

Summary :

Interim Financial Results for Fiscal 2014

November 14, 2014

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

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

1. Financial Highlights for the first half of Fiscal 2014 (for the six months ended September 30, 2014)

(1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H F2014	96,413	1.2	21,883	(7.2)	13,819	12.3
1H F2013	95,289	(9.9)	23,582	162.8	12,304	101.5

Reference: Comprehensive income for the first half of Fiscal 2014: ¥28,666 million [56.8%], for the first half of Fiscal 2013: ¥ 18,277 million [231.5%]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2014	9.71	9.70
1H F2013	8.58	8.57

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
1H F2014	11,422,406	525,866	4.6	350.69
Fiscal 2013	11,114,807	505,125	4.5	335.36

Reference: Own Capital: as of September 30, 2014: ¥524,362 million; as of March 31, 2014: ¥503,766 million

Notes: 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 per Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2013	—	0.00	—	4.00	4.00
Fiscal 2014	—	0.00	—	4.00	4.00
Fiscal 2014 (forecast)	—	—	—	4.00	4.00

Notes: Revision of released forecast for cash dividends for shareholders of common stock: No

3. Earnings Estimates for Fiscal 2014 (for the fiscal year ending March 31, 2015)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Full Year	185,000	(3.1)	35,000	(29.2)	21,000	(23.2)	¥ 14.47

Notes: Revision of released earnings estimates: Yes

4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2014
(changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements
(a) Changes in accounting policies due to revisions of accounting standards, etc.: Yes
(b) Changes in accounting policies other than (a) above: No
(c) Changes in accounting estimates: No
(d) Restatements: No
- (3) Issued Shares (Common Stock)
(a) Number of Common Stock outstanding (including Treasury Stock):
As of September 30, 2014 and as of March 31, 2014: 1,351,630,146
(b) Number of Treasury Stock:
As of September 30, 2014: 11,880,352; as of March 31, 2014: 12,067,668
(c) Average outstanding shares for the six months ended:
As of September 30, 2014: 1,339,676,370; as of September 30, 2013: 1,339,497,578

Non-consolidated Financial Results

1. Financial Highlights for the First Half of Fiscal 2014 (for the six months ended September 30, 2014)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2014	1,130	2.1	838	0.2	807	(0.1)	805	(0.2)
1H Fiscal 2013	1,107	(0.7)	836	(0.8)	808	(0.0)	807	0.0

	Net Income per Share of Common Stock
1H Fiscal 2014	¥ (0.00)
1H Fiscal 2013	0.00

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2014	274,011	230,663	84.1
Fiscal 2013	279,247	253,918	84.4

Reference: Own Capital: as of September 30, 2014: ¥230,391 million; as of March 31, 2014: ¥235,727 million

(Note on Interim Audit Process)

This interim earnings report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act". Therefore, the audit process of interim consolidated financial statement and interim financial statement has not been completed as of the disclosure of this interim earnings report.

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.

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends per Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2013	—	7.50	—	7.50	15.00
Fiscal 2014	—	7.50			
Fiscal 2014 (forecast)			—	7.50	15.00

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2014
(Ended September 30, 2014)



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

SELECTED INTERIM FINANCIAL INFORMATION

For the Fiscal Year 2014 (Ended September 30,2014)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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. Interim Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2014			Sep.30, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	96.4	1.1	1.2%	95.2
Ordinary profits	経常利益	21.8	(1.6)	(7.2%)	23.5
Interim net income	中間純利益	13.8	1.5	12.3%	12.3

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Sep.30, 2014			Sep.30, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	89.7	0.8	1.0%	88.8
Core gross business profits	コア業務粗利益	72.0	0.4	0.7%	71.5
Net interest income	資金利益	61.0	(0.4)		61.4
Domestic	国内業務部門	60.3	(0.6)		60.9
International	国際業務部門	0.7	0.2		0.4
Net fees and commissions	役員取引等利益	9.5	0.7		8.7
Net trading income	特定取引利益	0.1	(0.0)		0.1
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)	1.3	0.2		1.1
Gains on foreign exchange transactions	うち外国為替売買益	0.6	(0.2)		0.8
Income from derivatives	うち金融派生商品収益	0.7	0.4		0.3
General and administrative expenses	経費	47.7	(0.1)		47.8
Personnel	人件費	22.1	(0.1)		22.2
Non-personnel	物件費	22.9	(0.3)		23.2
Core net business profits	コア業務純益	24.3	0.6	2.8%	23.7
Net gains (losses) related to bonds	国債等債券損益	2.8	1.9		0.8
Net business Profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	27.2	2.6		24.5
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	0.0	0.0		—
Net business profits	業務純益	27.1	2.5		24.5
Net non-recurring gains (losses)	臨時損益	(4.7)	(3.6)		(1.1)
Credit related costs (2)	不良債権処理額(2)	2.9	2.9		0.0
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	3.0	2.9		0.0
Net gains (losses) related to stocks	株式等損益	0.4	0.2		0.1
Ordinary profits	経常利益	22.3	(1.0)	(4.3%)	23.3
Net extraordinary gains (losses)	特別損益	(0.4)	1.6		(2.1)
Income taxes	法人税等	7.0	(1.5)		8.5
Income taxes-deferred	法人税等調整額	2.6	(1.4)		4.0
Interim net income	中間純利益	14.8	2.1	17.3%	12.6

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2014			Sep.30, 2013 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	48.0	(0.4)	(1.0%)	48.5
Core gross business profits	コ ア 業 務 粗 利 益	38.1	(0.8)	(2.1%)	38.9
Net interest income	資 金 利 益	31.9	(1.7)		33.6
Domestic	国 内 業 務 部 門	31.3	(1.8)		33.2
International	国 際 業 務 部 門	0.5	0.1		0.4
Net fees and commissions	役 務 取 引 等 利 益	5.1	0.6		4.5
Net trading income	特 定 取 引 利 益	0.1	(0.0)		0.1
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)	0.9	0.3		0.6
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.3	(0.1)		0.5
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.5	0.5		0.0
General and administrative expenses	経 費	25.9	0.0		25.8
Personnel	人 件 費	12.8	(0.1)		12.9
Non-personnel	物 件 費	11.7	0.0		11.7
Core net business profits	コ ア 業 務 純 益	12.2	(0.8)	(6.7%)	13.0
Net gains (losses) related to bonds	国 債 等 債 券 損 益	2.7	1.9		0.8
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	14.9	1.0		13.9
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.0)	(0.0)		—
Net business profits	業 務 純 益	15.0	1.1		13.9
Net non-recurring gains (losses)	臨 時 損 益	(2.5)	(2.4)		(0.0)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	0.8	1.8		(0.9)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	0.8	1.7		(0.9)
Net gains (losses) related to stocks	株 式 等 損 益	(0.0)	0.1		(0.1)
Ordinary profits	経 常 利 益	12.5	(1.3)	(10.0%)	13.9
Net extraordinary gains (losses)	特 別 損 益	(0.4)	1.6		(2.0)
Income taxes	法 人 税 等	4.2	(0.3)		4.5
Income taxes-deferred	法 人 税 等 調 整 額	3.3	(0.3)		3.6
Interim net income	中 間 純 利 益	7.8	0.5	7.7%	7.2

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2014			Sep.30, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	41.6	1.3	3.3%	40.2
Core gross business profits	コ ア 業 務 粗 利 益	33.9	1.3	4.0%	32.6
Net interest income	資 金 利 益	29.1	1.2		27.8
Domestic	国 内 業 務 部 門	28.9	1.1		27.7
International	国 際 業 務 部 門	0.1	0.1		0.0
Net fees and commissions	役 務 取 引 等 利 益	4.3	0.1		4.2
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)	0.3	(0.1)		0.4
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.2	(0.0)		0.2
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.1	(0.0)		0.2
General and administrative expenses	経 費	21.7	(0.2)		21.9
Personnel	人 件 費	9.3	(0.0)		9.3
Non-personnel	物 件 費	11.1	(0.3)		11.5
Core net business profits	コ ア 業 務 純 益	12.1	1.5	14.6%	10.6
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.0	0.0		0.0
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	12.2	1.5		10.6
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	0.0	0.0		0.0
Net business profits	業 務 純 益	12.1	1.5		10.6
Net non-recurring gains (losses)	臨 時 損 益	(2.2)	(1.1)		(1.1)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	2.1	1.2		0.8
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	2.1	1.2		0.9
Net gains (losses) related to stocks	株 式 等 損 益	0.4	0.1		0.3
Ordinary profits	経 常 利 益	9.8	0.3	4.0%	9.4
Net extraordinary gains (losses)	特 別 損 益	(0.0)	0.0		(0.0)
Income taxes	法 人 税 等	2.7	(1.2)		4.0
Income taxes-deferred	法 人 税 等 調 整 額	(0.7)	(1.1)		0.3
Interim net income	中 間 純 利 益	7.0	1.6	30.3%	5.4

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	7,480.1	143.7	110.5	7,336.3	7,369.6
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,690.8	51.2	78.5	4,639.6	4,612.3
Housing and consumer loans	(3) 個人ローン	2,120.0	10.2	39.2	2,109.8	2,080.8
Housing loans	住宅系ローン	2,004.8	8.1	34.2	1,996.6	1,970.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	62.71%	(0.53%)	0.13%	63.24%	62.58%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.34%	(0.41%)	0.11%	28.75%	28.23%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	4,292.7	65.0	21.4	4,227.6	4,271.2
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,790.0	24.8	63.4	2,765.1	2,726.6
Housing and consumer loans	(3) 個人ローン	1,149.6	6.1	20.7	1,143.5	1,128.9
Housing loans	住宅系ローン	1,102.5	6.8	21.6	1,095.7	1,080.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	64.99%	(0.41%)	1.16%	65.40%	63.83%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.78%	(0.26%)	0.35%	27.04%	26.43%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	3,187.4	78.7	89.0	3,108.6	3,098.4
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	1,900.7	26.3	15.0	1,874.4	1,885.7
Housing and consumer loans	(3) 個人ローン	970.3	4.0	18.5	966.2	951.8
Housing loans	住宅系ローン	902.2	1.2	12.5	900.9	889.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	59.63%	(0.66%)	(1.23%)	60.29%	60.86%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	30.44%	(0.64%)	(0.28%)	31.08%	30.72%

(2) Deposits and Investment products

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	10,489.0	317.0	399.5	10,172.0	10,089.4
Individual deposits*	うち個人預金(含む 譲渡性預金)	7,032.8	27.3	83.1	7,005.5	6,949.7
Total individual assets	(1) 個人預かり資産	7,707.0	59.7	144.5	7,647.3	7,562.5
Individual deposits* (deposits in yen)	個人預金(円貨)	7,007.7	30.4	86.7	6,977.3	6,921.0
Investment products (for individuals)	(2) 投資型金融商品	699.3	29.2	57.7	670.0	641.5
Foreign currency deposits	外貨預金	25.0	(3.1)	(3.6)	28.1	28.6
Public bonds	公共債	314.7	11.7	43.5	302.9	271.1
Investment trusts	投資信託	359.5	20.6	17.8	338.8	341.6
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.07%	0.31%	0.59%	8.76%	8.48%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,905.9	(3.1)	109.1	5,909.0	5,796.8
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,882.9	13.7	55.3	3,869.2	3,827.6
Total individual assets	(1) 個人預かり資産	4,265.2	28.0	78.1	4,237.2	4,187.1
Individual deposits* (deposits in yen)	個人預金(円貨)	3,868.9	18.2	60.4	3,850.6	3,808.5
Investment products (for individuals)	(2) 投資型金融商品	396.3	9.7	17.6	386.5	378.6
Foreign currency deposits	外貨預金	14.0	(4.5)	(5.0)	18.5	19.1
Public bonds	公共債	179.6	7.8	23.6	171.8	156.0
Investment trusts	投資信託	202.6	6.4	(0.8)	196.1	203.4
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.29%	0.17%	0.25%	9.12%	9.04%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31, 2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,583.0	320.1	290.4	4,262.9	4,292.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,149.8	13.5	27.7	3,136.2	3,122.0
Total individual assets	(1) 個人預かり資産	3,441.8	31.7	66.4	3,410.1	3,375.3
Individual deposits* (deposits in yen)	個人預金(円貨)	3,138.8	12.1	26.3	3,126.6	3,112.5
Investment products (for individuals)	(2) 投資型金融商品	302.9	19.5	40.0	283.4	262.8
Foreign currency deposits	外貨預金	11.0	1.4	1.4	9.5	9.5
Public bonds	公共債	135.0	3.9	19.8	131.0	115.1
Investment trusts	投資信託	156.9	14.1	18.7	142.7	138.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.80%	0.49%	1.02%	8.31%	7.78%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2014			As of Mar.31,2014			Hokuriku bank			Hokkaido bank		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,433.8	(47.6)	2,481.4	1,219.1	(19.1)	1,238.3	1,214.6	(28.4)	1,243.1			
Government bonds	国債	1,323.0	(88.0)	1,411.1	612.4	(55.2)	667.6	710.6	(32.8)	743.4			
Local government bonds	地方債	411.5	(4.9)	416.5	220.0	1.1	218.8	191.4	(6.1)	197.6			
Corporate bonds	社債	334.0	(8.4)	342.5	179.2	(5.4)	184.6	154.8	(3.0)	157.9			
Japanese stocks	株式	187.2	8.7	178.5	119.5	13.1	106.4	67.6	(4.4)	72.1			
Foreign securities	外国証券	107.2	46.9	60.2	71.2	24.3	46.9	35.9	22.6	13.3			
Others	その他	70.6	(1.7)	72.3	16.5	2.8	13.7	54.0	(4.5)	58.6			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.22	(0.23)	3.45	3.49	(0.26)	3.75	2.96	(0.20)	3.16			

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2014			As of Mar.31,2014			Hokuriku bank			Hokkaido bank		
		(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	110.4	17.7	92.6	77.2	12.8	64.3	33.1	4.8	28.3			
Japanese stocks	株式	65.1	17.6	47.4	43.0	12.5	30.4	22.1	5.0	17.0			
Japanese bonds	債券	39.0	(1.5)	40.5	29.7	(0.9)	30.7	9.2	(0.6)	9.8			
Others	その他	6.2	1.5	4.6	4.4	1.2	3.1	1.8	0.3	1.4			

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2014		As of Mar.31,2014	As of Sep.30,2014		As of Mar.31,2014	As of Sep.30,2014		As of Mar.31,2014
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	104.3	17.8	86.5	77.2	12.8	64.3	33.7	4.8	28.8
Japanese stocks	株式	58.2	17.7	40.5	43.0	12.5	30.4	22.1	5.1	17.0
Japanese bonds	債券	38.8	(1.5)	40.3	29.7	(0.9)	30.7	9.2	(0.6)	9.8
Others	その他	7.2	1.6	5.5	4.4	1.2	3.1	2.3	0.3	1.9

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	26.0	(4.4)	(7.2)	30.5	33.3
Doubtful	危険債権	137.1	2.6	(3.6)	134.5	140.7
Substandard	要管理債権	33.8	(2.6)	(8.2)	36.4	42.1
Non Performing Loan	(1) 小計 (金融再生法開示債権)	196.9	(4.4)	(19.1)	201.3	216.1
Normal	正常債権	7,483.2	161.9	131.5	7,321.3	7,351.6
Total	(2) 合計 (総与信)	7,680.1	157.4	112.4	7,522.6	7,567.7
NPL ratio	(1)/(2) 開示債権比率	2.56%	(0.11%)	(0.29%)	2.67%	2.85%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30, 2013
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	18.6	(3.8)	(6.3)	22.4	25.0
Doubtful	危険債権	82.2	0.6	(7.7)	81.6	89.9
Substandard	要管理債権	13.4	(2.9)	(5.9)	16.3	19.3
Non Performing Loan	(1) 小計 (金融再生法開示債権)	114.1	(6.1)	(20.0)	120.3	134.2
Normal	正常債権	4,266.7	71.5	26.3	4,195.2	4,240.4
Total	(2) 合計 (総与信)	4,380.9	65.3	6.2	4,315.5	4,374.6
NPL ratio	(1)/(2) 開示債権比率	2.60%	(0.18%)	(0.46%)	2.78%	3.06%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	7.5	(0.5)	(0.8)	8.1	8.3
Doubtful	危険債権	54.9	2.0	4.1	52.9	50.8
Substandard	要管理債権	20.4	0.3	(2.3)	20.1	22.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	82.8	1.7	0.9	81.0	81.9
Normal	正常債権	3,216.4	90.3	105.2	3,126.1	3,111.2
Total	(2) 合計 (総与信)	3,299.2	92.1	106.1	3,207.1	3,193.0
NPL ratio	(1)/(2) 開示債権比率	2.50%	(0.02%)	(0.06%)	2.52%	2.56%

5. Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2014	Change	As of Mar.31,2014	As of Sep.30,2014	Change	As of Mar.31,2014	As of Sep.30,2014	Change	As of Mar.31,2014
		Capital adequacy ratio	自己資本比率	11.38%	(0.93%)	12.31%	10.98%	(1.42%)	12.40%	10.79%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2014		
		Interim results	Full year Forecast	Change from FY 2013
		Ordinary income	経常収益	96.4
Ordinary profits	経常利益	21.8	35.0	(14.4)
(Interim) net income	当期(中間)純利益	13.8	21.0	(6.3)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2014								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2013	Interim results	Full year Forecast	Change from FY 2013	Interim results	Full year Forecast	Change from FY 2013
Ordinary Income	経常収益	89.7	171.5	(6.5)	48.0	93.0	(4.7)	41.6	78.5	(1.7)
Core gross business profits	コア業務粗利益	72.0	141.0	(1.2)	38.1	76.0	(1.0)	33.9	65.0	(0.2)
General and administrative expenses	経費	47.7	95.0	0.9	25.9	51.0	0.4	21.7	44.0	0.5
Core net business profits	コア業務純益	24.3	46.0	(2.2)	12.2	25.0	(1.4)	12.1	21.0	(0.7)
Total credit costs	与信費用	3.0	9.0	10.3	0.8	4.0	8.2	2.1	5.0	2.1
Ordinary profits	経常利益	22.3	35.0	(13.5)	12.5	20.0	(10.4)	9.8	15.0	(3.0)
(Interim) net income	当期(中間)純利益	14.8	22.0	(5.5)	7.8	12.0	(5.8)	7.0	10.0	0.3

(2) Dividends forecast

	(Japanese)	Interim	Year-end	Annual	Change from FY 2013
		(results)	(forecast)		
Dividend per common share	普通株式	¥0.00	¥4.00	¥4.00	—
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 Sep. 30, 2014	As of Mar. 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,102,387	844,182
Call loans and bills bought	コールローン及び買入手形	60,675	85,734
Monetary claims bought	買入金銭債権	69,797	80,161
Trading assets	特定取引資産	4,480	5,007
Money held in trust	金銭の信託	7,718	7,759
Securities	有価証券	2,445,160	2,493,619
Loans and bills discounted	貸出金	7,463,425	7,323,290
Foreign exchanges	外国為替	13,144	14,506
Other assets	その他資産	96,168	98,254
Tangible fixed assets	有形固定資産	102,472	103,563
Intangible fixed assets	無形固定資産	30,185	32,905
Deferred tax assets	繰延税金資産	7,140	11,378
Customers' liabilities for acceptances and guarantees	支払承諾見返	79,282	73,661
Allowance for loan losses	貸倒引当金	(59,634)	(59,218)
Total assets	資産の部合計	11,422,406	11,114,807
(Liabilities)	(負債の部)		
Deposits	預金	9,907,494	9,912,365
Negotiable certificates of deposit	譲渡性預金	560,628	235,439
Call money and bills sold	コールマネー及び売渡手形	28,457	57,273
Payables under repurchase agreements	債券貸借取引受入担保金	18,658	—
Trading liabilities	特定取引負債	1,328	1,434
Borrowed money	借入金	98,883	121,797
Foreign exchanges	外国為替	93	151
Bonds payable	社債	43,000	58,000
Other liabilities	その他負債	129,320	123,643
Liability for retirement benefits	退職給付に係る負債	15,803	14,961
Reserve for directors' retirement benefits	役員退職慰労引当金	272	328
Reserve for contingent loss	偶発損失引当金	2,291	2,499
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,325	1,252
Deferred tax liabilities	繰延税金負債	2,869	—
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,828	6,872
Acceptances and guarantees	支払承諾	79,282	73,661
Total liabilities	負債の部合計	10,896,539	10,609,681
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,196	148,193
Retained earnings	利益剰余金	228,857	222,995
Treasury stock	自己株式	(1,509)	(1,529)
Total shareholders' equity	株主資本合計	446,440	440,554
Valuation difference on available-for-sale securities	その他有価証券評価差額金	74,546	61,301
Deferred gains or losses on hedges	繰延ヘッジ損益	(652)	(194)
Revaluation reserve for land	土地再評価差額金	8,110	8,182
Defined retirement benefit plans	退職給付に係る調整累計額	(4,080)	(6,077)
Accumulated other comprehensive income	その他の包括利益累計額合計	77,922	63,211
Stock acquisition rights	新株予約権	271	191
Minority interests	少数株主持分	1,231	1,168
Total net assets	純資産の部合計	525,866	505,125
Total liabilities and net assets	負債及び純資産の部合計	11,422,406	11,114,807

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2013
Ordinary income	経常収益	96,413	95,289
Interest income	資金運用収益	64,163	66,128
Interest on loans and discounts	貸出金利息	51,229	53,666
Interest and dividends on securities	有価証券利息配当金	11,720	11,424
Fees and commissions	役務取引等収益	19,083	18,383
Trading income	特定取引収益	225	277
Other ordinary income	その他業務収益	9,697	7,562
Other income	その他経常収益	3,244	2,937
Ordinary expenses	経常費用	74,529	71,707
Interest expenses	資金調達費用	3,922	4,704
Interest on deposits	預金利息	2,017	2,785
Fees and commissions	役務取引等費用	7,152	7,174
Other ordinary expenses	その他業務費用	4,419	4,381
General and administrative expenses	営業経費	53,892	53,438
Other expenses	その他経常費用	5,142	2,008
Ordinary profits	経常利益	21,883	23,582
Extraordinary income	特別利益	12	5
Gain on disposal of fixed assets	固定資産処分益	12	5
Extraordinary loss	特別損失	504	2,151
Loss on disposal of fixed assets	固定資産処分損	28	69
Impairment loss	減損損失	475	2,082
Income before income taxes and minority interests	税金等調整前中間純利益	21,392	21,436
Income taxes-current	法人税、住民税及び事業税	4,865	4,972
Income taxes-deferred	法人税等調整額	2,649	4,117
Total income taxes	法人税等合計	7,514	9,090
Net income before adjusting minority interest	少数株主損益調整前中間純利益	13,877	12,346
Minority interests in net income	少数株主利益	58	41
Interim net income	中間純利益	13,819	12,304

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2013
Net income before adjusting minority interest	少数株主損益調整前中間純利益	13,877	12,346
Other comprehensive income	その他の包括利益	14,789	5,931
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,254	5,547
Deferred gains or losses on hedges	繰延ヘッジ損益	(457)	359
Defined retirement benefit plans	退職給付に係る調整額	1,996	—
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	(3)	24
Total comprehensive income	中間包括利益	28,666	18,277
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	28,602	18,227
The amount attributable to minority interest	少数株主に係る中間包括利益	64	49

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the six months ended Sep. 30, 2014	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the period 当期首残高	70,895	148,193	222,995	(1,529)	440,554
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額			(1,864)		(1,864)
Restated balance 会計方針の変更を反映した当期首残高	70,895	148,193	221,130	(1,529)	438,690
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(6,164)		(6,164)
Net income 当期純利益			13,819		13,819
Purchase of treasury stock 自己株式の取得				(8)	(8)
Disposal of treasury stock 自己株式の処分		2		28	31
Reversal of revaluation reserve for land 土地再評価差額金の取崩			72		72
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期変動額合計	—	2	7,726	20	7,749
Balance at the end of current period 当期末残高	70,895	148,196	228,857	(1,509)	446,440

Millions of yen

For the six months ended Sep. 30, 2014	Accumulated other comprehensive income:					Stock acquisition rights	Minority interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	少数株主持分	純資産合計
Balance at the beginning of the period 当期首残高	61,301	(194)	8,182	(6,077)	63,211	191	1,168	505,125
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								(1,864)
Restated balance 会計方針の変更を反映した当期首残高	61,301	(194)	8,182	(6,077)	63,211	191	1,168	503,261
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(6,164)
Net income 当期純利益								13,819
Purchase of treasury stock 自己株式の取得								(8)
Disposal of treasury stock 自己株式の処分								31
Reversal of revaluation reserve for land 土地再評価差額金の取崩								72
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	13,244	(457)	(72)	1,996	14,711	80	63	14,855
Total changes during the period 当期変動額合計	13,244	(457)	(72)	1,996	14,711	80	63	22,605
Balance at the end of current period 当期末残高	74,546	(652)	8,110	(4,080)	77,922	271	1,231	525,866

<i>Millions of yen</i>					
Shareholders' equity					
<i>Millions of yen</i>					
Shareholders' equity					
株主資本					
For the six months ended Sep. 30, 2013	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the period 当期首残高	70,895	148,197	201,138	(1,547)	418,684
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額					—
Restated balance 会計方針の変更を反映した当期首残高	70,895	148,197	201,138	(1,547)	418,684
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(5,828)		(5,828)
Net income 当期純利益			12,304		12,304
Purchase of treasury stock 自己株式の取得				(7)	(7)
Disposal of treasury stock 自己株式の処分		(4)		35	30
Reversal of revaluation reserve for land 土地再評価差額金の取崩			1,156		1,156
Net changes of items other than shareholders' equity 株主資本以外の項目の変動					
Total changes during the period 当期変動額合計	—	(4)	7,632	27	7,655
Balance at the end of current period 当期末残高	70,895	148,193	208,771	(1,519)	426,340

<i>Millions of yen</i>								
Accumulated other comprehensive income:								
その他の包括利益累計額								
For the six months ended Sep. 30, 2013	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Stock acquisition rights	Minority interests	Total net assets
	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	少数株主持分	純資産合計
Balance at the beginning of the period 当期首残高	52,630	(301)	9,340	—	61,669	107	1,089	481,550
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								—
Restated balance 会計方針の変更を反映した当期首残高	52,630	(301)	9,340	—	61,669	107	1,089	481,550
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(5,828)
Net income 当期純利益								12,304
Purchase of treasury stock 自己株式の取得								(7)
Disposal of treasury stock 自己株式の処分								30
Reversal of revaluation reserve for land 土地再評価差額金の取崩								1,156
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	5,562	359	(1,156)	—	4,766	84	49	4,899
Total changes during the period 当期変動額合計	5,562	359	(1,156)	—	4,766	84	49	12,555
Balance at the end of current period 当期末残高	58,193	58	8,184	—	66,435	191	1,138	494,105

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

	<i>Millions of yen</i>	
	For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2013
I. Cash flows from operating activities:		
Income before income taxes and minority interests	21,392	21,436
Depreciation	4,108	4,254
Impairment losses	475	2,082
Amortization of goodwill	1,051	1,051
Equity in losses(gains) of affiliates	(28)	(4)
Increase (decrease) in allowance for loan losses	415	(5,761)
Increase (decrease) in reserve for contingent loss	(207)	(379)
Increase (decrease) in liability for retirement benefit	842	—
Increase (decrease) in reserve for retirement benefits	—	184
Increase (decrease) in reserve for directors' retirement benefits	(55)	(359)
Increase (decrease) in reserve for reimbursement of deposits	72	68
Interest income	(64,163)	(66,128)
Interest expenses	3,922	4,704
Losses (gains) on securities	(3,259)	(892)
Losses (gains) on money held in trust	(57)	3
Losses (gains) on foreign exchange	(1,752)	(322)
Losses (gains) on sales of fixed assets	16	63
Net decrease (increase) in trading assets	526	1,660
Net increase (decrease) in trading liabilities	(105)	(457)
Net decrease (increase) in loans and bills discounted	(140,135)	31,518
Net increase (decrease) in deposits	(4,870)	(47,829)
Net increase (decrease) in negotiable certificates of deposit	325,188	134,865
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	7,086	(79,681)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	39,666	8,122
Net decrease (increase) in call loans, and others	35,422	74,256
Net increase (decrease) in call money and bills sold	(28,816)	(22,261)
Net increase (decrease) in payables under repurchase agreements	18,658	—
Net decrease (increase) in foreign exchanges (assets)	1,361	(629)
Net increase (decrease) in foreign exchanges (liabilities)	(57)	38
Interest income-cash basis	52,598	56,879
Interest expense-cash basis	(3,282)	(5,643)
Other, net	9,151	58,905
Subtotal	275,163	169,742
Income taxes paid	(3,031)	(3,881)
Net cash provided by (used in) operating activities	272,132	165,861
II. Cash flows from investing activities:		
Purchases of securities	(206,352)	(208,282)
Proceeds from sales of securities	159,668	59,337
Proceeds from redemption of securities	114,642	111,983
Payments for increase in money held in trust	(7,340)	(5,987)
Proceeds from sales on money held in trust	7,434	2,322
Proceeds from fund management	11,777	11,424
Purchases of tangible fixed assets	(1,326)	(1,285)
Proceeds from sales of tangible fixed assets	28	36
Purchases of intangible fixed assets	(451)	(394)
Net cash provided by (used in) investing activities	78,080	(30,845)
III. Cash flows from financing activities:		
Repayment of subordinated borrowed money	(30,000)	(8,000)
Repayment of subordinated bonds	(15,000)	—
Expenditures for fund procurement	(1,196)	(1,302)
Dividends paid	(6,164)	(5,828)
Dividends paid to minority shareholders	(0)	(0)
Purchases of treasury stock	(8)	(7)
Proceeds from sales of treasury stock	0	0
Net cash provided by (used in) financing activities	(52,369)	(15,138)
IV. Effect of exchange rate changes on cash and cash equivalents	28	27
V. Net increase (decrease) in cash and cash equivalents	297,871	119,903
VI. Cash and cash equivalents at the beginning of the period	743,974	439,187
VII. Cash and cash equivalents at the end of the period	1,041,846	559,091

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2014	As of Mar. 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	691,849	696,147
Call loans and bills bought	コールローン	50,675	85,734
Monetary claims bought	買入金銭債権	69,795	80,160
Trading assets	特定取引資産	2,613	3,169
Securities	有価証券	1,219,156	1,238,326
Loans and bills discounted	貸出金	4,292,719	4,227,696
Foreign exchanges	外国為替	8,932	7,172
Other assets	その他資産	17,396	19,449
Tangible fixed assets	有形固定資産	78,483	78,867
Intangible fixed assets	無形固定資産	4,936	5,784
Prepaid pension cost	前払年金費用	1,581	4,615
Deferred tax assets	繰延税金資産	—	749
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,336	36,148
Allowance for loan losses	貸倒引当金	(23,016)	(23,651)
Total assets	資産の部合計	6,453,461	6,460,371
(Liabilities)	(負債の部)		
Deposits	預金	5,677,396	5,712,023
Negotiable certificates of deposit	譲渡性預金	228,566	197,074
Call money and bills sold	コールマネー	28,457	52,642
Payables under securities lending transactions	債券貸借取引受入担保金	18,658	—
Trading liabilities	特定取引負債	1,328	1,434
Borrowed money	借入金	86,536	111,942
Foreign exchanges	外国為替	37	119
Other liabilities	その他負債	53,673	49,051
Reserve for employee retirement benefits	退職給付引当金	912	105
Reserve for directors' retirement benefits	役員退職慰労引当金	57	89
Reserve for contingent loss	偶発損失引当金	1,600	1,675
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	879	842
Deferred tax liabilities	繰延税金負債	4,290	—
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,828	6,872
Acceptances and guarantees	支払承諾	38,336	36,148
Total liabilities	負債の部合計	6,147,561	6,170,022
(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	86,475	80,377
Total shareholders' equity	株主資本合計	241,883	235,786
Valuation difference on available-for-sale securities	その他有価証券評価差額金	56,558	46,576
Deferred gains or losses on hedges	繰延ヘッジ損益	(652)	(194)
Revaluation reserve for land	土地再評価差額金	8,110	8,182
Total valuation and translation adjustments	評価・換算差額等合計	64,016	54,563
Total net assets	純資産の部合計	305,899	290,349
Total liabilities and net assets	負債及び純資産の部合計	6,453,461	6,460,371

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2013
Ordinary income	経常収益	48,094	48,574
Interest income	資金運用収益	34,500	36,464
<i>Interest on loans and discounts</i>	貸出金利息	27,468	29,304
<i>Interest and dividends on securities</i>	有価証券利息配当金	5,996	6,308
Fees and commissions	役務取引等収益	8,667	8,101
Trading income	特定取引収益	126	127
Other ordinary income	その他業務収益	3,739	1,492
Other income	その他経常収益	1,059	2,388
Ordinary expenses	経常費用	35,577	34,667
Interest expense	資金調達費用	2,584	2,813
<i>Interest on deposits</i>	預金利息	1,205	1,596
Fees and commissions	役務取引等費用	3,539	3,577
General and administrative expenses	営業経費	28,372	27,611
Other expenses	その他経常費用	1,080	665
Ordinary profits	経常利益	12,517	13,906
Extraordinary income	特別利益	—	5
Extraordinary loss	特別損失	444	2,065
Income before income taxes	税引前中間純利益	12,072	11,846
Income taxes-current	法人税、住民税及び事業税	882	872
Income taxes-deferred	法人税等調整額	3,346	3,690
Total income taxes	法人税等合計	4,228	4,563
Interim net income	中間純利益	7,843	7,283

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

Balance Sheets (Unaudited)

		As of Sep. 30, 2014	As of Mar. 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	409,427	146,774
Call loans and bills bought	コールローン	10,000	—
Trading account securities	商品有価証券	1,866	1,837
Money held in trust	金銭の信託	7,718	7,759
Securities	有価証券	1,214,689	1,243,120
Loans and bills discounted	貸出金	3,187,439	3,108,677
Foreign exchanges	外国為替	4,212	7,333
Other assets	その他資産	40,013	38,199
Tangible fixed assets	有形固定資産	29,131	29,792
Intangible fixed assets	無形固定資産	4,213	5,008
Deferred tax assets	繰延税金資産	7,861	8,778
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,891	26,143
Allowance for loan losses	貸倒引当金	(25,710)	(24,383)
Total assets	資産の部合計	4,921,754	4,599,042
(Liabilities)	(負債の部)		
Deposits	預金	4,241,227	4,217,188
Negotiable certificates of deposit	譲渡性預金	341,861	45,765
Call money and bills sold	コールマネー	—	4,631
Borrowed money	借入金	53,626	51,000
Foreign exchanges	外国為替	55	32
Bonds payable	社債	—	15,000
Other liabilities	その他負債	50,606	45,169
Reserve for employee retirement benefits	退職給付引当金	9,761	9,659
Reserve for directors' retirement benefits	役員退職慰労引当金	108	124
Reserve for contingent loss	偶発損失引当金	691	823
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	446	410
Acceptances and guarantees	支払承諾	30,891	26,143
Total liabilities	負債の部合計	4,729,278	4,415,948
(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	60,259	54,060
Total shareholders' equity	株主資本合計	170,578	164,379
Valuation difference on available-for-sale securities	その他有価証券評価差額金	21,897	18,714
Total valuation and translation adjustments	評価・換算差額等合計	21,897	18,714
Total net assets	純資産の部合計	192,476	183,094
Total liabilities and net assets	負債及び純資産の部合計	4,921,754	4,599,042

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2013
Ordinary income	經常収益	41,623	40,286
Interest income	資金運用収益	30,458	29,715
<i>Interest on loans and discounts</i>	貸出金利息	23,758	24,323
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,522	5,206
Fees and commissions	役務取引等収益	8,478	8,375
Other ordinary income	その他業務収益	484	572
Other income	その他經常収益	2,202	1,622
Ordinary expenses	經常費用	31,754	30,796
Interest expense	資金調達費用	1,326	1,880
<i>Interest on deposits</i>	預金利息	814	1,191
Fees and commissions	役務取引等費用	4,079	4,105
Other ordinary expenses	その他業務費用	21	26
General and administrative expenses	営業経費	22,580	22,910
Other expenses	その他經常費用	3,747	1,873
Ordinary profits	經常利益	9,869	9,490
Extraordinary income	特別利益	13	3
Extraordinary loss	特別損失	55	77
Income before income taxes	税引前中間純利益	9,827	9,416
Income taxes-current	法人税、住民税及び事業税	3,482	3,604
Income taxes-deferred	法人税等調整額	(706)	399
Total income taxes	法人税等合計	2,776	4,004
Interim net income	中間純利益	7,050	5,412

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2014 (A)	change (A - B)	Sep.30, 2013 (B)
Consolidated gross business profits	連結粗利益	77,676	1,581	76,094
Net interest income	資金利益	60,243	(1,183)	61,426
Net fees and commissions	役務取引等利益	11,930	721	11,209
Net trading income	特定取引利益	225	(51)	277
Net other income	その他業務利益	5,277	2,096	3,181
General and administrative expenses	営業経費	53,892	453	53,438
Amortization of goodwill	うちのれん償却	1,051	—	1,051
Total credit costs	不良債権処理額	3,334	2,919	414
Written-off of loans	貸出金償却	93	(68)	161
Provision of allowance for loan losses	貸倒引当金繰入額	2,811	2,598	212
Other credit costs	その他不良債権処理額	428	388	40
Net gains (losses) related to stocks	株式等損益	437	408	29
Other non-recurring gains (losses)	その他臨時損益	995	(316)	1,311
Ordinary profits	経常利益	21,883	(1,698)	23,582
Net extraordinary gains (losses)	特別損益	(491)	1,654	(2,145)
Income before income taxes	税金等調整前中間純利益	21,392	(44)	21,436
Income taxes-current	法人税、住民税及び事業税	4,865	(107)	4,972
Income taxes-deferred	法人税等調整額	2,649	(1,467)	4,117
Minority interests in income	少数株主利益	58	16	41
Interim net income	中間純利益	13,819	1,514	12,304

* 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 provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	28,116	1,726	26,389
Consolidated core net business profits	連結コア業務純益	25,294	(232)	25,526

* Consolidated net business Profits (before provision (reversal) 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 provision (reversal) 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	11	(1)	12
Number of affiliates under the equity method	持分法適用会社数	1	—	1

【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	40,910	1,115	39,795
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	38,158	(821)	38,979
Domestic gross business profits	国内業務粗利益	39,814	1,174	38,640
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	37,062	(766)	37,828
Net interest income	資金利益	31,366	(1,882)	33,249
Net fees and commissions	役務取引等利益	4,978	613	4,365
Net trading income	特定取引利益	126	(0)	127
Net other income	その他業務利益	3,343	2,444	898
Net gains (losses) related to bonds	国債等債券損益	2,752	1,940	811
International gross business profits	国際業務粗利益	1,095	(59)	1,155
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,095	(54)	1,150
Net interest income	資金利益	549	147	401
Net fees and commissions	役務取引等利益	149	(9)	158
Net trading income	特定取引利益	0	(0)	0
Net other income	その他業務利益	396	(197)	594
Net gains (losses) related to bonds	国債等債券損益	—	(4)	4
General and administrative expenses	経費(臨時処理分を除く)	25,940	58	25,882
Personnel expenses	人件費	12,836	(124)	12,960
Non-personnel expenses	物件費	11,761	23	11,738
Taxes	税金	1,343	159	1,183
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	14,970	1,056	13,913
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	12,217	(879)	13,097
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(50)	(50)	—
Net business profits	業務純益	15,020	1,107	13,913
Net gains (losses) related to bonds	国債等債券損益	2,752	1,936	816
Net non-recurring gains (losses)	臨時損益	(2,503)	(2,496)	(6)
Credit related costs ②	不良債権処理額②	886	1,810	(924)
Written-off of loans	貸出金償却	4	(40)	45
Provision of allowance for loan losses	個別貸倒引当金純繰入額	593	593	—
Losses on sales of non-performing loans	延滞債権売却損	1	(9)	11
Provision of reserve for contingent loss	偶発損失引当金繰入額	(18)	168	(187)
Other credit costs	その他の債権売却損等	304	49	255
Reversal of allowance for loan losses	貸倒引当金戻入益	—	(1,048)	1,048
(Reference) Total credit costs ①+②	(参考)与信費用①+②	836	1,760	(924)
Net gains (losses) related to stocks	株式等損益	(23)	143	(166)
Gains on sales of stocks and other securities	株式等売却益	4	(181)	185
Losses on sales of stocks and other securities	株式等売却損	—	—	—
Losses on devaluation of stocks and other securities	株式等償却	28	(324)	352
Ordinary profits	経常利益	12,517	(1,389)	13,906
Net extraordinary gains (losses)	特別損益	(444)	1,615	(2,060)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(10)	10	(20)
Gain on disposal of noncurrent assets	固定資産処分益	—	(5)	5
Loss on disposal of noncurrent assets	固定資産処分損	10	(16)	26
Impairment loss	減損損失	434	(1,605)	2,039
Income before income taxes	税引前中間純利益	12,072	226	11,846
Income taxes-current	法人税、住民税及び事業税	882	9	872
Income taxes-deferred	法人税等調整額	3,346	(344)	3,690
Interim net income	中間純利益	7,843	560	7,283

【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	33,995	1,342	32,653
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	33,926	1,320	32,605
Domestic gross business profits	国内業務粗利益	33,516	1,264	32,251
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	33,447	1,242	32,204
Net interest income	資金利益	28,937	1,187	27,749
Net fees and commissions	役務取引等利益	4,363	132	4,231
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	215	(55)	271
Net gains (losses) related to bonds	国債等債券損益	69	22	47
International gross business profits	国際業務粗利益	479	77	401
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	479	77	401
Net interest income	資金利益	196	108	88
Net fees and commissions	役務取引等利益	35	(2)	38
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	247	(27)	274
Net gains (losses) related to bonds	国債等債券損益	—	—	—
General and administrative expenses	経費(臨時処理分を除く)	21,762	(227)	21,990
Personnel expenses	人件費	9,317	(19)	9,337
Non-personnel expenses	物件費	11,178	(326)	11,504
Taxes	税金	1,266	118	1,148
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	12,232	1,570	10,662
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	12,163	1,548	10,615
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	80	17	62
Net business profits	業務純益	12,152	1,552	10,600
Net gains (losses) related to bonds	国債等債券損益	69	22	47
Net non-recurring gains (losses)	臨時損益	(2,283)	(1,173)	(1,109)
Credit related costs ②	不良債権処理額②	2,102	1,209	893
Written-off of loans	貸出金償却	0	(0)	0
Provision of allowance for loan losses	個別貸倒引当金繰入額	2,019	1,080	938
Losses on sales of non-performing loans	延滞債権等売却損	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(131)	40	(172)
Other credit costs	その他の債権売却損等	214	88	126
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	2,183	1,227	955
Net gains (losses) related to stocks	株式等損益	463	134	328
Gains on sales of stocks and other securities	株式等売却益	1,184	674	509
Losses on sales of stocks and other securities	株式等売却損	712	639	73
Losses on devaluation of stocks and other securities	株式等償却	8	(99)	108
Ordinary profits	経常利益	9,869	378	9,490
Net extraordinary gains (losses)	特別損益	(42)	31	(73)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(1)	30	(31)
Gain on disposal of noncurrent assets	固定資産処分益	13	9	3
Loss on disposal of noncurrent assets	固定資産処分損	14	(20)	34
Impairment loss	減損損失	40	(1)	42
Income before income taxes	税引前中間純利益	9,827	410	9,416
Income taxes-current	法人税、住民税及び事業税	3,482	(122)	3,604
Income taxes-deferred	法人税等調整額	(706)	(1,105)	399
Interim net income	中間純利益	7,050	1,638	5,412

2. Average Balance of Use and Source of Funds

【Domestic】 For the six months ended (Billions of yen)

	(Japanese)	Total of two banks								
		Sep.30, 2014			Sep.30, 2013			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest-earning assets	資金運用勘定	10,586.2	251.4	10,334.8	6,099.2	209.7	5,889.5	4,486.9	41.7	4,445.2
Loans and bills discounted	貸出金	7,319.0	11.5	7,307.5	4,207.6	(44.6)	4,252.3	3,111.3	56.1	3,055.1
Securities	有価証券	2,309.0	(107.2)	2,416.2	1,126.3	(78.5)	1,204.8	1,182.6	(28.7)	1,211.4
Interest-bearing liabilities	資金調達勘定	10,474.7	223.4	10,251.2	6,042.0	193.8	5,848.1	4,432.6	29.5	4,403.0
Deposits and NCD	預金(NCD含む)	10,304.0	257.7	10,046.2	5,929.9	201.7	5,728.2	4,374.0	56.0	4,318.0

【Total】 For the six months ended (Billions of yen)

	(Japanese)	Total of two banks								
		Sep.30, 2014			Sep.30, 2013			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest-earning assets	資金運用勘定	10,690.0	268.9	10,421.1	6,180.1	225.7	5,954.4	4,509.9	43.1	4,466.7
Loans and bills discounted	貸出金	7,340.5	13.4	7,327.1	4,216.1	(44.1)	4,260.3	3,124.4	57.5	3,066.8
Securities	有価証券	2,393.7	(84.2)	2,477.9	1,184.2	(63.4)	1,247.7	1,209.4	(20.7)	1,230.2
Interest-bearing liabilities	資金調達勘定	10,574.8	241.8	10,333.0	6,121.6	210.3	5,911.2	4,453.2	31.4	4,421.7
Deposits and NCD	預金(NCD含む)	10,363.6	254.5	10,109.0	5,973.3	197.4	5,775.8	4,390.2	57.0	4,333.1

3. Interest Rate Spread

【Domestic】 For the six months ended (%)

	(Japanese)	Total of two banks								
		Sep.30, 2014			Sep.30, 2013			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest rate on interest-earning assets (a)	資金運用利回り	1.20	(0.06)	1.26	1.09	(0.12)	1.21	1.34	0.02	1.32
Loans and bills discounted (b)	貸出金利回り	1.39	(0.07)	1.46	1.29	(0.08)	1.37	1.52	(0.06)	1.58
Securities	有価証券利回り	1.01	0.10	0.91	0.97	(0.01)	0.98	1.06	0.22	0.84
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.95	(0.04)	0.99	0.90	(0.04)	0.94	1.01	(0.05)	1.06
Deposits and NCD (d)	預金等利回り	0.04	(0.01)	0.05	0.04	(0.01)	0.05	0.03	(0.02)	0.05
Expense ratio (e)	預金経費率	0.89	(0.03)	0.92	0.84	(0.03)	0.87	0.97	(0.02)	0.99
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.35	(0.05)	1.40	1.25	(0.06)	1.31	1.48	(0.05)	1.53
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.45	(0.02)	0.47	0.41	(0.02)	0.43	0.51	(0.02)	0.53
Interest rate spread (a)-(c)	総資金利鞘	0.25	(0.01)	0.26	0.19	(0.07)	0.26	0.32	0.06	0.26

【Total】 For the six months ended (%)

	(Japanese)	Total of two banks								
		Sep.30, 2014			Sep.30, 2013			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest rate on interest-earning assets (a)	資金運用利回り	1.21	(0.05)	1.26	1.11	(0.11)	1.22	1.34	0.02	1.32
Loans and Bills discounted (b)	貸出金利回り	1.39	(0.06)	1.45	1.29	(0.08)	1.37	1.51	(0.07)	1.58
Securities	有価証券利回り	1.04	0.12	0.92	1.00	0.00	1.00	1.07	0.23	0.84
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.97	(0.04)	1.01	0.92	(0.04)	0.96	1.03	(0.04)	1.07
Deposits and NCD (d)	預金等利回り	0.04	(0.01)	0.05	0.04	(0.01)	0.05	0.03	(0.02)	0.05
Expense ratio (e)	預金経費率	0.91	(0.03)	0.94	0.86	(0.03)	0.89	0.98	(0.03)	1.01
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.34	(0.06)	1.40	1.25	(0.06)	1.31	1.47	(0.05)	1.52
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.43	(0.02)	0.45	0.39	(0.03)	0.42	0.48	(0.03)	0.51
Interest rate spread (a)-(c)	総資金利鞘	0.23	(0.02)	0.25	0.18	(0.07)	0.25	0.31	0.06	0.25

4. Net Business Profits

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	24,381	668	23,712	12,217	(879)	13,097	12,163	1,548	10,615
As per employee (in thousands of yen)	一人当たり(千円)	4,674	151	4,522	4,276	(323)	4,600	5,156	725	4,430
Net business profits	業務純益	27,173	2,597	24,576	15,020	1,107	13,913	12,152	1,552	10,600
As per employee (in thousands of yen)	一人当たり(千円)	5,209	522	4,687	5,257	370	4,887	5,151	727	4,424

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013
(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	10.87	(0.59)	11.46	8.17	(1.34)	9.51	16.89	1.12	15.77
Net business profits per common shareholders' equity	業務純益ベース	12.16	0.27	11.89	10.04	(0.07)	10.11	16.88	1.13	15.75
Interim net income per common shareholders' equity	中間純利益ベース	6.50	0.55	5.95	5.24	(0.05)	5.29	9.29	1.89	7.40

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013
(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	66.17	(0.70)	66.87	67.98	1.59	66.39	64.14	(3.30)	67.44
Gross business profits basis	業務粗利益ベース	63.68	(2.39)	66.07	63.40	(1.63)	65.03	64.01	(3.33)	67.34

(3) ROA (Return on Assets)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013	Sep.30, 2014	(A-B)	Sep.30, 2013
(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	0.43	0.00	0.43	0.38	(0.04)	0.42	0.51	0.06	0.45
Net business profits on assets	業務純益ベース	0.48	0.03	0.45	0.46	0.02	0.44	0.51	0.06	0.45
Interim net income on assets	中間純利益ベース	0.26	0.03	0.23	0.24	0.01	0.23	0.30	0.07	0.23

6. Net Gains and Losses on Securities

【FG(consolidated)】		For the six months ended		(Millions of yen)
	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,821	1,958	863
Gains on sales	売却益	2,798	1,969	829
Gains on redemption	償還益	44	(0)	44
Losses on sales	売却損	—	(0)	0
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	21	11	10
Net gains (losses) related to stocks and others	株式等損益	437	408	29
Gains on sales	売却益	1,188	493	694
Losses on sales	売却損	713	509	204
Losses on devaluation	償却	36	(424)	460

【Total of two banks】		For the six months ended		(Millions of yen)
	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,821	1,958	863
Gains on sales	売却益	2,798	1,969	829
Gains on redemption	償還益	44	(0)	44
Losses on sales	売却損	—	(0)	0
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	21	11	10
Net gains (losses) related to stocks and others	株式等損益	439	277	161
Gains on sales	売却益	1,188	493	694
Losses on sales	売却損	712	639	73
Losses on devaluation	償却	36	(423)	460

【Hokuriku bank】		For the six months ended		(Millions of yen)
	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,752	1,936	816
Gains on sales	売却益	2,752	1,936	816
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks and others	株式等損益	(23)	143	(166)
Gains on sales	売却益	4	(181)	185
Losses on sales	売却損	—	—	—
Losses on devaluation	償却	28	(324)	352

【Hokkaido bank】		For the six months ended		(Millions of yen)
	(Japanese)	Sep.30, 2014		Sep.30, 2013
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	69	22	47
Gains on sales	売却益	45	32	13
Gains on redemption	償還益	44	(0)	44
Losses on sales	売却損	—	(0)	0
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	21	11	10
Net gains (losses) related to stocks and others	株式等損益	463	134	328
Gains on sales	売却益	1,184	674	509
Losses on sales	売却損	712	639	73
Losses on devaluation	償却	8	(99)	108

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2014				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	5,394	1,908	5,463	68	3,486	3,597	110
Available-for-sale securities	その他有価証券	104,363	17,846	109,638	5,275	86,516	93,230	6,714
Stocks	株式	58,274	17,717	61,224	2,950	40,556	44,777	4,220
Bonds	債券	38,880	(1,505)	39,162	281	40,386	40,531	144
Other	その他	7,207	1,633	9,251	2,043	5,574	7,922	2,348
Total	合計	109,758	19,754	115,102	5,344	90,003	96,828	6,825
Stocks	株式	58,274	17,717	61,224	2,950	40,556	44,777	4,220
Bonds	債券	44,275	402	44,626	350	43,873	44,128	255
Other	その他	7,207	1,633	9,251	2,043	5,574	7,922	2,348

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2014				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	5,196	1,882	5,265	68	3,314	3,419	105
Available-for-sale securities	その他有価証券	110,400	17,710	113,551	3,150	92,690	96,625	3,935
Stocks	株式	65,144	17,658	65,970	825	47,486	48,928	1,441
Bonds	債券	39,020	(1,529)	39,302	281	40,550	40,695	144
Other	その他	6,235	1,581	8,279	2,043	4,653	7,002	2,348
Total	合計	115,597	19,592	118,816	3,218	96,005	100,045	4,040
Stocks	株式	65,144	17,658	65,970	825	47,486	48,928	1,441
Bonds	債券	44,217	352	44,567	349	43,865	44,115	250
Other	その他	6,235	1,581	8,279	2,043	4,653	7,002	2,348

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2014				As of Mar.31, 2014		
		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	77,222	12,878	78,210	988	64,344	65,587	1,243
Stocks	株式	43,009	12,563	43,712	702	30,446	31,344	898
Bonds	債券	29,783	(929)	29,824	41	30,713	30,807	94
Other	その他	4,429	1,244	4,673	244	3,184	3,435	250
Total	合計	77,222	12,878	78,210	988	64,344	65,587	1,243
Stocks	株式	43,009	12,563	43,712	702	30,446	31,344	898
Bonds	債券	29,783	(929)	29,824	41	30,713	30,807	94
Other	その他	4,429	1,244	4,673	244	3,184	3,435	250

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2014				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	5,196	1,882	5,265	68	3,314	3,419	105
Available-for-sale securities	その他有価証券	33,178	4,832	35,340	2,162	28,346	31,037	2,691
Stocks	株式	22,135	5,094	22,257	122	17,040	17,584	543
Bonds	債券	9,236	(600)	9,477	240	9,837	9,887	50
Other	その他	1,806	337	3,605	1,799	1,468	3,566	2,097
Total	合計	38,375	6,714	40,605	2,230	31,660	34,457	2,796
Stocks	株式	22,135	5,094	22,257	122	17,040	17,584	543
Bonds	債券	14,433	1,281	14,742	308	13,152	13,307	155
Other	その他	1,806	337	3,605	1,799	1,468	3,566	2,097

8. Capital Adequacy Ratio (Domestic Standard)

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

Based on Basel III as of Sep. 30, 2014 and Mar.31,2014 (based on Basel II as of Sep.30,2013)

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014
		(A)	(A-B)	(B)
(1) Capital adequacy ratio	自己資本比率	11.38 %	(0.93) %	12.31 %
(2) Capital ①-②	自己資本	572,783	(32,766)	605,549
① Core capital : instruments and reserves	コア資本に係る基礎項目	594,079	(33,887)	627,966
Shareholders' equity	うち株主資本	391,918	11,243	380,675
General allowance for loan losses	うち一般貸倒引当金等	26,785	(216)	27,001
Perpetual preferred stock	うち永久優先株	53,716	-	53,716
Subordinated debts	うち劣後債務	113,500	(45,000)	158,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	21,295	(1,121)	22,416
Intangible fixed assets	うち無形固定資産	20,847	(1,051)	21,898
(3) Risk-weighted assets	リスクアセット	5,030,215	111,599	4,918,615

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014
		(A)	(A-B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.98 %	(1.42) %	12.40 %
(2) Capital ①-②	自己資本	317,789	(27,987)	345,777
① Core capital : instruments and reserves	コア資本に係る基礎項目	318,238	(28,057)	346,295
Shareholders' equity	うち株主資本	237,798	2,012	235,786
General allowance for loan losses	うち一般貸倒引当金等	10,217	(16)	10,234
Perpetual preferred stock	うち永久優先株	-	-	-
Subordinated debts	うち劣後債務	63,500	(30,000)	93,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	448	(69)	518
Intangible fixed assets	うち無形固定資産	-	-	-
(3) Risk-weighted assets	リスクアセット	2,893,695	105,320	2,788,374

(Consolidated)

Capital adequacy ratio	自己資本比率	10.97 %	(1.43) %	12.40 %
Capital	自己資本	317,890	(27,984)	345,874
Risk-weighted assets	リスクアセット	2,895,305	107,818	2,787,486

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014
		(A)	(A-B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.79 %	0.03 %	10.76 %
(2) Capital ①-②	自己資本	226,061	2,002	224,059
① Core capital : instruments and reserves	コア資本に係る基礎項目	226,061	2,002	224,059
Shareholders' equity	うち株主資本	114,694	4,836	109,858
General allowance for loan losses	うち一般貸倒引当金等	7,651	(48)	7,699
Perpetual preferred stock	うち永久優先株	53,716	-	53,716
Subordinated debts	うち劣後債務	50,000	(2,785)	52,785
② Core capital : regulatory adjustments	コア資本に係る調整項目	-	-	-
Intangible fixed assets	うち無形固定資産	-	-	-
(3) Risk-weighted assets	リスクアセット	2,094,593	12,302	2,082,290

(Consolidated)

Capital adequacy ratio	自己資本比率	11.00 %	(0.06) %	11.06 %
Capital	自己資本	231,696	39	231,656
Risk-weighted assets	リスクアセット	2,105,662	11,204	2,094,458

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2013
		(B)
(1) Capital adequacy ratio	自己資本比率	12.04 %
Tier1 ratio	Tier1比率	8.52 %
(2) Tier1 capital	Tier1	403,262
(3) Tier2 capital	Tier2	166,828
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	29,552
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	6,776
Subordinated debts	劣後ローン(債券)残高	130,500
(4) Deductions	控除項目	762
(5) Capital (2)+(3)-(4)	自己資本	569,328
(6) Risk-weighted assets	リスクアセット	4,728,354

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013
		(B)
(1) Capital adequacy ratio	自己資本比率	11.95 %
Tier1 ratio	Tier1比率	8.45 %
(2) Tier1 capital	Tier1	224,633
(3) Tier2 capital	Tier2	93,336
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,060
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	6,776
Subordinated debts	劣後ローン(債券)残高	73,500
(4) Deductions	控除項目	52
(5) Capital (2)+(3)-(4)	自己資本	317,917
(6) Risk-weighted assets	リスクアセット	2,658,246

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.96 %
Tier1 ratio	連結Tier1比率	8.45 %
(2) Tier1 capital	Tier1	224,727
(3) Tier2 capital	Tier2	93,336
(4) Deductions	控除項目	60
(5) Capital (2)+(3)-(4)	自己資本	318,003
(6) Risk-weighted assets	リスクアセット	2,658,664

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013
		(B)
(1) Capital adequacy ratio	自己資本比率	11.08 %
Tier1 ratio	Tier1比率	7.84 %
(2) Tier1 capital	Tier1	160,098
(3) Tier2 capital	Tier2	65,952
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	8,952
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	57,000
(4) Deductions	控除項目	-
(5) Capital (2)+(3)-(4)	自己資本	226,051
(6) Risk-weighted assets	リスクアセット	2,039,860

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.23 %
Tier1 ratio	連結Tier1比率	7.86 %
(2) Tier1 capital	Tier1	161,252
(3) Tier2 capital	Tier2	69,820
(4) Deductions	控除項目	554
(5) Capital (2)+(3)-(4)	自己資本	230,517
(6) Risk-weighted assets	リスクアセット	2,051,207

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(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	26,047	(4,427)	(7,225)	30,475	33,273
Doubtful	危険債権	137,106	2,636	(3,641)	134,469	140,747
Substandard	要管理債権	33,764	(2,635)	(8,287)	36,400	42,051
Non Performing Loans	(1) 小計	196,918	(4,426)	(19,154)	201,344	216,072
	Normal	7,483,178	161,917	131,567	7,321,260	7,351,611
Total	(2) 合計	7,680,096	157,491	112,412	7,522,605	7,567,683
NPL ratio (%)	(1)/(2) 比率	2.56%	(0.11%)	(0.29%)	2.67%	2.85%

Amount of partial write-off	部分直接償却実施額	81,012	(3,500)	(23,049)	84,512	104,061
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(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	18,574	(3,830)	(6,395)	22,405	24,970
Doubtful	危険債権	82,184	612	(7,751)	81,572	89,936
Substandard	要管理債権	13,362	(2,957)	(5,934)	16,319	19,296
Non Performing Loans	(1) 小計	114,121	(6,176)	(20,081)	120,298	134,203
	Normal	4,266,738	71,551	26,304	4,195,187	4,240,433
Total	(2) 合計	4,380,860	65,374	6,223	4,315,485	4,374,637
NPL ratio (%)	(1)/(2) 比率	2.60%	(0.18%)	(0.46%)	2.78%	3.06%

Amount of partial write-off	部分直接償却実施額	58,181	(927)	(14,422)	59,109	72,604
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(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	7,473	(596)	(830)	8,069	8,303
Doubtful	危険債権	54,921	2,024	4,110	52,896	50,810
Substandard	要管理債権	20,402	321	(2,352)	20,080	22,755
Non Performing Loans	(1) 小計	82,796	1,750	927	81,046	81,869
	Normal	3,216,439	90,366	105,262	3,126,073	3,111,177
Total	(2) 合計	3,299,236	92,116	106,189	3,207,119	3,193,046
NPL ratio (%)	(1)/(2) 比率	2.50%	(0.02%)	(0.06%)	2.52%	2.56%

Amount of partial write-off	部分直接償却実施額	22,830	(2,572)	(8,626)	25,402	31,457
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(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 Sep.30, 2014 (a)	26,047	22,747	3,300	100.00%	100.00%
		As of Mar.31, 2014 (b)	30,475	25,695	4,779	100.00%	100.00%
		(a) - (b)	(4,427)	(2,948)	(1,478)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2014 (a)	137,106	85,201	28,907	55.69%	83.22%
		As of Mar.31, 2014 (b)	134,469	86,213	26,686	55.30%	83.95%
		(a) - (b)	2,636	(1,011)	2,221	0.39%	(0.73%)
Substandard	要管理債権	As of Sep.30, 2014 (a)	33,764	21,966	2,939	24.91%	73.76%
		As of Mar.31, 2014 (b)	36,400	21,165	3,954	25.95%	69.01%
		(a) - (b)	(2,635)	801	(1,015)	(1.04%)	4.75%
Total	合計	As of Sep.30, 2014 (a)	196,918	129,915	35,147	52.45%	83.82%
		As of Mar.31, 2014 (b)	201,344	133,074	35,420	51.88%	83.68%
		(a) - (b)	(4,426)	(3,159)	(272)	0.57%	0.14%

【Hokuriku 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 Sep.30, 2014 (a)	18,574	15,955	2,619	100.00%	100.00%
		As of Mar.31, 2014 (b)	22,405	18,407	3,998	100.00%	100.00%
		(a) - (b)	(3,830)	(2,451)	(1,379)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2014 (a)	82,184	59,346	11,090	48.56%	85.70%
		As of Mar.31, 2014 (b)	81,572	59,310	10,283	46.19%	85.31%
		(a) - (b)	612	36	806	2.37%	0.39%
Substandard	要管理債権	As of Sep.30, 2014 (a)	13,362	7,342	1,224	20.34%	64.11%
		As of Mar.31, 2014 (b)	16,319	8,557	1,834	23.63%	63.68%
		(a) - (b)	(2,957)	(1,215)	(609)	(3.29%)	0.43%
Total	合計	As of Sep.30, 2014 (a)	114,121	82,644	14,934	47.44%	85.50%
		As of Mar.31, 2014 (b)	120,298	86,275	16,117	47.37%	85.11%
		(a) - (b)	(6,176)	(3,630)	(1,182)	0.07%	0.39%

【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 Sep.30, 2014 (a)	7,473	6,791	681	100.00%	100.00%
		As of Mar.31, 2014 (b)	8,069	7,288	781	100.00%	100.00%
		(a) - (b)	(596)	(497)	(99)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2014 (a)	54,921	25,854	17,816	61.29%	79.51%
		As of Mar.31, 2014 (b)	52,896	26,902	16,402	63.10%	81.86%
		(a) - (b)	2,024	(1,048)	1,414	(1.81%)	(2.35%)
Substandard	要管理債権	As of Sep.30, 2014 (a)	20,402	14,624	1,714	29.66%	80.08%
		As of Mar.31, 2014 (b)	20,080	12,607	2,119	28.36%	73.34%
		(a) - (b)	321	2,016	(405)	1.30%	6.74%
Total	合計	As of Sep.30, 2014 (a)	82,796	47,270	20,212	56.89%	81.50%
		As of Mar.31, 2014 (b)	81,046	46,798	19,303	56.36%	81.56%
		(a) - (b)	1,750	471	909	0.53%	(0.06%)

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

		As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
(Japanese)		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	5,449	(2,285)	(3,093)	7,734	8,542
Non-accrual delinquent loans	延滞債権額	155,781	18	(7,648)	155,763	163,429
Loans past due for 3 months or more	3カ月以上延滞債権額	307	(278)	(384)	585	692
Restructured loans	貸出条件緩和債権額	33,456	(2,357)	(7,902)	35,814	41,359
Total	合計	194,995	(4,902)	(19,028)	199,898	214,023
Total loans and bills discounted	貸出金残高	7,480,158	143,784	110,511	7,336,374	7,369,647

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.07%	(0.03%)	(0.04%)	0.10%	0.11%
Non-accrual delinquent loans	延滞債権額	2.08%	(0.04%)	(0.13%)	2.12%	2.21%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.44%	(0.04%)	(0.12%)	0.48%	0.56%
Total	合計	2.60%	(0.12%)	(0.30%)	2.72%	2.90%

【Hokuriku bank】

(Millions of yen)

		As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
(Japanese)		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	4,372	(1,863)	(2,284)	6,236	6,657
Non-accrual delinquent loans	延滞債権額	94,973	(1,677)	(11,719)	96,650	106,693
Loans past due for 3 months or more	3カ月以上延滞債権額	250	(328)	(300)	578	550
Restructured loans	貸出条件緩和債権額	13,111	(2,629)	(5,634)	15,741	18,746
Total	合計	112,708	(6,498)	(19,939)	119,207	132,647
Total loans and bills discounted	貸出金残高	4,292,719	65,023	21,475	4,227,696	4,271,244

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.10%	(0.04%)	(0.05%)	0.14%	0.15%
Non-accrual delinquent loans	延滞債権額	2.21%	(0.07%)	(0.28%)	2.28%	2.49%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.01%)	(0.01%)	0.01%	0.01%
Restructured loans	貸出条件緩和債権額	0.30%	(0.07%)	(0.13%)	0.37%	0.43%
Total	合計	2.62%	(0.19%)	(0.48%)	2.81%	3.10%

【Hokkaido bank】

(Millions of yen)

		As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
(Japanese)		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,076	(421)	(808)	1,498	1,884
Non-accrual delinquent loans	延滞債権額	60,808	1,695	4,071	59,112	56,736
Loans past due for 3 months or more	3カ月以上延滞債権額	57	50	(84)	7	141
Restructured loans	貸出条件緩和債権額	20,344	271	(2,268)	20,072	22,613
Total	合計	82,287	1,595	910	80,691	81,376
Total loans and bills discounted	貸出金残高	3,187,439	78,761	89,036	3,108,677	3,098,402

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03%	(0.01%)	(0.03%)	0.04%	0.06%
Non-accrual delinquent loans	延滞債権額	1.90%	0.00%	0.07%	1.90%	1.83%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.63%	(0.01%)	(0.09%)	0.64%	0.72%
Total	合計	2.58%	(0.01%)	(0.04%)	2.59%	2.62%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	48,726	691	(6,460)	48,035	55,187
General allowance	一般貸倒引当金	16,058	29	(3,887)	16,028	19,946
Specific allowance	個別貸倒引当金	32,667	661	(2,573)	32,006	35,241

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	23,016	(635)	(6,203)	23,651	29,219
General allowance	一般貸倒引当金	9,042	(50)	(2,643)	9,092	11,685
Specific allowance	個別貸倒引当金	13,973	(585)	(3,560)	14,558	17,534

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	25,710	1,326	(257)	24,383	25,967
General allowance	一般貸倒引当金	7,016	80	(1,244)	6,935	8,260
Specific allowance	個別貸倒引当金	18,694	1,246	986	17,447	17,707

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.95%	0.40%	(3.02%)	46.55%	49.97%
After partial write-off	部分直接償却後	24.98%	0.96%	(0.80%)	24.02%	25.78%
Amount of partial write-off	部分直接償却実施額	80,774	(3,489)	(22,688)	84,264	103,463

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.51%	1.10%	(2.09%)	46.41%	49.60%
After partial write-off	部分直接償却後	20.42%	0.58%	(1.60%)	19.84%	22.02%
Amount of partial write-off	部分直接償却実施額	58,181	(927)	(14,422)	59,109	72,604

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014	As of Sep.30,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.05%	(0.75%)	(4.58%)	46.80%	50.63%
After partial write-off	部分直接償却後	31.24%	1.03%	(0.67%)	30.21%	31.91%
Amount of partial write-off	部分直接償却実施額	22,593	(2,561)	(8,265)	25,154	30,859

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,489,051	317,000	399,588	10,172,051	10,089,463
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,363,643	234,431	254,574	10,129,212	10,109,069
Loans (term-end balance)	貸出金(末残)	7,480,158	143,784	110,511	7,336,374	7,369,647
Loans (average balance)	貸出金(平残)	7,340,536	(3,549)	13,412	7,344,085	7,327,123

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	5,905,962	(3,135)	109,152	5,909,098	5,796,810
Deposits (average balance)	預金(平残)	5,973,358	159,064	197,481	5,814,294	5,775,877
Loans (term-end balance)	貸出金(末残)	4,292,719	65,023	21,475	4,227,696	4,271,244
Loans (average balance)	貸出金(平残)	4,216,133	(43,145)	(44,173)	4,259,279	4,260,307

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	4,583,089	320,135	290,436	4,262,953	4,292,652
Deposits (average balance)	預金(平残)	4,390,285	75,366	57,093	4,314,918	4,333,191
Loans (term-end balance)	貸出金(末残)	3,187,439	78,761	89,036	3,108,677	3,098,402
Loans (average balance)	貸出金(平残)	3,124,402	39,595	57,586	3,084,806	3,066,815

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,690,836	51,236	78,504	4,639,600	4,612,331
% to total loans	中小企業等貸出比率	62.71%	(0.53%)	0.13%	63.24%	62.58%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,790,050	24,890	63,434	2,765,160	2,726,616
% to total loans	中小企業等貸出比率	64.99%	(0.41%)	1.16%	65.40%	63.83%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,900,786	26,346	15,070	1,874,440	1,885,715
% to total loans	中小企業等貸出比率	59.63%	(0.66%)	(1.23%)	60.29%	60.86%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,120,056	10,222	39,244	2,109,833	2,080,811
Housing loans	うち住宅系ローン残高	2,004,810	8,112	34,258	1,996,698	1,970,552
Other consumer loans	うちその他のローン残高	115,245	2,110	4,986	113,134	110,258

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,149,669	6,123	20,740	1,143,546	1,128,929
Housing loans	うち住宅系ローン残高	1,102,549	6,845	21,665	1,095,704	1,080,884
Other consumer loans	うちその他のローン残高	47,120	(721)	(925)	47,841	48,045

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2014			As of Mar.31,2014 (B)	As of Sep.30,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	970,386	4,099	18,504	966,286	951,881
Housing loans	うち住宅系ローン残高	902,260	1,267	12,592	900,993	889,668
Other consumer loans	うちその他のローン残高	68,125	2,832	5,911	65,293	62,213

9. Classification of Loans by Type of Industry

【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,480,158	100.0%	7,336,374	100.0%	7,369,647	100.0%
Manufacturing	製造業	825,388	11.0%	823,939	11.2%	848,367	11.5%
Agriculture and forestry	農業、林業	25,263	0.3%	29,925	0.4%	25,664	0.3%
Fishery	漁業	5,205	0.1%	4,542	0.1%	5,215	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,455	0.0%	2,586	0.0%	2,491	0.0%
Construction	建設業	283,347	3.8%	273,400	3.7%	270,157	3.7%
Utilities	電気・ガス・熱供給・水道業	111,504	1.5%	111,750	1.5%	111,149	1.5%
Communication	情報通信業	42,101	0.6%	37,847	0.5%	36,405	0.5%
Transportation and postal activities	運輸業、郵便業	174,373	2.3%	171,820	2.4%	176,820	2.4%
Wholesale and retail	卸売業、小売業	779,779	10.4%	773,640	10.6%	770,428	10.4%
Finance and insurance	金融業、保険業	281,406	3.8%	288,538	3.9%	293,544	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	633,745	8.5%	579,692	7.9%	567,099	7.7%
Other services	各種サービス業(学術研究他)	539,532	7.2%	566,235	7.7%	580,052	7.9%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,614,165 206,324	21.6% 2.8%	1,516,789 155,549	20.7% 2.1%	1,552,800 241,308	21.1% 3.3%
Others	その他	2,161,895	28.9%	2,155,670	29.4%	2,129,455	28.9%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	194,995	100.0%	199,898	100.0%	214,023	100.0%
Manufacturing	製造業	32,226	16.5%	28,595	14.3%	31,056	14.5%
Agriculture and forestry	農業、林業	947	0.5%	1,013	0.5%	1,019	0.5%
Fishery	漁業	2,481	1.3%	2,297	1.1%	2,222	1.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	207	0.1%	258	0.1%	224	0.1%
Construction	建設業	28,922	14.8%	33,348	16.7%	33,529	15.7%
Utilities	電気・ガス・熱供給・水道業	199	0.1%	246	0.1%	247	0.1%
Communication	情報通信業	1,180	0.6%	1,215	0.6%	1,385	0.7%
Transportation and postal activities	運輸業、郵便業	3,257	1.7%	3,286	1.6%	3,837	1.8%
Wholesale and retail	卸売業、小売業	35,605	18.3%	37,622	18.8%	39,818	18.6%
Finance and insurance	金融業、保険業	2,522	1.3%	2,547	1.3%	1,342	0.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	21,724	11.1%	21,330	10.8%	26,531	12.4%
Other services	各種サービス業(学術研究他)	29,825	15.3%	31,410	15.7%	35,096	16.4%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	35,894	18.4%	36,727	18.4%	37,713	17.6%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,292,719	100.0%	4,227,696	100.0%	4,271,244	100.0%
Manufacturing	製造業	553,906	12.9%	552,306	13.1%	558,296	13.1%
Agriculture and forestry	農業、林業	13,155	0.3%	17,217	0.4%	13,449	0.3%
Fishery	漁業	3,302	0.1%	2,773	0.1%	2,891	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,098	0.0%	1,229	0.0%	1,192	0.0%
Construction	建設業	170,357	4.0%	175,875	4.1%	170,915	4.0%
Utilities	電気・ガス・熱供給・水道業	62,458	1.5%	64,273	1.5%	64,196	1.5%
Communication	情報通信業	23,756	0.6%	22,546	0.5%	20,826	0.5%
Transportation and postal activities	運輸業、郵便業	79,149	1.8%	76,881	1.8%	82,063	1.9%
Wholesale and retail	卸売業、小売業	460,687	10.7%	469,023	11.1%	459,350	10.8%
Finance and insurance	金融業、保険業	152,685	3.6%	138,964	3.3%	136,886	3.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	349,379	8.1%	332,482	7.9%	320,233	7.5%
Other services	各種サービス業(学術研究他)	316,785	7.4%	317,377	7.5%	325,393	7.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	932,466 191,324	21.7% 4.5%	887,200 138,049	21.0% 3.3%	957,959 221,308	22.4% 5.2%
Others	その他	1,173,536	27.3%	1,169,550	27.7%	1,157,595	27.1%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	112,708	100.0%	119,207	100.0%	132,647	100.0%
Manufacturing	製造業	24,937	22.1%	22,773	19.1%	24,106	18.2%
Agriculture and forestry	農業、林業	43	0.0%	106	0.1%	111	0.1%
Fishery	漁業	2,278	2.0%	2,059	1.7%	1,909	1.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	84	0.1%	134	0.1%	71	0.1%
Construction	建設業	18,386	16.3%	22,866	19.2%	25,758	19.4%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—	—
Communication	情報通信業	487	0.4%	574	0.5%	837	0.6%
Transportation and postal activities	運輸業、郵便業	2,070	1.8%	1,817	1.5%	2,131	1.6%
Wholesale and retail	卸売業、小売業	22,507	20.0%	24,418	20.5%	27,034	20.4%
Finance and insurance	金融業、保険業	168	0.2%	171	0.2%	176	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,387	9.2%	11,462	9.6%	14,428	10.9%
Other services	各種サービス業(学術研究他)	13,267	11.8%	14,177	11.9%	16,658	12.6%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	18,089	16.1%	18,643	15.6%	19,423	14.6%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,187,439	100.0%	3,108,677	100.0%	3,098,402	100.0%
Manufacturing	製造業	271,482	8.5%	271,633	8.7%	290,071	9.4%
Agriculture and forestry	農業、林業	12,108	0.4%	12,708	0.4%	12,215	0.4%
Fishery	漁業	1,903	0.1%	1,769	0.1%	2,324	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,357	0.0%	1,357	0.0%	1,299	0.0%
Construction	建設業	112,990	3.6%	97,525	3.1%	99,242	3.2%
Utilities	電気・ガス・熱供給・水道業	49,046	1.5%	47,477	1.5%	46,953	1.5%
Communication	情報通信業	18,345	0.6%	15,301	0.5%	15,579	0.5%
Transportation and postal activities	運輸業、郵便業	95,224	3.0%	94,939	3.1%	94,757	3.1%
Wholesale and retail	卸売業、小売業	319,092	10.0%	304,617	9.8%	311,078	10.0%
Finance and insurance	金融業、保険業	128,721	4.0%	149,574	4.8%	156,658	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	284,366	8.9%	247,210	8.0%	246,866	8.0%
Other services	各種サービス業(学術研究他)	222,747	7.0%	248,858	8.0%	254,659	8.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	681,699	21.4%	629,589	20.3%	594,841	19.2%
Others	その他	15,000	0.5%	17,500	0.6%	20,000	0.6%
		988,359	31.0%	986,120	31.7%	971,860	31.4%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2014		As of Mar.31,2014		As of Sep.30,2013	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	82,287	100.0%	80,691	100.0%	81,376	100.0%
Manufacturing	製造業	7,288	8.9%	5,821	7.2%	6,949	8.5%
Agriculture and forestry	農業、林業	904	1.1%	907	1.1%	907	1.1%
Fishery	漁業	202	0.3%	237	0.3%	312	0.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	123	0.2%	123	0.2%	152	0.2%
Construction	建設業	10,536	12.8%	10,481	13.0%	7,770	9.5%
Utilities	電気・ガス・熱供給・水道業	199	0.2%	246	0.3%	247	0.3%
Communication	情報通信業	692	0.8%	641	0.8%	548	0.7%
Transportation and postal activities	運輸業、郵便業	1,186	1.4%	1,469	1.8%	1,706	2.1%
Wholesale and retail	卸売業、小売業	13,098	15.9%	13,203	16.4%	12,783	15.7%
Finance and insurance	金融業、保険業	2,354	2.9%	2,375	2.9%	1,166	1.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,336	13.8%	9,867	12.2%	12,103	14.9%
Other services	各種サービス業(学術研究他)	16,558	20.1%	17,232	21.4%	18,438	22.7%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	17,805	21.6%	18,083	22.4%	18,289	22.5%