## Key Metrics(Capital adequacy ratio) as of March 31, 2022 ( The last five quarterly movements )

(Hokkoku Financial Holdings, Inc.)

[Consolidated, Internatinal standard]

| (Millons of yen, except percetages)               |   |           |             |              |         |            |
|---|---|-----------|-------------|--------------|---------|------------|
| KM1 : Key metrics                                 |   |           |             |              |         |            |
| Basel II<br>template No.                          |   | а         | b           | С            | d       | е          |
|   |   | March-22  | December-21 | September-21 | June-21 | March-21   |
| Available capital (amounts)                       |   |           |             |              |         |            |
| 1   | Common Equity Tier 1 (CET1)                     | 245,146   | 270,248     |              |         |            |
| 2   | Tier 1  | 245,418   | 270,501     |              |         |            |
| 3   | Total capital                                   | 286,374   | 310,176     |              |         |            |
| Risk-weighted assets(amounts)                     |   |           |             |              |         |            |
| 4   | Total risk-weighted assets(RWA)                 | 2,270,185 | 2,335,019   |              |         |            |
| Risk-based capital rations as a percentage of RWA |   |           |             |              |         |            |
| 5   | Common Equity Tier 1 ratio(%)                   | 10.79%    | 11.57%      |              |         |            |
| 6   | Tier 1 ratio(%)                                 | 10.81%    | 11.58%      |              |         |            |
| 7   | Total capital ratio(%)                          | 12.61%    | 13.28%      |              |         |            |
| Basel II leverage ratio                           |   |           |             |              |         |            |
| 13  | Total Basel III leverage ratio exposure measure | 4,227,612 | 4,405,709   |              |         | $\nearrow$ |
| 14  | Basel III leverage ratio(%)                     | 5.80%     | 6.13%       |              |         | $\nearrow$ |

(Millons of ven, except percetages)