

Summary :

Financial Results for Fiscal 2011

May 11, 2012

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 26, 2012

Commencement of Dividend Payment (scheduled):

June 27, 2012

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

1. Financial Highlights for Fiscal 2011 (for the fiscal year ended March 31, 2012)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2011	207,977	(3.1)	38,865	4.4	14,129	(23.2)
Fiscal 2010	214,672	(5.3)	37,220	5.1	18,404	(4.2)

Reference: Comprehensive income Fiscal 2011: ¥30,324million, Fiscal 2010: ¥20,720million

	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 2011	9.00	—	3.3	0.4	18.7
Fiscal 2010	12.08	—	4.6	0.4	17.3

Reference: Equity in Income from Investments in Affiliates: Fiscal 2011: ¥0 million; Fiscal 2010: ¥1 million

Note: Diluted Net Incomes per Share of Common Stock are not applicable due to no potential dilution.

(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 2011	10,629,316	450,561	4.2	¥ 284.32	11.72
Fiscal 2010	10,585,054	426,658	4.0	267.15	11.29

Reference: Own Capital:

as of March 31, 2012: ¥449,557million; as of March 31, 2011: ¥425,720million

- 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 2011	61,477	(137,081)	(12,308)	226,181
Fiscal 2010	374,126	(312,577)	(9,147)	314,107

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 2010	—	0.00	—	3.75	3.75	5,210	31.0	1.4
Fiscal 2011	—	0.00	—	3.75	3.75	5,210	41.7	1.4
Fiscal 2012 (forecast)	—	0.00	—	3.75	3.75		31.8	

3. Earnings Estimates for Fiscal 2012 (for the fiscal year ending March 31, 2013)

(%: 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	98,000	(7.3)	16,000	(15.7)	9,000	0.4	¥ 5.89
Full Year	194,000	(6.7)	31,000	(20.2)	18,000	27.4	11.79

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.: No
(b) Changes other than (a) above: No
(c) Changes in accounting estimates: No
(d) Restatements: No
- (3) Issued Shares (Common Stock)
(a) Number of Common Stock outstanding at the end of fiscal year (including Treasury Stock):
as of March 31, 2012 and as of March 31, 2011: 1,391,630,146
(b) Number of Treasury Stock at the end of fiscal year:
as of March 31, 2012: 2,230,039; as of March 31, 2011: 2,193,874
(c) Average number of Common Stock:
Fiscal 2011: 1,389,416,226; Fiscal 2010: 1,389,467,677

(Reference) Non-consolidated Financial Statements for Fiscal 2011

1. Financial Highlights for Fiscal 2011 (for the fiscal year ended March 31, 2012)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2011	7,909	(2.7)	7,425	(0.5)	7,320	(0.7)	7,319	(0.1)
Fiscal 2010	8,130	22.5	7,462	24.5	7,370	24.6	7,326	(53.0)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2011	4.10	—
Fiscal 2010	4.11	—

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2011	259,974	241,640	92.9	134.66
Fiscal 2010	251,406	241,149	95.9	134.30

Reference: Own Capital:

as of March 31, 2012: ¥241,640million; as of March 31, 2011: ¥241,149million

(Note on Interim Audit Process)

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

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

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

	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 2010	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2011	—	7.50	—	7.50	15.00
Fiscal 2012 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2011
(Ended March 31, 2012)



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 2011 (Ended March 31,2012)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

I. Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2012			Mar.31, 2011 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経常収益	207.9	(6.6)	(3.1%)	214.6
Ordinary profits	経常利益	38.8	1.6	4.4%	37.2
Net income	当期純利益	14.1	(4.2)	(23.2%)	18.4

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2012			Mar.31, 2011 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経常収益	193.0	(2.8)	(1.4%)	195.8
Core gross business profits	コア業務粗利益	156.3	0.9	0.6%	155.4
Net interest income	資金利益	131.1	0.4		130.7
Domestic	国内業務部門	130.5	(0.1)		130.6
International	国際業務部門	0.6	0.5		0.1
Net fees and commissions	役務取引等利益	18.9	(1.9)		20.8
Net trading income	特定取引利益	0.5	(0.6)		1.1
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	5.7	3.0		2.6
Gains on foreign exchange transactions	うち外国為替売買益	1.5	(0.0)		1.6
Income from derivatives	うち金融派生商品収益	4.1	3.1		0.9
General and administrative expenses	経費	(100.6)	(2.0)		(98.6)
Personnel	人件費	(45.2)	(0.4)		(44.7)
Non-personnel	物件費	(49.9)	(1.3)		(48.6)
Core net business profits	コア業務純益	55.7	(1.0)	(1.8%)	56.7
Net gains (losses) related to bonds	国債等債券損益	3.6	1.9		1.7
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)	59.3	0.8		58.4
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	3.3	5.8		(2.5)
Net business profits	業務純益	62.6	6.7		55.8
Net non-recurring gains (losses)	臨時損益	(22.0)	(3.2)		(18.8)
Credit related costs (2)	不良債権処理額(2)	(13.7)	(1.7)		(12.0)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(10.4)	4.1		(14.5)
Net gains (losses) related to stocks	株式等損益	(5.0)	(2.2)		(2.7)
Ordinary profits	経常利益	40.5	3.5	9.6%	37.0
Net extraordinary gains (losses)	特別損益	(2.6)	(0.7)		(1.9)
Income taxes	法人税等	(21.2)	(5.8)		(15.4)
Income taxes-deferred	法人税等調整額	(14.7)	(4.5)		(10.2)
Net income	当期純利益	16.6	(2.9)	(15.2%)	19.6

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2012			Mar.31, 2011
			(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	105.4	(3.4)	(3.1%)	108.8
Core gross business profits	コア業務粗利益	88.5	0.0	0.0%	88.5
Net interest income	資金利益	73.5	0.5		73.0
Domestic	国内業務部門	73.2	0.0		73.2
International	国際業務部門	0.3	0.5		(0.1)
Net fees and commissions	役務取引等利益	11.6	(1.2)		12.8
Net trading income	特定取引利益	0.5	(0.6)		1.1
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	2.7	1.2		1.4
Gains on foreign exchange transactions	うち外国為替売買益	0.9	(0.1)		1.0
Income from derivatives	うち金融派生商品収益	1.7	1.4		0.3
General and administrative expenses	経費	(54.2)	(0.3)		(53.8)
Personnel	人件費	(26.5)	0.1		(26.7)
Non-personnel	物件費	(24.9)	(0.5)		(24.3)
Core net business profits	コア業務純益	34.3	(0.3)	(1.0%)	34.6
Net gains (losses) related to bonds	国債等債券損益	0.1	0.8		(0.6)
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)	34.4	0.4		34.0
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.9	2.1		(0.2)
Net business profits	業務純益	36.4	2.6		33.8
Net non-recurring gains (losses)	臨時損益	(8.9)	1.9		(10.9)
Credit related costs (2)	不良債権処理額(2)	(6.4)	0.5		(6.9)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(4.4)	2.6		(7.1)
Net gains (losses) related to stocks	株式等損益	(1.3)	0.9		(2.2)
Ordinary profits	経常利益	27.4	4.5	19.9%	22.9
Net extraordinary gains (losses)	特別損益	(2.4)	(0.7)		(1.7)
Income taxes	法人税等	(13.6)	(4.3)		(9.2)
Income taxes-deferred	法人税等調整額	(13.5)	(4.7)		(8.8)
Net income	当期純利益	11.4	(0.5)	(4.2%)	11.9

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2012			Mar.31, 2011
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	87.5	0.5	0.6%	87.0
Core gross business profits	コア業務粗利益	67.8	1.0	1.5%	66.8
Net interest income	資金利益	57.6	(0.0)		57.6
Domestic	国内業務部門	57.2	(0.1)		57.3
International	国際業務部門	0.3	0.0		0.2
Net fees and commissions	役務取引等利益	7.2	(0.7)		7.9
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)	3.0	1.7		1.2
Gains on foreign exchange transactions	うち外国為替売買益	0.6	0.0		0.6
Income from derivatives	うち金融派生商品収益	2.3	1.7		0.6
General and administrative expenses	経費	(46.4)	(1.6)		(44.7)
Personnel	人件費	(18.6)	(0.6)		(18.0)
Non-personnel	物件費	(25.0)	(0.7)		(24.2)
Core net business profits	コア業務純益	21.4	(0.6)	(3.1%)	22.1
Net gains (losses) related to bonds	国債等債券損益	3.4	1.1		2.3
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)	24.8	0.4		24.4
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.3	3.7		(2.3)
Net business profits	業務純益	26.2	4.1		22.0
Net non-recurring gains (losses)	臨時損益	(13.1)	(5.1)		(7.9)
Credit related costs (2)	不良債権処理額(2)	(7.3)	(2.2)		(5.0)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(5.9)	1.4		(7.4)
Net gains (losses) related to stocks	株式等損益	(3.7)	(3.1)		(0.5)
Ordinary profits	経常利益	13.1	(1.0)	(7.1%)	14.1
Net extraordinary gains (losses)	特別損益	(0.1)	0.0		(0.2)
Income taxes	法人税等	(7.6)	(1.5)		(6.1)
Income taxes-deferred	法人税等調整額	(1.2)	0.1		(1.3)
Net income	当期純利益	5.2	(2.4)	(31.9%)	7.7

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans (1)	貸 出 金	7,287.0	45.8	293.3	7,241.1	6,993.6
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	4,765.0	(61.3)	(125.5)	4,826.3	4,890.6
Housing and consumer loans (3)	個人ローン	2,020.5	27.2	53.2	1,993.3	1,967.3
Housing loans	住宅系ローン	1,912.3	26.8	54.3	1,885.5	1,857.9
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	65.39%	(1.26%)	(4.53%)	66.65%	69.92%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	27.72%	0.20%	(0.41%)	27.52%	28.13%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans (1)	貸 出 金	4,233.9	(18.3)	91.3	4,252.3	4,142.6
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	2,826.5	(44.7)	(55.6)	2,871.3	2,882.2
Housing and consumer loans (3)	個人ローン	1,062.5	20.0	42.2	1,042.5	1,020.3
Housing loans	住宅系ローン	1,010.8	24.8	49.9	986.0	960.8
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	66.75%	(0.77%)	(2.82%)	67.52%	69.57%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	25.09%	0.58%	0.47%	24.51%	24.62%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans (1)	貸 出 金	3,053.0	64.2	202.0	2,988.8	2,851.0
Loans to small and medium-sized enterprises("SMEs") and individuals (2)	中小企業等向け貸出	1,938.4	(16.5)	(69.9)	1,955.0	2,008.3
Housing and consumer loans (3)	個人ローン	957.9	7.1	10.9	950.8	947.0
Housing loans	住宅系ローン	901.5	2.0	4.4	899.5	897.1
Percentage of loans to SMEs and individuals, to total loans: (2)/(1)	中小企業等向け貸出比率	63.49%	(1.92%)	(6.95%)	65.41%	70.44%
Percentage of housing and consumer loans, to total loans: (3)/(1)	個人ローン比率	31.37%	(0.44%)	(1.84%)	31.81%	33.21%

(2) Deposits and Investment products

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	9,700.8	177.0	580.5	9,523.8	9,120.3
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,772.2	161.2	370.1	6,610.9	6,402.0
Total individual assets	(1) 個人預かり資産	7,388.9	79.3	231.2	7,309.6	7,157.7
Individual deposits* (deposits in yen)	個人預金(円貨)	6,742.8	159.7	367.8	6,583.1	6,375.0
Investment products (for individuals)	(2) 投資型金融商品	646.0	(80.3)	(136.5)	726.4	782.6
Foreign currency deposits	外貨預金	29.3	1.5	2.3	27.8	26.9
Public bonds	公共債	256.8	(18.9)	(47.5)	275.8	304.4
Investment trusts	投資信託	359.8	(62.9)	(91.3)	422.8	451.2
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	8.74%	(1.19%)	(2.19%)	9.93%	10.93%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,545.1	105.1	238.3	5,439.9	5,306.7
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,687.2	73.9	139.4	3,613.2	3,547.8
Total individual assets	(1) 個人預かり資産	4,081.9	18.8	53.5	4,063.0	4,028.4
Individual deposits* (deposits in yen)	個人預金(円貨)	3,665.3	72.2	136.8	3,593.0	3,528.5
Investment products (for individuals)	(2) 投資型金融商品	416.5	(53.4)	(83.3)	470.0	499.8
Foreign currency deposits	外貨預金	21.9	1.7	2.6	20.2	19.3
Public bonds	公共債	168.2	(16.4)	(29.5)	184.7	197.7
Investment trusts	投資信託	226.4	(38.6)	(56.3)	265.0	282.8
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	10.20%	(1.36%)	(2.20%)	11.56%	12.40%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,155.7	71.8	342.1	4,083.9	3,813.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,084.9	87.2	230.7	2,997.6	2,854.1
Total individual assets	(1) 個人預かり資産	3,307.0	60.4	177.7	3,246.5	3,129.2
Individual deposits* (deposits in yen)	個人預金(円貨)	3,077.5	87.4	231.0	2,990.0	2,846.5
Investment products (for individuals)	(2) 投資型金融商品	229.5	(26.9)	(53.2)	256.4	282.7
Foreign currency deposits	外貨預金	7.4	(0.1)	(0.2)	7.5	7.6
Public bonds	公共債	88.6	(2.4)	(18.0)	91.1	106.6
Investment trusts	投資信託	133.4	(24.3)	(34.9)	157.7	168.4
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	6.94%	(0.96%)	(2.09%)	7.90%	9.03%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2012			As of Mar.31, 2011			As of Mar.31,2012			As of Mar.31, 2011		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,471.8	156.6	2,315.1	1,315.4	97.9	1,217.5	1,156.4	58.7	1,097.6			
Government bonds	国債	1,422.9	201.2	1,221.6	677.0	115.4	561.6	745.8	85.8	660.0			
Local government bonds	地方債	462.4	(0.5)	463.0	273.4	1.4	272.0	188.9	(1.9)	190.9			
Corporate bonds	社債	352.4	(49.7)	402.2	226.7	(23.1)	249.9	125.7	(26.6)	152.3			
Japanese stocks	株式	127.5	(6.3)	133.9	86.6	(8.4)	95.1	40.8	2.0	38.8			
Foreign securities	外国証券	78.8	8.8	69.9	47.3	11.6	35.7	31.4	(2.7)	34.2			
Others	その他	27.6	3.2	24.3	4.0	1.0	3.0	23.5	2.2	21.2			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	4.18	0.30	3.88	4.44	0.20	4.24	3.90	0.41	3.49			

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

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Mar.31,2012			As of Mar.31, 2011			As of Mar.31,2012			As of Mar.31, 2011		
		(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	46.5	21.7	24.8	30.4	12.9	17.5	16.0	8.7	7.3			
Japanese stocks	株式	9.7	2.9	6.8	3.9	(0.9)	4.9	5.7	3.9	1.8			
Japanese bonds	債券	38.3	17.3	21.0	26.1	13.6	12.5	12.1	3.7	8.4			
Others	その他	(1.5)	1.4	(2.9)	0.3	0.3	0.0	(1.8)	1.0	(2.9)			

Valuation difference of floating rate government bonds at the end of FY 2011 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	5.7	4.1	1.5
(reference) Valuation difference (market price)	3.3	4.1	(0.8)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31,2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	39.7	(9.2)	(16.0)	48.9	55.8
Doubtful	危険債権	146.6	12.9	3.9	133.7	142.6
Substandard	要管理債権	50.5	12.5	33.6	38.0	16.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	236.8	16.2	21.5	220.5	215.2
Normal	正常債権	7,231.0	4.4	229.0	7,226.5	7,002.0
Total	(2) 合計 (総与信)	7,467.8	20.7	250.6	7,447.1	7,217.2
NPL ratio	(1)/(2) 開示債権比率	3.17%	0.21%	0.19%	2.96%	2.98%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31,2010
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	30.4	(5.7)	(9.1)	36.2	39.6
Doubtful	危険債権	96.4	6.7	3.8	89.6	92.5
Substandard	要管理債権	26.7	8.2	11.4	18.4	15.2
Non Performing Loan	(1) 小計 (金融再生法開示債権)	153.5	9.2	6.2	144.3	147.3
Normal	正常債権	4,191.5	(53.8)	39.7	4,245.4	4,151.8
Total	(2) 合計 (総与信)	4,345.0	(44.6)	45.9	4,389.6	4,299.1
NPL ratio	(1)/(2) 開示債権比率	3.53%	0.25%	0.11%	3.28%	3.42%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31, 2011	As of Mar.31,2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	9.3	(3.4)	(6.9)	12.7	16.2
Doubtful	危険債権	50.2	6.2	0.0	44.0	50.1
Substandard	要管理債権	23.8	4.2	22.2	19.5	1.6
Non Performing Loan	(1) 小計 (金融再生法開示債権)	83.3	7.0	15.3	76.3	67.9
Normal	正常債権	3,039.5	58.3	189.3	2,981.2	2,850.2
Total	(2) 合計 (総与信)	3,122.8	65.3	204.7	3,057.5	2,918.1
NPL ratio	(1)/(2) 開示債権比率	2.66%	0.17%	0.34%	2.49%	2.32%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2012	Change	As of Mar.31,2011	As of Mar.31,2012	Change	As of Mar.31,2011	As of Mar.31,2012	Change	As of Mar.31,2011
		Capital adequacy ratio	自己資本比率	11.72%	0.43%	11.29%	11.85%	0.53%	11.32%	10.80%
Tier1Ratio	Tier1 比率	7.82%	0.37%	7.45%	7.77%	0.56%	7.21%	7.17%	0.12%	7.05%

(2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2012	Change	As of Mar.31,2011	As of Mar.31,2012	Change	As of Mar.31,2011	As of Mar.31,2012	Change	As of Mar.31,2011
		Deferred tax assets	繰延税金資産	41.6	(21.9)	63.5	24.3	(17.6)	41.9	18.2
Net deferred tax assets/Tier1 ratio	Tier1 対比	10.93%	(6.21%)	17.14%	11.44%	(9.05%)	20.49%	12.08%	(2.65%)	14.73%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2012		
		Full year		Change from FY 2011
		Interim	Full year	
Ordinary income	経常収益	98.0	194.0	(13.9)
Ordinary profits	経常利益	16.0	31.0	(7.8)
Net income	当期純利益	9.0	18.0	3.8

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2012								
		Hokuriku bank			Hokkaido bank					
		Interim	Full year	Change from FY 2011	Interim	Full year	Change from FY 2011	Interim	Full year	Change from FY 2011
Ordinary Income	経常収益	91.0	180.0	(13.0)	50.0	100.0	(5.4)	41.0	80.0	(7.5)
Core gross business profits	コア業務粗利益	74.5	148.5	(7.8)	42.5	85.0	(3.5)	32.0	63.5	(4.3)
General and administrative expenses	経費	49.5	99.0	(1.6)	26.5	53.0	(1.2)	23.0	46.0	(0.4)
Core net business profits	コア業務純益	25.0	49.5	(6.2)	16.0	32.0	(2.3)	9.0	17.5	(3.9)
Total credit costs	与信費用	7.5	15.0	4.5	4.0	8.0	3.5	3.5	7.0	1.0
Ordinary profits	経常利益	17.0	32.5	(8.0)	10.5	21.0	(6.4)	6.5	11.5	(1.6)
Net income	当期純利益	10.5	20.0	(3.3)	6.5	13.0	1.5	4.0	7.0	1.7

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	Year-end (forecast)	Annual	Change from FY 2011
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, 2012	As of March 31, 2011
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	326,031	406,848
Call loans and bills bought	コールローン及び買入手形	67,397	87,056
Monetary claims bought	買入金銭債権	112,788	111,451
Trading assets	特定取引資産	8,002	9,303
Money held in trust	金銭の信託	3,948	3,994
Securities	有価証券	2,483,485	2,326,508
Loans and bills discounted	貸出金	7,272,698	7,224,636
Foreign exchanges	外国為替	10,691	13,234
Other assets	その他資産	141,301	168,565
Tangible fixed assets	有形固定資産	108,320	112,167
Intangible fixed assets	無形固定資産	43,386	36,425
Deferred tax assets	繰延税金資産	41,667	63,572
Customers' liabilities for acceptances and guarantees	支払承諾見返	89,049	102,240
Allowance for loan losses	貸倒引当金	(79,452)	(80,950)
Total assets	資産の部合計	10,629,316	10,585,054
(Liabilities)	(負債の部)		
Deposits	預金	9,567,576	9,347,057
Negotiable certificates of deposit	譲渡性預金	102,685	144,686
Call money and bills sold	コールマネー及び売渡手形	64,273	20,000
Trading liabilities	特定取引負債	2,190	2,690
Borrowed money	借入金	187,286	327,738
Foreign exchanges	外国為替	72	131
Bonds payable	社債	34,500	41,500
Other liabilities	その他負債	109,343	150,519
Reserve for employee retirement benefits	退職給付引当金	9,211	7,779
Reserve for directors' retirement benefits	役員退職慰労引当金	673	529
Reserve for contingent loss	偶発損失引当金	2,974	2,771
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,403	1,850
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,513	8,901
Acceptances and guarantees	支払承諾	89,049	102,240
Total liabilities	負債の部合計	10,178,754	10,158,395
(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	153,188
Retained earnings	利益剰余金	189,845	182,131
Treasury stock	自己株式	(605)	(600)
Total shareholders' equity	株主資本合計	413,322	405,614
Valuation difference on available-for-sale securities	その他有価証券評価差額金	26,898	11,419
Deferred gains or losses on hedges	繰延ヘッジ損益	(15)	3
Revaluation reserve for land	土地再評価差額金	9,351	8,683
Accumulated other comprehensive income	その他の包括利益累計額合計	36,234	20,105
Minority interests	少数株主持分	1,003	938
Total net assets	純資産の部合計	450,561	426,658
Total liabilities and net assets	負債及び純資産の部合計	10,629,316	10,585,054

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, 2012	For the fiscal year ended March 31, 2011
Ordinary income	経常収益	207,977	214,672
Interest income	資金運用収益	143,850	148,475
Interest on loans and discounts	貸出金利息	117,627	122,743
Interest and dividends on securities	有価証券利息配当金	23,719	22,962
Interest on call loans and bills bought	コールローン利息及び買入手形利息	190	299
Interest on receivables under resale agreements	買現先利息	17	45
Interest on deposits with other banks	預け金利息	873	780
Other interest income	その他の受入利息	1,421	1,644
Fees and commissions	役務取引等収益	37,676	39,045
Trading income	特定取引収益	614	1,225
Other ordinary income	その他業務収益	23,193	22,464
Other income	その他経常収益	2,642	3,461
Ordinary expenses	経常費用	169,112	177,452
Interest expenses	資金調達費用	13,834	17,511
Interest on deposits	預金利息	9,575	13,141
interest on negotiable certificates of deposit	譲渡性預金利息	269	275
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	10	4
Interest on payables under securities lending transactions	債券貸借取引支払利息	2	—
Interest on borrowings and rediscounts	借入金利息	2,371	2,256
Interest on bonds payable	社債利息	929	1,279
Other interest expenses	その他の支払利息	676	553
Fees and commissions	役務取引等費用	13,414	12,414
Other ordinary expenses	その他業務費用	11,126	14,962
General and administrative expenses	営業経費	110,515	109,580
Other expenses	その他経常費用	20,220	22,982
Provision of allowance for loan losses	貸倒引当金繰入額	10,133	13,349
Other	その他の経常費用	10,087	9,632
Ordinary profits	経常利益	38,865	37,220
Extraordinary income	特別利益	5	68
Gain on disposal of fixed assets	固定資産処分益	5	0
Recoveries of written-off claims	償却債権取立益	—	56
Other	その他の特別利益	—	11
Extraordinary loss	特別損失	2,665	1,991
Loss on disposal of fixed assets	固定資産処分損	372	215
Impairment loss	減損損失	1,087	358
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	1,195	—
Loss on abolishment of retirement benefit plan	退職給付制度終了損	—	1,248
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
Other	その他の特別損失	10	14
Income before income taxes and minority interests	税金等調整前当期純利益	36,204	35,298
Income taxes-current	法人税、住民税及び事業税	7,184	5,727
Income taxes for prior periods	過年度法人税等	—	829
Refund of income taxes for prior periods	過年度法人税等戻入額	—	(51)
Income taxes-deferred	法人税等調整額	14,833	10,234
Total income taxes	法人税等合計	22,018	16,740
Net income before adjusting minority interest	少数株主損益調整前当期純利益	14,186	18,557
Minority interests in net income	少数株主利益	56	152
Net income	当期純利益	14,129	18,404

【Hokuhoku Financial Group, Inc. (Consolidated)】**Consolidated Statements of Comprehensive Income (Unaudited)**

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2011
Net income before adjusting minority interest	少数株主損益調整前当期純利益	14,186	18,557
Other comprehensive income	その他の包括利益	16,138	2,163
Valuation difference on available-for-sale securities	其他有価証券評価差額金	15,509	2,277
Deferred gains or losses on hedges	繰延ヘッジ損益	(18)	20
Revaluation reserve for land	土地再評価差額金	668	(101)
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	(21)	(33)
Total comprehensive income	包括利益	30,324	20,720
The amount attributable to owners of the parent	親会社株主に係る包括利益	30,258	20,563
The amount attributable to minority interest	少数株主に係る包括利益	65	157

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31,2012	For the fiscal year ended March 31,2011
Shareholders' equity:	株主資本		
Capital stock	資本金		
Balance at the beginning of the period	当期首残高	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 beginning of the period	当期首残高	153,188	153,189
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(0)
Total changes during the period	当期変動額合計	(0)	(0)
Balance at the end of current period	当期末残高	153,188	153,188
Retained earnings	利益剰余金		
Balance at the beginning of the period	当期首残高	182,131	170,100
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,475)
Net income	当期純利益	14,129	18,404
Reversal of revaluation reserve for land	土地再評価差額金の取崩	406	101
Total changes during the period	当期変動額合計	7,713	12,030
Balance at the end of current period	当期末残高	189,845	182,131
Treasury stock	自己株式		
Balance at the beginning of the period	当期首残高	(600)	(589)
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	(6)	(13)
Disposal of treasury stock	自己株式の処分	0	2
Total changes during the period	当期変動額合計	(5)	(10)
Balance at the end of current period	当期末残高	(605)	(600)
Total shareholders' equity	株主資本合計		
Balance at the beginning of the period	当期首残高	405,614	393,595
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,475)
Net income	当期純利益	14,129	18,404
Purchase of treasury stock	自己株式の取得	(6)	(13)
Disposal of treasury stock	自己株式の処分	0	1
Reversal of revaluation reserve for land	土地再評価差額金の取崩	406	101
Total changes during the period	当期変動額合計	7,708	12,018
Balance at the end of current period	当期末残高	413,322	405,614

		<i>Millions of yen</i>	
		For the fiscal year ended March 31,2012	For the fiscal year ended March 31,2011
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 beginning of the period	当期首残高	11,419	9,180
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	15,478	2,238
Total changes during the period	当期変動額合計	15,478	2,238
Balance at the end of current period	当期末残高	26,898	11,419
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of the period	当期首残高	3	(17)
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	(18)	20
Total changes during the period	当期変動額合計	(18)	20
Balance at the end of current period	当期末残高	(15)	3
Revaluation reserve for land	土地再評価差額金		
Balance at the beginning of the period	当期首残高	8,683	8,784
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	668	(101)
Total changes during the period	当期変動額合計	668	(101)
Balance at the end of current period	当期末残高	9,351	8,683
Accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of the period	当期首残高	20,105	17,947
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	16,129	2,158
Total changes during the period	当期変動額合計	16,129	2,158
Balance at the end of current period	当期末残高	36,234	20,105
Minority interests	少数株主持分		
Balance at the beginning of the period	当期首残高	938	781
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	65	157
Total changes during the period	当期変動額合計	65	157
Balance at the end of current period	当期末残高	1,003	938
Total net assets	純資産合計		
Balance at the beginning of the period	当期首残高	426,658	412,324
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,475)
Net income	当期純利益	14,129	18,404
Purchase of treasury stock	自己株式の取得	(6)	(13)
Disposal of treasury stock	自己株式の処分	0	1
Reversal of revaluation reserve for land	土地再評価差額金の取崩	406	101
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	16,194	2,315
Total changes during the period	当期変動額合計	23,902	14,334
Balance at the end of current period	当期末残高	450,561	426,658

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2011
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	36,204	35,298
Depreciation	減価償却費	10,295	9,042
Impairment losses	減損損失	1,087	358
Amortization of goodwill	のれん償却額	2,102	2,405
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(0)	(1)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(1,498)	(7,109)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	202	619
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	1,431	(373)
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	143	(744)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(447)	(270)
Interest income	資金運用収益	(143,850)	(148,475)
Interest expenses	資金調達費用	13,834	17,511
Losses (gains) on securities	有価証券関係損益(△)	1,681	1,149
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	49	(10)
Losses (gains) on foreign exchange	為替差損益(△)	2	833
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	366	215
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	1,300	354
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(499)	(29)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(48,062)	(243,434)
Net increase (decrease) in deposits	預金の純増減(△)	220,519	335,569
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(42,000)	72,781
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(△)	(144,951)	61,062
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	(7,109)	35,721
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	18,322	11,675
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	44,273	20,000
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	2,543	(2,056)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(58)	(11)
Interest income-cash basis	資金運用による収入	117,332	125,462
Interest expense-cash basis	資金調達による支出	(18,551)	(12,614)
Other, net	その他	1,894	68,321
Subtotal	小計	66,559	383,251
Income taxes paid	法人税等の支払額	(5,081)	(9,125)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	61,477	374,126
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	(1,735,224)	(1,544,444)
Proceeds from sales of securities	有価証券の売却による収入	1,357,350	983,386
Proceeds from redemption of securities	有価証券の償還による収入	229,771	234,826
Payments for increase in money held in trust	金銭の信託の増加による支出	(5)	—
Proceeds from decrease of money held in trust	金銭の信託の減少による収入	—	400
Proceeds from fund management	投資活動としての資金運用による収入	23,719	22,973
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,315)	(6,004)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	168	42
Purchases of intangible fixed assets	無形固定資産の取得による支出	(9,546)	(3,758)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(137,081)	(312,577)
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	24,500	31,000
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(20,000)	(12,500)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	8,000	10,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(15,000)	(28,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(2,979)	(3,159)
Dividends paid	配当金の支払額	(6,822)	(6,475)
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	(6)	(13)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	1
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(12,308)	(9,147)
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	(13)	(60)
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	(87,926)	52,340
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	314,107	261,766
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	226,181	314,107

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2012	As of March 31, 2011
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	224,048	250,493
Call loans and bills bought	コールローン	5,753	24,562
Monetary claims bought	買入金銭債権	112,777	111,431
Trading assets	特定取引資産	5,659	6,966
Securities	有価証券	1,315,428	1,217,508
Loans and bills discounted	貸出金	4,233,960	4,252,329
Foreign exchanges	外国為替	6,415	6,149
Other assets	その他資産	46,278	60,333
Tangible fixed assets	有形固定資産	81,817	84,405
Intangible fixed assets	無形固定資産	8,768	6,057
Deferred tax assets	繰延税金資産	24,340	41,955
Customers' liabilities for acceptances and guarantees	支払承諾見返	40,987	59,288
Allowance for loan losses	貸倒引当金	(38,878)	(42,478)
Total assets	資産の部合計	6,067,357	6,079,002
(Liabilities)	(負債の部)		
Deposits	預金	5,443,116	5,327,953
Negotiable certificates of deposit	譲渡性預金	101,985	111,968
Call money and bills sold	コールマネー	64,109	20,000
Trading liabilities	特定取引負債	2,190	2,690
Borrowed money	借入金	119,236	252,538
Foreign exchanges	外国為替	31	77
Other liabilities	その他負債	40,620	65,300
Reserve for employee retirement benefits	退職給付引当金	143	90
Reserve for directors' retirement benefits	役員退職慰労引当金	304	231
Reserve for contingent loss	偶発損失引当金	2,294	2,145
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	803	1,207
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,513	8,901
Acceptances and guarantees	支払承諾	40,987	59,288
Total liabilities	負債の部合計	5,823,337	5,852,392
(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	58,277	50,758
Total shareholders' equity	株主資本合計	213,685	206,166
Valuation difference on available-for-sale securities	その他有価証券評価差額金	20,997	11,757
Deferred gains or losses on hedges	繰延ヘッジ損益	(15)	3
Revaluation reserve for land	土地再評価差額金	9,351	8,683
Total valuation and translation adjustments	評価・換算差額等合計	30,333	20,443
Total net assets	純資産の部合計	244,019	226,609
Total liabilities and net assets	負債及び純資産の部合計	6,067,357	6,079,002

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2011
Ordinary income	經常収益	105,460	108,887
Interest income	資金運用収益	82,101	84,079
<i>Interest on loans and discounts</i>	貸出金利息	65,573	69,131
<i>Interest and dividends on securities</i>	有価証券利息配当金	14,349	12,505
Fees and commissions	役務取引等収益	18,758	19,959
Trading income	特定取引収益	516	1,143
Other ordinary income	その他業務収益	2,920	1,480
Other income	その他經常収益	1,162	2,224
Ordinary expenses	經常費用	77,981	85,971
Interest expense	資金調達費用	8,511	11,013
<i>Interest on deposits</i>	預金利息	5,700	8,076
<i>Interest on borrowings and rediscounts</i>	借用金利息	1,911	2,153
Fees and commissions	役務取引等費用	7,069	7,060
Other ordinary expenses	その他業務費用	—	646
General and administrative expenses	営業経費	55,908	56,100
Provision of allowance for loan losses	貸倒引当金繰入額	3,274	5,320
Other expenses	その他經常費用	3,218	5,830
Ordinary profits	經常利益	27,478	22,915
Extraordinary income	特別利益	—	27
Extraordinary loss	特別損失	2,461	1,744
Income before income taxes	税引前当期純利益	25,017	21,198
Income taxes-current	法人税、住民税及び事業税	45	87
Income taxes for prior periods	過年度法人税等	—	381
Refund of income taxes for prior periods	過年度法人税等戻入額	—	(51)
Income taxes-deferred	法人税等調整額	13,563	8,862
Total income taxes	法人税等合計	13,609	9,280
Net income	当期純利益	11,407	11,918

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

Balance Sheets (Unaudited)

		As of March 31, 2012	As of March 31, 2011
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	101,656	156,060
Call loans and bills bought	コールローン	61,643	62,494
Trading account securities	商品有価証券	2,342	2,336
Money held in trust	金銭の信託	3,948	3,994
Securities	有価証券	1,156,403	1,097,665
Loans and bills discounted	貸出金	3,053,067	2,988,825
Foreign exchanges	外国為替	4,276	7,085
Other assets	その他資産	57,950	70,730
Tangible fixed assets	有形固定資産	31,187	32,054
Intangible fixed assets	無形固定資産	8,200	1,842
Deferred tax assets	繰延税金資産	18,236	21,896
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,110	27,581
Allowance for loan losses	貸倒引当金	(26,615)	(24,047)
Total assets	資産の部合計	4,498,409	4,448,519
(Liabilities)	(負債の部)		
Deposits	預金	4,147,648	4,043,809
Negotiable certificates of deposit	譲渡性預金	8,100	40,117
Call money and bills sold	コールマネー	164	-
Borrowed money	借入金	86,130	100,100
Foreign exchanges	外国為替	41	53
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	42,984	59,575
Reserve for employee retirement benefits	退職給付引当金	8,692	7,346
Reserve for directors' retirement benefits	役員退職慰労引当金	169	123
Reserve for contingent loss	偶発損失引当金	680	626
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	599	643
Acceptances and guarantees	支払承諾	26,110	27,581
Total liabilities	負債の部合計	4,336,320	4,294,977
(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	41,341	39,079
Total shareholders' equity	株主資本合計	151,660	149,398
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,427	4,144
Total valuation and translation adjustments	評価・換算差額等合計	10,427	4,144
Total net assets	純資産の部合計	162,088	153,542
Total liabilities and net assets	負債及び純資産の部合計	4,498,409	4,448,519

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

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2012	For the fiscal year ended March 31, 2011
Ordinary income	経常収益	87,582	87,002
Interest income	資金運用収益	62,907	64,175
<i>Interest on loans and discounts</i>	貸出金利息	51,884	53,306
<i>Interest and dividends on securities</i>	有価証券利息配当金	10,699	10,543
Fees and commissions	役務取引等収益	14,885	15,034
Other ordinary income	その他業務収益	8,199	6,420
Other income	その他経常収益	1,588	1,372
Ordinary expenses	経常費用	74,470	72,888
Interest expense	資金調達費用	5,306	6,501
<i>Interest on deposits</i>	預金利息	3,880	5,090
<i>Interest on borrowings and rediscounts</i>	借用金利息	1,043	1,034
Fees and commissions	役務取引等費用	7,648	7,096
Other ordinary expenses	その他業務費用	1,743	2,856
General and administrative expenses	営業経費	48,790	47,025
Provision of allowance for loan losses	貸倒引当金繰入額	5,821	6,933
Other expenses	その他経常費用	5,161	2,474
Ordinary profits	経常利益	13,111	14,113
Extraordinary income	特別利益	7	11
Extraordinary loss	特別損失	190	234
Income before income taxes	税引前当期純利益	12,927	13,890
Income taxes-current	法人税、住民税及び事業税	6,410	4,753
Income taxes-deferred	法人税等調整額	1,232	1,369
Total income taxes	法人税等合計	7,642	6,123
Net income	当期純利益	5,284	7,767

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2012 (A)	change (A - B)	Mar.31, 2011 (B)
Consolidated gross business profits	連結粗利益	166,963	634	166,329
Net interest income	資金利益	130,020	(949)	130,970
Net fees and commissions	役務取引等利益	24,261	(2,369)	26,630
Net trading income	特定取引利益	614	(610)	1,225
Net other income	その他業務利益	12,066	4,564	7,502
General and administrative expenses	営業経費	110,515	935	109,580
Amortization of goodwill	うちのれん償却	2,102	(303)	2,405
Total credit costs	不良債権処理額	12,753	(4,657)	17,410
Written-off of loans	貸出金償却	797	(240)	1,038
Provision of allowance for loan losses	貸倒引当金繰入額	10,133	(3,216)	13,349
Other credit costs	その他不良債権処理額	1,822	(1,200)	3,022
Net gains (losses) related to stocks	株式等損益	(5,259)	(2,499)	(2,760)
Other non-recurring gains (losses)	その他臨時損益	430	(212)	642
Ordinary profits	経常利益	38,865	1,644	37,220
Net extraordinary gains (losses)	特別損益	(2,660)	(737)	(1,922)
Income before income taxes	税金等調整前当期純利益	36,204	906	35,298
Income taxes-current	法人税、住民税及び事業税	7,184	678	6,506
Income taxes-deferred	法人税等調整額	14,833	4,598	10,234
Minority interests in income	少数株主利益	56	(95)	152
Net income	当期純利益	14,129	(4,275)	18,404

* 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)	62,636	(1,053)	63,690
Consolidated core net business profits	連結コア業務純益	59,058	(3,021)	62,079

* 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	—	11
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, 2012		Mar.31, 2011
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	88,718	775	87,942
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	88,531	(28)	88,560
Domestic gross business profits	国内業務粗利益	86,886	241	86,644
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	86,867	(394)	87,262
Net interest income	資金利益	73,259	16	73,242
Net fees and commissions	役務取引等利益	11,327	(1,193)	12,520
Net trading income	特定取引利益	514	(619)	1,133
Net other income	その他業務利益	1,785	2,037	(252)
Net gains (losses) related to bonds	国債等債券損益	18	635	(617)
International gross business profits	国際業務粗利益	1,831	534	1,297
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,663	366	1,297
Net interest income	資金利益	331	507	(176)
Net fees and commissions	役務取引等利益	362	(15)	378
Net trading income	特定取引利益	2	(6)	9
Net other income	その他業務利益	1,135	48	1,086
Net gains (losses) related to bonds	国債等債券損益	167	167	—
General and administrative expenses	経費(臨時処理分を除く)	54,231	339	53,891
Personnel expenses	人件費	26,560	(175)	26,736
Non-personnel expenses	物件費	24,943	568	24,374
Taxes	税金	2,726	(53)	2,780
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)	34,486	435	34,051
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	34,300	(368)	34,668
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,950)	(2,165)	214
Net business profits	業務純益	36,437	2,600	33,836
Net gains (losses) related to bonds	国債等債券損益	186	803	(617)
Net non-recurring gains (losses)	臨時損益	(8,958)	1,962	(10,920)
Credit related costs ②	不良債権処理額②	6,409	(509)	6,918
Written-off of loans	貸出金償却	137	121	15
Provision of allowance for loan losses	個別貸倒引当金繰入額	5,224	119	5,105
Losses on sales of non-performing loans	延滞債権売却損	11	(512)	524
Provision of reserve for contingent loss	偶発損失引当金繰入額	271	(266)	537
Other credit costs	その他の債権売却損等	764	28	735
(Reference) Total credit costs ①+②	(参考) 与信費用 ①+②	4,458	(2,674)	7,133
Net gains (losses) related to stocks	株式等損益	(1,310)	906	(2,216)
Gains on sales of stocks and other securities	株式等売却益	83	(417)	501
Losses on sales of stocks and other securities	株式等売却損	296	(89)	385
Losses on devaluation of stocks and other securities	株式等償却	1,097	(1,234)	2,332
Ordinary profits	経常利益	27,478	4,562	22,915
Net extraordinary gains (losses)	特別損益	(2,461)	(744)	(1,716)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(182)	(111)	(71)
Gain on disposal of noncurrent assets	固定資産処分益	—	—	—
Loss on disposal of noncurrent assets	固定資産処分損	182	111	71
Impairment loss	減損損失	1,083	784	298
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	1,195	1,195	—
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	25,017	3,818	21,198
Income taxes-current	法人税、住民税及び事業税	45	(371)	417
Income taxes-deferred	法人税等調整額	13,563	4,701	8,862
Net income	当期純利益	11,407	(511)	11,918

【Hokkaido Bank (Non-consolidated)】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2012	change (A - B)	Mar.31, 2011
		(A)		(B)
Gross business profits	業務粗利益	71,300	2,118	69,182
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	67,860	1,003	66,856
Domestic gross business profits	国内業務粗利益	70,363	2,154	68,209
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	66,807	906	65,901
Net interest income	資金利益	57,256	(133)	57,390
Net fees and commissions	役務取引等利益	7,157	(716)	7,873
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	5,950	3,004	2,945
Net gains (losses) related to bonds	国債等債券損益	3,555	1,247	2,308
International gross business profits	国際業務粗利益	936	(36)	972
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,052	97	954
Net interest income	資金利益	350	59	290
Net fees and commissions	役務取引等利益	80	16	63
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	506	(111)	617
Net gains (losses) related to bonds	国債等債券損益	(115)	(133)	18
General and administrative expenses	経費(臨時処理分を除く)	46,443	1,690	44,752
Personnel expenses	人件費	18,668	625	18,043
Non-personnel expenses	物件費	25,027	748	24,278
Taxes	税金	2,747	316	2,431
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)	24,856	427	24,429
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	21,416	(686)	22,103
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,360)	(3,734)	2,373
Net business profits	業務純益	26,217	4,161	22,055
Net gains (losses) related to bonds	国債等債券損益	3,440	1,114	2,326
Net non-recurring gains (losses)	臨時損益	(13,106)	(5,164)	(7,941)
Credit related costs ②	不良債権処理額②	7,324	2,241	5,083
Written-off of loans	貸出金償却	23	(91)	114
Provision of allowance for loan losses	個別貸倒引当金繰入額	7,182	2,622	4,559
Losses on sales of non-performing loans	延滞債権等売却損	11	(54)	66
Provision of reserve for contingent loss	偶発損失引当金繰入額	53	(28)	81
Other credit costs	その他の債権売却損等	53	(207)	260
(Reference) Total credit costs ①+②	(参考) 与信費用 ①+②	5,964	(1,493)	7,457
Net gains (losses) related to stocks	株式等損益	(3,729)	(3,192)	(536)
Gains on sales of stocks and other securities	株式等売却益	128	73	54
Losses on sales of stocks and other securities	株式等売却損	179	113	65
Losses on devaluation of stocks and other securities	株式等償却	3,677	3,153	524
Ordinary profits	経常利益	13,111	(1,002)	14,113
Net extraordinary gains (losses)	特別損益	(183)	39	(223)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(178)	(35)	(143)
Gain on disposal of noncurrent assets	固定資産処分益	7	6	0
Loss on disposal of noncurrent assets	固定資産処分損	185	41	143
Impairment loss	減損損失	5	(57)	62
Income before income taxes	税引前当期純利益	12,927	(962)	13,890
Income taxes-current	法人税、住民税及び事業税	6,410	1,656	4,753
Income taxes-deferred	法人税等調整額	1,232	(136)	1,369
Net income	当期純利益	5,284	(2,482)	7,767

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, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(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	9,869.5	288.2	9,581.2	5,621.6	126.6	5,494.9	4,247.8	161.5	4,086.3			
Loans and bills discounted	貸出金	7,141.0	157.6	6,983.4	4,155.2	58.3	4,096.9	2,985.7	99.2	2,886.4			
Securities	有価証券	2,352.4	215.4	2,136.9	1,222.1	159.0	1,063.0	1,130.2	56.3	1,073.8			
Interest-bearing liabilities	資金調達勘定	9,802.3	279.2	9,523.0	5,582.6	116.8	5,465.7	4,219.7	162.3	4,057.3			
Deposits and NCD	預金(NCD含む)	9,514.1	296.9	9,217.2	5,422.0	138.3	5,283.6	4,092.1	158.5	3,933.5			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(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	9,960.6	279.8	9,680.7	5,691.7	119.8	5,571.8	4,268.8	159.9	4,108.9			
Loans and bills discounted	貸出金	7,147.5	159.8	6,987.6	4,159.1	58.0	4,101.0	2,988.4	101.8	2,886.5			
Securities	有価証券	2,424.7	225.5	2,199.2	1,262.7	170.4	1,092.2	1,161.9	55.0	1,106.9			
Interest-bearing liabilities	資金調達勘定	9,883.7	275.7	9,607.9	5,648.0	113.0	5,534.9	4,235.6	162.6	4,073.0			
Deposits and NCD	預金(NCD含む)	9,579.4	301.7	9,277.6	5,471.4	142.8	5,328.5	4,108.0	158.8	3,949.1			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(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	1.45	(0.08)	1.53	1.43	(0.07)	1.50	1.47	(0.09)	1.56			
Loans and bills discounted (b)	貸出金利回り	1.64	(0.11)	1.75	1.57	(0.11)	1.68	1.73	(0.11)	1.84			
Securities	有価証券利回り	1.02	(0.02)	1.04	1.12	(0.01)	1.13	0.91	(0.03)	0.94			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.13	(0.04)	1.17	1.07	(0.06)	1.13	1.20	(0.04)	1.24			
Deposits and NCD (d)	預金等利回り	0.10	(0.04)	0.14	0.10	(0.05)	0.15	0.09	(0.03)	0.12			
Expense ratio (e)	預金経費率	1.03	(0.01)	1.04	0.97	(0.02)	0.99	1.11	0.00	1.11			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.54	(0.06)	1.60	1.47	(0.06)	1.53	1.64	(0.07)	1.71			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.51	(0.05)	0.56	0.50	(0.04)	0.54	0.52	(0.08)	0.60			
Interest rate spread (a)-(c)	総資金利鞘	0.31	(0.04)	0.35	0.35	(0.02)	0.37	0.26	(0.06)	0.32			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(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	1.45	(0.08)	1.53	1.44	(0.06)	1.50	1.47	(0.09)	1.56			
Loans and Bills discounted (b)	貸出金利回り	1.64	(0.11)	1.75	1.57	(0.11)	1.68	1.73	(0.11)	1.84			
Securities	有価証券利回り	1.03	(0.01)	1.04	1.13	(0.01)	1.14	0.91	(0.04)	0.95			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.15	(0.05)	1.20	1.10	(0.07)	1.17	1.22	(0.03)	1.25			
Deposits and NCD (d)	預金等利回り	0.10	(0.04)	0.14	0.10	(0.05)	0.15	0.09	(0.04)	0.13			
Expense ratio (e)	預金経費率	1.05	(0.01)	1.06	0.98	(0.03)	1.01	1.13	0.00	1.13			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.54	(0.06)	1.60	1.46	(0.06)	1.52	1.64	(0.07)	1.71			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.49	(0.05)	0.54	0.47	(0.04)	0.51	0.50	(0.08)	0.58			
Interest rate spread (a)-(c)	総資金利鞘	0.29	(0.03)	0.32	0.33	0.00	0.33	0.25	(0.05)	0.30			

4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits	コア業務純益	55,717	(1,054)	56,772	34,300	(368)	34,668	21,416	(686)	22,103			
As per employee (in thousands of yen)	一人当たり(千円)	10,802	(751)	11,553	12,373	(404)	12,778	8,975	(1,066)	10,042			
Net business profits	業務純益	62,654	6,762	55,891	36,437	2,600	33,836	26,217	4,161	22,055			
As per employee (in thousands of yen)	一人当たり(千円)	12,147	773	11,373	13,144	672	12,471	10,988	967	10,020			

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits per common shareholders' equity	コア業務純益ベース	15.94	(1.34)	17.28	14.57	(1.13)	15.70	19.02	(1.79)	20.81			
Net business profits per common shareholders' equity	業務純益ベース	17.98	0.98	17.00	15.48	0.15	15.33	23.63	2.86	20.77			
Net income per common shareholders' equity	当期純利益ベース	4.44	(1.22)	5.66	4.84	(0.56)	5.40	3.52	(2.73)	6.25			

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core gross business profits basis	コア業務粗利益ベース	64.37	0.90	63.47	61.25	0.40	60.85	68.44	1.51	66.93			
Gross business profits basis	業務粗利益ベース	62.91	0.13	62.78	61.12	(0.16)	61.28	65.13	0.45	64.68			

(3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2012			Mar.31, 2011			Mar.31, 2012			Mar.31, 2011		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits on assets	コア業務純益ベース	0.53	(0.03)	0.56	0.57	(0.02)	0.59	0.47	(0.04)	0.51			
Net business profits on assets	業務純益ベース	0.60	0.05	0.55	0.61	0.03	0.58	0.58	0.07	0.51			
Net income on assets	当期純利益ベース	0.16	(0.03)	0.19	0.19	(0.01)	0.20	0.11	(0.07)	0.18			

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2012		Mar.31, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,578	1,967	1,610
Gains on sales	売却益	5,290	87	5,202
Gains on redemption	償還益	—	(1)	1
Losses on sales	売却損	1,091	(2,195)	3,286
Losses on redemption	償還損	572	572	—
Losses on devaluation	償却	48	(259)	308
Net gains (losses) related to stocks and others	株式等損益	(5,259)	(2,499)	(2,760)
Gains on sales	売却益	210	(312)	522
Losses on sales	売却損	785	264	520
Losses on devaluation	償却	4,685	1,922	2,762

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2012		Mar.31, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,626	1,918	1,708
Gains on sales	売却益	5,369	167	5,202
Gains on redemption	償還益	—	(1)	1
Losses on sales	売却損	1,001	(2,186)	3,188
Losses on redemption	償還損	693	693	—
Losses on devaluation	償却	48	(259)	308
Net gains (losses) related to stocks and others	株式等損益	(5,039)	(2,286)	(2,753)
Gains on sales	売却益	211	(343)	555
Losses on sales	売却損	475	24	451
Losses on devaluation	償却	4,775	1,918	2,857

【Hokuriku bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2012		Mar.31, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	186	803	(617)
Gains on sales	売却益	186	157	28
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	(646)	646
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks and others	株式等損益	(1,310)	906	(2,216)
Gains on sales	売却益	83	(417)	501
Losses on sales	売却損	296	(89)	385
Losses on devaluation	償却	1,097	(1,234)	2,332

【Hokkaido bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2012		Mar.31, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,440	1,114	2,326
Gains on sales	売却益	5,183	9	5,174
Gains on redemption	償還益	—	(1)	1
Losses on sales	売却損	1,001	(1,540)	2,542
Losses on redemption	償還損	693	693	—
Losses on devaluation	償却	48	(259)	308
Net gains (losses) related to stocks and others	株式等損益	(3,729)	(3,192)	(536)
Gains on sales	売却益	128	73	54
Losses on sales	売却損	179	113	65
Losses on devaluation	償却	3,677	3,153	524

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2012				As of Mar.31, 2011		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	922	223	1,093	170	698	821	122
Available-for-sale securities	その他有価証券	39,591	22,279	56,710	17,118	17,312	38,253	20,941
Stocks	株式	2,707	3,173	15,748	13,041	(466)	12,249	12,715
Bonds	債券	38,126	17,527	38,857	730	20,598	24,375	3,776
Other	その他	(1,241)	1,578	2,104	3,346	(2,820)	1,628	4,449
Total	合計	39,591	21,581	56,710	17,118	18,010	39,075	21,064
Stocks	株式	2,707	3,173	15,748	13,041	(466)	12,249	12,715
Bonds	債券	38,126	16,820	38,857	730	21,306	25,193	3,887
Other	その他	(1,241)	1,587	2,104	3,346	(2,829)	1,631	4,460

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2012				As of Mar.31, 2011		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	808	122	979	170	686	772	85
Available-for-sale securities	その他有価証券	46,573	21,702	59,817	13,243	24,871	41,633	16,762
Stocks	株式	9,756	2,943	19,005	9,248	6,813	15,423	8,610
Bonds	債券	38,360	17,341	39,087	726	21,019	24,795	3,776
Other	その他	(1,544)	1,417	1,724	3,268	(2,961)	1,414	4,375
Total	合計	47,382	21,824	60,796	13,414	25,557	42,406	16,848
Stocks	株式	9,756	2,943	19,005	9,248	6,813	15,423	8,610
Bonds	債券	39,171	17,456	40,066	894	21,714	25,565	3,850
Other	その他	(1,546)	1,424	1,724	3,270	(2,970)	1,416	4,387

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2012				As of Mar.31, 2011		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	30,497	12,990	39,682	9,185	17,506	25,914	8,407
Stocks	株式	3,992	(982)	11,888	7,895	4,975	10,543	5,567
Bonds	債券	26,185	13,640	26,488	302	12,544	14,226	1,681
Other	その他	319	332	1,306	986	(12)	1,145	1,158
Total	合計	30,497	12,990	39,682	9,185	17,506	25,914	8,407
Stocks	株式	3,992	(982)	11,888	7,895	4,975	10,543	5,567
Bonds	債券	26,185	13,640	26,488	302	12,544	14,226	1,681
Other	その他	319	332	1,306	986	(12)	1,145	1,158

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2012				As of Mar.31, 2011		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	808	122	979	170	686	772	85
Available-for-sale securities	その他有価証券	16,075	8,711	20,134	4,058	7,364	15,718	8,354
Stocks	株式	5,764	3,926	7,117	1,353	1,838	4,880	3,042
Bonds	債券	12,175	3,700	12,599	423	8,474	10,569	2,094
Other	その他	(1,863)	1,085	418	2,281	(2,948)	268	3,217
Total	合計	16,884	8,833	21,113	4,229	8,050	16,491	8,440
Stocks	株式	5,764	3,926	7,117	1,353	1,838	4,880	3,042
Bonds	債券	12,985	3,815	13,578	592	9,170	11,339	2,168
Other	その他	(1,865)	1,092	418	2,283	(2,957)	271	3,229

8. Capital Adequacy Ratio (Domestic Standard)

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

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.72%	0.43%	0.89%	11.29%	10.83%
Tier1 ratio	Tier1比率	7.82%	0.37%	0.77%	7.45%	7.05%
(2) Tier1 capital	Tier1	381,119	10,278	25,082	370,841	356,037
(3) Tier2 capital	Tier2	190,515	(1,433)	(1,572)	191,988	192,128
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	30,425	(609)	(1,073)	31,075	31,539
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	7,589	(323)	(399)	7,912	7,989
Subordinated debts	劣後ローン(債券)残高	152,500	(500)	(100)	153,000	152,600
(4) Deductions	控除項目	1,043	(166)	(367)	1,210	1,411
(5) Capital (2)+(3)-(4)	自己資本	570,591	9,011	23,876	561,619	546,754
(6) Risk-weighted assets	リスクアセット	4,868,128	(97,556)	(171,684)	4,972,156	5,046,284

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.85%	0.53%	1.05%	11.32%	10.80%
Tier1 ratio	Tier1比率	7.77%	0.56%	1.01%	7.21%	6.76%
(2) Tier1 capital	Tier1	212,625	7,930	16,229	204,695	196,395
(3) Tier2 capital	Tier2	111,599	(5,040)	(6,016)	116,640	117,616
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16,510	(1,217)	(1,516)	17,727	18,027
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	7,589	(323)	(399)	7,912	7,989
Subordinated debts	劣後ローン(債券)残高	87,500	(3,500)	(4,100)	91,000	91,600
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	324,172	2,889	10,213	321,283	313,959
(6) Risk-weighted assets	リスクアセット	2,735,058	(101,353)	(169,603)	2,836,412	2,904,661

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.85%	0.52%	1.04%	11.33%	10.81%
Tier1 ratio	連結Tier1比率	7.78%	0.56%	1.02%	7.22%	6.76%

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.80%	0.21%	0.61%	10.59%	10.19%
Tier1 ratio	Tier1比率	7.17%	0.12%	0.36%	7.05%	6.81%
(2) Tier1 capital	Tier1	150,854	2,262	6,958	148,592	143,896
(3) Tier2 capital	Tier2	76,446	1,693	5,148	74,753	71,297
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	11,446	(1,306)	1,148	12,753	10,297
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	65,000	3,000	4,000	62,000	61,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	227,250	3,955	12,107	223,295	215,143
(6) Risk-weighted assets	リスクアセット	2,103,628	(3,568)	(6,963)	2,107,196	2,110,592

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.84%	0.24%	0.55%	10.60%	10.29%
Tier1 ratio	連結Tier1比率	7.18%	0.08%	0.34%	7.10%	6.84%

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	39,683	(9,238)	(16,082)	48,921	55,765
Doubtful	危険債権	146,590	12,932	3,976	133,657	142,613
Substandard	要管理債権	50,524	12,569	33,695	37,954	16,829
Non Performing Loans	(1) 小計	236,797	16,263	21,589	220,533	215,207
	Normal	7,231,016	4,478	229,053	7,226,538	7,001,962
Total	(2) 合計	7,467,814	20,742	250,643	7,447,072	7,217,170
NPL ratio (%)	(1)/(2) 比率	3.17%	0.21%	0.18%	2.96%	2.98%

Amount of partial write-off	部分直接償却実施額	115,209	(7,282)	(10,462)	122,492	125,672
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(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	30,419	(5,782)	(9,164)	36,201	39,584
Doubtful	危険債権	96,352	6,723	3,878	89,629	92,474
Substandard	要管理債権	26,693	8,271	11,491	18,422	15,202
Non Performing Loans	(1) 小計	153,466	9,212	6,206	144,254	147,260
	Normal	4,191,515	(53,845)	39,712	4,245,360	4,151,803
Total	(2) 合計	4,344,982	(44,632)	45,918	4,389,615	4,299,063
NPL ratio (%)	(1)/(2) 比率	3.53%	0.25%	0.10%	3.28%	3.42%

Amount of partial write-off	部分直接償却実施額	79,538	(5,336)	(7,103)	84,874	86,641
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(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	9,263	(3,455)	(6,917)	12,719	16,181
Doubtful	危険債権	50,237	6,209	98	44,028	50,138
Substandard	要管理債権	23,830	4,298	22,203	19,531	1,627
Non Performing Loans	(1) 小計	83,331	7,051	15,383	76,279	67,947
	Normal	3,039,501	58,323	189,341	2,981,177	2,850,159
Total	(2) 合計	3,122,832	65,375	204,725	3,057,457	2,918,107
NPL ratio (%)	(1)/(2) 比率	2.66%	0.17%	0.33%	2.49%	2.32%

Amount of partial write-off	部分直接償却実施額	35,671	(1,946)	(3,359)	37,617	39,030
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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, 2012 (a)	39,683	33,821	5,861	100.00%	100.00%
		As of Mar.31, 2011 (b)	48,921	40,585	8,335	100.00%	100.00%
		(a) - (b)	(9,238)	(6,764)	(2,473)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2012 (a)	146,590	94,237	31,189	59.57%	85.56%
		As of Mar.31, 2011 (b)	133,657	89,116	27,374	61.45%	87.15%
		(a) - (b)	12,932	5,120	3,815	(1.88%)	(1.59%)
Substandard	要管理債権	As of Mar.31, 2012 (a)	50,524	25,616	6,789	27.25%	64.13%
		As of Mar.31, 2011 (b)	37,954	18,708	5,385	27.98%	63.48%
		(a) - (b)	12,569	6,907	1,404	(0.73%)	0.65%
Total	合計	As of Mar.31, 2012 (a)	236,797	153,675	43,841	52.74%	83.41%
		As of Mar.31, 2011 (b)	220,533	148,411	41,094	56.97%	85.93%
		(a) - (b)	16,263	5,263	2,746	(4.23%)	(2.52%)

【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, 2012 (a)	30,419	25,664	4,754	100.00%	100.00%
		As of Mar.31, 2011 (b)	36,201	29,589	6,612	100.00%	100.00%
		(a) - (b)	(5,782)	(3,924)	(1,857)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2012 (a)	96,352	66,868	17,137	58.12%	87.18%
		As of Mar.31, 2011 (b)	89,629	62,877	17,837	66.67%	90.05%
		(a) - (b)	6,723	3,991	(700)	(8.55%)	(2.87%)
Substandard	要管理債権	As of Mar.31, 2012 (a)	26,693	12,761	4,011	28.79%	62.83%
		As of Mar.31, 2011 (b)	18,422	9,516	2,962	33.26%	67.73%
		(a) - (b)	8,271	3,245	1,049	(4.47%)	(4.90%)
Total	合計	As of Mar.31, 2012 (a)	153,466	105,295	25,903	53.77%	85.49%
		As of Mar.31, 2011 (b)	144,254	101,983	27,412	64.84%	89.69%
		(a) - (b)	9,212	3,311	(1,508)	(11.07%)	(4.20%)

【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, 2012 (a)	9,263	8,156	1,106	100.00%	100.00%
		As of Mar.31, 2011 (b)	12,719	10,996	1,723	100.00%	100.00%
		(a) - (b)	(3,455)	(2,839)	(616)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2012 (a)	50,237	27,368	14,052	61.44%	82.45%
		As of Mar.31, 2011 (b)	44,028	26,239	9,536	53.60%	81.25%
		(a) - (b)	6,209	1,129	4,516	7.84%	1.20%
Substandard	要管理債権	As of Mar.31, 2012 (a)	23,830	12,854	2,777	25.30%	65.59%
		As of Mar.31, 2011 (b)	19,531	9,192	2,422	23.43%	59.46%
		(a) - (b)	4,298	3,662	355	1.87%	6.13%
Total	合計	As of Mar.31, 2012 (a)	83,331	48,379	17,937	51.32%	79.58%
		As of Mar.31, 2011 (b)	76,279	46,428	13,682	45.83%	78.80%
		(a) - (b)	7,051	1,951	4,254	5.49%	0.78%

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	8,905	(3,423)	(7,866)	12,328	16,771
Non-accrual delinquent loans	延滞債権額	175,193	7,613	(2,295)	167,579	177,488
Loans past due for 3 months or more	3カ月以上延滞債権額	706	(13)	(39)	719	746
Restructured loans	貸出条件緩和債権額	49,818	12,582	33,735	37,235	16,083
Total	合計	234,622	16,759	23,533	217,863	211,089
Total loans and bills discounted	貸出金残高	7,287,027	45,872	293,344	7,241,155	6,993,683

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.12%	(0.05%)	(0.11%)	0.17%	0.23%
Non-accrual delinquent loans	延滞債権額	2.40%	0.09%	(0.13%)	2.31%	2.53%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	(0.01%)	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.68%	0.17%	0.46%	0.51%	0.22%
Total	合計	3.21%	0.21%	0.20%	3.00%	3.01%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	6,020	(2,536)	(6,961)	8,557	12,982
Non-accrual delinquent loans	延滞債権額	119,316	4,094	2,913	115,222	116,402
Loans past due for 3 months or more	3カ月以上延滞債権額	646	365	(56)	280	702
Restructured loans	貸出条件緩和債権額	26,047	7,905	11,548	18,142	14,499
Total	合計	152,031	9,828	7,443	142,202	144,587
Total loans and bills discounted	貸出金残高	4,233,960	(18,368)	91,326	4,252,329	4,142,634

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.14%	(0.06%)	(0.17%)	0.20%	0.31%
Non-accrual delinquent loans	延滞債権額	2.81%	0.11%	0.01%	2.70%	2.80%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.00%	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.61%	0.19%	0.26%	0.42%	0.35%
Total	合計	3.59%	0.25%	0.10%	3.34%	3.49%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,884	(886)	(904)	3,771	3,788
Non-accrual delinquent loans	延滞債権額	55,876	3,518	(5,209)	52,357	61,086
Loans past due for 3 months or more	3カ月以上延滞債権額	60	(379)	16	439	43
Restructured loans	貸出条件緩和債権額	23,770	4,677	22,186	19,092	1,583
Total	合計	82,591	6,930	16,089	75,660	66,502
Total loans and bills discounted	貸出金残高	3,053,067	64,241	202,018	2,988,825	2,851,049

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.09%	(0.03%)	(0.04%)	0.12%	0.13%
Non-accrual delinquent loans	延滞債権額	1.83%	0.08%	(0.31%)	1.75%	2.14%
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	0.77%	0.14%	0.72%	0.63%	0.05%
Total	合計	2.70%	0.17%	0.37%	2.53%	2.33%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	65,493	(1,032)	(6,494)	66,526	71,987
General allowance	一般貸倒引当金	25,506	(3,310)	(721)	28,817	26,228
Specific allowance	個別貸倒引当金	39,987	2,278	(5,772)	37,709	45,759

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	38,878	(3,600)	(7,737)	42,478	46,615
General allowance	一般貸倒引当金	14,740	(1,950)	(1,735)	16,690	16,475
Specific allowance	個別貸倒引当金	24,138	(1,650)	(6,002)	25,788	30,140

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	26,615	2,567	1,243	24,047	25,372
General allowance	一般貸倒引当金	10,766	(1,360)	1,013	12,126	9,752
Specific allowance	個別貸倒引当金	15,849	3,928	229	11,920	15,619

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	51.59%	(3.74%)	(6.95%)	55.33%	58.54%
After partial write-off	部分直接償却後	27.91%	(2.62%)	(6.19%)	30.53%	34.10%
Amount of partial write-off	部分直接償却実施額	114,746	(6,189)	(9,738)	120,936	124,484

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	51.13%	(4.95%)	(6.49%)	56.08%	57.62%
After partial write-off	部分直接償却後	25.57%	(4.30%)	(6.67%)	29.87%	32.24%
Amount of partial write-off	部分直接償却実施額	79,538	(5,336)	(7,103)	84,874	86,641

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	52.48%	(1.32%)	(8.10%)	53.80%	60.58%
After partial write-off	部分直接償却後	32.22%	0.44%	(5.93%)	31.78%	38.15%
Amount of partial write-off	部分直接償却実施額	35,208	(853)	(2,634)	36,062	37,843

6. Deposits and Loans

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

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	9,700,850	177,001	580,501	9,523,849	9,120,349
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,579,438	301,739	644,617	9,277,698	8,934,821
Loans (term-end balance)	貸出金(未残)	7,287,027	45,872	293,344	7,241,155	6,993,683
Loans (average balance)	貸出金(平残)	7,147,524	159,857	179,864	6,987,667	* 6,967,660

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

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	5,545,102	105,180	238,361	5,439,922	5,306,740
Deposits (average balance)	預金(平残)	5,471,415	142,870	312,621	5,328,544	5,158,793
Loans (term-end balance)	貸出金(未残)	4,233,960	(18,368)	91,326	4,252,329	4,142,634
Loans (average balance)	貸出金(平残)	4,159,123	58,042	48,310	4,101,081	* 4,110,813

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	4,155,748	71,820	342,139	4,083,927	3,813,608
Deposits (average balance)	預金(平残)	4,108,022	158,869	331,995	3,949,153	3,776,027
Loans (term-end balance)	貸出金(未残)	3,053,067	64,241	202,018	2,988,825	2,851,049
Loans (average balance)	貸出金(平残)	2,988,401	101,815	131,553	2,886,586	2,856,847

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,765,041	(61,358)	(125,584)	4,826,399	4,890,625
% to total loans	中小企業等貸出比率	65.39%	(1.26%)	(4.53%)	66.65%	69.92%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,826,568	(44,761)	(55,660)	2,871,329	2,882,228
% to total loans	中小企業等貸出比率	66.75%	(0.77%)	(2.82%)	67.52%	69.57%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,938,473	(16,597)	(69,924)	1,955,070	2,008,397
% to total loans	中小企業等貸出比率	63.49%	(1.92%)	(6.95%)	65.41%	70.44%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,020,556	27,240	53,224	1,993,315	1,967,331
Housing loans	うち住宅系ローン残高	1,912,368	26,800	54,383	1,885,567	1,857,984
Other consumer loans	うちその他のローン残高	108,187	439	(1,158)	107,747	109,346

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,062,565	20,064	42,240	1,042,500	1,020,324
Housing loans	うち住宅系ローン残高	1,010,810	24,800	49,983	986,009	960,826
Other consumer loans	うちその他のローン残高	51,754	(4,736)	(7,743)	56,490	59,498

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2012			As of Mar.31,2011	As of Mar.31,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	957,991	7,176	10,984	950,815	947,007
Housing loans	うち住宅系ローン残高	901,558	2,000	4,400	899,558	897,158
Other consumer loans	うちその他のローン残高	56,433	5,176	6,585	51,257	49,848

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.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,287,027	100.0%	7,241,155	100.0%
Manufacturing	製造業	888,939	12.2%	882,952	12.2%
Agriculture and forestry	農業、林業	31,711	0.4%	30,691	0.4%
Fishery	漁業	5,534	0.1%	5,337	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,529	0.0%	3,887	0.1%
Construction	建設業	306,487	4.2%	324,173	4.5%
Utilities	電気・ガス・熱供給・水道業	108,784	1.5%	86,557	1.2%
Communication	情報通信業	37,491	0.5%	43,739	0.6%
Transportation and postal activities	運輸業、郵便業	172,863	2.4%	171,273	2.3%
Wholesale and retail	卸売業、小売業	832,644	11.4%	861,827	11.9%
Finance and insurance	金融業、保険業	325,217	4.5%	288,300	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	566,479	7.8%	549,214	7.6%
Other services	各種サービス業(学術研究他)	557,755	7.7%	594,114	8.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,380,637 281,169	18.9% 3.9%	1,323,328 286,962	18.3% 3.9%
Others	その他	2,068,947	28.4%	2,075,762	28.6%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	234,622	100.0%	217,863	100.0%
Manufacturing	製造業	34,964	14.9%	29,425	13.5%
Agriculture and forestry	農業、林業	913	0.4%	855	0.4%
Fishery	漁業	2,387	1.0%	2,014	0.9%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	256	0.1%	382	0.2%
Construction	建設業	40,152	17.1%	37,220	17.1%
Utilities	電気・ガス・熱供給・水道業	—	—	28	0.0%
Communication	情報通信業	1,748	0.7%	1,438	0.7%
Transportation and postal activities	運輸業、郵便業	3,432	1.5%	3,784	1.7%
Wholesale and retail	卸売業、小売業	42,252	18.0%	34,345	15.8%
Finance and insurance	金融業、保険業	3,760	1.6%	3,173	1.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	25,790	11.0%	29,503	13.5%
Other services	各種サービス業(学術研究他)	40,827	17.4%	38,986	17.9%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	38,137	16.3%	36,704	16.8%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,233,960	100.0%	4,252,329	100.0%
Manufacturing	製造業	598,557	14.1%	623,671	14.7%
Agriculture and forestry	農業、林業	19,204	0.5%	19,029	0.5%
Fishery	漁業	3,703	0.1%	3,294	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,775	0.0%	2,086	0.1%
Construction	建設業	199,077	4.7%	205,076	4.8%
Utilities	電気・ガス・熱供給・水道業	58,472	1.4%	38,255	0.9%
Communication	情報通信業	23,002	0.5%	26,605	0.6%
Transportation and postal activities	運輸業、郵便業	87,351	2.1%	94,622	2.2%
Wholesale and retail	卸売業、小売業	495,494	11.7%	508,607	12.0%
Finance and insurance	金融業、保険業	172,635	4.1%	146,179	3.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	332,131	7.8%	337,772	7.9%
Other services	各種サービス業(学術研究他)	301,810	7.1%	341,699	8.0%
Government, local government (Government)	地方公共団体等 (うち政府向け)	850,222	20.1%	807,787	19.0%
Others	その他	1,090,527	25.8%	1,097,647	25.8%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	152,031	100.0%	142,202	100.0%
Manufacturing	製造業	24,229	15.9%	21,501	15.1%
Agriculture and forestry	農業、林業	70	0.0%	59	0.0%
Fishery	漁業	2,063	1.4%	1,529	1.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	141	0.1%	253	0.2%
Construction	建設業	30,317	19.9%	27,277	19.2%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—
Communication	情報通信業	1,211	0.8%	954	0.7%
Transportation and postal activities	運輸業、郵便業	2,018	1.3%	2,498	1.7%
Wholesale and retail	卸売業、小売業	30,691	20.2%	26,545	18.7%
Finance and insurance	金融業、保険業	186	0.1%	0	0.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	16,351	10.8%	17,998	12.7%
Other services	各種サービス業(学術研究他)	24,290	16.0%	23,591	16.6%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	20,458	13.5%	19,992	14.0%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,053,067	100.0%	2,988,825	100.0%
Manufacturing	製造業	290,382	9.5%	259,281	8.7%
Agriculture and forestry	農業、林業	12,507	0.4%	11,662	0.4%
Fishery	漁業	1,831	0.1%	2,043	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,754	0.1%	1,801	0.1%
Construction	建設業	107,410	3.5%	119,097	4.0%
Utilities	電気・ガス・熱供給・水道業	50,312	1.6%	48,302	1.6%
Communication	情報通信業	14,489	0.5%	17,134	0.6%
Transportation and postal activities	運輸業、郵便業	85,512	2.8%	76,651	2.5%
Wholesale and retail	卸売業、小売業	337,150	11.0%	353,220	11.8%
Finance and insurance	金融業、保険業	152,582	5.0%	142,121	4.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	234,348	7.7%	211,442	7.1%
Other services	各種サービス業(学術研究他)	255,945	8.4%	252,415	8.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	530,415 —	17.4% —	515,541 —	17.2% —
Others	その他	978,420	32.0%	978,115	32.7%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2012		As of Mar.31,2011	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	82,591	100.0%	75,660	100.0%
Manufacturing	製造業	10,734	13.0%	7,923	10.5%
Agriculture and forestry	農業、林業	842	1.0%	796	1.1%
Fishery	漁業	323	0.4%	485	0.6%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	114	0.2%	129	0.2%
Construction	建設業	9,834	11.9%	9,942	13.1%
Utilities	電気・ガス・熱供給・水道業	—	—	28	0.0%
Communication	情報通信業	536	0.7%	484	0.6%
Transportation and postal activities	運輸業、郵便業	1,414	1.7%	1,285	1.7%
Wholesale and retail	卸売業、小売業	11,560	14.0%	7,799	10.3%
Finance and insurance	金融業、保険業	3,574	4.3%	3,173	4.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	9,439	11.4%	11,505	15.2%
Other services	各種サービス業(学術研究他)	16,537	20.0%	15,394	20.4%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	17,679	21.4%	16,711	22.1%