



August 5, 2025

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Capital Adequacy Ratio for the First Quarter of the Year Ending March 31, 2026

Hokuhoku Financial Group, Inc. hereby announces capital adequacy ratio for the first quarter of the year ending March 31, 2026 as follows.

• Capital Ratio(Domestic Standard)

【Hokuhoku Financial Group, Inc. (consolidated) 】

(unit:Million of yen)

	As of June 30, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	9.99%	(0.16%)	10.15%
Capital	592,157	(12,968)	605,125
Risk-weighted assets	5,923,434	(36,341)	5,959,776
Total required capital	236,937	(1,453)	238,391

【Hokuriku Bank Ltd., (non-cosolidated) 】

(unit:Million of yen)

	As of June 30, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	10.27%	0.19%	10.08%
Capital	359,702	8,271	351,430
Risk-weighted assets	3,501,996	17,244	3,484,751
Total required capital	140,079	689	139,390

【Hokkaido Bank Ltd., (non-cosolidated) 】

(unit:Million of yen)

	As of June 30, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	8.84%	(0.53%)	9.37%
Capital	205,582	(17,177)	222,759
Risk-weighted assets	2,324,497	(52,813)	2,377,311
Total required capital	92,979	(2,112)	95,092

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

- Credit risk assets: The Standardized Approach
- Operational risk equivalent amount: The Standardized Measurement Approach

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

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.
