

Outline of Initial Listing Issue

Hokkoku Financial Holdings, Inc. (hereinafter "the Company"), which is scheduled for listing on Oct. 1, 2021, is the wholly-owning parent company to be established by listed company The Hokkoku Bank, Ltd. (Code: 8363, Market Division: 1st Section) via stock transfer. Because the Company has not been established at the time of this document's release, this document contains estimations and predictions regarding the conditions as of Oct. 1, 2021, the day of the company's establishment.

Company Name	Hokkoku Financial Holdings, Inc.
Scheduled Listing Date	Oct. 1, 2021
Market Section	1st Section
Current Listed Market	N/A
Name and Title of Representative	TSUEMURA Shuji, President (Director)
Address of Main Office	2-12-6 Hirooka, Kanazawa, Ishikawa, 920-8670 Tel. Unfixed (Scheduled to be established on Oct. 1, 2021)
(Closest Point of Contact)	(Same as above)
(Contact Details of Wholly-owned Subsidiary)	The Hokkoku Bank, Ltd. Tel. +81-76-263-1111
Home Page	Unfixed (Scheduled to be established on Oct. 1, 2021)
Date of Incorporation	Oct. 1, 2021
Description of Business	Business management of banks and other companies that the Company may have as its subsidiaries pursuant to the Banking Act and any other business activities incidental or related thereto
Category of Industry/ Code	Banks • 7381 (ISIN JP3851600001)
Authorized Total No. of Shares to be Issued	58,250,000 shares
No. of Issued Shares (incl. treasury shares) at the time of Listing	28,108,958 shares Note: If the total number of issued shares of The Hokkoku Bank, Ltd. changes before the stock transfer comes into force, the total number of issued shares of Hokkoku Financial Holdings, Inc. as of Oct. 1, 2021 may change.
Capital	JPY 10,000,000 thousand
No. of Shares per Share Unit	100 shares
Business Year	From Apr. 1 to Mar. 31 of the following year
General Shareholders Meeting	Within 3 months after the end of the business year
Record Date	Mar. 31
Record Date of Surplus Dividend	Sep. 30 and Mar. 31
Transfer Agent	Sumitomo Mitsui Trust Bank, Limited
Auditor	ERNST & YOUNG SHINNIHON LLC

(Appendix) The Hokkoku Bank, Ltd. will be delisted on Sep. 29, 2021.

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(Reference Translation)

(Note 1) The company is an initial listing under technical listings prescribed in Rule 208 of the Securities Listing Regulations. In listing examinations of technical listings, Japan Exchange Regulation focuses on whether or not the newly-established company meets certain formal listing criteria at the time of listing. Such listing examinations are different from regular initial listing examinations conducted in detail from perspectives such as corporate continuity and profitability, and soundness of corporate management.

(Note 2) Documents such as the "Securities Report for Initial Listing Application (Part I)" are available on the JPX website at (<https://www.jpx.co.jp/>) (only in Japanese).

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