

Summary :

August 5,2013

Financial Results for the First Quarter of Fiscal 2013

Company Name: **Hokuhoku Financial Group, Inc.**

Stock Code Number (Japan): 8377

Stock Exchanges (Japan): Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL: <http://www.hokuhoku-fg.co.jp/>

Address: 1-2-26 Tsutsumicho-dori, Toyama-city, Toyama Pref., 930-8637, Japan

Representative: Name: Eishin Ihori
Title: President & CEO

Amounts less than one million yen and one decimal place are rounded down.

1. Financial Highlights for the First Quarter of Fiscal 2013 (for the three months ended June 30, 2013)**(1) Consolidated Results of Operations**

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1Q F2013	47,804	(6.3)	12,113	7.7	6,197	(22.3)
1Q F2012	51,024	(0.6)	11,247	35.1	7,980	124.9

Note: Comprehensive income: 1Q F2013: ¥(152)million (—)% ; 1Q F2012: ¥2,566million (40.8)%

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
1Q F2013	¥ 4.62	¥ 4.62
1Q F2012	¥ 5.80	—

Note: As of 1Q F 2012, Diluted Net Income per Share of Common Stock is not applicable due to no potential dilution.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1Q F2013	11,135,039	475,565	4.3
Fiscal 2012	10,979,231	481,550	4.4

Reference: Own Capital: as of June 30, 2013: ¥474,363million; as of March 31, 2013: ¥480,353million

Note: Own Capital Ratio was calculated as follows: (Total Net Assets-Stock Acquisition Rights-Minority Interests)/ Total Assets × 100

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2012	¥ —	¥ 0.00	¥ —	¥ 3.75	¥ 3.75
Fiscal 2013	—	—	—	—	—
Fiscal 2013 (forecast)	—	0.00	—	3.75	3.75

Note: Revision of estimates for cash dividends for shareholders of common stock during this quarter: No

3. Earnings Estimates for Fiscal 2013 (for the fiscal year ending March 31, 2014)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
2Q Fiscal 2013 (Accumulated period)	91,000	(14.0)	13,000	44.8	7,000	14.6	¥ 4.62
Fiscal 2013	181,000	(9.1)	25,000	(14.8)	14,500	(19.9)	¥ 9.62

Note: Revision of the earnings estimates during this quarter: No

4. Others

(1) Changes in Significant Subsidiaries during the First Quarter: No

(Note) Changes in specified subsidiaries accompanying changes in scope of consolidation during the first Quarter

(2) Adoption of Specified Accounting Methods for the Preparation of Quarterly Consolidated Financial Statements: Yes

(3) Changes in Accounting Policies and Accounting Estimates / Restatements

(a) Changes in accounting policies due to revisions of accounting standards, etc.: No

(b) Changes in accounting policies other than (a) above: No

(c) Changes in accounting estimates: No

(d) Restatements: No

(4) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding at the end of fiscal year and the First Quarter (including Treasury Stock)

As of June 30, 2013	1,351,630,146	As of March 31, 2013	1,351,630,146
As of June 30, 2013	12,002,173	As of March 31, 2013	12,266,448
As of June 30, 2013	1,339,508,243	As of June 30, 2012	1,374,372,361

(b) Number of Treasury Stock at the end of fiscal year and the First Quarter

(c) Average outstanding shares for the three months ended

Notes for using forecasts information etc.

1. This quarterly earnings report is out of the scope of the external auditors' review procedure which is required by "Financial Instruments and Exchange Act". Therefore, the audit process of quarterly consolidated financial statement has been completed as of the disclosure of this quarterly earnings report.

2. 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 Sheets

Millions of yen

		As of March 31, 2013	As of June 30, 2013
Assets	資産の部		
Cash and due from banks	現金預け金	553,744	718,456
Call loans and bills bought	コールローン及び買入手形	135,426	97,112
Monetary claims bought	買入金銭債権	86,864	86,736
Trading assets	特定取引資産	7,228	6,598
Money held in trust	金銭の信託	4,000	6,305
Securities	有価証券	2,509,794	2,556,319
Loans and bills discounted	貸出金	7,387,934	7,350,219
Foreign exchanges	外国為替	10,616	12,613
Other assets	その他資産	109,182	116,109
Tangible fixed assets	有形固定資産	106,211	105,634
Intangible fixed assets	無形固定資産	38,098	36,685
Deferred tax assets	繰延税金資産	24,141	26,822
Customers' liabilities for acceptances and guarantees	支払承諾見返	79,728	83,498
Allowance for loan losses	貸倒引当金	(73,742)	(68,071)
Total assets	資産の部合計	10,979,231	11,135,039
Liabilities	負債の部		
Deposits	預金	9,818,196	9,910,123
Negotiable certificates of deposit	譲渡性預金	164,667	355,615
Call money and bills sold	コールマネー及び売渡手形	40,345	17,746
Trading liabilities	特定取引負債	2,052	1,504
Borrowed money	借入金	252,551	151,311
Foreign exchanges	外国為替	123	314
Bonds payable	社債	33,000	33,000
Other liabilities	その他負債	84,703	84,507
Provision for retirement benefits	退職給付引当金	9,829	9,847
Provision for director's retirement benefits	役員退職慰労引当金	684	326
Reserve for contingent losses	偶発損失引当金	3,033	2,914
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,256	1,256
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,506	7,506
Acceptances and guarantees	支払承諾	79,728	83,498
Total liabilities	負債の部合計	10,497,680	10,659,473
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,197	148,193
Retained earnings	利益剰余金	201,138	201,507
Treasury stock	自己株式	(1,547)	(1,515)
Shareholders' equity	株主資本合計	418,684	419,080
Valuation difference on available-for-sale securities	その他有価証券評価差額金	52,630	45,423
Deferred gains or losses on hedges	繰延ヘッジ損益	(301)	518
Revaluation reserve for land	土地再評価差額金	9,340	9,340
Accumulated other comprehensive income	その他の包括利益累計額合計	61,669	55,283
Stock acquisition rights	新株予約権	107	77
Minority interests	少数株主持分	1,089	1,124
Total net assets	純資産の部合計	481,550	475,565
Total liabilities and net assets	負債及び純資産の部合計	10,979,231	11,135,039

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
For the three months ended June 30, 2013

【Consolidated Statements of Income】

		<i>Millions of yen</i>	
		For the three months ended June 30, 2012	For the three months ended June 30, 2013
Ordinary income	経常収益	51,024	47,804
Interest income	資金運用収益	33,873	32,503
Interest on loans and discounts	うち貸出金利息	28,174	26,787
Interest and dividends on securities	うち有価証券利息配当金	5,150	5,185
Fees and commissions	役務取引等収益	9,153	9,469
Trading income	特定取引収益	79	95
Other ordinary income	その他業務収益	7,592	4,070
Other income	その他経常収益	325	1,665
Ordinary expenses	経常費用	39,776	35,691
Interest expenses	資金調達費用	2,967	2,391
Interest on deposits	うち預金利息	2,091	1,437
Fees and commissions payments	役務取引等費用	3,399	3,582
Trading expenses	特定取引費用	-	2
Other ordinary expenses	その他業務費用	1,988	2,163
General and administrative expenses	営業経費	27,091	26,454
Other expenses	その他経常費用	4,329	1,096
Ordinary profits	経常利益	11,247	12,113
Extraordinary loss	特別損失	10	66
Loss on disposal of fixed assets	固定資産処分損	9	36
Impairment loss	減損損失	-	30
Other	その他の特別損失	0	-
Income before income taxes and minority interests	税金等調整前四半期純利益	11,237	12,046
Income taxes-current	法人税、住民税及び事業税	3,199	2,763
Income taxes-deferred	法人税等調整額	34	3,053
Total income taxes	法人税等合計	3,234	5,817
Income before minority interests	少数株主損益調整前四半期純利益	8,002	6,228
Minority interests in income	少数株主利益	22	31
Net income	四半期純利益	7,980	6,197

【Consolidated Statements of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2012	For the three months ended June 30, 2013
Net income before adjusting minority interest	少数株主損益調整前四半期純利益	8,002	6,228
Other comprehensive income	その他の包括利益	(5,435)	(6,381)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(5,447)	(7,211)
Deferred gains or losses on hedges	繰延ヘッジ損益	15	820
Investor's share in other comprehensive income of associates that are accounted for using the equity method	持分法適用会社に対する持分相当額	(4)	10
Total comprehensive income	四半期包括利益	2,566	(152)
The amount attributable to owners of the parent	親会社株主に係る四半期包括利益	2,547	(188)
The amount attributable to minority interest	少数株主に係る四半期包括利益	19	36

Financial Highlights For the First Quarter of Fiscal 2013

1. Income Analysis

FG (Consolidated)

(Millions of yen)

	Forecasts	
	Full year	Interim
Ordinary income	181,000	91,000
Ordinary profits	25,000	13,000
Net income	14,500	7,000

1Q of FY 2013 (3 months)	Changes from
	1Q of FY 2012
47,804	(3,219)
12,113	865
6,197	(1,782)

1Q of FY 2012 (3 months)
51,024
11,247
7,980

FY2012 (reference)
199,136
29,332
18,105

Total of two banks

(Millions of yen)

	Forecasts	
	Full year	Interim
Ordinary income	167,000	84,000
Core gross business profits	137,500	69,000
Net interest income		
Net fees and commissions		
Net trading income		
Net other income		
Gains on foreign exchange transactions		
Net income on derivatives		
General and administrative expenses	95,000	48,000
Personnel		
Non-personnel		
Core net business profits	42,500	21,000
Net gains (losses) related to bonds		
Net business profits (before reversal (provision) of general allowance for loan losses)		
Total credit costs	13,500	6,000
Net gains (losses) related to stocks		
Ordinary profits	26,000	13,500
Net extraordinary gains (losses)		
Income before income taxes		
Income taxes		
Income taxes deferred		
Net income	16,000	8,000

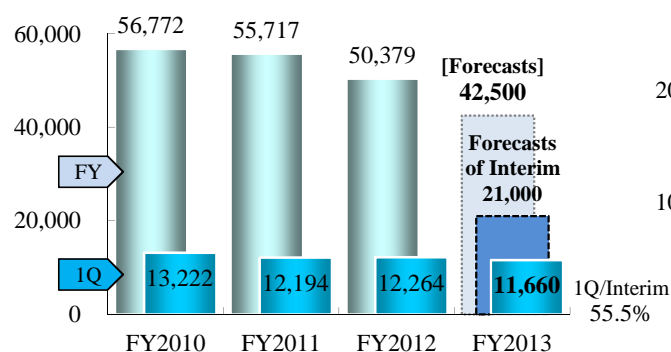
1Q of FY 2013 (3 months)	Changes from
	1Q of FY 2012
44,194	(3,127)
35,420	(1,027)
30,257	(786)
4,548	188
41	(5)
572	(423)
443	109
155	(380)
23,759	(423)
11,180	(138)
11,431	(178)
11,660	(603)
706	(3,075)
12,366	(3,679)
(1,009)	(3,338)
(84)	805
11,760	367
(54)	(45)
11,705	322
5,380	2,430
3,059	3,034
6,324	(2,107)

1Q of FY 2012 (3 months)
47,321
36,448
31,044
4,359
47
996
334
536
24,183
11,319
11,610
12,264
3,781
16,046
2,329
(889)
11,392
(9)
11,382
2,950
24
8,432

FY2012 (reference)
184,696
145,508
124,379
18,345
152
2,630
1,391
1,086
95,129
44,699
45,935
50,379
9,052
59,431
17,041
(8,567)
30,007
(600)
29,406
9,820
6,334
19,586

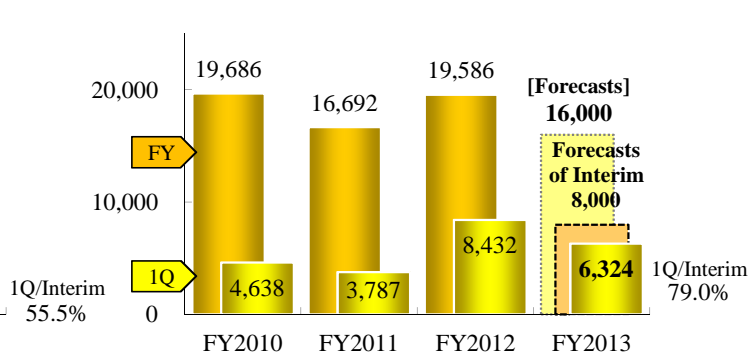
« Core net business profits »

(Millions of yen)



« Net income »

(Millions of yen)



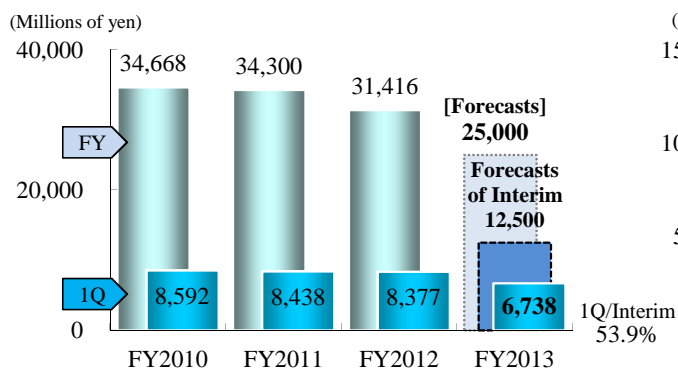
Hokuriku Bank (Non-consolidated)

- Core net business profits were JPY6,738 million, JPY1,639 million decrease. Net interest income and net other income decreased.
- Ordinary profits were JPY6,664 million, JPY320 million decrease due to the improvement in total credit costs and net losses related to stocks. Net income was JPY3,255 million, JPY2,619 million decrease as the result of the increase in income taxes.

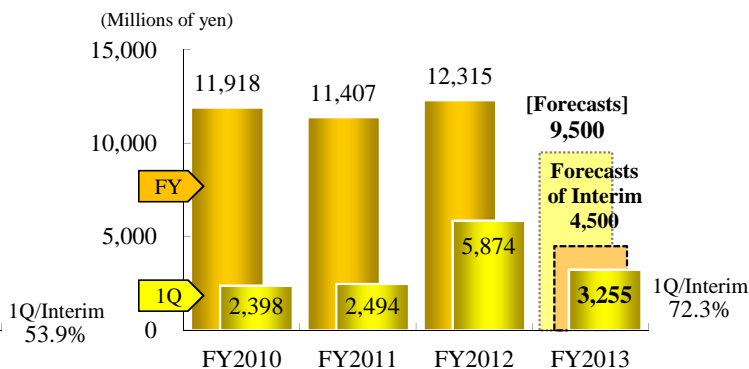
(Millions of yen)

	Forecasts		1Q of FY 2013 (3 months)	Changes from 1Q of FY 2012	1Q of FY 2012 (3 months)	FY2012 (reference)
	Full year	Interim				
Ordinary income	92,000	46,000	23,893	(1,751)	25,644	103,086
Core gross business profits	76,000	38,000	19,463	(1,977)	21,440	82,342
Net interest income			16,712	(1,090)	17,803	69,993
Net fees and commissions			2,344	(379)	2,724	10,623
Net trading income			41	(5)	47	152
Net other income			364	(500)	865	1,572
Gains on foreign exchange transactions			307	96	210	870
Net income on derivatives			57	(475)	533	566
General and administrative expenses	51,000	25,500	12,725	(338)	13,063	50,925
Personnel			6,536	(82)	6,619	25,939
Non-personnel			5,590	(171)	5,762	22,638
Core net business profits	25,000	12,500	6,738	(1,639)	8,377	31,416
Net gains (losses) related to bonds			691	239	452	5,472
Net business profits(before reversal (provision) of general allowance for loan losses)			7,430	(1,400)	8,830	36,888
Total credit costs	8,000	4,000	(237)	(675)	438	9,384
Net gains (losses) related to stocks			(201)	451	(652)	(6,758)
Ordinary profits	15,500	7,500	6,664	(320)	6,984	18,373
Net extraordinary gains (losses)			(18)	(15)	(3)	(442)
Income before income taxes			6,645	(336)	6,981	17,930
Income taxes			3,390	2,283	1,107	5,615
Income taxes deferred			2,590	1,831	758	5,344
Net income	9,500	4,500	3,255	(2,619)	5,874	12,315

《 Core net business profits 》



《 Net income 》



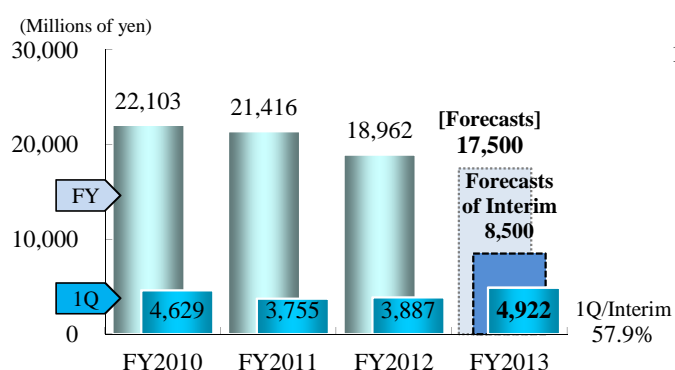
Hokkaido Bank (Non-consolidated)

- Core net business profits were JPY4,922 million, JPY1,035 million increase. Net interest income and net fees and commissions increased, and G&A expenses decreased.
- Ordinary profits were JPY5,095 million, JPY687 million increase. Total credit costs were improved while net gains related to bonds decreased. Net income was JPY3,069 million, JPY511 million increase.

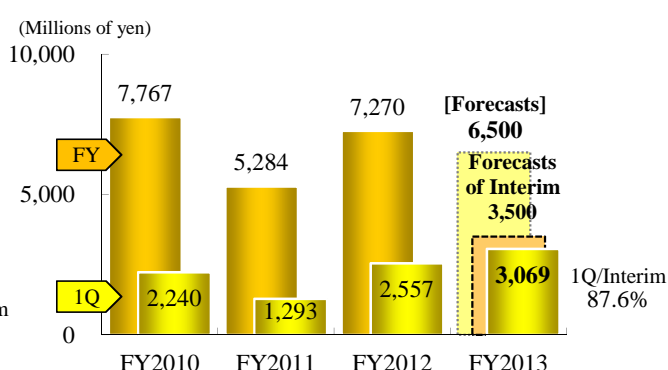
(Millions of yen)

	Forecasts		1Q of FY 2013 (3 months)	Changes from 1Q of FY 2012	1Q of FY 2012 (3 months)	FY2012 (reference)
	Full year / Interim					
Ordinary income	75,000 / 38,000		20,300	(1,375)	21,676	81,609
Core gross business profits	61,500 / 31,000		15,957	949	15,007	63,166
Net interest income			13,545	304	13,241	54,386
Net fees and commissions			2,204	568	1,635	7,722
Net trading income			—	—	—	—
Net other income			207	76	130	1,057
Gains on foreign exchange transactions			136	12	123	520
Net income on derivatives			98	95	2	519
General and administrative expenses	44,000 / 22,500		11,034	(85)	11,120	44,204
Personnel			4,643	(56)	4,700	18,760
Non-personnel			5,840	(7)	5,847	23,296
Core net business profits	17,500 / 8,500		4,922	1,035	3,887	18,962
Net gains (losses) related to bonds			14	(3,314)	3,328	3,580
Net business profits(before reversal (provision) of general allowance for loan losses)			4,936	(2,279)	7,216	22,542
Total credit costs	5,500 / 2,000		(771)	(2,663)	1,891	7,656
Net gains (losses) related to stocks			116	353	(236)	(1,808)
Ordinary profits	10,500 / 6,000		5,095	687	4,407	11,634
Net extraordinary gains (losses)			(35)	(29)	(6)	(158)
Income before income taxes			5,059	658	4,400	11,476
Income taxes			1,990	146	1,843	4,205
Income taxes deferred			468	1,203	(734)	989
Net income	6,500 / 3,500		3,069	511	2,557	7,270

« Core net business profits »



« Net income »



2. Loans and Deposits

(1) Loans

	As of June 30, 2013			As of June 30, 2012	As of Mar.31, 2013 (reference) (C)
	(A)	(A)-(B)	(A)/(B)	(B)	
Total of two banks	7,363,007	124,700	1.72%	7,238,306	7,402,082
Loans to small and medium-sized enterprises("SMEs") and individuals	4,602,155	(17,588)	(0.38%)	4,619,743	4,692,589
Housing and consumer loans	2,071,130	50,521	2.50%	2,020,609	2,072,249
Hokuriku bank (Non-consolidated)	4,286,143	116,980	2.80%	4,169,162	4,332,774
Loans to small and medium-sized enterprises("SMEs") and individuals	2,738,216	6,925	0.25%	2,731,291	2,797,581
Housing and consumer loans	1,120,362	53,936	5.05%	1,066,426	1,114,752
Hokkaido bank (Non-consolidated)	3,076,864	7,720	0.25%	3,069,143	3,069,307
Loans to small and medium-sized enterprises("SMEs") and individuals	1,863,939	(24,513)	(1.29%)	1,888,452	1,895,008
Housing and consumer loans	950,768	(3,415)	(0.35%)	954,183	957,497

(Millions of yen)

(2) Deposits and Investment products

	As of June 30, 2013			As of June 30, 2012	As of Mar.31, 2013 (reference) (C)
	(A)	(A)-(B)	(A)/(B)	(B)	
Total of two banks					
Deposits*	10,283,891	407,258	4.12%	9,876,632	10,008,172
Individual deposits*	7,030,655	114,930	1.66%	6,915,725	6,912,702
Total individual assets	7,634,315	135,105	1.80%	7,499,210	7,526,346
Individual deposits* (deposits in yen)	7,003,692	116,119	1.68%	6,887,573	6,883,369
Investment products (for individuals)	630,623	18,986	3.10%	611,637	642,976
Foreign currency deposits	26,963	(1,188)	(4.22%)	28,151	29,333
Public bonds	257,324	4,703	1.86%	252,620	250,535
Investment trusts	346,336	15,471	4.67%	330,865	363,108
Hokuriku bank (Non-consolidated)					
Deposits*	5,849,247	210,304	3.72%	5,638,942	5,726,249
Individual deposits*	3,840,317	91,038	2.42%	3,749,279	3,770,595
Total individual assets	4,205,178	81,430	1.97%	4,123,748	4,147,525
Individual deposits* (deposits in yen)	3,823,094	94,638	2.53%	3,728,456	3,750,092
Investment products (for individuals)	382,084	(13,208)	(3.34%)	395,292	397,432
Foreign currency deposits	17,222	(3,600)	(17.29%)	20,822	20,503
Public bonds	155,524	(10,239)	(6.17%)	165,763	156,404
Investment trusts	209,337	631	0.30%	208,706	220,525
Hokkaido bank (Non-consolidated)					
Deposits*	4,434,643	196,953	4.64%	4,237,690	4,281,922
Individual deposits*	3,190,338	23,892	0.75%	3,166,446	3,142,107
Total individual assets	3,429,137	53,675	1.59%	3,375,462	3,378,821
Individual deposits* (deposits in yen)	3,180,597	21,480	0.67%	3,159,117	3,133,277
Investment products (for individuals)	248,539	32,194	14.88%	216,344	245,543
Foreign currency deposits	9,740	2,411	32.90%	7,328	8,829
Public bonds	101,800	14,943	17.20%	86,857	94,131
Investment trusts	136,999	14,840	12.14%	122,159	142,583

(Millions of yen)

*including NCD

3. Non-Performing Loan (“NPL”) based on the Financial Reconstruction Law (the“FRL”)

(Millions of yen)

(Millions of yen)

		As of June 30,2013	As of June 30,2012	As of March 31,2013
Total of two banks	Bankrupt and substantially bankrupt	35,509	37,807	36,632
	Doubtful	143,966	145,526	157,613
	Substandard	42,244	54,006	42,412
	Non Performing Loan (A)	221,720	237,341	236,659
	Total (B)	7,556,396	7,422,057	7,587,119
	NPL ratio (A)/(B)	2.93%	3.19%	3.11%
Hokuriku bank (Non-consolidated)	Bankrupt and substantially bankrupt	26,023	28,101	26,188
	Doubtful	94,328	96,392	103,446
	Substandard	18,976	28,987	18,792
	Non Performing Loan (A)	139,328	153,481	148,428
	Total (B)	4,390,035	4,277,752	4,434,795
	NPL ratio (A)/(B)	3.17%	3.58%	3.34%
Hokkaido bank (Non-consolidated)	Bankrupt and substantially bankrupt	9,486	9,706	10,443
	Doubtful	49,637	49,134	54,167
	Substandard	23,267	25,019	23,620
	Non Performing Loan (A)	82,391	83,860	88,230
	Total (B)	3,166,361	3,144,305	3,152,323
	NPL ratio (A)/(B)	2.60%	2.66%	2.79%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30,2013
FG (Consolidated)	Capital adequacy ratio	12.13%
	Tier1 ratio	8.41%
Hokuriku bank (Non-consolidated)	Capital adequacy ratio	11.91%
	Tier1 ratio	8.37%
Hokkaido bank (Non-consolidated)	Capital adequacy ratio	11.58%
	Tier1 ratio	7.91%

		As of March 31,2013
		11.88%
		8.20%
		11.78%
		8.23%
		11.23%
		7.62%

5. Valuation Difference on Securities

(Millions of yen)

(Millions of yen)

		As of June 30,2013			
		Market value	Valuation difference		
			Gains	Losses	
FG(Consolidated)	Available-for-sale securities	2,471,313	63,145	72,357	9,212
	Stocks	126,376	29,413	34,839	5,425
	Bonds	2,155,947	29,574	31,412	1,838
	Other	188,989	4,157	6,105	1,948
Total of two banks	Available-for-sale securities	2,475,193	69,599	76,045	6,446
	Stocks	126,029	36,370	39,025	2,655
	Bonds	2,161,001	29,799	31,642	1,843
	Other	188,163	3,429	5,377	1,948
Hokuriku bank (Non-consolidated)	Available-for-sale securities	1,351,314	46,554	49,967	3,413
	Stocks	76,631	21,343	23,573	2,229
	Bonds	1,143,127	22,142	23,149	1,006
	Other	131,555	3,068	3,245	176
Hokkaido bank (Non-consolidated)	Available-for-sale securities	1,123,878	23,045	26,078	3,032
	Stocks	49,397	15,027	15,452	425
	Bonds	1,017,873	7,657	8,493	836
	Other	56,607	360	2,132	1,771

		As of March 31,2013			
		Market value	Valuation difference		
			Gains	Losses	
		2,427,174	76,541	85,432	8,891
		115,082	23,494	29,650	6,155
		2,132,077	46,745	47,742	997
		180,014	6,301	8,039	1,738
		2,431,177	83,131	89,034	5,903
		114,757	30,482	33,640	3,157
		2,137,138	46,982	47,989	1,006
		179,281	5,665	7,404	1,738
		1,328,351	56,717	59,702	2,985
		72,572	17,006	19,725	2,718
		1,123,373	34,745	34,877	132
		132,405	4,965	5,100	134
		1,102,826	26,414	29,331	2,917
		42,185	13,476	13,915	439
		1,013,764	12,237	13,111	874
		46,876	700	2,304	1,603

6. Net Gains and Losses on Securities

(Millions of yen)

		1Q of	Changes from 1Q of FY2012	1Q of	FY 2012 (reference)
		FY 2013 (3 months)		FY 2012 (3 months)	
Total of two banks					
FG (Consolidated)	Net gains (losses) related to bonds	706	(3,075)	3,781	9,052
	Gains on sales	692	(3,094)	3,787	9,891
	Gains on redemption	24	24	—	107
	Losses on sales	0	(4)	5	528
	Losses on redemption	—	—	—	—
	Losses on devaluation	10	10	—	417
	Net gains (losses) related to stocks and others	(93)	865	(958)	(8,637)
	Gains on sales	463	431	32	393
	Losses on sales	39	0	38	205
Losses on devaluation	517	(434)	952	8,824	

(Millions of yen)

		1Q of	Changes from 1Q of FY2012	1Q of	FY 2012 (reference)
		FY 2013 (3 months)		FY 2012 (3 months)	
Total of two banks					
Total of two banks	Net gains (losses) related to bonds	706	(3,075)	3,781	9,052
	Gains on sales	692	(3,094)	3,787	9,891
	Gains on redemption	24	24	—	107
	Losses on sales	0	(4)	5	528
	Losses on redemption	—	—	—	—
	Losses on devaluation	10	10	—	417
	Net gains (losses) related to stocks and others	(84)	805	(889)	(8,567)
	Gains on sales	463	431	32	393
	Losses on sales	38	(0)	38	205
Losses on devaluation	508	(373)	882	8,754	

(Millions of yen)

		1Q of	Changes from 1Q of FY2012	1Q of	FY 2012 (reference)
		FY 2013 (3 months)		FY 2012 (3 months)	
Hokuriku bank (Non-consolidated)					
Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	691	239	452	5,472
	Gains on sales	691	239	452	5,879
	Gains on redemption	—	—	—	—
	Losses on sales	—	—	—	—
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	—	—	407
	Net gains (losses) related to stocks and others	(201)	451	(652)	(6,758)
	Gains on sales	111	84	26	137
	Losses on sales	—	—	—	10
Losses on devaluation	312	(367)	679	6,885	

(Millions of yen)

		1Q of	Changes from 1Q of FY2012	1Q of	FY 2012 (reference)
		FY 2013 (3 months)		FY 2012 (3 months)	
Hokkaido bank (Non-consolidated)					
Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	14	(3,314)	3,328	3,580
	Gains on sales	0	(3,333)	3,334	4,011
	Gains on redemption	24	24	—	107
	Losses on sales	0	(4)	5	528
	Losses on redemption	—	—	—	—
	Losses on devaluation	10	10	—	10
	Net gains (losses) related to stocks and others	116	353	(236)	(1,808)
	Gains on sales	352	346	5	255
	Losses on sales	38	(0)	38	195
Losses on devaluation	196	(6)	203	1,869	