2,915	△2,663
Total accumulated comprehensive income	55,317	38,190
Subscription rights to shares	232	251
Non-controlling interests	9,297	9,448
Total net assets	247,730	233,181
Total liabilities and net assets	4,179,790	4,210,706

Consolidated Statements of Income

(Millions of yen)

	For the six Months ended September 30, 2014	For the six Months ended September 30, 2015
Ordinary income	35,491	40,954
Interest income	20,582	22,238
Interest on loans and discounts	15,327	14,803
Interest and dividends on securities	5,157	7,208
Fees and commissions	5,188	4,825
Other operating income	7,625	9,594
Other income	2,094	4,295
Ordinary expenses	22,817	34,412
Interest expense	711	934
Interest on deposits	402	361
Fees and commissions	1,380	1,416
Other operating expenses	4,478	8,290
General and administrative expenses	15,387	15,072
Other expenses	858	8,698
Ordinary profit	12,674	6,541

Extraordinary income	1	0
Extraordinary losses	831	292
Income before income taxes	11,844	6,248
Income taxes	6,251	2,064
Current	2,074	4,417
Deferred	4,177	△2,352
Profits	5,593	4,183
Profits attributable to non-controlling interests	365	283
Profits attributable to owners of parent	5,227	3,899

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the six Months Ended September 30, 2014	For the six Months Ended September 30, 2015
Profits	5,593	4,183
Other comprehensive income	9,007	△17,538
Valuation difference on available-for-sale securities	8,682	△17,841
Deferred gains or losses on hedges	40	50
Remeasurements of defined benefit plans, net of tax	283	251
Comprehensive income	14,600	△13,355
Comprehensive income attributable to owners of parent	14,076	△13,517
Comprehensive income attributable to non-controlling interests	524	162

Financial Highlights (consolidated)

Consolidated Operating Results

(Millions of yen)

	For the six Months ended September 30, 2014 (B)	For the six Months ended September 30, 2015 (A)	(A) – (B)
Ordinary income	35,491	40,954	5,463
Ordinary profit	12,674	6,541	△ 6,133
Profits attributable to owners of parent	5,227	3,899	△ 1,328
Earnings per share-basic (yen)	16.63	12.81	△ 3.82
Earnings per share-diluted(yen)	16.59	12.78	△ 3.81

(%)

	As of March 31, 2015 (B)	As of September 30, 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 six Months ended September 30,	For the year ending March 31, 2016
Ordinary income	40,954	71,500
Ordinary profit	6,541	16,500
Profits attributable to owners of parent	3,899	10,000
Earnings per share-basic (yen)	12.81	32.86

Soundness of Assets (non-consolidated)

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

(Billions of yen)

	As of September 30, 2014 (B)	As of September 30, 2015 (A)	(A) – (B)
Bankrupt or De facto Bankrupt	34	24	△10
Doubtful	67	59	△8
Special Attention	1	1	0
Subtotal (C)	103	85	△18
Normal assets	2,339	2,357	18
Total (D)	2,443	2,442	△1

(C) / (D) (%)	4.25	3.49	△0.76
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