

Summary :

Financial Results for the First Quarter of Fiscal 2012

July 30, 2012

Company Name: **Hokuhoku Financial Group, Inc.**

Stock Code Number (Japan): 8377

Stock Exchanges (Japan): Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL: <http://www.hokuhoku-fg.co.jp/>

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

Representative: Name: Shigeo Takagi
Title: President & CEO

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

1. Financial Highlights for the First Quarter of Fiscal 2012 (for the three months ended June 30, 2012)**(1) Consolidated Results of Operations**

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1Q F2012	51,024	(0.6)	11,247	35.1	7,980	124.9
1Q F2011	51,345	(5.5)	8,327	6.6	3,549	(6.5)

Note: Comprehensive income: 1Q F2012: ¥2,566million (40.8)% ; 1Q F2011: ¥1,822million (84.4)%

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
1Q F2012	¥ 5.80	—
1Q F2011	2.55	—

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

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1Q F2012	10,732,435	443,503	4.1
Fiscal 2011	10,629,316	450,561	4.2

Reference: Own Capital: as of June 30, 2012: ¥442,480million; as of March 31, 2012: ¥449,557million

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

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2011	¥ —	¥ 0.00	¥ —	¥ 3.75	¥ 3.75
Fiscal 2012	—	—	—	—	—
Fiscal 2012 (forecast)	—	0.00	—	3.75	3.75

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

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

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock ¥
2Q Fiscal 2012 (Accumulated period)	98,000	(7.3)	16,000	(15.7)	9,000	0.4	5.89
Fiscal 2012	194,000	(6.7)	31,000	(20.2)	18,000	27.4	11.79

Note: Revision of the earnings estimates during this quarter: No

4. Others

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

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

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

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

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

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

(c) Changes in accounting estimates: Yes

(d) Restatements: No

(4) Issued Shares (Common Stock)

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

As of June 30, 2012	1,391,630,146	As of March 31, 2012	1,391,630,146
As of June 30, 2012	32,233,726	As of March 31, 2012	2,230,039
As of June 30, 2012	1,374,372,361	As of June 30, 2012	1,389,432,213

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

(c) Average outstanding shares for the three months ended

Notes for using forecasts information etc.

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

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

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

Millions of yen

		As of March 31, 2012	As of June 30, 2012
Assets	資産の部		
Cash and due from banks	現金預け金	326,031	544,022
Call loans and bills bought	コールローン及び買入手形	67,397	143,985
Monetary claims bought	買入金銭債権	112,788	107,206
Trading assets	特定取引資産	8,002	7,517
Money held in trust	金銭の信託	3,948	4,003
Securities	有価証券	2,483,485	2,351,034
Loans and bills discounted	貸出金	7,272,698	7,225,050
Foreign exchanges	外国為替	10,691	9,082
Other assets	その他資産	141,301	137,618
Tangible fixed assets	有形固定資産	108,320	108,117
Intangible fixed assets	無形固定資産	43,386	41,901
Deferred tax assets	繰延税金資産	41,667	42,056
Customers' liabilities for acceptances and guarantees	支払承諾見返	89,049	88,310
Allowance for loan losses	貸倒引当金	(79,452)	(77,471)
Total assets	資産の部合計	10,629,316	10,732,435
Liabilities	負債の部		
Deposits	預金	9,567,576	9,635,192
Negotiable certificates of deposit	譲渡性預金	102,685	221,361
Call money and bills sold	コールマネー及び売渡手形	64,273	806
Trading liabilities	特定取引負債	2,190	2,301
Borrowed money	借入金	187,286	178,659
Foreign exchanges	外国為替	72	144
Bonds payable	社債	34,500	34,500
Other liabilities	その他負債	109,343	105,618
Provision for retirement benefits	退職給付引当金	9,211	9,348
Provision for director's retirement benefits	役員退職慰労引当金	673	663
Reserve for contingent loss	偶発損失引当金	2,974	3,106
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,403	1,403
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,513	7,513
Acceptances and guarantees	支払承諾	89,049	88,310
Total liabilities	負債の部合計	10,178,754	10,288,931
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	153,188	153,188
Retained earnings	利益剰余金	189,845	191,809
Treasury stock	自己株式	(605)	(4,213)
Shareholders' equity	株主資本合計	413,322	411,678
Valuation difference on available-for-sale securities	その他有価証券評価差額金	26,898	21,449
Deferred gains or losses on hedges	繰延ヘッジ損益	(15)	0
Revaluation reserve for land	土地再評価差額金	9,351	9,351
Accumulated other comprehensive income	その他の包括利益累計額合計	36,234	30,801
Minority interests	少数株主持分	1,003	1,023
Total net assets	純資産の部合計	450,561	443,503
Total liabilities and net assets	負債及び純資産の部合計	10,629,316	10,732,435

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
For the three months ended June 30, 2012

【Consolidated Statements of Income】

		<i>Millions of yen</i>	
		For the three months ended June 30, 2011	For the three months ended June 30, 2012
Ordinary income	経常収益	51,345	51,024
Interest income	資金運用収益	35,800	33,873
(Interest on loans and discounts)	(うち貸出金利息)	29,579	28,174
(Interest and dividends on securities)	(うち有価証券利息配当金)	5,474	5,150
Fees and commissions	役務取引等収益	9,408	9,153
Trading income	特定取引収益	309	79
Other ordinary income	その他業務収益	5,472	7,592
Other income	その他経常収益	353	325
Ordinary expenses	経常費用	43,018	39,776
Interest expenses	資金調達費用	3,937	2,967
(Interest on deposits)	(うち預金利息)	2,740	2,091
Fees and commissions payments	役務取引等費用	3,167	3,399
Other ordinary expenses	その他業務費用	2,993	1,988
General and administrative expenses	営業経費	28,210	27,091
Other expenses	その他経常費用	4,708	4,329
Ordinary profits	経常利益	8,327	11,247
Extraordinary loss	特別損失	1,142	10
Loss on disposal of fixed assets	固定資産処分損	83	9
Impairment loss	減損損失	1,057	-
Other	その他の特別損失	1	0
Income before income taxes and minority interests	税金等調整前四半期純利益	7,184	11,237
Income taxes-current	法人税、住民税及び事業税	2,005	3,199
Income taxes-deferred	法人税等調整額	1,578	34
Total income taxes	法人税等合計	3,584	3,234
Income before minority interests	少数株主損益調整前四半期純利益	3,599	8,002
Minority interests in income	少数株主利益	50	22
Net income	四半期純利益	3,549	7,980

【Consolidated Statements of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2011	For the three months ended June 30, 2012
Net income before adjusting minority interest	少数株主損益調整前四半期純利益	3,599	8,002
Other comprehensive income	その他の包括利益	(1,776)	(5,435)
(Valuation difference on available-for-sale securities)	(その他有価証券評価差額金)	(1,350)	(5,447)
(Deferred gains or losses on hedges)	(繰延ヘッジ損益)	(1)	15
(Revaluation reserve for land)	(土地再評価差額金)	(405)	—
(Investor's share in other comprehensive income of associates that are accounted for using the equity method)	(持分法適用会社に対する持分相当額)	(19)	(4)
Total comprehensive income	四半期包括利益	1,822	2,566
The amount attributable to owners of the parent	親会社株主に係る包括利益	1,771	2,547
The amount attributable to minority interest	少数株主に係る包括利益	51	19

Financial Highlights For the First Quarter of Fiscal 2012

1. Income Analysis

FG [consolidated]

(Millions of yen)

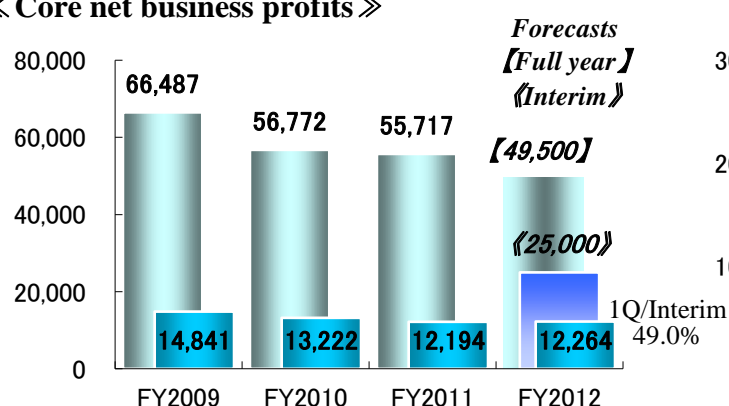
	Forecasts		1st Qtr of FY 2012 (3 months)	Changes from 1st Qtr of FY 2011	1st Qtr of FY 2011 (3 months)	Fiscal Year 2011 results (reference)
	Full year	Interim				
Ordinary income	194,000	98,000	51,024	Δ 321	51,345	207,977
Ordinary profits	31,000	16,000	11,247	2,920	8,327	38,865
Net income	18,000	9,000	7,980	4,431	3,549	14,129

【Total of two banks】

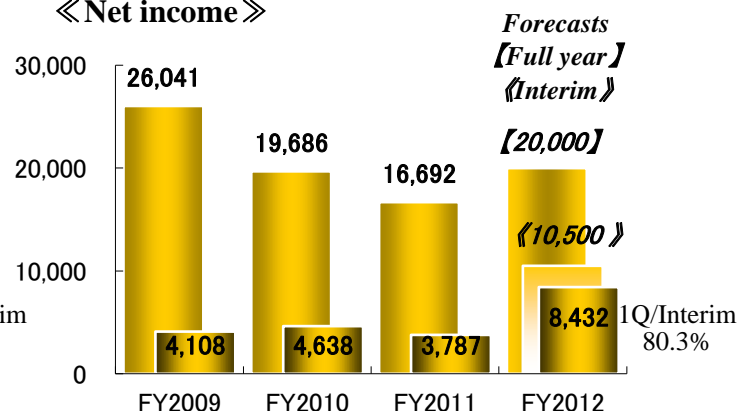
(Millions of yen)

	Forecasts		1st Qtr of FY 2012 (3 months)	Changes from 1st Qtr of FY 2011	1st Qtr of FY 2011 (3 months)	Fiscal Year 2011 results (reference)
	Full year	Interim				
Ordinary income	180,000	91,000	47,321	359	46,961	193,042
Core gross business profits	148,500	74,500	36,448	Δ 1,486	37,934	156,391
Net interest income			31,044	Δ 753	31,798	131,197
Net fees and commissions			4,359	Δ 465	4,825	18,927
Net trading income			47	Δ 254	301	516
Net other income			996	Δ 12	1,008	5,750
Gains on foreign exchange transactions			334	Δ 60	394	1,590
Net income on derivatives			536	Δ 75	611	4,159
General and administrative expenses	99,000	49,500	24,183	Δ 1,556	25,739	100,674
Personnel			11,319	Δ 346	11,666	45,229
Non-personnel			11,610	Δ 632	12,243	49,970
Core net business profits	49,500	25,000	12,264	70	12,194	55,717
Net gains (losses) related to bonds			3,781	3,116	665	3,626
Net business profits (before reversal (provision) of general allowance for loan losses)			16,046	3,186	12,860	59,343
Total credit costs	15,000	7,500	2,329	Δ 21	2,351	10,423
Net gains (losses) related to stocks			Δ 889	Δ 112	Δ 776	Δ 5,039
Ordinary profits	32,500	17,000	11,392	3,256	8,135	40,589
Net extraordinary gains (losses)			Δ 9	1,129	Δ 1,139	Δ 2,644
Income before income taxes			11,382	4,386	6,996	37,944
Income taxes			2,950	Δ 258	3,208	21,252
Income taxes deferred			24	Δ 1,577	1,602	14,796
Net income	20,000	10,500	8,432	4,644	3,787	16,692

《Core net business profits》



《Net income》



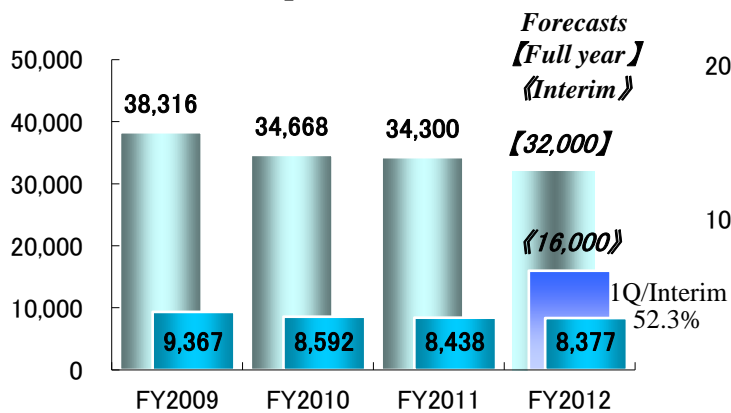
【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY8,377 million, almost flat compared to the corresponding period of the previous fiscal year. The decrease in net interest income and net fees and commissions were offset by the reduction in G&A expenses.
- Ordinary profits were JPY6,984 million, JPY1,194 million increase due to the improvement in net gains related to bonds and total credit costs. Net income was JPY5,874 million, JPY3,380 million increase as the result of the decrease in net extraordinary losses and income taxes.

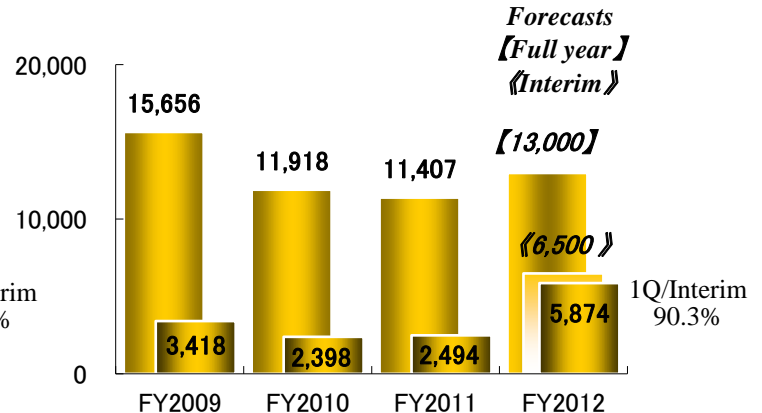
(Millions of yen)

	Forecasts		1st Qtr of FY 2012 (3 months)	Changes from 1st Qtr of FY 2011	1st Qtr of FY 2011 (3 months)	Fiscal Year 2011 results (reference)
	Full year /	Interim				
Ordinary income	100,000 /	50,000	25,644	Δ 1,054	26,699	105,460
Core gross business profits	85,000 /	42,500	21,440	Δ 846	22,286	88,531
Net interest income			17,803	Δ 100	17,904	73,590
Net fees and commissions			2,724	Δ 314	3,038	11,689
Net trading income			47	Δ 254	301	516
Net other income			865	Δ 176	1,042	2,734
Gains on foreign exchange transactions			210	Δ 57	267	967
Net income on derivatives			533	Δ 241	774	1,766
General and administrative expenses	53,000 /	26,500	13,063	Δ 785	13,848	54,231
Personnel			6,619	Δ 338	6,957	26,560
Non-personnel			5,762	Δ 276	6,039	24,943
Core net business profits	32,000 /	16,000	8,377	Δ 61	8,438	34,300
Net gains (losses) related to bonds			452	437	15	186
Net business profits (before reversal (provision) of general allowance for loan losses)			8,830	375	8,454	34,486
Total credit costs	8,000 /	4,000	438	Δ 673	1,111	4,458
Net gains (losses) related to stocks			Δ 652	63	Δ 716	Δ 1,310
Ordinary profits	21,000 /	10,500	6,984	1,194	5,790	27,478
Net extraordinary gains (losses)			Δ 3	1,071	Δ 1,074	Δ 2,461
Income before income taxes			6,981	2,265	4,716	25,017
Income taxes			1,107	Δ 1,114	2,221	13,609
Income taxes deferred			758	Δ 1,438	2,196	13,563
Net income	13,000 /	6,500	5,874	3,380	2,494	11,407

《 Core net business profits 》



《 Net income 》



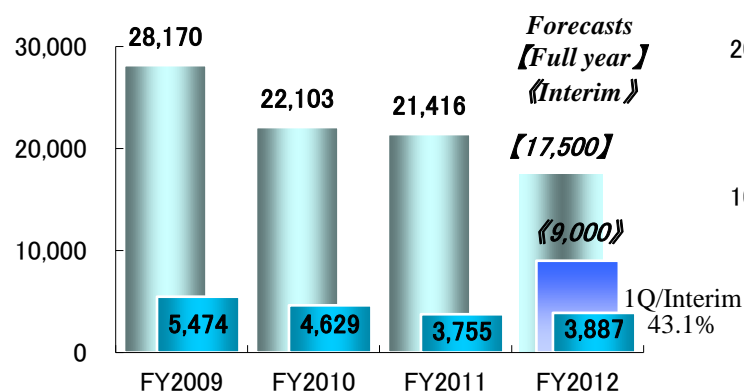
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY3,887 million, JPY131 million increase relative to the corresponding period of the previous fiscal year. The decrease in net interest income and net fees and commissions were offset by the reduction in G&A expenses.
- Ordinary profits were JPY4,407 million, JPY2,062 million increase. Net gains related to bonds were improved while total credit costs were increased. Net income was JPY2,557 million, JPY1,264 million increase.

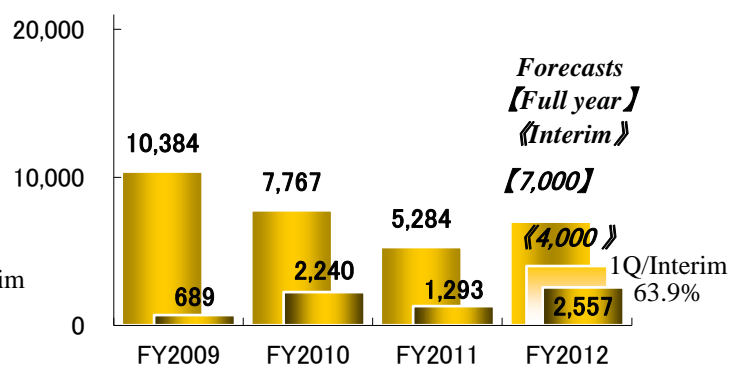
(Millions of yen)

	Forecasts		1st Qtr of FY 2012 (3 months)	Changes from 1st Qtr of FY 2011	1st Qtr of FY 2011 (3 months)	Fiscal Year 2011 results (reference)
	Full year /	Interim				
Ordinary income	80,000 /	41,000	21,676	1,414	20,262	87,582
Core gross business profits	63,500 /	32,000	15,007	Δ 639	15,647	67,860
Net interest income			13,241	Δ 653	13,894	57,606
Net fees and commissions			1,635	Δ 151	1,786	7,237
Net trading income			—	—	—	—
Net other income			130	164	Δ 33	3,016
Gains on foreign exchange transactions			123	Δ 3	126	622
Net income on derivatives			2	165	Δ 162	2,392
General and administrative expenses	46,000 /	23,000	11,120	Δ 771	11,891	46,443
Personnel			4,700	Δ 7	4,708	18,668
Non-personnel			5,847	Δ 355	6,203	25,027
Core net business profits	17,500 /	9,000	3,887	131	3,755	21,416
Net gains (losses) related to bonds			3,328	2,679	649	3,440
Net business profits (before reversal (provision) of general allowance for loan losses)			7,216	2,810	4,405	24,856
Total credit costs	7,000 /	3,500	1,891	651	1,239	5,964
Net gains (losses) related to stocks			Δ 236	Δ 176	Δ 60	Δ 3,729
Ordinary profits	11,500 /	6,500	4,407	2,062	2,345	13,111
Net extraordinary gains (losses)			Δ 6	58	Δ 65	Δ 183
Income before income taxes			4,400	2,120	2,279	12,927
Income taxes			1,843	856	986	7,642
Income taxes deferred			Δ 734	Δ 139	Δ 594	1,232
Net income	7,000 /	4,000	2,557	1,264	1,293	5,284

《 Core net business profits 》



《 Net income 》



2. Loans and Deposits

(1) Loans

(Millions of yen)

	As of June 30, 2012			As of June 30, 2011	As of Mar.31, 2012
	(A)	(A)-(B)	(A)/(B)	(B)	
Total of two banks	7,238,306	173,892	2.46%	7,064,413	7,287,027
Loans to small and medium-sized enterprises("SMEs") and individuals	4,619,743	Δ57,208	Δ1.22%	4,676,951	4,765,041
Housing and consumer loans	2,020,609	31,340	1.57%	1,989,268	2,020,556
Hokuriku bank	4,169,162	51,899	1.26%	4,117,263	4,233,960
Loans to small and medium-sized enterprises("SMEs") and individuals	2,731,291	Δ58,458	Δ2.09%	2,789,749	2,826,568
Housing and consumer loans	1,066,426	23,531	2.25%	1,042,894	1,062,565
Hokkaido bank	3,069,143	121,993	4.13%	2,947,150	3,053,067
Loans to small and medium-sized enterprises("SMEs") and individuals	1,888,452	1,250	0.06%	1,887,202	1,938,473
Housing and consumer loans	954,183	7,809	0.82%	946,374	957,991

(2) Deposits and Investment products

(Millions of yen)

	As of June 30, 2012			As of June 30, 2011	As of Mar.31, 2012
	(A)	(A)-(B)	(A)/(B)	(B)	
Total of two banks					
Deposits*	9,876,632	205,289	2.12%	9,671,342	9,700,850
Individual deposits*	6,915,725	161,776	2.39%	6,753,949	6,772,214
Total individual assets	7,499,210	57,349	0.77%	7,441,860	7,388,980
Individual deposits* (deposits in yen)	6,887,573	161,973	2.40%	6,725,600	6,742,884
Investment products (for individuals)	611,637	Δ104,623	Δ14.60%	716,260	646,096
Foreign currency deposits	28,151	Δ197	Δ0.69%	28,349	29,329
Public bonds	252,620	Δ18,633	Δ6.86%	271,254	256,898
Investment trusts	330,865	Δ85,792	Δ20.59%	416,657	359,868
Hokuriku bank [Non-consolidated]					
Deposits*	5,638,942	138,787	2.52%	5,500,154	5,545,102
Individual deposits*	3,749,279	73,106	1.98%	3,676,173	3,687,294
Total individual assets	4,123,748	6,759	0.16%	4,116,988	4,081,949
Individual deposits* (deposits in yen)	3,728,456	72,699	1.98%	3,655,757	3,665,365
Investment products (for individuals)	395,292	Δ65,939	Δ14.29%	461,231	416,584
Foreign currency deposits	20,822	406	1.99%	20,416	21,928
Public bonds	165,763	Δ13,887	Δ7.73%	179,651	168,212
Investment trusts	208,706	Δ52,458	Δ20.08%	261,164	226,443
Hokkaido bank [Non-consolidated]					
Deposits*	4,237,690	66,502	1.59%	4,171,187	4,155,748
Individual deposits*	3,166,446	88,670	2.88%	3,077,776	3,084,920
Total individual assets	3,375,462	50,590	1.52%	3,324,872	3,307,031
Individual deposits* (deposits in yen)	3,159,117	89,274	2.90%	3,069,843	3,077,518
Investment products (for individuals)	216,344	Δ38,684	Δ15.16%	255,029	229,512
Foreign currency deposits	7,328	Δ604	Δ7.61%	7,933	7,401
Public bonds	86,857	Δ4,746	Δ5.18%	91,603	88,686
Investment trusts	122,159	Δ33,334	Δ21.43%	155,493	133,425

*including NCD

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

(Millions of yen)

(Millions of yen)

		As of June 30,2012	As of June 30,2011	As of March 31,2012
Total of two banks	Bankrupt and substantially bankrupt	37,807	46,871	39,683
	Doubtful	145,526	134,674	146,590
	Substandard	54,006	43,494	50,524
	Non Performing Loan (A)	237,341	225,040	236,797
	Total (B)	7,422,057	7,271,233	7,467,814
	NPL ratio (A)/(B)	3.19%	3.09%	3.17%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	28,101	35,307	30,419
	Doubtful	96,392	90,426	96,352
	Substandard	28,987	22,739	26,693
	Non Performing Loan (A)	153,481	148,474	153,466
	Total (B)	4,277,752	4,253,118	4,344,982
	NPL ratio (A)/(B)	3.58%	3.49%	3.53%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	9,706	11,564	9,263
	Doubtful	49,134	44,247	50,237
	Substandard	25,019	20,754	23,830
	Non Performing Loan (A)	83,860	76,566	83,331
	Total (B)	3,144,305	3,018,114	3,122,832
	NPL ratio (A)/(B)	2.66%	2.53%	2.66%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30,2012
FG (consolidated)	Capital adequacy ratio	12.11%
	Tier1 ratio	8.13%
Hokuriku bank (non-consolidated)	Capital adequacy ratio	12.46%
	Tier1 ratio	8.25%
Hokkaido bank (non-consolidated)	Capital adequacy ratio	11.14%
	Tier1 ratio	7.42%

		As of March 31,2012
	Capital adequacy ratio	11.72%
	Tier1 ratio	7.82%
	Capital adequacy ratio	11.85%
	Tier1 ratio	7.77%
	Capital adequacy ratio	10.80%
	Tier1 ratio	7.17%

5. Valuation Difference on Securities

(Millions of yen)

(Millions of yen)

		As of June 30,2012			
		Market value	Valuation difference		
			Gains	Losses	
FG(consolidated)	Available-for-sale securities	2,331,794	33,711	60,444	26,733
	Stocks	87,757	△10,543	11,210	21,753
	Bonds	2,060,636	46,504	46,865	360
	Other	183,399	△2,250	2,369	4,620
Total of two banks	Available-for-sale securities	2,336,121	40,679	63,371	22,691
	Stocks	87,476	△3,512	14,289	17,801
	Bonds	2,065,695	46,747	47,114	366
	Other	182,950	△2,555	1,967	4,523
Hokuriku bank (non-consolidated)	Available-for-sale securities	1,337,960	27,978	42,835	14,857
	Stocks	56,456	△5,685	7,896	13,581
	Bonds	1,153,428	33,150	33,392	242
	Other	128,075	512	1,546	1,034
Hokkaido bank (non-consolidated)	Available-for-sale securities	998,161	12,701	20,535	7,834
	Stocks	31,019	2,172	6,393	4,220
	Bonds	912,266	13,596	13,721	124
	Other	54,874	△3,068	420	3,488

		As of March 31,2012			
		Market value	Valuation difference		
			Gains	Losses	
	Available-for-sale securities	2,470,743	39,591	56,710	17,118
	Stocks	100,948	2,707	15,748	13,041
	Bonds	2,177,088	38,126	38,857	730
	Other	192,707	△1,241	2,104	3,346
	Available-for-sale securities	2,475,019	46,573	59,817	13,243
	Stocks	100,616	9,756	19,005	9,248
	Bonds	2,182,140	38,360	39,087	726
	Other	192,262	△1,544	1,724	3,268
	Available-for-sale securities	1,383,328	30,497	39,682	9,185
	Stocks	66,783	3,992	11,888	7,895
	Bonds	1,177,306	26,185	26,488	302
	Other	139,239	319	1,306	986
	Available-for-sale securities	1,091,690	16,075	20,134	4,058
	Stocks	33,833	5,764	7,117	1,353
	Bonds	1,004,834	12,175	12,599	423
	Other	53,023	△1,863	418	2,281

6. Net Gains and Losses on Securities

		As of June 30, 2012		As of June 30, 2011	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2011
			of previous fiscal year		
FG (consolidated)	Net gains (losses) related to bonds	3,781	3,184	597	3,578
	Gains on sales	3,787	2,880	906	5,290
	Gains on redemption	—	—	—	—
	Losses on sales	5	△280	285	1,091
	Losses on redemption	—	—	—	572
	Losses on devaluation	—	△23	23	48
	Net gains (losses) related to stocks and others	△958	△181	△776	△5,259
	Gains on sales	32	4	27	210
	Losses on sales	38	37	1	785
	Losses on devaluation	952	149	802	4,685

		As of June 30, 2012		As of June 30, 2011	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2011
			of previous fiscal year		
Total of two banks	Net gains (losses) related to bonds	3,781	3,116	665	3,626
	Gains on sales	3,787	2,851	936	5,369
	Gains on redemption	—	—	—	—
	Losses on sales	5	△241	246	1,001
	Losses on redemption	—	—	—	693
	Losses on devaluation	—	△23	23	48
	Net gains (losses) related to stocks and others	△889	△112	△776	△5,039
	Gains on sales	32	4	27	211
	Losses on sales	38	37	1	475
	Losses on devaluation	882	80	802	4,775

		As of June 30, 2012		As of June 30, 2011	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2011
			of previous fiscal year		
Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	452	437	15	186
	Gains on sales	452	437	15	186
	Gains on redemption	—	—	—	—
	Losses on sales	—	—	—	—
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	△652	63	△716	△1,310
	Gains on sales	26	26	0	83
	Losses on sales	—	△0	0	296
	Losses on devaluation	679	△35	715	1,097

		As of June 30, 2012		As of June 30, 2011	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2011
			of previous fiscal year		
Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	3,328	2,679	649	3,440
	Gains on sales	3,334	2,413	920	5,183
	Gains on redemption	—	—	—	—
	Losses on sales	5	△241	246	1,001
	Losses on redemption	—	—	—	693
	Losses on devaluation	—	△23	23	48
	Net gains (losses) related to stocks and others	△236	△176	△60	△3,729
	Gains on sales	5	△21	27	128
	Losses on sales	38	38	0	179
	Losses on devaluation	203	116	87	3,677