

Summary :

Financial Results for Fiscal 2010

May 12, 2011

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

http://www.hokuhoku-fg.co.jp/

Address:

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

Representative:

Name: Shigeo Takagi

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 24, 2011

Commencement of Dividend Payment (scheduled):

June 27, 2011

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

1. Financial Highlights for Fiscal 2010 (for the fiscal year ended March 31, 2011)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2010	214,672	(5.3)	37,220	5.1	18,404	(4.2)
Fiscal 2009	226,758	(5.4)	35,413	65.5	19,212	(48.1)

Reference: Comprehensive income Fiscal 2010: ¥20,720million, Fiscal 2009: ¥46,742million

	Net Income	Diluted Net Income	Net Income	Ordinary Profits	Ordinary Profits
	per Share of Common Stock	per Share of Common Stock	on Own Capital	to Total Assets	to Ordinary Income
	¥	¥	%	%	%
Fiscal 2010	12.08	—	4.6	0.4	17.3
Fiscal 2009	12.66	12.14	5.1	0.4	15.6

Reference: Equity in Income from Investments in Affiliates: Fiscal 2010: ¥1 million; Fiscal 2009: ¥1 million

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets	Consolidated Capital
	¥ million	¥ million	%	per Share of Common Stock	Adequacy Ratio (BIS)
Fiscal 2010	10,585,054	426,658	4.0	267.15	11.29
Fiscal 2009	10,107,208	412,324	4.1	256.94	10.83

Reference: Own Capital:

as of March 31, 2011: ¥425,720million; as of March 31, 2010: ¥411,543million

Notes:

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

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

(3) Conditions of Consolidated Cash Flows

	Cash Flows from	Cash Flows from	Cash Flows from	Cash and Cash Equivalents
	Operating Activities	Investing Activities	Financing Activities	at the end of the fiscal Year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2010	374,126	(312,577)	(9,147)	314,107
Fiscal 2009	354,037	(280,212)	(60,363)	261,766

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2009	—	0.00	—	3.50	3.50	4,863	27.6	1.4
Fiscal 2010	—	0.00	—	3.75	3.75	5,210	31.0	1.4
Fiscal 2011 (forecast)	—	0.00	—	3.75	3.75		33.9	

3. Earnings Estimates for Fiscal 2011 (for the fiscal year ending March 31, 2012)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Interim	102,000	(6.7)	13,500	(25.3)	7,500	(25.6)	4.81
Full Year	203,000	(5.4)	31,000	(16.7)	17,000	(7.6)	11.07

4. Others

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

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

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

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

(3) Issued Shares (Common Stock)

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

as of March 31, 2011 and as of March 31, 2010: 1,391,630,146

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

as of March 31, 2011: 2,193,874; as of March 31, 2010: 2,125,128

(c) Average number of Common Stock:

Fiscal 2010: 1,389,467,677; Fiscal 2009: 1,389,936,641

(Reference) Non-consolidated Financial Statements for Fiscal 2010

1. Financial Highlights for Fiscal 2010 (for the fiscal year ended March 31, 2011)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2010	8,130	22.5	7,462	24.5	7,370	24.6	7,326	(53.0)
Fiscal 2009	6,639	(21.2)	5,995	(22.9)	5,916	(23.0)	15,571	20.5

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
Fiscal 2010	¥ 4.11	¥ —
Fiscal 2009	10.04	9.62

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2010	251,406	241,149	95.9	¥ 134.30
Fiscal 2009	260,675	240,310	92.2	133.69

Reference: Own Capital:

as of March 31, 2011: ¥241,149million; as of March 31, 2010: ¥240,310million

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)

	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 2009	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2010	—	7.50	—	7.50	15.00
Fiscal 2011 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2010
(Ended March 31, 2011)



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

SELECTED FINANCIAL INFORMATION

For the Fiscal Year 2010 (Ended March 31,2011)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

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

I. Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the fiscal year ended (Billions of yen)

	(Japanese)	Mar.31, 2011			Mar.31, 2010
		(A)	(A)-(B)	{{(A)-(B)}/(B)}	(B)
Ordinary income	経常収益	214.6	(12.0)	(5.3%)	226.7
Ordinary profits	経常利益	37.2	1.8	5.1%	35.4
Net income	当期純利益	18.4	(0.8)	(4.2%)	19.2

【Total of two banks】

For the fiscal year ended (Billions of yen)

	(Japanese)	Mar.31, 2011			Mar.31, 2010
		(A)	(A)-(B)	{{(A)-(B)}/(B)}	(B)
Ordinary income	経常収益	195.8	(11.5)	(5.5%)	207.4
Core gross business profits	コア業務粗利益	155.4	(5.5)	(3.4%)	160.9
Net interest income	資金利益	130.7	0.3		130.3
Domestic	国内業務部門	130.6	0.7		129.8
International	国際業務部門	0.1	(0.4)		0.5
Net fees and commissions	役務取引等利益	20.8	(1.3)		22.1
Net trading income	特定取引利益	1.1	(0.2)		1.4
Net other income (excluding gains (losses, related to bonds)	その他業務利益 (国債等債券損益除く)	2.6	(4.2)		6.9
Gains on foreign exchange transactions	うち外国為替売買益	1.6	(2.4)		4.1
Income from derivatives	うち金融派生商品収益	0.9	(1.8)		2.7
General and administrative expenses	経費	(98.6)	(4.2)		(94.4)
Personnel	人件費	(44.7)	(1.4)		(43.2)
Non-personnel	物件費	(48.6)	(2.4)		(46.2)
Core net business profits	コア業務純益	56.7	(9.7)	(14.6%)	66.4
Net gains (losses) related to bonds	国債等債券関係損益	1.7	(0.3)		2.0
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	58.4	(10.0)		68.5
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(2.5)	(2.6)		0.0
Net business profits	業務純益	55.8	(12.6)		68.5
Net non-recurring gains (losses)	臨時損益	(18.8)	12.8		(31.7)
Credit related costs (2)	不良債権処理額(2)	(12.0)	13.5		(25.5)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(14.5)	10.9		(25.5)
Net gains (losses) related to stocks	株式等損益	(2.7)	(1.0)		(1.7)
Ordinary profits	経常利益	37.0	0.1	0.4%	36.8
Net extraordinary gains (losses)	特別損益	(1.9)	(4.4)		2.5
Income taxes	法人税等	(15.4)	(2.0)		(13.3)
Net income	当期純利益	19.6	(6.3)	(24.4%)	26.0

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2011			Mar.31, 2010
			(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	108.8	(4.8)	(4.2%)	113.7
Core gross business profits	コ ア 業 務 粗 利 益	88.5	(1.5)	(1.7%)	90.1
Net interest income	資 金 利 益	73.0	0.4		72.5
Domestic	国 内 業 務 部 門	73.2	0.8		72.3
International	国 際 業 務 部 門	(0.1)	(0.3)		0.2
Net fees and commissions	役 務 取 引 等 利 益	12.8	(0.6)		13.5
Net trading income	特 定 取 引 利 益	1.1	(0.2)		1.4
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)	1.4	(1.1)		2.5
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.0	(0.1)		1.2
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.3	(0.9)		1.3
General and administrative expenses	経 費	(53.8)	(2.0)		(51.8)
Personnel	人 件 費	(26.7)	(0.6)		(26.0)
Non-personnel	物 件 費	(24.3)	(0.9)		(23.3)
Core net business profits	コ ア 業 務 純 益	34.6	(3.6)	(9.5%)	38.3
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	(0.6)	0.4		(1.0)
Net business Profits (before reversal (provision) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	34.0	(3.2)		37.2
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.2)	0.2		(0.4)
Net business profits	業 務 純 益	33.8	(2.9)		36.8
Net non-recurring gains (losses)	臨 時 損 益	(10.9)	5.9		(16.8)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(6.9)	6.0		(13.0)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(7.1)	6.3		(13.4)
Net gains (losses) related to stocks	株 式 等 損 益	(2.2)	(0.7)		(1.4)
Ordinary profits	経 常 利 益	22.9	2.9	14.9%	19.9
Net extraordinary gains (losses)	特 別 損 益	(1.7)	(3.5)		1.8
Income taxes	法 人 税 等	(9.2)	(3.1)		(6.1)
Net income	当 期 純 利 益	11.9	(3.7)	(23.8%)	15.6

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2011			Mar.31, 2010
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	87.0	(6.7)	(7.1%)	93.7
Core gross business profits	コア業務粗利益	66.8	(3.9)	(5.5%)	70.8
Net interest income	資金利益	57.6	(0.1)		57.7
Domestic	国内業務部門	57.3	(0.0)		57.4
International	国際業務部門	0.2	(0.0)		0.3
Net fees and commissions	役務取引等利益	7.9	(0.6)		8.6
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)	1.2	(3.1)		4.3
Gains on foreign exchange transactions	うち外国為替売買益	0.6	(2.3)		2.9
Income from derivatives	うち金融派生商品収益	0.6	(0.8)		1.4
General and administrative expenses	経費	(44.7)	(2.1)		(42.6)
Personnel	人件費	(18.0)	(0.8)		(17.2)
Non-personnel	物件費	(24.2)	(1.4)		(22.8)
Core net business profits	コア業務純益	22.1	(6.0)	(21.5%)	28.1
Net gains (losses) related to bonds	国債等債券関係損益	2.3	(0.7)		3.0
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	24.4	(6.8)		31.2
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(2.3)	(2.9)		0.5
Net business profits	業務純益	22.0	(9.7)		31.7
Net non-recurring gains (losses)	臨時損益	(7.9)	6.8		(14.8)
Credit related costs (2)	不良債権処理額(2)	(5.0)	7.4		(12.5)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(7.4)	4.5		(12.0)
Net gains (losses) related to stocks	株式等損益	(0.5)	(0.2)		(0.2)
Ordinary profits	経常利益	14.1	(2.8)	(16.6%)	16.9
Net extraordinary gains (losses)	特別損益	(0.2)	(0.9)		0.6
Income taxes	法人税等	(6.1)	1.1		(7.2)
Net income	当期純利益	7.7	(2.6)	(25.2%)	10.3

2. Loans and Deposits

(1) Loans

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

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	7,241.1	247.4	3.5%	6,993.6	7,156.7
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	4,826.3	(64.2)	(1.3%)	4,890.6	5,050.5
Housing and consumer loans (3)	個人ローン	1,993.3	25.9	1.3%	1,967.3	1,908.2
Housing loans	住宅系ローン	1,885.5	27.5	1.4%	1,857.9	1,792.6
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	66.65%	(3.27%)		69.92%	70.56%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	27.52%	(0.61%)		28.13%	26.66%

【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	4,252.3	109.6	2.6%	4,142.6	4,293.3
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	2,871.3	(10.8)	(0.3%)	2,882.2	3,013.7
Housing and consumer loans (3)	個人ローン	1,042.5	22.1	2.1%	1,020.3	978.4
Housing loans	住宅系ローン	986.0	25.1	2.6%	960.8	913.2
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	67.52%	(2.05%)		69.57%	70.19%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	24.51%	(0.11%)		24.62%	22.78%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans (1)	貸 出 金	2,988.8	137.7	4.8%	2,851.0	2,863.4
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	1,955.0	(53.3)	(2.6%)	2,008.3	2,036.8
Housing and consumer loans (3)	個人ローン	950.8	3.8	0.4%	947.0	929.8
Housing loans	住宅系ローン	899.5	2.4	0.2%	897.1	879.3
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	65.41%	(5.03%)		70.44%	71.13%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	31.81%	(1.40%)		33.21%	32.47%

(2) Deposits and Investment products

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	9,523.8	403.5	4.4%	9,120.3	8,742.4
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,610.9	208.9	3.2%	6,402.0	6,191.0
Total individual assets	(1) 個人預かり資産	7,309.6	151.9		7,157.7	6,904.6
Individual deposits* (deposits in yen)	個人預金(円貨)	6,583.1	208.0		6,375.0	6,165.8
Investment products (for individuals)	(2) 投資型金融商品	726.4	(56.1)		782.6	738.7
Foreign currency deposits	外貨預金	27.8	0.8		26.9	25.1
Public bonds	公共債	275.8	(28.6)		304.4	322.6
Investment trusts	投資信託	422.8	(28.3)		451.2	390.9
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	9.93%	(1.00%)		10.93%	10.69%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,439.9	133.1	2.5%	5,306.7	5,092.5
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,613.2	65.4	1.8%	3,547.8	3,452.4
Total individual assets	(1) 個人預かり資産	4,063.0	34.6		4,028.4	3,906.5
Individual deposits* (deposits in yen)	個人預金(円貨)	3,593.0	64.5		3,528.5	3,434.0
Investment products (for individuals)	(2) 投資型金融商品	470.0	(29.8)		499.8	472.5
Foreign currency deposits	外貨預金	20.2	0.9		19.3	18.4
Public bonds	公共債	184.7	(13.0)		197.7	205.2
Investment trusts	投資信託	265.0	(17.7)		282.8	248.8
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	11.56%	(0.84%)		12.40%	12.09%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31, 2009
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,083.9	270.3	7.0%	3,813.6	3,649.9
Individual deposits*	うち個人預金(含む 譲渡性預金)	2,997.6	143.4	5.0%	2,854.1	2,738.6
Total individual assets	(1) 個人預かり資産	3,246.5	117.2		3,129.2	2,998.0
Individual deposits* (deposits in yen)	個人預金(円貨)	2,990.0	143.5		2,846.5	2,731.8
Investment products (for individuals)	(2) 投資型金融商品	256.4	(26.2)		282.7	266.1
Foreign currency deposits	外貨預金	7.5	(0.0)		7.6	6.7
Public bonds	公共債	91.1	(15.5)		106.6	117.3
Investment trusts	投資信託	157.7	(10.6)		168.4	142.0
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	7.90%	(1.13%)		9.03%	8.87%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31, 2011			As of Mar.31, 2010			As of Mar.31, 2011			As of Mar.31, 2010		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,315.1	300.0	2,015.0	1,217.5	201.5	1,015.9	1,097.6	98.5	999.1			
Government bonds	国債	1,221.6	282.7	938.8	561.6	160.5	401.1	660.0	122.2	537.7			
Local government bonds	地方債	463.0	47.8	415.2	272.0	28.0	244.0	190.9	19.7	171.1			
Corporate bonds	社債	402.2	(36.2)	438.4	249.9	2.8	247.0	152.3	(39.0)	191.3			
Japanese stocks	株式	133.9	(1.2)	135.1	95.1	0.1	94.9	38.8	(1.3)	40.1			
Foreign securities	外国証券	69.9	14.0	55.8	35.7	11.8	23.9	34.2	2.2	31.9			
Others	その他	24.3	(7.1)	31.4	3.0	(1.7)	4.8	21.2	(5.3)	26.6			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.88	0.79	3.09	4.24	0.86	3.38	3.49	0.68	2.81			

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

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31, 2011			As of Mar.31, 2010			As of Mar.31, 2011			As of Mar.31, 2010		
		(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	24.8	3.2	21.6	17.5	6.3	11.1	7.3	(3.0)	10.4			
Japanese stocks	株式	6.8	0.6	6.1	4.9	1.9	3.0	1.8	(1.3)	3.1			
Japanese bonds	債券	21.0	1.7	19.3	12.5	3.1	9.4	8.4	(1.4)	9.8			
Others	その他	(2.9)	0.8	(3.8)	(0.0)	1.2	(1.2)	(2.9)	(0.3)	(2.6)			

Valuation difference of floating rate government bonds at the end of FY 2010 are as follows. Floating rate government bonds, the market prices of which are not appropriate as fair value, are rationally calculated by our standards after the end of December of 2008. Please see reference for the valuation difference when market prices are used.

(Billions of yen)

	Total of two banks		
	Hokuriku bank		Hokkaido bank
Valuation difference	6.5		4.3
(reference)	(0.9)		(3.0)
Valuation difference (market price)	2.1		2.1

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

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

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31,2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	48.9	(6.8)	(21.1)	55.8	70.0
Doubtful	危険債権	133.7	(8.9)	(6.6)	142.6	140.3
Substandard	要管理債権	38.0	21.1	20.8	16.8	17.1
Non Performing Loan	小計 (金融再生法開示債権)	220.5	5.3	(6.9)	215.2	227.5
Normal	正常債権	7,226.5	224.5	55.4	7,002.0	7,171.1
Total	合計 (総与信)	7,447.1	229.9	48.4	7,217.2	7,398.6
NPL ratio	(1)/(2) 開示債権比率	2.96%	(0.02%)	(0.11%)	2.98%	3.07%

【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31,2009
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	36.2	(3.3)	(12.3)	39.6	48.5
Doubtful	危険債権	89.6	(2.8)	8.2	92.5	81.4
Substandard	要管理債権	18.4	3.2	5.7	15.2	12.7
Non Performing Loan	小計 (金融再生法開示債権)	144.3	(3.0)	1.6	147.3	142.6
Normal	正常債権	4,245.4	93.5	(80.2)	4,151.8	4,325.6
Total	合計 (総与信)	4,389.6	90.5	(78.5)	4,299.1	4,468.2
NPL ratio	(1)/(2) 開示債権比率	3.28%	(0.14%)	0.09%	3.42%	3.19%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31, 2010	As of Mar.31,2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	12.7	(3.4)	(8.7)	16.2	21.5
Doubtful	危険債権	44.0	(6.1)	(14.8)	50.1	58.9
Substandard	要管理債権	19.5	17.9	15.1	1.6	4.4
Non Performing Loan	小計 (金融再生法開示債権)	76.3	8.3	(8.5)	67.9	84.8
Normal	正常債権	2,981.2	131.0	135.6	2,850.2	2,845.6
Total	合計 (総与信)	3,057.5	139.3	127.0	2,918.1	2,930.4
NPL ratio	(1)/(2) 開示債権比率	2.49%	0.17%	(0.40%)	2.32%	2.89%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2011	Change	As of Mar.31,2010	As of Mar.31,2011	Change	As of Mar.31,2010	As of Mar.31,2011	Change	As of Mar.31,2010
		Capital adequacy ratio	自己資本比率	11.29%	0.46%	10.83%	11.32%	0.52%	10.80%	10.59%
Tier1Ratio	Tier1 比率	7.45%	0.40%	7.05%	7.21%	0.45%	6.76%	7.05%	0.24%	6.81%

(2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2011	Change	As of Mar.31,2010	As of Mar.31,2011	Change	As of Mar.31,2010	As of Mar.31,2011	Change	As of Mar.31,2010
		Deferred tax assets	繰延税金資産	63.5	(11.3)	74.9	41.9	(11.1)	53.0	21.8
Net deferred tax assetsTier1ratio	Tier1 対比	17.14%	(3.89%)	21.03%	20.49%	(6.52%)	27.01%	14.73%	(0.62%)	15.35%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2011		
		Interim	Full year	Change from FY 2010
		Ordinary income	経常収益	102.0
Ordinary profits	経常利益	13.5	31.0	(6.2)
Net income	当期純利益	7.5	17.0	(1.4)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2011								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim	Full year	Change from FY 2010	Interim	Full year	Change from FY 2010	Interim	Full year	Change from FY 2010
Ordinary Income	経常収益	93.5	188.0	(7.8)	53.5	107.0	(1.8)	40.0	81.0	(6.0)
Core gross business profits	コア業務粗利益	78.0	157.0	1.5	44.5	90.0	1.4	33.5	67.0	0.1
General and administrative expenses	経費	(51.0)	(101.0)	(2.3)	(27.5)	(55.0)	(1.1)	(23.5)	(46.0)	(1.2)
Core net business profits	コア業務純益	27.0	56.0	(0.7)	17.0	35.0	0.3	10.0	21.0	(1.1)
Total credit costs	与信費用	(11.0)	(20.0)	(5.4)	(6.0)	(12.0)	(4.8)	(5.0)	(8.0)	(0.5)
Ordinary profits	経常利益	13.5	33.0	(4.0)	10.0	22.0	(0.9)	3.5	11.0	(3.1)
Net income	当期純利益	8.0	19.5	(0.1)	6.0	13.0	1.0	2.0	6.5	(1.2)

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	Year-end (forecast)	Change from FY 2010	Change from FY 2010
Dividend per common share	普通株式	¥0.00	¥3.75	¥3.75	-
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	-

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>		
		As of March 31, 2011	As of March 31, 2010	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	406,848	390,229	16,618
Call loans and bills bought	コールローン及び買入手形	87,056	78,423	8,633
Monetary claims bought	買入金銭債権	111,451	131,760	(20,309)
Trading assets	特定取引資産	9,303	9,657	(354)
Money held in trust	金銭の信託	3,994	4,400	(405)
Securities	有価証券	2,326,508	2,013,505	313,003
Loans and bills discounted	貸出金	7,224,636	6,981,201	243,434
Foreign exchanges	外国為替	13,234	11,178	2,056
Other assets	その他資産	168,565	235,069	(66,504)
Tangible fixed assets	有形固定資産	112,167	112,453	(285)
Intangible fixed assets	無形固定資産	36,425	38,246	(1,821)
Deferred tax assets	繰延税金資産	63,572	74,906	(11,333)
Customers' liabilities for acceptances and guarantees	支払承諾見返	102,240	114,235	(11,995)
Allowance for loan losses	貸倒引当金	(80,950)	(88,060)	7,109
Total assets	資産の部合計	10,585,054	10,107,208	477,846
(Liabilities)	(負債の部)			
Deposits	預金	9,347,057	9,011,487	335,569
Negotiable certificates of deposit	譲渡性預金	144,686	71,905	72,781
Call money and bills sold	コールマネー及び売渡手形	20,000	—	20,000
Trading liabilities	特定取引負債	2,690	2,719	(29)
Borrowed money	借入金	327,738	248,175	79,562
Foreign exchanges	外国為替	131	142	(11)
Bonds payable	社債	41,500	59,500	(18,000)
Other liabilities	その他負債	150,519	164,046	(13,527)
Reserve for employee retirement benefits	退職給付引当金	7,779	8,153	(373)
Reserve for directors' retirement benefits	役員退職慰労引当金	529	1,273	(744)
Reserve for contingent loss	偶発損失引当金	2,771	2,152	619
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,850	2,121	(270)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,901	8,969	(68)
Acceptances and guarantees	支払承諾	102,240	114,235	(11,995)
Total liabilities	負債の部合計	10,158,395	9,694,883	463,511
(Net assets)	(純資産の部)			
Capital stock	資本金	70,895	70,895	—
Capital surplus	資本剰余金	153,188	153,189	(0)
Retained earnings	利益剰余金	182,131	170,100	12,030
Treasury stock	自己株式	(600)	(589)	(10)
Total shareholders' equity	株主資本合計	405,614	393,595	12,018
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,419	9,180	2,238
Deferred gains or losses on hedges	繰延ヘッジ損益	3	(17)	20
Revaluation reserve for land	土地再評価差額金	8,683	8,784	(101)
Accumulated other comprehensive income	その他の包括利益累計額合計	20,105	17,947	2,158
Minority interests	少数株主持分	938	781	157
Total net assets	純資産の部合計	426,658	412,324	14,334
Total liabilities and net assets	負債及び純資産の部合計	10,585,054	10,107,208	477,846

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2011	For the fiscal year ended March 31, 2010	Increase (Decrease) (A)-(B)
		(A)	(B)	(A)-(B)
Ordinary income	経常収益	214,672	226,758	(12,085)
Interest income	資金運用収益	148,475	153,592	(5,117)
(Interest on loans and discounts)	(貸出金利息)	122,743	130,954	(8,211)
(Interest and dividends on securities)	(有価証券利息配当金)	22,962	18,991	3,970
(Interest on call loans and bills bought)	(コールローン利息及び買入手形利息)	299	332	(33)
(Interest on receivables under resale agreements)	(買現先利息)	45	16	28
(Interest on receivables under securities borrowing transactions)	(債券貸借取引受入利息)	—	3	(3)
(Interest on deposits with other banks)	(預け金利息)	780	1,265	(485)
(Other interest income)	(その他の受入利息)	1,644	2,027	(383)
Fees and commissions	役務取引等収益	39,045	39,863	(817)
Trading income	特定取引収益	1,225	1,518	(293)
Other ordinary income	その他業務収益	22,464	27,655	(5,190)
Other income	その他経常収益	3,461	4,128	(667)
Ordinary expenses	経常費用	177,452	191,344	(13,892)
Interest expenses	資金調達費用	17,511	23,241	(5,729)
(Interest on deposits)	(預金利息)	13,141	18,441	(5,300)
(interest on negotiable certificates of deposit)	(譲渡性預金利息)	275	324	(48)
(Interest on call money and bills sold)	(コールマネー利息及び売渡手形利息)	4	12	(7)
(Interest on borrowings and rediscounts)	(借入金利息)	2,256	2,093	162
(Interest on bonds payable)	(社債利息)	1,279	1,785	(506)
(Other interest expenses)	(その他の支払利息)	553	583	(30)
Fees and commissions	役務取引等費用	12,414	11,987	427
Other ordinary expenses	その他業務費用	14,962	15,019	(56)
General and administrative expenses	営業経費	109,580	106,126	3,454
Other expenses	その他経常費用	22,982	34,969	(11,987)
(Provision of allowance for loan losses)	(貸倒引当金繰入額)	13,349	23,180	(9,831)
(Other)	(その他の経常費用)	9,632	11,788	(2,156)
Ordinary profits	経常利益	37,220	35,413	1,806
Extraordinary income	特別利益	68	244	(175)
Gain on disposal of fixed assets	固定資産処分益	0	155	(154)
Recoveries of written-off claims	償却債権取立益	56	87	(30)
Other	その他の特別利益	11	1	10
Extraordinary loss	特別損失	1,991	2,787	(795)
Loss on disposal of fixed assets	固定資産処分損	215	703	(487)
Impairment loss	減損損失	358	331	26
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	—	445	(445)
Loss on abolishment of retirement benefit plan	退職給付制度終了損	1,248	—	1,248
Provision for directors' retirement benefits for prior periods	過年度役員退職慰労引当金繰入額	—	1,119	(1,119)
Loss on adjustments for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	153	—	153
Other	その他の特別損失	14	186	(171)
Income before income taxes and minority interests	税金等調整前当期純利益	35,298	32,871	2,427
Income taxes-current	法人税、住民税及び事業税	5,727	9,024	(3,296)
Income taxes for prior periods	過年度法人税等	829	779	49
Refund of income taxes for prior periods	過年度法人税等戻入額	(51)	(104)	53
Income taxes-deferred	法人税等調整額	10,234	3,866	6,367
Total income taxes	法人税等合計	16,740	13,566	3,174
Net income before adjusting minority interest	少数株主損益調整前当期純利益	18,557	19,304	(747)
Minority interests in net income	少数株主利益	152	92	59
Net income	当期純利益	18,404	19,212	(807)

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2011 (A)	For the fiscal year ended March 31, 2010 (B)	Increase (Decrease) (A)-(B)
Net income before adjusting minority interest	少数株主損益調整前当期純利益	18,557	19,304	(747)
Other comprehensive income	その他の包括利益	2,163	27,438	(25,274)
(Valuation difference on available-for-sale securities)	(その他有価証券評価差額金)	2,277	27,438	(25,160)
(Deferred gains or losses on hedges)	(繰延ヘッジ損益)	20	27	(6)
(Revaluation reserve for land)	(土地再評価差額金)	(101)	(124)	22
(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)	(33)	96	(129)
Total comprehensive income	包括利益	20,720	46,742	(26,021)
The amount attributable to owners of the parent	親会社株主に係る包括利益	20,563	46,637	(26,074)
The amount attributable to minority interest	少数株主に係る包括利益	157	105	52

【Hokuhoku Financial Group, Inc. (Consolidated)】**Consolidated Statements of Changes In Net Assets (Unaudited)**

		<i>Millions of yen</i>	
		For the fiscal year ended March 31,2011	For the fiscal year ended March 31,2010
Shareholders' equity:	株主資本		
Capital stock	資本金		
Balance at the end of the previous period	前期末残高	70,895	70,895
Changes of items during the period	当期変動額		
Total changes during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	70,895	70,895
Capital surplus	資本剰余金		
Balance at the end of the previous period	前期末残高	153,189	223,098
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(6)
Retirement of treasury stock	自己株式の消却	—	(69,903)
Total changes during the period	当期変動額合計	(0)	(69,909)
Balance at the end of current period	当期末残高	153,188	153,189
Retained earnings	利益剰余金		
Balance at the end of the previous period	前期末残高	170,100	156,942
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,475)	(6,178)
Net income	当期純利益	18,404	19,212
Reversal of revaluation reserve for land	土地再評価差額金の取崩	101	124
Total changes during the period	当期変動額合計	12,030	13,158
Balance at the end of current period	当期末残高	182,131	170,100
Treasury stock	自己株式		
Balance at the end of the previous period	前期末残高	(589)	(470)
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	(13)	(70,039)
Disposal of treasury stock	自己株式の処分	2	17
Retirement of treasury stock	自己株式の消却	—	69,903
Total changes during the period	当期変動額合計	(10)	(119)
Balance at the end of current period	当期末残高	(600)	(589)
Total shareholders' equity	株主資本合計		
Balance at the end of the previous period	前期末残高	393,595	450,466
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,475)	(6,178)
Net income	当期純利益	18,404	19,212
Purchase of treasury stock	自己株式の取得	(13)	(70,039)
Disposal of treasury stock	自己株式の処分	1	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	101	124
Total changes during the period	当期変動額合計	12,018	(56,870)
Balance at the end of current period	当期末残高	405,614	393,595

		<i>Millions of yen</i>	
		For the fiscal year ended March 31,2011	For the fiscal year ended March 31,2010
Accumulated other comprehensive income:	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the end of the previous period	前期末残高	9,180	(18,341)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	2,238	27,521
Total changes during the period	当期変動額合計	2,238	27,521
Balance at the end of current period	当期末残高	11,419	9,180
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the end of the previous period	前期末残高	(17)	(45)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	20	27
Total changes during the period	当期変動額合計	20	27
Balance at the end of current period	当期末残高	3	(17)
Revaluation reserve for land	土地再評価差額金		
Balance at the end of the previous period	前期末残高	8,784	8,908
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(101)	(124)
Total changes during the period	当期変動額合計	(101)	(124)
Balance at the end of current period	当期末残高	8,683	8,784
Accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the end of the previous period	前期末残高	17,947	(9,478)
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	2,158	27,425
Total changes during the period	当期変動額合計	2,158	27,425
Balance at the end of current period	当期末残高	20,105	17,947
Minority interests	少数株主持分		
Balance at the end of the previous period	前期末残高	781	676
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	157	104
Total changes during the period	当期変動額合計	157	104
Balance at the end of current period	当期末残高	938	781
Total net assets	純資産合計		
Balance at the end of the previous period	前期末残高	412,324	441,664
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,475)	(6,178)
Net income	当期純利益	18,404	19,212
Purchase of treasury stock	自己株式の取得	(13)	(70,039)
Disposal of treasury stock	自己株式の処分	1	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	101	124
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	2,315	27,530
Total changes during the period	当期変動額合計	14,334	(29,340)
Balance at the end of current period	当期末残高	426,658	412,324

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2011	For the fiscal year ended March 31, 2010	Increase (Decrease)
I. Cash flows from operating activities:	営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	35,298	32,871	2,427
Depreciation	減価償却費	9,042	8,231	811
Impairment losses	減損損失	358	331	26
Amortization of goodwill	のれん償却額	2,405	2,405	0
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(1)	(1)	(0)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(7,109)	(7,336)	227
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	619	593	26
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	(373)	(806)	432
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(744)	1,208	(1,953)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(270)	(75)	(194)
Interest income	資金運用収益	(148,475)	(153,592)	5,117
Interest expenses	資金調達費用	17,511	23,241	(5,729)
Losses (gains) on securities	有価証券関係損益(△)	1,149	(639)	1,789
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(10)	(49)	38
Losses (gains) on foreign exchange	為替差損益(△)	833	92	740
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	215	548	(332)
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	354	(938)	1,292
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(29)	456	(486)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(243,434)	151,947	(395,382)
Net increase (decrease) in deposits	預金の純増減(△)	335,569	420,913	(85,344)
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	72,781	940	71,841
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	61,062	(171,883)	232,945
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	35,721	35,590	131
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	11,675	5,373	6,302
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	20,000	(10,000)	30,000
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(2,056)	2,202	(4,259)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(11)	87	(98)
Interest income-cash basis	資金運用による収入	125,462	134,202	(8,740)
Interest expense-cash basis	資金調達による支出	(12,614)	(17,913)	5,299
Other, net	その他	68,321	(92,383)	160,705
Subtotal	小計	383,251	365,618	17,632
Income taxes paid	法人税等の支払額	(9,125)	(11,581)	2,455
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	374,126	354,037	20,088
II. Cash flows from investing activities:	投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(1,544,444)	(1,849,490)	305,046
Proceeds from sales of securities	有価証券の売却による収入	983,386	1,302,641	(319,254)
Proceeds from redemption of securities	有価証券の償還による収入	234,826	257,227	(22,400)
Proceeds from sales of money held in trust	金銭の信託の減少による収入	400	500	(100)
Proceeds from fund management	投資活動としての資金運用による収入	22,973	19,041	3,932
Purchases of tangible fixed assets	有形固定資産の取得による支出	(6,004)	(7,233)	1,229
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	42	54	(11)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3,758)	(2,952)	(806)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(312,577)	(280,212)	(32,364)
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー			
Proceeds from issuance of subordinated borrowed money	劣後特約付借入による収入	31,000	30,000	1,000
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(12,500)	(5,500)	(700)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	15,000	(5,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(28,000)	(20,000)	(8,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(3,159)	(3,656)	496
Dividends paid	配当金の支払額	(6,475)	(6,178)	(297)
Dividends paid to minority shareholders	少数株主への配当金の支払額	(0)	(0)	-
Purchases of treasury stock	自己株式の取得による支出	(13)	(70,039)	70,026
Proceeds from sales of treasury stock	自己株式の売却による収入	1	11	(9)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(9,147)	(60,363)	51,216
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(60)	(19)	(41)
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	52,340	13,442	38,898
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	261,766	248,324	13,442
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	314,107	261,766	52,340

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

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2011	As of March 31, 2010	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	250,493	264,426	(13,932)
Call loans and bills bought	コールローン	24,562	55,631	(31,069)
Monetary claims bought	買入金銭債権	111,431	131,640	(20,208)
Trading assets	特定取引資産	6,966	7,156	(189)
Securities	有価証券	1,217,508	1,015,927	201,580
Loans and bills discounted	貸出金	4,252,329	4,142,634	109,695
Foreign exchanges	外国為替	6,149	5,659	489
Other assets	その他資産	60,333	66,258	(5,924)
Tangible fixed assets	有形固定資産	84,405	83,401	1,003
Intangible fixed assets	無形固定資産	6,057	4,320	1,736
Deferred tax assets	繰延税金資産	41,955	53,062	(11,107)
Customers' liabilities for acceptances and guarantees	支払承諾見返	59,288	69,217	(9,928)
Allowance for loan losses	貸倒引当金	(42,478)	(46,615)	4,136
Total assets	資産の部合計	6,079,002	5,852,721	226,280
(Liabilities)	(負債の部)			
Deposits	預金	5,327,953	5,244,535	83,417
Negotiable certificates of deposit	譲渡性預金	111,968	62,205	49,763
Call money and bills sold	コールマネー	20,000	—	20,000
Trading liabilities	特定取引負債	2,690	2,719	(29)
Borrowed money	借入金	252,538	167,926	84,611
Foreign exchanges	外国為替	77	99	(22)
Other liabilities	その他負債	65,300	77,211	(11,910)
Reserve for employee retirement benefits	退職給付引当金	90	1,520	(1,430)
Reserve for directors' retirement benefits	役員退職慰労引当金	231	592	(361)
Reserve for contingent loss	偶発損失引当金	2,145	1,607	537
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,207	1,295	(87)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,901	8,969	(68)
Acceptances and guarantees	支払承諾	59,288	69,217	(9,928)
Total liabilities	負債の部合計	5,852,392	5,637,902	214,489
(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	50,758	43,033	7,724
Total shareholders' equity	株主資本合計	206,166	198,441	7,724
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,757	7,611	4,146
Deferred gains or losses on hedges	繰延ヘッジ損益	3	(17)	20
Revaluation reserve for land	土地再評価差額金	8,683	8,784	(101)
Total valuation and translation adjustments	評価・換算差額等合計	20,443	16,377	4,065
Total net assets	純資産の部合計	226,609	214,819	11,790
Total liabilities and net assets	負債及び純資産の部合計	6,079,002	5,852,721	226,280

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

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2011	For the fiscal year ended March 31, 2010	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	108,887	113,767	(4,880)
Interest income	資金運用収益	84,079	87,141	(3,061)
(Interest on loans and discounts)	(貸出金利息)	69,131	74,018	(4,887)
(Interest and dividends on securities)	(有価証券利息配当金)	12,505	9,787	2,717
Fees and commissions	役務取引等収益	19,959	20,344	(385)
Trading income	特定取引収益	1,143	1,413	(270)
Other ordinary income	その他業務収益	1,480	2,654	(1,174)
Other income	その他經常収益	2,224	2,213	11
Ordinary expenses	經常費用	85,971	93,832	(7,861)
Interest expense	資金調達費用	11,013	14,553	(3,540)
(Interest on deposits)	(預金利息)	8,076	11,421	(3,344)
(Interest on borrowings and rediscounts)	(借用金利息)	2,153	2,289	(135)
Fees and commissions	役務取引等費用	7,060	6,773	287
Other ordinary expenses	その他業務費用	646	1,135	(489)
General and administrative expenses	営業経費	56,100	55,141	959
Provision of allowance for loan losses	貸倒引当金繰入額	5,320	11,945	(6,625)
Other expenses	その他經常費用	5,830	4,283	1,546
Ordinary profits	經常利益	22,915	19,935	2,980
Extraordinary income	特別利益	27	3,248	(3,220)
Extraordinary loss	特別損失	1,744	1,399	344
Income before income taxes	税引前当期純利益	21,198	21,784	(585)
Income taxes-current	法人税、住民税及び事業税	87	90	(3)
Income taxes for prior periods	過年度法人税等	381	—	381
Refund of income taxes for prior periods	過年度法人税等戻入額	(51)	(104)	53
Income taxes-deferred	法人税等調整額	8,862	6,141	2,721
Total income taxes	法人税等合計	9,280	6,127	3,152
Net income	当期純利益	11,918	15,656	(3,737)

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

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2011	As of March 31, 2010	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	156,060	124,692	31,368
Call loans and bills bought	コールローン	62,494	22,791	39,703
Trading account securities	商品有価証券	2,336	2,501	(165)
Money held in trust	金銭の信託	3,994	4,400	(405)
Securities	有価証券	1,097,665	999,158	98,507
Loans and bills discounted	貸出金	2,988,825	2,851,049	137,776
Foreign exchanges	外国為替	7,085	5,518	1,567
Other assets	その他資産	70,730	126,148	(55,418)
Tangible fixed assets	有形固定資産	32,054	32,577	(523)
Intangible fixed assets	無形固定資産	1,842	3,005	(1,163)
Deferred tax assets	繰延税金資産	21,896	22,100	(203)
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,581	27,963	(381)
Allowance for loan losses	貸倒引当金	(24,047)	(25,372)	1,324
Total assets	資産の部合計	4,448,519	4,196,534	251,984
(Liabilities)	(負債の部)			
Deposits	預金	4,043,809	3,803,908	239,901
Negotiable certificates of deposit	譲渡性預金	40,117	9,700	30,417
Borrowed money	借入金	100,100	123,200	(23,100)
Foreign exchanges	外国為替	53	42	10
Bonds payable	社債	15,000	15,000	—
Other liabilities	その他負債	59,575	57,832	1,742
Reserve for employee retirement benefits	退職給付引当金	7,346	6,317	1,028
Reserve for directors' retirement benefits	役員退職慰労引当金	123	455	(332)
Reserve for contingent loss	偶発損失引当金	626	544	81
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	643	825	(182)
Acceptances and guarantees	支払承諾	27,581	27,963	(381)
Total liabilities	負債の部合計	4,294,977	4,045,790	249,186
(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	39,079	34,383	4,696
Total shareholders' equity	株主資本合計	149,398	144,702	4,696
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,144	6,041	(1,897)
Total valuation and translation adjustments	評価・換算差額等合計	4,144	6,041	(1,897)
Total net assets	純資産の部合計	153,542	150,744	2,798
Total liabilities and net assets	負債及び純資産の部合計	4,448,519	4,196,534	251,984

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

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2011	For the fiscal year ended March 31, 2010	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	87,002	93,704	(6,701)
Interest income	資金運用収益	64,175	66,546	(2,370)
(Interest on loans and discounts)	(貸出金利息)	53,306	56,629	(3,322)
(Interest and dividends on securities)	(有価証券利息配当金)	10,543	9,584	959
Fees and commissions	役務取引等収益	15,034	15,475	(440)
Other ordinary income	その他業務収益	6,420	9,748	(3,328)
Other income	その他經常収益	1,372	1,934	(561)
Ordinary expenses	經常費用	72,888	76,765	(3,877)
Interest expense	資金調達費用	6,501	8,757	(2,256)
(Interest on deposits)	(預金利息)	5,090	7,113	(2,022)
(Interest on borrowings and rediscounts)	(借入金利息)	1,034	1,388	(354)
Fees and commissions	役務取引等費用	7,096	6,863	233
Other ordinary expenses	その他業務費用	2,856	2,288	567
General and administrative expenses	営業経費	47,025	44,519	2,506
Provision of allowance for loan losses	貸倒引当金繰入額	6,933	9,172	(2,239)
Other expenses	その他經常費用	2,474	5,163	(2,689)
Ordinary profits	經常利益	14,113	16,938	(2,824)
Extraordinary income	特別利益	11	1,382	(1,370)
Extraordinary loss	特別損失	234	682	(447)
Income before income taxes	税引前当期純利益	13,890	17,638	(3,747)
Income taxes-current	法人税、住民税及び事業税	4,753	7,881	(3,127)
Income taxes for prior periods	過年度法人税等	—	779	(779)
Income taxes-deferred	法人税等調整額	1,369	(1,407)	2,776
Total income taxes	法人税等合計	6,123	7,253	(1,130)
Net income	当期純利益	7,767	10,384	(2,616)

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2011	change	Mar.31, 2010
(Japanese)		(A)	(A - B)	(B)
Consolidated gross business profits	連結粗利益	166,329	(6,062)	172,391
Net interest income	資金利益	130,970	609	130,360
Net fees and commissions	役務取引等利益	26,630	(1,244)	27,875
Net trading income	特定取引利益	1,225	(293)	1,518
Net other income	その他業務利益	7,502	(5,133)	12,635
General and administrative expenses	営業経費	109,580	3,454	106,126
Total credit costs	不良債権処理額	17,410	(12,358)	29,768
Written-off of loans	貸出金償却	1,038	(2,903)	3,941
Provision of allowance for loan losses	貸倒引当金繰入額	13,349	(9,831)	23,180
Other credit costs	その他不良債権処理額	3,022	376	2,646
Net gains (losses) related to stocks	株式等損益	(2,760)	(975)	(1,784)
Other non-recurring gains (losses)	その他臨時損益	642	(60)	702
Ordinary profits	経常利益	37,220	1,806	35,413
Net extraordinary gains (losses)	特別損益	(1,922)	620	(2,542)
Income before income taxes	税金等調整前当期純利益	35,298	2,427	32,871
Income taxes-current	法人税、住民税及び事業税	6,506	(3,193)	9,699
Income taxes-deferred	法人税等調整額	10,234	6,367	3,866
Minority interests in income	少数株主利益	152	59	92
Net income	当期純利益	18,404	(807)	19,212

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

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

(Reference)

Consolidated net business Profits (before reversal (provision) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	63,690	(10,238)	73,928
Consolidated core net business profits	連結コア業務純益	62,079	(9,424)	71,504

* 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	(3)	14
Number of affiliates under the equity method	持分法適用会社数	1	—	1

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2011	change	Mar.31, 2010
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	87,942	(1,150)	89,092
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	88,560	(1,565)	90,125
Domestic gross business profits	国内業務粗利益	86,644	(636)	87,281
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	87,262	(1,051)	88,314
Net interest income	資金利益	73,242	861	72,381
Net fees and commissions	役務取引等利益	12,520	(688)	13,208
Net trading income	特定取引利益	1,133	(272)	1,406
Net other income	その他業務利益	(252)	(537)	284
Net gains (losses) related to bonds	国債等債券関係損益	(617)	415	(1,033)
International gross business profits	国際業務粗利益	1,297	(513)	1,811
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	1,297	(513)	1,811
Net interest income	資金利益	(176)	(382)	206
Net fees and commissions	役務取引等利益	378	15	363
Net trading income	特定取引利益	9	2	7
Net other income	その他業務利益	1,086	(148)	1,235
Net gains (losses) related to bonds	国債等債券関係損益	—	—	—
General and administrative expenses	経費(臨時処理分を除く)	53,891	2,082	51,809
Personnel expenses	人件費	26,736	678	26,057
Non-personnel expenses	物件費	24,374	986	23,388
Taxes	税金	2,780	417	2,363
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)	34,051	(3,232)	37,283
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	34,668	(3,648)	38,316
Provision (reversal) of general allowance for loan losses①	一般貸倒引当金繰入①	214	(251)	466
Net business profits	業務純益	33,836	(2,980)	36,817
Net gains (losses) related to bonds	国債等債券関係損益	(617)	415	(1,033)
Net non-recurring gains (losses)	臨時損益	(10,920)	5,961	(16,881)
Credit related costs②	不良債権処理額②	6,918	(6,088)	13,006
(Reference) Total credit costs①+②	(参考)与信費用①+②	7,133	(6,339)	13,472
Net gains (losses) related to stocks	株式等損益	(2,216)	(753)	(1,462)
Gains on sales of stocks and other securities	株式等売却益	501	(138)	639
Losses on sales of stocks and other securities	株式等売却損	385	(73)	458
Losses on devaluation of stocks and other securities	株式等償却	2,332	688	1,643
Ordinary profits	経常利益	22,915	2,980	19,935
Net extraordinary gains (losses)	特別損益	(1,716)	(3,565)	1,848
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(71)	432	(504)
Gain on disposal of noncurrent assets	固定資産処分益	—	(8)	8
Loss on disposal of noncurrent assets	固定資産処分損	71	(441)	512
Impairment loss	減損損失	298	79	219
Gains on liquidation of its subsidiary	子会社清算益	—	(3,028)	3,028
Loss on abolishment of retirement benefit plan	退職給付制度終了損	1,248	1,248	—
Income before income taxes	税引前当期純利益	21,198	(585)	21,784
Income taxes-current	法人税、住民税及び事業税	417	431	(13)
Income taxes-deferred	法人税等調整額	8,862	2,721	6,141
Net income	当期純利益	11,918	(3,737)	15,656

【Hokkaido Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2011	change	Mar.31, 2010
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	69,182	(4,687)	73,869
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	66,856	(3,948)	70,804
Domestic gross business profits	国内業務粗利益	68,209	(2,300)	70,510
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	65,901	(1,568)	67,470
Net interest income	資金利益	57,390	(66)	57,456
Net fees and commissions	役務取引等利益	7,873	(678)	8,552
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	2,945	(1,555)	4,501
Net gains (losses) related to bonds	国債等債券関係損益	2,308	(732)	3,040
International gross business profits	国際業務粗利益	972	(2,386)	3,359
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	954	(2,379)	3,334
Net interest income	資金利益	290	(51)	341
Net fees and commissions	役務取引等利益	63	4	59
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	617	(2,339)	2,957
Net gains (losses) related to bonds	国債等債券関係損益	18	(7)	25
General and administrative expenses	経費(臨時処理分を除く)	44,752	2,118	42,634
Personnel expenses	人件費	18,043	812	17,230
Non-personnel expenses	物件費	24,278	1,413	22,864
Taxes	税金	2,431	(107)	2,539
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)	24,429	(6,806)	31,235
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	22,103	(6,067)	28,170
Provision (reversal) of general allowance for loan losses①	一般貸倒引当金繰入①	2,373	2,903	(529)
Net business profits	業務純益	22,055	(9,709)	31,765
Net gains (losses) related to bonds	国債等債券関係損益	2,326	(739)	3,065
Net non-recurring gains (losses)	臨時損益	(7,941)	6,885	(14,826)
Credit related costs②	不良債権処理額②	5,083	(7,481)	12,565
(Reference) Total credit costs①+②	(参考)与信費用①+②	7,457	(4,578)	12,035
Net gains (losses) related to stocks	株式等損益	(536)	(247)	(289)
Gains on sales of stocks and other securities	株式等売却益	54	(160)	214
Losses on sales of stocks and other securities	株式等売却損	65	45	20
Losses on devaluation of stocks and other securities	株式等償却	524	41	483
Ordinary profits	経常利益	14,113	(2,824)	16,938
Net extraordinary gains (losses)	特別損益	(223)	(922)	699
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(143)	21	(164)
Gain on disposal of noncurrent assets	固定資産処分益	0	(21)	21
Loss on disposal of noncurrent assets	固定資産処分損	143	(42)	185
Impairment loss	減損損失	62	44	17
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	—	(1,349)	1,349
Income before income taxes	税引前当期純利益	13,890	(3,747)	17,638
Income taxes-current	法人税、住民税及び事業税	4,753	(3,907)	8,660
Income taxes-deferred	法人税等調整額	1,369	2,776	(1,407)
Net income	当期純利益	7,767	(2,616)	10,384

2. Average Balance of Use and Source of Funds

【Domestic】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2011			Mar.31, 2010			Mar.31, 2011			Mar.31, 2010		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,581.2	369.3	9,211.9	5,494.9	185.4	5,309.5	4,086.3	183.9	3,902.3			
Loans and bills discounted	貸出金	6,983.4	18.4	6,964.9	4,096.9	(11.1)	4,108.1	2,886.4	29.5	2,856.8			
Securities	有価証券	2,136.9	306.6	1,830.3	1,063.0	189.7	873.2	1,073.8	116.8	957.0			
Interest-bearing liabilities	資金調達勘定	9,523.0	396.5	9,126.5	5,465.7	200.5	5,265.1	4,057.3	196.0	3,861.3			
Deposits and NCD	預金(NCD含む)	9,217.2	335.9	8,881.2	5,283.6	166.4	5,117.2	3,933.5	169.5	3,764.0			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2011			Mar.31, 2010			Mar.31, 2011			Mar.31, 2010		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,680.7	374.2	9,306.5	5,571.8	186.6	5,385.2	4,108.9	187.6	3,921.3			
Loans and bills discounted	貸出金	6,987.6	21.2	6,966.4	4,101.0	(8.5)	4,109.6	2,886.5	29.7	2,856.8			
Securities	有価証券	2,199.2	306.8	1,892.4	1,092.2	190.9	901.3	1,106.9	115.8	991.0			
Interest-bearing liabilities	資金調達勘定	9,607.9	402.9	9,205.0	5,534.9	203.2	5,331.6	4,073.0	199.6	3,873.3			
Deposits and NCD	預金(NCD含む)	9,277.6	342.8	8,934.8	5,328.5	169.7	5,158.7	3,949.1	173.1	3,776.0			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2011			Mar.31, 2010			Mar.31, 2011			Mar.31, 2010		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.53	(0.11)	1.64	1.50	(0.10)	1.60	1.56	(0.13)	1.69			
Loans and bills discounted (b)	貸出金利回り	1.75	(0.12)	1.87	1.68	(0.12)	1.80	1.84	(0.14)	1.98			
Securities	有価証券利回り	1.04	0.04	1.00	1.13	0.08	1.05	0.94	(0.01)	0.95			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.17	(0.07)	1.24	1.13	(0.07)	1.20	1.24	(0.06)	1.30			
Deposits and NCD (d)	預金等利回り	0.14	(0.07)	0.21	0.15	(0.07)	0.22	0.12	(0.07)	0.19			
Expense ratio (e)	預金経費率	1.04	0.01	1.03	0.99	0.01	0.98	1.11	0.01	1.10			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.60	(0.06)	1.66	1.53	(0.04)	1.57	1.71	(0.08)	1.79			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.56	(0.06)	0.62	0.54	(0.05)	0.59	0.60	(0.08)	0.68			
Interest rate spread (a)-(c)	総資金利鞘	0.35	(0.04)	0.39	0.37	(0.03)	0.40	0.32	(0.07)	0.39			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2011			Mar.31, 2010			Mar.31, 2011			Mar.31, 2010		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.53	(0.12)	1.65	1.50	(0.11)	1.61	1.56	(0.13)	1.69			
Loans and Bills discounted (b)	貸出金利回り	1.75	(0.12)	1.87	1.68	(0.12)	1.80	1.84	(0.14)	1.98			
Securities	有価証券利回り	1.04	0.02	1.02	1.14	0.06	1.08	0.95	(0.01)	0.96			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.20	(0.07)	1.27	1.17	(0.07)	1.24	1.25	(0.07)	1.32			
Deposits and NCD (d)	預金等利回り	0.14	(0.07)	0.21	0.15	(0.07)	0.22	0.13	(0.06)	0.19			
Expense ratio (e)	預金経費率	1.06	0.01	1.05	1.01	0.01	1.00	1.13	0.01	1.12			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.60	(0.06)	1.66	1.52	(0.05)	1.57	1.71	(0.08)	1.79			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.54	(0.06)	0.60	0.51	(0.06)	0.57	0.58	(0.08)	0.66			
Interest rate spread (a)-(c)	総資金利鞘	0.32	(0.05)	0.37	0.33	(0.04)	0.37	0.30	(0.07)	0.37			

4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	56,772	(9,715)	66,487	34,668	(3,648)	38,316	22,103	(6,067)	28,170
As per employee (in thousands of yen)	一人当たり(千円)	11,553	(3,421)	14,974	12,778	(1,952)	14,731	10,042	(5,275)	15,318
Net business profits	業務純益	55,891	(12,690)	68,582	33,836	(2,980)	36,817	22,055	(9,709)	31,765
As per employee (in thousands of yen)	一人当たり(千円)	11,373	(4,072)	15,446	12,471	(1,683)	14,154	10,020	(7,252)	17,273

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	
(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	17.28	(6.04)	23.32	15.70	(3.88)	19.58	20.81	(11.38)	32.19
Net business profits per common shareholders' equity	業務純益ベース	17.00	(7.07)	24.07	15.33	(3.48)	18.81	20.77	(15.80)	36.57
Net income per common shareholders' equity	当期純利益ベース	5.66	(3.07)	8.73	5.40	(2.57)	7.97	6.25	(4.28)	10.53

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	
(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	63.47	4.79	58.68	60.85	3.37	57.48	66.93	6.72	60.21
Gross business profits basis	業務粗利益ベース	62.78	4.83	57.95	61.28	3.13	58.15	64.68	6.97	57.71

(3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	Mar.31, 2011	Mar.31, 2010	
(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	0.56	(0.12)	0.68	0.59	(0.09)	0.68	0.51	(0.17)	0.68
Net business profits on assets	業務純益ベース	0.55	(0.15)	0.70	0.58	(0.07)	0.65	0.51	(0.26)	0.77
Net income on assets	当期純利益ベース	0.19	(0.07)	0.26	0.20	(0.07)	0.27	0.18	(0.07)	0.25

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2011		Mar.31, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	1,610	(814)	2,424
Gains on sales	売却益	5,202	(445)	5,648
Gains on redemption	償還益	1	1	—
Losses on sales	売却損	3,286	867	2,419
Losses on redemption	償還損	—	(499)	499
Losses on devaluation	償却	308	3	305
Net gains (losses) related to stocks and others	株式等損益	(2,760)	(975)	(1,784)
Gains on sales	売却益	522	(365)	888
Losses on sales	売却損	520	(1)	521
Losses on devaluation	償却	2,762	610	2,151

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2011		Mar.31, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	1,708	(323)	2,032
Gains on sales	売却益	5,202	(253)	5,456
Gains on redemption	償還益	1	1	—
Losses on sales	売却損	3,188	768	2,419
Losses on redemption	償還損	—	(699)	699
Losses on devaluation	償却	308	3	305
Net gains (losses) related to stocks and others	株式等損益	(2,753)	(1,001)	(1,752)
Gains on sales	売却益	555	(298)	854
Losses on sales	売却損	451	(27)	479
Losses on devaluation	償却	2,857	730	2,126

【Hokuriku bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2011		Mar.31, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(617)	415	(1,033)
Gains on sales	売却益	28	(73)	102
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	646	(234)	880
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(255)	255
Net gains (losses) related to stocks and others	株式等損益	(2,216)	(753)	(1,462)
Gains on sales	売却益	501	(138)	639
Losses on sales	売却損	385	(73)	458
Losses on devaluation	償却	2,332	688	1,643

【Hokkaido bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2011		Mar.31, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,326	(739)	3,065
Gains on sales	売却益	5,174	(180)	5,354
Gains on redemption	償還益	1	1	—
Losses on sales	売却損	2,542	1,002	1,539
Losses on redemption	償還損	—	(699)	699
Losses on devaluation	償却	308	258	50
Net gains (losses) related to stocks and others	株式等損益	(536)	(247)	(289)
Gains on sales	売却益	54	(160)	214
Losses on sales	売却損	65	45	20
Losses on devaluation	償却	524	41	483

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2011				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	698	(92)	821	122	791	922	130
Available-for-sale securities	その他有価証券	17,312	3,293	38,253	20,941	14,018	32,058	18,040
Stocks	株式	(466)	485	12,249	12,715	(952)	10,577	11,529
Bonds	債券	20,598	1,805	24,375	3,776	18,792	20,301	1,509
Other	その他	(2,820)	1,001	1,628	4,449	(3,822)	1,179	5,002
Total	合計	18,010	3,200	39,075	21,064	14,810	32,980	18,170
Stocks	株式	(466)	485	12,249	12,715	(952)	10,577	11,529
Bonds	債券	21,306	1,685	25,193	3,887	19,621	21,223	1,602
Other	その他	(2,829)	1,029	1,631	4,460	(3,858)	1,179	5,038

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2011				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	686	(50)	772	85	737	867	130
Available-for-sale securities	その他有価証券	24,871	3,245	41,633	16,762	21,625	35,728	14,102
Stocks	株式	6,813	658	15,423	8,610	6,154	13,897	7,742
Bonds	債券	21,019	1,708	24,795	3,776	19,310	20,794	1,484
Other	その他	(2,961)	877	1,414	4,375	(3,839)	1,035	4,875
Total	合計	25,557	3,194	42,406	16,848	22,363	36,596	14,232
Stocks	株式	6,813	658	15,423	8,610	6,154	13,897	7,742
Bonds	債券	21,714	1,630	25,565	3,850	20,084	21,662	1,578
Other	その他	(2,970)	905	1,416	4,387	(3,876)	1,035	4,911

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2011				As of Mar.31, 2010		
		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	17,506	6,307	25,914	8,407	11,199	19,588	8,389
Stocks	株式	4,975	1,963	10,543	5,567	3,012	8,385	5,373
Bonds	債券	12,544	3,129	14,226	1,681	9,414	10,388	974
Other	その他	(12)	1,215	1,145	1,158	(1,228)	814	2,042
Total	合計	17,506	6,307	25,914	8,407	11,199	19,588	8,389
Stocks	株式	4,975	1,963	10,543	5,567	3,012	8,385	5,373
Bonds	債券	12,544	3,129	14,226	1,681	9,414	10,388	974
Other	その他	(12)	1,215	1,145	1,158	(1,228)	814	2,042

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2011				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	686	(50)	772	85	737	867	130
Available-for-sale securities	その他有価証券	7,364	(3,062)	15,718	8,354	10,426	16,139	5,712
Stocks	株式	1,838	(1,304)	4,880	3,042	3,142	5,512	2,369
Bonds	債券	8,474	(1,420)	10,569	2,094	9,895	10,405	510
Other	その他	(2,948)	(337)	268	3,217	(2,611)	221	2,833
Total	合計	8,050	(3,113)	16,491	8,440	11,164	17,007	5,843
Stocks	株式	1,838	(1,304)	4,880	3,042	3,142	5,512	2,369
Bonds	債券	9,170	(1,499)	11,339	2,168	10,669	11,273	604
Other	その他	(2,957)	(309)	271	3,229	(2,648)	221	2,869

8. Capital Adequacy Ratio (Domestic Standard)

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

The following approaches are adopted to calculate the new capital adequacy ratio.
Credit risk : The Standardized Approach Operational Risk : The Standardized Approach

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.29%	0.46%	0.48%	10.83%	10.81%
Tier1 ratio	Tier1比率	7.45%	0.40%	(0.13%)	7.05%	7.58%
(2) Tier1 capital	Tier1	370,841	14,803	(39,222)	356,037	410,064
(3) Tier2 capital	Tier2	191,988	(139)	16,333	192,128	175,655
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	31,075	(463)	(2,696)	31,539	33,772
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,912	(76)	(170)	7,989	8,083
Subordinated debts	劣後ローン(債券)残高	153,000	400	19,200	152,600	133,800
(4) Deductions	控除項目	1,210	(201)	(364)	1,411	1,575
(5) Capital (2)+(3)-(4)	自己資本	561,619	14,865	(22,524)	546,754	584,144
(6) Risk-weighted assets	リスクアセット	4,972,156	(74,127)	(431,434)	5,046,284	5,403,591

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.32%	0.52%	1.09%	10.80%	10.23%
Tier1 ratio	Tier1比率	7.21%	0.45%	0.07%	6.76%	7.14%
(2) Tier1 capital	Tier1	204,695	8,299	(23,156)	196,395	227,852
(3) Tier2 capital	Tier2	116,640	(976)	17,835	117,616	98,805
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	17,727	(299)	805	18,027	16,922
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,912	(76)	(170)	7,989	8,083
Subordinated debts	劣後ローン(債券)残高	91,000	(600)	17,200	91,600	73,800
(4) Deductions	控除項目	52	—	52	52	—
(5) Capital (2)+(3)-(4)	自己資本	321,283	7,323	(5,374)	313,959	326,657
(6) Risk-weighted assets	リスクアセット	2,836,412	(68,249)	(354,684)	2,904,661	3,191,096

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.33%	0.52%	0.86%	10.81%	10.47%
Tier1 ratio	連結Tier1比率	7.22%	0.46%	(0.12%)	6.76%	7.34%

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.59%	0.40%	0.14%	10.19%	10.45%
Tier1 ratio	Tier1比率	7.05%	0.24%	(0.22%)	6.81%	7.27%
(2) Tier1 capital	Tier1	148,592	4,696	(13,171)	143,896	161,763
(3) Tier2 capital	Tier2	74,753	3,455	3,889	71,297	70,864
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	12,753	2,455	1,889	10,297	10,864
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	62,000	1,000	2,000	61,000	60,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	223,295	8,151	(9,281)	215,143	232,577
(6) Risk-weighted assets	リスクアセット	2,107,196	(3,395)	(117,791)	2,110,592	2,224,988

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.60%	0.31%	0.07%	10.29%	10.53%
Tier1 ratio	連結Tier1比率	7.10%	0.26%	(0.19%)	6.84%	7.29%

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(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	48,921	(6,844)	(21,117)	55,765	70,039
Doubtful	危険債権	133,657	(8,955)	(6,647)	142,613	140,305
Substandard	要管理債権	37,954	21,125	20,834	16,829	17,120
Non Performing Loans	(1) 小計	220,533	5,325	(6,930)	215,207	227,464
	Normal	7,226,538	224,575	55,402	7,001,962	7,171,135
Total	(2) 合計	7,447,072	229,901	48,471	7,217,170	7,398,600
NPL ratio (%)	(1)/(2) 比率	2.96%	(0.02%)	(0.11%)	2.98%	3.07%

Amount of partial write-off	部分直接償却実施額	122,492	(3,180)	(4,003)	125,672	126,496
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【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(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	36,201	(3,382)	(12,325)	39,584	48,527
Doubtful	危険債権	89,629	(2,844)	8,248	92,474	81,380
Substandard	要管理債権	18,422	3,220	5,714	15,202	12,708
Non Performing Loans	(1) 小計	144,254	(3,006)	1,637	147,260	142,616
	Normal	4,245,360	93,557	(80,220)	4,151,803	4,325,581
Total	(2) 合計	4,389,615	90,551	(78,583)	4,299,063	4,468,198
NPL ratio (%)	(1)/(2) 比率	3.28%	(0.14%)	0.09%	3.42%	3.19%

Amount of partial write-off	部分直接償却実施額	84,874	(1,767)	(9,492)	86,641	94,366
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(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	12,719	(3,461)	(8,792)	16,181	21,511
Doubtful	危険債権	44,028	(6,110)	(14,896)	50,138	58,924
Substandard	要管理債権	19,531	17,904	15,120	1,627	4,411
Non Performing Loans	(1) 小計	76,279	8,332	(8,568)	67,947	84,847
	Normal	2,981,177	131,017	135,623	2,850,159	2,845,554
Total	(2) 合計	3,057,457	139,350	127,055	2,918,107	2,930,401
NPL ratio (%)	(1)/(2) 比率	2.49%	0.17%	(0.40%)	2.32%	2.89%

Amount of partial write-off	部分直接償却実施額	37,617	(1,412)	5,488	39,030	32,129
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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 Mar.31, 2011 (a)	48,921	40,585	8,335	100.00%	100.00%
		As of Mar.31, 2010 (b)	55,765	45,665	10,099	100.00%	100.00%
		(a) - (b)	(6,844)	(5,079)	(1,764)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2011 (a)	133,657	89,116	27,374	61.45%	87.15%
		As of Mar.31, 2010 (b)	142,613	91,451	33,465	65.41%	87.59%
		(a) - (b)	(8,955)	(2,334)	(6,091)	(3.96%)	(0.44%)
Substandard	要管理債権	As of Mar.31, 2011 (a)	37,954	18,708	5,385	27.98%	63.48%
		As of Mar.31, 2010 (b)	16,829	7,488	3,244	34.74%	63.77%
		(a) - (b)	21,125	11,220	2,140	(6.76%)	(0.29%)
Total	合計	As of Mar.31, 2011 (a)	220,533	148,411	41,094	56.97%	85.93%
		As of Mar.31, 2010 (b)	215,207	144,605	46,810	66.30%	88.94%
		(a) - (b)	5,325	3,806	(5,715)	(9.33%)	(3.01%)

【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 Mar.31, 2011 (a)	36,201	29,589	6,612	100.00%	100.00%
		As of Mar.31, 2010 (b)	39,584	32,042	7,541	100.00%	100.00%
		(a) - (b)	(3,382)	(2,452)	(929)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2011 (a)	89,629	62,877	17,837	66.67%	90.05%
		As of Mar.31, 2010 (b)	92,474	62,197	21,525	71.09%	90.53%
		(a) - (b)	(2,844)	680	(3,688)	(4.42%)	(0.48%)
Substandard	要管理債権	As of Mar.31, 2011 (a)	18,422	9,516	2,962	33.26%	67.73%
		As of Mar.31, 2010 (b)	15,202	6,237	3,193	35.62%	62.04%
		(a) - (b)	3,220	3,278	(230)	(2.36%)	5.69%
Total	合計	As of Mar.31, 2011 (a)	144,254	101,983	27,412	64.84%	89.69%
		As of Mar.31, 2010 (b)	147,260	100,477	32,261	68.95%	90.13%
		(a) - (b)	(3,006)	1,505	(4,848)	(4.11%)	(0.44%)

【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2011 (a)	12,719	10,996	1,723	100.00%	100.00%
		As of Mar.31, 2010 (b)	16,181	13,623	2,557	100.00%	100.00%
		(a) - (b)	(3,461)	(2,627)	(834)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2011 (a)	44,028	26,239	9,536	53.60%	81.25%
		As of Mar.31, 2010 (b)	50,138	29,253	11,939	57.16%	82.15%
		(a) - (b)	(6,110)	(3,014)	(2,403)	(3.56%)	(0.90%)
Substandard	要管理債権	As of Mar.31, 2011 (a)	19,531	9,192	2,422	23.43%	59.46%
		As of Mar.31, 2010 (b)	1,627	1,250	51	13.65%	80.02%
		(a) - (b)	17,904	7,941	2,371	9.78%	(20.56%)
Total	合計	As of Mar.31, 2011 (a)	76,279	46,428	13,682	45.83%	78.80%
		As of Mar.31, 2010 (b)	67,947	44,128	14,548	61.08%	86.35%
		(a) - (b)	8,332	2,300	(866)	(15.25%)	(7.55%)

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

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	12,328	(4,442)	(17,546)	16,771	29,875
Non-accrual delinquent loans	延滞債権額	167,579	(9,908)	(8,097)	177,488	175,677
Loans past due for 3 months or more	3カ月以上延滞債権額	719	(26)	11	746	707
Restructured loans	貸出条件緩和債権額	37,235	21,152	20,822	16,083	16,412
Total	合計	217,863	6,773	(4,809)	211,089	222,673
Total loans and bills discounted	貸出金残高	7,241,155	247,471	84,357	6,993,683	7,156,797

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.17%	(0.06%)	(0.24%)	0.23%	0.41%
Non-accrual delinquent loans	延滞債権額	2.31%	(0.22%)	(0.14%)	2.53%	2.45%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.01%)	0.00%	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.51%	0.29%	0.29%	0.22%	0.22%
Total	合計	3.00%	(0.01%)	(0.11%)	3.01%	3.11%

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	8,557	(4,425)	(11,506)	12,982	20,064
Non-accrual delinquent loans	延滞債権額	115,222	(1,180)	8,321	116,402	106,900
Loans past due for 3 months or more	3カ月以上延滞債権額	280	(422)	(427)	702	707
Restructured loans	貸出条件緩和債権額	18,142	3,643	6,141	14,499	12,000
Total	合計	142,202	(2,384)	2,529	144,587	139,673
Total loans and bills discounted	貸出金残高	4,252,329	109,695	(40,973)	4,142,634	4,293,302

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.20%	(0.11%)	(0.26%)	0.31%	0.46%
Non-accrual delinquent loans	延滞債権額	2.70%	(0.10%)	0.22%	2.80%	2.48%
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	0.42%	0.07%	0.15%	0.35%	0.27%
Total	合計	3.34%	(0.15%)	0.09%	3.49%	3.25%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,771	(17)	(6,040)	3,788	9,811
Non-accrual delinquent loans	延滞債権額	52,357	(8,728)	(16,419)	61,086	68,777
Loans past due for 3 months or more	3カ月以上延滞債権額	439	395	439	43	0
Restructured loans	貸出条件緩和債権額	19,092	17,509	14,681	1,583	4,411
Total	合計	75,660	9,158	(7,339)	66,502	83,000
Total loans and bills discounted	貸出金残高	2,988,825	137,776	125,330	2,851,049	2,863,495

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.12%	(0.01%)	(0.22%)	0.13%	0.34%
Non-accrual delinquent loans	延滞債権額	1.75%	(0.39%)	(0.65%)	2.14%	2.40%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.01%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.63%	0.58%	0.48%	0.05%	0.15%
Total	合計	2.53%	0.20%	(0.36%)	2.33%	2.89%

4. Allowance for Loan Losses

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	66,526	(5,461)	(13,240)	71,987	79,767
General allowance	一般貸倒引当金	28,817	2,588	2,516	26,228	26,301
Specific allowance	個別貸倒引当金	37,709	(8,050)	(15,756)	45,759	53,466

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	42,478	(4,136)	(7,856)	46,615	50,335
General allowance	一般貸倒引当金	16,690	214	671	16,475	16,018
Specific allowance	個別貸倒引当金	25,788	(4,351)	(8,528)	30,140	34,317

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,047	(1,324)	(5,384)	25,372	29,431
General allowance	一般貸倒引当金	12,126	2,373	1,844	9,752	10,282
Specific allowance	個別貸倒引当金	11,920	(3,698)	(7,228)	15,619	19,149

5. Coverage Ratio for Risk-Monitored Loans

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	55.33%	(3.21%)	(3.64%)	58.54%	58.97%
After partial write-off	部分直接償却後	30.53%	(3.57%)	(5.29%)	34.10%	35.82%
Amount of partial write-off	部分直接償却実施額	120,936	(3,548)	(4,770)	124,484	125,706

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	56.08%	(1.54%)	(5.74%)	57.62%	61.82%
After partial write-off	部分直接償却後	29.87%	(2.37%)	(6.16%)	32.24%	36.03%
Amount of partial write-off	部分直接償却実施額	84,874	(1,767)	(9,492)	86,641	94,366

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	53.80%	(6.78%)	0.66%	60.58%	53.14%
After partial write-off	部分直接償却後	31.78%	(6.37%)	(3.67%)	38.15%	35.45%
Amount of partial write-off	部分直接償却実施額	36,062	(1,781)	4,722	37,843	31,339

6. Deposits and Loans

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	9,523,849	403,500	781,373	9,120,349	8,742,475
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,277,698	342,877	644,309	8,934,821	8,633,388
Loans (term-end balance)	貸出金(未残)	7,241,155	247,471	84,357	6,993,683	7,156,797
Loans (average balance)	貸出金(平残)	6,987,667	20,006	37,868	6,967,660	6,949,799

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	5,439,922	133,181	347,365	5,306,740	5,092,556
Deposits (average balance)	預金(平残)	5,328,544	169,751	328,912	5,158,793	4,999,632
Loans (term-end balance)	貸出金(未残)	4,252,329	109,695	(40,973)	4,142,634	4,293,302
Loans (average balance)	貸出金(平残)	4,101,081	(9,731)	(91,314)	4,110,813	4,192,395

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	4,083,927	270,319	434,007	3,813,608	3,649,919
Deposits (average balance)	預金(平残)	3,949,153	173,126	315,397	3,776,027	3,633,756
Loans (term-end balance)	貸出金(未残)	2,988,825	137,776	125,330	2,851,049	2,863,495
Loans (average balance)	貸出金(平残)	2,886,586	29,738	129,182	2,856,847	2,757,403

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

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

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,826,399	(64,226)	(224,147)	4,890,625	5,050,546
% to total loans	中小企業等貸出比率	66.65%	(3.27%)	(3.91%)	69.92%	70.56%

【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,871,329	(10,899)	(142,397)	2,882,228	3,013,726
% to total loans	中小企業等貸出比率	67.52%	(2.05%)	(2.67%)	69.57%	70.19%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,955,070	(53,327)	(81,750)	2,008,397	2,036,820
% to total loans	中小企業等貸出比率	65.41%	(5.03%)	(5.72%)	70.44%	71.13%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,993,315	25,983	85,049	1,967,331	1,908,266
Housing loans	うち住宅系ローン残高	1,885,567	27,583	92,945	1,857,984	1,792,622
Other consumer loans	うちその他のローン残高	107,747	(1,598)	(7,896)	109,346	115,644

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,042,500	22,175	64,065	1,020,324	978,435
Housing loans	うち住宅系ローン残高	986,009	25,183	72,753	960,826	913,256
Other consumer loans	うちその他のローン残高	56,490	(3,007)	(8,688)	59,498	65,179

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	As of Mar.31,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	950,815	3,808	20,984	947,007	929,831
Housing loans	うち住宅系ローン残高	899,558	2,400	20,192	897,158	879,366
Other consumer loans	うちその他のローン残高	51,257	1,409	792	49,848	50,465

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 Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,241,154	100.0%	247,471	6,993,683	100.0%
Manufacturing	製造業	882,952	12.2%	(44,631)	927,583	13.3%
Agriculture and forestry	農業、林業	30,691	0.4%	1,557	29,134	0.4%
Fishery	漁業	5,337	0.1%	93	5,244	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,887	0.1%	(12,463)	16,350	0.2%
Construction	建設業	324,173	4.5%	(17,092)	341,265	4.9%
Utilities	電気・ガス・熱供給・水道業	86,557	1.2%	5,149	81,408	1.2%
Communication	情報通信業	43,739	0.6%	1,293	42,446	0.6%
Transportation and postal activities	運輸業、郵便業	171,273	2.3%	12,011	159,262	2.3%
Wholesale and retail	卸売業、小売業	861,827	11.9%	18,548	843,279	12.0%
Finance and insurance	金融業、保険業	288,300	4.0%	52,860	235,440	3.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	549,214	7.6%	8,390	540,824	7.7%
Other services	各種サービス業(学術研究他)	594,114	8.2%	7,675	586,439	8.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,323,328 286,962	18.3% 4.0%	190,404 (23,297)	1,132,924 310,259	16.2% 4.4%
Others	その他	2,075,762	28.6%	23,677	2,052,085	29.3%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	217,863	100.0%	6,773	211,089	100.0%
Manufacturing	製造業	29,425	13.5%	274	29,150	13.8%
Agriculture and forestry	農業、林業	855	0.4%	(41)	896	0.4%
Fishery	漁業	2,014	0.9%	1,084	929	0.5%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	382	0.2%	(43)	425	0.2%
Construction	建設業	37,220	17.1%	(5,064)	42,284	20.0%
Utilities	電気・ガス・熱供給・水道業	28	0.0%	0	28	0.0%
Communication	情報通信業	1,438	0.7%	(388)	1,827	0.9%
Transportation and postal activities	運輸業、郵便業	3,784	1.7%	508	3,276	1.6%
Wholesale and retail	卸売業、小売業	34,345	15.8%	(855)	35,200	16.7%
Finance and insurance	金融業、保険業	3,173	1.5%	1,030	2,143	1.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	29,503	13.5%	(4,757)	34,260	16.2%
Other services	各種サービス業(学術研究他)	38,986	17.9%	8,701	30,284	14.3%
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	36,704	16.8%	6,322	30,381	14.4%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,252,329	100.0%	109,695	4,142,634	100.0%
Manufacturing	製造業	623,671	14.7%	(23,618)	647,289	15.6%
Agriculture and forestry	農業、林業	19,029	0.5%	(771)	19,800	0.5%
Fishery	漁業	3,294	0.1%	(56)	3,350	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,086	0.1%	(12,606)	14,692	0.4%
Construction	建設業	205,076	4.8%	(19,764)	224,840	5.4%
Utilities	電気・ガス・熱供給・水道業	38,255	0.9%	(1,048)	39,303	0.9%
Communication	情報通信業	26,605	0.6%	614	25,991	0.6%
Transportation and postal activities	運輸業、郵便業	94,622	2.2%	10,375	84,247	2.0%
Wholesale and retail	卸売業、小売業	508,607	12.0%	(5)	508,612	12.3%
Finance and insurance	金融業、保険業	146,179	3.4%	46,538	99,641	2.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	337,772	7.9%	(104)	337,876	8.2%
Other services	各種サービス業(学術研究他)	341,699	8.0%	660	341,039	8.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	807,787 286,962	19.0% 6.7%	87,480 (23,297)	720,307 310,259	17.4% 7.5%
Others	その他	1,097,647	25.8%	22,000	1,075,647	26.0%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	142,202	100.0%	(2,384)	144,587	100.0%
Manufacturing	製造業	21,501	15.1%	1,232	20,269	14.0%
Agriculture and forestry	農業、林業	59	0.0%	(43)	103	0.1%
Fishery	漁業	1,529	1.1%	1,116	412	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	253	0.2%	(171)	424	0.3%
Construction	建設業	27,277	19.2%	(3,682)	30,959	21.4%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—
Communication	情報通信業	954	0.7%	(407)	1,361	0.9%
Transportation and postal activities	運輸業、郵便業	2,498	1.7%	654	1,844	1.3%
Wholesale and retail	卸売業、小売業	26,545	18.7%	2,031	24,513	17.0%
Finance and insurance	金融業、保険業	0	0.0%	(940)	940	0.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	17,998	12.7%	(3,840)	21,838	15.1%
Other services	各種サービス業(学術研究他)	23,591	16.6%	177	23,414	16.2%
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	19,992	14.0%	1,489	18,503	12.8%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	2,988,825	100.0%	137,775	2,851,049	100.0%
Manufacturing	製造業	259,281	8.7%	(21,013)	280,294	9.8%
Agriculture and forestry	農業、林業	11,662	0.4%	2,328	9,334	0.3%
Fishery	漁業	2,043	0.1%	149	1,894	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,801	0.1%	143	1,658	0.1%
Construction	建設業	119,097	4.0%	2,672	116,425	4.1%
Utilities	電気・ガス・熱供給・水道業	48,302	1.6%	6,197	42,105	1.5%
Communication	情報通信業	17,134	0.6%	679	16,455	0.6%
Transportation and postal activities	運輸業、郵便業	76,651	2.5%	1,636	75,015	2.6%
Wholesale and retail	卸売業、小売業	353,220	11.8%	18,553	334,667	11.7%
Finance and insurance	金融業、保険業	142,121	4.8%	6,322	135,799	4.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	211,442	7.1%	8,494	202,948	7.1%
Other services	各種サービス業(学術研究他)	252,415	8.4%	7,015	245,400	8.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	515,541 —	17.2% —	102,924 —	412,617 —	14.5% —
Others	その他	978,115	32.7%	1,677	976,438	34.2%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2011			As of Mar.31,2010	
		(A)	%	(A)-(B)	(B)	%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	75,660	100.0%	9,158	66,502	100.0%
Manufacturing	製造業	7,923	10.5%	(957)	8,880	13.4%
Agriculture and forestry	農業、林業	796	1.1%	2	793	1.2%
Fishery	漁業	485	0.6%	(31)	517	0.8%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	129	0.2%	128	0	0.0%
Construction	建設業	9,942	13.1%	(1,382)	11,325	17.0%
Utilities	電気・ガス・熱供給・水道業	28	0.0%	(0)	28	0.0%
Communication	情報通信業	484	0.6%	19	465	0.7%
Transportation and postal activities	運輸業、郵便業	1,285	1.7%	(145)	1,431	2.1%
Wholesale and retail	卸売業、小売業	7,799	10.3%	(2,886)	10,686	16.1%
Finance and insurance	金融業、保険業	3,173	4.2%	1,970	1,202	1.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,505	15.2%	(917)	12,422	18.7%
Other services	各種サービス業(学術研究他)	15,394	20.4%	8,524	6,870	10.3%
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	16,711	22.1%	4,833	11,878	17.9%