

Summary :

Financial Results for Fiscal 2008

May 15, 2009

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Shigeo Takagi

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 25, 2009

Commencement of Dividend Payment (scheduled):

June 26, 2009

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

1. Financial Highlights for Fiscal 2008 (for the fiscal year ended March 31, 2009)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2008	239,648	(8.3)	21,399	(67.7)	37,034	(4.2)
Fiscal 2007	216,257	7.8	66,317	(5.3)	38,640	(4.9)

	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 2008	24.91	22.79	10.8	0.2	8.9
Fiscal 2007	25.81	23.48	11.3	0.7	25.4

Reference: Equity in Income from Investments in Affiliates: Fiscal 2008: ¥3 million; Fiscal 2007: ¥(0) 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 2008	9,929,086	441,664	4.4	234.56	10.81
Fiscal 2007	9,567,964	454,428	4.7	225.62	10.39

Reference: Own Capital:

as of March 31, 2009: ¥440,988million; as of March 31, 2008: ¥453,837million

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 2008	149,296	(44,945)	(21,319)	248,324
Fiscal 2007	34,607	(55,233)	(45,101)	165,335

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2007	—	0.00	—	2.50	2.50	3,476	9.7	1.1
Fiscal 2008	—	0.00	—	3.00	3.00	4,170	12.0	1.3
Fiscal 2009 (forecast)	—	0.00	—	3.00	3.00		20.2	

3. Earnings Estimates for Fiscal 2009 (for the fiscal year ending March 31, 2010)

(%: 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	113,000	(8.7)	14,500	(26.2)	8,000	(78.7)	4.89
Full Year	228,000	(4.9)	40,000	86.9	23,000	(37.9)	14.81

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, 2009 and as of March 31, 2008: 1,391,630,146

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

as of March 31, 2009: 1,488,730; as of March 31, 2008: 1,199,122

(Reference) Non-consolidated Financial Statements for Fiscal 2008

1. Financial Highlights for Fiscal 2008 (for the fiscal year ended March 31, 2009)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2008	8,424	4.9	7,780	5.8	7,686	4.6	12,923	83.0
Fiscal 2007	8,032	851.8	7,354	—	7,348	—	7,062	—

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
Fiscal 2008	7.56	7.27
Fiscal 2007	3.10	—

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2008	341,161	300,945	88.2	133.80
Fiscal 2007	364,502	324,259	89.0	132.41

Reference: Own Capital:

as of March 31, 2009: ¥300,945million; as of March 31, 2008: ¥324,259million

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

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2008
(Ended March 31, 2009)



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 2008 (Ended March 31,2009)

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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 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, 2009			Mar.31, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	239.6	(21.6)	(8.3%)	261.2
Ordinary profits	経常利益	21.3	(44.9)	(67.7%)	66.3
Net income	当期純利益	37.0	(1.6)	(4.2%)	38.6

【Total of two banks + Hokugin Corp.】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2009			Mar.31, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	218.8	(18.8)	(7.9%)	237.6
Core gross business profits	コア業務粗利益	168.6	(10.3)	(5.8%)	178.9
Net interest income	資金利益	133.7	(3.0)		136.8
Domestic	国内業務部門	132.2	(3.8)		136.1
International	国際業務部門	1.5	0.8		0.7
Net fees and commissions	役務取引等利益	23.8	(6.7)		30.5
Net trading income	特定取引利益	1.5	0.3		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)	9.5	(0.9)		10.4
General and administrative expenses	経費	(91.5)	(1.6)		(89.9)
Personnel	人件費	(41.1)	(1.0)		(40.1)
Non-personnel	物件費	(45.1)	(0.5)		(44.5)
Core net business profits	コア業務純益	77.0	(11.9)	(13.4%)	88.9
Net gains (losses) related to bonds	国債等債券関係損益	(2.5)	(5.8)		3.2
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)	74.4	(17.7)		92.2
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	3.3	1.5		1.8
Net business profits	業務純益	77.8	(16.1)		94.0
Net non-recurring gains (losses)	臨時損益	(54.7)	(26.9)		(27.7)
Credit related costs (2)	不良債権処理額(2)	(37.3)	(10.7)		(26.5)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(33.9)	(9.1)		(24.7)
Net gains (losses) related to stocks	株式等損益	(15.1)	(11.2)		(3.8)
Ordinary profits	経常利益	23.1	(43.1)	(65.1%)	66.2
Net extraordinary gains (losses)	特別損益	1.1	4.4		(3.3)
Income taxes	法人税等	15.4	38.1		(22.6)
Net income	当期純利益	39.7	(0.4)	(1.2%)	40.2

【Hokuriku Bank + Hokugin Corp.】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2009			Mar.31, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	124.5	(17.0)	(12.0%)	141.5
Core gross business profits	コア業務粗利益	95.0	(10.6)	(10.0%)	105.6
Net interest income	資金利益	75.0	(3.2)		78.3
Domestic	国内業務部門	74.1	(4.2)		78.4
International	国際業務部門	0.9	1.0		(0.0)
Net fees and commissions	役務取引等利益	14.3	(4.1)		18.4
Net trading income	特定取引利益	1.5	0.3		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)	4.1	(3.5)		7.6
General and administrative expenses	経費	(51.3)	(0.2)		(51.1)
Personnel	人件費	(24.5)	(0.4)		(24.0)
Non-personnel	物件費	(24.3)	0.0		(24.4)
Core net business profits	コア業務純益	43.6	(10.8)	(19.9%)	54.5
Net gains (losses) related to bonds	国債等債券関係損益	(1.0)	(1.7)		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)	42.5	(12.5)		55.1
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	2.3	2.5		(0.1)
Net business profits	業務純益	44.9	(10.0)		55.0
Net non-recurring gains (losses)	臨時損益	(34.2)	(16.0)		(18.2)
Credit related costs (2)	不良債権処理額(2)	(22.2)	(2.7)		(19.4)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(19.8)	(0.2)		(19.6)
Net gains (losses) related to stocks	株式等損益	(11.6)	(10.1)		(1.4)
Ordinary profits	経常利益	10.6	(26.1)	(71.1%)	36.7
Net extraordinary gains (losses)	特別損益	(1.2)	1.1		(2.3)
Income taxes	法人税等	18.8	30.9		(12.0)
Net income	当期純利益	28.2	5.8	26.1%	22.3

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2009			Mar.31, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	94.3	(1.7)	(1.8%)	96.0
Core gross business profits	コ ア 業 務 粗 利 益	73.5	0.3	0.4%	73.2
Net interest income	資 金 利 益	58.6	0.2		58.4
Domestic	国 内 業 務 部 門	58.1	0.3		57.7
International	国 際 業 務 部 門	0.5	(0.1)		0.7
Net fees and commissions	役 務 取 引 等 利 益	9.4	(2.5)		12.0
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)	5.4	2.6		2.7
General and administrative expenses	経 費	(40.2)	(1.3)		(38.8)
Personnel	人 件 費	(16.6)	(0.5)		(16.0)
Non-personnel	物 件 費	(20.8)	(0.6)		(20.1)
Core net business profits	コ ア 業 務 純 益	33.3	(1.0)	(3.1%)	34.4
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	(1.4)	(4.0)		2.5
Net business Profits (before reversal (provision) of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	31.9	(5.1)		37.0
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	1.0	(0.9)		1.9
Net business profits	業 務 純 益	32.9	(6.0)		39.0
Net non-recurring gains (losses)	臨 時 損 益	(20.4)	(10.9)		(9.5)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(15.1)	(8.0)		(7.0)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(14.0)	(8.9)		(5.1)
Net gains (losses) related to stocks	株 式 等 損 益	(3.5)	(1.0)		(2.4)
Ordinary profits	経 常 利 益	12.5	(16.9)	(57.6%)	29.4
Net extraordinary gains (losses)	特 別 損 益	2.3	3.3		(1.0)
Income taxes	法 人 税 等	(3.3)	7.2		(10.6)
Net income	当 期 純 利 益	11.4	(6.3)	(35.6%)	17.8

2. Loans and Deposits

(1) Loans

【Total of two banks + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans	(1) 貸 出 金	7,156.7	259.1	3.8%	6,897.6	6,839.7
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	5,050.5	36.7	0.7%	5,013.7	5,054.9
Housing and consumer loans	(3) 個人ローン	1,908.2	71.7	3.9%	1,836.4	1,749.8
Housing loans	住宅系ローン	1,792.6	80.3	4.7%	1,712.2	1,619.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	70.56%	(2.12%)		72.68%	73.90%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.66%	0.04%		26.62%	25.58%

【Hokuriku bank + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans	(1) 貸 出 金	4,293.3	82.5	2.0%	4,210.7	4,146.7
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	3,013.7	2.6	0.1%	3,011.0	3,055.5
Housing and consumer loans	(3) 個人ローン	978.4	56.0	6.1%	922.3	858.0
Housing loans	住宅系ローン	913.2	63.8	7.5%	849.4	778.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	70.19%	(1.31%)		71.50%	73.68%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	22.78%	0.88%		21.90%	20.69%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Loans	(1) 貸 出 金	2,863.4	176.6	6.6%	2,686.8	2,692.9
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,036.8	34.0	1.7%	2,002.7	1,999.4
Housing and consumer loans	(3) 個人ローン	929.8	15.7	1.7%	914.1	891.7
Housing loans	住宅系ローン	879.3	16.5	1.9%	862.8	840.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	71.13%	(3.40%)		74.53%	74.24%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	32.47%	(1.55%)		34.02%	33.11%

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

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	8,671.5	264.0	3.1%	8,407.4	8,434.6
Individual deposits	個 人 預 金	6,190.7	267.7	4.5%	5,923.0	5,748.7
Total individual assets	(1) 個 人 預 かり 資 産	6,904.3	133.0		6,771.2	6,573.3
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	6,165.5	264.7		5,900.8	5,730.1
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	738.7	(131.6)		870.4	843.2
Foreign currency deposits	外 貨 預 金	25.1	2.9		22.2	18.5
Public bonds	公 共 債	322.6	(1.6)		324.2	318.9
Investment trusts	投 資 信 託	390.9	(133.0)		523.9	505.6
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	10.69%	(2.16%)		12.85%	12.82%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	5,040.0	130.8	2.7%	4,909.1	4,917.4
Individual deposits	個 人 預 金	3,452.0	123.5	3.7%	3,328.5	3,222.5
Total individual assets	(1) 個 人 預 かり 資 産	3,906.2	22.5		3,883.6	3,774.0
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	3,433.6	121.8		3,311.8	3,208.4
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	472.5	(99.3)		571.8	565.5
Foreign currency deposits	外 貨 預 金	18.4	1.6		16.7	14.0
Public bonds	公 共 債	205.2	(10.2)		215.5	229.2
Investment trusts	投 資 信 託	248.8	(90.6)		339.5	322.2
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	12.09%	(2.63%)		14.72%	14.98%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31, 2007
		(A)	(A)-(B)	(A)/(B)	(B)	(C)
Deposits	預 金	3,631.4	133.1	3.8%	3,498.3	3,517.2
Individual deposits	個 人 預 金	2,738.6	144.2	5.6%	2,594.4	2,526.1
Total individual assets	(1) 個 人 預 かり 資 産	2,998.0	110.5		2,887.5	2,799.2
Individual deposits (deposits in yen)	個 人 預 金 (円 貨)	2,731.8	142.8		2,589.0	2,521.6
Investment products (for individuals)	(2) 投 資 型 金 融 商 品	266.1	(32.3)		298.5	277.6
Foreign currency deposits	外 貨 預 金	6.7	1.3		5.4	4.5
Public bonds	公 共 債	117.3	8.6		108.7	89.7
Investment trusts	投 資 信 託	142.0	(42.3)		184.3	183.3
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	8.87%	(1.46%)		10.33%	9.91%

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)	As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)	As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)
Securities	有価証券	1,725.0	10.2	1,714.8	858.8	37.9	820.9	866.2	(27.6)	893.8
Government bonds	国債	711.4	11.6	699.7	287.5	35.1	252.4	423.8	(23.4)	447.3
Local government bonds	地方債	260.8	43.8	216.9	149.7	27.7	122.0	111.0	16.1	94.9
Corporate bonds	社債	457.9	6.9	450.9	231.5	(0.1)	231.6	226.4	7.1	219.2
Japanese stocks	株式	184.9	(33.4)	218.4	144.9	(18.5)	163.4	39.9	(14.9)	54.9
Foreign securities	外国証券	73.4	(12.2)	85.7	36.5	(5.8)	42.3	36.9	(6.4)	43.3
Others	その他	36.4	(6.5)	43.0	8.4	(0.4)	8.9	27.9	(6.1)	34.0

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

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)	As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)	As of Mar.31,2009 (A)	(A)-(B)	As of Mar.31, 2008 (B)
Available-for-sale securities	その他有価証券	(18.2)	(19.1)	0.9	(10.7)	(13.4)	2.7	(7.4)	(5.7)	(1.7)
Japanese stocks	株式	(0.8)	(23.5)	22.6	(2.2)	(10.2)	8.0	1.3	(13.2)	14.5
Japanese bonds	債券	(3.5)	12.1	(15.7)	(3.1)	0.2	(3.3)	(0.4)	11.8	(12.3)
Others	その他	(13.7)	(7.7)	(5.9)	(5.4)	(3.4)	(1.9)	(8.3)	(4.3)	(4.0)

Valuation difference of floating rate government bonds at the end of FY 2008 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	(4.0)		(0.4)
(reference) Valuation difference (market price)	(16.6)		(13.1)

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.31,2009			As of Mar.31, 2008	As of Mar.31,2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	70.0	6.4	11.5	63.6	58.5
Doubtful	危険債権	140.3	(8.9)	(54.1)	149.3	194.4
Substandard	要管理債権	17.1	(30.6)	(44.9)	47.8	62.0
Non Performing Loan	小計 (金融再生法開示債権)	227.5	(33.2)	(87.4)	260.7	315.0
Normal	正常債権	7,171.1	282.8	379.2	6,888.3	6,791.9
Total	合計 (総与信)	7,398.6	249.5	291.7	7,149.0	7,106.9
NPL ratio	(1)/(2) 開示債権比率	3.07%	(0.57%)	(1.36%)	3.64%	4.43%

【Hokuriku bank + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31,2007
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	48.5	0.3	4.9	48.1	43.5
Doubtful	危険債権	81.4	(2.3)	(39.1)	83.7	120.6
Substandard	要管理債権	12.7	(18.9)	(25.3)	31.6	38.1
Non Performing Loan	小計 (金融再生法開示債権)	142.6	(20.9)	(59.5)	163.5	202.2
Normal	正常債権	4,325.6	94.2	180.9	4,231.3	4,144.7
Total	合計 (総与信)	4,468.2	73.3	121.3	4,394.9	4,346.9
NPL ratio	(1)/(2) 開示債権比率	3.19%	(0.53%)	(1.46%)	3.72%	4.65%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31, 2008	As of Mar.31,2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	21.5	6.0	6.5	15.5	14.9
Doubtful	危険債権	58.9	(6.6)	(14.9)	65.5	73.9
Substandard	要管理債権	4.4	(11.7)	(19.5)	16.2	24.0
Non Performing Loan	小計 (金融再生法開示債権)	84.8	(12.3)	(27.9)	97.2	112.8
Normal	正常債権	2,845.6	188.5	198.3	2,657.0	2,647.2
Total	合計 (総与信)	2,930.4	176.2	170.4	2,754.2	2,760.0
NPL ratio	(1)/(2) 開示債権比率	2.89%	(0.63%)	(1.19%)	3.52%	4.08%

5. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2009		
		Full year		Change from FY 2008
		Interim	Forecast	
Ordinary income	経常収益	113.0	228.0	(11.6)
Ordinary profits	経常利益	14.5	40.0	18.6
Net income	当期純利益	8.0	23.0	(14.0)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2009									
		Full year			Change from FY 2008	Hokuriku bank		Change from FY 2008	Hokkaido bank		Change from FY 2008
		Interim	Full year	Interim		Full year	Interim		Full year		
		Interim	Full year	Change from FY 2008	Interim	Full year	Change from FY 2008	Interim	Full year	Change from FY 2008	
Ordinary Income	経常収益	104.5	210.0	(8.5)	59.5	120.0	(4.2)	45.0	90.0	(4.3)	
Core gross business profits	コア業務粗利益	83.0	169.0	0.6	47.0	95.5	0.7	36.0	73.5	0.0	
General and administrative expenses	経費	(47.0)	(94.5)	(2.9)	(26.0)	(52.5)	(1.1)	(21.0)	(42.0)	(1.7)	
Core net business profits	コア業務純益	36.0	74.5	(2.3)	21.0	43.0	(0.4)	15.0	31.5	(1.8)	
Total credit costs	与信費用	(18.0)	(30.0)	5.5	(9.0)	(18.0)	3.4	(9.0)	(12.0)	2.0	
Ordinary profits	経常利益	15.5	41.5	20.1	10.5	23.5	14.6	5.0	18.0	5.4	
Net income	当期純利益	12.5	28.5	(9.4)	9.5	17.5	(8.9)	3.0	11.0	(0.4)	

(2) Dividends forecast

	(Japanese)	Annual			Change from FY 2008
		Interim	Year-end	Annual	
Dividend per common share	普通株式	¥0.00	¥3.00	¥3.00	—
Dividend per preferred share (type 1)	第1種優先株式	¥3.85	¥3.85	¥7.70	—
Dividend per preferred share (type 4)	第4種優先株式	¥3.31	¥3.31	¥6.62	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

Dividend yield

(comparison to issue price)

1.54%

1.16%

3.00%

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>		
		As of March 31, 2009	As of March 31, 2008	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	412,377	282,827	129,550
Call loans and bills bought	コールローン及び買入手形	60,726	81,521	(20,795)
Monetary claims bought	買入金銭債権	154,830	185,898	(31,067)
Trading assets	特定取引資産	8,719	7,952	767
Money held in trust	金銭の信託	4,751	7,277	(2,525)
Securities	有価証券	1,673,591	1,661,169	12,421
Loans and bills discounted	貸出金	7,133,148	6,871,383	261,765
Foreign exchanges	外国為替	13,381	14,029	(647)
Other assets	その他資産	182,963	159,454	23,509
Tangible fixed assets	有形固定資産	111,642	133,480	(21,838)
Intangible fixed assets	無形固定資産	39,902	42,025	(2,122)
Deferred tax assets	繰延税金資産	93,391	64,657	28,734
Customers' liabilities for acceptances and guarantees	支払承諾見返	135,055	159,456	(24,401)
Allowance for loan losses	貸倒引当金	(95,397)	(103,169)	7,772
Total assets	資産の部合計	9,929,086	9,567,964	361,121
(Liabilities)	(負債の部)			
Deposits	預金	8,590,573	8,340,831	249,742
Negotiable certificates of deposit	譲渡性預金	70,965	94,793	(23,828)
Call money and bills sold	コールマネー及び売渡手形	10,000	40,000	(30,000)
Payables under securities lending transactions	債券貸借取引受入担保金	—	6,492	(6,492)
Trading liabilities	特定取引負債	2,263	1,563	699
Borrowed money	借入金	395,559	225,762	169,796
Foreign exchanges	外国為替	55	270	(214)
Bonds payable	社債	64,500	66,500	(2,000)
Other liabilities	その他負債	196,678	154,373	42,305
Provision for employee retirement benefits	退職給付引当金	8,960	11,052	(2,091)
Reserve for contingent loss	偶発損失引当金	1,558	599	959
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	2,196	2,777	(580)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,054	9,061	(7)
Acceptances and guarantees	支払承諾	135,055	159,456	(24,401)
Total liabilities	負債の部合計	9,487,421	9,113,535	373,885
(Net assets)	(純資産の部)			
Capital stock	資本金	70,895	70,895	—
Capital surplus	資本剰余金	223,098	253,234	(30,135)
Retained earnings	利益剰余金	156,942	125,950	30,992
Treasury stock	自己株式	(470)	(421)	(48)
Total shareholders' equity	株主資本合計	450,466	449,658	807
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(18,341)	(4,722)	(13,618)
Deferred gains or losses on hedges	繰延ヘッジ損益	(45)	(16)	(28)
Revaluation reserve for land	土地再評価差額金	8,908	8,918	(10)
Total valuation and translation adjustments	評価・換算差額等合計	(9,478)	4,179	(13,657)
Minority interests	少数株主持分	676	590	86
Total net assets	純資産の部合計	441,664	454,428	(12,763)
Total liabilities and net assets	負債及び純資産の部合計	9,929,086	9,567,964	361,121

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2009	For the fiscal year ended March 31, 2008	Increase (Decrease) (A)-(B)
		(A)	(B)	(A)-(B)
Ordinary income	経常収益	239,648	261,257	(21,609)
Interest income	資金運用収益	164,295	165,891	(1,596)
(Interest on loans and discounts)	(貸出金利息)	140,596	141,139	(543)
(Interest and dividends on securities)	(有価証券利息配当金)	19,280	19,164	116
(Interest on call loans and bills bought)	(コールローン利息及び買入手形利息)	616	826	(209)
(Interest on receivables under resale agreements)	(買現先利息)	76	210	(133)
(Interest on receivables under securities borrowing transactions)	(債券貸借取引受入利息)	49	6	43
(Interest on deposits with other banks)	(預け金利息)	1,295	917	377
(Other interest income)	(その他の受入利息)	2,380	3,626	(1,246)
Fees and commissions	役員取引等収益	41,017	47,275	(6,258)
Trading income	特定取引収益	1,633	1,289	343
Other ordinary income	その他業務収益	29,345	34,491	(5,146)
Other income	その他経常収益	3,357	12,309	(8,951)
Ordinary expenses	経常費用	218,249	194,940	23,308
Interest expenses	資金調達費用	30,536	29,477	1,058
(Interest on deposits)	(預金利息)	25,157	23,321	1,836
(interest on negotiable certificates of deposit)	(譲渡性預金利息)	588	531	57
(Interest on call money and bills sold)	(コールマネー利息及び売渡手形利息)	90	154	(64)
(Interest on payables under securities lending transactions)	(債券貸借取引支払利息)	60	523	(462)
(Interest on borrowings and rediscounts)	(借用金利息)	2,254	1,799	454
(Interest on bonds)	(社債利息)	1,885	1,972	(87)
(Other interest expenses)	(その他の支払利息)	498	1,175	(676)
Fees and commissions payments	役員取引等費用	11,547	11,209	337
Other ordinary expenses	その他業務費用	18,837	17,352	1,484
General and administrative expenses	営業経費	100,622	96,743	3,879
Provision of allowance for loan losses	貸倒引当金繰入額	33,909	24,448	9,460
Other expenses	その他の経常費用	22,795	15,708	7,087
Ordinary profits	経常利益	21,399	66,317	(44,918)
Extraordinary income	特別利益	2,517	308	2,209
Gain on disposal of fixed assets	固定資産処分益	1	211	(209)
Recoveries of written-off claims	償却債権取立益	113	96	16
Gain on contribution of securities to retirement benefit trust	退職給付信託設定益	2,093	—	2,093
Compensation income for expropriation	収用補償金	297	—	297
Other	その他の特別利益	10	—	10
Extraordinary loss	特別損失	1,593	3,622	(2,029)
Loss on disposal of fixed assets	固定資産処分損	1,572	707	865
Impairment loss	減損損失	14	244	(230)
Provision of reserve for reimbursement of deposits	睡眠預金払戻引当金繰入額	—	2,665	(2,665)
Other	その他の特別損失	6	4	1
Income before income taxes and minority interests	税金等調整前当期純利益	22,323	63,002	(40,679)
Income taxes-current	法人税、住民税及び事業税	8,516	1,338	7,178
Income taxes-deferred	法人税等調整額	(23,315)	22,961	(46,277)
Minority interests in income	少数株主利益	87	62	24
Net income	当期純利益	37,034	38,640	(1,605)

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

		Shareholders' equity				Shareholders' equity
		Capital stock	Capital surplus	Retained earnings	Treasury stock	
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of March 31, 2008	平成20年3月31日 残高	70,895	253,234	125,950	(421)	449,658
Changes during the period	連結会計年度中の変動額					
Cash dividends	剰余金の配当	-	-	(6,053)	-	(6,053)
Net income	当期純利益	-	-	37,034	-	37,034
Purchase of treasury stock	自己株式の取得	-	-	-	(30,232)	(30,232)
Disposal of treasury stock	自己株式の処分	-	(25)	-	72	47
Retirement of treasury stock	自己株式の消却	-	(30,110)	-	30,110	-
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	-	10	-	10
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	-	-	-	-	-
Total changes during the period	連結会計年度中の変動額合計	-	(30,135)	30,992	(48)	807
Balance as of March 31, 2009	平成21年3月31日 残高	70,895	223,098	156,942	(470)	450,466

Millions of yen

		Valuation and translation adjustments				Minority interests	Net assets
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Valuation and translation adjustments		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	少数株主持分	純資産合計
Balance as of March 31, 2008	平成20年3月31日 残高	(4,722)	(16)	8,918	4,179	590	454,428
Changes during the period	連結会計年度中の変動額						
Cash dividends	剰余金の配当	-	-	-	-	-	(6,053)
Net income	当期純利益	-	-	-	-	-	37,034
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(30,232)
Disposal of treasury stock	自己株式の処分	-	-	-	-	-	47
Retirement of treasury stock	自己株式の消却	-	-	-	-	-	-
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	-	-	-	-	10
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	(13,618)	(28)	(10)	(13,657)	86	(13,571)
Total changes during the period	連結会計年度中の変動額合計	(13,618)	(28)	(10)	(13,657)	86	(12,763)
Balance as of March 31, 2009	平成21年3月31日 残高	(18,341)	(45)	8,908	(9,478)	676	441,664

Millions of yen

		Shareholders' equity				Shareholders' Equity
		Capital stock	Capital surplus	Retained earnings	Treasury stock	
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance as of March 31, 2007	平成19年3月31日 残高	70,895	293,268	93,072	(447)	456,788
Changes during the period	連結会計年度中の変動額					
Cash dividends	剰余金の配当	-	-	(5,801)	-	(5,801)
Net income	当期純利益	-	-	38,640	-	38,640
Purchase of treasury stock	自己株式の取得	-	-	-	(40,168)	(40,168)
Disposal of treasury stock	自己株式の処分	-	(18)	-	180	162
Retirement of treasury stock	自己株式の消却	-	(40,015)	-	40,015	-
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	-	38	-	38
Increase due to the change of the interest of associated company	持分法適用会社の持分変動に伴う自己株式の増減	-	-	-	(1)	(1)
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	-	-	-	-	-
Total changes during the period	連結会計年度中の変動額合計	-	(40,033)	32,878	26	(7,129)
Balance as of March 31, 2008	平成20年3月31日 残高	70,895	253,234	125,950	(421)	449,658

Millions of yen

		Valuation and translation adjustments				Minority interests	Net assets
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Valuation and translation adjustments		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	少数株主持分	純資産合計
Balance as of March 31, 2007	平成19年3月31日 残高	26,078	(20)	8,957	35,016	543	492,348
Changes during the period	連結会計年度中の変動額						
Cash dividends	剰余金の配当	-	-	-	-	-	(5,801)
Net income	当期純利益	-	-	-	-	-	38,640
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(40,168)
Disposal of treasury stock	自己株式の処分	-	-	-	-	-	162
Retirement of treasury stock	自己株式の消却	-	-	-	-	-	-
Reversal of revaluation reserve for land	土地再評価差額金の取崩	-	-	-	-	-	38
Increase due to the change of the interest of associated company	持分法適用会社の持分変動に伴う自己株式の増減	-	-	-	-	-	(1)
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	(30,801)	3	(38)	(30,836)	46	(30,790)
Total changes during the period	連結会計年度中の変動額合計	(30,801)	3	(38)	(30,836)	46	(37,919)
Balance as of March 31, 2008	平成20年3月31日 残高	(4,722)	(16)	8,918	4,179	590	454,428

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>		
		For the fiscal year ended March 31, 2009	For the fiscal year ended March 31, 2008	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	22,323	63,002	(40,679)
Depreciation	減価償却費	7,135	15,988	(8,853)
Impairment loss	減損損失	14	244	(230)
Amortization of goodwill	のれん償却額	2,420	2,265	155
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(3)	0	(3)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(7,772)	(16,375)	8,602
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△) 額	959	599	360
Increase (decrease) in provision for bonuses	賞与引当金の増減(△) 額	—	(30)	30
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減(△) 額	(2,091)	(271)	(1,820)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(580)	2,777	(3,358)
Interest income	資金運用収益	(164,295)	(165,891)	1,596
Interest expenses	資金調達費用	30,536	29,477	1,058
Losses (gains) on securities	有価証券関係損益(△)	18,210	(787)	18,997
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	124	172	(48)
Losses (gains) on foreign exchange	為替差損益(△)	41	1,355	(1,313)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	1,570	496	1,074
Net decrease (increase) in trading assets	特定取引資産の純増減(△)減	(767)	1,338	(2,105)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	699	845	(145)
Net decrease (increase) in loans and bills discounted	貸出金の純増減(△)減	(261,765)	(57,903)	(203,861)
Net increase (decrease) in deposits	預金の純増減(△)	249,742	(34,492)	284,234
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	(23,828)	11,848	(35,676)
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(△)	149,796	(5,182)	154,978
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(46,560)	(97,270)	50,710
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	51,862	162,518	(110,655)
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	—	21,785	(21,785)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(30,000)	8,427	(38,427)
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	(6,492)	(36,284)	29,791
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	647	1,628	(981)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(214)	(140)	(74)
Issuance and redemption of bonds (excluding subordinated bonds)	普通社債の発行及び償還による増減(△)	—	(810)	810
Interest income-cash basis	資金運用による収入	144,010	148,454	(4,443)
Interest expenses-cash basis	資金調達による支出	(22,680)	(20,550)	(2,129)
Other, net	その他	37,048	(8)	37,056
Subtotal	小計	150,091	37,227	112,864
Income taxes paid	法人税等の支払額	(794)	(2,620)	1,825
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	149,296	34,607	114,689
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	(1,013,105)	(683,863)	(329,242)
Proceeds from sales of securities	有価証券の売却による収入	669,250	490,793	178,457
Proceeds from redemption of securities	有価証券の償還による収入	288,450	128,516	159,933
Proceeds from sales of money held in trust	金銭の信託の減少による収入	2,600	7,432	(4,832)
Proceeds from fund management	投資活動としての資金運用による収入	19,302	19,209	93
Purchases of tangible fixed assets	有形固定資産の取得による支出	(12,128)	(16,279)	4,151
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	2,951	819	2,131
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,267)	(1,861)	(405)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(44,945)	(55,233)	10,287
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	20,000	12,500	7,500
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	—	(5,000)	5,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(2,000)	(3,900)	1,900
Expenditures for fund procurement	財務活動としての資金調達による支出	(3,081)	(2,893)	(187)
Dividends paid	配当金の支払額	(6,053)	(5,801)	(252)
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	(30,232)	(40,168)	9,936
Proceeds from sales of treasury stock	自己株式の売却による収入	47	162	(114)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(21,319)	(45,101)	23,781
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	(41)	(95)	53
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増加額(△は減少)	82,989	(65,822)	148,812
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	165,335	231,158	(65,822)
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	248,324	165,335	82,989

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

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2009	As of March 31, 2008	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	293,653	189,431	104,222
Call loans and bills bought	コールローン及び買入手形	20,726	30,519	(9,793)
Monetary claims bought	買入金銭債権	154,750	185,805	(31,054)
Trading assets	特定取引資産	6,589	5,463	1,125
Money held in trust	金銭の信託	—	—	—
Securities	有価証券	858,854	820,950	37,903
Loans and bills discounted	貸出金	4,290,055	4,197,098	92,957
Foreign exchanges	外国為替	6,649	8,385	(1,735)
Other assets	その他資産	73,920	81,848	(7,928)
Tangible fixed assets	有形固定資産	68,573	65,732	2,841
Intangible fixed assets	無形固定資産	3,175	3,452	(277)
Deferred tax assets	繰延税金資産	66,126	42,780	23,345
Customers' liabilities for acceptances and guarantees	支払承諾見返	81,703	89,640	(7,937)
Allowance for loan losses	貸倒引当金	(49,391)	(51,084)	1,693
Allowance for investment losses	投資損失引当金	(1,035)	(58)	(977)
Total assets	資産の部合計	5,874,352	5,669,966	204,386
(Liabilities)	(負債の部)			
Deposits	預金	5,040,041	4,909,152	130,888
Negotiable certificates of deposit	譲渡性預金	52,515	46,600	5,915
Call money and bills sold	コールマネー及び売渡手形	10,000	40,000	(30,000)
Payables under securities lending transactions	債券貸借取引受入担保金	—	6,492	(6,492)
Trading liabilities	特定取引負債	2,263	1,566	697
Borrowed money	借入金	360,040	249,335	110,704
Foreign exchanges	外国為替	35	191	(155)
Other liabilities	その他負債	83,200	76,982	6,218
Provision for retirement benefits	退職給付引当金	584	285	299
Reserve for contingent loss	偶発損失引当金	977	270	706
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,643	2,232	(588)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,054	9,061	(7)
Acceptances and guarantees	支払承諾	81,703	89,640	(7,937)
Total liabilities	負債の部合計	5,642,059	5,431,811	210,247
(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	75,571	71,645	3,925
Treasury stock	自己株式	—	—	—
Shareholders' equity	株主資本合計	230,980	227,054	3,925
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(7,550)	2,198	(9,748)
Deferred gains or losses on hedges	繰延ヘッジ損益	(45)	(16)	(28)
Revaluation reserve for land	土地再評価差額金	8,908	8,918	(10)
Valuation and translation adjustments	評価・換算差額等合計	1,312	11,100	(9,787)
Total net assets	純資産の部合計	232,293	238,155	(5,861)
Total liabilities and net assets	負債及び純資産の部合計	5,874,352	5,669,966	204,386

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

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2009	For the fiscal year ended March 31, 2008	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	124,270	141,215	(16,944)
Interest income	資金運用収益	94,228	97,326	(3,097)
(Interest on loans and discounts)	(貸出金利息)	80,872	82,344	(1,472)
(Interest and dividends on securities)	(有価証券利息配当金)	9,664	10,431	(766)
Fees and commissions	役務取引等収益	20,892	25,082	(4,189)
Trading income	特定取引収益	1,534	1,150	384
Other ordinary income	その他業務収益	5,351	8,342	(2,990)
Other income	その他經常収益	2,262	9,313	(7,050)
Ordinary expenses	經常費用	115,466	105,610	9,855
Interest expenses	資金調達費用	19,465	19,384	81
(Interest on deposits)	(預金利息)	15,445	14,413	1,031
(Interest on borrowings and rediscounts)	(借用金利息)	3,022	2,815	207
Fees and commissions payments	役務取引等費用	6,571	6,584	(12)
Other ordinary expenses	その他業務費用	2,316	0	2,316
General and administrative expenses	営業経費	53,110	50,784	2,326
Provision of allowance for loan losses	貸倒引当金繰入額	20,332	19,404	928
Other expenses	その他經常費用	13,669	9,453	4,216
Ordinary profits	經常利益	8,803	35,604	(26,800)
Extraordinary income	特別利益	43	90	(46)
Extraordinary loss	特別損失	1,261	2,414	(1,152)
Income before income taxes	税引前当期純利益	7,586	33,281	(25,695)
Income taxes-current	法人税、住民税及び事業税	745	201	544
Income taxes-deferred	法人税等調整額	(19,595)	11,852	(31,448)
Net income	当期純利益	26,436	21,227	5,208

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

Balance Sheets (Unaudited)

Millions of yen

		As of March 31, 2009	As of March 31, 2008	Increase (Decrease)
		(A)	(B)	(A)-(B)
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	117,569	92,224	25,344
Call loans and bills bought	コールローン及び買入手形	40,000	51,001	(11,001)
Monetary claims bought	買入金銭債権	—	1	(1)
Trading account securities	商品有価証券	2,130	2,488	(358)
Money held in trust	金銭の信託	4,751	7,277	(2,525)
Securities	有価証券	866,202	893,897	(27,694)
Loans and bills discounted	貸出金	2,863,495	2,686,873	176,621
Foreign exchanges	外国為替	6,732	5,643	1,088
Other assets	その他資産	66,212	56,507	9,705
Tangible fixed assets	有形固定資産	31,510	26,781	4,728
Intangible fixed assets	無形固定資産	3,418	3,004	413
Deferred tax assets	繰延税金資産	28,038	22,828	5,210
Customers' liabilities for acceptances and guarantees	支払承諾見返	25,409	28,171	(2,762)
Allowance for loan losses	貸倒引当金	(29,431)	(35,834)	6,403
Total assets	資産の部合計	4,026,037	3,840,867	185,170
(Liabilities)	(負債の部)			
Deposits	預金	3,631,469	3,498,317	133,152
Negotiable certificates of deposit	譲渡性預金	18,450	48,193	(29,743)
Borrowed money	借入金	98,300	40,000	58,300
Foreign exchanges	外国為替	19	79	(59)
Other liabilities	その他負債	84,899	47,566	37,333
Provision for retirement benefits	退職給付引当金	8,068	10,415	(2,346)
Reserve for contingent loss	偶発損失引当金	581	328	252
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	553	545	8
Acceptances and guarantees	支払承諾	25,409	28,171	(2,762)
Total liabilities	負債の部合計	3,867,751	3,673,617	194,133
(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	52,467	57,445	(4,978)
Shareholders' equity	株主資本合計	162,786	167,764	(4,978)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,500)	(515)	(3,985)
Valuation and translation adjustments	評価・換算差額等合計	(4,500)	(515)	(3,985)
Total net assets	純資産の部合計	158,285	167,249	(8,963)
Total liabilities and net assets	負債及び純資産の部合計	4,026,037	3,840,867	185,170

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

Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2009	For the fiscal year ended March 31, 2008	Increase (Decrease)
		(A)	(B)	(A)-(B)
Ordinary income	經常収益	94,304	96,081	(1,776)
Interest income	資金運用収益	69,844	68,693	1,150
(Interest on loans and discounts)	(貸出金利息)	59,272	58,253	1,019
(Interest and dividends on securities)	(有価証券利息配当金)	9,847	9,408	439
Fees and commissions	役務取引等収益	16,057	18,306	(2,248)
Other ordinary income	その他業務収益	7,411	7,178	232
Other income	その他經常収益	991	1,902	(911)
Ordinary expenses	經常費用	81,798	66,607	15,190
Interest expenses	資金調達費用	11,175	10,240	934
(Interest on deposits)	(預金利息)	9,842	9,042	799
(Interest on borrowings and rediscounts)	(借入金利息)	1,079	956	122
Fees and commissions payments	役務取引等費用	6,573	6,297	276
Other ordinary expenses	その他業務費用	3,441	1,787	1,654
General and administrative expenses	営業経費	41,120	39,370	1,749
Provision of allowance for loan losses	貸倒引当金繰入額	12,809	4,133	8,676
Other expenses	その他經常費用	6,677	4,779	1,898
Ordinary profits	經常利益	12,505	29,473	(16,967)
Extraordinary income	特別利益	2,616	67	2,549
Extraordinary loss	特別損失	274	1,079	(804)
Income before income taxes	税引前当期純利益	14,848	28,460	(13,612)
Income taxes-current	法人税、住民税及び事業税	6,879	61	6,817
Income taxes-deferred	法人税等調整額	(3,496)	10,582	(14,079)
Net income	当期純利益	11,464	17,815	(6,351)

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2009	change	Mar.31, 2008
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	175,369	(15,538)	190,908
Net interest income	資金利益	133,758	(2,654)	136,413
Net fees and commissions	役務取引等利益	29,470	(6,596)	36,066
Net trading income	特定取引利益	1,633	343	1,289
Net other income	その他業務利益	10,507	(6,631)	17,138
General and administrative expenses	営業経費	(100,622)	(3,879)	(96,743)
Total credit costs	不良債権処理額	(38,171)	(10,137)	(28,033)
Written-off of loans	貸出金償却	(1,193)	88	(1,282)
Provision of allowance for loan losses	貸倒引当金繰入額	(33,909)	(9,476)	(24,432)
Other credit costs	その他不良債権処理額	(3,068)	(749)	(2,319)
Net gains (losses) related to stocks	株式等損益	(15,656)	(13,143)	(2,512)
Other non-recurring gains (losses)	その他臨時損益	479	(2,218)	2,697
Ordinary profits	経常利益	21,399	(44,918)	66,317
Net extraordinary gains (losses)	特別損益	924	4,238	(3,314)
Income before income taxes	税金等調整前当期純利益	22,323	(40,679)	63,002
Income taxes-current	法人税、住民税及び事業税	(8,516)	(7,178)	(1,338)
Income taxes-deferred	法人税等調整額	23,315	46,277	(22,961)
Minority interests in income	少数株主利益	(87)	(24)	(62)
Net income	当期純利益	37,034	(1,605)	38,640

* Consolidated gross business profits = (Interest income - Interest expenses) + (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) + (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)	79,869	(16,831)	96,700
Consolidated core net business profits	連結コア業務純益	82,424	(10,977)	93,401

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

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

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

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

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

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2009	change	Mar.31, 2008
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	93,654	(12,283)	105,937
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	94,753	(10,528)	105,282
Domestic gross business profits	国内業務粗利益	89,972	(7,921)	97,893
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	90,136	(7,116)	97,253
Net interest income	資金利益	73,829	(4,184)	78,013
Net fees and commissions	役務取引等利益	13,876	(4,087)	17,963
Net trading income	特定取引利益	1,464	370	1,093
Net other income	その他業務利益	801	(19)	821
Net gains (losses) related to bonds	国債等債券関係損益	(164)	(804)	639
International gross business profits	国際業務粗利益	3,682	(4,362)	8,044
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	4,616	(3,412)	8,029
Net interest income	資金利益	934	1,001	(67)
Net fees and commissions	役務取引等利益	444	(90)	534
Net trading income	特定取引利益	69	13	56
Net other income	その他業務利益	2,234	(5,287)	7,521
Net gains (losses) related to bonds	国債等債券関係損益	(934)	(949)	15
General and administrative expenses	経費(臨時処理分を除く)	(51,343)	(243)	(51,100)
Personnel expenses	人件費	(24,486)	(480)	(24,006)
Non-personnel expenses	物件費	(24,341)	87	(24,429)
Taxes	税金	(2,514)	149	(2,664)
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)	42,311	(12,526)	54,837
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	43,410	(10,772)	54,182
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,449	1,566	(117)
Net business profits	業務純益	43,760	(10,959)	54,720
Net gains (losses) related to bonds	国債等債券関係損益	(1,099)	(1,754)	655
Net non-recurring gains (losses)	臨時損益	(34,956)	(15,840)	(19,115)
Credit related costs②	不良債権処理額②	(22,931)	(2,588)	(20,343)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(21,482)	(1,021)	(20,460)
Net gains (losses) related to stocks	株式等損益	(11,575)	(10,141)	(1,433)
Gains on sales of stocks and other securities	株式等売却益	310	(4,948)	5,258
Losses on sales of stocks and other securities	株式等売却損	(139)	(86)	(53)
Losses on devaluation of stocks and other securities	株式等償却	(11,746)	(5,107)	(6,639)
Ordinary profits	経常利益	8,803	(26,800)	35,604
Net extraordinary gains (losses)	特別損益	(1,217)	1,105	(2,323)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(216)	(4)	(212)
Gain on disposal of noncurrent assets	固定資産処分益	1	(68)	69
Loss on disposal of noncurrent assets	固定資産処分損	(217)	64	(281)
Impairment loss	減損損失	(9)	230	(239)
Income before income taxes	税引前当期純利益	7,586	(25,695)	33,281
Income taxes-current	法人税、住民税及び事業税	(745)	(544)	(201)
Income taxes-deferred	法人税等調整額	19,595	31,448	(11,852)
Net income	当期純利益	26,436	5,208	21,227

【Hokkaido Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2009	change	Mar.31, 2008
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	72,140	(3,739)	75,879
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	73,594	311	73,283
Domestic gross business profits	国内業務粗利益	69,819	(1,758)	71,578
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	69,614	631	68,982
Net interest income	資金利益	58,108	397	57,710
Net fees and commissions	役務取引等利益	9,412	(2,513)	11,926
Net trading income	特定取引利益	-	-	-
Net other income	その他業務利益	2,299	357	1,941
Net gains (losses) related to bonds	国債等債券関係損益	205	(2,390)	2,595
International gross business profits	国際業務粗利益	2,320	(1,980)	4,300
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	3,980	(320)	4,300
Net interest income	資金利益	578	(189)	768
Net fees and commissions	役務取引等利益	71	(11)	83
Net trading income	特定取引利益	-	-	-
Net other income	その他業務利益	1,670	(1,779)	3,449
Net gains (losses) related to bonds	国債等債券関係損益	(1,660)	(1,660)	-
General and administrative expenses	経費(臨時処理分を除く)	(40,201)	(1,375)	(38,826)
Personnel expenses	人件費	(16,676)	(587)	(16,089)
Non-personnel expenses	物件費	(20,833)	(694)	(20,139)
Taxes	税金	(2,691)	(94)	(2,596)
Net business profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	31,938	(5,114)	37,053
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	33,392	(1,064)	34,457
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,041	(927)	1,969
Net business profits	業務純益	32,980	(6,042)	39,022
Net gains (losses) related to bonds	国債等債券関係損益	(1,454)	(4,050)	2,595
Net non-recurring gains (losses)	臨時損益	(20,474)	(10,925)	(9,549)
Credit related costs②	不良債権処理額②	(15,101)	(8,003)	(7,098)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(14,059)	(8,930)	(5,128)
Net gains (losses) related to stocks	株式等損益	(3,524)	(1,062)	(2,462)
Gains on sales of stocks and other securities	株式等売却益	41	1	40
Losses on sales of stocks and other securities	株式等売却損	(75)	286	(362)
Losses on devaluation of stocks and other securities	株式等償却	(3,490)	(1,349)	(2,140)
Ordinary profits	経常利益	12,505	(16,967)	29,473
Net extraordinary gains (losses)	特別損益	2,342	3,354	(1,012)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(253)	(40)	(213)
Gain on disposal of noncurrent assets	固定資産処分益	21	(23)	44
Loss on disposal of noncurrent assets	固定資産処分損	(274)	(17)	(257)
Impairment loss	減損損失	-	49	(49)
Income before income taxes	税引前当期純利益	14,848	(13,612)	28,460
Income taxes-current	法人税、住民税及び事業税	(6,879)	(6,817)	(61)
Income taxes-deferred	法人税等調整額	3,496	14,079	(10,582)
Net income	当期純利益	11,464	(6,351)	17,815

(Reference)

【Hokuriku Bank +Hokugin Corp.】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2009		Mar.31, 2008
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	93,956	(12,370)	106,327
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	95,056	(10,615)	105,671
Domestic gross business profits	国内業務粗利益	90,274	(8,007)	98,282
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	90,439	(7,203)	97,642
Net interest income	資金利益	74,131	(4,271)	78,403
Net fees and commissions	役務取引等利益	13,876	(4,087)	17,963
Net trading income	特定取引利益	1,464	370	1,093
Net other income	その他業務利益	801	(19)	821
Net gains (losses) related to bonds	国債等債券関係損益	(164)	(804)	639
International gross business profits	国際業務粗利益	3,682	(4,362)	8,044
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	4,616	(3,412)	8,029
Net interest income	資金利益	934	1,001	(67)
Net fees and commissions	役務取引等利益	444	(90)	534
Net trading income	特定取引利益	69	13	56
Net other income	その他業務利益	2,234	(5,287)	7,521
Net gains (losses) related to bonds	国債等債券関係損益	(934)	(949)	15
General and administrative expenses	経費(臨時処理分を除く)	(51,397)	(226)	(51,170)
Personnel expenses	人件費	(24,522)	(473)	(24,049)
Non-personnel expenses	物件費	(24,353)	98	(24,452)
Taxes	税金	(2,520)	149	(2,669)
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)	42,559	(12,596)	55,156
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	43,659	(10,841)	54,500
Reversal (provision) of general allowance for loan losses①	一般貸倒引当金繰入①	2,354	2,509	(155)
Net business profits	業務純益	44,914	(10,086)	55,001
Net gains (losses) related to bonds	国債等債券関係損益	(1,099)	(1,754)	655
Net non-recurring gains (losses)	臨時損益	(34,299)	(16,069)	(18,229)
Credit related costs②	不良債権処理額②	(22,225)	(2,768)	(19,457)
(Reference) Total credit costs①+②	(参考)与信費用①+②	(19,871)	(258)	(19,612)
Net gains (losses) related to stocks	株式等損益	(11,629)	(10,195)	(1,433)
Gains on sales of stocks and other securities	株式等売却益	310	(4,948)	5,258
Losses on sales of stocks and other securities	株式等売却損	(139)	(86)	(53)
Losses on devaluation of stocks and other securities	株式等償却	(11,800)	(5,160)	(6,639)
Ordinary profits	経常利益	10,615	(26,156)	36,771
Net extraordinary gains (losses)	特別損益	(1,217)	1,105	(2,323)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(216)	(4)	(212)
Gain on disposal of noncurrent assets	固定資産処分益	1	(68)	69
Loss on disposal of noncurrent assets	固定資産処分損	(217)	64	(281)
Impairment loss	減損損失	(9)	230	(239)
Income before income taxes	税引前当期純利益	9,397	(25,051)	(34,448)
Income taxes-current	法人税、住民税及び事業税	(746)	(544)	(202)
Income taxes-deferred	法人税等調整額	19,595	31,448	(11,852)
Net income	当期純利益	28,246	5,852	22,393

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, 2009			Mar.31, 2008			Mar.31, 2009			Mar.31, 2008		
		(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	9,055.0	261.0	8,794.0	5,301.0	170.3	5,130.6	3,754.0	90.7	3,663.3			
Loans and bills discounted	貸出金	6,936.3	162.4	6,773.9	4,178.9	78.6	4,100.2	2,757.4	83.7	2,673.6			
Securities	有価証券	1,703.5	59.1	1,644.3	804.5	21.0	783.4	898.9	38.0	860.8			
Interest-bearing liabilities	資金調達勘定	8,909.4	258.0	8,651.4	5,222.1	166.1	5,056.0	3,687.3	91.9	3,595.3			
Deposits and NCD	預金(NCD含む)	8,583.0	178.8	8,404.2	4,959.2	103.5	4,855.6	3,623.8	75.2	3,548.6			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2009			Mar.31, 2008			Mar.31, 2009			Mar.31, 2008		
		(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	9,151.6	257.5	8,894.1	5,382.1	161.1	5,221.0	3,769.4	96.3	3,673.1			
Loans and bills discounted	貸出金	6,938.5	160.0	6,778.5	4,181.1	76.2	4,104.8	2,757.4	83.7	2,673.6			
Securities	有価証券	1,789.9	56.1	1,733.8	847.5	14.4	833.1	942.4	41.7	900.6			
Interest-bearing liabilities	資金調達勘定	8,989.3	250.0	8,739.3	5,292.1	155.2	5,136.8	3,697.2	94.8	3,602.4			
Deposits and NCD	預金(NCD含む)	8,633.3	181.5	8,451.8	4,999.6	103.4	4,896.2	3,633.7	78.1	3,555.6			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2009			Mar.31, 2008			Mar.31, 2009			Mar.31, 2008		
		(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	1.77	(0.06)	1.83	1.72	(0.09)	1.81	1.84	0.00	1.84			
Loans and bills discounted (b)	貸出金利回り	2.01	(0.06)	2.07	1.93	(0.07)	2.00	2.14	(0.03)	2.17			
Securities	有価証券利回り	1.01	(0.02)	1.03	1.01	(0.07)	1.08	1.01	0.02	0.99			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.31	0.01	1.30	1.28	0.00	1.28	1.36	0.03	1.33			
Deposits and NCD (d)	預金等利回り	0.29	0.03	0.26	0.30	0.03	0.27	0.27	0.02	0.25			
Expense ratio (e)	預金経費率	1.03	(0.01)	1.04	1.00	(0.01)	1.01	1.08	0.02	1.06			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.72	(0.08)	1.80	1.62	(0.10)	1.72	1.87	(0.05)	1.92			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.68	(0.08)	0.76	0.62	(0.08)	0.70	0.78	(0.07)	0.85			
Interest rate spread (a)-(c)	総資金利鞘	0.45	(0.07)	0.52	0.43	(0.10)	0.53	0.47	(0.04)	0.51			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2009			Mar.31, 2008			Mar.31, 2009			Mar.31, 2008		
		(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	1.79	(0.07)	1.86	1.75	(0.11)	1.86	1.85	(0.02)	1.87			
Loans and Bills discounted (b)	貸出金利回り	2.01	(0.06)	2.07	1.93	(0.07)	2.00	2.14	(0.03)	2.17			
Securities	有価証券利回り	1.08	(0.06)	1.14	1.14	(0.11)	1.25	1.04	0.00	1.04			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.35	(0.01)	1.36	1.33	(0.04)	1.37	1.38	0.02	1.36			
Deposits and NCD (d)	預金等利回り	0.29	0.01	0.28	0.31	0.01	0.30	0.27	0.01	0.26			
Expense ratio (e)	預金経費率	1.05	(0.01)	1.06	1.02	(0.02)	1.04	1.10	0.01	1.09			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.71	(0.08)	1.79	1.61	(0.09)	1.70	1.87	(0.04)	1.91			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.66	(0.06)	0.72	0.59	(0.07)	0.66	0.76	(0.06)	0.82			
Interest rate spread (a)-(c)	総資金利鞘	0.43	(0.07)	0.50	0.41	(0.08)	0.49	0.46	(0.04)	0.50			

4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks +Hokugin Corp.			Hokuriku bank+Hokugin			Hokkaido bank		
		Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Core net business profits	コア業務純益	77,051	(11,906)	88,958	43,659	(10,841)	54,500	33,392	(1,064)	34,457
As per employee (in thousands of yen)	一人当たり(千円)	18,061	(3,154)	21,215	17,463	(4,486)	21,949	18,908	(1,241)	20,150
Net business profits	業務純益	77,894	(16,128)	94,023	44,914	(10,086)	55,001	32,980	(6,042)	39,022
As per employee (in thousands of yen)	一人当たり(千円)	18,259	(4,164)	22,423	17,965	(4,185)	22,151	18,675	(4,144)	22,820

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks +Hokugin Corp.			Hokuriku bank+Hokugin			Hokkaido bank		
		Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008
		(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	30.94	(6.05)	36.99	24.92	(7.46)	32.38	46.18	(2.15)	48.33
Net business profits per common shareholders' equity	業務純益ベース	31.29	(7.88)	39.17	25.65	(7.04)	32.69	45.58	(9.57)	55.15
Net income per common shareholders' equity	当期純利益ベース	15.35	(0.59)	15.94	15.94	3.05	12.89	13.87	(9.57)	23.44

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks +Hokugin Corp.			Hokuriku bank+Hokugin			Hokkaido bank		
		Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008
		(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	54.31	4.02	50.29	54.07	5.65	48.42	54.62	1.64	52.98
Gross business profits basis	業務粗利益ベース	55.14	5.75	49.39	54.70	6.58	48.12	55.72	4.56	51.16

(3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks +Hokugin Corp.			Hokuriku bank+Hokugin			Hokkaido bank		
		Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008	Mar.31, 2009		Mar.31, 2008
		(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	0.80	(0.16)	0.96	0.77	(0.23)	1.00	0.85	(0.05)	0.90
Net business profits on assets	業務純益ベース	0.81	(0.20)	1.01	0.80	(0.21)	1.01	0.83	(0.19)	1.02
Net income on assets	当期純利益ベース	0.41	(0.02)	0.43	0.50	0.09	0.41	0.29	(0.17)	0.46

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2009		Mar.31, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(2,554)	(5,853)	3,299
Gains on sales	売却益	3,237	(417)	3,654
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,059	1,703	355
Losses on redemption	償還損	1,005	1,005	—
Losses on devaluation	償却	2,727	2,727	—
Net gains (losses) related to stocks and others	株式等損益	(15,656)	(13,143)	(2,512)
Gains on sales	売却益	343	(6,162)	6,505
Losses on sales	売却損	220	(315)	536
Losses on devaluation	償却	15,779	7,296	8,482

【Total of two banks】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2009		Mar.31, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(2,553)	(5,804)	3,251
Gains on sales	売却益	3,204	(461)	3,665
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,020	1,606	413
Losses on redemption	償還損	1,009	1,009	—
Losses on devaluation	償却	2,727	2,727	—
Net gains (losses) related to stocks and others	株式等損益	(15,100)	(11,204)	(3,896)
Gains on sales	売却益	351	(4,947)	5,299
Losses on sales	売却損	215	(200)	415
Losses on devaluation	償却	15,237	6,456	8,780

【Hokuriku bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2009		Mar.31, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,099)	(1,754)	655
Gains on sales	売却益	1,217	561	655
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	82	82	0
Losses on redemption	償還損	5	5	—
Losses on devaluation	償却	2,227	2,227	—
Net gains (losses) related to stocks and others	株式等損益	(11,575)	(10,141)	(1,433)
Gains on sales	売却益	310	(4,948)	5,258
Losses on sales	売却損	139	86	53
Losses on devaluation	償却	11,746	5,107	6,639

【Hokkaido bank】

For the fiscal year ended

(Millions of yen)

	(Japanese)	Mar.31, 2009		Mar.31, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,454)	(4,050)	2,595
Gains on sales	売却益	1,986	(1,022)	3,009
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,937	1,523	413
Losses on redemption	償還損	1,003	1,003	—
Losses on devaluation	償却	500	500	—
Net gains (losses) related to stocks and others	株式等損益	(3,524)	(1,062)	(2,462)
Gains on sales	売却益	41	1	40
Losses on sales	売却損	75	(286)	362
Losses on devaluation	償却	3,490	1,349	2,140

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2009				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(1,079)	(1,139)	468	1,548	59	507	447
Available-for-sale securities	その他有価証券	(27,934)	(18,864)	13,305	41,240	(9,070)	28,321	37,391
Stocks	株式	(10,026)	(23,241)	8,832	18,858	13,215	22,579	9,364
Bonds	債券	(3,910)	12,172	4,398	8,309	(16,083)	4,949	21,032
Other	その他	(13,997)	(7,795)	74	14,072	(6,202)	792	6,994
Total	合計	(29,014)	(20,004)	13,774	42,788	(9,010)	28,828	37,838
Stocks	株式	(10,026)	(23,241)	8,832	18,858	13,215	22,579	9,364
Bonds	債券	(4,677)	11,149	4,867	9,544	(15,826)	5,437	21,263
Other	その他	(14,310)	(7,911)	74	14,385	(6,399)	811	7,210

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2009				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(1,089)	(1,140)	459	1,548	51	498	447
Available-for-sale securities	その他有価証券	(18,241)	(19,188)	17,180	35,421	947	36,003	35,055
Stocks	株式	(899)	(23,539)	12,407	13,306	22,640	30,455	7,815
Bonds	債券	(3,569)	12,139	4,654	8,223	(15,709)	4,588	20,297
Other	その他	(13,772)	(7,788)	119	13,891	(5,983)	959	6,942
Total	合計	(19,330)	(20,329)	17,639	36,970	998	36,501	35,503
Stocks	株式	(899)	(23,539)	12,407	13,306	22,640	30,455	7,815
Bonds	債券	(4,345)	11,115	5,113	9,459	(15,461)	5,067	20,528
Other	その他	(14,084)	(7,904)	119	14,204	(6,180)	978	7,158

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2009				As of Mar.31, 2008		
		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	(10,780)	(13,486)	11,008	21,789	2,705	17,561	14,855
Stocks	株式	(2,202)	(10,254)	8,692	10,894	8,052	14,798	6,746
Bonds	債券	(3,153)	242	2,245	5,399	(3,395)	2,254	5,649
Other	その他	(5,425)	(3,474)	70	5,495	(1,950)	508	2,458
Total	合計	(10,780)	(13,486)	11,008	21,789	2,705	17,561	14,855
Stocks	株式	(2,202)	(10,254)	8,692	10,894	8,052	14,798	6,746
Bonds	債券	(3,153)	242	2,245	5,399	(3,395)	2,254	5,649
Other	その他	(5,425)	(3,474)	70	5,495	(1,950)	508	2,458

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2009				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(1,089)	(1,140)	459	1,548	51	498	447
Available-for-sale securities	その他有価証券	(7,460)	(5,702)	6,171	13,632	(1,758)	18,442	20,200
Stocks	株式	1,302	(13,285)	3,715	2,412	14,587	15,656	1,069
Bonds	債券	(416)	11,897	2,408	2,824	(12,313)	2,334	14,647
Other	その他	(8,346)	(4,314)	48	8,395	(4,032)	451	4,483
Total	合計	(8,549)	(6,842)	6,630	15,180	(1,707)	18,940	20,648
Stocks	株式	1,302	(13,285)	3,715	2,412	14,587	15,656	1,069
Bonds	債券	(1,192)	10,873	2,867	4,059	(12,065)	2,813	14,878
Other	その他	(8,659)	(4,430)	48	8,708	(4,229)	470	4,700

(2) Breakdown of securitization products(Total of two banks)(10億円)
(Billions of yen)

		Balance (as of Mar.31,2009)									
		Securitization products (Unrealized losses)									
		証券化商品 (評価損)									
				RMBS		CMBS		CDO		ABS	
Securities	有価証券	1,725.0	(0.2)	21.3	(0.2)	17.8	—	(0.0)	1.1	(0.0)	2.3
Japanese government bonds	国債	711.4	—	—	—	—	—	—	—	—	—
Japanese local government bonds	地方債	260.8	—	—	—	—	—	—	—	—	—
Japanese corporate bonds	社債	457.9	(0.0)	2.8	(0.0)	*1 0.7	—	(0.0)	0.6	(0.0)	1.3
Stocks	株式	184.9	—	—	—	—	—	—	—	—	—
Foreign currency denominated securities	外国債券	73.4	(0.2)	18.5	(0.2)	*2 17.1	—	(0.0)	*3 0.4	(0.0)	*4 0.9
Others	その他証券	36.4	—	—	—	—	—	—	—	—	—
Money held in trust	金銭の信託	4.7	(0.0)	0.3	—	—	(0.0)	0.3	—	—	—
Monetary claims bought	買入金銭債権	154.7	—	125.1	*1	121.6	1.8	—	—	—	1.7

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

・サブプライム関連、SIV関連の資産は保有していません。

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

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

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

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

***3 Exposure of securitization products with CDS was 0.4bil yen in AAA-rated CDO.**

(*3)CDS(クレジットデフォルトスワップ)を利用した証券化商品は、CDO(格付AAA格)4億円のみ。

***4 ABS in Foreign currency denominated securities were backed by Euro-Yen denominated bonds issued by Japanese Companies.**

(*4)外国証券のABSの裏付資産は、国内企業関連のユーロ円債。

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.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.81%	0.42%	0.37%	10.39%	10.44%
Tier1 ratio	Tier1比率	7.58%	0.10%	(0.16%)	7.48%	7.74%
(2) Tier1 capital	Tier1	410,064	8,487	(709)	401,576	410,773
(3) Tier2 capital	Tier2	175,655	17,947	30,492	157,707	145,163
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	33,772	255	629	33,516	33,142
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	8,083	(8)	(37)	8,091	8,120
Subordinated debts	劣後ローン(債券)残高	133,800	17,700	29,900	116,100	103,900
(4) Deductions	控除項目	1,575	(153)	(537)	1,728	2,112
(5) Capital (2)+(3)-(4)	自己資本	584,144	26,589	30,320	557,555	553,823
(6) Risk-weighted assets	リスクアセット	5,403,591	40,946	100,786	5,362,645	5,302,804

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.23%	0.13%	1.07%	10.10%	9.16%
Tier1 ratio	Tier1比率	7.14%	0.20%	0.75%	6.94%	6.39%
(2) Tier1 capital	Tier1	227,852	5,035	22,445	222,816	205,406
(3) Tier2 capital	Tier2	98,805	(2,843)	9,444	101,649	89,360
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16,922	(535)	(418)	17,457	17,340
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	8,083	(8)	(37)	8,091	8,120
Subordinated debts	劣後ローン(債券)残高	73,800	(2,300)	9,900	76,100	63,900
(4) Deductions	控除項目	—	(139)	(269)	139	269
(5) Capital (2)+(3)-(4)	自己資本	326,657	2,331	32,159	324,325	294,497
(6) Risk-weighted assets	リスクアセット	3,191,096	(18,375)	(23,125)	3,209,472	3,214,221

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.47%	0.21%	1.22%	10.26%	9.25%
Tier1 ratio	連結Tier1比率	7.34%	0.29%	0.91%	7.05%	6.43%

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.45%	0.32%	0.54%	10.13%	9.91%
Tier1 ratio	Tier1比率	7.27%	(0.47%)	(0.10%)	7.74%	7.37%
(2) Tier1 capital	Tier1	161,763	(4,418)	8,501	166,181	153,261
(3) Tier2 capital	Tier2	70,864	19,539	17,872	51,324	52,991
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	10,864	(460)	(2,127)	11,324	12,991
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	60,000	20,000	20,000	40,000	40,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	232,577	15,121	26,374	217,455	206,203
(6) Risk-weighted assets	リスクアセット	2,224,988	78,951	146,295	2,146,037	2,078,693

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.53%	0.35%	0.66%	10.18%	9.87%
Tier1 ratio	連結Tier1比率	7.29%	(0.48%)	(0.12%)	7.77%	7.41%

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.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(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	70,039	6,420	11,570	63,618	58,468
Doubtful	危険債権	140,305	(8,969)	(54,142)	149,275	194,447
Substandard	要管理債権	17,120	(30,695)	(44,921)	47,816	62,041
Non Performing Loans	(1) 小計	227,464	(33,245)	(87,493)	260,709	314,957
	Normal	7,171,135	282,805	379,243	6,888,330	6,791,892
Total	(2) 合計	7,398,600	249,560	291,750	7,149,040	7,106,850
NPL ratio (%)	(1)/(2) 比率	3.07%	(0.57%)	(1.36%)	3.64%	4.43%

Amount of partial write-off	部分直接償却実施額	126,496	(9,037)	(37,329)	135,533	163,826
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【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(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	48,527	398	4,986	48,129	43,541
Doubtful	危険債権	81,380	(2,363)	(39,194)	83,744	120,575
Substandard	要管理債権	12,708	(18,937)	(25,379)	31,645	38,087
Non Performing Loans	(1) 小計	142,616	(20,902)	(59,587)	163,519	202,204
	Normal	4,325,581	94,245	180,903	4,231,336	4,144,678
Total	(2) 合計	4,468,198	73,342	121,316	4,394,856	4,346,882
NPL ratio (%)	(1)/(2) 比率	3.19%	(0.53%)	(1.46%)	3.72%	4.65%

Amount of partial write-off	部分直接償却実施額	94,366	(16,718)	(49,298)	111,085	143,665
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(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	21,511	6,022	6,583	15,489	14,927
Doubtful	危険債権	58,924	(6,605)	(14,947)	65,530	73,871
Substandard	要管理債権	4,411	(11,758)	(19,542)	16,170	23,953
Non Performing Loans	(1) 小計	84,847	(12,342)	(27,905)	97,190	112,753
	Normal	2,845,554	188,560	198,339	2,656,993	2,647,214
Total	(2) 合計	2,930,401	176,217	170,434	2,754,183	2,759,967
NPL ratio (%)	(1)/(2) 比率	2.89%	(0.63%)	(1.19%)	3.52%	4.08%

Amount of partial write-off	部分直接償却実施額	32,129	7,680	11,968	24,448	20,161
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks + Hokugin Corp.】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2009 (a)	70,039	56,135	13,903	100.00%	100.00%
		As of Mar.31, 2008 (b)	63,618	50,526	13,092	100.00%	100.00%
		(a) - (b)	6,420	5,609	810	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2009 (a)	140,305	83,957	37,972	67.38%	86.90%
		As of Mar.31, 2008 (b)	149,275	82,888	45,050	67.86%	85.70%
		(a) - (b)	(8,969)	1,068	(7,077)	(0.48%)	1.20%
Substandard	要管理債権	As of Mar.31, 2009 (a)	17,120	5,738	3,630	31.89%	54.72%
		As of Mar.31, 2008 (b)	47,816	13,660	11,466	33.57%	52.54%
		(a) - (b)	(30,695)	(7,922)	(7,835)	(1.68%)	2.18%
Total	合計	As of Mar.31, 2009 (a)	227,464	145,831	55,506	67.99%	88.51%
		As of Mar.31, 2008 (b)	260,709	147,075	69,608	61.25%	83.11%
		(a) - (b)	(33,245)	(1,244)	(14,102)	6.74%	5.40%

【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Mar.31, 2009 (a)	48,527	37,072	11,455	100.00%	100.00%
		As of Mar.31, 2008 (b)	48,129	37,193	10,935	100.00%	100.00%
		(a) - (b)	398	(121)	519	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2009 (a)	81,380	51,231	22,174	73.55%	90.20%
		As of Mar.31, 2008 (b)	83,744	48,712	23,136	66.04%	85.79%
		(a) - (b)	(2,363)	2,519	(962)	7.51%	4.41%
Substandard	要管理債権	As of Mar.31, 2009 (a)	12,708	4,332	3,097	36.98%	58.46%
		As of Mar.31, 2008 (b)	31,645	9,822	8,509	38.99%	57.92%
		(a) - (b)	(18,937)	(5,490)	(5,411)	(2.01%)	0.54%
Total	合計	As of Mar.31, 2009 (a)	142,616	92,636	36,727	73.48%	90.70%
		As of Mar.31, 2008 (b)	163,519	95,728	42,581	62.81%	84.58%
		(a) - (b)	(20,902)	(3,092)	(5,854)	10.67%	6.12%

【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, 2009 (a)	21,511	19,063	2,448	100.00%	100.00%
		As of Mar.31, 2008 (b)	15,489	13,332	2,156	100.00%	100.00%
		(a) - (b)	6,022	5,730	291	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2009 (a)	58,924	32,725	15,797	60.29%	82.34%
		As of Mar.31, 2008 (b)	65,530	34,176	21,913	69.88%	85.59%
		(a) - (b)	(6,605)	(1,450)	(6,115)	(9.59%)	(3.25%)
Substandard	要管理債権	As of Mar.31, 2009 (a)	4,411	1,406	532	17.73%	43.95%
		As of Mar.31, 2008 (b)	16,170	3,838	2,956	23.97%	42.02%
		(a) - (b)	(11,758)	(2,432)	(2,424)	(6.24%)	1.93%
Total	合計	As of Mar.31, 2009 (a)	84,847	53,194	18,778	59.32%	84.82%
		As of Mar.31, 2008 (b)	97,190	51,346	27,027	58.95%	80.64%
		(a) - (b)	(12,342)	1,847	(8,248)	0.37%	4.18%

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

【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	29,875	8,301	7,424	21,573	22,450
Non-accrual delinquent loans	延滞債権額	175,677	(11,511)	(50,645)	187,189	226,323
Loans past due for 3 months or more	3カ月以上延滞債権額	707	535	475	172	232
Restructured loans	貸出条件緩和債権額	16,412	(31,231)	(45,396)	47,643	61,809
Total	合計	222,673	(33,905)	(88,142)	256,579	310,815
Total loans and bills discounted	貸出金残高	7,156,797	259,150	317,089	6,897,647	6,839,708

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.41%	0.10%	0.09%	0.31%	0.32%
Non-accrual delinquent loans	延滞債権額	2.45%	(0.26%)	(0.85%)	2.71%	3.30%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.22%	(0.47%)	(0.68%)	0.69%	0.90%
Total	合計	3.11%	(0.60%)	(1.43%)	3.71%	4.54%

【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	20,064	3,398	3,626	16,665	16,437
Non-accrual delinquent loans	延滞債権額	106,900	(4,929)	(37,325)	111,830	144,226
Loans past due for 3 months or more	3カ月以上延滞債権額	707	535	475	172	232
Restructured loans	貸出条件緩和債権額	12,000	(19,472)	(25,854)	31,473	37,855
Total	合計	139,673	(20,468)	(59,078)	160,141	198,751
Total loans and bills discounted	貸出金残高	4,293,302	82,528	146,516	4,210,774	4,146,786

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.46%	0.07%	0.07%	0.39%	0.39%
Non-accrual delinquent loans	延滞債権額	2.48%	(0.17%)	(0.99%)	2.65%	3.47%
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	0.27%	(0.47%)	(0.64%)	0.74%	0.91%
Total	合計	3.25%	(0.55%)	(1.54%)	3.80%	4.79%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	9,811	4,903	3,798	4,907	6,012
Non-accrual delinquent loans	延滞債権額	68,777	(6,581)	(13,319)	75,359	82,097
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	4,411	(11,758)	(19,542)	16,170	23,953
Total	合計	83,000	(13,436)	(29,063)	96,437	112,063
Total loans and bills discounted	貸出金残高	2,863,495	176,621	170,572	2,686,873	2,692,922

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.34%	0.16%	0.12%	0.18%	0.22%
Non-accrual delinquent loans	延滞債権額	2.40%	(0.40%)	(0.64%)	2.80%	3.04%
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	—	—	—
Restructured loans	貸出条件緩和債権額	0.15%	(0.45%)	(0.73%)	0.60%	0.88%
Total	合計	2.89%	(0.69%)	(1.27%)	3.58%	4.16%

4. Allowance for Loan Losses

【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	79,767	(9,083)	(25,446)	88,850	105,213
General allowance	一般貸倒引当金	26,301	(3,396)	(5,210)	29,697	31,511
Specific allowance	個別貸倒引当金	53,466	(5,686)	(20,235)	59,153	73,702

【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	50,335	(2,680)	(10,803)	53,015	61,139
General allowance	一般貸倒引当金	16,018	(2,354)	(2,199)	18,372	18,217
Specific allowance	個別貸倒引当金	34,317	(325)	(8,604)	34,642	42,921

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	29,431	(6,403)	(14,642)	35,834	44,074
General allowance	一般貸倒引当金	10,282	(1,041)	(3,011)	11,324	13,293
Specific allowance	個別貸倒引当金	19,149	(5,361)	(11,631)	24,510	30,780

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	58.97%	1.75%	2.29%	57.22%	56.68%
After partial write-off	部分直接償却後	35.82%	1.20%	1.97%	34.62%	33.85%
Amount of partial write-off	部分直接償却実施額	125,706	(9,823)	(38,119)	135,530	163,826

【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	61.82%	1.32%	2.01%	60.50%	59.81%
After partial write-off	部分直接償却後	36.03%	2.93%	5.27%	33.10%	30.76%
Amount of partial write-off	部分直接償却実施額	94,366	(16,718)	(49,298)	111,085	143,665

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	53.14%	3.28%	4.56%	49.86%	48.58%
After partial write-off	部分直接償却後	35.45%	(1.70%)	(3.87%)	37.15%	39.32%
Amount of partial write-off	部分直接償却実施額	31,339	6,895	11,178	24,444	20,161

6. Classification of Loans by Type of Industry

【Total of two banks + Hokugin Corp.】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,156,797	100.0%	259,150	317,089	6,897,647	6,839,708
Manufacturing	製造業	973,872	13.6%	87,570	109,024	886,301	864,847
Agriculture	農業	21,435	0.3%	1,598	3,881	19,837	17,554
Forestry	林業	8,245	0.1%	5,110	4,905	3,135	3,340
Fishery	漁業	6,165	0.1%	(1,696)	(2,752)	7,861	8,917
Mining	鉱業	13,461	0.2%	9,781	10,006	3,680	3,455
Construction	建設業	376,972	5.3%	(14,691)	(41,701)	391,663	418,673
Utilities	電気・ガス・熱供給・水道業	85,579	1.2%	18,506	28,029	67,073	57,550
Communication	情報通信業	46,591	0.6%	14,527	11,934	32,064	34,657
Transportation	運輸業	163,149	2.3%	4,758	5,363	158,391	157,786
Wholesale and retail	卸売・小売業	935,594	13.1%	12,442	(13,961)	923,152	949,555
Finance and insurance	金融・保険業	230,342	3.2%	(4,858)	(22,892)	235,200	253,234
Real estate	不動産業	470,572	6.6%	(11,295)	(37,801)	481,868	508,374
Services	各種サービス業	740,678	10.3%	3,497	(18,177)	737,181	758,856
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,088,431 346,700	15.2% 4.8%	71,469 (40,993)	135,080 47,724	1,016,962 387,693	953,351 298,976
Other	その他	1,995,709	27.9%	62,431	146,159	1,933,277	1,849,549

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	222,673	100.0%	(33,905)	(88,142)	256,579	310,815
Manufacturing	製造業	28,024	12.6%	(8,355)	(19,817)	36,380	47,842
Agriculture	農業	966	0.4%	(200)	(534)	1,166	1,500
Forestry	林業	59	0.0%	(65)	(224)	124	283
Fishery	漁業	1,140	0.5%	(849)	(1,243)	1,990	2,383
Mining	鉱業	445	0.2%	(106)	248	551	196
Construction	建設業	43,051	19.3%	(8,385)	(10,344)	51,436	53,396
Utilities	電気・ガス・熱供給・水道業	0	0.0%	(5)	(7)	5	7
Communication	情報通信業	971	0.4%	(237)	498	1,209	473
Transportation	運輸業	5,254	2.4%	687	(3,573)	4,567	8,828
Wholesale and retail	卸売・小売業	47,391	21.3%	(3,277)	(9,022)	50,668	56,413
Finance and insurance	金融・保険業	1,524	0.7%	(550)	795	2,074	729
Real estate	不動産業	32,685	14.7%	(621)	(18,849)	33,306	51,534
Services	各種サービス業	35,658	16.0%	(13,014)	(27,375)	48,672	63,033
Government, local government	地方公共団体等	—	—	—	—	—	—
Other	その他	25,500	11.5%	1,076	1,307	24,424	24,193

【Hokuriku bank + Hokugin Corp.】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,293,302	100.0%	82,528	146,516	4,210,774	4,146,786
Manufacturing	製造業	714,053	16.6%	49,274	43,186	664,778	670,866
Agriculture	農業	11,701	0.3%	72	506	11,629	11,195
Forestry	林業	7,857	0.2%	5,031	4,854	2,826	3,003
Fishery	漁業	3,788	0.1%	(1,708)	(2,619)	5,496	6,407
Mining	鉱業	11,856	0.3%	9,811	10,059	2,045	1,797
Construction	建設業	249,498	5.8%	(16,675)	(36,856)	266,173	286,354
Utilities	電気・ガス・熱供給・水道業	38,604	0.9%	2,043	8,025	36,561	30,579
Communication	情報通信業	27,104	0.6%	2,444	(297)	24,660	27,401
Transportation	運輸業	89,189	2.1%	1,627	(4,953)	87,562	94,142
Wholesale and retail	卸売・小売業	565,501	13.2%	3,303	(20,931)	562,198	586,432
Finance and insurance	金融・保険業	93,083	2.2%	(821)	(11,028)	93,904	104,111
Real estate	不動産業	289,219	6.7%	(23,937)	(52,283)	313,157	341,503
Services	各種サービス業	448,849	10.4%	4,074	(18,129)	444,775	466,979
Government, local government	地方公共団体等	706,778	16.5%	(411)	115,710	707,189	591,068
(Government)	(うち政府向け)	346,700	8.1%	(23,993)	93,353	370,693	253,347
Other	その他	1,036,220	24.1%	48,400	111,280	987,819	924,939

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	139,673	100.0%	(20,468)	(59,078)	160,141	198,751
Manufacturing	製造業	20,430	14.6%	(240)	(8,525)	20,670	28,955
Agriculture	農業	170	0.1%	(36)	(295)	207	466
Forestry	林業	0	0.0%	0	(151)	—	151
Fishery	漁業	412	0.3%	(691)	(936)	1,103	1,348
Mining	鉱業	445	0.3%	(106)	248	551	196
Construction	建設業	29,323	21.0%	421	(2,778)	28,902	32,102
Utilities	電気・ガス・熱供給・水道業	—	—	(3)	(4)	3	4
Communication	情報通信業	711	0.5%	(243)	509	954	202
Transportation	運輸業	2,716	2.0%	863	(682)	1,852	3,398
Wholesale and retail	卸売・小売業	23,246	16.7%	(9,464)	(14,984)	32,710	38,230
Finance and insurance	金融・保険業	1,164	0.8%	(34)	585	1,198	578
Real estate	不動産業	21,500	15.4%	475	(12,727)	21,024	34,227
Services	各種サービス業	25,175	18.0%	(11,995)	(20,568)	37,170	45,744
Government, local government	地方公共団体等	—	—	—	—	—	—
Other	その他	14,377	10.3%	585	1,231	13,791	13,145

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	2,863,495	100.0%	176,621	170,572	2,686,873	2,692,922
Manufacturing	製造業	259,819	9.1%	38,296	65,838	221,523	193,981
Agriculture	農業	9,734	0.3%	1,526	3,375	8,208	6,359
Forestry	林業	388	0.0%	79	51	309	337
Fishery	漁業	2,377	0.1%	12	(133)	2,365	2,510
Mining	鉱業	1,605	0.1%	(30)	(53)	1,635	1,658
Construction	建設業	127,474	4.5%	1,984	(4,845)	125,490	132,319
Utilities	電気・ガス・熱供給・水道業	46,975	1.6%	16,463	20,004	30,512	26,971
Communication	情報通信業	19,487	0.7%	12,083	12,231	7,404	7,256
Transportation	運輸業	73,960	2.6%	3,131	10,316	70,829	63,644
Wholesale and retail	卸売・小売業	370,093	12.9%	9,139	6,970	360,954	363,123
Finance and insurance	金融・保険業	137,259	4.8%	(4,037)	(11,864)	141,296	149,123
Real estate	不動産業	181,353	6.3%	12,642	14,482	168,711	166,871
Services	各種サービス業	291,829	10.2%	(577)	(48)	292,406	291,877
Government, local government (Government)	地方公共団体等 (うち政府向け)	381,653 —	13.3% —	71,880 (17,000)	19,370 (45,629)	309,773 17,000	362,283 45,629
Other	その他	959,489	33.5%	14,031	34,879	945,458	924,610

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008		As of Mar.31,2007
		(A)		(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	83,000	100.0%	(13,436)	(29,063)	96,437	112,063
Manufacturing	製造業	7,594	9.1%	(8,115)	(11,292)	15,709	18,886
Agriculture	農業	795	1.0%	(163)	(238)	959	1,034
Forestry	林業	58	0.1%	(65)	(73)	124	132
Fishery	漁業	727	0.9%	(158)	(306)	886	1,034
Mining	鉱業	—	—	—	—	—	—
Construction	建設業	13,727	16.5%	(8,806)	(7,565)	22,534	21,293
Utilities	電気・ガス・熱供給・水道業	0	0.0%	(1)	(3)	1	3
Communication	情報通信業	260	0.3%	5	(11)	254	271
Transportation	運輸業	2,538	3.1%	(176)	(2,890)	2,714	5,429
Wholesale and retail	卸売・小売業	24,145	29.1%	6,187	5,961	17,957	18,183
Finance and insurance	金融・保険業	359	0.4%	(516)	209	875	150
Real estate	不動産業	11,185	13.5%	(1,097)	(6,121)	12,282	17,306
Services	各種サービス業	10,482	12.6%	(1,019)	(6,806)	11,502	17,288
Government, local government	地方公共団体等	—	—	—	—	—	—
Other	その他	11,123	13.4%	490	75	10,633	11,048

7. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,908,266	71,797	158,369	1,836,469	1,749,896
Housing loans	うち住宅系ローン残高	1,792,622	80,353	173,563	1,712,268	1,619,058
Other consumer loans	うちその他のローン残高	115,644	(8,556)	(15,194)	124,200	130,838

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	978,435	56,066	120,336	922,369	858,098
Housing loans	うち住宅系ローン残高	913,256	63,829	134,261	849,426	778,994
Other consumer loans	うちその他のローン残高	65,179	(7,763)	(13,925)	72,942	79,104

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	929,831	15,731	38,033	914,100	891,798
Housing loans	うち住宅系ローン残高	879,366	16,524	39,302	862,842	840,064
Other consumer loans	うちその他のローン残高	50,465	(793)	(1,269)	51,258	51,734

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

【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	5,050,546	36,774	(4,434)	5,013,772	5,054,981
% to total loans	中小企業等貸出比率	70.56%	(2.12)%	(3.34)%	72.68%	73.90%

【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	3,013,726	2,677	41,785	3,011,049	3,055,512
% to total loans	中小企業等貸出比率	70.19%	(1.31)%	(3.49)%	71.50%	73.68%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,036,820	34,097	37,351	2,002,723	1,999,469
% to total loans	中小企業等貸出比率	71.13%	(3.40)%	(3.11)%	74.53%	74.24%

9. Deposits and Loans

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

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	8,671,510	264,040	236,817	8,407,470	8,434,693
Deposits (average balance)	預金 (平残)	8,463,737	160,719	282,401	8,303,017	8,181,335
Loans (term-end balance)	貸出金 (末残)	7,156,797	259,150	317,089	6,897,647	6,839,708
Loans (average balance)	貸出金 (平残)	6,949,799	157,429	325,701	6,792,370	6,624,097

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

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	5,040,041	130,888	122,562	4,909,152	4,917,478
Deposits (average balance)	預金 (平残)	4,897,229	87,120	152,129	4,810,108	4,745,100
Loans (term-end balance)	貸出金 (末残)	4,293,302	82,528	146,516	4,210,774	4,146,786
Loans (average balance)	貸出金 (平残)	4,192,395	73,686	153,252	4,118,709	4,039,142

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2009			As of Mar.31,2008	As of Mar.31,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (末残)	3,631,469	133,152	114,254	3,498,317	3,517,214
Deposits (average balance)	預金 (平残)	3,566,507	73,598	130,272	3,492,908	3,436,235
Loans (term-end balance)	貸出金 (末残)	2,863,495	176,621	170,572	2,686,873	2,692,922
Loans (average balance)	貸出金 (平残)	2,757,403	83,742	172,449	2,673,660	2,584,954