

Summary :

Financial Results for Fiscal 2009

May 14, 2010

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: Shigeo Takagi

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 25, 2010

Commencement of Dividend Payment (scheduled):

June 28, 2010

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

1. Financial Highlights for Fiscal 2009 (for the fiscal year ended March 31, 2010)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2009	226,758	(5.4)	35,413	65.5	19,212	(48.1)
Fiscal 2008	239,648	(8.3)	21,399	(67.7)	37,034	(4.2)

	Net Income	Diluted Net Income	Net Income	Ordinary Profits	Ordinary Profits
	per Share of Common Stock	per Share of Common Stock	on Own Capital	to Total Assets	to Ordinary Income
	¥	¥	%	%	%
Fiscal 2009	12.66	12.14	5.1	0.4	15.6
Fiscal 2008	24.91	22.79	10.8	0.2	8.9

Reference: Equity in Income from Investments in Affiliates: Fiscal 2009: ¥1 million; Fiscal 2008: ¥3 million

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets	Consolidated Capital
	¥ million	¥ million	%	per Share of Common Stock	Adequacy Ratio (BIS)
Fiscal 2009	10,107,208	412,324	4.1	256.94	10.83
Fiscal 2008	9,929,086	441,664	4.4	234.56	10.81

Reference: Own Capital:

as of March 31, 2010: ¥411,543million; as of March 31, 2009: ¥440,988million

Notes:

1. Own Capital Ratio was calculated as follows: (Total Net Assets-Minority Interests)/ Total Assets × 100

2. Consolidated Capital Adequacy Ratio (BIS) is based on the "Standards for Bank Holding Company to Consider the Adequacy of Its Capital Based on Assets and Others held by It and its Subsidiaries Pursuant Article 52-25 of the Banking Law (Financial Service Agency Ordinance Announcement No. 20 March 27, 2006)

(3) Conditions of Consolidated Cash Flows

	Cash Flows from	Cash Flows from	Cash Flows from	Cash and Cash Equivalents
	Operating Activities	Investing Activities	Financing Activities	at the end of the fiscal Year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2009	354,037	(280,212)	(60,363)	261,766
Fiscal 2008	149,296	(44,945)	(21,319)	248,324

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2008	—	0.00	—	3.00	3.00	4,170	12.0	1.3
Fiscal 2009	—	0.00	—	3.50	3.50	4,863	27.6	1.4
Fiscal 2010 (forecast)	—	0.00	—	3.50	3.50		30.6	

3. Earnings Estimates for Fiscal 2010 (for the fiscal year ending March 31, 2011)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Interim	105,000	(8.2)	14,000	4.8	8,000	38.6	¥ 5.17
Full Year	211,000	(6.9)	32,000	(9.6)	17,500	(8.9)	¥ 11.43

4. Others

(1) Changes in Significant Subsidiaries during the Fiscal Year
(changes in specified subsidiaries accompanying changes in scope of consolidation): No

(2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements

(a) Changes due to revisions of accounting standards etc.: Yes

(b) Changes other than (a) above: No

(3) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding at the end of fiscal year (including Treasury Stock):

as of March 31, 2010 and as of March 31, 2009: 1,391,630,146

(b) Number of Treasury Stock at the end of fiscal year:

as of March 31, 2010: 2,125,128; as of March 31, 2009: 1,488,730

(Reference) Non-consolidated Financial Statements for Fiscal 2009

1. Financial Highlights for Fiscal 2009 (for the fiscal year ended March 31, 2010)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2009	6,639	(21.2)	5,995	(22.9)	5,916	(23.0)	15,571	20.5
Fiscal 2008	8,424	4.9	7,780	5.8	7,686	4.6	12,923	83.0

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2009	10.04	9.62
Fiscal 2008	7.56	7.27

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2009	260,675	240,310	92.2	133.69
Fiscal 2008	341,161	300,945	88.2	133.80

Reference: Own Capital:

as of March 31, 2010: ¥240,310million; as of March 31, 2009: ¥300,945million

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.

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2009
(Ended March 31, 2010)



株式会社 ほくほくフィナンシャルグループ
Hokuhoku Financial Group, Inc.

SELECTED FINANCIAL INFORMATION

For the Fiscal Year 2009 (Ended March 31,2010)

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Note

“FG” means Hokuhoku Financial Group, inc..

“Total of two banks” means aggregated figures of Hokuriku Bank and Hokkaido Bank.

“Hokugin Corp.”, Hokuriku bank's fully-owned subsidiary for corporate revitalization, terminated its projected operations and was liquidated in September, 2009.

This information contains forward-looking statements. Such forward-looking statements do not represent any guarantee by management of future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in economic environment.

I. Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2010			Mar.31, 2009 (B)
		(A)	(A)-(B)	{{(A)-(B)}/(B)}	
Ordinary income	経常収益	226.7	(12.8)	(5.3%)	239.6
Ordinary profits	経常利益	35.4	14.0	65.4%	21.3
Net income	当期純利益	19.2	(17.8)	(48.1%)	37.0

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2010			Mar.31, 2009 (B)
		(A)	(A)-(B)	{{(A)-(B)}/(B)}	
Ordinary income	経常収益	207.4	(11.1)	(5.0%)	218.5
Core gross business profits	コア業務粗利益	160.9	(7.4)	(4.4%)	168.3
Net interest income	資金利益	130.3	(3.0)		133.4
Domestic	国内業務部門	129.8	(2.0)		131.9
International	国際業務部門	0.5	(0.9)		1.5
Net fees and commissions	役務取引等利益	22.1	(1.6)		23.8
Net trading income	特定取引利益	1.4	(0.1)		1.5
Net other income (excluding gains (losses, related to bonds)	その他業務利益 (国債等債券損益除く)	6.9	(2.6)		9.5
Gains on foreign exchange transactions	うち外国為替売買益	4.1	(2.3)		6.5
Income from derivatives	うち金融派生商品収益	2.7	(0.2)		3.0
General and administrative expenses	経費	(94.4)	(2.8)		(91.5)
Personnel	人件費	(43.2)	(2.1)		(41.1)
Non-personnel	物件費	(46.2)	(1.0)		(45.1)
Core net business profits	コア業務純益	66.4	(10.3)	(13.4%)	76.8
Net gains (losses) related to bonds	国債等債券関係損益	2.0	4.5		(2.5)
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	68.5	(5.7)		74.2
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	0.0	2.4		2.4
Net business profits	業務純益	68.5	(8.1)		76.7
Net non-recurring gains (losses)	臨時損益	(31.7)	23.7		(55.4)
Credit related costs (2)	不良債権処理額(2)	(25.5)	12.4		(38.0)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(25.5)	10.0		(35.5)
Net gains (losses) related to stocks	株式等損益	(1.7)	13.3		(15.1)
Ordinary profits	経常利益	36.8	15.5	73.0%	21.3
Net extraordinary gains (losses)	特別損益	2.5	1.4		1.1
Income taxes	法人税等	(13.3)	(28.8)		15.4
Net income	当期純利益	26.0	(11.8)	(31.2%)	37.9

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2010			Mar.31, 2009
			(A)-(B)	{{(A)-(B)}/(B)}	(B)
Ordinary income	経 常 収 益	113.7	(10.5)	(8.5%)	124.2
Core gross business profits	コ ア 業 務 粗 利 益	90.1	(4.6)	(4.9%)	94.7
Net interest income	資 金 利 益	72.5	(2.1)		74.7
Domestic	国 内 業 務 部 門	72.3	(1.4)		73.8
International	国 際 業 務 部 門	0.2	(0.7)		0.9
Net fees and commissions	役 務 取 引 等 利 益	13.5	(0.7)		14.3
Net trading income	特 定 取 引 利 益	1.4	(0.1)		1.5
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	2.5	(1.5)		4.1
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.2	(1.9)		3.1
Income from derivatives	う ち 金 融 派 生 商 品 収 益	1.3	0.3		0.9
General and administrative expenses	経 費	(51.8)	(0.4)		(51.3)
Personnel	人 件 費	(26.0)	(1.5)		(24.4)
Non-personnel	物 件 費	(23.3)	0.9		(24.3)
Core net business profits	コ ア 業 務 純 益	38.3	(5.0)	(11.7%)	43.4
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	(1.0)	0.0		(1.0)
Net business Profits (before reversal (provision) of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	37.2	(5.0)		42.3
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.4)	1.9		1.4
Net business profits	業 務 純 益	36.8	(6.9)		43.7
Net non-recurring gains (losses)	臨 時 損 益	(16.8)	18.0		(34.9)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(13.0)	9.9		(22.9)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(13.4)	8.0		(21.4)
Net gains (losses) related to stocks	株 式 等 損 益	(1.4)	10.1		(11.5)
Ordinary profits	経 常 利 益	19.9	11.1	126.4%	8.8
Net extraordinary gains (losses)	特 別 損 益	1.8	3.0		(1.2)
Income taxes	法 人 税 等	(6.1)	(24.9)		18.8
Net income	当 期 純 利 益	15.6	(10.7)	(40.8%)	26.4

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2010			Mar.31, 2009
		(A)	(A)-(B)	{{(A)-(B)}/(B)}	(B)
Ordinary income	経 常 収 益	93.7	(0.5)	(0.6%)	94.3
Core gross business profits	コ ア 業 務 粗 利 益	70.8	(2.7)	(3.8%)	73.5
Net interest income	資 金 利 益	57.7	(0.8)		58.6
Domestic	国 内 業 務 部 門	57.4	(0.6)		58.1
International	国 際 業 務 部 門	0.3	(0.2)		0.5
Net fees and commissions	役 務 取 引 等 利 益	8.6	(0.8)		9.4
Net trading income	特 定 取 引 利 益	—	—		—
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	4.3	(1.0)		5.4
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	2.9	(0.3)		3.3
Income from derivatives	う ち 金 融 派 生 商 品 収 益	1.4	(0.6)		2.0
General and administrative expenses	経 費	(42.6)	(2.4)		(40.2)
Personnel	人 件 費	(17.2)	(0.5)		(16.6)
Non-personnel	物 件 費	(22.8)	(2.0)		(20.8)
Core net business profits	コ ア 業 務 純 益	28.1	(5.2)	(15.6%)	33.3
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	3.0	4.5		(1.4)
Net business Profits (before reversal (provision) of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	31.2	(0.7)		31.9
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.5)	0.5		1.0
Net business profits	業 務 純 益	31.7	(1.2)		32.9
Net non-recurring gains (losses)	臨 時 損 益	(14.8)	5.6		(20.4)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(12.5)	2.5		(15.1)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(12.0)	2.0		(14.0)
Net gains (losses) related to stocks	株 式 等 損 益	(0.2)	3.2		(3.5)
Ordinary profits	経 常 利 益	16.9	4.4	35.4%	12.5
Net extraordinary gains (losses)	特 別 損 益	0.6	(1.6)		2.3
Income taxes	法 人 税 等	(7.2)	(3.8)		(3.3)
Net income	当 期 純 利 益	10.3	(1.0)	(9.4%)	11.4

2. Loans and Deposits

(1) Loans

【Total of two banks (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	6,993.6	(163.1)	(2.3%)	7,156.7	6,897.6
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	4,890.6	(159.9)	(3.2%)	5,050.5	5,013.7
Housing and consumer loans (3)	個人ローン	1,967.3	59.0	3.1%	1,908.2	1,836.4
Housing loans	住宅系ローン	1,857.9	65.3	3.6%	1,792.6	1,712.2
Percentage of loans to SMEs and individuals, to total loans (2)/(1)	中小企業等向け貸出比率	69.92%	(0.64%)		70.56%	72.68%
Percentage of housing and consumer loans, to total loans (3)/(1)	個人ローン比率	28.13%	1.47%		26.66%	26.62%

【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	4,142.6	(150.6)	(3.5%)	4,293.3	4,210.7
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	2,882.2	(131.4)	(4.4%)	3,013.7	3,011.0
Housing and consumer loans (3)	個人ローン	1,020.3	41.8	4.3%	978.4	922.3
Housing loans	住宅系ローン	960.8	47.5	5.2%	913.2	849.4
Percentage of loans to SMEs and individuals, to total loans (2)/(1)	中小企業等向け貸出比率	69.57%	(0.62%)		70.19%	71.50%
Percentage of housing and consumer loans, to total loans (3)/(1)	個人ローン比率	24.62%	1.84%		22.78%	21.90%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	2,851.0	(12.4)	(0.4%)	2,863.4	2,686.8
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	2,008.3	(28.4)	(1.4%)	2,036.8	2,002.7
Housing and consumer loans (3)	個人ローン	947.0	17.1	1.8%	929.8	914.1
Housing loans	住宅系ローン	897.1	17.7	2.0%	879.3	862.8
Percentage of loans to SMEs and individuals, to total loans (2)/(1)	中小企業等向け貸出比率	70.44%	(0.69%)		71.13%	74.53%
Percentage of housing and consumer loans, to total loans (3)/(1)	個人ローン比率	33.21%	0.74%		32.47%	34.02%

(2) Deposits and Investment products**【Total of two banks】**

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	9,048.4	376.9	4.3%	8,671.5	8,407.4
Individual deposits	個 人 預 金	6,401.4	210.6	3.4%	6,190.7	5,923.0
Total individual assets	(1) 個 人 預 かり 資 産	7,157.0	252.7		6,904.3	6,771.2
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	6,374.4	208.8		6,165.5	5,900.8
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	782.6	43.9		738.7	870.4
Foreign currency deposits	外 貨 預 金	26.9	1.7		25.1	22.2
Public bonds	公 共 債	304.4	(18.1)		322.6	324.2
Investment trusts	投 資 信 託	451.2	60.2		390.9	523.9
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	10.93%	0.24%		10.69%	12.85%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	5,244.5	204.4	4.1%	5,040.0	4,909.1
Individual deposits	個 人 預 金	3,547.2	95.1	2.8%	3,452.0	3,328.5
Total individual assets	(1) 個 人 預 かり 資 産	4,027.8	121.5		3,906.2	3,883.6
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	3,527.9	94.2		3,433.6	3,311.8
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	499.8	27.3		472.5	571.8
Foreign currency deposits	外 貨 預 金	19.3	0.9		18.4	16.7
Public bonds	公 共 債	197.7	(7.5)		205.2	215.5
Investment trusts	投 資 信 託	282.8	33.9		248.8	339.5
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	12.41%	0.32%		12.09%	14.72%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31, 2008
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	3,803.9	172.4	4.7%	3,631.4	3,498.3
Individual deposits	個 人 預 金	2,854.1	115.5	4.2%	2,738.6	2,594.4
Total individual assets	(1) 個 人 預 かり 資 産	3,129.2	131.1		2,998.0	2,887.5
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	2,846.5	114.6		2,731.8	2,589.0
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	282.7	16.5		266.1	298.5
Foreign currency deposits	外 貨 預 金	7.6	0.8		6.7	5.4
Public bonds	公 共 債	106.6	(10.6)		117.3	108.7
Investment trusts	投 資 信 託	168.4	26.3		142.0	184.3
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	9.03%	0.16%		8.87%	10.33%

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2010			As of Mar.31, 2009			As of Mar.31,2010			As of Mar.31, 2009		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,015.0	290.0	1,725.0	1,015.9	157.0	858.8	999.1	132.9	866.2			
Government bonds	国債	938.8	227.4	711.4	401.1	113.5	287.5	537.7	113.8	423.8			
Local government bonds	地方債	415.2	154.3	260.8	244.0	94.2	149.7	171.1	60.1	111.0			
Corporate bonds	社債	438.4	(19.5)	457.9	247.0	15.5	231.5	191.3	(35.0)	226.4			
Japanese stocks	株式	135.1	(49.8)	184.9	94.9	(50.0)	144.9	40.1	0.2	39.9			
Foreign securities	外国証券	55.8	(17.5)	73.4	23.9	(12.6)	36.5	31.9	(4.9)	36.9			
Others	その他	31.4	(4.9)	36.4	4.8	(3.6)	8.4	26.6	(1.2)	27.9			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.09	0.95	2.14	3.38	0.93	2.45	2.81	0.94	1.87			

(2) Valuation difference on available-for-sale securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2010			As of Mar.31, 2009			As of Mar.31,2010			As of Mar.31, 2009		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	21.6	39.8	(18.2)	11.1	21.9	(10.7)	10.4	17.8	(7.4)			
Japanese stocks	株式	6.1	7.0	(0.8)	3.0	5.2	(2.2)	3.1	1.8	1.3			
Japanese bonds	債券	19.3	22.8	(3.5)	9.4	12.5	(3.1)	9.8	10.3	(0.4)			
Others	その他	(3.8)	9.9	(13.7)	(1.2)	4.1	(5.4)	(2.6)	5.7	(8.3)			

Valuation difference of floating rate government bonds at the end of FY 2009 are as follows. Floating rate government bonds, the market prices of which are not appropriate as fair value, are rationally calculated by our standards after the end of December of 2008. Please see reference for the valuation difference when market prices are used.

(Billions of yen)

	Total of two banks		
	Hokuriku bank		Hokkaido bank
Valuation difference	6.5		5.1
(reference) Valuation difference (market price)	(4.9)		(6.2)

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

【Total of two banks (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31,2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	55.8	(14.2)	(7.8)	70.0	63.6
Doubtful	危険債権	142.6	2.3	(6.6)	140.3	149.3
Substandard	要管理債権	16.8	(0.2)	(30.9)	17.1	47.8
Non Performing Loan	小計 (金融再生法開示債権)	215.2	(12.2)	(45.5)	227.5	260.7
Normal	正常債権	7,002.0	(169.1)	113.6	7,171.1	6,888.3
Total	合計 (総与信)	7,217.2	(181.4)	68.1	7,398.6	7,149.0
NPL ratio	(1)/(2) 開示債権比率	2.98%	(0.09%)	(0.66%)	3.07%	3.64%

【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31,2008
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	39.6	(8.9)	(8.5)	48.5	48.1
Doubtful	危険債権	92.5	11.0	8.7	81.4	83.7
Substandard	要管理債権	15.2	2.4	(16.4)	12.7	31.6
Non Performing Loan	小計 (金融再生法開示債権)	147.3	4.6	(16.2)	142.6	163.5
Normal	正常債権	4,151.8	(173.7)	(79.5)	4,325.6	4,231.3
Total	合計 (総与信)	4,299.1	(169.1)	(95.7)	4,468.2	4,394.9
NPL ratio	(1)/(2) 開示債権比率	3.42%	0.23%	(0.30%)	3.19%	3.72%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31, 2009	As of Mar.31,2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	16.2	(5.3)	0.6	21.5	15.5
Doubtful	危険債権	50.1	(8.7)	(15.3)	58.9	65.5
Substandard	要管理債権	1.6	(2.7)	(14.5)	4.4	16.2
Non Performing Loan	小計 (金融再生法開示債権)	67.9	(16.9)	(29.2)	84.8	97.2
Normal	正常債権	2,850.2	4.6	193.1	2,845.6	2,657.0
Total	合計 (総与信)	2,918.1	(12.2)	163.9	2,930.4	2,754.2
NPL ratio	(1)/(2) 開示債権比率	2.32%	(0.57%)	(1.20%)	2.89%	3.52%

5. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2010		
		Full year		Change from FY 2009
		Interim		
Ordinary income	経常収益	105.0	211.0	(15.7)
Ordinary profits	経常利益	14.0	32.0	(3.4)
Net income	当期純利益	8.0	17.5	(1.7)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2010								
		Full year			Hokuriku bank		Hokkaido bank			
		Interim	Full year	Change from FY 2009	Full year		Change from FY 2009	Full year		Change from FY 2009
					Interim	Full year		Interim	Full year	
Ordinary Income	経常収益	96.5	194.0	(13.4)	54.5	110.0	(3.7)	42.0	84.0	(9.7)
Core gross business profits	コア業務粗利益	78.5	158.5	(2.4)	44.5	90.0	(0.1)	34.0	68.5	(2.3)
General and administrative expenses	経費	48.0	96.0	1.5	26.5	53.0	1.1	21.5	43.0	0.3
Core net business profits	コア業務純益	30.5	62.5	(3.9)	18.0	37.0	(1.3)	12.5	25.5	(2.6)
Total credit costs	与信費用	13.0	24.0	(1.5)	7.0	14.0	0.5	6.0	10.0	(2.0)
Ordinary profits	経常利益	15.0	33.5	(3.3)	10.0	21.0	1.0	5.0	12.5	(4.4)
Net income	当期純利益	9.0	20.0	(6.0)	6.0	12.5	(3.1)	3.0	7.5	(2.8)

(2) Dividends forecast

	(Japanese)	Annual				Change from FY 2009
		Interim	Year-end	Annual	Change from FY 2009	
Dividend per common share	普通株式	¥0.00	¥3.50	¥3.50	—	Dividend yield (comparison to issue price) 3.00%
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—	

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>		
		As of March 31, 2010	As of March 31, 2009	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	390,229	412,377	(22,147)
Call loans and bills bought	コールローン及び買入手形	78,423	60,726	17,696
Monetary claims bought	買入金銭債権	131,760	154,830	(23,069)
Trading assets	特定取引資産	9,657	8,719	938
Money held in trust	金銭の信託	4,400	4,751	(351)
Securities	有価証券	2,013,505	1,673,591	339,914
Loans and bills discounted	貸出金	6,981,201	7,133,148	(151,947)
Foreign exchanges	外国為替	11,178	13,381	(2,202)
Other assets	その他資産	235,069	182,963	52,105
Tangible fixed assets	有形固定資産	112,453	111,642	810
Intangible fixed assets	無形固定資産	38,246	39,902	(1,655)
Deferred tax assets	繰延税金資産	74,906	93,391	(18,485)
Customers' liabilities for acceptances and guarantees	支払承諾見返	114,235	135,055	(20,819)
Allowance for loan losses	貸倒引当金	(88,060)	(95,397)	7,336
Total assets	資産の部合計	10,107,208	9,929,086	178,121
(Liabilities)	(負債の部)			
Deposits	預金	9,011,487	8,590,573	420,913
Negotiable certificates of deposit	譲渡性預金	71,905	70,965	940
Call money and bills sold	コールマネー及び売渡手形	—	10,000	(10,000)
Trading liabilities	特定取引負債	2,719	2,263	456
Borrowed money	借入金	248,175	395,559	(147,383)
Foreign exchanges	外国為替	142	55	87
Bonds payable	社債	59,500	64,500	(5,000)
Other liabilities	その他負債	164,046	196,678	(32,632)
Provision for employee retirement benefits	退職給付引当金	8,153	8,960	(806)
Provision for directors' retirement benefits	役員退職慰労引当金	1,273	—	1,273
Reserve for contingent loss	偶発損失引当金	2,152	1,558	593
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	2,121	2,196	(75)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,969	9,054	(84)
Acceptances and guarantees	支払承諾	114,235	135,055	(20,819)
Total liabilities	負債の部合計	9,694,883	9,487,421	207,462
(Net assets)	(純資産の部)			
Capital stock	資本金	70,895	70,895	—
Capital surplus	資本剰余金	153,189	223,098	(69,909)
Retained earnings	利益剰余金	170,100	156,942	13,158
Treasury stock	自己株式	(589)	(470)	(119)
Total shareholders' equity	株主資本合計	393,595	450,466	(56,870)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,180	(18,341)	27,521
Deferred gains or losses on hedges	繰延ヘッジ損益	(17)	(45)	27
Revaluation reserve for land	土地再評価差額金	8,784	8,908	(124)
Total valuation and translation adjustments	評価・換算差額等合計	17,947	(9,478)	27,425
Minority interests	少数株主持分	781	676	104
Total net assets	純資産の部合計	412,324	441,664	(29,340)
Total liabilities and net assets	負債及び純資産の部合計	10,107,208	9,929,086	178,121

Notes: Amounts less than one million yen are rounded down.

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2010 (A)	For the fiscal year ended March 31, 2009 (B)	Increase (Decrease) (A)-(B)
Ordinary income	経常収益	226,758	239,648	(12,889)
Interest income	資金運用収益	153,592	164,295	(10,702)
(Interest on loans and discounts)	(貸出金利息)	130,954	140,596	(9,641)
(Interest and dividends on securities)	(有価証券利息配当金)	18,991	19,280	(288)
(Interest on call loans and bills bought)	(コールローン利息及び買入手形利息)	332	616	(284)
(Interest on receivables under resale agreements)	(買現先利息)	16	76	(59)
(Interest on receivables under securities borrowing transactions)	(債券貸借取引受入利息)	3	49	(46)
(Interest on deposits with other banks)	(預け金利息)	1,265	1,295	(29)
(Other interest income)	(その他の受入利息)	2,027	2,380	(352)
Fees and commissions	役務取引等収益	39,863	41,017	(1,153)
Trading income	特定取引収益	1,518	1,633	(114)
Other ordinary income	その他業務収益	27,655	29,345	(1,689)
Other income	その他経常収益	4,128	3,357	771
Ordinary expenses	経常費用	191,344	218,249	(26,904)
Interest expenses	資金調達費用	23,241	30,536	(7,295)
(Interest on deposits)	(預金利息)	18,441	25,157	(6,715)
(interest on negotiable certificates of deposit)	(譲渡性預金利息)	324	588	(264)
(Interest on call money and bills sold)	(コールマネー利息及び売渡手形利息)	12	90	(78)
(Interest on payables under securities lending transactions)	(債券貸借取引支払利息)	—	60	(60)
(Interest on borrowings and rediscounts)	(借入金利息)	2,093	2,254	(160)
(Interest on bonds)	(社債利息)	1,785	1,885	(99)
(Other interest expenses)	(その他の支払利息)	583	498	84
Fees and commissions payments	役務取引等費用	11,987	11,547	440
Other ordinary expenses	その他業務費用	15,019	18,837	(3,818)
General and administrative expenses	営業経費	106,126	100,622	5,503
Provision of allowance for loan losses	貸倒引当金繰入額	23,180	33,909	(10,728)
Other expenses	その他の経常費用	11,788	22,795	(11,007)
Ordinary profits	経常利益	35,413	21,399	14,014
Extraordinary income	特別利益	244	2,517	(2,273)
Gain on disposal of fixed assets	固定資産処分益	155	1	154
Recoveries of written-off claims	償却債権取立益	87	113	(25)
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	2,093	(2,093)
Compensation income for expropriation	収用補償金	—	297	(297)
Other	その他の特別利益	1	10	(9)
Extraordinary loss	特別損失	2,787	1,593	1,193
Loss on disposal of fixed assets	固定資産処分損	703	1,572	(868)
Impairment loss	減損損失	331	14	316
Provision for directors' retirement benefits for prior periods	過年度役員退職慰労引当金繰入額	1,119	—	1,119
Other	その他の特別損失	186	6	180
Income before income taxes and minority interests	税金等調整前当期純利益	32,871	22,323	10,547
Income taxes-current	法人税、住民税及び事業税	9,024	8,516	507
Income taxes for prior periods	過年度法人税等	779	—	779
Refund of income taxes for prior periods	過年度法人税等戻入額	(104)	—	(104)
Income taxes-deferred	法人税等調整額	3,866	(23,315)	27,182
Minority interests in income	少数株主利益	92	87	4
Net income	当期純利益	19,212	37,034	(17,822)

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2010	For the fiscal year ended March 31, 2009
Shareholders' equity:	株主資本		
Capital stock	資本金		
Balance at the end of the previous period	前期末残高	70,895	70,895
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	70,895	70,895
Capital surplus	資本剰余金		
Balance at the end of the previous period	前期末残高	253,234	223,098
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	(25)	(6)
Retirement of treasury stock	自己株式の消却	(30,110)	(69,903)
Total changes of items during the period	当期変動額合計	(30,135)	(69,909)
Balance at the end of current period	当期末残高	223,098	153,189
Retained earnings	利益剰余金		
Balance at the end of the previous period	前期末残高	125,950	156,942
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(6,053)	(6,178)
Net income	当期純利益	37,034	19,212
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	124
Total changes of items during the period	当期変動額合計	30,992	13,158
Balance at the end of current period	当期末残高	156,942	170,100
Treasury stock	自己株式		
Balance at the end of the previous period	前期末残高	(421)	(470)
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	(30,232)	(70,039)
Disposal of treasury stock	自己株式の処分	72	17
Retirement of treasury stock	自己株式の消却	30,110	69,903
Total changes of items during the period	当期変動額合計	(48)	(119)
Balance at the end of current period	当期末残高	(470)	(589)
Total shareholders' equity	株主資本合計		
Balance at the end of the previous period	前期末残高	449,658	450,466
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(6,053)	(6,178)
Net income	当期純利益	37,034	19,212
Purchase of treasury stock	自己株式の取得	(30,232)	(70,039)
Disposal of treasury stock	自己株式の処分	47	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	124
Total changes of items during the period	当期変動額合計	807	(56,870)
Balance at the end of current period	当期末残高	450,466	393,595

		<i>Millions of yen</i>	
		For the fiscal year ended March 31,2010	For the fiscal year ended March 31,2009
Valuation and translation adjustments:	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the end of the previous period	前期末残高	(4,722)	(18,341)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(13,618)	27,521
Total changes of items during the period	当期変動額合計	(13,618)	27,521
Balance at the end of current period	当期末残高	(18,341)	9,180
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the end of the previous period	前期末残高	(16)	(45)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(28)	27
Total changes of items during the period	当期変動額合計	(28)	27
Balance at the end of current period	当期末残高	(45)	(17)
Revaluation reserve for land	土地再評価差額金		
Balance at the end of the previous period	前期末残高	8,918	8,908
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(10)	(124)
Total changes of items during the period	当期変動額合計	(10)	(124)
Balance at the end of current period	当期末残高	8,908	8,784
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the end of the previous period	前期末残高	4,179	(9,478)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(13,657)	27,425
Total changes of items during the period	当期変動額合計	(13,657)	27,425
Balance at the end of current period	当期末残高	(9,478)	17,947
Minority interests	少数株主持分		
Balance at the end of the previous period	前期末残高	590	676
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	86	104
Total changes of items during the period	当期変動額合計	86	104
Balance at the end of current period	当期末残高	676	781
Total net assets	純資産合計		
Balance at the end of the previous period	前期末残高	454,428	441,664
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(6,053)	(6,178)
Net income	当期純利益	37,034	19,212
Purchase of treasury stock	自己株式の取得	(30,232)	(70,039)
Disposal of treasury stock	自己株式の処分	47	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	124
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(13,571)	27,530
Total changes of items during the period	当期変動額合計	(12,763)	(29,340)
Balance at the end of current period	当期末残高	441,664	412,324

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2010	For the fiscal year ended March 31, 2009	Increase (Decrease)
I. Cash flows from operating activities:	営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	32,871	22,323	10,547
Depreciation	減価償却費	8,231	7,135	1,095
Impairment loss	減損損失	331	14	316
Amortization of goodwill	のれん償却額	2,405	2,420	(15)
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(1)	(3)	2
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(7,336)	(7,772)	435
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	593	959	(366)
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減(△)額	(806)	(2,091)	1,285
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(75)	(580)	505
Interest income	資金運用収益	(153,592)	(164,295)	10,702
Interest expenses	資金調達費用	23,241	30,536	(7,295)
Losses (gains) on securities	有価証券関係損益(△)	(639)	18,210	(18,850)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(49)	124	(174)
Losses (gains) on foreign exchange	為替差損益(△)	92	41	51
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	548	1,570	(1,022)
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(938)	(767)	(170)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	456	699	(243)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	151,947	(261,765)	413,713
Net increase (decrease) in deposits	預金の純増減(△)	420,913	249,742	171,171
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	940	(23,828)	24,768
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	(171,883)	149,796	(321,679)
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	35,590	(46,560)	82,150
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	5,373	51,862	(46,489)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(10,000)	(30,000)	20,000
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	—	(6,492)	6,492
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	2,202	647	1,555
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	87	(214)	301
Interest income-cash basis	資金運用による収入	134,202	144,010	(9,807)
Interest expenses-cash basis	資金調達による支出	(17,913)	(22,680)	4,767
Other, net	その他	(91,174)	37,048	(128,222)
Subtotal	小計	365,618	150,091	215,527
Income taxes paid	法人税等の支払額	(11,581)	(794)	(10,786)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	354,037	149,296	204,740
II. Cash flows from investing activities:	投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(1,849,490)	(1,013,105)	(836,385)
Proceeds from sales of securities	有価証券の売却による収入	1,302,641	669,250	633,390
Proceeds from redemption of securities	有価証券の償還による収入	257,227	288,450	(31,223)
Proceeds from sales of money held in trust	金銭の信託の減少による収入	500	2,600	(2,100)
Proceeds from fund management	投資活動としての資金運用による収入	19,041	19,302	(261)
Purchases of tangible fixed assets	有形固定資産の取得による支出	(7,233)	(12,128)	4,894
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	54	2,951	(2,896)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,952)	(2,267)	(685)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(280,212)	(44,945)	(235,266)
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー			
Proceeds from issuance of subordinated borrowed money	劣後特約付借入による収入	30,000	20,000	10,000
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(5,500)	—	(5,500)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(20,000)	(2,000)	(18,000)
Expenditures for fund procurement	劣後特約付社債の発行による収入	15,000	—	15,000
Payments as financing activities	財務活動としての資金調達による支出	(3,656)	(3,081)	(574)
Dividends paid	配当金の支払額	(6,178)	(6,053)	(124)
Dividends paid to minority shareholders	少数株主への配当金の支払額	(0)	(0)	—
Purchases of treasury stock	自己株式の取得による支出	(70,039)	(30,232)	(39,807)
Proceeds from sales of treasury stock	自己株式の売却による収入	11	47	(36)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(60,363)	(21,319)	(39,043)
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(19)	(41)	22
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増加額(△は減少)	13,442	82,989	(69,547)
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	248,324	165,335	82,989
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	261,766	248,324	13,442

【The Hokuriku Bank, Ltd. (Non-Consolidated)】

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2010	As of March 31, 2009	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	264,426	293,653	(29,227)
Call loans	コールローン	55,631	20,726	34,905
Monetary claims bought	買入金銭債権	131,640	154,750	(23,110)
Trading assets	特定取引資産	7,156	6,589	566
Securities	有価証券	1,015,927	858,854	157,073
Loans and bills discounted	貸出金	4,142,634	4,290,055	(147,421)
Foreign exchanges	外国為替	5,659	6,649	(989)
Other assets	その他資産	66,258	73,920	(7,662)
Tangible fixed assets	有形固定資産	83,401	68,573	14,828
Intangible fixed assets	無形固定資産	4,320	3,175	1,145
Deferred tax assets	繰延税金資産	53,062	66,126	(13,063)
Customers' liabilities for acceptances and guarantees	支払承諾見返	69,217	81,703	(12,485)
Allowance for loan losses	貸倒引当金	(46,615)	(49,391)	2,775
Allowance for investment losses	投資損失引当金	—	(1,035)	1,035
Total assets	資産の部合計	5,852,721	5,874,352	(21,631)
(Liabilities)	(負債の部)			
Deposits	預金	5,244,535	5,040,041	204,494
Negotiable certificates of deposit	譲渡性預金	62,205	52,515	9,690
Call money	コールマネー	—	10,000	(10,000)
Trading liabilities	特定取引負債	2,719	2,263	456
Borrowed money	借入金	167,926	360,040	(192,113)
Foreign exchanges	外国為替	99	35	64
Other liabilities	その他負債	77,211	83,200	(5,989)
Provision for retirement benefits	退職給付引当金	1,520	584	935
Provision for directors' retirement benefits	役員退職慰労引当金	592	—	592
Reserve for contingent loss	偶発損失引当金	1,607	977	630
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,295	1,643	(348)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,969	9,054	(84)
Acceptances and guarantees	支払承諾	69,217	81,703	(12,485)
Total liabilities	負債の部合計	5,637,902	5,642,059	(4,157)
(Net assets)	(純資産の部)			
Capital stock	資本金	140,409	140,409	—
Capital surplus	資本剰余金	14,998	14,998	—
Retained earnings	利益剰余金	43,033	75,571	(32,538)
Shareholders' equity	株主資本合計	198,441	230,980	(32,538)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,611	(7,550)	15,161
Deferred gains or losses on hedges	繰延ヘッジ損益	(17)	(45)	27
Revaluation reserve for land	土地再評価差額金	8,784	8,908	(124)
Valuation and translation adjustments	評価・換算差額等合計	16,377	1,312	15,064
Total net assets	純資産の部合計	214,819	232,293	(17,473)
Total liabilities and net assets	負債及び純資産の部合計	5,852,721	5,874,352	(21,631)

【The Hokuriku Bank, Ltd. (Non-Consolidated)】

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2010	For the fiscal year ended March 31, 2009	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	113,767	124,270	(10,502)
Interest income	資金運用収益	87,141	94,228	(7,087)
(Interest on loans and discounts)	(貸出金利息)	74,018	80,872	(6,854)
(Interest and dividends on securities)	(有価証券利息配当金)	9,787	9,664	122
Fees and commissions	役務取引等収益	20,344	20,892	(547)
Trading income	特定取引収益	1,413	1,534	(121)
Other ordinary income	その他業務収益	2,654	5,351	(2,696)
Other income	その他經常収益	2,213	2,262	(48)
Ordinary expenses	經常費用	93,832	115,466	(21,634)
Interest expenses	資金調達費用	14,553	19,465	(4,911)
(Interest on deposits)	(預金利息)	11,421	15,445	(4,023)
(Interest on borrowings and rediscounts)	(借用金利息)	2,289	3,022	(733)
Fees and commissions payments	役務取引等費用	6,773	6,571	201
Other ordinary expenses	その他業務費用	1,135	2,316	(1,181)
General and administrative expenses	営業経費	55,141	53,110	2,030
Provision of allowance for loan losses	貸倒引当金繰入額	11,945	20,332	(8,387)
Other expenses	その他經常費用	4,283	13,669	(9,385)
Ordinary profits	經常利益	19,935	8,803	11,131
Extraordinary income	特別利益	3,248	43	3,204
Extraordinary loss	特別損失	1,399	1,261	137
Income before income taxes	税引前当期純利益	21,784	7,586	14,198
Income taxes-current	法人税、住民税及び事業税	90	745	(654)
Refund of income taxes for prior periods	過年度法人税等戻入額	(104)	—	(104)
Income taxes-deferred	法人税等調整額	6,141	(19,595)	25,736
Net income	当期純利益	15,656	26,436	(10,779)

【The Hokkaido Bank, Ltd. (Non-Consolidated)】

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2010	As of March 31, 2009	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	124,692	117,569	7,123
Call loans	コールローン	22,791	40,000	(17,208)
Trading account securities	商品有価証券	2,501	2,130	371
Money held in trust	金銭の信託	4,400	4,751	(351)
Securities	有価証券	999,158	866,202	132,955
Loans and bills discounted	貸出金	2,851,049	2,863,495	(12,445)
Foreign exchanges	外国為替	5,518	6,732	(1,213)
Other assets	その他資産	126,148	66,212	59,936
Tangible fixed assets	有形固定資産	32,577	31,510	1,067
Intangible fixed assets	無形固定資産	3,005	3,418	(412)
Deferred tax assets	繰延税金資産	22,100	28,038	(5,938)
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,963	25,409	2,553
Allowance for loan losses	貸倒引当金	(25,372)	(29,431)	4,059
Total assets	資産の部合計	4,196,534	4,026,037	170,497
(Liabilities)	(負債の部)			
Deposits	預金	3,803,908	3,631,469	172,438
Negotiable certificates of deposit	譲渡性預金	9,700	18,450	(8,750)
Borrowed money	借入金	123,200	98,300	24,900
Foreign exchanges	外国為替	42	19	23
Bonds payable	社債	15,000	—	15,000
Other liabilities	その他負債	57,832	84,899	(27,066)
Provision for retirement benefits	退職給付引当金	6,317	8,068	(1,751)
Provision for directors' retirement benefits	役員退職慰労引当金	455	—	455
Reserve for contingent loss	偶発損失引当金	544	581	(36)
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	825	553	272
Acceptances and guarantees	支払承諾	27,963	25,409	2,553
Total liabilities	負債の部合計	4,045,790	3,867,751	178,039
(Net assets)	(純資産の部)			
Capital stock	資本金	93,524	93,524	—
Capital surplus	資本剰余金	16,795	16,795	—
Retained earnings	利益剰余金	34,383	52,467	(18,083)
Shareholders' equity	株主資本合計	144,702	162,786	(18,083)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,041	(4,500)	10,542
Valuation and translation adjustments	評価・換算差額等合計	6,041	(4,500)	10,542
Total net assets	純資産の部合計	150,744	158,285	(7,541)
Total liabilities and net assets	負債及び純資産の部合計	4,196,534	4,026,037	170,497

【The Hokkaido Bank, Ltd. (Non-Consolidated)】

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2010	For the fiscal year ended March 31, 2009	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	93,704	94,304	(599)
Interest income	資金運用収益	66,546	69,844	(3,297)
(Interest on loans and discounts)	(貸出金利息)	56,629	59,272	(2,643)
(Interest and dividends on securities)	(有価証券利息配当金)	9,584	9,847	(263)
Fees and commissions	役務取引等収益	15,475	16,057	(582)
Other ordinary income	その他業務収益	9,748	7,411	2,337
Other income	その他經常収益	1,934	991	942
Ordinary expenses	經常費用	76,765	81,798	(5,032)
Interest expenses	資金調達費用	8,757	11,175	(2,417)
(Interest on deposits)	(預金利息)	7,113	9,842	(2,729)
(Interest on borrowings and rediscounts)	(借用金利息)	1,388	1,079	309
Fees and commissions payments	役務取引等費用	6,863	6,573	289
Other ordinary expenses	その他業務費用	2,288	3,441	(1,152)
General and administrative expenses	営業経費	44,519	41,120	3,399
Provision of allowance for loan losses	貸倒引当金繰入額	9,172	12,809	(3,636)
Other expenses	その他經常費用	5,163	6,677	(1,514)
Ordinary profits	經常利益	16,938	12,505	4,432
Extraordinary income	特別利益	1,382	2,616	(1,234)
Extraordinary loss	特別損失	682	274	407
Income before income taxes	税引前当期純利益	17,638	14,848	2,789
Income taxes-current	法人税、住民税及び事業税	7,881	6,879	1,001
Income taxes for prior periods	過年度法人税等	779	—	779
Income taxes-deferred	法人税等調整額	(1,407)	(3,496)	2,088
Net income	当期純利益	10,384	11,464	(1,080)

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2010	change	Mar.31, 2009
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	172,391	(2,996)	175,387
Net interest income	資金利益	130,360	(3,415)	133,776
Net fees and commissions	役務取引等利益	27,875	(1,594)	29,470
Net trading income	特定取引利益	1,518	(114)	1,633
Net other income	その他業務利益	12,635	2,128	10,507
General and administrative expenses	営業経費	(106,126)	(5,503)	(100,622)
Total credit costs	不良債権処理額	(29,768)	(8,402)	(38,171)
Written-off of loans	貸出金償却	(3,941)	(2,748)	(1,193)
Provision of allowance for loan losses	貸倒引当金繰入額	(23,180)	(10,728)	(33,909)
Other credit costs	その他不良債権処理額	2,646	(422)	(3,068)
Net gains (losses) related to stocks	株式等損益	(1,784)	13,871	(15,656)
Other non-recurring gains (losses)	その他臨時損益	702	241	461
Ordinary profits	経常利益	35,413	14,014	21,399
Net extraordinary gains (losses)	特別損益	(2,542)	(3,466)	924
Income before income taxes	税金等調整前当期純利益	32,871	10,547	22,323
Income taxes-current	法人税、住民税及び事業税	(9,699)	(1,183)	(8,516)
Income taxes-deferred	法人税等調整額	(3,866)	(27,182)	23,315
Minority interests in income	少数株主利益	(92)	(4)	(87)
Net income	当期純利益	19,212	(17,822)	37,034

* Consolidated gross business profits = (Interest income - Interest expenses + Expenses corresponding to money trust) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

* 連結粗利益 = (資金運用収益 - (資金調達費用 - 金銭の信託見合費用)) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(Reference)

Consolidated net business Profits (before reversal (provision) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	73,928	(5,959)	79,888
Consolidated core net business profits	連結コア業務純益	71,504	(10,938)	82,424

* Consolidated net business Profits (before reversal (provision) of general allowance for loan losses)
= Consolidated gross business profits - General and administrative expenses (excluding non-recurring losses)

* 連結業務純益(一般貸倒引当金繰入前) = 連結粗利益 - 営業経費(臨時処理分を除く)

* Consolidated core net business profits

= Consolidated net business Profits (before reversal (provision) of general allowance for loan losses) - Net gains (losses) related to bonds

* 連結コア業務純益 = 連結業務純益(一般貸倒引当金繰入前) - 国債等債券損益

Number of consolidated subsidiaries	連結子会社数	14	(1)	15
Number of affiliates under the equity method	持分法適用会社数	1	—	1

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2010	change	Mar.31, 2009
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	89,092	(4,561)	93,654
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	90,125	(4,627)	94,753
Domestic gross business profits	国内業務粗利益	87,281	(2,690)	89,972
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	88,314	(1,822)	90,136
Net interest income	資金利益	72,381	(1,447)	73,829
Net fees and commissions	役務取引等利益	13,208	(668)	13,876
Net trading income	特定取引利益	1,406	(58)	1,464
Net other income	その他業務利益	284	(516)	801
Net gains (losses) related to bonds	国債等債券関係損益	(1,033)	(868)	(164)
International gross business profits	国際業務粗利益	1,811	(1,870)	3,682
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	1,811	(2,805)	4,616
Net interest income	資金利益	206	(728)	934
Net fees and commissions	役務取引等利益	363	(81)	444
Net trading income	特定取引利益	7	(62)	69
Net other income	その他業務利益	1,235	(999)	2,234
Net gains (losses) related to bonds	国債等債券関係損益	—	934	(934)
General and administrative expenses	経費(臨時処理分を除く)	(51,809)	(465)	(51,343)
Personnel expenses	人件費	(26,057)	(1,570)	(24,486)
Non-personnel expenses	物件費	(23,388)	953	(24,341)
Taxes	税金	(2,363)	151	(2,514)
Net business profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	37,283	(5,027)	42,311
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	38,316	(5,093)	43,410
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	(466)	(1,915)	1,449
Net business profits	業務純益	36,817	(6,943)	43,760
Net gains (losses) related to bonds	国債等債券関係損益	(1,033)	66	(1,099)
Net non-recurring gains (losses)	臨時損益	(16,881)	18,074	(34,956)
Credit related costs②	不良債権処理額②	(13,006)	9,925	(22,931)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(13,472)	8,009	(21,482)
Net gains (losses) related to stocks	株式等損益	(1,462)	10,112	(11,575)
Gains on sales of stocks and other securities	株式等売却益	639	329	310
Losses on sales of stocks and other securities	株式等売却損	(458)	(319)	(139)
Losses on devaluation of stocks and other securities	株式等償却	(1,643)	10,102	(11,746)
Ordinary profits	経常利益	19,935	11,131	8,803
Net extraordinary gains (losses)	特別損益	1,848	3,066	(1,217)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(504)	(287)	(216)
Gain on disposal of noncurrent assets	固定資産処分益	8	7	1
Loss on disposal of noncurrent assets	固定資産処分損	(512)	(295)	(217)
Impairment loss	減損損失	(219)	(209)	(9)
Income before income taxes	税引前当期純利益	21,784	14,198	7,586
Income taxes-current	法人税、住民税及び事業税	(13)	(758)	(745)
Income taxes-deferred	法人税等調整額	(6,141)	(25,736)	19,595
Net income	当期純利益	15,656	(10,779)	26,436

【Hokkaido Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2010	change	Mar.31, 2009
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	73,869	1,729	72,140
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	70,804	(2,790)	73,594
Domestic gross business profits	国内業務粗利益	70,510	690	69,819
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	67,470	(2,144)	69,614
Net interest income	資金利益	57,456	(651)	58,108
Net fees and commissions	役務取引等利益	8,552	(860)	9,412
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	4,501	2,202	2,299
Net gains (losses) related to bonds	国債等債券関係損益	3,040	2,834	205
International gross business profits	国際業務粗利益	3,359	1,038	2,320
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	3,334	(646)	3,980
Net interest income	資金利益	341	(236)	578
Net fees and commissions	役務取引等利益	59	(11)	71
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	2,957	1,287	1,670
Net gains (losses) related to bonds	国債等債券関係損益	25	1,685	(1,660)
General and administrative expenses	経費(臨時処理分を除く)	(42,634)	(2,432)	(40,201)
Personnel expenses	人件費	(17,230)	(553)	(16,676)
Non-personnel expenses	物件費	(22,864)	(2,030)	(20,833)
Taxes	税金	(2,539)	152	(2,691)
Net business profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	31,235	(702)	31,938
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	28,170	(5,222)	33,392
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	529	(512)	1,041
Net business profits	業務純益	31,765	(1,214)	32,980
Net gains (losses) related to bonds	国債等債券関係損益	3,065	4,519	(1,454)
Net non-recurring gains (losses)	臨時損益	(14,826)	5,647	(20,474)
Credit related costs②	不良債権処理額②	(12,565)	2,536	(15,101)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(12,035)	2,024	(14,059)
Net gains (losses) related to stocks	株式等損益	(289)	3,235	(3,524)
Gains on sales of stocks and other securities	株式等売却益	214	172	41
Losses on sales of stocks and other securities	株式等売却損	(20)	55	(75)
Losses on devaluation of stocks and other securities	株式等償却	(483)	3,007	(3,490)
Ordinary profits	経常利益	16,938	4,432	12,505
Net extraordinary gains (losses)	特別損益	699	(1,642)	2,342
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(164)	89	(253)
Gain on disposal of noncurrent assets	固定資産処分益	21	0	21
Loss on disposal of noncurrent assets	固定資産処分損	(185)	88	(274)
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	1,349	2,280	(930)
Impairment loss	減損損失	(17)	(17)	—
Income before income taxes	税引前当期純利益	17,638	2,789	14,848
Income taxes-current	法人税、住民税及び事業税	(8,660)	(1,781)	(6,879)
Income taxes-deferred	法人税等調整額	1,407	(2,088)	3,496
Net income	当期純利益	10,384	(1,080)	11,464

2. Average Balance of Use and Source of Funds

【Domestic】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,211.9	156.8	9,055.0	5,309.5	8.5	5,301.0	3,902.3	148.3	3,754.0			
Loans and bills discounted	貸出金	6,964.9	28.6	6,936.3	4,108.1	(70.8)	4,178.9	2,856.8	99.4	2,757.4			
Securities	有価証券	1,830.3	126.8	1,703.5	873.2	68.7	804.5	957.0	58.0	898.9			
Interest-bearing liabilities	資金調達勘定	9,126.5	217.0	8,909.4	5,265.1	42.9	5,222.1	3,861.3	174.0	3,687.3			
Deposits and NCD	預金(NCD含む)	8,881.2	298.2	8,583.0	5,117.2	158.0	4,959.2	3,764.0	140.1	3,623.8			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,306.5	154.8	9,151.6	5,385.2	3.0	5,382.1	3,921.3	151.8	3,769.4			
Loans and bills discounted	貸出金	6,966.4	27.9	6,938.5	4,109.6	(71.5)	4,181.1	2,856.8	99.4	2,757.4			
Securities	有価証券	1,892.4	102.4	1,789.9	901.3	53.7	847.5	991.0	48.6	942.4			
Interest-bearing liabilities	資金調達勘定	9,205.0	215.6	8,989.3	5,331.6	39.5	5,292.1	3,873.3	176.0	3,697.2			
Deposits and NCD	預金(NCD含む)	8,934.8	301.4	8,633.3	5,158.7	159.1	4,999.6	3,776.0	142.2	3,633.7			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.64	(0.13)	1.77	1.60	(0.12)	1.72	1.69	(0.15)	1.84			
Loans and bills discounted (b)	貸出金利回り	1.87	(0.14)	2.01	1.80	(0.13)	1.93	1.98	(0.16)	2.14			
Securities	有価証券利回り	1.00	(0.01)	1.01	1.05	0.04	1.01	0.95	(0.06)	1.01			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.24	(0.07)	1.31	1.20	(0.08)	1.28	1.30	(0.06)	1.36			
Deposits and NCD (d)	預金等利回り	0.21	(0.08)	0.29	0.22	(0.08)	0.30	0.19	(0.08)	0.27			
Expense ratio (e)	預金経費率	1.03	0.00	1.03	0.98	(0.02)	1.00	1.10	0.02	1.08			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.66	(0.06)	1.72	1.57	(0.05)	1.62	1.79	(0.08)	1.87			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.62	(0.06)	0.68	0.59	(0.03)	0.62	0.68	(0.10)	0.78			
Interest rate spread (a)-(c)	総資金利鞘	0.39	(0.06)	0.45	0.40	(0.03)	0.43	0.39	(0.08)	0.47			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.65	(0.14)	1.79	1.61	(0.14)	1.75	1.69	(0.16)	1.85			
Loans and Bills discounted (b)	貸出金利回り	1.87	(0.14)	2.01	1.80	(0.13)	1.93	1.98	(0.16)	2.14			
Securities	有価証券利回り	1.02	(0.06)	1.08	1.08	(0.06)	1.14	0.96	(0.08)	1.04			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.27	(0.08)	1.35	1.24	(0.09)	1.33	1.32	(0.06)	1.38			
Deposits and NCD (d)	預金等利回り	0.21	(0.08)	0.29	0.22	(0.09)	0.31	0.19	(0.08)	0.27			
Expense ratio (e)	預金経費率	1.05	0.00	1.05	1.00	(0.02)	1.02	1.12	0.02	1.10			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.66	(0.05)	1.71	1.57	(0.04)	1.61	1.79	(0.08)	1.87			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.60	(0.06)	0.66	0.57	(0.02)	0.59	0.66	(0.10)	0.76			
Interest rate spread (a)-(c)	総資金利鞘	0.37	(0.06)	0.43	0.37	(0.04)	0.41	0.37	(0.09)	0.46			

4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits	コア業務純益	66,487	(10,315)	76,802	38,316	(5,093)	43,410	28,170	(5,222)	33,392			
As per employee (in thousands of yen)	一人当たり(千円)	14,974	(3,033)	18,007	14,731	(2,639)	17,371	15,318	(3,590)	18,908			
Net business profits	業務純益	68,582	(8,158)	76,740	36,817	(6,943)	43,760	31,765	(1,214)	32,980			
As per employee (in thousands of yen)	一人当たり(千円)	15,446	(2,546)	17,993	14,154	(3,356)	17,511	17,273	(1,401)	18,675			

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits per common shareholders' equity	コア業務純益ベース	23.32	(7.83)	31.15	19.58	(5.55)	25.13	32.19	(13.99)	46.18			
Net business profits per common shareholders' equity	業務純益ベース	24.07	(7.06)	31.13	18.81	(6.52)	25.33	36.57	(9.01)	45.58			
Net income per common shareholders' equity	当期純利益ベース	8.73	(6.02)	14.75	7.97	(7.13)	15.10	10.53	(3.34)	13.87			

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core gross business profits basis	コア業務粗利益ベース	58.68	4.31	54.37	57.48	3.30	54.18	60.21	5.59	54.62			
Gross business profits basis	業務粗利益ベース	57.95	2.74	55.21	58.15	3.33	54.82	57.71	1.99	55.72			

(3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2010			Mar.31, 2009			Mar.31, 2010			Mar.31, 2009		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits on assets	コア業務純益ベース	0.68	(0.12)	0.80	0.68	(0.09)	0.77	0.68	(0.17)	0.85			
Net business profits on assets	業務純益ベース	0.70	(0.10)	0.80	0.65	(0.13)	0.78	0.77	(0.06)	0.83			
Net income on assets	当期純利益ベース	0.26	(0.13)	0.39	0.27	(0.20)	0.47	0.25	(0.04)	0.29			

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2010		Mar.31, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,424	4,979	(2,554)
Gains on sales	売却益	5,648	2,411	3,237
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,419	360	2,059
Losses on redemption	償還損	499	(505)	1,005
Losses on devaluation	償却	305	(2,422)	2,727
Net gains (losses) related to stocks and others	株式等損益	(1,784)	13,871	(15,656)
Gains on sales	売却益	888	545	343
Losses on sales	売却損	521	301	220
Losses on devaluation	償却	2,151	(13,627)	15,779

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2010		Mar.31, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,032	4,585	(2,553)
Gains on sales	売却益	5,456	2,252	3,204
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,419	398	2,020
Losses on redemption	償還損	699	(309)	1,009
Losses on devaluation	償却	305	(2,422)	2,727
Net gains (losses) related to stocks and others	株式等損益	(1,752)	13,348	(15,100)
Gains on sales	売却益	854	502	351
Losses on sales	売却損	479	263	215
Losses on devaluation	償却	2,126	(13,110)	15,237

【Hokuriku bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2010		Mar.31, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,033)	66	(1,099)
Gains on sales	売却益	102	(1,115)	1,217
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	880	797	82
Losses on redemption	償還損	—	(5)	5
Losses on devaluation	償却	255	(1,972)	2,227
Net gains (losses) related to stocks and others	株式等損益	(1,462)	10,112	(11,575)
Gains on sales	売却益	639	329	310
Losses on sales	売却損	458	319	139
Losses on devaluation	償却	1,643	(10,102)	11,746

【Hokkaido bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2010		Mar.31, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,065	4,519	(1,454)
Gains on sales	売却益	5,354	3,367	1,986
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,539	(398)	1,937
Losses on redemption	償還損	699	(303)	1,003
Losses on devaluation	償却	50	(450)	500
Net gains (losses) related to stocks and others	株式等損益	(289)	3,235	(3,524)
Gains on sales	売却益	214	172	41
Losses on sales	売却損	20	(55)	75
Losses on devaluation	償却	483	(3,007)	3,490

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2010				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	791	1,871	922	130	(1,079)	468	1,548
Available-for-sale securities	その他有価証券	14,018	41,952	32,058	18,040	(27,934)	13,305	41,240
Stocks	株式	(952)	9,074	10,577	11,529	(10,026)	8,832	18,858
Bonds	債券	18,792	22,703	20,301	1,509	(3,910)	4,398	8,309
Other	その他	(3,822)	10,175	1,179	5,002	(13,997)	74	14,072
Total	合計	14,810	43,824	32,980	18,170	(29,014)	13,774	42,788
Stocks	株式	(952)	9,074	10,577	11,529	(10,026)	8,832	18,858
Bonds	債券	19,621	24,298	21,223	1,602	(4,677)	4,867	9,544
Other	その他	(3,858)	10,451	1,179	5,038	(14,310)	74	14,385

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2010				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	737	1,826	867	130	(1,089)	459	1,548
Available-for-sale securities	その他有価証券	21,625	39,867	35,728	14,102	(18,241)	17,180	35,421
Stocks	株式	6,154	7,054	13,897	7,742	(899)	12,407	13,306
Bonds	債券	19,310	22,880	20,794	1,484	(3,569)	4,654	8,223
Other	その他	(3,839)	9,932	1,035	4,875	(13,772)	119	13,891
Total	合計	22,363	41,694	36,596	14,232	(19,330)	17,639	36,970
Stocks	株式	6,154	7,054	13,897	7,742	(899)	12,407	13,306
Bonds	債券	20,084	24,430	21,662	1,578	(4,345)	5,113	9,459
Other	その他	(3,876)	10,208	1,035	4,911	(14,084)	119	14,204

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2010				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	11,199	21,979	19,588	8,389	(10,780)	11,008	21,789
Stocks	株式	3,012	5,214	8,385	5,373	(2,202)	8,692	10,894
Bonds	債券	9,414	12,568	10,388	974	(3,153)	2,245	5,399
Other	その他	(1,228)	4,197	814	2,042	(5,425)	70	5,495
Total	合計	11,199	21,979	19,588	8,389	(10,780)	11,008	21,789
Stocks	株式	3,012	5,214	8,385	5,373	(2,202)	8,692	10,894
Bonds	債券	9,414	12,568	10,388	974	(3,153)	2,245	5,399
Other	その他	(1,228)	4,197	814	2,042	(5,425)	70	5,495

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2010				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	737	1,826	867	130	(1,089)	459	1,548
Available-for-sale securities	その他有価証券	10,426	17,887	16,139	5,712	(7,460)	6,171	13,632
Stocks	株式	3,142	1,840	5,512	2,369	1,302	3,715	2,412
Bonds	債券	9,895	10,311	10,405	510	(416)	2,408	2,824
Other	その他	(2,611)	5,735	221	2,833	(8,346)	48	8,395
Total	合計	11,164	19,714	17,007	5,843	(8,549)	6,630	15,180
Stocks	株式	3,142	1,840	5,512	2,369	1,302	3,715	2,412
Bonds	債券	10,669	11,862	11,273	604	(1,192)	2,867	4,059
Other	その他	(2,648)	6,011	221	2,869	(8,659)	48	8,708

(2) Breakdown of securitization products(Total of two banks)

(Billions of yen)

		Balance (as of Mar.31,2010)									
				Securitization products 証券化商品				(Unrealized losses) (評価損)			
				RMBS		CMBS		CDO		ABS	
Securities	有価証券	2,015.0	0.1	22.7	0.0	21.1	—	(0.0)	0.1	0.0	1.4
Japanese government bonds	国債	938.8	—	—	—	—	—	—	—	—	—
Japanese local government bonds	地方債	415.2	—	—	—	—	—	—	—	—	—
Japanese corporate bonds	社債	438.4	0.0	10.7	0.0 *1	9.1	—	(0.0)	0.1	0.0	1.4
Stocks	株式	135.1	—	—	—	—	—	—	—	—	—
Foreign currency denominated securities	外国債券	55.8	0.0	12.0	0.0 *2	12.0	—	—	—	—	—
Others	その他証券	31.4	—	—	—	—	—	—	—	—	—
Money held in trust	金銭の信託	4.4	0.0	0.4	—	—	0.0	0.4	—	—	—
Monetary claims bought	買入金銭債権	131.6	(0.2)	102.7	(0.1) *1	99.8	(0.0)	1.8	—	(0.0)	0.9

• **Neither US subprime mortgage loan-related assets nor SIV investments were held in our assets.**

・サブプライム関連、SIV関連の資産は保有していません。

***1 Majority of RMBS were backed by Residential Mortgage held by Japanese domestic financial institutions.**

(*1)RMBSは、国内金融機関の住宅ローン債権を裏付資産とするものが大半。

***2 All of RMBS in Foreign currency denominated securities were guaranteed by Ginnie Mae, wholly-owned by the US government.**

(*2)外国債券のRMBSは、米国政府全額出資の連邦政府抵当金庫(ジニーメイ)保証付債のみ。

8. Capital Adequacy Ratio (Domestic Standard)

Capital adequacy ratio is calculated in accordance with the new standard (Basel 2) From March 31,2007.

The following approaches are adopted to calculate the new capital adequacy ratio.

Credit risk : The Standardized Approach Operational Risk : The Standardized Approach

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.83%	0.02%	0.44%	10.81%	10.39%
Tier1 ratio	Tier1比率	7.05%	(0.53%)	(0.43%)	7.58%	7.48%
(2) Tier1 capital	Tier1	356,037	(54,026)	(45,538)	410,064	401,576
(3) Tier2 capital	Tier2	192,128	16,473	34,420	175,655	157,707
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	31,539	(2,233)	(1,977)	33,772	33,516
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,989	(93)	(101)	8,083	8,091
Subordinated debts	劣後ローン(債券)残高	152,600	18,800	36,500	133,800	116,100
(4) Deductions	控除項目	1,411	(163)	(317)	1,575	1,728
(5) Capital (2)+(3)-(4)	自己資本	546,754	(37,389)	(10,800)	584,144	557,555
(6) Risk-weighted assets	リスクアセット	5,046,284	(357,306)	(316,360)	5,403,591	5,362,645

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.80%	0.57%	0.70%	10.23%	10.10%
Tier1 ratio	Tier1比率	6.76%	(0.38%)	(0.18%)	7.14%	6.94%
(2) Tier1 capital	Tier1	196,395	(31,456)	(26,420)	227,852	222,816
(3) Tier2 capital	Tier2	117,616	18,811	15,967	98,805	101,649
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	18,027	1,105	569	16,922	17,457
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,989	(93)	(101)	8,083	8,091
Subordinated debts	劣後ローン(債券)残高	91,600	17,800	15,500	73,800	76,100
(4) Deductions	控除項目	52	52	(87)	—	139
(5) Capital (2)+(3)-(4)	自己資本	313,959	(12,697)	(10,365)	326,657	324,325
(6) Risk-weighted assets	リスクアセット	2,904,661	(286,434)	304,810	3,191,096	3,209,472

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.81%	0.34%	0.55%	10.47%	10.26%
Tier1 ratio	連結Tier1比率	6.76%	(0.58%)	(0.29%)	7.34%	7.05%

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.19%	(0.26%)	0.06%	10.45%	10.13%
Tier1 ratio	Tier1比率	6.81%	(0.46%)	(0.93%)	7.27%	7.74%
(2) Tier1 capital	Tier1	143,896	(17,867)	(22,285)	161,763	166,181
(3) Tier2 capital	Tier2	71,297	433	19,973	70,864	51,324
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	10,297	(566)	(1,026)	10,864	11,324
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	61,000	1,000	21,000	60,000	40,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	215,143	(17,433)	(2,312)	232,577	217,455
(6) Risk-weighted assets	リスクアセット	2,110,592	(114,396)	(35,445)	2,224,988	2,146,037

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.29%	(0.24%)	0.11%	10.53%	10.18%
Tier1 ratio	連結Tier1比率	6.84%	(0.45%)	(0.93%)	7.29%	7.77%

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	55,765	(14,273)	(7,853)	70,039	63,618
Doubtful	危険債権	142,613	2,307	(6,661)	140,305	149,275
Substandard	要管理債権	16,829	(291)	(30,986)	17,120	47,816
Non Performing Loans	(1) 小計	215,207	(12,256)	(45,502)	227,464	260,709
	Normal	7,001,962	(169,172)	113,632	7,171,135	6,888,330
Total	(2) 合計	7,217,170	(181,429)	68,130	7,398,600	7,149,040
NPL ratio (%)	(1)/(2) 比率	2.98%	(0.09%)	(0.66%)	3.07%	3.64%

Amount of partial write-off	部分直接償却実施額	125,672	(823)	(9,861)	126,496	135,533
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【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	39,584	(8,943)	(8,545)	48,527	48,129
Doubtful	危険債権	92,474	11,093	8,729	81,380	83,744
Substandard	要管理債権	15,202	2,493	(16,443)	12,708	31,645
Non Performing Loans	(1) 小計	147,260	4,643	(16,259)	142,616	163,519
	Normal	4,151,803	(173,778)	(79,533)	4,325,581	4,231,336
Total	(2) 合計	4,299,063	(169,135)	(95,792)	4,468,198	4,394,856
NPL ratio (%)	(1)/(2) 比率	3.42%	0.23%	(0.30%)	3.19%	3.72%

Amount of partial write-off	部分直接償却実施額	86,641	(7,725)	(24,443)	94,366	111,085
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	16,181	(5,330)	691	21,511	15,489
Doubtful	危険債権	50,138	(8,785)	(15,391)	58,924	65,530
Substandard	要管理債権	1,627	(2,784)	(14,543)	4,411	16,170
Non Performing Loans	(1) 小計	67,947	(16,900)	(29,242)	84,847	97,190
	Normal	2,850,159	4,605	193,165	2,845,554	2,656,993
Total	(2) 合計	2,918,107	(12,294)	163,923	2,930,401	2,754,183
NPL ratio (%)	(1)/(2) 比率	2.32%	(0.57%)	(1.20%)	2.89%	3.52%

Amount of partial write-off	部分直接償却実施額	39,030	6,901	14,582	32,129	24,448
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2010 (a)	55,765	45,665	10,099	100.00%	100.00%
		As of Mar.31, 2009 (b)	70,039	56,135	13,903	100.00%	100.00%
		(a) - (b)	(14,273)	(10,470)	(3,803)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2010 (a)	142,613	91,451	33,465	65.41%	87.59%
		As of Mar.31, 2009 (b)	140,305	83,957	37,972	67.38%	86.90%
		(a) - (b)	2,307	7,493	(4,506)	(1.97%)	0.69%
Substandard	要管理債権	As of Mar.31, 2010 (a)	16,829	7,488	3,244	34.74%	63.77%
		As of Mar.31, 2009 (b)	17,120	5,738	3,630	31.89%	54.72%
		(a) - (b)	(291)	1,750	(385)	2.85%	9.05%
Total	合計	As of Mar.31, 2010 (a)	215,207	144,605	46,810	66.30%	88.94%
		As of Mar.31, 2009 (b)	227,464	145,831	55,506	67.99%	88.51%
		(a) - (b)	(12,256)	(1,225)	(8,696)	(1.69%)	0.43%

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2010 (a)	39,584	32,042	7,541	100.00%	100.00%
		As of Mar.31, 2009 (b)	48,527	37,072	11,455	100.00%	100.00%
		(a) - (b)	(8,943)	(5,030)	(3,913)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2010 (a)	92,474	62,197	21,525	71.09%	90.53%
		As of Mar.31, 2009 (b)	81,380	51,231	22,174	73.55%	90.20%
		(a) - (b)	11,093	10,965	(648)	(2.46%)	0.33%
Substandard	要管理債権	As of Mar.31, 2010 (a)	15,202	6,237	3,193	35.62%	62.04%
		As of Mar.31, 2009 (b)	12,708	4,332	3,097	36.98%	58.46%
		(a) - (b)	2,493	1,905	95	(1.36%)	3.58%
Total	合計	As of Mar.31, 2010 (a)	147,260	100,477	32,261	68.95%	90.13%
		As of Mar.31, 2009 (b)	142,616	92,636	36,727	73.48%	90.70%
		(a) - (b)	4,643	7,840	(4,466)	(4.53%)	(0.57%)

【Hokkaido bank】

(Millions of yen.)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2010 (a)	16,181	13,623	2,557	100.00%	100.00%
		As of Mar.31, 2009 (b)	21,511	19,063	2,448	100.00%	100.00%
		(a) - (b)	(5,330)	(5,439)	109	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2010 (a)	50,138	29,253	11,939	57.16%	82.15%
		As of Mar.31, 2009 (b)	58,924	32,725	15,797	60.29%	82.34%
		(a) - (b)	(8,785)	(3,471)	(3,858)	(3.13%)	(0.19%)
Substandard	要管理債権	As of Mar.31, 2010 (a)	1,627	1,250	51	13.65%	80.02%
		As of Mar.31, 2009 (b)	4,411	1,406	532	17.73%	43.95%
		(a) - (b)	(2,784)	(155)	(481)	(4.08%)	36.07%
Total	合計	As of Mar.31, 2010 (a)	67,947	44,128	14,548	61.08%	86.35%
		As of Mar.31, 2009 (b)	84,847	53,194	18,778	59.32%	84.82%
		(a) - (b)	(16,900)	(9,066)	(4,229)	1.76%	1.53%

3. Risk-Monitored Loans (after partial write-off)

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	16,771	(13,103)	(4,801)	29,875	21,573
Non-accrual delinquent loans	延滞債権額	177,488	1,810	(9,700)	175,677	187,189
Loans past due for 3 months or more	3カ月以上延滞債権額	746	38	573	707	172
Restructured loans	貸出条件緩和債権額	16,083	(329)	(31,560)	16,412	47,643
Total	合計	211,089	(11,583)	(45,489)	222,673	256,579
Total loans and bills discounted	貸出金残高	6,993,683	(163,113)	96,036	7,156,797	6,897,647

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.23%	(0.18%)	(0.08%)	0.41%	0.31%
Non-accrual delinquent loans	延滞債権額	2.53%	0.08%	(0.18%)	2.45%	2.71%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.01%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.22%	0.00%	(0.47%)	0.22%	0.69%
Total	合計	3.01%	(0.10%)	(0.70%)	3.11%	3.71%

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	12,982	(7,081)	(3,682)	20,064	16,665
Non-accrual delinquent loans	延滞債権額	116,402	9,502	4,572	106,900	111,830
Loans past due for 3 months or more	3カ月以上延滞債権額	702	(5)	530	707	172
Restructured loans	貸出条件緩和債権額	14,499	2,498	(16,973)	12,000	31,473
Total	合計	144,587	4,914	(15,554)	139,673	160,141
Total loans and bills discounted	貸出金残高	4,142,634	(150,668)	(68,140)	4,293,302	4,210,774

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.31%	(0.15%)	(0.08%)	0.46%	0.39%
Non-accrual delinquent loans	延滞債権額	2.80%	0.32%	0.15%	2.48%	2.65%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.00%	0.01%	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.35%	0.08%	(0.39%)	0.27%	0.74%
Total	合計	3.49%	0.24%	(0.31%)	3.25%	3.80%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,788	(6,022)	(1,118)	9,811	4,907
Non-accrual delinquent loans	延滞債権額	61,086	(7,691)	(14,273)	68,777	75,359
Loans past due for 3 months or more	3カ月以上延滞債権額	43	43	43	—	—
Restructured loans	貸出条件緩和債権額	1,583	(2,827)	(14,586)	4,411	16,170
Total	合計	66,502	(16,498)	(29,935)	83,000	96,437
Total loans and bills discounted	貸出金残高	2,851,049	(12,445)	164,176	2,863,495	2,686,873

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.13%	(0.21%)	(0.05%)	0.34%	0.18%
Non-accrual delinquent loans	延滞債権額	2.14%	(0.26%)	(0.66%)	2.40%	2.80%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	—	—
Restructured loans	貸出条件緩和債権額	0.05%	(0.10%)	(0.55%)	0.15%	0.60%
Total	合計	2.33%	(0.56%)	(1.25%)	2.89%	3.58%

4. Allowance for Loan Losses

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	71,987	(7,779)	(16,862)	79,767	88,850
General allowance	一般貸倒引当金	26,228	(72)	(3,469)	26,301	29,697
Specific allowance	個別貸倒引当金	45,759	(7,706)	(13,393)	53,466	59,153

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	46,615	(3,719)	(6,399)	50,335	53,015
General allowance	一般貸倒引当金	16,475	456	(1,897)	16,018	18,372
Specific allowance	個別貸倒引当金	30,140	(4,176)	(4,502)	34,317	34,642

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	25,372	(4,059)	(10,462)	29,431	35,834
General allowance	一般貸倒引当金	9,752	(529)	(1,571)	10,282	11,324
Specific allowance	個別貸倒引当金	15,619	(3,529)	(8,891)	19,149	24,510

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	58.54%	(0.43%)	1.32%	58.97%	57.22%
After partial write-off	部分直接償却後	34.10%	(1.72%)	(0.52%)	35.82%	34.62%
Amount of partial write-off	部分直接償却実施額	124,484	(1,221)	(11,045)	125,706	135,530

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	57.62%	(4.20%)	(2.88%)	61.82%	60.50%
After partial write-off	部分直接償却後	32.24%	(3.79%)	(0.86%)	36.03%	33.10%
Amount of partial write-off	部分直接償却実施額	86,641	(7,725)	(24,443)	94,366	111,085

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	60.58%	7.44%	10.72%	53.14%	49.86%
After partial write-off	部分直接償却後	38.15%	2.70%	1.00%	35.45%	37.15%
Amount of partial write-off	部分直接償却実施額	37,843	6,503	13,398	31,339	24,444

6. Classification of Loans by Type of Industry

【Total of two banks (+ Hokugin Corp.)】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			7,156,797	6,897,647
Manufacturing	製造業			973,872	886,301
Agriculture	農業			21,435	19,837
Forestry	林業			8,245	3,135
Fishery	漁業			6,165	7,861
Mining	鉱業			13,461	3,680
Construction	建設業			376,972	391,663
Utilities	電気・ガス・熱供給・水道業			85,579	67,073
Communication	情報通信業			46,591	32,064
Transportation	運輸業			163,149	158,391
Wholesale and retail	卸売・小売業			935,594	923,152
Finance and insurance	金融・保険業			230,342	235,200
Real estate	不動産業			470,572	481,868
Services	各種サービス業			740,678	737,181
Government, local government (Government)	地方公共団体等 (うち政府向け)			1,088,431 346,700	1,016,962 387,693
Others	その他			1,995,709	1,933,277

【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	6,993,683	100.0%		
Manufacturing	製造業	927,583	13.3%		
Agriculture and forestry	農業、林業	29,134	0.4%		
Fishery	漁業	5,244	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	16,350	0.2%		
Construction	建設業	341,265	4.9%		
Utilities	電気・ガス・熱供給・水道業	81,408	1.2%		
Communication	情報通信業	42,446	0.6%		
Transportation and postal activities	運輸業、郵便業	159,262	2.3%		
Wholesale and retail	卸売業、小売業	843,279	12.0%		
Finance and insurance	金融業、保険業	235,440	3.4%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	540,824	7.7%		
Other services	各種サービス業(学究研究他)	586,439	8.4%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,132,924 310,259	16.2% 4.4%		
Others	その他	2,052,086	29.3%		

【Total of two banks + Hokugin corp.】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			222,673	256,579
Manufacturing	製造業			28,024	36,380
Agriculture	農業			966	1,166
Forestry	林業			59	124
Fishery	漁業			1,140	1,990
Mining	鉱業			445	551
Construction	建設業			43,051	51,436
Utilities	電気・ガス・熱供給・水道業			0	5
Communication	情報通信業			971	1,209
Transportation	運輸業			5,254	4,567
Wholesale and retail	卸売・小売業			47,391	50,668
Finance and insurance	金融・保険業			1,524	2,074
Real estate	不動産業			32,685	33,306
Services	各種サービス業			35,658	48,672
Government, local government	地方公共団体等			—	—
Others	その他			25,500	24,424

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	211,089	100.0%		
Manufacturing	製造業	29,150	13.8%		
Agriculture and forestry	農業、林業	896	0.4%		
Fishery	漁業	929	0.5%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	425	0.2%		
Construction	建設業	42,284	20.0%		
Utilities	電気・ガス・熱供給・水道業	28	0.0%		
Communication	情報通信業	1,827	0.9%		
Transportation and postal activities	運輸業、郵便業	3,276	1.6%		
Wholesale and retail	卸売業、小売業	35,200	16.7%		
Finance and insurance	金融業、保険業	2,143	1.0%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	34,260	16.2%		
Other services	各種サービス業(学究研究他)	30,284	14.3%		
Government, local government	地方公共団体等	—	—		
Others	その他	30,381	14.4%		

【Hokuriku bank + Hokugin Corp.】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			4,293,302	4,210,774
Manufacturing	製造業			714,053	664,778
Agriculture	農業			11,701	11,629
Forestry	林業			7,857	2,826
Fishery	漁業			3,788	5,496
Mining	鉱業			11,856	2,045
Construction	建設業			249,498	266,173
Utilities	電気・ガス・熱供給・水道業			38,604	36,561
Communication	情報通信業			27,104	24,660
Transportation	運輸業			89,189	87,562
Wholesale and retail	卸売・小売業			565,501	562,198
Finance and insurance	金融・保険業			93,083	93,904
Real estate	不動産業			289,219	313,157
Services	各種サービス業			448,849	444,775
Government, local government (Government)	地方公共団体等 (うち政府向け)			706,778 346,700	707,189 370,693
Others	その他			1,036,220	987,819

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,142,634	100.0%		
Manufacturing	製造業	647,289	15.6%		
Agriculture and forestry	農業、林業	19,800	0.5%		
Fishery	漁業	3,350	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	14,692	0.4%		
Construction	建設業	224,840	5.4%		
Utilities	電気・ガス・熱供給・水道業	39,303	0.9%		
Communication	情報通信業	25,991	0.6%		
Transportation and postal activities	運輸業、郵便業	84,247	2.0%		
Wholesale and retail	卸売業、小売業	508,612	12.3%		
Finance and insurance	金融業、保険業	99,641	2.4%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	337,876	8.2%		
Other services	各種サービス業(学究研究他)	341,039	8.2%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	720,307 310,259	17.4% 7.5%		
Others	その他	1,075,647	26.0%		

【Hokuriku bank + Hokugin Corp.】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			139,673	160,141
Manufacturing	製造業			20,430	20,670
Agriculture	農業			170	207
Forestry	林業			0	—
Fishery	漁業			412	1,103
Mining	鉱業			445	551
Construction	建設業			29,323	28,902
Utilities	電気・ガス・熱供給・水道業			—	3
Communication	情報通信業			711	954
Transportation	運輸業			2,716	1,852
Wholesale and retail	卸売・小売業			23,246	32,710
Finance and insurance	金融・保険業			1,164	1,198
Real estate	不動産業			21,500	21,024
Services	各種サービス業			25,175	37,170
Government, local government	地方公共団体等			—	—
Others	その他			14,377	13,791

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	144,587	100.0%		
Manufacturing	製造業	20,269	14.0%		
Agriculture and forestry	農業、林業	103	0.1%		
Fishery	漁業	412	0.3%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	424	0.3%		
Construction	建設業	30,959	21.4%		
Utilities	電気・ガス・熱供給・水道業	—	—		
Communication	情報通信業	1,361	0.9%		
Transportation and postal activities	運輸業、郵便業	1,844	1.3%		
Wholesale and retail	卸売業、小売業	24,513	17.0%		
Finance and insurance	金融業、保険業	940	0.6%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	21,838	15.1%		
Other services	各種サービス業(学究研究他)	23,414	16.2%		
Government, local government	地方公共団体等	—	—		
Others	その他	18,503	12.8%		

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			2,863,495	2,686,873
Manufacturing	製造業			259,819	221,523
Agriculture	農業			9,734	8,208
Forestry	林業			388	309
Fishery	漁業			2,377	2,365
Mining	鉱業			1,605	1,635
Construction	建設業			127,474	125,490
Utilities	電気・ガス・熱供給・水道業			46,975	30,512
Communication	情報通信業			19,487	7,404
Transportation	運輸業			73,960	70,829
Wholesale and retail	卸売・小売業			370,093	360,954
Finance and insurance	金融・保険業			137,259	141,296
Real estate	不動産業			181,353	168,711
Services	各種サービス業			291,829	292,406
Government, local government (Government)	地方公共団体等 (うち政府向け)			—	17,000
Others	その他			959,489	945,458

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	2,851,049	100.0%		
Manufacturing	製造業	280,294	9.8%		
Agriculture and forestry	農業、林業	9,334	0.3%		
Fishery	漁業	1,894	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,658	0.1%		
Construction	建設業	116,425	4.1%		
Utilities	電気・ガス・熱供給・水道業	42,105	1.5%		
Communication	情報通信業	16,455	0.6%		
Transportation and postal activities	運輸業、郵便業	75,015	2.6%		
Wholesale and retail	卸売業、小売業	334,667	11.7%		
Finance and insurance	金融業、保険業	135,799	4.8%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	202,948	7.1%		
Other services	各種サービス業(学究研究他)	245,400	8.6%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	—	—		
Others	その他	976,438	34.2%		

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			83,000	96,437
Manufacturing	製造業			7,594	15,709
Agriculture	農業			795	959
Forestry	林業			58	124
Fishery	漁業			727	886
Mining	鉱業			—	—
Construction	建設業			13,727	22,534
Utilities	電気・ガス・熱供給・水道業			0	1
Communication	情報通信業			260	254
Transportation	運輸業			2,538	2,714
Wholesale and retail	卸売・小売業			24,145	17,957
Finance and insurance	金融・保険業			359	875
Real estate	不動産業			11,185	12,282
Services	各種サービス業			10,482	11,502
Government, local government	地方公共団体等			—	—
Others	その他			11,123	10,633

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2010		As of Mar.31,2009	As of Mar.31,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	66,502	100.0%		
Manufacturing	製造業	8,880	13.4%		
Agriculture and forestry	農業、林業	793	1.2%		
Fishery	漁業	517	0.8%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	0	0.0%		
Construction	建設業	11,325	17.0%		
Utilities	電気・ガス・熱供給・水道業	28	0.0%		
Communication	情報通信業	465	0.7%		
Transportation and postal activities	運輸業、郵便業	1,431	2.1%		
Wholesale and retail	卸売業、小売業	10,686	16.1%		
Finance and insurance	金融業、保険業	1,202	1.8%		
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,422	18.7%		
Other services	各種サービス業(学究研究他)	6,870	10.3%		
Government, local government	地方公共団体等	—	—		
Others	その他	11,878	17.9%		

7. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,967,331	59,065	130,862	1,908,266	1,836,469
Housing loans	うち住宅系ローン残高	1,857,984	65,362	145,716	1,792,622	1,712,268
Other consumer loans	うちその他のローン残高	109,346	(6,297)	(14,854)	115,644	124,200

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,020,324	41,889	97,955	978,435	922,369
Housing loans	うち住宅系ローン残高	960,826	47,570	111,400	913,256	849,426
Other consumer loans	うちその他のローン残高	59,498	(5,680)	(13,444)	65,179	72,942

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	947,007	17,176	32,907	929,831	914,100
Housing loans	うち住宅系ローン残高	897,158	17,792	34,316	879,366	862,842
Other consumer loans	うちその他のローン残高	49,848	(617)	(1,410)	50,465	51,258

8. Loans to Small and Medium-sized Enterprises (“SMEs”) and Individuals

【Total of two banks (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,890,625	(159,921)	(123,147)	5,050,546	5,013,772
% to total loans	中小企業等貸出比率	69.92%	(0.64)%	(2.76)%	70.56%	72.68%

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,882,228	(131,498)	(128,821)	3,013,726	3,011,049
% to total loans	中小企業等貸出比率	69.57%	(0.62)%	(1.93)%	70.19%	71.50%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,008,397	(28,423)	5,674	2,036,820	2,002,723
% to total loans	中小企業等貸出比率	70.44%	(0.69)%	(4.09)%	71.13%	74.53%

9. Deposits and Loans

【Total of two banks】 (including Hokugin Corp. in loans)

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	9,048,443	376,933	640,973	8,671,510	8,407,470
Deposits (average balance)	預金 (平残)	8,760,024	296,287	457,006	8,463,737	8,303,017
Loans (term-end balance)	貸出金 (末残)	6,993,683	(163,113)	96,036	7,156,797	6,897,647
Loans (average balance)	貸出金 (平残)	6,967,660	17,861	175,290	6,949,799	6,792,370

【Hokuriku bank】 (including Hokugin Corp. in loans)

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	5,244,535	204,494	335,382	5,040,041	4,909,152
Deposits (average balance)	預金 (平残)	5,041,787	144,557	231,678	4,897,229	4,810,108
Loans (term-end balance)	貸出金 (末残)	4,142,634	(150,668)	(68,140)	4,293,302	4,210,774
Loans (average balance)	貸出金 (平残)	4,110,813	(81,582)	(7,896)	4,192,395	4,118,709

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2010			As of Mar.31,2009	As of Mar.31,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	3,803,908	172,438	305,590	3,631,469	3,498,317
Deposits (average balance)	預金 (平残)	3,718,236	151,729	225,327	3,566,507	3,492,908
Loans (term-end balance)	貸出金 (末残)	2,851,049	(12,445)	164,176	2,863,495	2,686,873
Loans (average balance)	貸出金 (平残)	2,856,847	99,444	183,187	2,757,403	2,673,660