

Investors Meeting

*~Financial Results for FY 2005~
(ended March 31, 2006)*



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

June, 2006

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***Summary of Financial Results
for FY 2005***

Summary of Financial Results I -①

<P/L: Consolidated and Total of two banks>

- Core Business Profit (total of two banks) : ¥92.2 Billion (+6.4Billion compared to FY 2004)
- Both Banks recorded the highest profit ever
- Decrease in Credit Costs ⇒ Ordinary Income ¥50.5Billion Net Income ¥29.0Billion

(¥ Billion)	FG consoli- dated(06/3)	Total of two banks		
		(06/3) (a)	05/3 (b)	a-b
Core Gross Business Profit	186.2	180.8	175.0	5.8
Net Interest Income	137.2	138.4	141.0	(2.6)
Fees and Commissions	32.0	29.2	26.3	2.8
Net Trading Income	1.1	1.1	3.1	(2.0)
Other Income (net) (note 1)	15.7	12.0	4.4	7.6
Expenses	(91.3)	(88.6)	(89.2)	(0.5)
Core Business Profit	94.9	92.2	85.8	6.4
Net Business Profit (note 2)	95.6	92.0	91.0	1.0
Total Credit Cost (note 3)	(51.1)	(47.7)	(59.4)	(11.7)
Gains Related to Stocks	6.8	7.0	1.5	5.5
Ordinary Income	48.2	50.5	34.1	16.4
Extraordinary Gains/Losses	(1.7)	(1.5)	(2.2)	0.7
Income Taxes	(19.6)	(19.9)	(16.5)	3.3
Net Income	26.8	29.0	15.2	13.8

	06/3(a)	05/3(b)	b-a
Net Interest Income (Domestic)	137.6	139.6	(1.9)
Loans & Discounts	125.9	133.6	(7.7)
Dividends on Securities	15.4	13.0	2.4
Deposits with other Banks	(3.7)	(5.1)	(1.4)
N.I.I (Foreign)	0.7	1.4	(0.6)

	06/3(a)	05/3(b)	b-a
Fees & Commissions	29.2	26.3	2.8
Exchange	11.7	12.0	(0.2)
Investment Trust	6.8	4.5	2.3
Annuity Insurance	3.5	1.9	1.5

	06/3(a)	05/3(b)	b-a
Provision for General Reserve for possible loan losses	(12.8)	(6.7)	(6.1)
Total Credit Cost	60.6	66.1	(5.5)
Rank Down	48.9	46.5	2.4
Change on valuation for security	17.3	17.1	0.2
Other Reasons	(5.6)	2.5	(8.1)

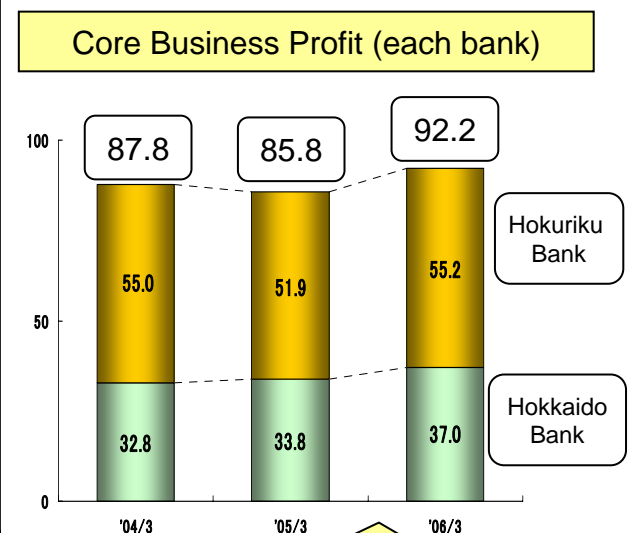
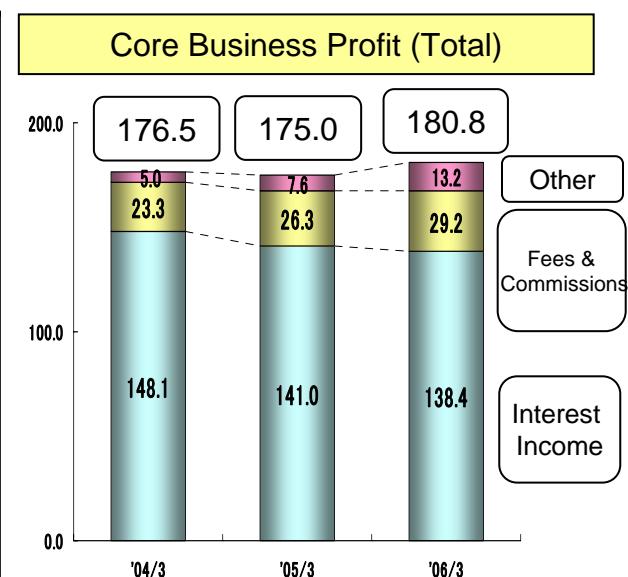
(note 1) Excludes gains/losses on bonds (note 2) Excludes provision for general reserve for possible loan losses (note 3) Includes Hokugin Corporate

Based on Internal Data

Summary of Financial Results I -②

<P/L: Non-Consolidated, each bank>

(¥ Billion)	Hokuriku Bank (06/3) a	+Hokugin Corporate		Hokkaido Bank (06/3) c		
		05/3b	a-b		05/3d	c-d
Core Gross Business Profit	106.1	103.6	2.4	74.7	71.3	3.3
Net Interest Income	78.5	82.3	(3.8)	59.9	58.6	1.2
Fees & Commissions	16.9	15.1	1.8	12.2	11.2	1.0
Net Trading Income	1.1	3.1	(2.0)	—	—	—
Other Income	9.4	2.9	6.5	2.5	1.4	1.1
Expenses	50.9	51.6	(0.7)	37.7	37.5	0.1
Core Business Profit	55.2	51.9	3.2	37.0	33.8	3.1
Net Business Profit	55.5	56.6	(1.1)	36.5	34.3	2.2
Total Credit Cost	34.7	42.6	(7.8)	12.9	16.8	(3.8)
Gains/Losses Related to Stocks	6.1	1.3	4.7	0.9	0.2	0.7
Ordinary Income	26.7	16.8	9.9	23.8	17.3	6.5
Extraordinary Gains/Losses	(0.8)	(2.1)	1.3	(0.7)	(0.0)	(0.6)
Income Taxes (including Taxes-deferred)	(10.2)	(10.4)	0.2	(9.6)	(6.0)	(3.5)
Net Income	15.6	4.1	11.4	13.4	11.1	2.3



Highest Profit ever : Both banks

Summary of Financial Results II -①

<B/S: Consolidated and Total of two Banks>

- **Loans** (Total of two banks and Hokugin Corporate) ... +¥167.2 Billion (compared to the balance of FY 2004)
- **Securities** (Total of two banks) ... +196.2 Billion (compared to the balance of FY 2004)
- **Deposits** (Total of two banks) ... -¥109.6 Billion (compared to the balance of FY 2004)

(¥ Billion)	FG consolidated (06/3)	Total of two banks		
		(06/3) a	(05/3) b	a-b
Assets	9,535.6	9,448.2	9,290.3	157.9
Cash & Due from Banks	346.8	346.2	497.7	(151.5)
Other Debt Purchased	215.3	215.3	22.3	192.9
Loans & Bills Discounted	6,678.2	6,681.4	6,678.9	2.5
(+Hokugin Corporate, RMBS deducted)		6,706.2	6,538.9	167.2
Securities	1,749.0	1,802.7	1,606.5	196.2
Deferred Tax Assets	101.8	102.7	125.8	(23.1)
Liabilities	9,129.1	9,093.7	8,955.0	138.6
Deposits	8,163.4	8,216.4	8,326.0	(109.6)
NCDs	40.4	45.7	21.7	23.9
Stockholder's Equity	406.0	354.5	335.2	19.3
Capital Stocks	50.0	233.9	233.9	—
Capital Surplus	272.5	31.7	31.7	—
Retained Earnings	57.5	57.8	41.0	16.8

	06/3 a	05/3 b	a-b
Loans & Bills Discounted	6,706.2	6,538.9	167.2
SME's	5,040.3	5,028.6	11.7
Consumers' Loans	1,657.4	1,523.5	133.9

From this FY 2005, Hokuriku Bank changed the indication of RMBS from "Loans" to "Other debt purchased". In order to compare substantially, the balance of RMBS is deducted.
 <Balance of RMBS>
 ・05/3: ¥182.2 Billion

	06/3 a	05/3 b	a-b
Securities	1,802.7	1,606.5	196.2
Government Bonds	749.3	570.3	178.9
Local Bonds	149.8	148.1	1.7
Corporate Bonds	428.2	451.0	(22.8)
Stocks	277.1	233.1	43.9

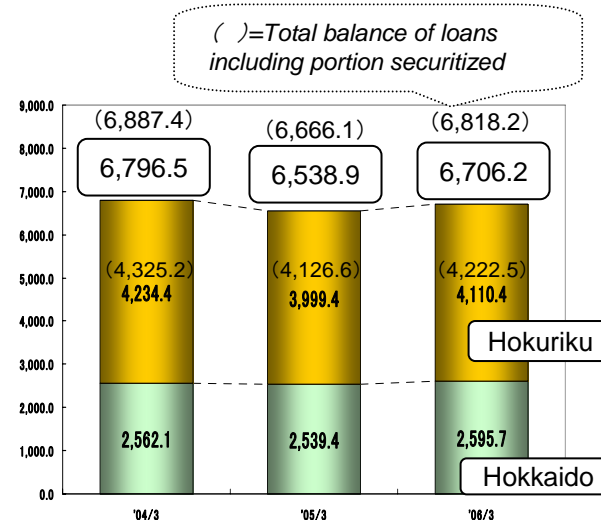
	06/3 a	05/3 b	a-b
Deposits	8,216.4	8,326.0	(109.6)
Consumers' Deposits	5,541.6	5,434.8	106.7

Summary of Financial Results II -②

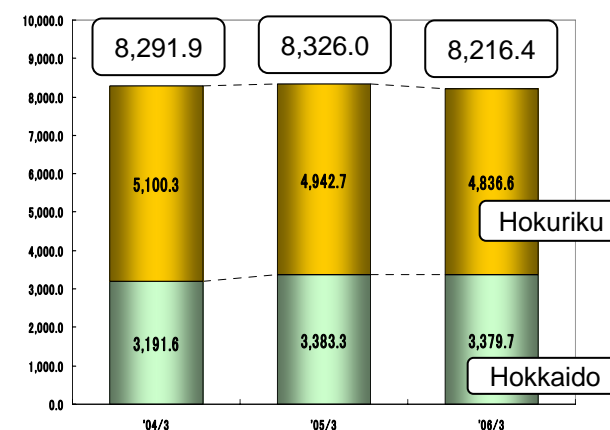
<B/S: Non-Consolidated, each bank>

(¥ Billion)	Hokuriku Bank			Hokkaido Bank		
	06/3 a	05/3 b	a-b	06/3 c	05/3 d	c-d
Assets	5,637.7	5,551.3	86.3	3,810.5	3,738.9	71.5
Cash & Due from Banks	147.8	198.4	(50.5)	198.3	299.3	(100.9)
Other Debt Purchased	215.3	22.3	192.9	0.0	0.0	0.0
Loans & Bills Discounted	4,085.7	4,139.4	(53.7)	2,595.7	2,539.4	56.2
(+Hokugin Corporate, RMBS deducted)	4,110.4	3,999.4	111.0	/	/	/
Securities	892.7	815.6	77.0	910.0	790.8	119.1
Deferred Tax Assets	63.0	80.7	(17.6)	39.6	45.1	(5.5)
Liabilities	5,420.8	5,357.0	63.7	3,672.9	3,598.0	74.8
Deposits	4,836.6	4,942.7	(106.1)	3,379.7	3,383.3	(3.5)
NCDs	28.2	21.2	6.9	17.5	0.5	17.0
Stockholder's Equity	216.9	194.3	22.6	137.6	140.8	(3.2)
Capital Stocks	140.4	140.4	—	93.5	93.5	—
Capital Surplus	14.9	14.9	0.0	16.7	16.7	(0.0)
Retained Earnings	35.6	21.5	14.0	22.2	19.4	2.7

Loans (Total of two banks + Hokugin Corporate)
~(RMBS deducted basis)~



Deposits (Total of two banks)



Plan for Sound Management (Results and Targets)

(¥ Billion)

(Total of two banks) + Hokugin Corporate	05/3 Results	06/3 (a)	06/3 (b)	
		Targets	Results	b-a
Gross Business Profit	180.2	176.7	180.0	3.3
Expenses	89.1	88.7	88.5	(0.2)
OHR (Expenses/Gross Business Profit)	49.49%	50.19%	49.16%	(1.03%)
Net Business Profit (excluding provision for general for possible loan losses)	91.0	88.0	91.5	3.5
Core Business Profit	85.8	87.2	91.7	4.5
Total Credit Cost	59.5	39.0	46.6	7.6
Ordinary Income	34.0	47.6	50.6	3.0
Net Income	15.2	25.9	29.1	3.2
Balance of Retained Earnings (including Hokuhoku FG)	46.3	64.7	68.1	3.4
Capital Ratio (Consolidated)	8.33%	8.12%	9.00%	0.88%
Tier1 Ratio	5.95%	6.34%	6.47%	0.13%

Projection for FY 2006

(¥ Billion)

	Hokuhoku FG (consolidated) (Projection for FY 2006)		
	06/09	07/03	Difference against FY 2005
Ordinary Revenue	115.0	230.0	(10.9)
Ordinary Income	24.5	60.0	11.8
Net Income	13.5	35.0	8.2

Core Business Profit : Retain the Level of Previous Fiscal Year (Highest profit ever)

Net Income : Mainly due to the decline in total credit cost, Hokuhoku FG plans to mark the highest net income ever

**Ordinary Dividend : 2.0 yen per share (Annual)
(+0.5 yen per share compared to FY 2005)**

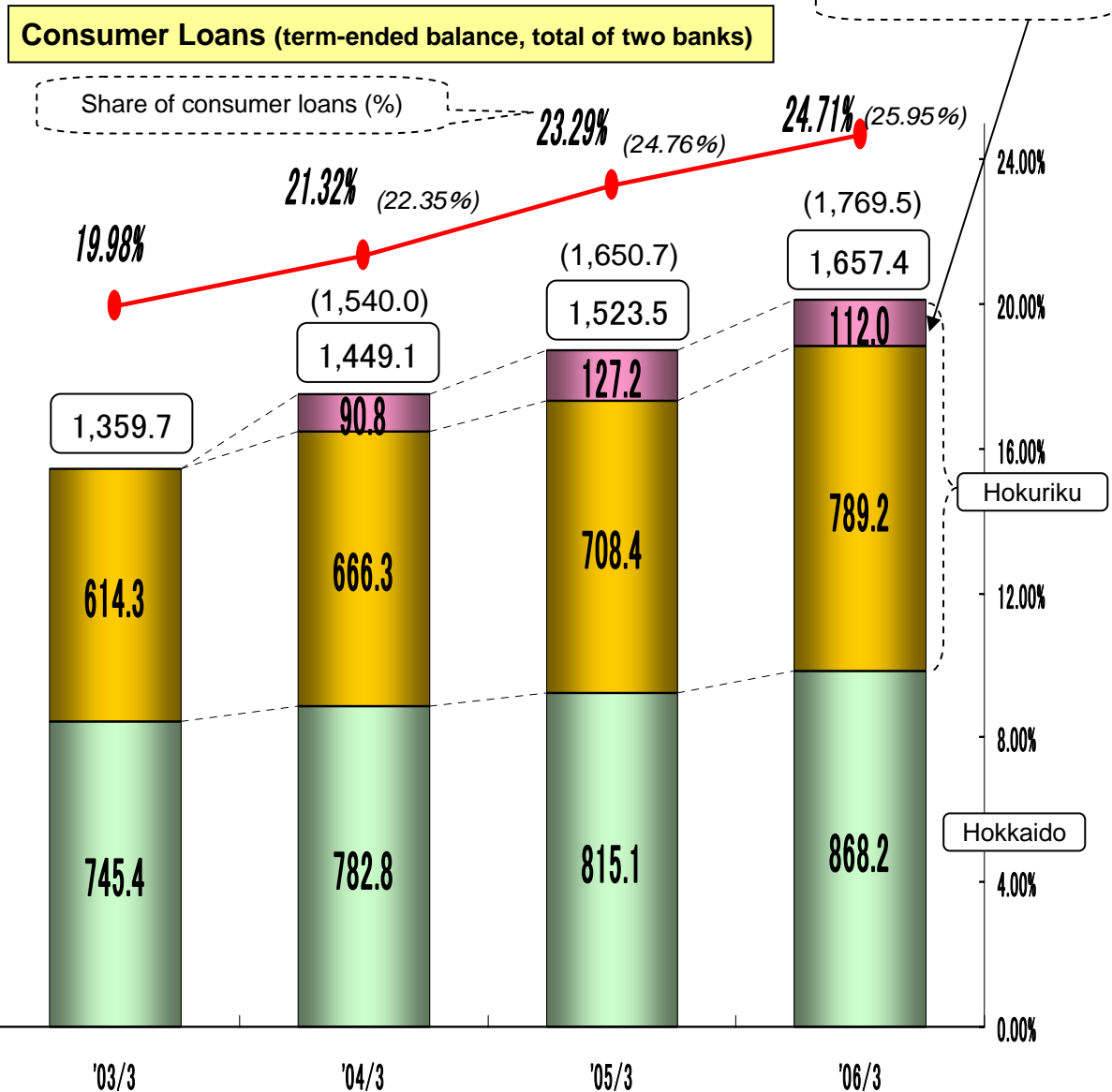
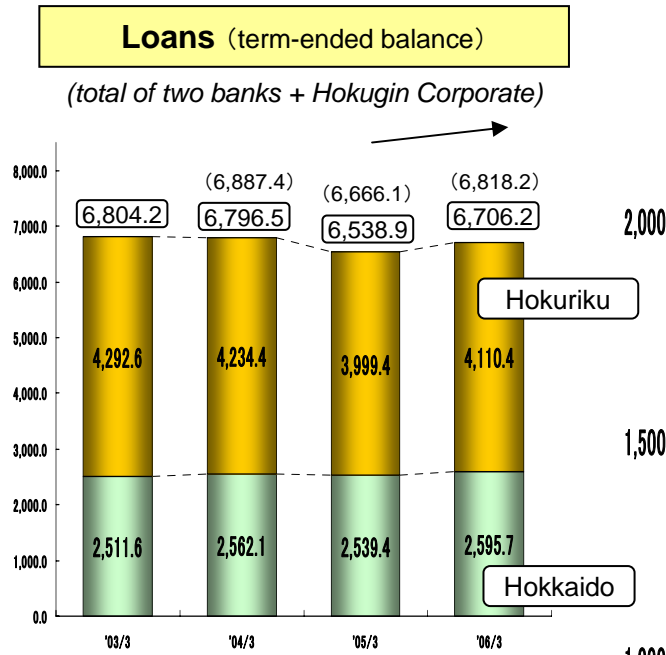
(¥ Billion)

	Total of two banks (Projection for FY 2006)								
	+ Hokugin Corporate			Hokuriku Bank + Hokugin Corp.			Hokkaido Bank		
	06/09	07/03	Difference against FY 2005	06/09	07/03	Difference against FY 2005	06/09	07/03	Difference against FY 2005
Ordinary Revenue	102.0	205.0		(15.8)	60.0		120.0	(12.6)	
Core Business Profit	44.5	92.0	(0.2)	27.0	55.0	(0.2)	17.5	37.0	0.0
Total Credit Cost	19.0	31.0	(16.7)	12.0	21.0	(13.7)	7.0	10.0	(2.9)
Ordinary Income	25.5	60.0	9.5	15.0	33.0	6.3	10.5	27.0	3.2
Net Income	14.0	36.0	7.0	8.0	18.0	2.4	6.0	18.0	4.6

***Operating Performance
for FY 2005***

Growth of Consumer Loans I

(¥ Billion)



From this FY 2005, Hokuriku Bank changed the indication of RMBS from "Loans" to "Other debt purchased". In order to compare substantially, the balance of RMBS is decreased.
 <Balance of RMBS>
 -'05/3: ¥182.2 Billion

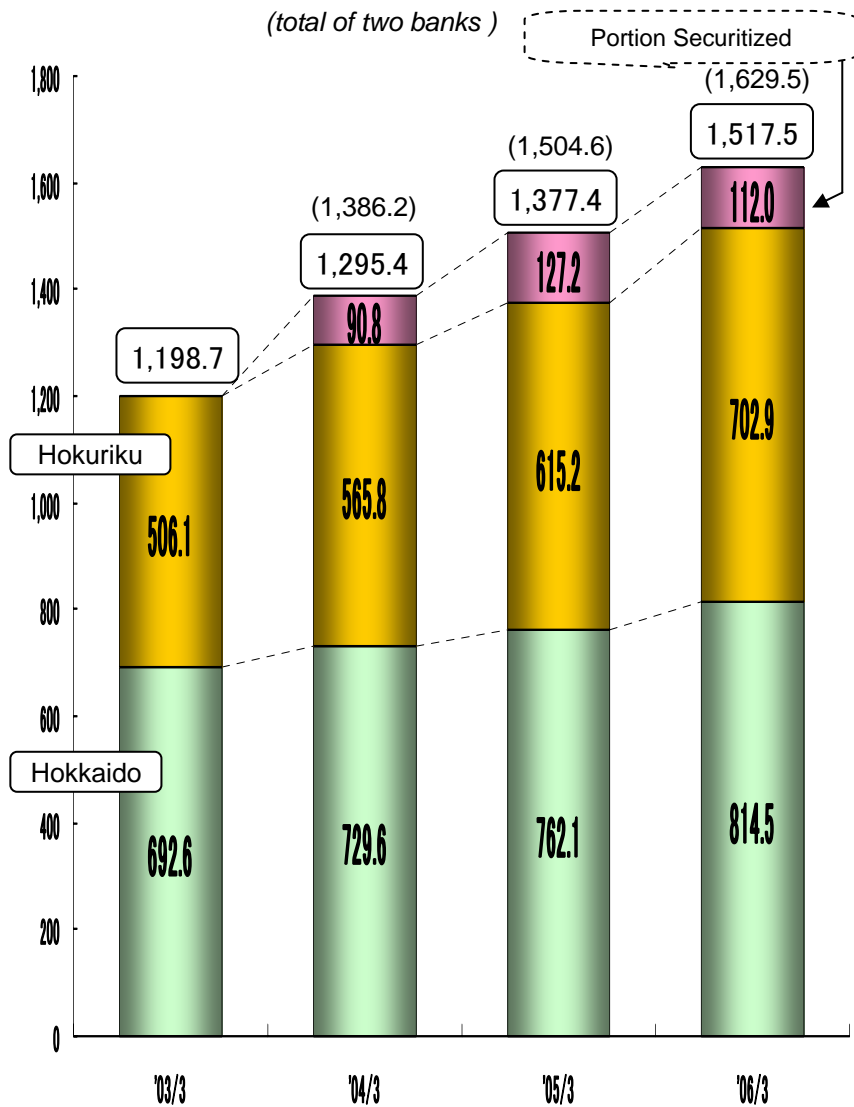
(note) () = Total balance of consumer loans including portion securitized

(note) Share of consumer loans = (consumer loans + portion securitized) / (loans and bills discounted + portion securitized)

Growth of Consumer Loans II

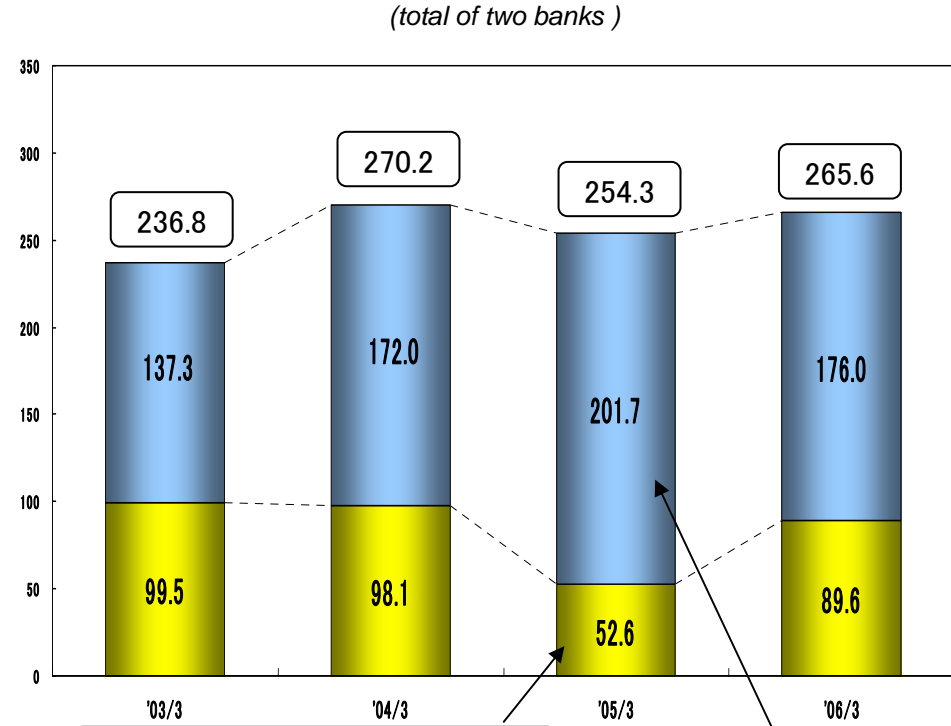
(¥ Billion)

Housing Loans (term-ended balance)



(note) () = Total balance of consumer loans including portion securitized

New Housing Loan Made



Refund of loans from other financial institutions such as "The Government Housing Loan Corporation" (b)

Loans to newly built housings (a)

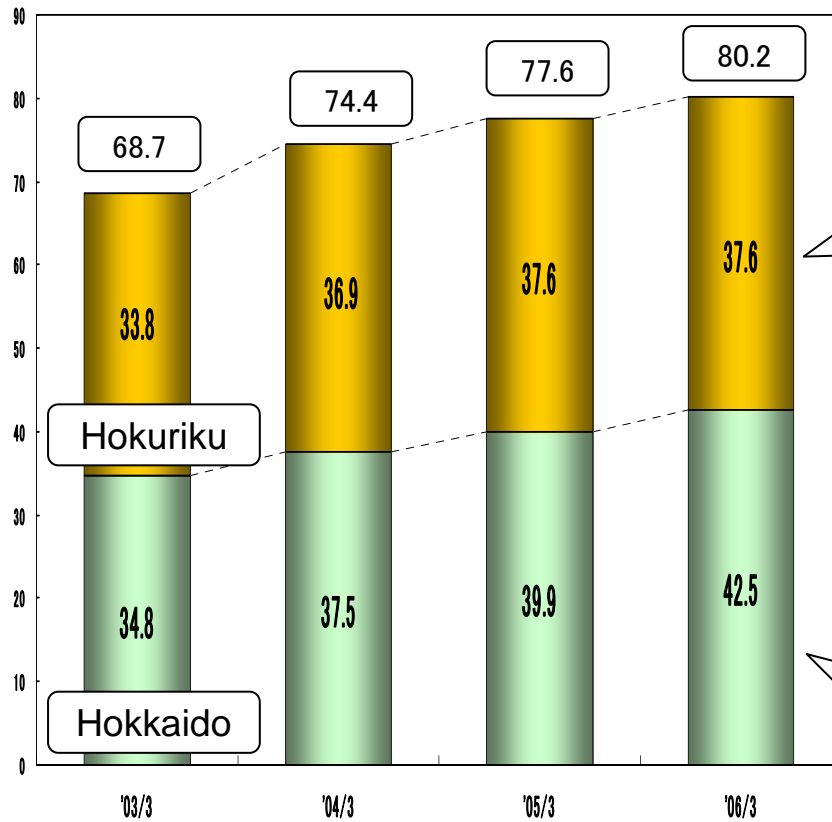
		'03/3	'04/3	'05/3	'06/3
Hokuriku	(a)	76.7	107.3	122.2	102.6
	(b)	55.5	57.5	28.1	30.8
Hokkaido	(a)	60.5	64.6	79.4	73.4
	(b)	44.0	40.5	24.4	58.8

Growth of Consumer Loans III

(¥ Billion)

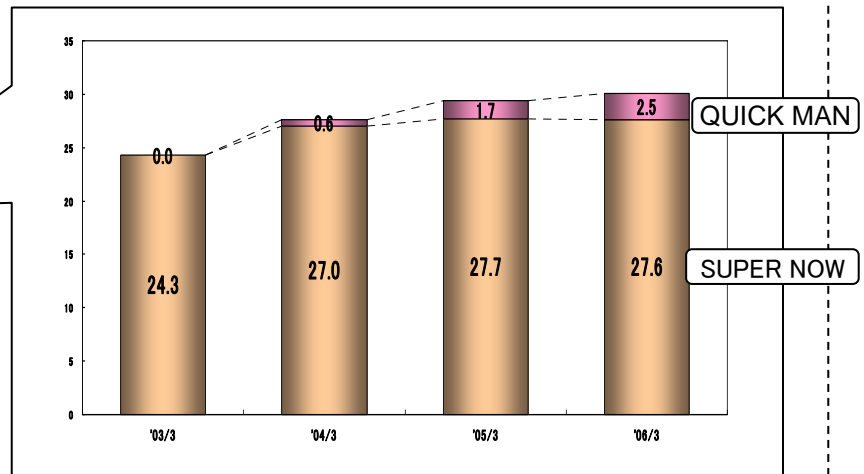
Card Loans (term-ended balance)

(total of two banks)

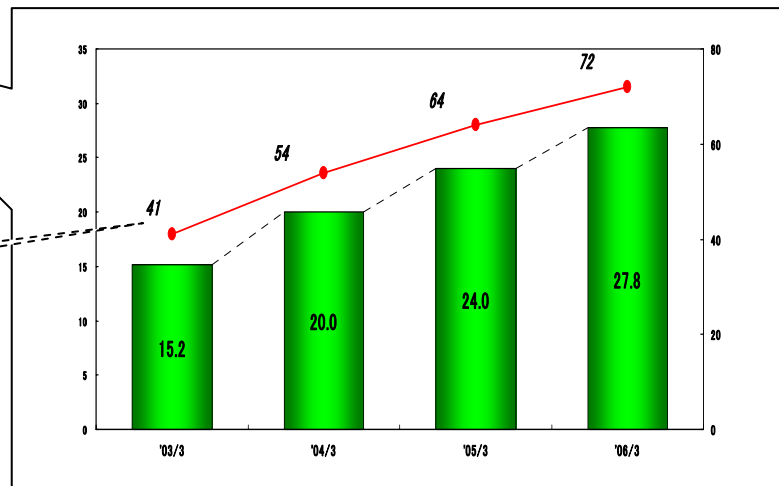


Balance of Main Card Loan Products (term-ended balance)

Hokuriku Bank: Balance of "SUPER NOW" & "QUICK MAN"



Hokkaido Bank: Balance of "RAPID"



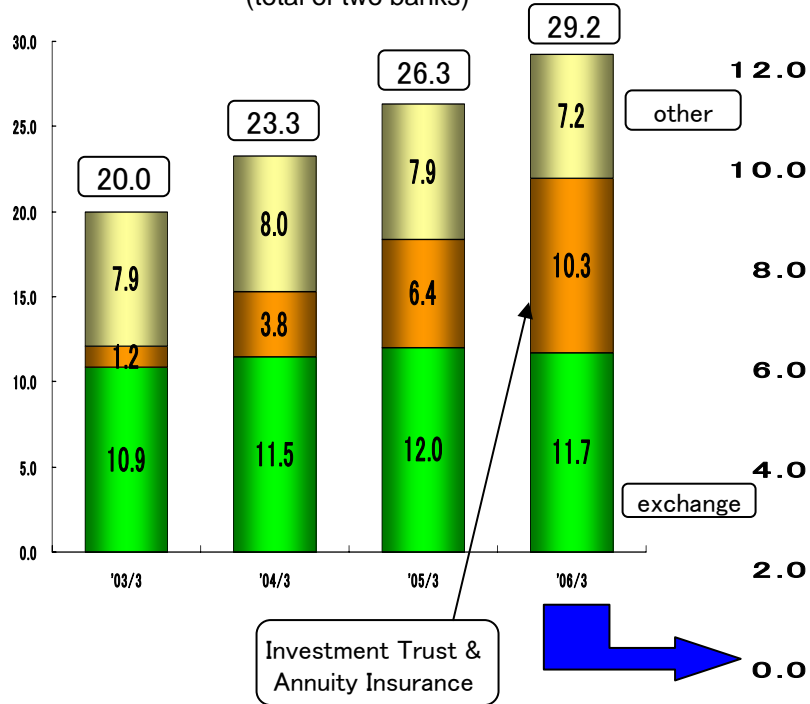
Number of card holders
(thousand)

Increase in Fee-based Business I

(¥ Billion)

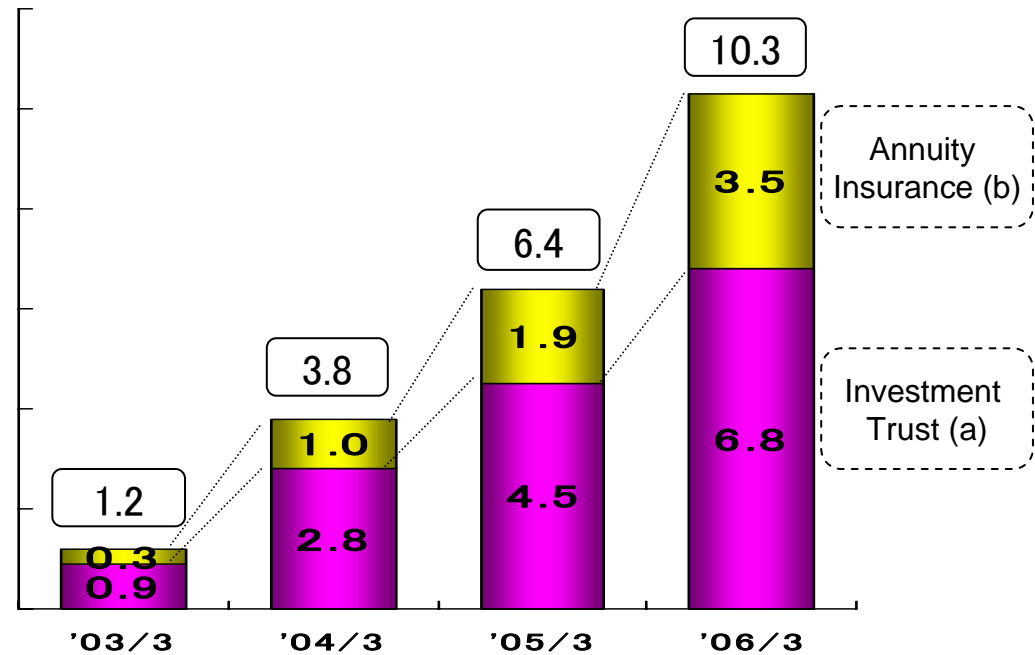
Fees & Commissions (total)

(total of two banks)



Fee Income from Investment Trust & Annuity Insurance

(total of two banks)



Increase in fee income from investment trust and annuity insurance

		03/3	04/3	05/3	06/3
Hokuriku	a	0.3	2.0	3.2	4.7
	b	0.1	0.6	1.2	2.4
	Total	0.5	2.7	4.5	7.1
Hokkaido	a	0.5	0.8	1.2	2.1
	b	0.1	0.3	0.6	1.0
	Total	0.6	1.1	1.8	3.1

Increase in Fee-based Business II

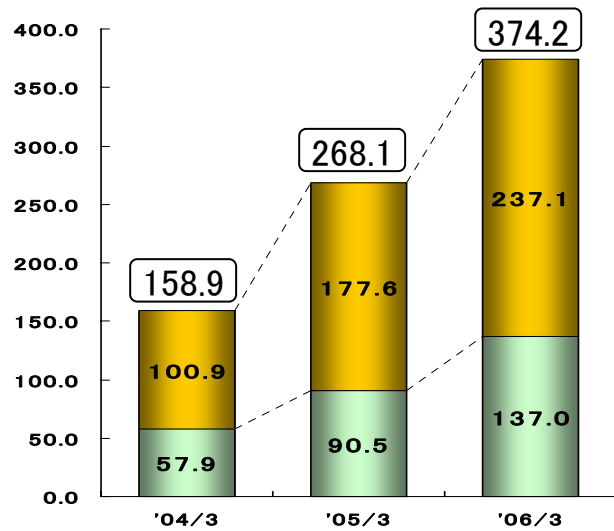
~Balance of Non-deposit Products (Individual)~

(Total of two banks)

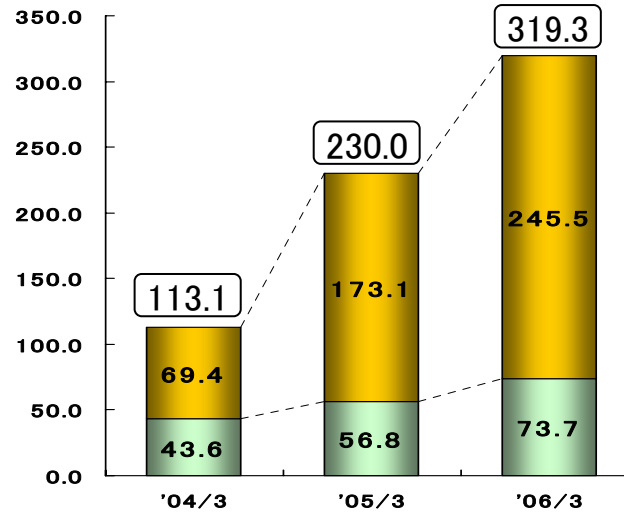
(note) upper: Hokuriku Bank, lower: Hokkaido Bank

(¥ Billion)

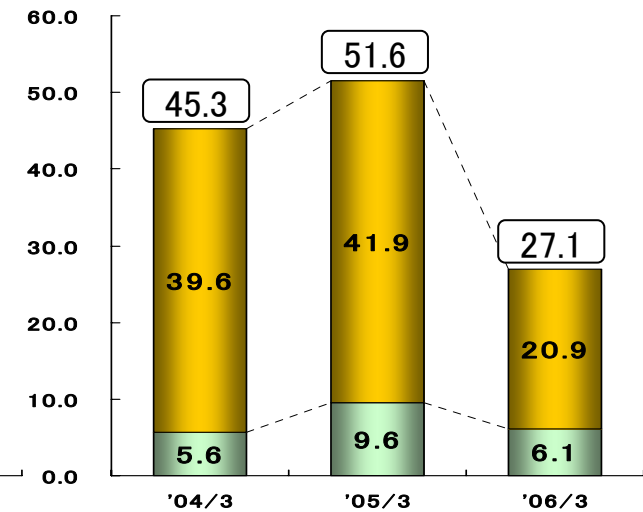
Balance of Investment Trust



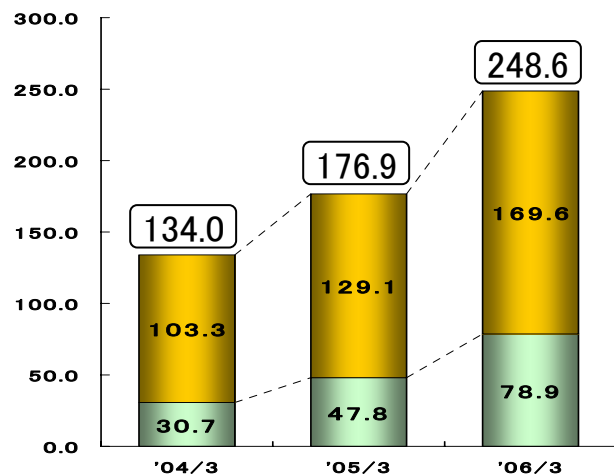
Balance of Public Bonds



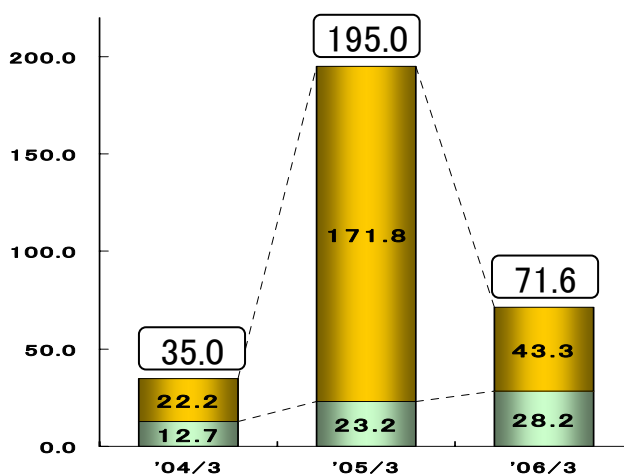
Balance of Foreign Currency Deposits



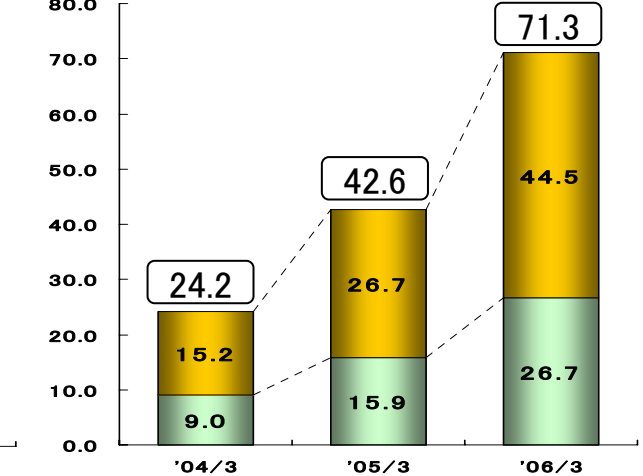
Sales Amount of Investment Trust



Sales Amount of Public Bonds



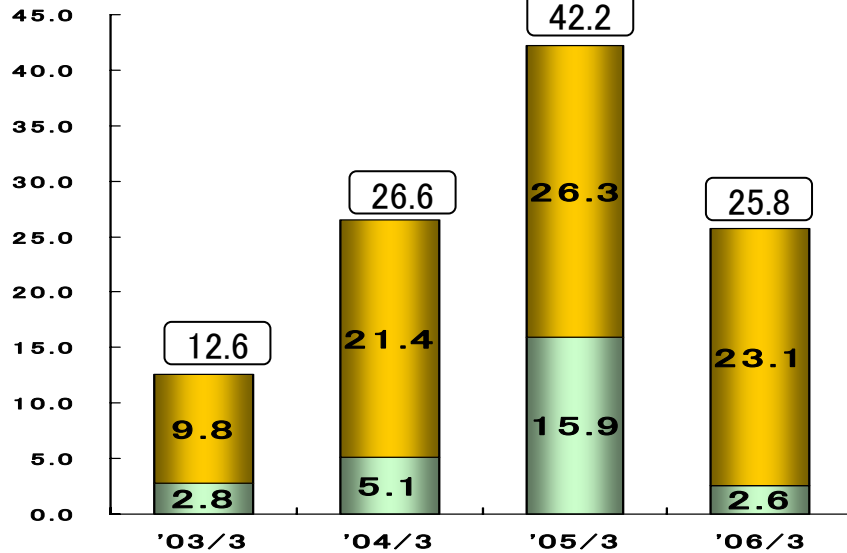
Sales Amount of Annuity Insurance



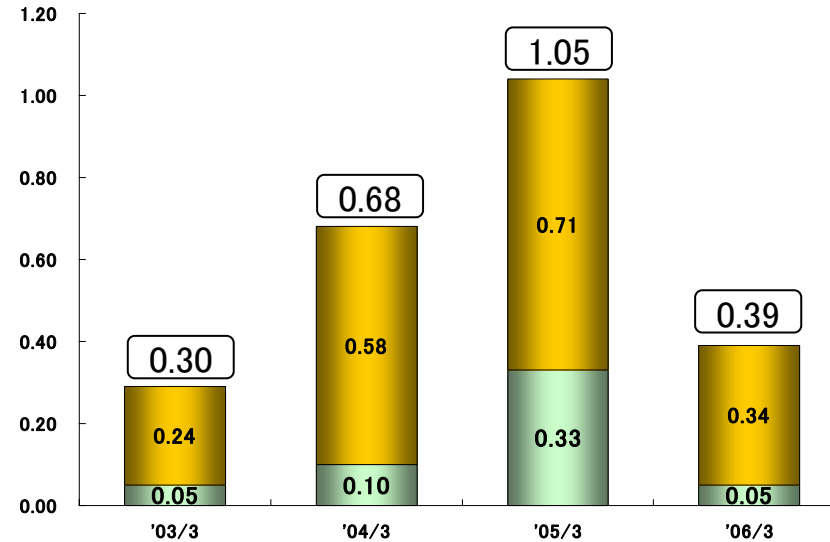
Increase in Fee-based Business III

(¥ Billion)

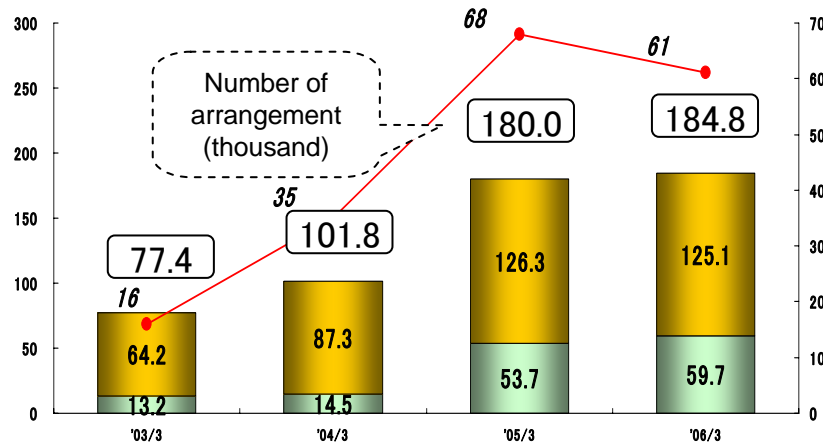
Private Placement Bonds (Sales amount)



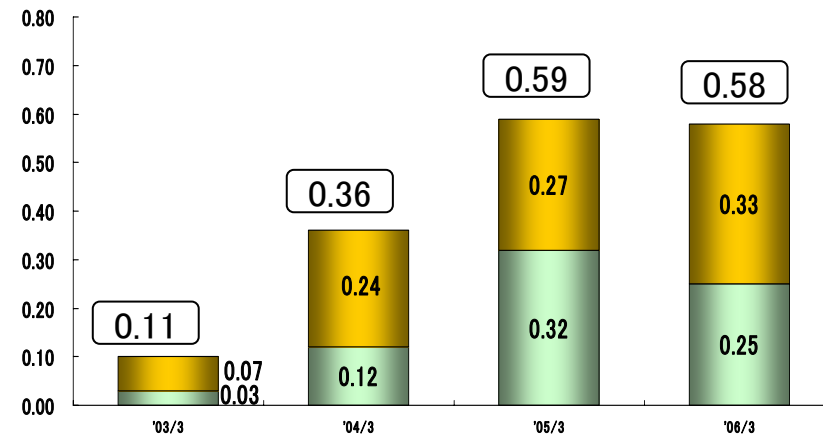
Fees from underwriting Private Placement Bonds



Syndicated Loans (Fees of arrangement)



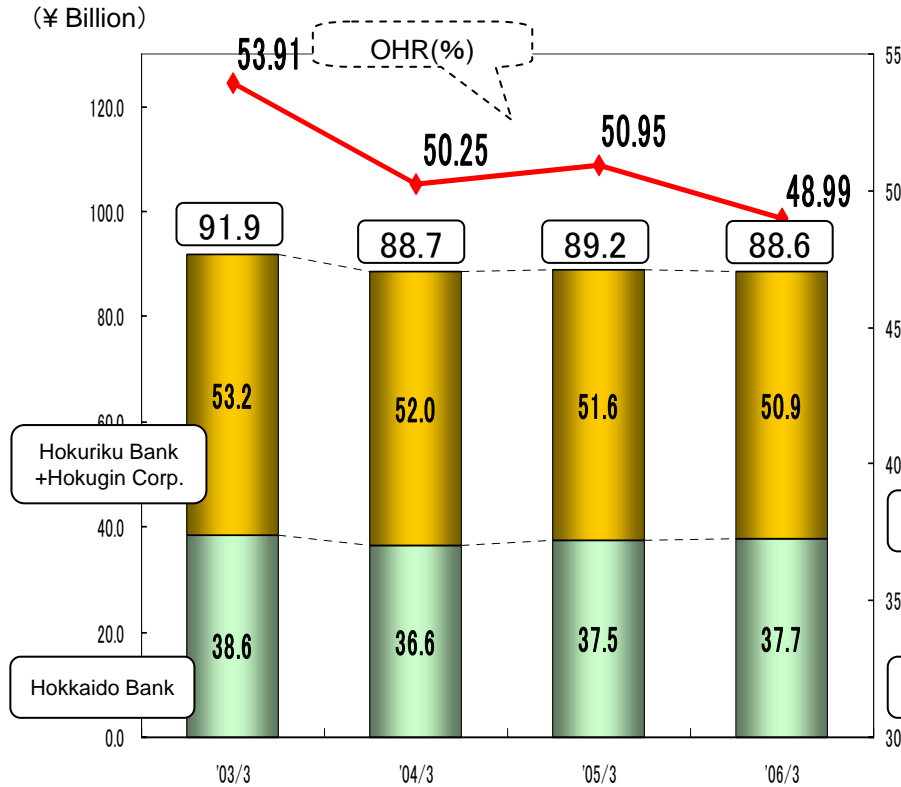
Fees from composing Syndicated Loans



(note) upper: Hokuriku Bank, lower: Hokkaido Bank

Increasing Management Efficiency

Expenses and Overhead Ratio

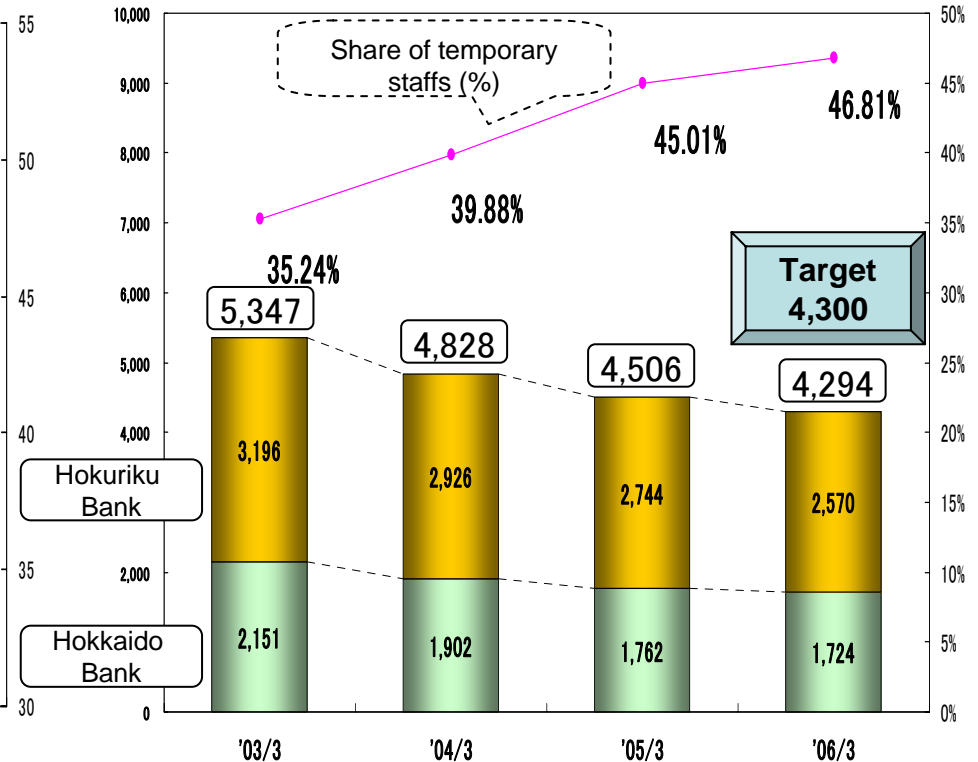


Overhead Ratio decreased to 48.99%
More than 11% below the average OHR
Of regional banks (Avg. 59.72%)

(note) $OHR = (\text{Expenses} / \text{Core Gross Business Profit}) \times 100$

(note) $\text{Share of temporary staffs} = (\text{number of temporary staffs} + \text{part-time employees}) / (\text{number of employees} + \text{temporary staffs} + \text{part-time employees})$

Number of Employees

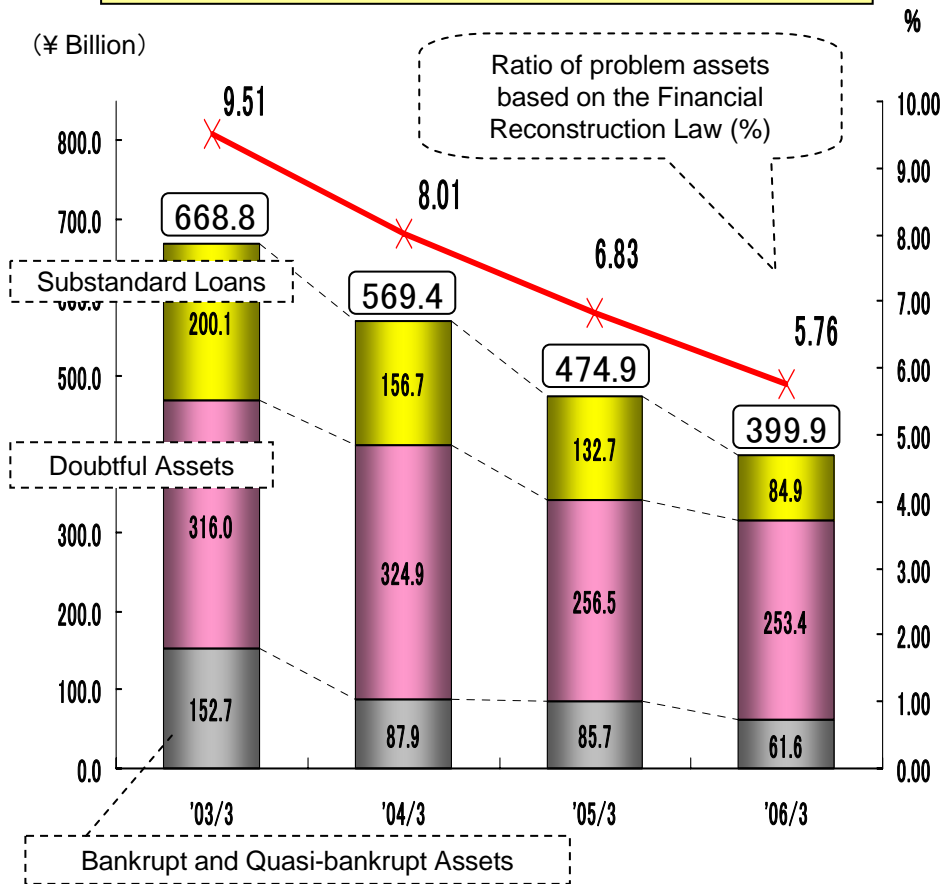


Establishing and enhancing further
“Low-cost Operation”

Strengthening Balance Sheet

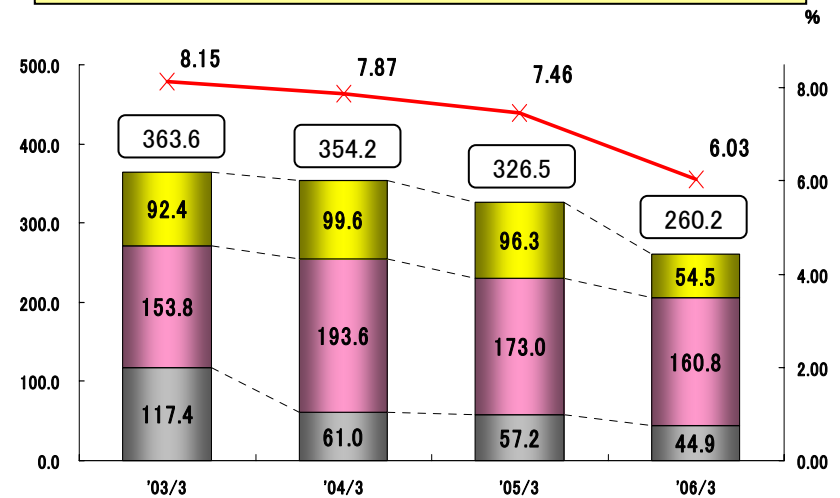
Disclosed Claims under the Financial Reconstruction Law

Total of Two Banks (+ Hokugin Corporate)

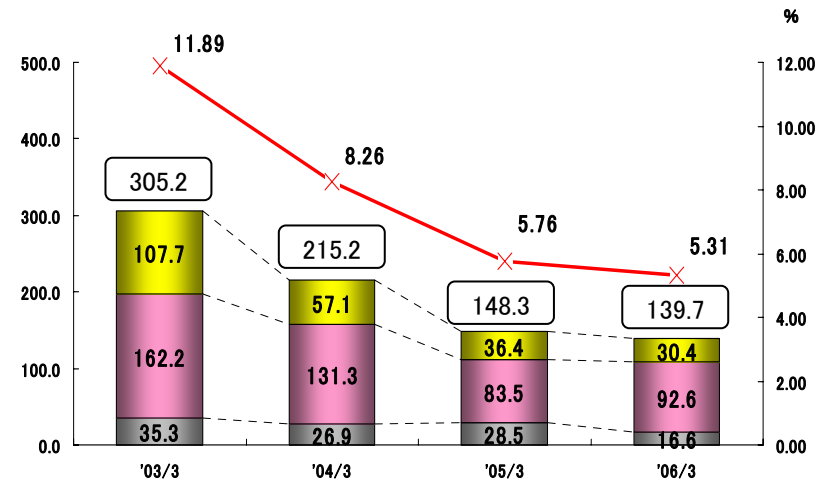


Achieved the target two years ahead!
Target (by March 2008): Reduce the proportion of non-performing loans UP TO 5.99%

Hokuriku Bank (+Hokugin Corporate)

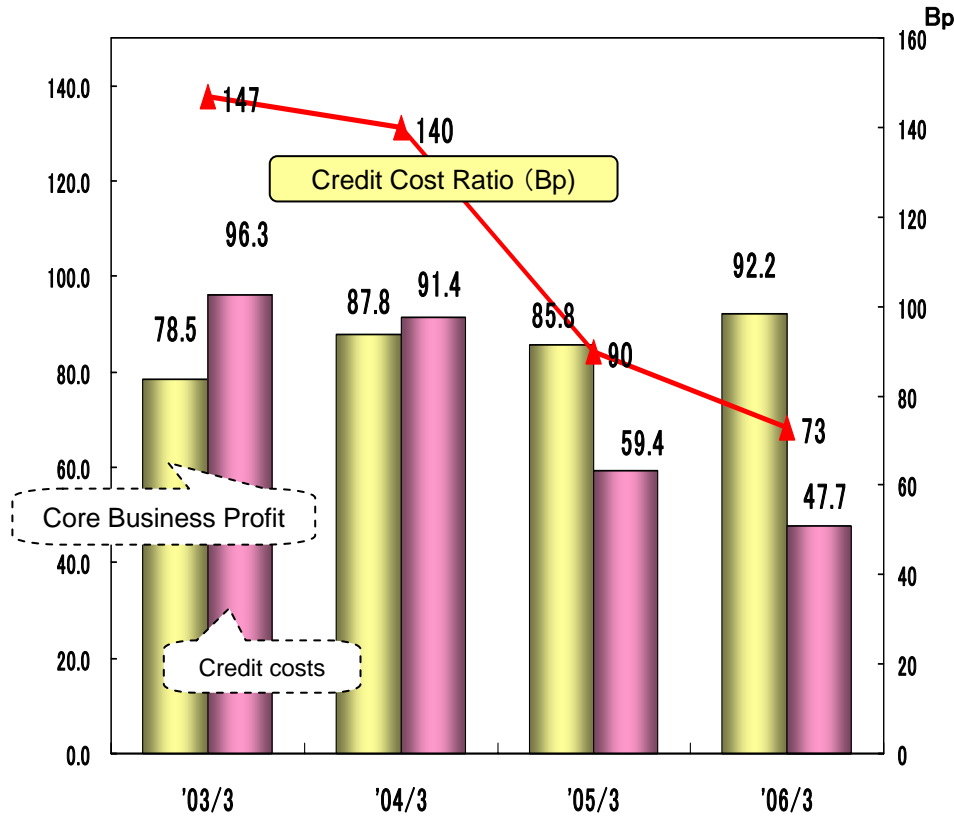


Hokkaido Bank



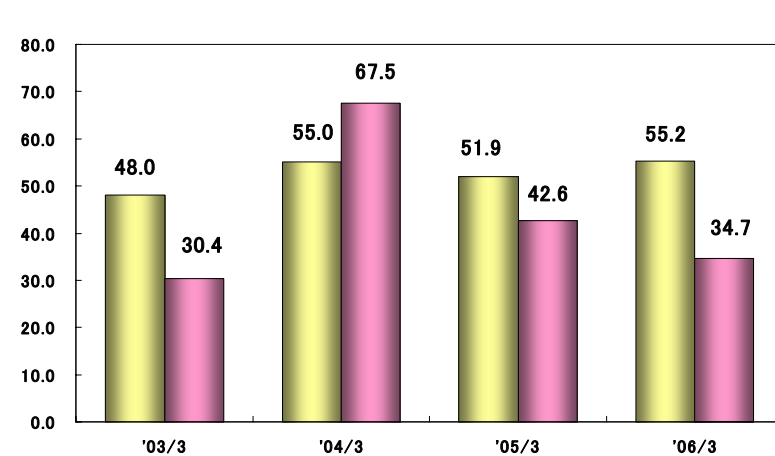
Credit Costs less than Net Business Profit

Total of Two Banks (+ Hokugin Corporate)

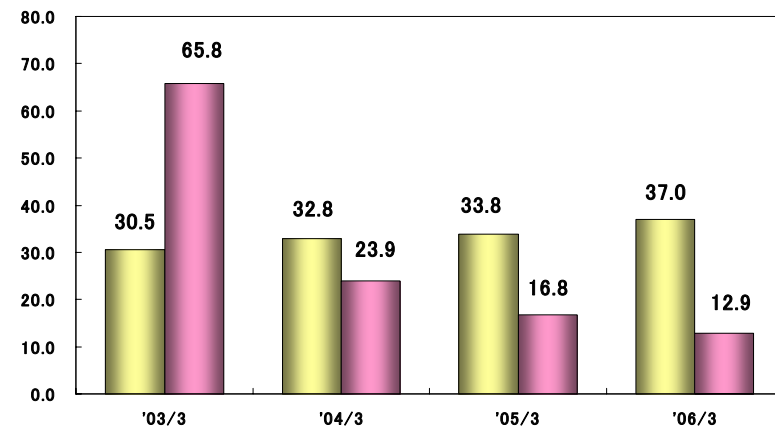


**Credit Costs decreased to ¥47.7 Billion.
(-¥11.7 Billion from previous FY)
Credit costs will decline to less than
¥31.0 Billion next FY.**

Hokuriku Bank (+Hokugin Corporate)



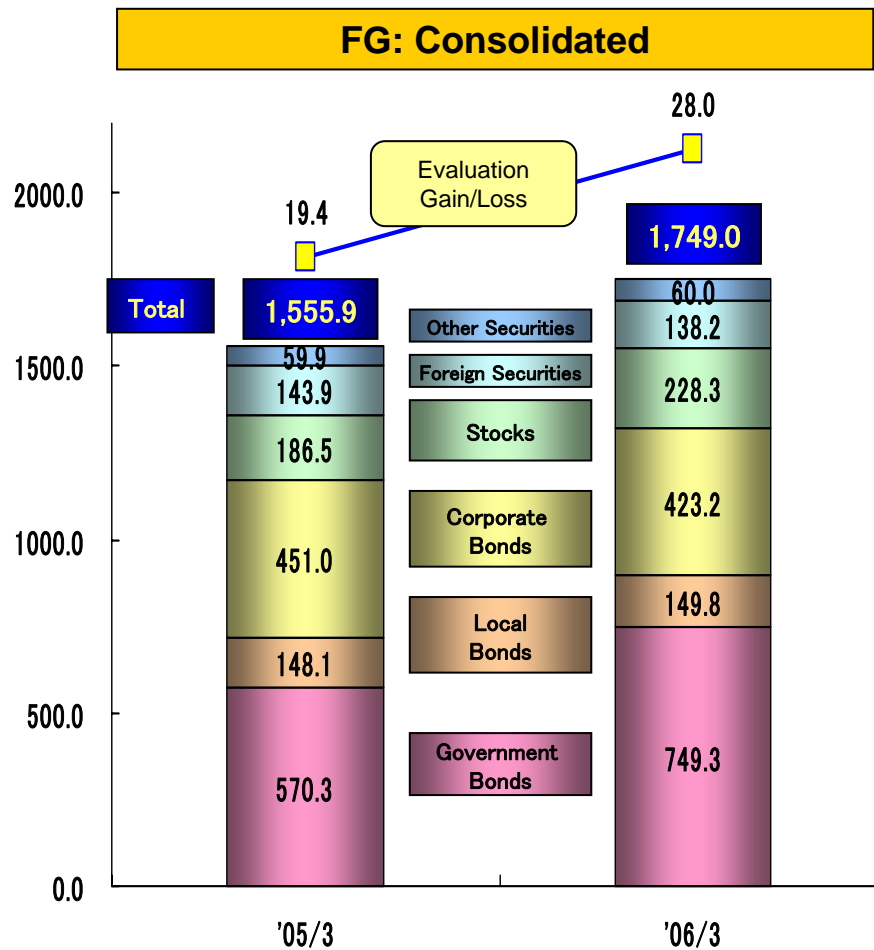
Hokkaido Bank



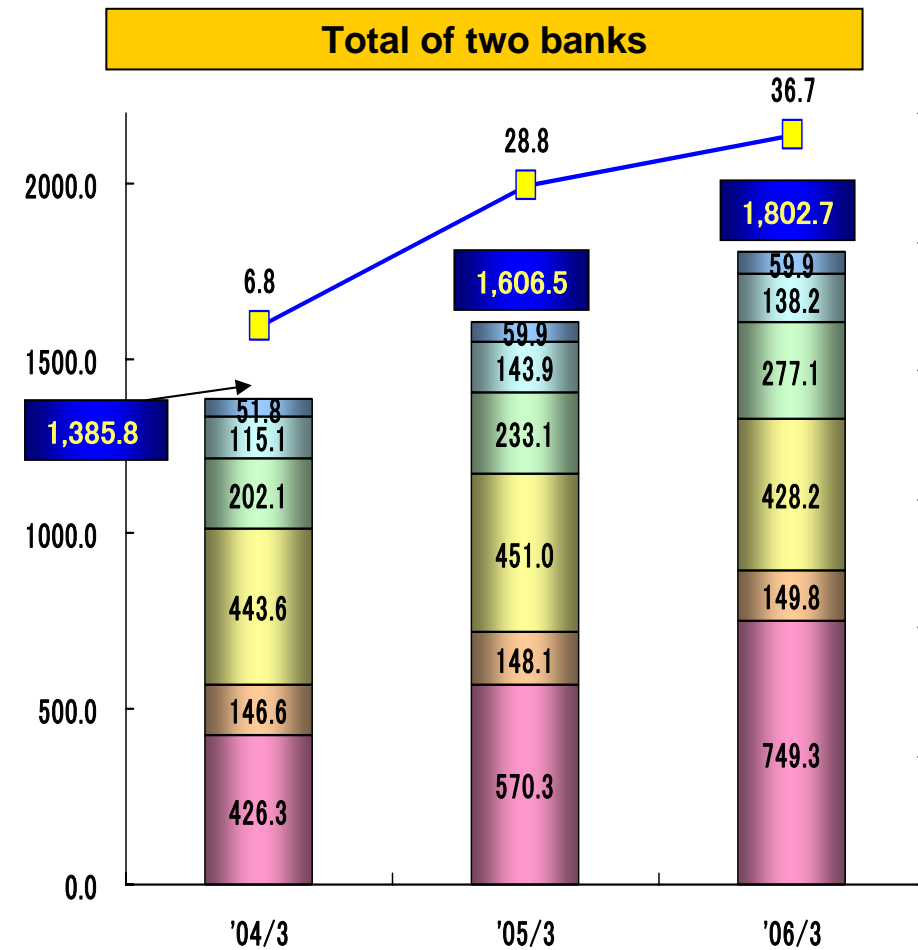
(note) Credit Costs Ratio = Credit costs (including transfer to general reserve for possible loan losses) / Average loans and bills discounted

Balance of Securities (FG: Consolidated, Total of two banks)

(¥ Billion)



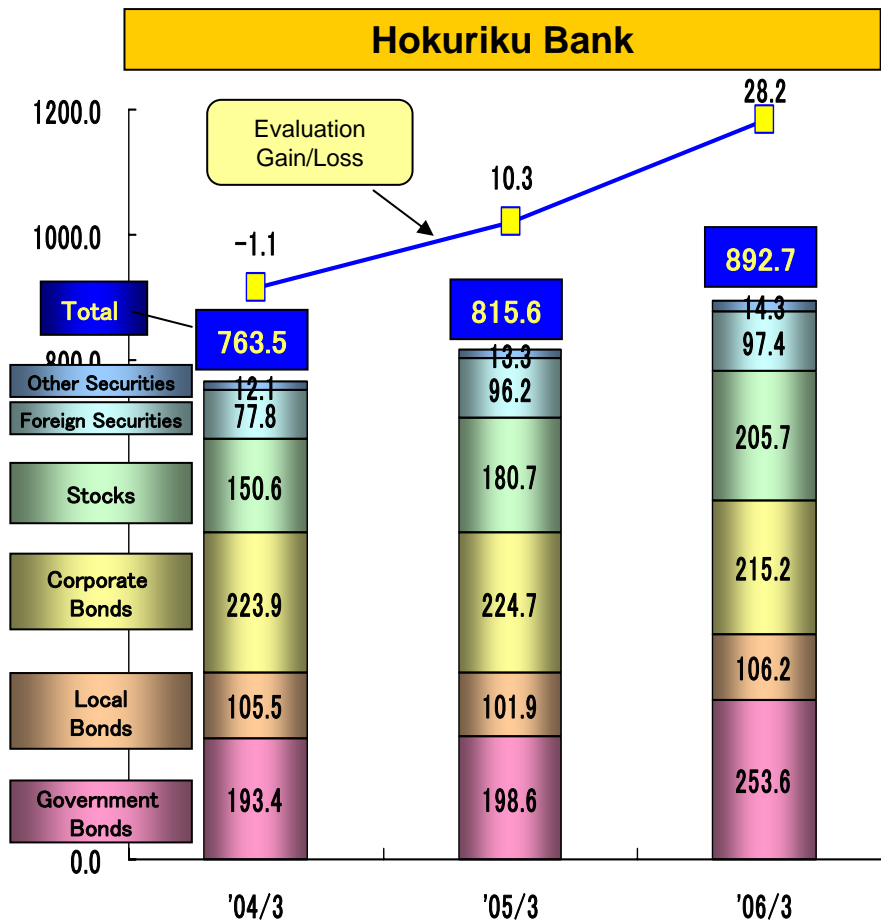
Evaluation	04/3	05/3	06/3
Other Securities		19.4	28.0
Stocks		21.4	67.1
Bonds		1.9	(38.7)
Others		(4.0)	(0.3)



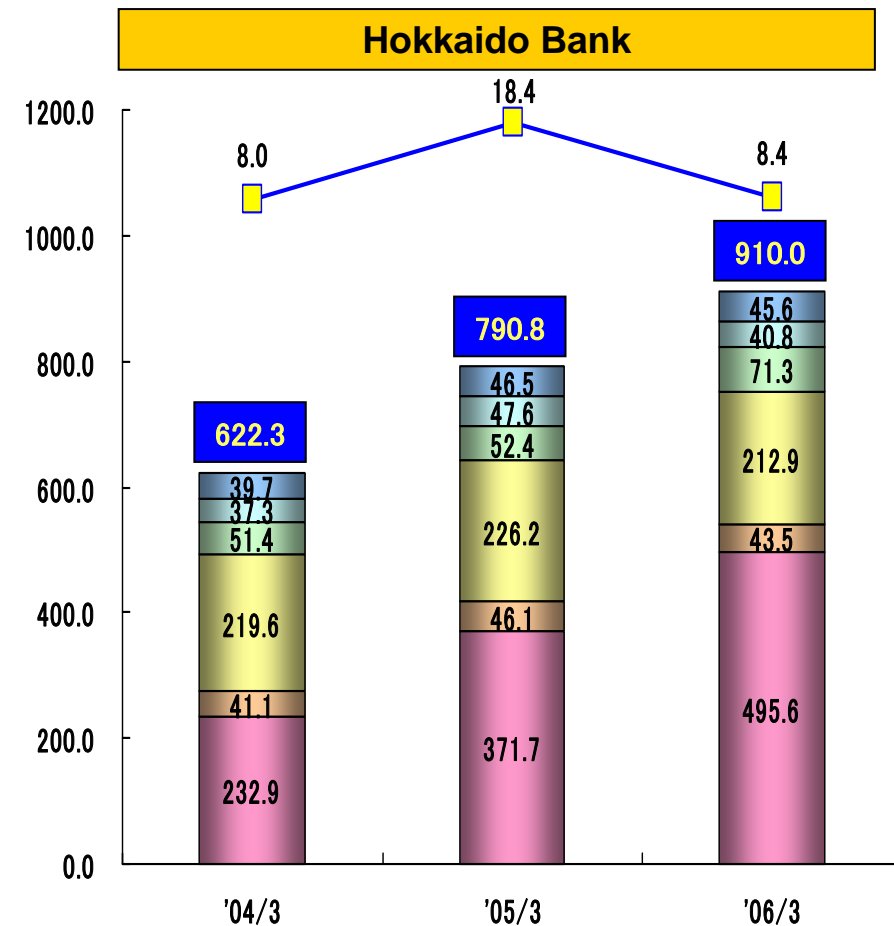
Evaluation	04/3	05/3	06/3
Other Securities	6.8	28.8	36.7
Stocks	18.7	30.3	74.8
Bonds	(7.8)	3.1	(37.9)
Others	(4.0)	(4.7)	(0.2)

Balance of Securities (each bank)

(¥ Billion)



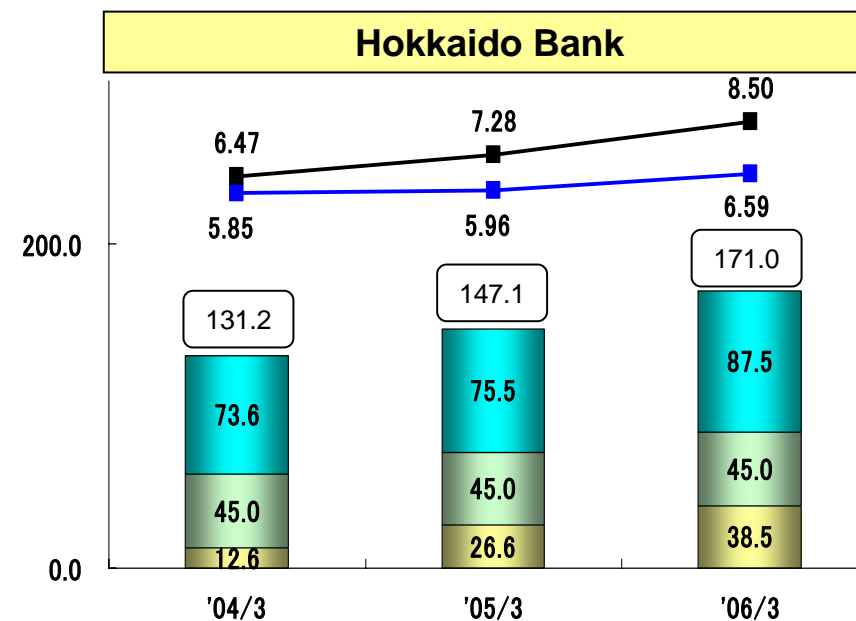
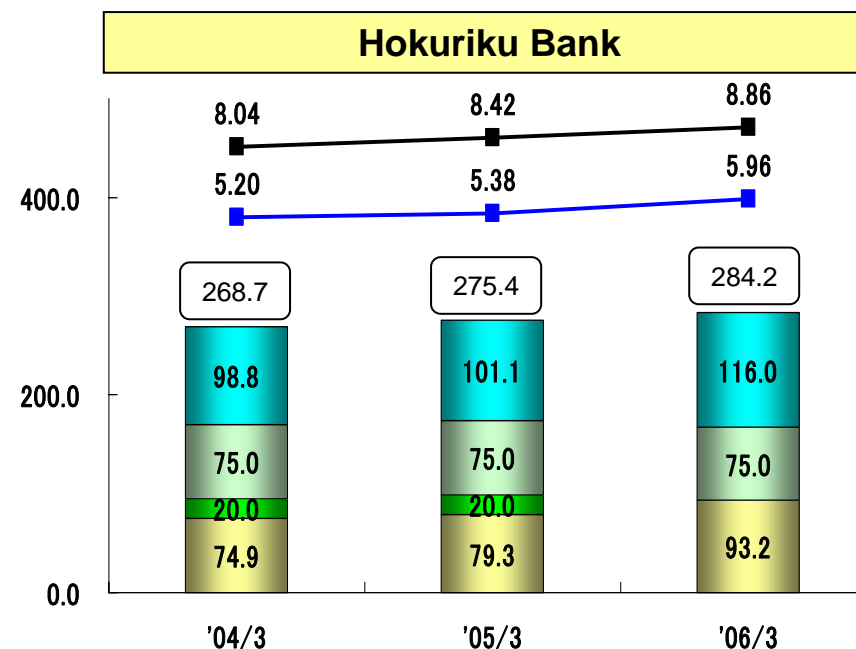
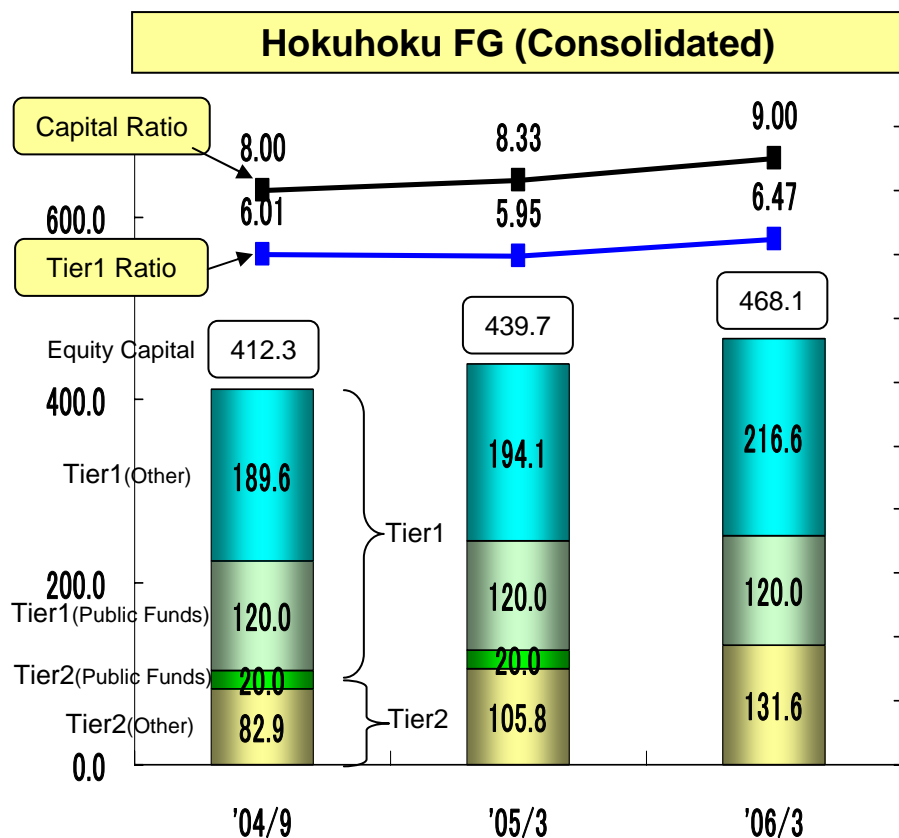
Evaluation	04/3	05/3	06/3
Other Securities	(1.1)	10.3	28.2
Stocks	9.3	16.9	45.4
Bonds	(7.2)	(2.0)	(16.3)
Others	(3.2)	(4.5)	(0.8)



Evaluation	04/3	05/3	06/3
Other Securities	8.0	18.4	8.4
Stocks	9.4	13.4	29.4
Bonds	(0.5)	5.2	(21.5)
Others	(0.7)	(0.2)	0.5

Capital Ratio and Tier 1 Ratio

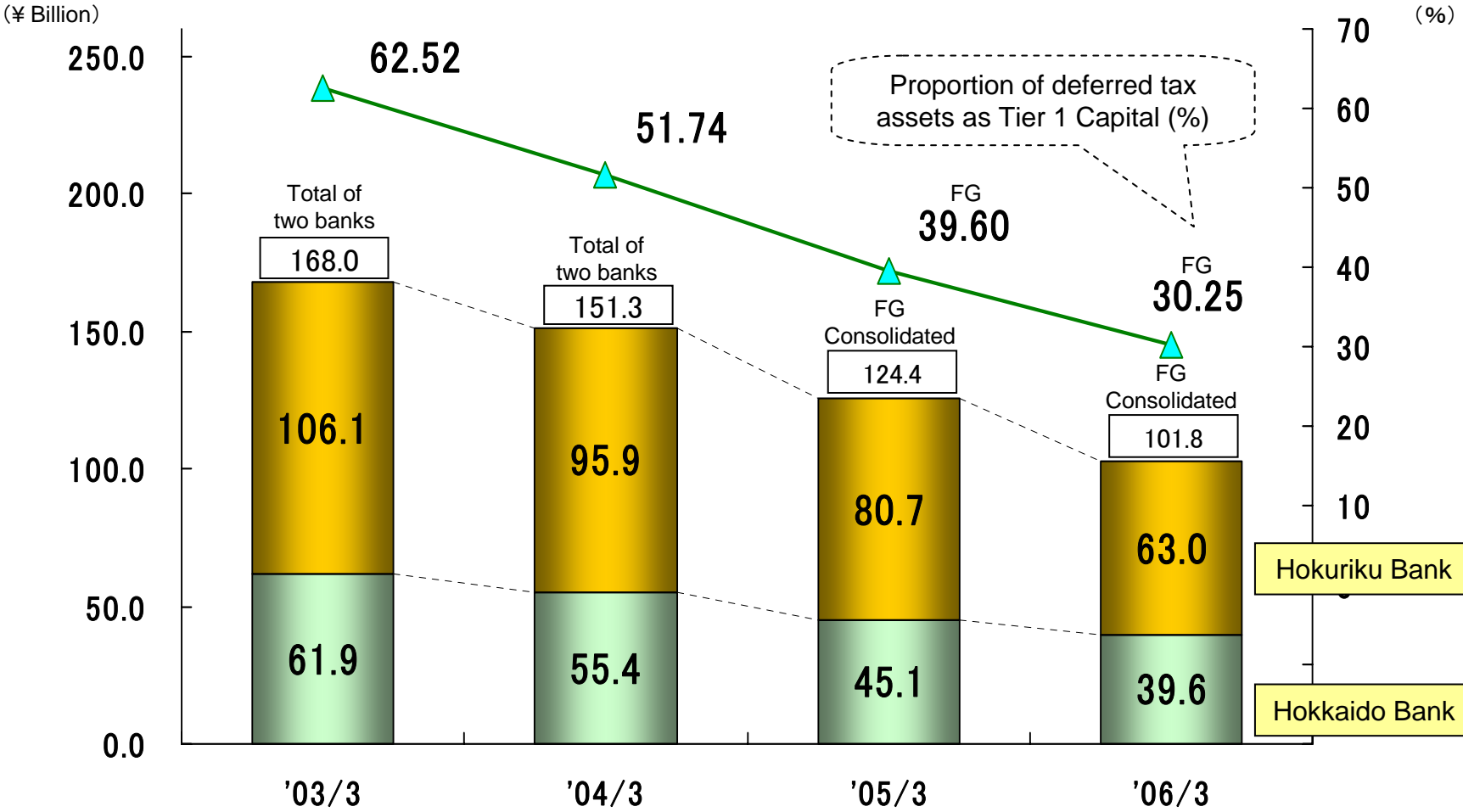
(¥ Billion, %)



● March 2005 Issuing Subordinated Bonds: ¥20.0 Bn
 ● Sep. 2005 Issuing Subordinated Bonds: ¥20.0 Bn
 FY2005 Repayment of Perpetual Subordinated Loans: ¥20.0 Billion
 → Balance of Public Funds ¥120.0 Billion
 First-issue class 1 preferred shares: ¥75.0 Bn (Convert date: July 30, 2010)
 First-issue class 4 preferred shares: ¥45.0 Bn (Convert date: August 1, 2010)

Deferred Tax Assets ~Total of Two Banks/Consolidated~

- Deferred Tax Assets: ¥101.8 Billion (−¥22.5 Bn compared to FY 2004)
- Target (by March 2008): Reduce the Proportion of Deferred Tax Assets as Tier 1 Capital to 20%



Business Strategy

Enhancing Business Matching Strategy

Business Matching

Business Matching = Matching the needs and demands of our customers in different types of business and regions.

Hokuhoku FG Business Forums in Toyama

- Sep. 2004 : Participated Companies 81
Attendance 1,200
- Sep. 2005 : Participated Companies 86
Attendance 2,100

Hokkaido Business Forum in Sapporo

- Oct. 2004 : Participated Companies 70
Attendance 1,800
- Oct. 2005 : Participated Companies 69
Attendance 3,000

Medicament & Biotechnology Conference in Kanazawa

- May 2006 : Participated Companies 72
Attendance 3,200
 - Research Institute 10
 - Governmental Financial Institute 3
 - Companies 57
(From China)
Dalian Biotechnology and Medical Park

Hokkaido's Food Business Forum in Sapporo

- May 2005 : Participated Companies 32
Attended Buyer 12
- Sep. 2005 : Participated Companies 27
Attended Buyer 117

Foreign Business Support for Customers

Foreign Business Support for Customers

*First attempt for
Regional Banks*



【Our Office in Asia】

○Hokuriku … Shanghai, Dalian, Singapore
○Hokkaido … Shengyang ,
Beijing, Sakhalin

Business Matching Fair in Shanghai 2005

Hokuriku, Hokkaido, Shizuoka, Chiba, Hachijuni Bank

•Dec. 2005 : Participated companies 81, Attendance 1,500
3,000 negotiations a day

Business Matching Fair in Shanghai 2006

Hokuriku, Hokkaido, Yokohama, 77, Jyo, Ogaki-Kyoritsu, Kyoto, Chugoku Bank

•July 2006 : Participated Companies 86

Established “Hokuhoku ASEAN Association”

•Feb. 2006 : 40 Companies

Concluded Economic Exchange Notation with Shanghai City
(April 2006)

Association for Foreign Advanced Companies

*First attempt for
Regional Banks*

- Hokuriku Choujou Association … 496 companies (06/3)
- Hokkaido Choujou Association … 228 companies (06/3)
- Shanghai Choujou Association … 152 companies (06/3)
- Hokuhoku ASEAN Association … 95 companies (06/3)

Effects from Integration

Effects from Branch Restructuring in Hokkaido

(Number of Branches)		'04/3	'05/3	'06/3
Hokuriku	Branches	22	20	19
	Integration (Scrapped)		-1 (Kitami)	-1 (Abashiri)
	Changed to Loan Center		-1 (Kiyota)	
Hokkaido	Branches	126	125	123
	Integration (Scrapped)		-1 (Wanishi)	-2 (Ginzadori) (Kosei)
	Changed to Loan Center			
Total		148	145	142

<Target>

Reduce Branches in Hokkaido Area
from 148 (as of '04/3) to 138 (as of '08/3)

※Hokuriku Bank's Kitami and Abashiri Branch
⇒Integrated to Hokkaido Bank
※Hokkaido Bank's Wanishi, Ginzadori, Kousei Branch
⇒ Changed to Branch in Branch type

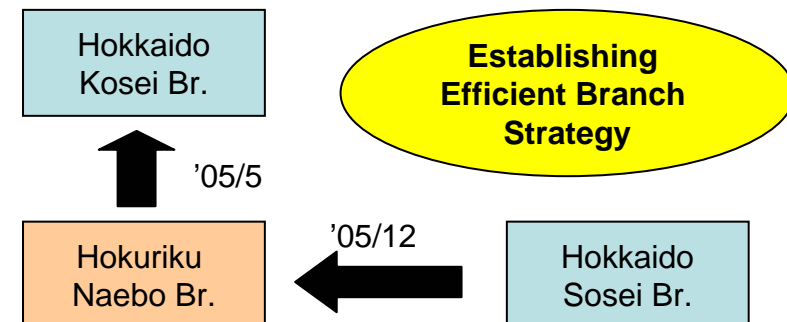
Effects from Branch Restructuring
⇒ Cost Reduction

【Branch Restructure Outside Hokkaido】
Hokkaido Bank's Osaka Br.
⇒Integrated to Hokuriku Bank

Effects from the Reallocation of Branches

○Moved Hokkaido Bank's Tokyo Branch into Hokuriku Bank's Tokyo Branch (Feb. 2005)

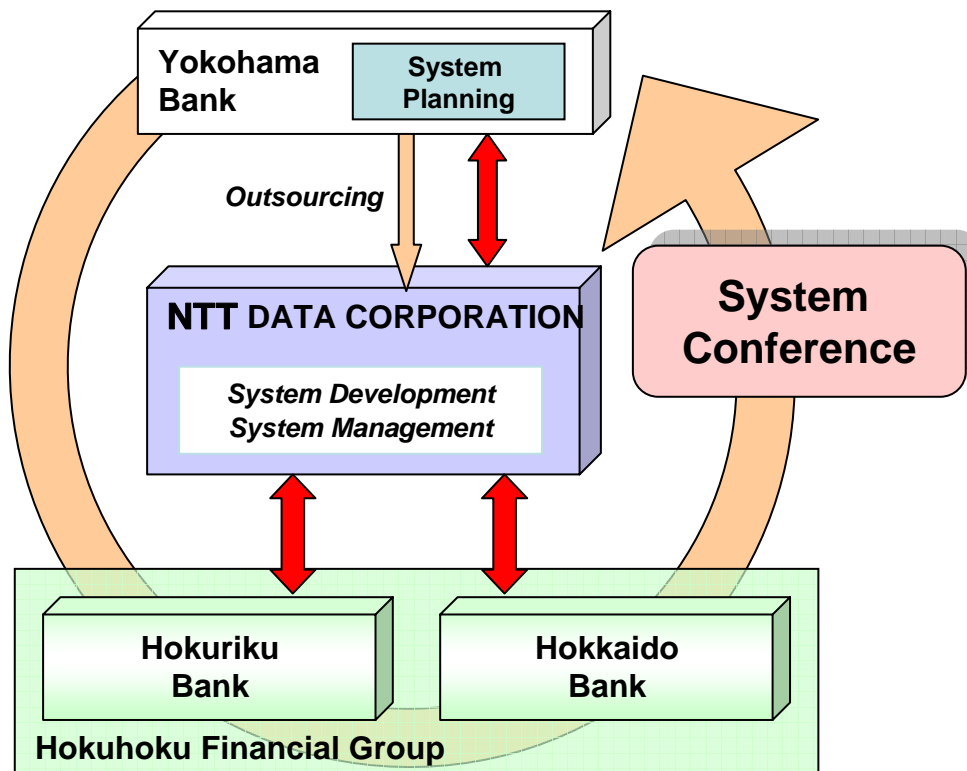
⇒Cost Reduction



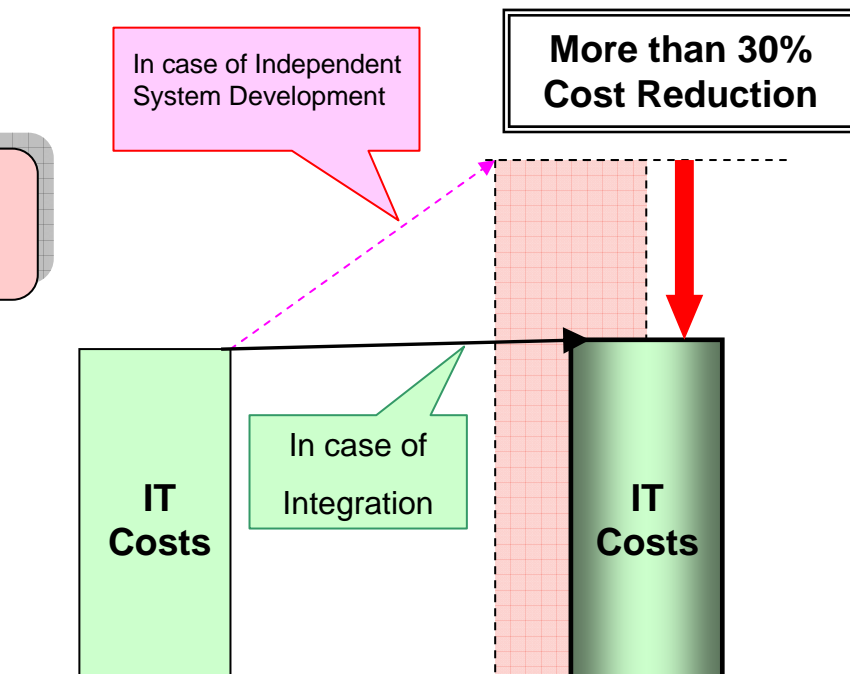
System Integration

- Concluded a Contract of System Integration with Yokohama Bank, and NTT Data Corporation (March 2006)
(New Integrated System on Operation = January 2010)
- Providing Products and Services that Reflects Customers' Needs
- Effective and Low Cost System Development, Reinforcement of Security System

System Integration Scheme

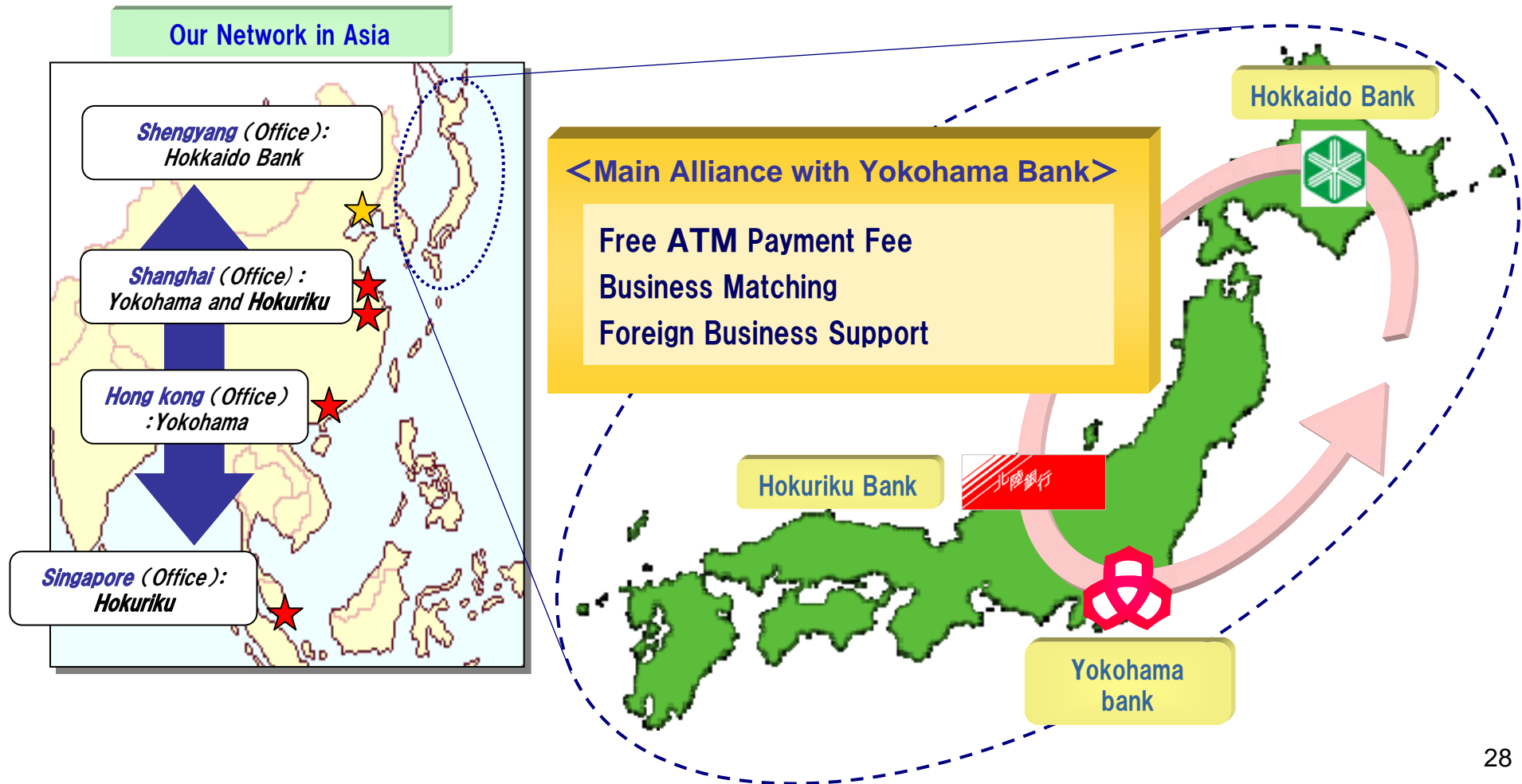


Cost Reduction Effects



Alliance Strategy

- March 2006 : Made an Alliance with Yokohama Bank on Business Activities
- We will drive for providing customers' convenience by cooperating with three banks (Hokuriku, Hokkaido, Yokohama) as well as system integration.



The Present Condition of Regional Economy

Characteristics of Our Main Business Area ~Hokuriku and Hokkaido Area~

Population and Square Measure

Data from Ministry of Public Management, Home Affairs, Posts and Telecommunications

	Toyama Prefecture a	Ishikawa Prefecture b	Fukui Prefecture c	Total a+b+c	Hokkaido Prefecture	Total
Population (Ranking)	1.12Mn (38)	1.18Mn (35)	0.82Mn (43)	3.12Mn	5.64Mn (7)	8.76Mn
Density of Population (Ranking)	262.9pt (25)	281.6pt (23)	196.8pt (32)	—	72.0pt (47)	—
Square Measure (Ranking) km ²	4,247 (33)	4,185 (35)	4,189 (34)	—	83,455 (1)	—

Same as Osaka,
Kanagawa!

1 st	Tokyo
2 nd	Osaka (8.81Mn)
3 rd	Kanagawa (8.73Mn)

Gross Prefectural Product

(¥ Bn)

	Toyama a	Ishikawa b	Fukui c	Total a+b+c	Hokkaido	Total
GPP (Proportion) (Ranking)	4,545.2 (0.92%) (29)	4,502.7 (0.91%) (30)	3,287.1 (0.67%) (41)	12,335.1 (2.5%)	19,635.6 (3.98%) (6)	31,970.7 (6.48%)

Above Kanagawa!

1 st	Tokyo
2 nd	Osaka
3 rd	Aichi
4 th	Kanagawa (30,117.6)

Industrial Structure

(%)

	Toyama a	Ishikawa b	Fukui c	Total a+b+c	Hokkaido	Total
Primary	1.3	1.0	1.3	1.2	3.3	1.3
Secondary	36.7	30.0	28.6	32.0	20.8	28.1
Third	65.9	73.0	74.8	70.9	77.5	74.3

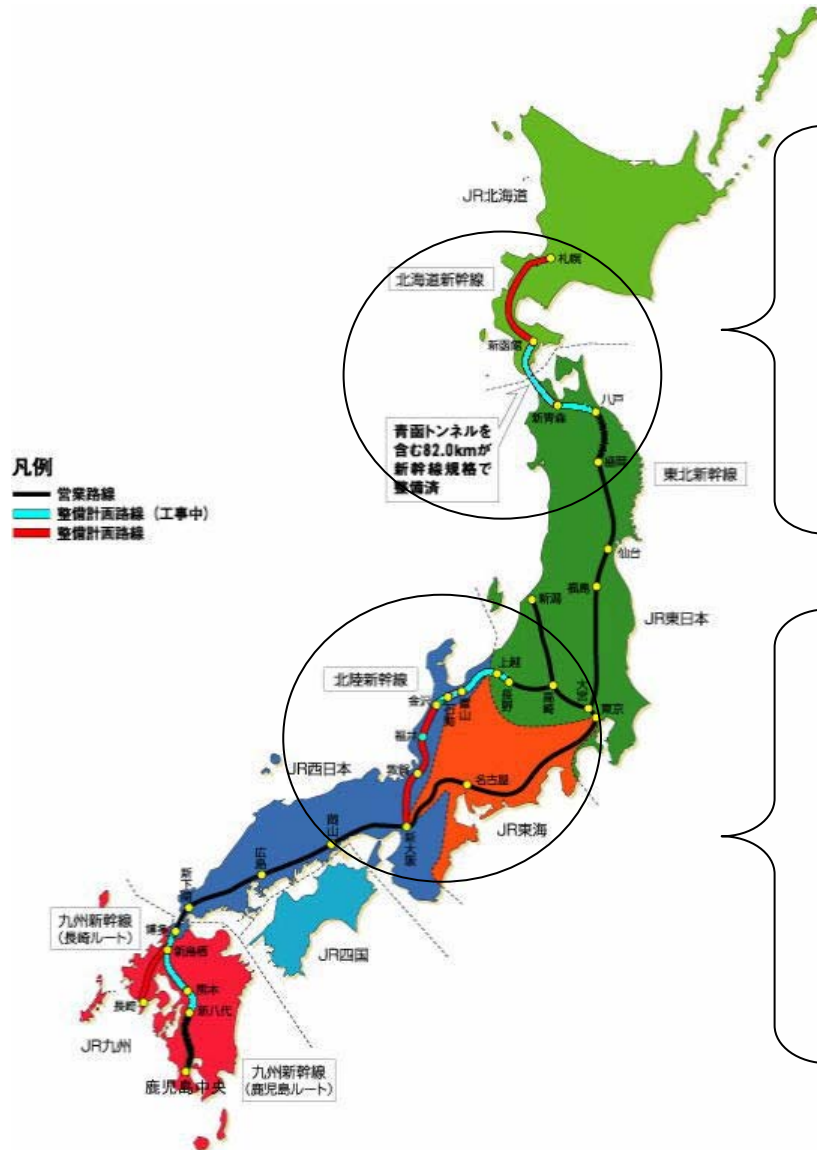
Same as Austria
(Europe No11)!

1 st	Germany
2 nd	England
11 th	Austria (31,621.4)

Economic Condition of Hokuriku and Hokkaido

	Monthly Economic Report (By the Cabinet Office)		Monthly Economic Report (By Bank of Japan)			
	All Japan		Hokuriku Area		Hokkaido Area	
	2005/4	2006/4	2005/4	2006/4	2005/4	2006/4
Economic Trend	Gentle Recovery	Recovery	Gentle Recovery	Steady Recovery	Flatten	Rally
Personal Consumption	Rally	Gentle Increase	Rally	Rally	Inactive	Rally
P & E Investment	Gentle Increase	Increase	Increasing	Increasing	Rally	Increasing
Production	Flatten	Gentle Increase	Flatten	Increase Trend	Gentle Increase	Rally
Employment & Income	Severe but improving	More Improving	Improving	Improving	Improving	Improving

Big Projects in Hokuriku and Hokkaido Area



Construction of Hokkaido Bullet Train

○Constructing a line of 360KM long from Shin-Aomori Station to Sapporo Station
 ○Complete on FY 2015
 (Shin-Aomori Station to Shin-Hakodate Station)

2002/12	(Tohoku Bullet Train) Morioka to Hachinohe	Open
2005/5	(Hokkaido Bullet Train) Shin-Aomori to Shin-Hakodate	Constructing

Construction of Hokuriku Bullet Train

○Constructing a line of 700KM from Tokyo to Osaka via Nagano, Toyama, Kanazawa, Fukui
 ○Complete on FY 2014

2001/5	Joetsu to Toyama	Constructing
2005/6	Toyama to Fukui	Constructing

Overseas' Basement of Companies in Hokuriku Area

Overseas' Basement of Companies in Japan (Companies)

	FY2001	FY2002	FY2003
Overseas' Basement	12,476	13,322	13,856
Asia	6,345 (50.9%)	7,009 (52.6%)	7,484 (54.0%)
China	2,220 (17.8%)	2,609 (19.6%)	2,971 (21.4%)

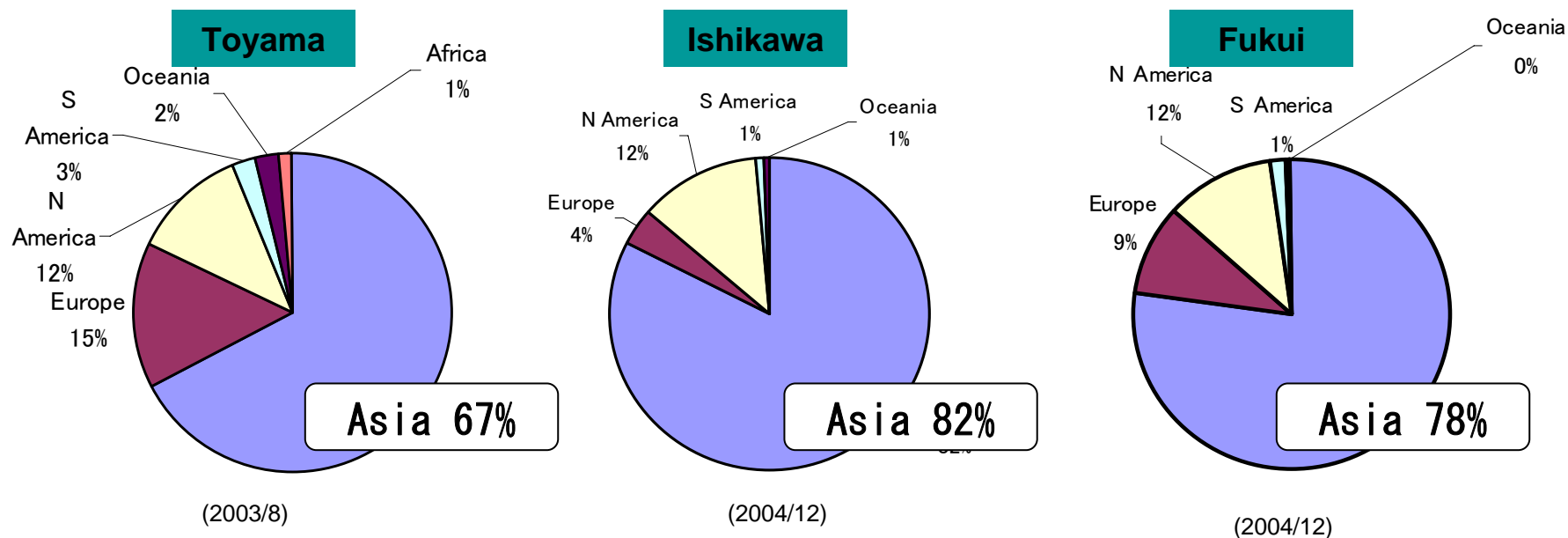
•The Whole Country

⇒The number of companies advanced toward foreign countries are increasing. The proportion of companies advancing toward Asia are also increasing.

•Hokuriku Area

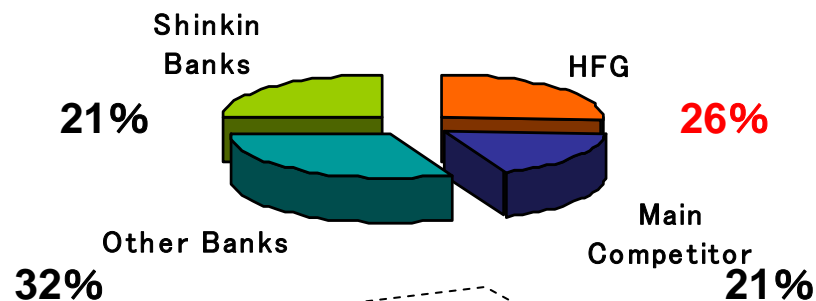
⇒Most of the companies are advanced toward Asia.

Proportion

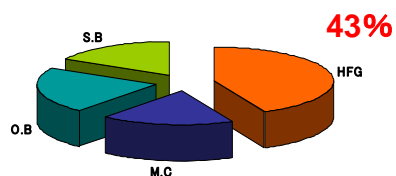
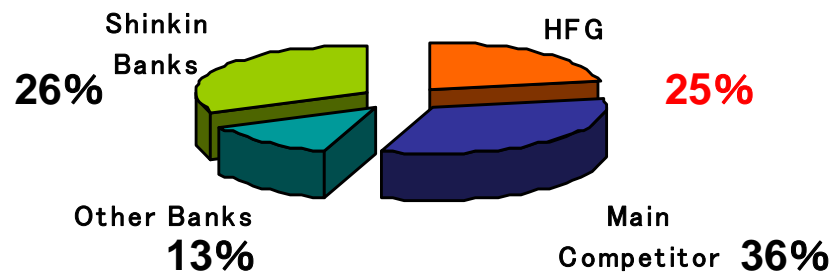


Market Share in Our Home Market (Loans, '05/09)

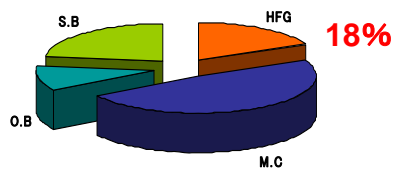
Hokuriku Area



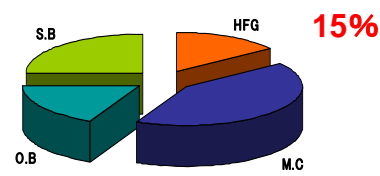
Hokkaido Area



Toyama



Ishikawa



Fukui

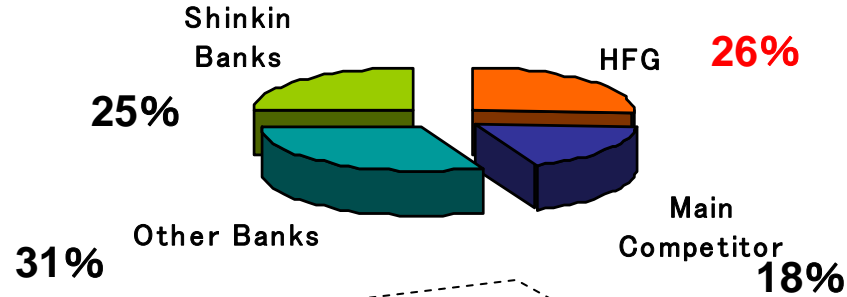
※The figure of Main Competitor and Other banks are estimated figure

(¥ Billion)

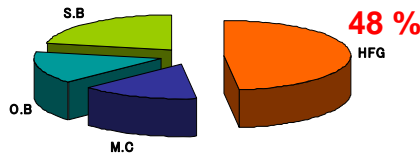
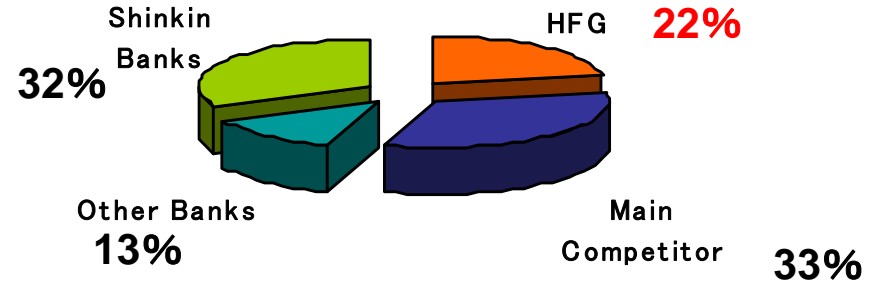
	Hokuriku Area				Hokkaido Area
		Toyama Pref.	Ishikawa Pref.	Fukui Pref.	
Banks	6,826.3(78.6%)	2,606.7(83.5%)	2,565.1(76.6%)	1,654.4(74.7%)	8,532.9(74.2%)
HFG	2,269.1(26.1%)	1,345.7(43.1%)	585.4(17.5%)	338.0(15.3%)	2,897.1(25.2%)
Hokuriku Bank	2,269.1(26.1%)	1,345.7(43.1%)	585.4(17.5%)	338.0(15.3%)	544.2(4.7%)
Hokkaido Bank	—(—)	—(—)	—(—)	—(—)	2,352.9(20.5%)
Main Competitor	1,800.0(20.7%)	575.5(18.4%)	1,613.2(48.2%)	930.4(42.0%)	4,173.2(36.3%)
Shinkin Banks	1,857.6(21.4%)	515.1(16.5%)	782.2(23.4%)	560.2(25.3%)	2,961.0(25.8%)
Total	8,683.9(100%)	3,121.8(100%)	3,347.3(100%)	2,214.6(100%)	11,493.9(100%)

Market Share in Our Home Market (Deposits, '05/09)

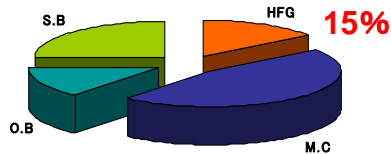
Hokuriku Area



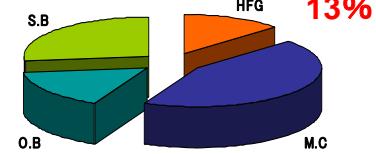
Hokkaido Area



Toyama



Ishikawa



Fukui

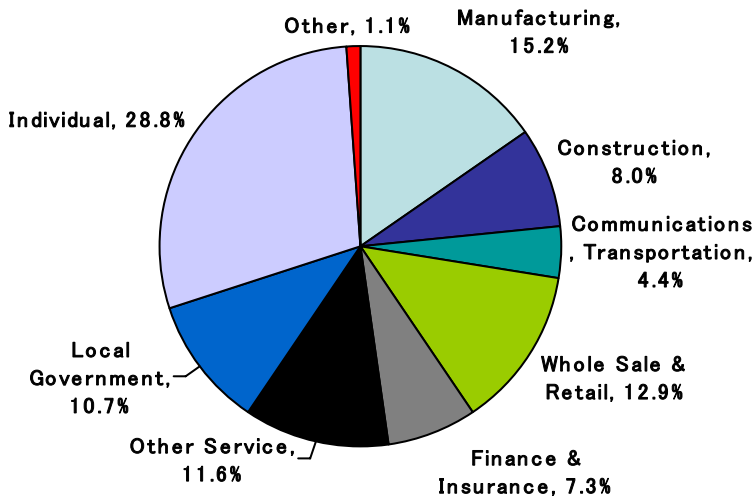
※The figure of Main Competitor and Other banks are estimated figure

(¥ Billion)

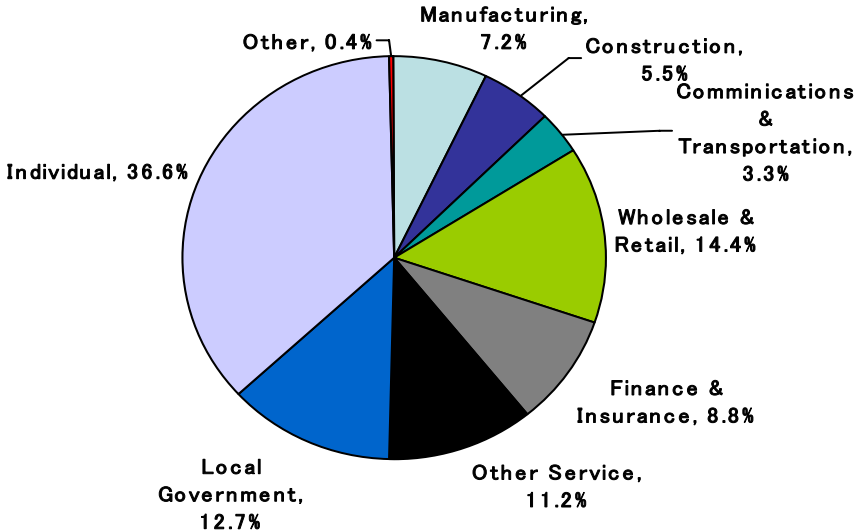
	Hokuriku Area				Hokkaido Area
		Toyama Pref.	Ishikawa Pref.	Fukui Pref.	
Banks	10,244.6(75.4%)	3,898.0(78.4%)	3,748.8(74.4%)	2,597.7(72.8%)	12,257.1 (68.0%)
HFG	3,594.6(26.5%)	2,374.7(47.8%)	743.8(14.8%)	476.1(13.3%)	3,915.1(21.7%)
Hokuriku Bank	3,594.6(26.5%)	2,374.7(47.8%)	743.8(14.8%)	476.1(13.3%)	549.0(3.0%)
Hokkaido Bank	—(—)	—(—)	—(—)	—(—)	3,366.1(18.7%)
Main Competitor	2,472.2(18.2%)	769.6(15.5%)	2,315.9(46.0%)	1,564.7(43.8%)	6,022.2(33.4%)
Shinkin Banks	3,334.1(24.6%)	1,075.1(21.6%)	1,287.6(25.6%)	971.4(27.2%)	5,763.8(32.0%)
Total	13,578.7(100%)	4,973.1(100%)	5,036.4(100%)	3,569.1(100%)	18,020.9(100%)

Lending in the Region by Industry (2006/03)

Hokuriku Bank



Hokkaido Bank



Inquiries related to this presentation should be addressed to

Hokuhoku Financial Group, Inc.
Planning Group
TEL(81)76-423-7331
FAX(81)76-423-9545
E-MAIL : honsha2@hokuhoku-fg.co.jp
<http://www.hokuhoku-fg.co.jp/>

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