

Financial Summary

First Quarter (Three Months) ended June 30, 2019



August 5, 2019
North Pacific Bank, Ltd.

Tokyo Stock Exchange First Section, Sapporo Securities Exchange: 8524

4. Securities (Non-Consolidated)**【Outstanding Balance】**

(¥ billions)

	As of Jun.30,		Increase/ (Decrease)	As of Mar.31, 2019 (B)	(A)–(B)
	2018	2019 (A)			
Securities	1,418.2	1,271.5	(146.7)	1,265.5	5.9

5. Unrealized Gains (Losses) on Securities (Non-Consolidated)

(¥ billions)

	As of Mar.31, 2019			As of Jun.30, 2019			
	Net (B)	Unrealized gains	Unrealized losses	Net (A)	(A)–(B)	Unrealized gains	Unrealized losses
Unrealized gains (losses) on securities	103.3	108.8	5.4	98.4	(4.9)	105.4	7.0
Stocks	87.1	89.3	2.2	80.7	(6.3)	83.6	2.8
Bonds	16.6	16.9	0.3	17.5	0.9	17.8	0.2
Others	(0.3)	2.5	2.9	0.1	0.4	4.0	3.8
Nikkei stock average (¥)			21,205	21,275			
New 10-year Japanese government bond yield (%)			(0.095)	(0.165)			

6. Disclosed claims under the Financial Reconstruction Law (Non-Consolidated)

(¥ billions)

	As of Jun.30,		Increase/ (Decrease)	As of Mar.31, 2019 (B)	(A)–(B)
	2018	2019 (A)			
Bankrupt and quasi-bankrupt claims	27.3	24.0	(3.3)	24.4	(0.4)
Doubtful claims	36.5	39.2	2.6	39.4	(0.1)
Substandard claims	11.1	8.8	(2.3)	8.5	0.2
Total (a)	75.1	72.0	(3.0)	72.4	(0.3)
After partial direct write-offs (b) *	59.7	59.0	(0.6)	59.7	(0.7)
Normal claims	6,384.2	6,760.3	376.1	6,705.7	54.6
Total claims (c)	6,459.3	6,832.4	373.0	6,778.1	54.2
After partial direct write-offs (d) *	6,443.9	6,819.4	375.4	6,765.5	53.9
< Percentage of total claims >					(%)
(a) / (c)	1.16	1.05	(0.11)	1.06	(0.01)
(b) / (d) *	0.92	0.86	(0.06)	0.88	(0.02)

* Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.

Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.