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.

July 29, 2026

Consolidated Financial Results
for the Three Months Ended June 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: －

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

Amounts less than one million yen are rounded down.

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

\

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
Three months ended	¥ million	%	¥ million	%	¥ million	%
Jun. 30, 2026	77,863	30.3	32,001	59.1	23,581	65.9
Jun. 30, 2025	59,749	27.8	20,108	73.4	14,216	90.6

Note: Comprehensive income: For the three months ended June 30, 2026: ¥37,157 million [58.0%]
For the three months ended June 30, 2025: ¥23,524 million [－]

	Basic earnings per share	Diluted earnings per share
Three months ended	¥	¥
Jun. 30, 2026	196.28	195.65
Jun. 30, 2025	116.30	115.84

(2) Consolidated financial position

	Total Assets	Net Assets	Equity-to-asset ratio
As of	¥ million	¥ million	%
Jun. 30, 2026	17,223,853	758,357	4.4
Mar. 31, 2026	16,963,785	732,525	4.3

Reference: Equity: As of June 30, 2026: ¥753,133 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	—				
Mar. 31, 2027 (Forecast)		75.00	—	7.50	—

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

The Company will conduct 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 will be 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 is shown as “-” because it cannot 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	%	¥
Six months ending Sep. 30, 2026	45,000	7.7	31,500	3.7	265.12
Fiscal year ending Mar. 31, 2027	89,000	10.2	62,000	5.3	52.27

Note: Revision of the earnings estimates during this quarter: None

Basic earnings per share in the consolidated earnings forecast for the fiscal year ending March 31,2027 has been calculated on the basis of the stock split.

Excluding the effect of the stock split, earnings per share in the consolidated earnings forecast for the fiscal year ending March 31, 2027 would be ¥522.78.

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) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) 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

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of Jun. 30, 2026	121,120,114 shares
As of Mar. 31, 2026	122,208,714 shares

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

As of Jun. 30, 2026	1,410,420 shares
As of Mar. 31, 2026	1,798,663 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended Jun. 30, 2026	120,139,286 shares
Three months ended Jun. 30, 2025	122,234,138 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

5.Quarterly Consolidated Financial Statements
(1) Consolidated Balance Sheet

Millions of yen

		As of March 31, 2026	**As of June 30, 2026**
Assets	資産の部		
Cash and due from banks	現金預け金	3,558,769	**3,855,903**
Call loans and bills bought	コールローン及び買入手形	183,030	**219,019**
Monetary claims bought	買入金銭債権	3,855	**3,281**
Trading assets	特定取引資産	1,031	**1,203**
Money held in trust	金銭の信託	17,676	**20,320**
Securities	有価証券	2,112,598	**2,065,054**
Loans and bills discounted	貸出金	10,697,529	**10,669,957**
Foreign exchanges	外国為替	23,476	**19,589**
Other assets	その他資産	181,674	**177,948**
Tangible fixed assets	有形固定資産	119,074	**119,074**
Intangible fixed assets	無形固定資産	13,450	**13,336**
Asset for retirement benefits	退職給付に係る資産	37,645	**37,937**
Deferred tax assets	繰延税金資産	448	**455**
Customers' liabilities for acceptances and guarantees	支払承諾見返	63,847	**68,464**
Allowance for loan losses	貸倒引当金	(50,324)	**(47,692)**
Total assets	資産の部合計	16,963,785	**17,223,853**
Liabilities	負債の部		
Deposits	預金	14,371,072	**14,562,794**
Negotiable certificates of deposit	譲渡性預金	107,257	**241,752**
Call money and bills sold	コールマネー及び売渡手形	31,976	**92,282**
Payables under repurchase agreements	売現先勘定	112,599	**112,928**
Payables under securities lending transactions	債券貸借取引受入担保金	172,914	**160,353**
Trading liabilities	特定取引負債	428	**494**
Borrowed money	借用金	1,120,571	**958,316**
Foreign exchanges	外国為替	592	**903**
Borrowed money from trust account	信託勘定借	4,434	**4,161**
Other liabilities	その他負債	204,274	**214,774**
Provision for bonuses for directors	役員賞与引当金	113	**213**
Liability for retirement benefits	退職給付に係る負債	431	**417**
Reserve for directors' retirement benefits	役員退職慰労引当金	31	**21**
Reserve for contingent loss	偶発損失引当金	807	**853**
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	546	**546**
Reserves under the special laws	特別法上の引当金	23	**23**
Deferred tax liabilities	繰延税金負債	34,441	**41,303**
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	**68,464**
Total liabilities	負債の部合計	16,231,259	**16,465,496**
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	**93,128**
Retained earnings	利益剰余金	457,901	**469,927**
Treasury stock	自己株式	(7,698)	**(7,478)**
Total shareholders' equity	株主資本合計	614,225	**626,472**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,081	**76,530**
Deferred gains or losses on hedges	繰延ヘッジ損益	17,537	**22,170**
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	**20,835**
Accumulated other comprehensive income	その他の包括利益累計額合計	113,247	**126,660**
Share award rights	株式引受権	69	**122**
Stock acquisition rights	新株予約権	400	**356**
Non-controlling interests	非支配株主持分	4,582	**4,745**
Total net assets	純資産の部合計	732,525	**758,357**
Total liabilities and net assets	負債及び純資産の部合計	16,963,785	**17,223,853**

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income For the Three months ended June 30, 2026

【Consolidated Statement of Income】

Millions of yen

		For the three months ended June 30, 2025	**For the three months ended June 30, 2026**
Ordinary income	経常収益	59,749	**77,863**
Interest income	資金運用収益	40,805	**54,785**
(Interest on loans and discounts)	(うち貸出金利息)	28,515	**35,657**
(Interest and dividends on securities)	(うち有価証券利息配当金)	7,680	**10,624**
Trust fees	信託報酬	3	**2**
Fees and commissions	役務取引等収益	10,533	**11,000**
Trading income	特定取引収益	227	**177**
Other ordinary income	その他業務収益	3,503	**4,147**
Other income	その他経常収益	4,676	**7,750**
Ordinary expenses	経常費用	39,641	**45,862**
Interest expenses	資金調達費用	9,529	**15,302**
(Interest on deposits)	(うち預金利息)	5,759	**10,149**
Fees and commissions	役務取引等費用	3,641	**4,263**
Other ordinary expenses	その他業務費用	3,369	**3,466**
General and administrative expenses	営業経費	21,594	**22,114**
Other expenses	その他経常費用	1,507	**715**
Ordinary profits	経常利益	20,108	**32,001**
Extraordinary income	特別利益	22	**－**
Gain on disposal of fixed assets	固定資産処分益	22	**－**
Extraordinary loss	特別損失	95	**17**
Loss on disposal of fixed assets	固定資産処分損	31	**17**
Impairment loss	減損損失	63	**－**
Income before income taxes	税金等調整前四半期純利益	20,035	**31,983**
Income taxes-current	法人税、住民税及び事業税	5,425	**7,428**
Income taxes-deferred	法人税等調整額	361	**878**
Total income taxes	法人税等合計	5,787	**8,306**
Net income	四半期純利益	14,247	**23,676**
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	30	**95**
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	14,216	**23,581**

【Consolidated Statement of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2025	**For the three months ended June 30, 2026**
Net income	四半期純利益	14,247	**23,676**
Other comprehensive income	その他の包括利益	9,276	**13,480**
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,727	**9,421**
Deferred gains or losses on hedges	繰延ヘッジ損益	1,772	**4,632**
Defined retirement benefit plans	退職給付に係る調整額	(288)	**(668)**
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	65	**95**
Total comprehensive income	四半期包括利益	23,524	**37,157**
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	23,500	**36,994**
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	23	**163**

Financial Highlights For the First Quarter of Fiscal 2026

1. Income Analysis

FG【Consolidated】

(Millions of yen)

	Forecasts Interim	Forecasts Full year	1st Qtr of FY 2026 (3 months)	Changes from 1st Qtr of FY 2025	1st Qtr of FY 2025 (3 months)	Fiscal Year 2025 results (reference)
Ordinary income			77,863	18,113	59,749	277,468
Ordinary profits	45,000	89,000	32,001	11,892	20,108	80,757
Net income attributable to owners of parents	31,500	62,000	23,581	9,364	14,216	58,899

【Total of two banks】

(Millions of yen)

	Forecasts Interim	Forecasts Full year	1st Qtr of FY 2026 (3 months)	Changes from 1st Qtr of FY 2025	1st Qtr of FY 2025 (3 months)	Fiscal Year 2025 results (reference)
Ordinary income			69,597	14,315	55,282	255,366
Core gross business profits	85,000	173,000	44,800	8,233	36,566	160,424
Net interest income			40,041	8,418	31,623	142,090
Net fees and commissions			4,518	(422)	4,940	18,380
Net trading income			30	(1)	32	143
Net other income			209	239	(29)	(189)
Gains on foreign exchange transactions			(18)	135	(154)	(752)
General and administrative expenses	45,000	91,500	21,335	978	20,357	83,137
Personnel			10,147	453	9,693	38,915
Non-personnel			9,566	517	9,049	37,355
Taxes			1,621	6	1,614	6,866
Core net business profits	40,000	81,500	23,464	7,255	16,209	77,287
Net gains (losses) related to bonds			(282)	107	(389)	(29,031)
Net business profits(before provision (reversal) of general allowance for loan losses)			23,182	7,362	15,820	48,256
Total credit costs	3,000	6,000	(2,421)	(2,825)	403	(6,244)
Net gains (losses) related to stocks			1,907	(2,121)	4,029	20,879
Ordinary profits	41,000	83,000	28,373	8,688	19,685	76,730
Net extraordinary gains (losses)			(17)	47	(65)	(825)
Income before income taxes			28,356	8,736	19,620	75,905
Income taxes			8,005	2,435	5,570	19,451
Income taxes deferred			888	541	347	1,652
Net income	28,000	57,500	20,350	6,300	14,049	56,453

【Non-Consolidated】Hokuriku Bank

(Millions of yen)

	Forecasts Interim	Forecasts Full year	1st Qtr of FY 2026 (3 months)	Changes from 1st Qtr of FY 2025	1st Qtr of FY 2025 (3 months)	Fiscal Year 2025 results (reference)
Ordinary income			42,757	8,901	33,856	154,962
Core gross business profits	50,500	103,000	26,942	5,945	20,997	95,751
Net interest income			23,816	6,427	17,389	83,325
Net fees and commissions			2,900	(366)	3,266	11,596
Net trading income			30	(1)	32	143
Net other income			194	(114)	308	686
Gains on foreign exchange transactions			64	(160)	224	288
General and administrative expenses	24,000	49,500	11,423	421	11,002	44,299
Personnel			5,557	268	5,288	21,124
Non-personnel			4,941	204	4,736	19,463
Taxes			924	(52)	976	3,711
Core net business profits	26,500	53,500	15,519	5,524	9,995	51,452
Net gains (losses) related to bonds			(147)	272	(419)	(17,379)
Net business profits(before provision (reversal) of general allowance for loan losses)			15,371	5,796	9,575	34,072
Total credit costs	2,000	3,500	(1,348)	(1,977)	628	(3,109)
Net gains (losses) related to stocks			1,391	(2,519)	3,910	12,986
Ordinary profits	27,500	55,500	18,695	5,529	13,166	51,619
Net extraordinary gains (losses)			(14)	6	(20)	(461)
Income before income taxes			18,680	5,535	13,145	51,158
Income taxes			5,121	1,280	3,840	12,601
Income taxes deferred			(199)	18	(218)	1,422
Net income	19,000	38,500	13,559	4,254	9,304	38,557

【Non-consolidated】 Hokkaido Bank

(Millions of yen)

	Forecasts Interim	Forecasts Full year	1st Qtr of FY 2026 (3 months)	Changes from 1st Qtr of FY 2025	1st Qtr of FY 2025 (3 months)	Fiscal Year 2025 results (reference)
Ordinary income			26,839	5,413	21,426	100,403
Core gross business profits	34,500	70,000	17,857	2,287	15,569	64,673
Net interest income			16,225	1,991	14,233	58,764
Net fees and commissions			1,617	(56)	1,674	6,783
Net trading income			—	—	—	—
Net other income			15	353	(337)	(875)
Gains on foreign exchange transactions			(82)	296	(379)	(1,041)
General and administrative expenses	21,000	42,000	9,911	556	9,355	38,838
Personnel			4,589	185	4,404	17,790
Non-personnel			4,625	312	4,312	17,892
Taxes			696	58	637	3,155
Core net business profits	13,500	28,000	7,945	1,731	6,214	25,835
Net gains (losses) related to bonds			(134)	(165)	30	(11,651)
Net business profits(before provision (reversal) of general allowance for loan losses)			7,811	1,565	6,245	14,183
Total credit costs	1,000	2,500	(1,072)	(847)	(224)	(3,135)
Net gains (losses) related to stocks			516	398	118	7,893
Ordinary profits	13,500	27,500	9,678	3,159	6,518	25,111
Net extraordinary gains (losses)			(2)	41	(44)	(364)
Income before income taxes			9,675	3,200	6,474	24,746
Income taxes			2,884	1,154	1,729	6,850
Income taxes deferred			1,088	522	565	230
Net income	9,000	19,000	6,791	2,046	4,745	17,896

2.Average Balance of Deposits

(Millions of yen)

		Total of two banks			Hokuriku Bank			Hokkaido Bank		
		Jun.30, 2026		Mar.31, 2026	Jun.30, 2026		Mar.31, 2026	Jun.30, 2026		Mar.31, 2026
	(Japanese)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Deposits and NCD	預金＋NCD	14,827,759	324,462	14,503,297	8,449,723	189,571	8,260,152	6,378,036	134,890	6,243,145
Deposits	預金	14,586,007	189,967	14,396,039	8,285,485	132,177	8,153,307	6,300,521	57,789	6,242,731
Individual	個人	9,564,929	67,520	9,497,408	5,186,455	40,994	5,145,460	4,378,474	26,526	4,351,947
Corporate	法人	4,564,054	166,870	4,397,184	2,807,099	113,657	2,693,441	1,756,954	53,212	1,703,742
Government, local government	公金金融等	457,023	(44,423)	501,446	291,930	(22,474)	314,405	165,093	(21,948)	187,041
Demand deposits	流動性(円貨)	10,856,798	48,213	10,808,585	5,942,980	32,777	5,910,202	4,913,818	15,435	4,898,382
Time and saving deposits	定期性(円貨)	3,670,329	141,900	3,528,429	2,289,719	99,079	2,190,639	1,380,610	42,821	1,337,789
Foreign currency and Non resident deposits	外貨＋非居住者円	58,878	(146)	59,024	52,785	320	52,465	6,092	(466)	6,559
NCD	NCD	241,752	134,494	107,257	164,238	57,393	106,844	77,514	77,100	413

3.Average Balance of Loans

(Millions of yen)

		Total of two banks			Hokuriku Bank			Hokkaido Bank		
		Jun.30, 2026		Mar.31, 2026	Jun.30, 2026		Mar.31, 2026	Jun.30, 2026		Mar.31, 2026
	(Japanese)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Loans and bills discounted	貸出金	10,690,499	(26,361)	10,716,860	6,228,355	57,749	6,170,606	4,462,143	(84,111)	4,546,254
Business loans	事業性	4,704,966	(41,375)	4,746,342	2,931,525	(28,425)	2,959,951	1,773,441	(12,949)	1,786,390
Housing and consumer loans	個人	3,221,349	24,839	3,196,510	1,752,833	18,667	1,734,166	1,468,516	6,172	1,462,344
Housing loans	うち住宅系L	3,068,541	21,396	3,047,144	1,687,992	16,592	1,671,399	1,380,549	4,804	1,375,745
Government, local government	公金	2,764,182	(9,826)	2,774,008	1,543,996	67,507	1,476,489	1,220,186	(77,333)	1,297,519

Loans to SMEs and Individuals	うち中小企業等貸出残高	6,404,449	(49,229)	6,453,678	3,854,725	(32,118)	3,886,843	2,549,724	(17,110)	2,566,835
% to total loans	うち中小企業等貸出残高比率	59.90%	(0.31%)	60.21%	61.88%	(1.10%)	62.98%	57.14%	0.68%	56.46%

4. Interest Rate Spread

【Domestic】

(%)

		Total of two banks			Hokuriku Bank			Hokkaido Bank		
		Jun.30, 2026		Jun.30, 2025	Jun.30, 2026		Jun.30, 2025	Jun.30, 2026		Jun.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	1.23	0.28	0.95	1.24	0.33	0.91	1.22	0.22	1.00
Loans and Bills discounted	貸出金利回り	1.34	0.23	1.11	1.27	0.23	1.04	1.42	0.23	1.19
Securities	有価証券利回り	1.68	0.75	0.93	2.52	1.40	1.12	0.86	0.13	0.73
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.81	0.13	0.68	0.78	0.14	0.64	0.86	0.14	0.72
Deposits and NCD	預金等利回り	0.27	0.12	0.15	0.29	0.14	0.15	0.26	0.11	0.15
Interest rate spread ①-②	総資金利鞘	0.42	0.15	0.27	0.46	0.19	0.27	0.36	0.08	0.28

【Total】

(%)

		Total of two banks			Hokuriku Bank			Hokkaido Bank		
		Jun.30, 2026		Jun.30, 2025	Jun.30, 2026		Jun.30, 2025	Jun.30, 2026		Jun.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	1.34	0.31	1.03	1.41	0.37	1.04	1.23	0.21	1.02
Loans and Bills discounted	貸出金利回り	1.34	0.23	1.11	1.29	0.24	1.05	1.42	0.23	1.19
Securities	有価証券利回り	2.27	0.86	1.41	3.22	1.35	1.87	0.94	0.14	0.80
Interest rate on interest-bearing liabilities ② (including expenses)	資金調達原価	0.90	0.14	0.76	0.92	0.14	0.78	0.86	0.13	0.73
Deposits and NCD	預金等利回り	0.28	0.12	0.16	0.30	0.14	0.16	0.26	0.11	0.15
Interest rate spread ①-②	総資金利鞘	0.44	0.17	0.27	0.49	0.23	0.26	0.37	0.08	0.29

5. Valuation Difference on Securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Jun.30, 2026 (A)	Valuation difference (A)-(B)	Gains	Losses	As of Mar.31, 2026 (B)	Valuation difference Gains	Losses
Bonds being held to maturity	満期保有目的	(9)	3	－	9	(12)	－	12
Available-for-sale securities	その他有価証券	137,608	20,493	204,248	66,639	117,115	179,358	62,242
Japanese Stocks	株式	145,723	9,358	146,506	782	136,364	137,101	737
Japanese Bonds	債券	(21,148)	2,133	29,185	50,334	(23,282)	22,910	46,192
Others	その他	13,033	9,000	28,556	15,522	4,033	19,345	15,312
Total	合計	137,599	20,497	204,248	66,648	117,102	179,358	62,255
Japanese Stocks	株式	145,723	9,358	146,506	782	136,364	137,101	737
Japanese Bonds	債券	(21,157)	2,137	29,185	50,343	(23,295)	22,910	46,205
Others	その他	13,033	9,000	28,556	15,522	4,033	19,345	15,312

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Jun.30, 2026 (A)	Valuation difference (A)-(B)	Gains	Losses	As of Mar.31, 2026 (B)	Valuation difference Gains	Losses
Bonds being held to maturity	満期保有目的	－	－	－	－	－	－	－
Available-for-sale securities	その他有価証券	134,245	19,757	200,836	66,590	114,487	176,686	62,199
Japanese Stocks	株式	147,723	9,335	148,457	733	138,388	139,082	693
Japanese Bonds	債券	(21,148)	2,133	29,185	50,334	(23,282)	22,910	46,192
Others	その他	7,670	8,288	23,193	15,522	(618)	14,693	15,312
Total	合計	134,245	19,757	200,836	66,590	114,487	176,686	62,199
Japanese Stocks	株式	147,723	9,335	148,457	733	138,388	139,082	693
Japanese Bonds	債券	(21,148)	2,133	29,185	50,334	(23,282)	22,910	46,192
Others	その他	7,670	8,288	23,193	15,522	(618)	14,693	15,312

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Jun.30, 2026 (A)	Valuation difference (A)-(B)	Gains	Losses	As of Mar.31, 2026 (B)	Valuation difference Gains	Losses
Bonds being held to maturity	満期保有目的	－	－	－	－	－	－	－
Available-for-sale securities	その他有価証券	118,270	16,963	162,209	43,939	101,306	140,317	39,010
Japanese Stocks	株式	113,828	8,263	114,343	514	105,565	106,013	447
Japanese Bonds	債券	(8,031)	1,285	26,018	34,050	(9,317)	20,499	29,816
Others	その他	12,473	7,415	21,848	9,374	5,058	13,804	8,746
Total	合計	118,270	16,963	162,209	43,939	101,306	140,317	39,010
Japanese Stocks	株式	113,828	8,263	114,343	514	105,565	106,013	447
Japanese Bonds	債券	(8,031)	1,285	26,018	34,050	(9,317)	20,499	29,816
Others	その他	12,473	7,415	21,848	9,374	5,058	13,804	8,746

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Jun.30, 2026 (A)	Valuation difference (A)-(B)	Gains	Losses	As of Mar.31, 2026 (B)	Valuation difference Gains	Losses
Bonds being held to maturity	満期保有目的	－	－	－	－	－	－	－
Available-for-sale securities	その他有価証券	15,975	2,794	38,626	22,650	13,181	36,369	23,188
Japanese Stocks	株式	33,894	1,071	34,114	219	32,823	33,069	246
Japanese Bonds	債券	(13,116)	848	3,167	16,283	(13,965)	2,411	16,376
Others	その他	(4,802)	873	1,344	6,147	(5,676)	889	6,565
Total	合計	15,975	2,794	38,626	22,650	13,181	36,369	23,188
Japanese Stocks	株式	33,894	1,071	34,114	219	32,823	33,069	246
Japanese Bonds	債券	(13,116)	848	3,167	16,283	(13,965)	2,411	16,376
Others	その他	(4,802)	873	1,344	6,147	(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

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the three months ended (Millions of yen)

	(Japanese)	Jun.30, 2026 (A)	(A-B)	Jun.30, 2025 (B)	Mar.31, 2026 (reference)
Net gains (losses) related to bonds	国債等債券損益	(154)	234	(389)	(29,031)
Gains on sales	売却益	8	(2)	10	153
Gains on redemption	償還益	0	(19)	19	189
Losses on sales	売却損	160	(168)	329	28,725
Losses on redemption	償還損	2	2	―	10
Losses on devaluation	償却	―	(90)	90	638
Net gains (losses) related to stocks	株式等損益	1,887	(2,141)	4,028	20,872
Gains on sales	売却益	2,078	(2,293)	4,372	21,647
Losses on sales	売却損	172	(160)	332	764
Losses on devaluation	償却	19	8	10	10

【Total of two banks】

For the three months ended (Millions of yen)

	(Japanese)	Jun.30, 2026 (A)	(A-B)	Jun.30, 2025 (B)	Mar.31, 2026 (reference)
Net gains (losses) related to bonds	国債等債券損益	(282)	107	(389)	(29,031)
Gains on sales	売却益	8	(2)	10	153
Gains on redemption	償還益	0	(19)	19	189
Losses on sales	売却損	160	(168)	329	28,725
Losses on redemption	償還損	129	129	―	10
Losses on devaluation	償却	―	(90)	90	638
Net gains (losses) related to stocks	株式等損益	1,907	(2,121)	4,029	20,879
Gains on sales	売却益	2,090	(2,281)	4,372	21,653
Losses on sales	売却損	172	(160)	332	764
Losses on devaluation	償却	10	0	10	9

【Hokuriku bank】

For the three months ended (Millions of yen)

	(Japanese)	Jun.30, 2026 (A)	(A-B)	Jun.30, 2025 (B)	Mar.31, 2026 (reference)
Net gains (losses) related to bonds	国債等債券損益	(147)	272	(419)	(17,379)
Gains on sales	売却益	7	7	―	36
Gains on redemption	償還益	0	0	―	0
Losses on sales	売却損	155	(174)	329	17,416
Losses on redemption	償還損	―	―	―	―
Losses on devaluation	償却	―	(90)	90	―
Net gains (losses) related to stocks	株式等損益	1,391	(2,519)	3,910	12,986
Gains on sales	売却益	1,527	(2,663)	4,190	13,536
Losses on sales	売却損	130	(139)	269	543
Losses on devaluation	償却	6	(4)	10	7

【Hokkaido bank】

For the three months ended (Millions of yen)

	(Japanese)	Jun.30, 2026 (A)	(A-B)	Jun.30, 2025 (B)	Mar.31, 2026 (reference)
Net gains (losses) related to bonds	国債等債券損益	(134)	(165)	30	(11,651)
Gains on sales	売却益	0	(10)	10	117
Gains on redemption	償還益	―	(19)	19	189
Losses on sales	売却損	5	5	―	11,309
Losses on redemption	償還損	129	129	―	10
Losses on devaluation	償却	―	―	―	638
Net gains (losses) related to stocks	株式等損益	516	398	118	7,893
Gains on sales	売却益	563	381	181	8,116
Losses on sales	売却損	41	(21)	62	220
Losses on devaluation	償却	4	4	―	2

7. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】 (Millions of yen)

	(Japanese)	As of Jun.30,2026 (A)	(A-B)	(A-C)	As of Mar.31,2026 (B)	As of Jun.30,2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	12,621	954	219	11,667	12,402
Doubtful	危険債権	151,087	(6,715)	(16,449)	157,802	167,536
Substandard	要管理債権	20,194	(1,057)	(11,334)	21,252	31,528
Loans past due for 3 months or more	うち三月以上延滞債権	128	(2)	126	131	2
Restructured loans	うち貸出条件緩和債権	20,065	(1,055)	(11,460)	21,120	31,526
Non Performing Loans ①	小計	183,903	(6,818)	(27,563)	190,722	211,467
Normal	正常債権	10,726,649	(16,522)	653,382	10,743,172	10,073,266
Total ②	合計	10,910,553	(23,341)	625,819	10,933,894	10,284,733
NPL ratio ①/②	比率	1.68%	(0.06%)	(0.37%)	1.74%	2.05%

Amount of partial write-off	部分直接償却実施額	15,086	(119)	(4,841)	15,206	19,928

【Hokuriku bank】 (Millions of yen)

	(Japanese)	As of Jun.30,2026 (A)	(A-B)	(A-C)	As of Mar.31,2026 (B)	As of Jun.30,2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	7,979	709	430	7,270	7,549
Doubtful	危険債権	95,831	(3,784)	(8,698)	99,616	104,530
Substandard	要管理債権	12,061	(718)	(10,866)	12,779	22,927
Loans past due for 3 months or more	うち三月以上延滞債権	64	—	62	64	2
Restructured loans	うち貸出条件緩和債権	11,997	(718)	(10,928)	12,715	22,925
Non Performing Loans ①	小計	115,872	(3,793)	(19,134)	119,666	135,007
Normal	正常債権	6,207,314	59,662	618,786	6,147,652	5,588,528
Total ②	合計	6,323,187	55,868	599,651	6,267,319	5,723,536
NPL ratio ①/②	比率	1.83%	(0.07%)	(0.52%)	1.90%	2.35%

Amount of partial write-off	部分直接償却実施額	9,294	(175)	(3,281)	9,469	12,575

【Hokkaido bank】 (Millions of yen)

	(Japanese)	As of Jun.30,2026 (A)	(A-B)	(A-C)	As of Mar.31,2026 (B)	As of Jun.30,2025 (C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	4,642	245	(210)	4,397	4,852
Doubtful	危険債権	55,255	(2,930)	(7,750)	58,186	63,006
Substandard	要管理債権	8,132	(339)	(467)	8,472	8,600
Loans past due for 3 months or more	うち三月以上延滞債権	64	(2)	64	67	—
Restructured loans	うち貸出条件緩和債権	8,068	(337)	(532)	8,405	8,600
Non Performing Loans ①	小計	68,030	(3,025)	(8,428)	71,055	76,459
Normal	正常債権	4,519,334	(76,184)	34,596	4,595,519	4,484,738
Total ②	合計	4,587,365	(79,209)	26,167	4,666,574	4,561,197
NPL ratio ①/②	比率	1.48%	(0.04%)	(0.19%)	1.52%	1.67%

Amount of partial write-off	部分直接償却実施額	5,792	56	(1,560)	5,736	7,353

8. Capital Adequacy Ratio (Domestic Standard)

The capital ratio as of the June 2026(Basel Ⅲ standards) is currently being calculated and will be announced once it is finalized.

Financial Results for the First Quarter of Fiscal 2026 (Ended June 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。

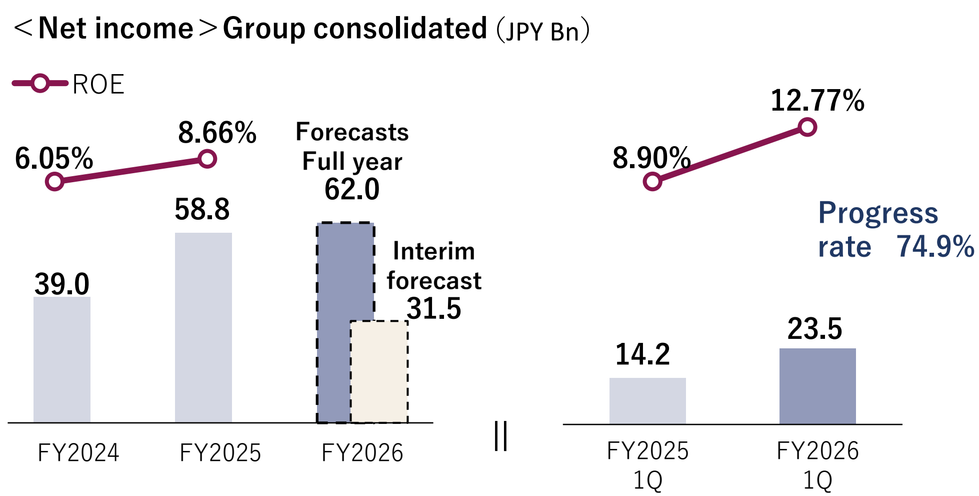
July 2026

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 rose by ¥7.2 billion year on year, mainly driven by solid net interest income. Consolidated quarterly net income increased by ¥9.3 billion to ¥23.5 billion, supported by lower credit-related costs, and is tracking well against the forecast.

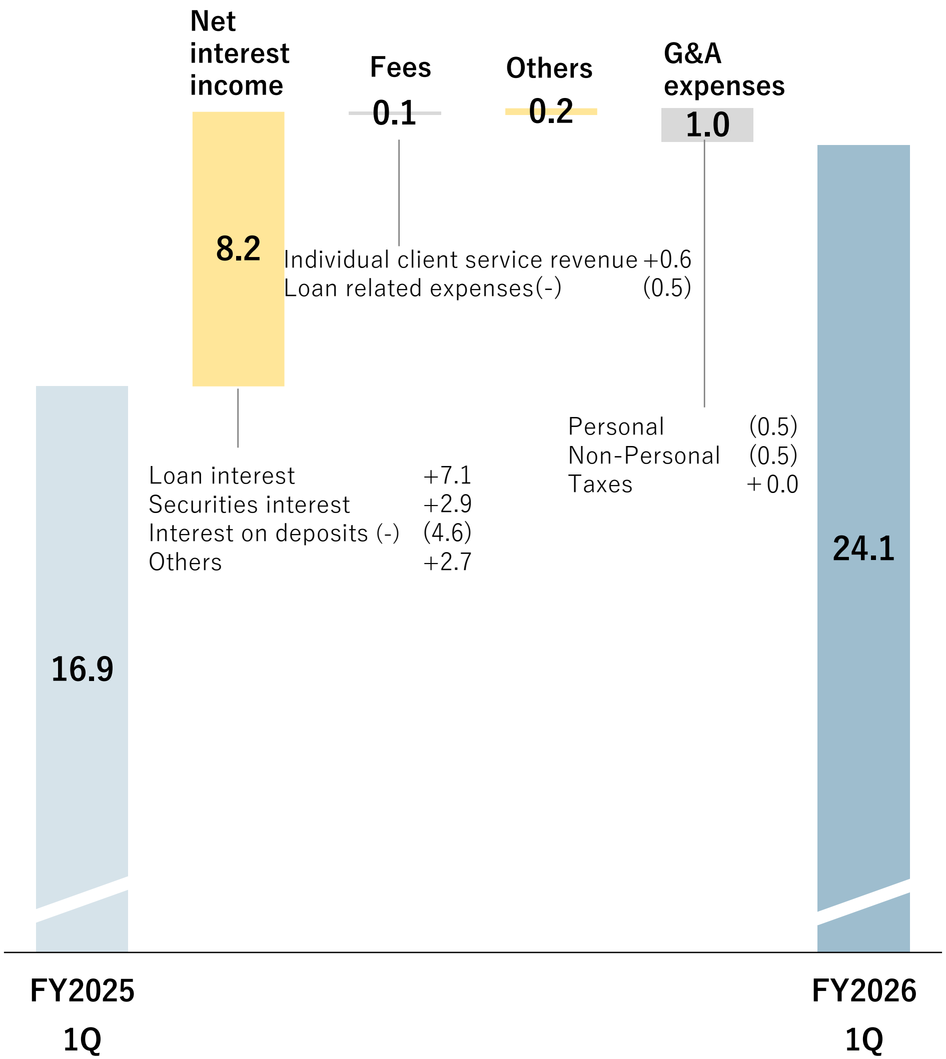
【Group Consolidated】 (JPN Bn)	Interim forecast	1Q FY2026 (3 months)	Change	1Q FY2025 (3 months)
Core gross business profits		**47.2**	8.3	**38.9**
Net Interest Income		**39.4**	8.2	**31.2**
Net fees & commissions		**6.7**	(0.1)	**6.8**
G&A expenses (-)		**23.0**	1.0	**21.9**
(Reference) OHR		**48.81%**	(7.68%)	**56.49%**
Core net business profits		**24.1**	7.2	**16.9**
Securities-related gains and losses		**1.7**	(1.9)	**3.6**
Net credit cost (-)		**(2.3)**	(3.0)	**0.6**
Ordinary profits	【45.0】	**32.0**	11.8	**20.1**
Income taxes		**8.3**	2.5	**5.7**
Net income	【31.5】	**23.5**	9.3	**14.2**



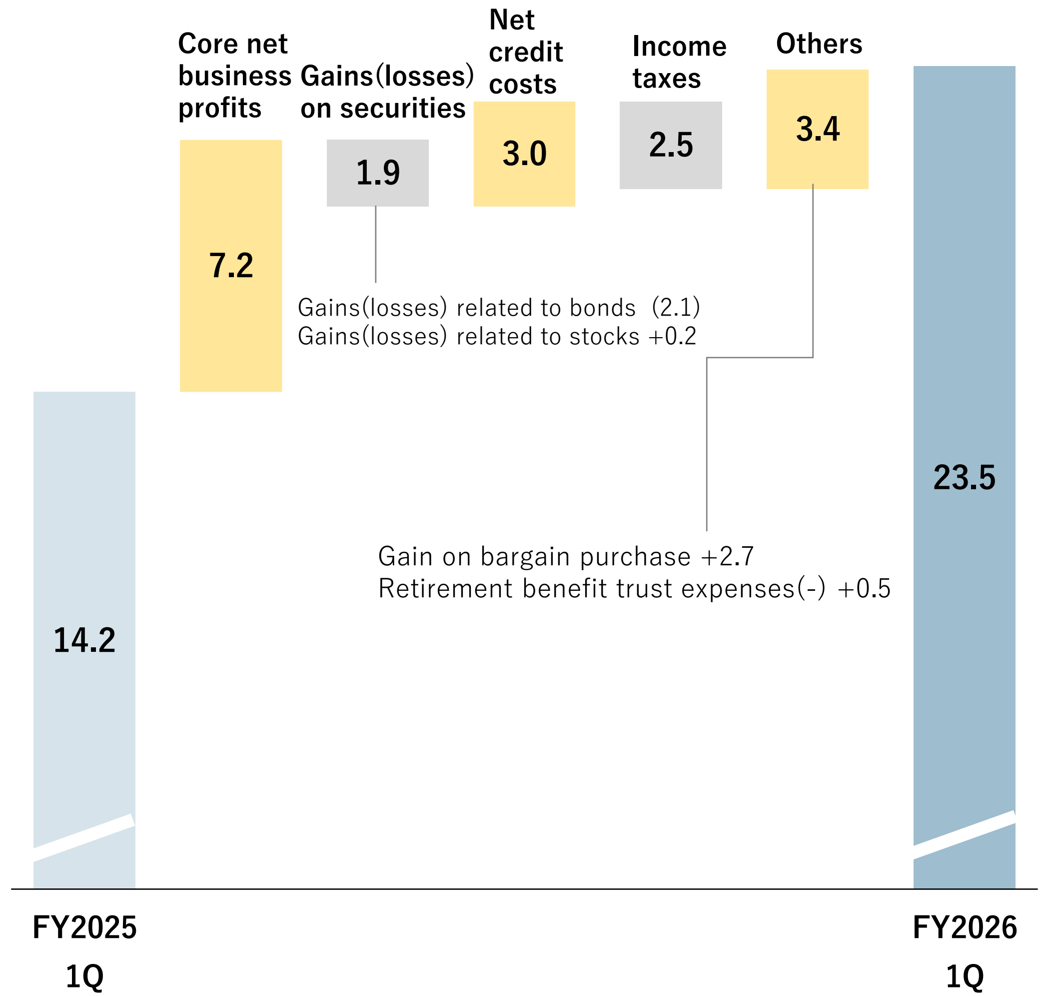
【Total of two banks】 (JPN Bn)	1Q FY2026 (3 months)	Change	1Q FY2025 (3 months)
Core gross business profits	**44.8**	8.2	**36.5**
Net Interest Income	**40.0**	8.4	**31.6**
Loans	**35.7**	7.1	**28.5**
Securities	**11.0**	3.1	**7.9**
Net fees & commissions	**4.5**	(0.4)	**4.9**
Net other income	**0.2**	0.2	**(0.0)**
G&A expenses (-)	**21.3**	0.9	**20.3**
(Reference) OHR	**47.62%**	(8.05%)	**55.67%**
Core net business profits	**23.4**	7.2	**16.2**
Gains (losses) related to bonds	**(0.2)**	0.1	**(0.3)**
Net business profits	**23.1**	7.3	**15.8**
Net credit cost (-)	**(2.4)**	(2.8)	**0.4**
Gains (losses) related to stocks	**1.9**	(2.1)	**4.0**
Ordinary profits	**28.3**	8.6	**19.6**
Net extraordinary gains(losses)	**(0.0)**	0.0	**(0.0)**
Income taxes	**8.0**	2.4	**5.5**
Net income	**20.3**	6.3	**14.0**

Summary of Financial Results （Group consolidated）

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



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



Summary of Financial Results （Hokuriku Bank）

Hokuriku Bank

(JPY Bn)

	1Q FY2026 (3 months)	Change	1Q FY2025 (3 months)
Core gross business profits	**26.9**	5.9	**20.9**
Net Interest Income	**23.8**	6.4	**17.3**
Loans	**19.7**	4.6	**15.1**
Securities	**9.1**	3.1	**6.0**
Net fees & commissions	**2.9**	(0.3)	**3.2**
Net other income	**0.1**	(0.1)	**0.3**
G&A expenses (-)	**11.4**	0.4	**11.0**
(Reference) OHR	**42.39%**	(10.00%)	**52.39%**
Core net business profits	**15.5**	5.5	**9.9**
Gains (losses) related to bonds	**(0.1)**	0.2	**(0.4)**
Net business profits	**15.3**	5.7	**9.5**
Net credit cost (-)	**(1.3)**	(1.9)	**0.6**
Gains (losses) related to stocks	**1.3**	(2.5)	**3.9**
Ordinary profits	**18.6**	5.5	**13.1**
Net extraordinary gains(losses)	**(0.0)**	0.0	**(0.0)**
Income taxes	**5.1**	1.2	**3.8**
Net income	**13.5**	4.2	**9.3**
ROE	**11.69%**	2.48%	**9.21%**

Performance highlights

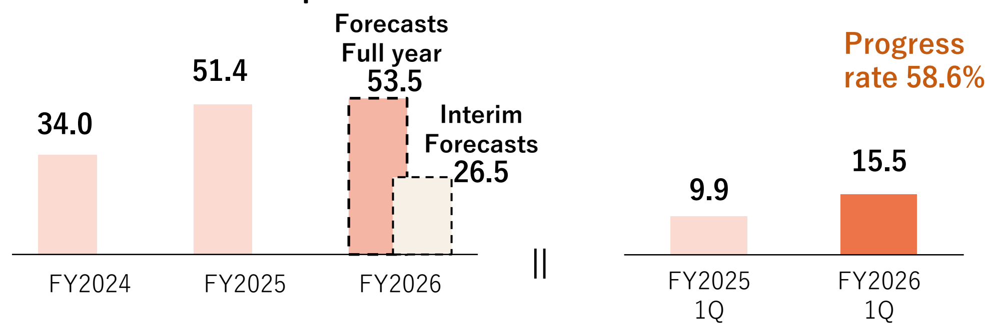
Core net business profit ¥15.5Bn (Change ＋¥5.5Bn (+55.3%))

Core net business profits increased by ¥5.5 billion year on year, mainly due to improved net interest income, including higher interest income from loans and securities.

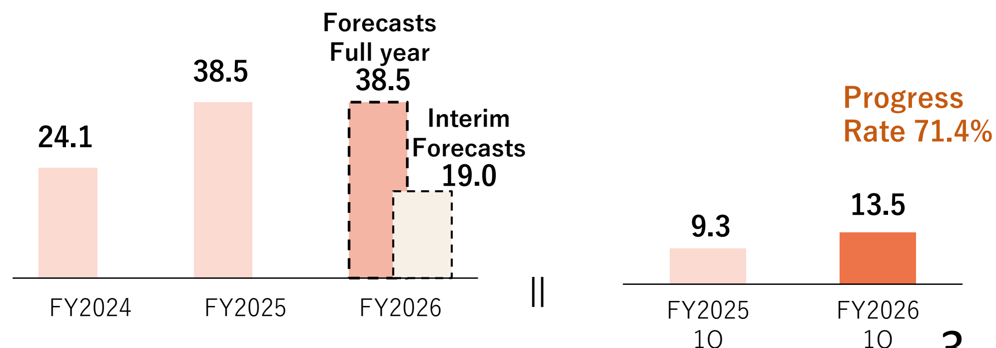
Net income ¥13.5Bn (Change ＋¥4.2Bn (+45.7%))

Net income increased by ¥4.2 billion year on year, driven by higher core net business profits and lower credit costs, among other factors.

＜Core net business profits＞ (JPY Bn)



＜Net income＞ (JPY Bn)



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

Hokkaido Bank

（JPY Bn）

	1Q FY2026 (3 months)	Change	1Q FY2025 (3 months)
Core gross business profits	**17.8**	2.2	**15.5**
Net Interest Income	**16.2**	1.9	**14.2**
Loans	**15.9**	2.5	**13.4**
Securities	**1.9**	(0.0)	**1.9**
Net fees & commissions	**1.6**	(0.0)	**1.6**
Net other income	**0.0**	0.3	**(0.3)**
G&A expenses (-)	**9.9**	0.5	**9.3**
(Reference) OHR	**55.50%**	(4.58%)	**60.08%**
Core net business profits	**7.9**	1.7	**6.2**
Gains (losses) related to bonds	**(0.1)**	(0.1)	**0.0**
Net business profits	**7.8**	1.5	**6.2**
Net credit cost (-)	**(1.0)**	(0.8)	**(0.2)**
Gains (losses) related to stocks	**0.5**	0.3	**0.1**
Ordinary profits	**9.6**	3.1	**6.5**
Net extraordinary gains(losses)	**(0.0)**	0.0	**(0.0)**
Income taxes	**2.8**	1.1	**1.7**
Net income	**6.7**	2.0	**4.7**
ROE	**12.06%**	2.78%	**9.28%**

Performance highlights

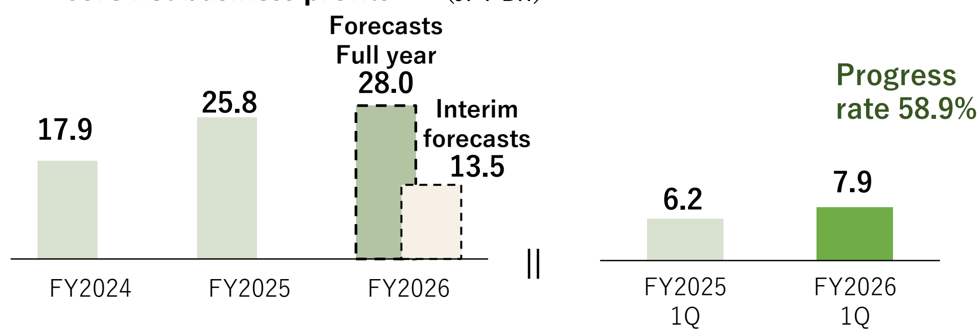
Core business net profit ¥7.9Bn （Change＋¥1.7Bn (+27.9%) ）

Core net business profits increased by ¥1.7 billion year on year, mainly due to improved net interest income, including higher interest income from loans.

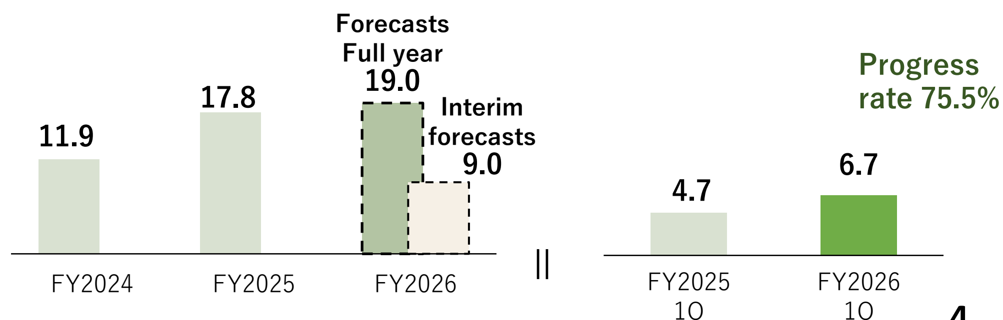
Net income ¥6.7Bn （Change＋¥2.0Bn (+43.1%) ）

Net income increased by ¥2.0 billion year on year, driven by higher core net business profits, increased gains on stocks and other securities, and lower credit costs.

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



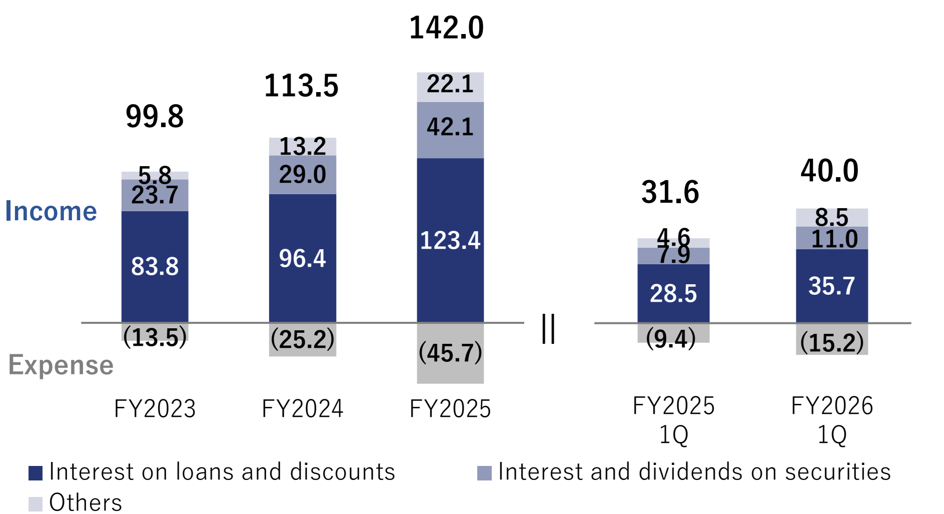
＜**Net income**＞ （JPY Bn）



Net Interest Income

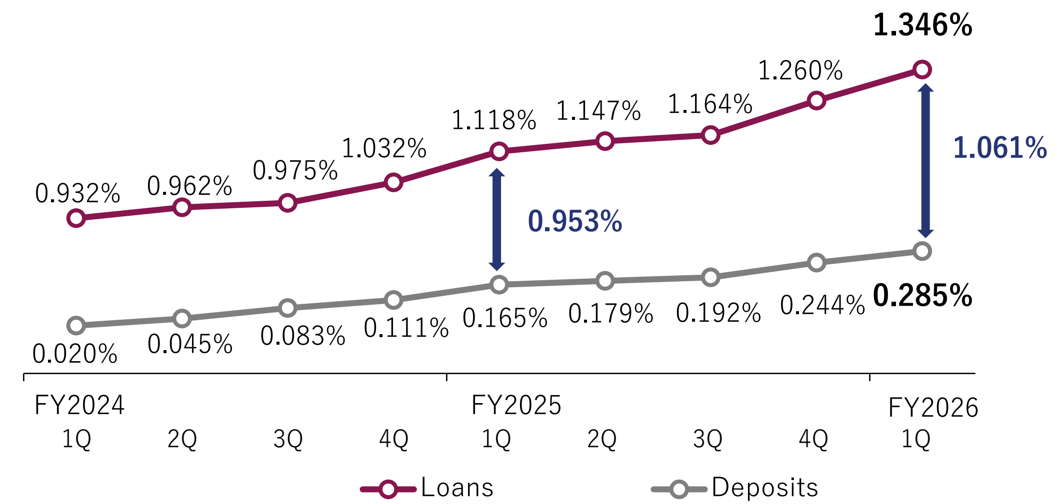
In addition to growth in loans and deposits, wider interest margins boosted net interest income by ¥8.4 billion year on year to ¥40.0 billion.

Net Interest Income（JPY Bn） [Total of two banks]

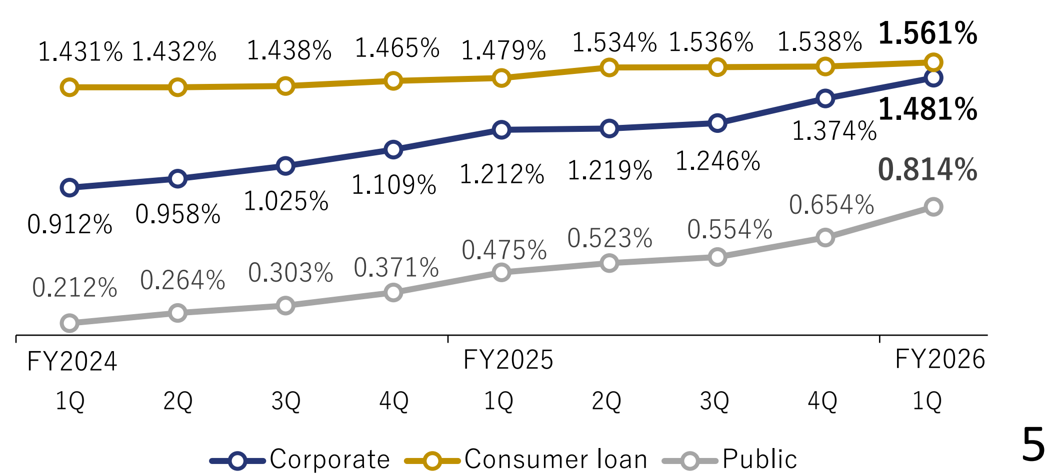


	Total of two banks		Hokuriku Bank		Hokkaido Bank	
	FY2026 1Q	Change	FY2026 1Q	Change	FY2026 1Q	Change
Net Interest Income	**40.0**	**8.4**	**23.8**	**6.4**	**16.2**	**1.9**
Loans	**35.7**	**7.1**	**19.7**	**4.6**	**15.9**	**2.5**
Ave. balance	10,637.8	394.0	6,144.8	387.5	4,492.9	6.4
Interest rate	1.34%	0.23%	1.29%	0.24%	1.42%	0.23%
Securities	**11.0**	**3.1**	**9.1**	**3.1**	**1.9**	**(0.0)**
Ave. balance	1,953.6	(293.6)	1,135.4	(145.7)	818.2	(147.8)
Interest rate	2.27%	0.86%	3.22%	1.35%	0.94%	0.14%
Deposits (-)	**10.5**	**4.6**	**6.2**	**2.8**	**4.2**	**1.7**
Ave. balance	14,775.8	527.5	8,409.4	360.5	6,366.4	167.0
Interest rate	0.28%	0.12%	0.30%	0.14%	0.26%	0.11%

Interest Rates on Deposits and Loans 【Total of two banks】



<Interest rate by segment （Japanese currency）>



Net Fee and Commission Income

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

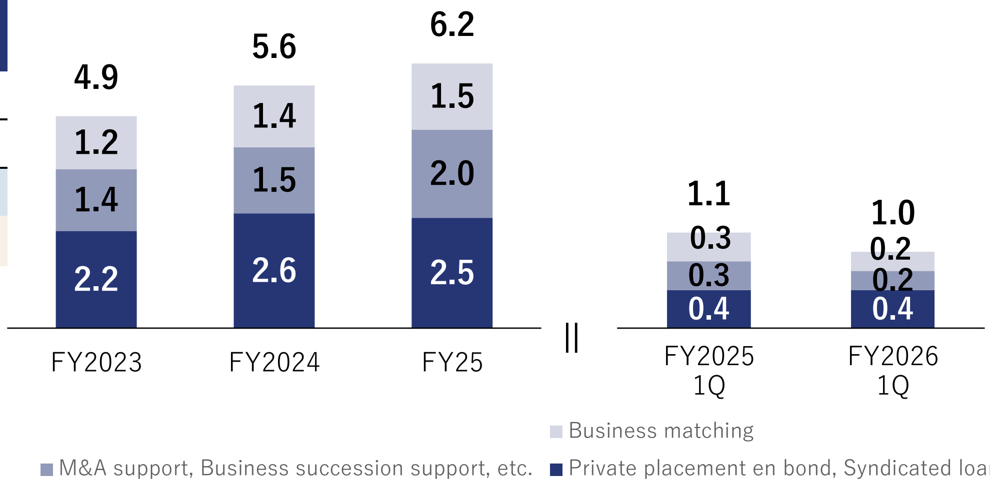
Individual consulting fees remained firm. On a consolidated basis, net fee and commission income increased by ¥0.1 billion from the previous period to ¥7.7 billion.

Net Fee and Commission Income (JPY Bn)

Group Consolidated	FY2026 1Q	Change	FY2025 1Q
Fee revenue	7.7	0.1	7.6
Total of two banks (①+②+③)	4.7	(0.1)	4.9
Net fees and commissions・・・①	4.5	(0.4)	4.9
Fees and commissions	9.0	0.1	8.8
Remittance	2.4	(0.0)	2.4
Assets under custody	1.5	0.1	1.3
Private placement en bond, syndicated loan	0.4	0.0	0.4
Business matching	0.2	(0.1)	0.3
Fees and commissions payments (-)	4.5	0.5	3.9
Remittance (-)	0.3	0.0	0.2
Loan related expenses (-)	3.4	0.5	2.9
Net trading income・・・②	0.0	(0.0)	0.0
Net other income ・・・③	0.2	0.2	(0.0)
Hokuhoku Consulting Co., Ltd	0.2	(0.0)	0.3
Hokuhoku Tokai Tokyo Securities Co., Ltd	0.7	0.2	0.4
Hokugin Lease Co., Ltd	0.3	0.0	0.2
HokurikuCard Co., Ltd, Dogin Card Co., Ltd	1.2	(0.0)	1.2

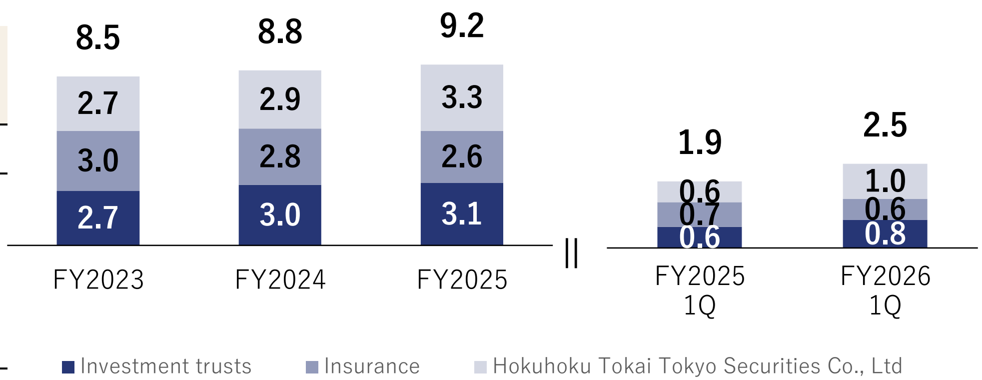
＜Corporate client service revenue (JPY Bn) ＞

[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.)]

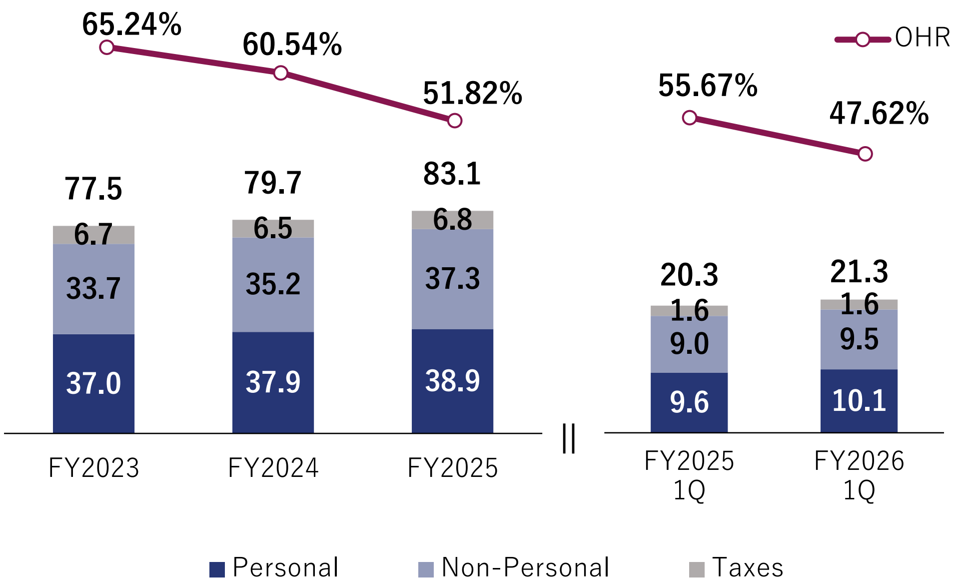


G&A expenses and Net credit costs

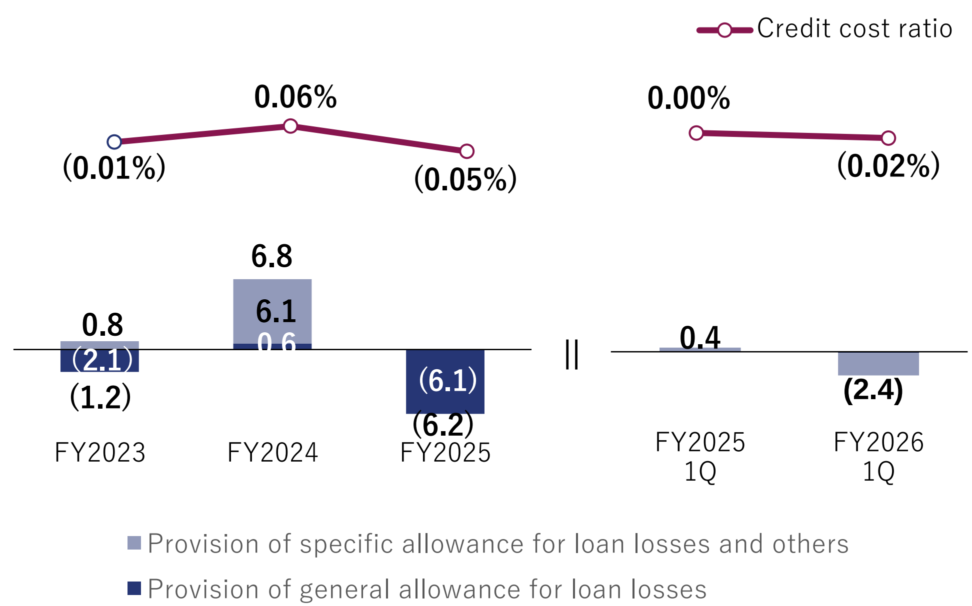
ほくほくフィナンシャルグループ
Hokuhoku Financial Group

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 decreased by ¥2.8 billion year on year, mainly due to the reversal of individual loan loss reserves 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 1Q	Change	FY2026 1Q	Change	FY2026 1Q	Change
Total	**21.3**	**0.9**	**11.4**	**0.4**	**9.9**	**0.5**
Personal	10.1	0.4	5.5	0.2	4.5	0.1
Non-Personal	9.5	0.5	4.9	0.2	4.6	0.3
Taxes	1.6	0.0	0.9	(0.0)	0.6	0.0

	Total of two banks		Hokuriku Bank		Hokkaido Bank	
	FY2026 1Q	change	FY2026 1Q	change	FY2026 1Q	change
Net credit costs	**(2.4)**	**(2.8)**	**(1.3)**	**(1.9)**	**(1.0)**	**(0.8)**
Provision of general allowance for loan losses	(0.1)	(0.0)	(0.1)	(0.1)	0.0	0.0
Provision of specific allowance for loan losses and	(2.2)	(2.7)	(1.1)	(1.8)	(1.1)	(0.9)

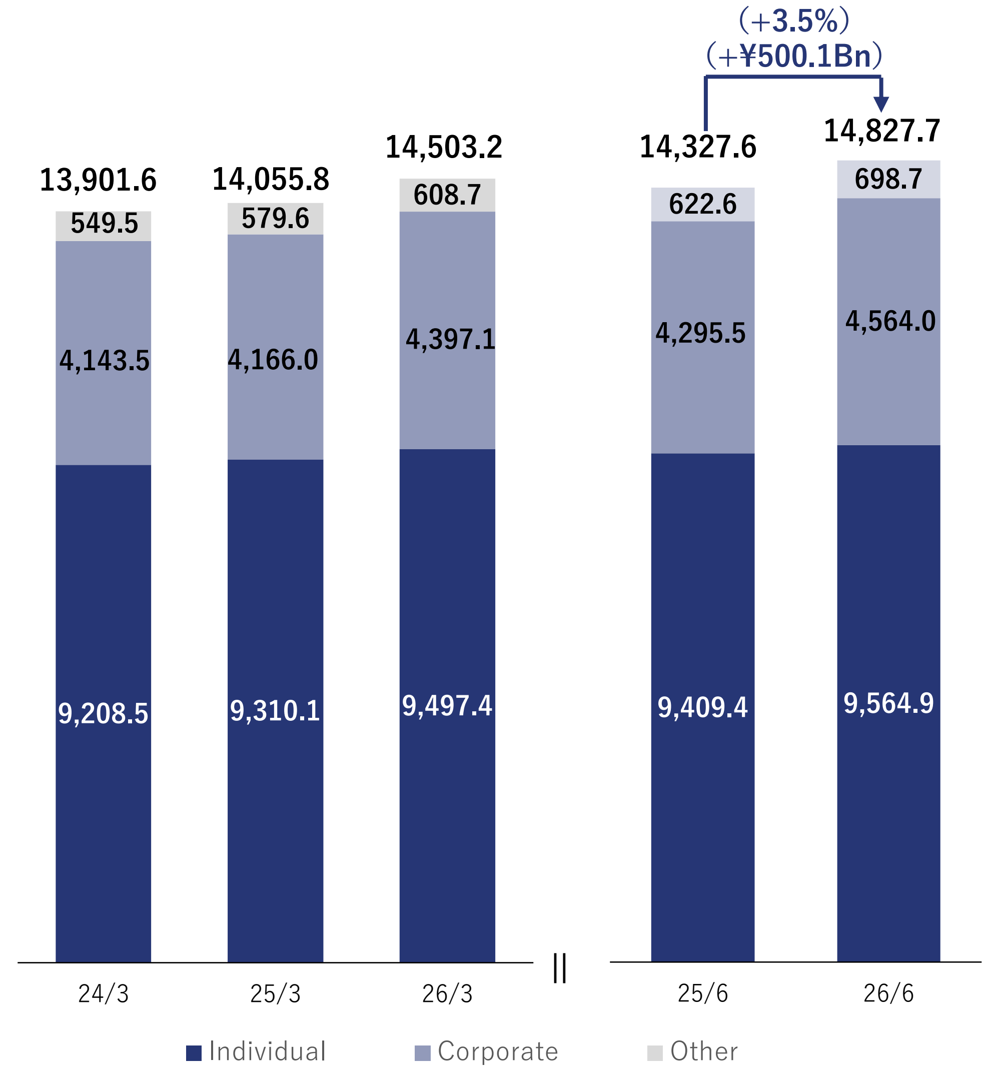
Deposits(Including negotiable certificates of deposit)

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

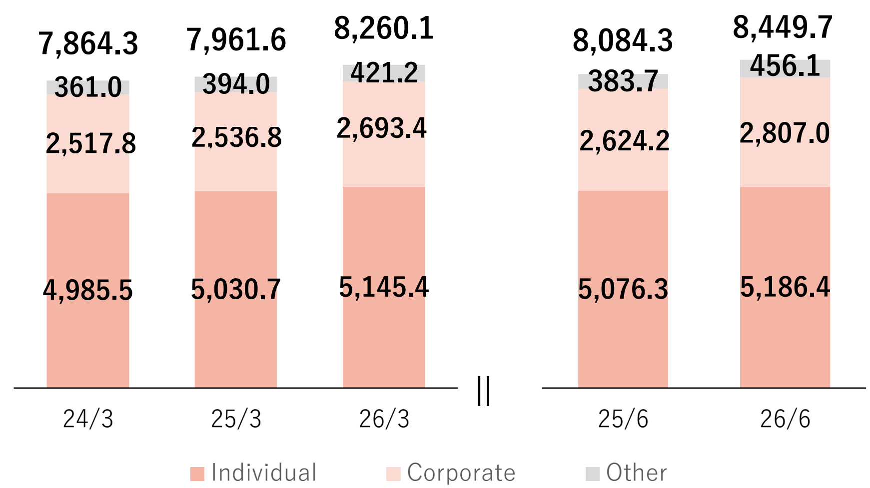
Both individual and corporate deposits remained firm, increasing by ¥500.1 billion year on year (+3.5%) to ¥14,827.7 billion.

Deposits balance (JPY Bn)

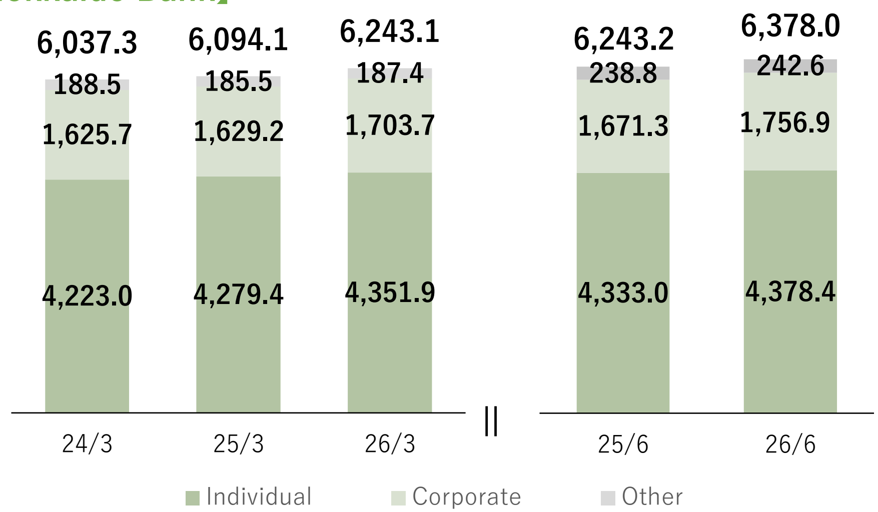
【 Total of two banks 】



【 Hokuriku Bank】



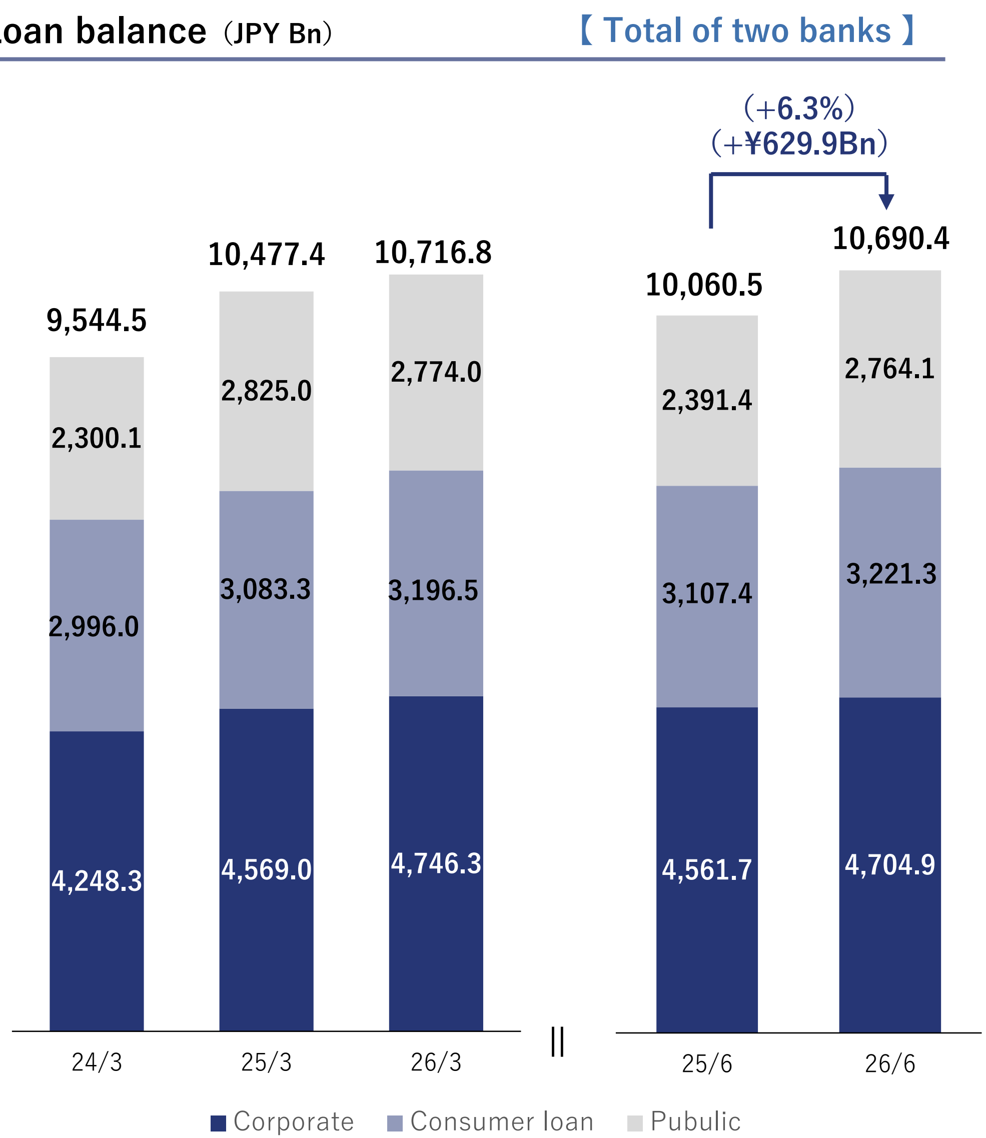
【 Hokkaido Bank】

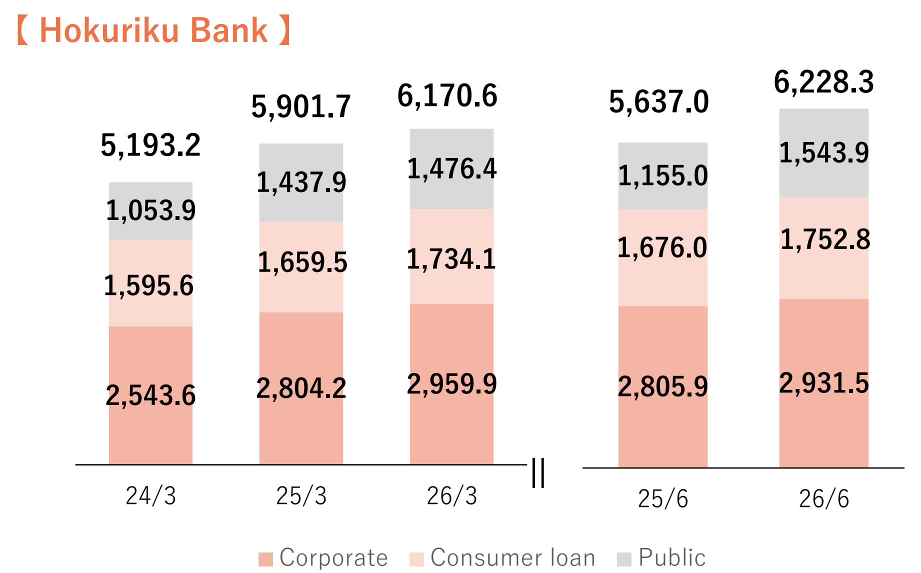


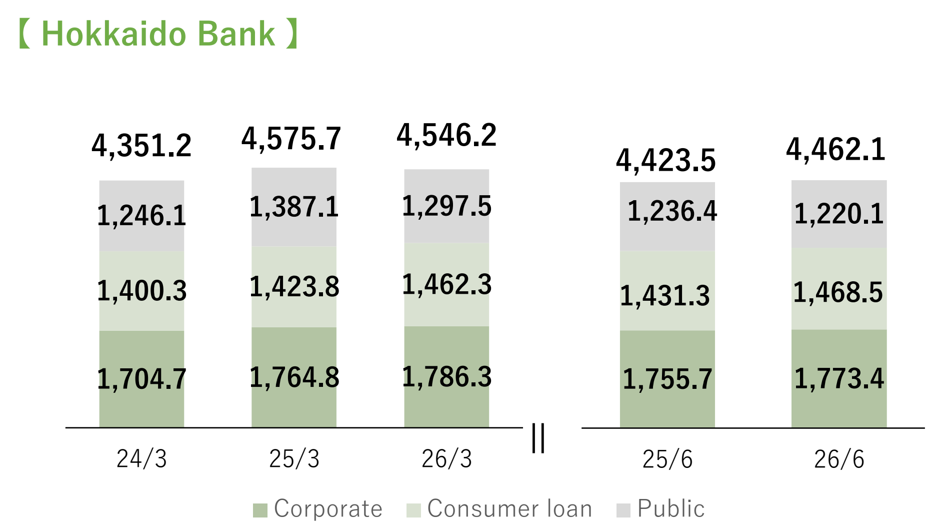
ほくほくフィナンシャルグループ Hokuhoku Financial Group

Both corporate and personal loans remained firm, increasing by ¥629.9 billion year on year (+6.3%) to ¥10,690.4 billion.

Loan balance (JPY Bn)





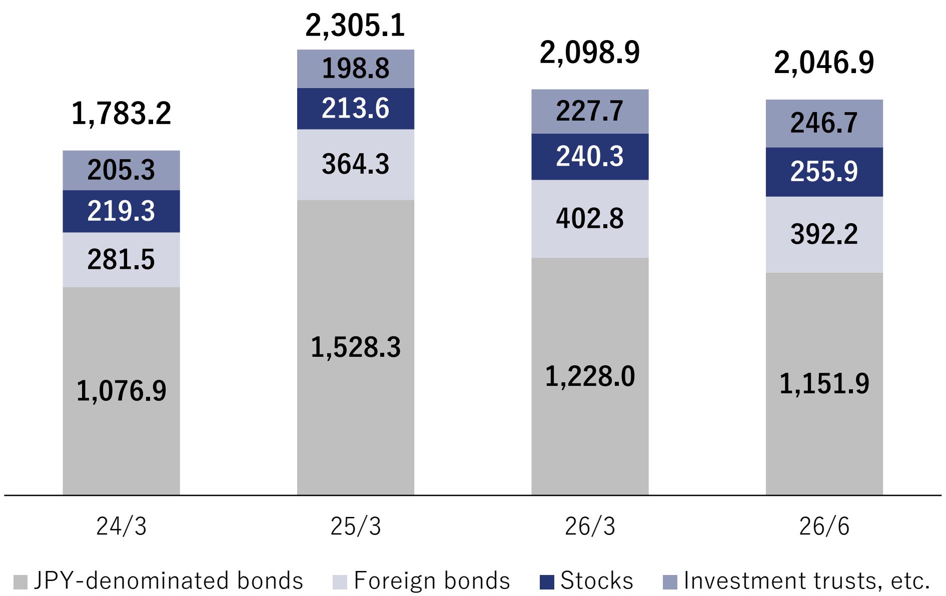


Securities Portfolio

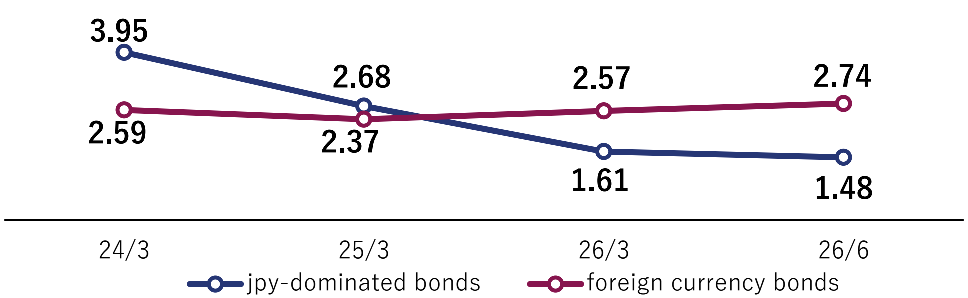
ほくほくフィナンシャルグループ
Hokuhoku Financial Group

Operations continue to balance the suppression of interest rate risk with the stable securing of earnings. Unrealized gains on securities increased by ¥19.7 billion from the end of the previous fiscal year to ¥134.2 billion.

Securities Portfolio (JPY Bn) 【Total of two banks】

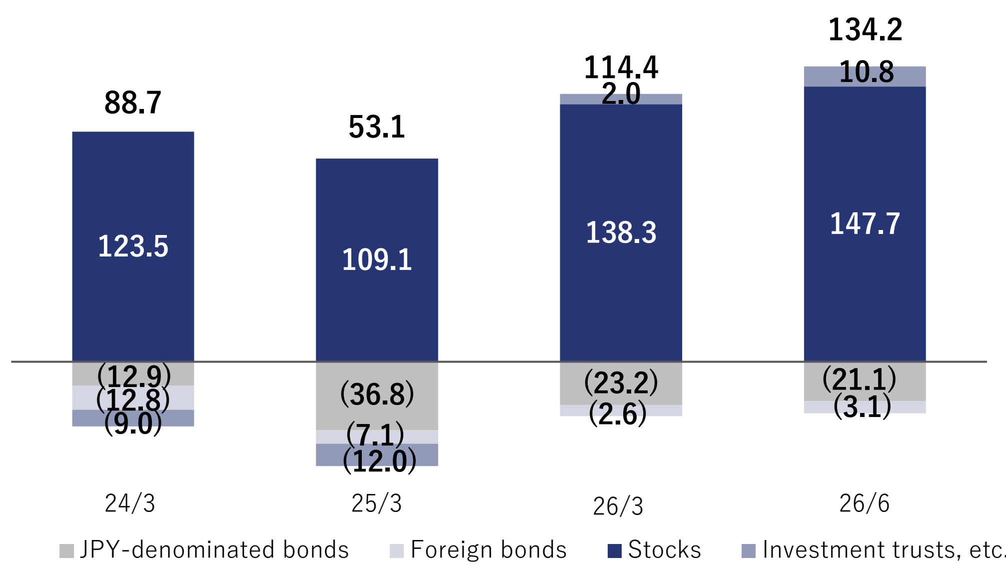


＜Duration（After considering hedging）＞



Valuation difference (JPY Bn) 【Total of two banks】

＜After considering deferred gains(losses) on hedges＞



Revenue (JPY Bn) 【Total of two banks】

	FY2026 1Q	Change	FY2025 1Q
Net gains (losses) related to bonds	**(0.2)**	**0.1**	**(0.3)**
Gains on sales/ redemption	0.0	(0.0)	0.0
Losses on sales/ redemption/ devaluation	0.2	(0.1)	0.4
Net gains (losses) related to stocks	**1.9**	**(2.1)**	**4.0**
Gains on sales	2.0	(2.2)	4.3
Losses on sales/devaluation	0.1	(0.1)	0.3