

Summary :

Financial Results for the Third Quarter of Fiscal 2013

February 3, 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 and one decimal place are rounded down.

1. Financial Highlights for the Third Quarter of Fiscal 2013 (for the nine months ended Dec. 31, 2013)**(1) Consolidated Results of Operations(Accumulated Period)** (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
3Q F2013	142,187	(6.5)	35,316	75.2	19,029	48.0
3Q F2012	152,096	(3.1)	20,155	(20.5)	12,857	57.9

Note: Comprehensive income: 3Q F2013: ¥28,784 million [81.5%]; 3Q F2012: ¥15,859 million [27.9%]

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥		¥	
3Q F2013	13.60		13.59	
3Q F2012	8.88		8.88	

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
3Q F2013	11,252,084	503,800	4.5
Fiscal 2012	10,979,231	481,550	4.4

Reference: Own Capital: as of December 31, 2013: ¥502,418 million; as of March 31, 2013: ¥480,353 million

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

2. Cash Dividends for Shareholders of Common Stock

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

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

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

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
Fiscal 2013	188,000	(5.6)	42,500	44.9	22,000	21.5	15.22

Note: Revision of the earnings estimates during this quarter: Yes

4. Others

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

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

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

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

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

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

(c) Changes in accounting estimates: No

(d) Restatements: No

(4) Issued Shares (Common Stock)

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

As of Dec. 31, 2013	1,351,630,146	As of March 31, 2013	1,351,630,146
As of Dec. 31, 2013	12,054,388	As of March 31, 2013	12,266,448
As of Dec. 31, 2013	1,339,530,137	As of Dec. 31, 2012	1,356,565,980

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

(c) Average outstanding shares for the nine months ended

Notes for using forecasts information etc.

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

2. The above estimates are based on information that is available at this moment and assumptions of factors that have an influence on future results of operations. Actual results may differ materially from these estimates, depending on future events.

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

Millions of yen

		As of March 31, 2013	As of Dec. 31, 2013
Assets	資産の部		
Cash and due from banks	現金預け金	553,744	861,526
Call loans and bills bought	コールローン及び買入手形	135,426	88,997
Monetary claims bought	買入金銭債権	86,864	77,935
Trading assets	特定取引資産	7,228	5,542
Money held in trust	金銭の信託	4,000	7,938
Securities	有価証券	2,509,794	2,480,420
Loans and bills discounted	貸出金	7,387,934	7,429,419
Foreign exchanges	外国為替	10,616	13,670
Other assets	その他資産	109,182	115,638
Tangible fixed assets	有形固定資産	106,211	103,162
Intangible fixed assets	無形固定資産	38,098	33,870
Deferred tax assets	繰延税金資産	24,141	14,583
Customers' liabilities for acceptances and guarantees	支払承諾見返	79,728	82,710
Allowance for loan losses	貸倒引当金	(73,742)	(63,333)
Total assets	資産の部合計	10,979,231	11,252,084
Liabilities	負債の部		
Deposits	預金	9,818,196	9,978,098
Negotiable certificates of deposit	譲渡性預金	164,667	342,975
Call money and bills sold	コールマネー及び売渡手形	40,345	22,131
Trading liabilities	特定取引負債	2,052	1,534
Borrowed money	借入金	252,551	151,461
Foreign exchanges	外国為替	123	572
Bonds payable	社債	33,000	58,000
Other liabilities	その他負債	84,703	89,537
Provision for retirement benefits	退職給付引当金	9,829	10,041
Provision for director's retirement benefits	役員退職慰労引当金	684	324
Reserve for contingent loss	偶発損失引当金	3,033	2,697
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,256	1,324
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,506	6,873
Acceptances and guarantees	支払承諾	79,728	82,710
Total liabilities	負債の部合計	10,497,680	10,748,283
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,197	148,193
Retained earnings	利益剰余金	201,138	214,690
Treasury stock	自己株式	(1,547)	(1,526)
Shareholders' equity	株主資本合計	418,684	432,252
Valuation difference on available-for-sale securities	その他有価証券評価差額金	52,630	61,834
Deferred gains or losses on hedges	繰延ヘッジ損益	(301)	147
Revaluation reserve for land	土地再評価差額金	9,340	8,184
Accumulated other comprehensive income	その他の包括利益累計額合計	61,669	70,165
Stock acquisition rights	新株予約権	107	191
Minority interests	少数株主持分	1,089	1,190
Total net assets	純資産の部合計	481,550	503,800
Total liabilities and net assets	負債及び純資産の部合計	10,979,231	11,252,084

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
For the nine months ended Dec. 31, 2013

【 Consolidated Statements of Income 】

Millions of yen

		For the nine months ended Dec. 31, 2012	For the nine months ended Dec. 31, 2013
Ordinary income	経常収益	152,096	142,187
Interest income	資金運用収益	101,618	97,973
(Interest on loans and discounts)	(うち貸出金利息)	84,719	80,195
(Interest and dividends on securities)	(うち有価証券利息配当金)	15,433	16,302
Fees and commissions	役員取引等収益	27,901	27,433
Trading income	特定取引収益	206	435
Other ordinary income	その他業務収益	20,284	11,670
Other income	その他経常収益	2,084	4,674
Ordinary expenses	経常費用	131,941	106,871
Interest expenses	資金調達費用	8,448	6,813
(Interest on deposits)	(うち預金利息)	5,849	4,003
Fees and commissions payments	役員取引等費用	10,370	10,749
Other ordinary expenses	その他業務費用	7,037	6,490
General and administrative expenses	営業経費	80,804	79,959
Other expenses	その他経常費用	25,279	2,859
Ordinary profits	経常利益	20,155	35,316
Extraordinary income	特別利益	-	5
Extraordinary loss	特別損失	254	2,190
Loss on disposal of fixed assets	固定資産処分損	123	108
Impairment loss	減損損失	130	2,082
Income before income taxes and minority interests	税金等調整前四半期純利益	19,901	33,131
Income taxes-current	法人税、住民税及び事業税	3,251	6,543
Income taxes-deferred	法人税等調整額	3,660	7,475
Total income taxes	法人税等合計	6,911	14,019
Income before minority interests	少数株主損益調整前四半期純利益	12,989	19,111
Minority interests in income	少数株主利益	132	82
Net income	四半期純利益	12,857	19,029

【 Consolidated Statements of Comprehensive Income 】

Millions of yen

		For the nine months ended Dec. 31, 2012	For the nine months ended Dec. 31, 2013
Net income before adjusting minority interest	少数株主損益調整前四半期純利益	12,989	19,111
Other comprehensive income	その他の包括利益	2,869	9,673
(Valuation difference on available-for-sale securities)	(その他有価証券評価差額金)	2,695	9,183
(Deferred gains or losses on hedges)	(繰延ヘッジ損益)	191	448
(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)	(17)	40
Total comprehensive income	四半期包括利益	15,859	28,784
Breakdown	(内訳)		
The amount attributable to owners of the parent	親会社株主に係る四半期包括利益	15,720	28,682
The amount attributable to minority interest	少数株主に係る四半期包括利益	139	102

Financial Highlights For the Third Quarter of Fiscal 2013

1. Income Analysis

FG [consolidated]

		3rd Qtr of FY 2013 (9 months)		Changes from 3rd Qtr of FY 2012	3rd Qtr of FY 2012 (9 months)	Fiscal Year 2012 results (reference)
	Forecasts* Full year					
Ordinary income	188,000	142,187	(9,909)	152,096	199,136	
Ordinary profits	42,500	35,316	15,160	20,155	29,332	
Net income	22,000	19,029	6,172	12,857	18,105	

(Millions of yen)

【Total of two banks】

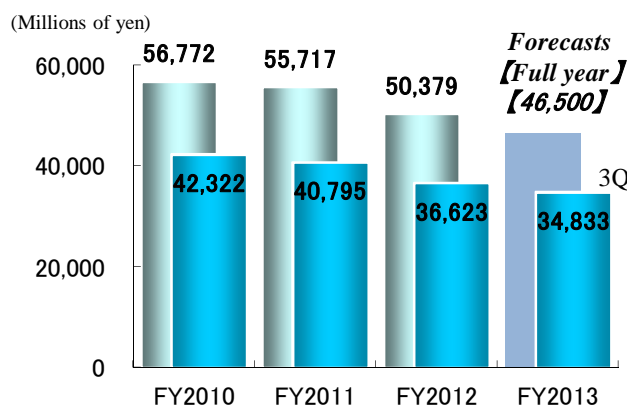
		3rd Qtr of FY 2013 (9 months)		Changes from 3rd Qtr of FY 2012	3rd Qtr of FY 2012 (9 months)	Fiscal Year 2012 results (reference)
	Forecasts* Full year					
Ordinary income	174,500	132,361	(8,963)	141,325	184,696	
Core gross business profits	141,500	106,582	(2,767)	109,349	145,508	
Net interest income		91,442	(2,098)	93,540	124,379	
Net fees and commissions		12,934	(653)	13,587	18,345	
Net trading income		225	103	121	152	
Net other income		1,980	(119)	2,100	2,630	
Gains on foreign exchange transactions		1,333	325	1,007	1,391	
Net income on derivatives		665	(290)	955	1,086	
General and administrative expenses	95,000	71,748	(977)	72,725	95,129	
Personnel		33,362	(259)	33,622	44,699	
Non-personnel		34,928	(570)	35,499	45,935	
Core net business profits	46,500	34,833	(1,790)	36,623	50,379	
Net gains (losses) related to bonds		1,480	(7,915)	9,396	9,052	
Net business profits (before provision (reversal) of general allowance for loan losses)		36,314	(9,706)	46,020	59,431	
Total credit costs	2,500	(513)	(12,741)	12,227	17,041	
Net gains (losses) related to stocks		670	10,084	(9,414)	(8,567)	
Ordinary profits	42,000	34,935	13,511	21,424	30,007	
Net extraordinary gains (losses)		(2,159)	(1,912)	(246)	(600)	
Income before income taxes		32,776	11,598	21,177	29,406	
Income taxes		13,315	6,517	6,797	9,820	
Income taxes deferred		7,464	3,560	3,903	6,334	
Net income	23,000	19,461	5,080	14,380	19,586	

(Millions of yen)

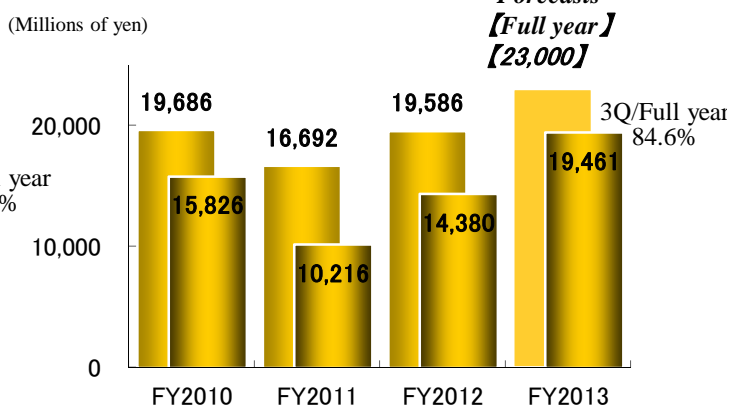
*Forecasts are revised on February 3, 2014

Full year / 3rd Quarter

《Core net business profits》



《Net income》



【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY18,986 million, JPY4,703 million decrease compared to the corresponding period of the previous fiscal year mainly due to a decrease in net interest income and net fees and commissions.
- Ordinary profits increased by JPY11,844 million to JPY20,744 million, due to a decrease in total credit costs and an improvement in net gains(losses) related to stocks, although net gains(losses) related to bonds decreased. Net income was JPY11,451million, JPY5,327million increase.

	Forecasts* Full year	3rd Qtr of	Changes from	3rd Qtr of	Fiscal Year 2012
		FY 2013 (9 months)	3rd Qtr of FY 2012	FY 2012 (9 months)	results (reference)
Ordinary income	95,000	72,274	(7,408)	79,682	103,086
Core gross business profits	77,000	57,681	(4,748)	62,429	82,342
Net interest income		49,813	(3,012)	52,825	69,993
Net fees and commissions		6,630	(1,531)	8,161	10,623
Net trading income		225	103	121	152
Net other income		1,011	(308)	1,319	1,572
Gains on foreign exchange transactions		900	270	629	870
Net income on derivatives		110	(443)	554	566
General and administrative expenses	51,000	38,694	(44)	38,738	50,925
Personnel		19,306	(214)	19,521	25,939
Non-personnel		17,597	240	17,357	22,638
Core net business profits	26,000	18,986	(4,703)	23,690	31,416
Net gains (losses) related to bonds		1,430	(4,437)	5,867	5,472
Net business profits(before provision (reversal) of general allowance for loan losses)		20,416	(9,140)	29,557	36,888
Total credit costs	(1,500)	(1,503)	(12,155)	10,651	9,384
Net gains (losses) related to stocks		176	8,492	(8,315)	(6,758)
Ordinary profits	26,500	20,744	11,844	8,900	18,373
Net extraordinary gains (losses)		(2,061)	(1,863)	(198)	(442)
Income before income taxes		18,682	9,980	8,701	17,930
Income taxes		7,231	4,653	2,577	5,615
Income taxes deferred		6,321	4,821	1,500	5,344
Net income	14,500	11,451	5,327	6,124	12,315

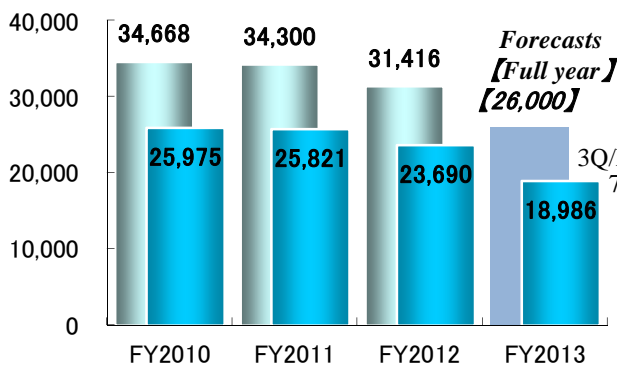
*Forecasts are revised on February 3, 2014

Full year / 3rd Quarter

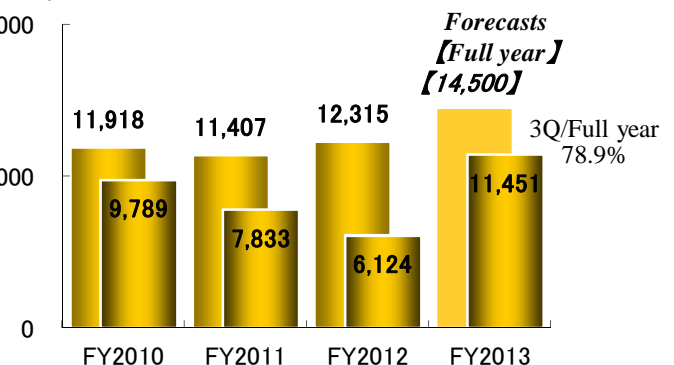
《Core net business profits》

《Net income》

(Millions of yen)



(Millions of yen)



【Non-consolidated】 Hokkaido Bank

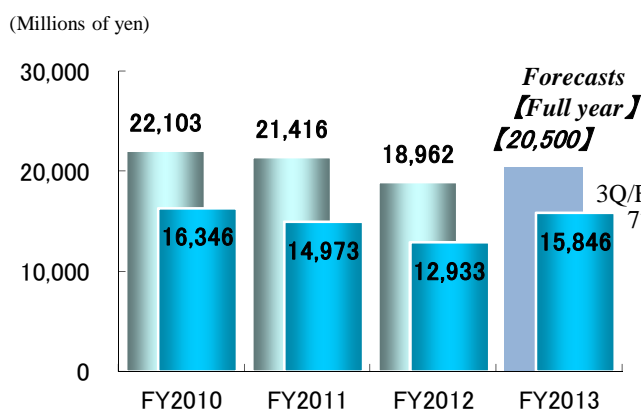
- Core net business profits were JPY15,846 million, JPY2,913 million increase compared to the corresponding period of the previous fiscal mainly due to a increase in net interest income and net fees and commissions and a decrease in G&A expenses.
- Ordinary profits increased by JPY1,667 million to JPY14,191 million, due to a decrease in total credit costs and an improvement net gains(losses) related to stocks, although net gains(losses) related to bonds decreased. Net income was JPY8,009million, JPY246million decrease due to a increase in tax expenses.

	Forecasts* Full year	3rd Qtr of FY 2013 (9 months)	Changes from 3rd Qtr of FY 2012	3rd Qtr of FY 2012 (9 months)	Fiscal Year 2012 results (reference)
Ordinary income	79,500	60,086	(1,555)	61,642	81,609
Core gross business profits	64,500	48,900	1,980	46,920	63,166
Net interest income		41,628	914	40,714	54,386
Net fees and commissions		6,303	878	5,425	7,722
Net trading income		—	—	—	—
Net other income		968	188	780	1,057
Gains on foreign exchange transactions		432	54	378	520
Net income on derivatives		554	153	400	519
General and administrative expenses	44,000	33,053	(932)	33,986	44,204
Personnel		14,056	(44)	14,100	18,760
Non-personnel		17,331	(810)	18,142	23,296
Core net business profits	20,500	15,846	2,913	12,933	18,962
Net gains (losses) related to bonds		50	(3,478)	3,528	3,580
Net business profits(before provision (reversal) of general allowance for loan losses)		15,897	(565)	16,462	22,542
Total credit costs	4,000	990	(585)	1,576	7,656
Net gains (losses) related to stocks		493	1,592	(1,098)	(1,808)
Ordinary profits	15,500	14,191	1,667	12,524	11,634
Net extraordinary gains (losses)		(97)	(49)	(48)	(158)
Income before income taxes		14,093	1,617	12,475	11,476
Income taxes		6,083	1,864	4,219	4,205
Income taxes deferred		1,142	(1,260)	2,402	989
Net income	8,500	8,009	(246)	8,256	7,270

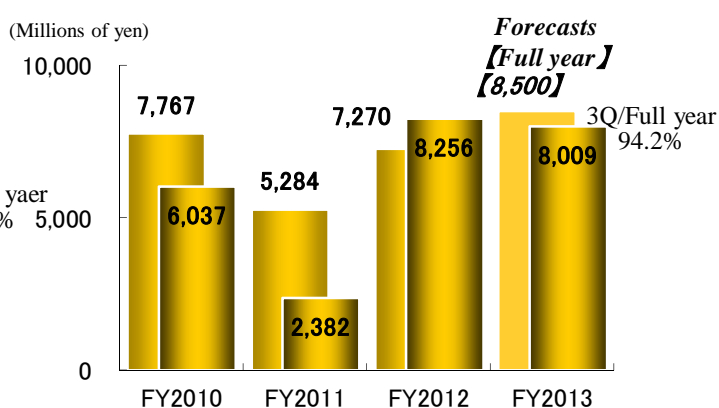
*Forecasts are revised on February 3, 2014

Full year / 3rd Quarter

《 Core net business profits 》



《 Net income 》



2. Loans and Deposits

(1) Loans

(Millions of yen)

	As of Dec. 31, 2013			As of Dec. 31, 2012	As of Sep.30, 2013 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks	7,442,820	(13,953)	(0.18%)	7,456,773	7,369,647
Loans to small and medium-sized enterprises("SMEs") and individuals	4,677,531	(44,413)	(0.94%)	4,721,945	4,612,331
Housing and consumer loans	2,099,077	51,854	2.53%	2,047,223	2,080,811
Hokuriku bank	4,319,445	(40,698)	(0.93%)	4,360,143	4,271,244
Loans to small and medium-sized enterprises("SMEs") and individuals	2,774,189	(18,725)	(0.67%)	2,792,914	2,726,616
Housing and consumer loans	1,138,894	51,424	4.72%	1,087,470	1,128,929
Hokkaido bank	3,123,374	26,745	0.86%	3,096,629	3,098,402
Loans to small and medium-sized enterprises("SMEs") and individuals	1,903,342	(25,688)	(1.33%)	1,929,031	1,885,715
Housing and consumer loans	960,182	429	0.04%	959,753	951,881

(2) Deposits and Investment products

(Millions of yen)

	As of Dec.31,2013			As of Dec.31, 2012	As of Sep.30, 2013 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks					
Deposits*	10,343,943	421,068	4.24%	9,922,874	10,089,463
Individual deposits*	7,105,383	145,256	2.08%	6,960,126	6,949,700
Total individual assets	7,731,819	179,264	2.37%	7,552,554	7,562,562
Individual deposits* (deposits in yen)	7,076,448	144,815	2.08%	6,931,633	6,921,035
Investment products (for individuals)	655,370	34,449	5.54%	620,921	641,527
Foreign currency deposits	28,934	441	1.54%	28,493	28,665
Public bonds	290,291	42,461	17.13%	247,830	271,181
Investment trusts	336,143	(8,454)	(2.45%)	344,598	341,680
Hokuriku bank [Non-consolidated]					
Deposits*	5,978,333	366,537	6.53%	5,611,796	5,796,810
Individual deposits*	3,918,312	144,020	3.81%	3,774,292	3,827,634
Total individual assets	4,278,580	135,165	3.26%	4,143,414	4,187,162
Individual deposits* (deposits in yen)	3,898,202	144,996	3.86%	3,753,205	3,808,510
Investment products (for individuals)	380,377	(9,831)	(2.51%)	390,208	378,651
Foreign currency deposits	20,109	(976)	(4.63%)	21,086	19,123
Public bonds	163,004	4,739	2.99%	158,265	156,028
Investment trusts	197,263	(13,594)	(6.44%)	210,857	203,499
Hokkaido bank [Non-consolidated]					
Deposits*	4,365,610	54,531	1.26%	4,311,078	4,292,652
Individual deposits*	3,187,070	1,236	0.03%	3,185,834	3,122,065
Total individual assets	3,453,238	44,098	1.29%	3,409,140	3,375,399
Individual deposits* (deposits in yen)	3,178,245	(181)	(0.00%)	3,178,427	3,112,524
Investment products (for individuals)	274,993	44,280	19.19%	230,712	262,875
Foreign currency deposits	8,825	1,418	19.14%	7,406	9,541
Public bonds	127,287	37,722	42.11%	89,565	115,153
Investment trusts	138,880	5,139	3.84%	133,741	138,180

*including NCD

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

(Millions of yen)

(Millions of yen)

		As of Dec.31,2013	As of Dec.31,2012	As of Sep.30,2013
Total of two banks	Bankrupt and substantially bankrupt	31,718	50,924	33,273
	Doubtful	133,367	145,676	140,747
	Substandard	42,359	52,429	42,051
	Non Performing Loan (A)	207,445	249,030	216,072
	Total (B)	7,636,049	7,645,578	7,567,683
	NPL ratio (A)/(B)	2.71%	3.25%	2.85%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	23,424	41,082	24,970
	Doubtful	86,315	96,800	89,936
	Substandard	18,555	27,875	19,296
	Non Performing Loan (A)	128,295	165,758	134,203
	Total (B)	4,414,699	4,467,793	4,374,637
	NPL ratio (A)/(B)	2.90%	3.71%	3.06%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	8,293	9,841	8,303
	Doubtful	47,052	48,875	50,810
	Substandard	23,803	24,554	22,755
	Non Performing Loan (A)	79,149	83,271	81,869
	Total (B)	3,221,349	3,177,785	3,193,046
	NPL ratio (A)/(B)	2.45%	2.62%	2.56%

4. Capital Adequacy Ratio (Domestic Standard)

		As of Dec.31,2013
FG (consolidated)	Capital adequacy ratio	12.36%
	Tier1 ratio	8.48%
Hokuriku bank (non-consolidated)	Capital adequacy ratio	12.25%
	Tier1 ratio	8.36%
Hokkaido bank (non-consolidated)	Capital adequacy ratio	11.43%
	Tier1 ratio	7.85%

		As of Sep.30,2013
		12.04%
		8.52%
		11.95%
		8.45%
		11.08%
		7.84%

5. Valuation Difference on Securities

(Millions of yen)

		As of Dec.31,2013			
		Market value	Valuation difference		Losses
			Gains	Losses	
FG(consolidated)	Available-for-sale securities	2,378,991	86,928	92,108	5,180
	Stocks	147,451	42,550	45,737	3,187
	Bonds	2,041,493	36,598	36,863	264
	Other	190,046	7,778	9,507	1,728
Total of two banks	Available-for-sale securities	2,382,581	93,130	96,278	3,148
	Stocks	147,067	49,471	50,626	1,154
	Bonds	2,046,535	36,849	37,114	264
	Other	188,977	6,809	8,538	1,728
Hokuriku bank (non-consolidated)	Available-for-sale securities	1,277,288	61,318	62,555	1,236
	Stocks	84,629	29,627	30,590	963
	Bonds	1,064,620	27,693	27,823	130
	Other	128,038	3,998	4,141	142
Hokkaido bank (non-consolidated)	Available-for-sale securities	1,105,292	31,811	33,723	1,911
	Stocks	62,438	19,844	20,036	191
	Bonds	981,915	9,156	9,290	134
	Other	60,939	2,811	4,396	1,585

(Millions of yen)

		As of Sep.30,2013			
		Market value	Valuation difference		Losses
			Gains	Losses	
		2,457,073	82,182	88,598	6,415
		142,443	37,639	41,769	4,130
		2,126,034	38,806	39,116	309
		188,595	5,736	7,712	1,975
		2,460,892	88,634	92,827	4,192
		142,075	44,584	46,491	1,907
		2,131,079	39,071	39,381	309
		187,738	4,977	6,953	1,975
		1,349,515	60,047	61,705	1,657
		82,049	26,736	28,152	1,416
		1,139,332	29,393	29,500	107
		128,132	3,918	4,051	133
		1,111,377	28,586	31,121	2,535
		60,025	17,848	18,338	490
		991,746	9,678	9,880	202
		59,605	1,059	2,901	1,842

6. Net Gains and Losses on Securities

		3rd Qtr of FY 2013		3rd Qtr of FY 2012	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2012
FG (consolidated)	Net gains (losses) related to bonds	1,480	(7,915)	9,396	9,052
	Gains on sales	1,470	(8,400)	9,870	9,891
	Gains on redemption	44	(41)	86	107
	Losses on sales	24	(503)	528	528
	Losses on redemption	—	(32)	32	—
	Losses on devaluation	10	10	—	417
	Net gains (losses) related to stocks and others	530	10,978	(10,448)	(8,637)
	Gains on sales	1,151	875	275	393
	Losses on sales	425	225	199	205
Losses on devaluation	196	(10,328)	10,525	8,824	

		3rd Qtr of FY 2013		3rd Qtr of FY 2012	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2012
Total of two banks	Net gains (losses) related to bonds	1,480	(7,915)	9,396	9,052
	Gains on sales	1,470	(8,400)	9,870	9,891
	Gains on redemption	44	(41)	86	107
	Losses on sales	24	(503)	528	528
	Losses on redemption	—	(32)	32	—
	Losses on devaluation	10	10	—	417
	Net gains (losses) related to stocks and others	670	10,084	(9,414)	(8,567)
	Gains on sales	1,151	875	276	393
	Losses on sales	293	94	199	205
Losses on devaluation	188	(9,303)	9,491	8,754	

		3rd Qtr of FY 2013		3rd Qtr of FY 2012	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2012
Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	1,430	(4,437)	5,867	5,472
	Gains on sales	1,436	(4,431)	5,867	5,879
	Gains on redemption	—	—	—	—
	Losses on sales	5	5	—	—
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	—	—	407
	Net gains (losses) related to stocks and others	176	8,492	(8,315)	(6,758)
	Gains on sales	198	85	112	137
	Losses on sales	0	(7)	8	10
Losses on devaluation	20	(8,399)	8,420	6,885	

		3rd Qtr of FY 2013		3rd Qtr of FY 2012	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2012
Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	50	(3,478)	3,528	3,580
	Gains on sales	34	(3,969)	4,003	4,011
	Gains on redemption	44	(41)	86	107
	Losses on sales	18	(509)	528	528
	Losses on redemption	—	(32)	32	—
	Losses on devaluation	10	10	—	10
	Net gains (losses) related to stocks and others	493	1,592	(1,098)	(1,808)
	Gains on sales	953	790	163	255
	Losses on sales	292	101	191	195
Losses on devaluation	167	(903)	1,070	1,869	