

## Summary :

November 14, 2011

## Interim Financial Results for Fiscal 2011

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Shigeo Takagi

Title: President &amp; CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

## 1. Financial Highlights for the first half of Fiscal 2011 (for the six months ended September 30, 2011)

## (1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H F2011	105,702	(3.3)	18,981	5.1	8,965	(11.0)
1H F2010	109,285	(4.4)	18,064	35.3	10,078	74.6

Note: Comprehensive income for the first half of Fiscal 2011: ¥8,804million (-55.6%), for the first half of Fiscal 2010: ¥19,844million (-)

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2011	5.87	—
1H F2010	6.67	—

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

## (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Consolidated Capital Adequacy Ratio (BIS)
	¥ million	¥ million	%	%
1H F2011	10,650,834	429,847	4.0	11.57
Fiscal 2010	10,585,054	426,658	4.0	11.29

Reference: Own Capital:

as of September 30, 2011: ¥428,830million; as of March 31, 2011: ¥425,720million

- Notes: 1. Own Capital Ratio was calculated as follows: (Total Net Assets-Minority Interests)/ Total Assets × 100  
 2. Consolidated Capital Adequacy Ratio (BIS) is based on the "Standards for Bank Holding Company to Consider the Adequacy of Its Capital Based on Assets and Others held by It and its Subsidiaries Pursuant Article 52-25 of the Banking Law (Financial Service Agency Ordinance Announcement No. 20 March 27, 2006)

## 2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 <sup>st</sup> Qtr	The end of 2 <sup>nd</sup> Qtr	The end of 3 <sup>rd</sup> Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2010	—	0.00	—	3.75	3.75
Fiscal 2011	—	0.00	—	3.75	3.75
Fiscal 2011 (forecast)	—	—	—	3.75	3.75

Notes: Revision of released forecast for cash dividends for shareholders of common stock: No

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

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Full Year	203,000	(5.4)	31,000	(16.7)	17,000	(7.6)	¥ 11.07

Notes: Revision of released earnings estimates: No

#### 4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2011  
(changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements  
(a) Changes in accounting policies due to revisions of accounting standards, etc.: No  
(b) Changes in accounting policies other than (a) above: No  
(c) Changes in accounting estimates: No  
(d) Restatements: No
- (3) Issued Shares (Common Stock)  
(a) Number of Common Stock outstanding (including Treasury Stock):  
as of September 30, 2011 and as of March 31, 2011: 1,391,630,146  
(b) Number of Treasury Stock:  
as of September 30, 2011: 2,126,254; as of March 31, 2011: 2,193,874  
(c) Average outstanding shares for the six months ended:  
as of September 30, 2011: 1,389,425,162; as of September 30, 2010: 1,389,485,239

#### Non-consolidated Financial Results

##### 1. Financial Highlights for the First Half of Fiscal 2011 (for the six months ended September 30, 2011)

##### (1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
1H Fiscal 2011	1,103	(6.3)	848	3.1	809	0.2	808	5.8
1H Fiscal 2010	1,177	(35.9)	823	(45.3)	808	(44.6)	764	(93.3)

	Net Income per Share of Common Stock	
	¥	
1H Fiscal 2011	0.00	
1H Fiscal 2010	(0.02)	

##### (2) Non-Consolidated Financial Conditions

	Total Assets		Total Net Assets		Own Capital Ratio	
	¥ million		¥ million		%	
1H Fiscal 2011	246,223		235,937		95.8	
Fiscal 2010	251,406		241,149		95.9	

Reference: Own Capital:

as of September 30, 2010: ¥235,937million; as of March 31, 2010: ¥241,149million

##### (Note on Interim Audit Process)

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

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

**SELECTED INTERIM FINANCIAL INFORMATION**  
**For the Fiscal Year 2011**  
**(Ended September 30, 2011)**



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

# SELECTED INTERIM FINANCIAL INFORMATION

## For the Fiscal Year 2011 (Ended September 30, 2011)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

# I. Interim Financial Highlights

## 1. Income Analysis

### 【FG (consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2011			Sep.30, 2010
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	105.7	(3.5)	(3.3%)	109.2
Ordinary profits	経 常 利 益	18.9	0.9	5.1%	18.0
Interim net income	中 間 純 利 益	8.9	(1.1)	(11.0%)	10.0

### 【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2011			Sep.30, 2010
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	97.3	(2.5)	(2.5%)	99.8
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>77.3</b>	<b>1.3</b>	<b>1.7%</b>	<b>76.0</b>
Net interest income	資 金 利 益	64.7	(0.1)		64.9
Domestic	国 内 業 務 部 門	64.4	(0.4)		64.8
International	国 際 業 務 部 門	0.2	0.2		0.0
Net fees and commissions	役 務 取 引 等 利 益	9.6	(1.1)		10.8
Net trading income	特 定 取 引 利 益	0.4	(0.0)		0.5
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券関係損益除く)	2.4	2.7		(0.3)
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.8	(0.0)		0.8
Income from derivatives	う ち 金 融 派 生 商 品 収 益	1.6	2.8		(1.1)
General and administrative expenses	経 費	(51.4)	3.0		(48.4)
Personnel	人 件 費	(22.9)	(0.9)		(22.0)
Non-personnel	物 件 費	(25.3)	(1.6)		(23.6)
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>25.9</b>	<b>(1.6)</b>	<b>(6.0%)</b>	<b>27.6</b>
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	2.7	(0.3)		3.0
Net business profits (before reversal (provision of general allowance for loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	28.6	(1.9)		30.6
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.1)	0.8		(1.0)
Net business profits	業 務 純 益	28.5	(1.1)		29.6
Net non-recurring gains (losses)	臨 時 損 益	(9.1)	1.6		(10.7)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(6.3)	1.0		(7.3)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(6.4)	1.9		(8.3)
Net gains (losses) related to stocks	株 式 等 損 益	(1.4)	0.7		(2.1)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>19.3</b>	<b>0.5</b>	<b>2.7%</b>	<b>18.8</b>
Net extraordinary gains (losses)	特 別 損 益	(1.1)	(0.5)		(0.5)
Income taxes	法 人 税 等	(8.3)	(1.2)		(7.0)
Income taxes-deferred	法 人 税 等 調 整 額	(5.0)	(0.4)		(4.5)
<b>Interim net income</b>	<b>中 間 純 利 益</b>	<b>9.8</b>	<b>(1.3)</b>	<b>(11.9%)</b>	<b>11.1</b>

## 【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2011			Sep.30, 2010
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	54.0	(0.9)	(1.8%)	55.0
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>45.2</b>	<b>1.0</b>	<b>2.4%</b>	<b>44.1</b>
Net interest income	資金利益	36.6	0.4		36.1
Domestic	国内業務部門	36.5	0.2		36.3
International	国際業務部門	0.0	0.2		(0.1)
Net fees and commissions	役務取引等利益	5.9	(0.7)		6.6
Net trading income	特定取引利益	0.4	(0.0)		0.5
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券関係損益除く)	2.0	1.4		0.6
Gains on foreign exchange transactions	うち外国為替売買益	0.5	(0.0)		0.5
Income from derivatives	うち金融派生商品収益	1.5	1.4		0.1
General and administrative expenses	経費	(27.7)	(1.1)		(26.5)
Personnel	人件費	(13.5)	(0.3)		(13.2)
Non-personnel	物件費	(12.6)	(0.7)		(11.8)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>17.4</b>	<b>(0.0)</b>	<b>(0.4%)</b>	<b>17.5</b>
Net gains (losses) related to bonds	国債等債券関係損益	0.0	0.6		(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)	17.5	0.6		16.8
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.6	0.8		0.8
Net business profits	業務純益	19.2	1.4		17.7
Net non-recurring gains (losses)	臨時損益	(5.3)	0.2		(5.5)
Credit related costs (2)	不良債権処理額(2)	(3.6)	0.1		(3.8)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(1.9)	1.0		(2.9)
Net gains (losses) related to stocks	株式等損益	(1.0)	0.3		(1.3)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>13.8</b>	<b>1.7</b>	<b>14.3%</b>	<b>12.1</b>
Net extraordinary gains (losses)	特別損益	(1.0)	(0.6)		(0.4)
Income taxes	法人税等	(5.8)	(1.3)		(4.4)
Income taxes-deferred	法人税等調整額	(5.8)	(1.3)		(4.4)
<b>Interim net income</b>	<b>中間純利益</b>	<b>6.9</b>	<b>(0.2)</b>	<b>(3.6%)</b>	<b>7.2</b>

## 【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2011			Sep.30, 2010
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	43.2	(1.5)	(3.4%)	44.8
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>32.1</b>	<b>0.2</b>	<b>0.8%</b>	<b>31.9</b>
Net interest income	資 金 利 益	28.0	(0.6)		28.7
Domestic	国 内 業 務 部 門	27.8	(0.6)		28.5
International	国 際 業 務 部 門	0.1	0.0		0.1
Net fees and commissions	役 務 取 引 等 利 益	3.7	(0.4)		4.1
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 (国債等債券関係損益除く)	0.3	1.3		(0.9)
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.2	(0.0)		0.3
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.0	1.3		(1.3)
General and administrative expenses	経 費	(23.7)	(1.8)		(21.8)
Personnel	人 件 費	(9.4)	(0.5)		(8.8)
Non-personnel	物 件 費	(12.6)	(0.9)		(11.7)
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>8.4</b>	<b>(1.5)</b>	<b>(15.7%)</b>	<b>10.0</b>
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	2.7	(1.0)		3.7
Net business profits (before reversal (provision of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	11.1	(2.5)		13.7
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.8)	(0.0)		(1.8)
Net business profits	業 務 純 益	9.3	(2.5)		11.9
Net non-recurring gains (losses)	臨 時 損 益	(3.8)	1.3		(5.2)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(2.6)	0.8		(3.5)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(4.4)	0.9		(5.3)
Net gains (losses) related to stocks	株 式 等 損 益	(0.4)	0.3		(0.8)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>5.4</b>	<b>(1.2)</b>	<b>(18.2%)</b>	<b>6.6</b>
Net extraordinary gains (losses)	特 別 損 益	(0.0)	0.0		(0.1)
Income taxes	法 人 税 等	(2.5)	0.0		(2.6)
Income taxes-deferred	法 人 税 等 調 整 額	0.7	0.8		(0.0)
<b>Interim net income</b>	<b>中 間 純 利 益</b>	<b>2.9</b>	<b>(1.0)</b>	<b>(26.9%)</b>	<b>3.9</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,236.1</b>	<b>(4.9)</b>	<b>269.4</b>	<b>7,241.1</b>	<b>6,966.7</b>
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	4,794.0	(32.3)	79.8	4,826.3	4,714.2
Housing and consumer loans	(3) 個人ローン	1,995.3	2.0	21.0	1,993.3	1,974.3
Housing loans	住宅系ローン	1,885.9	0.4	20.5	1,885.5	1,865.4
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	66.25%	(0.40%)	(1.41%)	66.65%	67.66%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	27.57%	0.05%	(0.76%)	27.52%	28.33%

#### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,205.7</b>	<b>(46.6)</b>	<b>96.4</b>	<b>4,252.3</b>	<b>4,109.2</b>
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	2,871.9	0.6	70.1	2,871.3	2,801.8
Housing and consumer loans	(3) 個人ローン	1,050.7	8.2	17.1	1,042.5	1,033.5
Housing loans	住宅系ローン	995.6	9.6	20.7	986.0	974.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	68.28%	0.76%	0.10%	67.52%	68.18%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	24.98%	0.47%	(0.17%)	24.51%	25.15%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>3,030.4</b>	<b>41.6</b>	<b>172.9</b>	<b>2,988.8</b>	<b>2,857.4</b>
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	1,922.1	(32.9)	9.6	1,955.0	1,912.4
Housing and consumer loans	(3) 個人ローン	944.6	(6.2)	3.8	950.8	940.7
Housing loans	住宅系ローン	890.3	(9.2)	(0.2)	899.5	890.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	63.42%	(1.99%)	(3.50%)	65.41%	66.92%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	31.17%	(0.64%)	(1.75%)	31.81%	32.92%



## (2) Deposits and Investment products

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	9,534.7	10.8	310.7	9,523.8	9,223.9
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,666.4	55.4	195.4	6,610.9	6,470.9
<b>Total individual assets</b>	(1) 個人預かり資産	7,290.8	(18.7)	104.6	7,309.6	7,186.2
Individual deposits* (deposits in yen)	個人預金(円貨)	6,638.5	55.4	195.4	6,583.1	6,443.1
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	652.3	(74.1)	(90.7)	726.4	743.1
Foreign currency deposits	外貨預金	27.8	0.0	0.0	27.8	27.8
Public bonds	公共債	263.2	(12.5)	(28.8)	275.8	292.0
Investment trusts	投資信託	361.2	(61.6)	(61.9)	422.8	423.2
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.94%	(0.99%)	(1.40%)	9.93%	10.34%

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	5,416.5	(23.3)	123.9	5,439.9	5,292.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,632.9	19.6	71.1	3,613.2	3,561.7
<b>Total individual assets</b>	(1) 個人預かり資産	4,033.2	(29.8)	12.4	4,063.0	4,020.7
Individual deposits* (deposits in yen)	個人預金(円貨)	3,612.0	19.0	70.2	3,593.0	3,541.8
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	421.1	(48.8)	(57.7)	470.0	478.8
Foreign currency deposits	外貨預金	20.8	0.5	0.9	20.2	19.9
Public bonds	公共債	172.3	(12.3)	(21.0)	184.7	193.4
Investment trusts	投資信託	227.9	(37.0)	(37.6)	265.0	265.5
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	10.44%	(1.12%)	(1.46%)	11.56%	11.91%

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	4,118.2	34.2	186.8	4,083.9	3,931.3
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,033.5	35.8	124.3	2,997.6	2,909.1
<b>Total individual assets</b>	(1) 個人預かり資産	3,257.6	11.0	92.1	3,246.5	3,165.4
Individual deposits* (deposits in yen)	個人預金(円貨)	3,026.4	36.4	125.2	2,990.0	2,901.2
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	231.1	(25.3)	(33.0)	256.4	264.2
Foreign currency deposits	外貨預金	7.0	(0.5)	(0.8)	7.5	7.9
Public bonds	公共債	90.8	(0.2)	(7.8)	91.1	98.6
Investment trusts	投資信託	133.2	(24.5)	(24.3)	157.7	157.6
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.09%	(0.81%)	(1.25%)	7.90%	8.34%

\*including NCD

### 3. Securities

#### (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)	As of Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)	As of Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)
<b>Securities</b>	有価証券	<b>2,465.8</b>	<b>150.6</b>	<b>2,315.1</b>	<b>1,285.7</b>	<b>68.2</b>	<b>1,217.5</b>	<b>1,180.1</b>	<b>82.4</b>	<b>1,097.6</b>
Japanese government bonds	国債	1,400.0	178.3	1,221.6	631.1	69.5	561.6	768.8	108.8	660.0
Japanese local government bonds	地方債	466.2	3.2	463.0	278.3	6.2	272.0	187.9	(3.0)	190.9
Japanese Corporate bonds	社債	386.4	(15.8)	402.2	248.1	(1.7)	249.9	138.3	(14.0)	152.3
Japanese stocks	株式	119.9	(14.0)	133.9	83.7	(11.3)	95.1	36.1	(2.6)	38.8
Foreign securities	外国証券	70.9	0.9	69.9	41.4	5.7	35.7	29.4	(4.7)	34.2
Others	その他	22.2	(2.0)	24.3	2.9	(0.1)	3.0	19.3	(1.9)	21.2
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	4.23	0.35	3.88	4.42	0.18	4.24	4.03	0.54	3.49

#### (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 Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)	As of Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)	As of Sep.30,2011 (A)	(A)-(B)	As of Mar.31, 2011 (B)
<b>Available-for-sale securities</b>	その他有価証券	<b>26.5</b>	<b>1.6</b>	<b>24.8</b>	<b>19.3</b>	<b>1.8</b>	<b>17.5</b>	<b>7.1</b>	<b>(0.2)</b>	<b>7.3</b>
Japanese stocks	株式	(6.3)	(13.1)	6.8	(5.5)	(10.4)	4.9	(0.8)	(2.6)	1.8
Japanese bonds	債券	36.3	15.3	21.0	24.6	12.1	12.5	11.6	3.2	8.4
Others	その他	(3.4)	(0.4)	(2.9)	0.2	0.2	(0.0)	(3.7)	(0.7)	(2.9)

Valuation difference of floating rate Japanese government bonds as of Sep.30,2011 are as follows. Floating rate Japanese government bonds, the market prices of which are not appropriate as fair value, are rationally calculated by our standards after the end of December of 2008. Please see reference for the valuation difference when market prices are used.

(Billions of yen)

	Total of two banks		
	Hokuriku bank		Hokkaido bank
Valuation difference	6.2		2.1
(reference)	2.8		(1.1)
Valuation difference (market price)			

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

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30,2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	43.5	(5.3)	(11.3)	48.9	54.9
Doubtful	危険債権	142.8	9.1	6.1	133.7	136.7
Substandard	要管理債権	43.5	5.5	20.6	38.0	22.8
<b>Non-Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>229.8</b>	<b>9.3</b>	<b>15.4</b>	<b>220.5</b>	<b>214.4</b>
Normal	正常債権	7,209.7	(16.8)	237.0	7,226.5	6,972.7
Total	(2) 合計 (総与信)	7,439.5	(7.5)	252.4	7,447.1	7,187.0
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.08%</b>	<b>0.12%</b>	<b>0.10%</b>	<b>2.96%</b>	<b>2.98%</b>

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30,2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	32.4	(3.8)	(8.5)	36.2	40.9
Doubtful	危険債権	97.8	8.2	7.3	89.6	90.5
Substandard	要管理債権	22.9	4.4	8.1	18.4	14.7
<b>Non-Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>153.1</b>	<b>8.8</b>	<b>6.9</b>	<b>144.3</b>	<b>146.1</b>
Normal	正常債権	4,183.9	(61.4)	71.9	4,245.4	4,112.0
Total	(2) 合計 (総与信)	4,337.0	(52.5)	78.8	4,389.6	4,258.1
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.52%</b>	<b>0.24%</b>	<b>0.09%</b>	<b>3.28%</b>	<b>3.43%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31, 2011	As of Sep.30,2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	11.2	(1.5)	(2.7)	12.7	13.9
Doubtful	危険債権	45.0	0.9	(1.2)	44.0	46.2
Substandard	要管理債権	20.6	1.1	12.4	19.5	8.2
<b>Non-Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>76.7</b>	<b>0.4</b>	<b>8.4</b>	<b>76.3</b>	<b>68.3</b>
Normal	正常債権	3,025.8	44.5	165.1	2,981.2	2,860.6
Total	(2) 合計 (総与信)	3,102.5	45.0	173.6	3,057.5	2,928.9
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.47%</b>	<b>(0.02%)</b>	<b>0.14%</b>	<b>2.49%</b>	<b>2.33%</b>

## 5. Capital adequacy ratio

### (1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2011	Change	As of Mar.31,2011	As of Sep.30,2011	Change	As of Mar.31,2011	As of Sep.30,2011	Change	As of Mar.31,2011
		Capital adequacy ratio	自己資本比率	11.57%	0.28%	11.29%	11.62%	0.30%	11.32%	10.57%
Tier1Ratio	Tier1 比率	7.72%	0.27%	7.45%	7.50%	0.29%	7.21%	7.03%	(0.02%)	7.05%

### (2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2011	Change	As of Mar.31,2011	As of Sep.30,2011	Change	As of Mar.31,2011	As of Sep.30,2011	Change	As of Mar.31,2011
		Deferred tax assets	繰延税金資産	56.5	(6.9)	63.5	34.0	(7.8)	41.9	22.8
Net deferred tax assetsTier1ratio	Tier1 対比	14.85%	(2.29%)	17.14%	16.38%	(4.11%)	20.49%	15.31%	0.58%	14.73%

## 6. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2011		
		Full year		Change from FY 2010
		Interim results	Forecast	
Ordinary income	経常収益	105.7	203.0	(11.6)
Ordinary profits	経常利益	18.9	31.0	(6.2)
Net income	当期純利益	8.9	17.0	(1.4)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2011								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Full year		Change from FY 2010	Full year		Change from FY 2010	Full year		Change from FY 2010
		Interim results	Forecast		Interim results	Forecast		Interim results	Forecast	
Ordinary Income	経常収益	97.3	188.0	(7.8)	54.0	107.0	(1.8)	43.2	81.0	(6.0)
Core gross business profits	コア業務粗利益	77.3	157.0	1.5	45.2	90.0	1.4	32.1	67.0	0.1
General and administrative expenses	経費	51.4	101.0	2.3	27.7	55.0	1.1	23.7	46.0	1.2
Core net business profits	コア業務純益	25.9	56.0	(0.7)	17.4	35.0	0.3	8.4	21.0	(1.1)
Total credit costs	与信費用	6.4	20.0	5.4	1.9	12.0	4.8	4.4	8.0	0.5
Ordinary profits	経常利益	19.3	33.0	(4.0)	13.8	22.0	(0.9)	5.4	11.0	(3.1)
Net income	当期純利益	9.8	19.5	(0.1)	6.9	13.0	1.0	2.9	6.5	(1.2)

### (2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Annual	Change from FY 2009
Dividend per common share	普通株式	¥0.00	¥3.75	¥3.75	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

## II. Financial Statements

### 【Hokuhoku Financial Group, Inc. (Consolidated)】

#### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2011	As of Mar. 31, 2011
<b>(Assets)</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	321,105	406,848
Call loans and bills bought	コールローン及び買入手形	88,814	87,056
Monetary claims bought	買入金銭債権	106,734	111,451
Trading assets	特定取引資産	9,143	9,303
Money held in trust	金銭の信託	3,946	3,994
Securities	有価証券	2,477,203	2,326,508
Loans and bills discounted	貸出金	7,223,185	7,224,636
Foreign exchanges	外国為替	14,212	13,234
Other assets	その他資産	178,870	168,565
Tangible fixed assets	有形固定資産	110,051	112,167
Intangible fixed assets	無形固定資産	45,781	36,425
Deferred tax assets	繰延税金資産	56,579	63,572
Customers' liabilities for acceptances and guarantees	支払承諾見返	98,373	102,240
Allowance for loan losses	貸倒引当金	(83,169)	(80,950)
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,650,834</b>	<b>10,585,054</b>
<b>(Liabilities)</b>	<b>(負債の部)</b>		
Deposits	預金	9,308,333	9,347,057
Negotiable certificates of deposit	譲渡性預金	200,974	144,686
Call money and bills sold	コールマネー及び売渡手形	30,000	20,000
Trading liabilities	特定取引負債	2,747	2,690
Borrowed money	借入金	314,938	327,738
Foreign exchanges	外国為替	113	131
Bonds payable	社債	41,500	41,500
Other liabilities	その他負債	202,004	150,519
Reserve for employee retirement benefits	退職給付引当金	8,477	7,779
Reserve for directors' retirement benefits	役員退職慰労引当金	588	529
Reserve for contingent loss	偶発損失引当金	2,754	2,771
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,591	1,850
Deferred tax liabilities for revaluation	再評価に係る繰延税金負債	8,589	8,901
Acceptances and guarantees	支払承諾	98,373	102,240
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>10,220,986</b>	<b>10,158,395</b>
<b>(Net assets)</b>	<b>(純資産の部)</b>		
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	185,484	182,131
Treasury stock	自己株式	(603)	(600)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>408,964</b>	<b>405,614</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,634	11,419
Deferred gains or losses on hedges	繰延ヘッジ損益	(46)	3
Revaluation reserve for land	土地再評価差額金	8,277	8,683
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>19,866</b>	<b>20,105</b>
Minority interests	少数株主持分	1,016	938
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>429,847</b>	<b>426,658</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>10,650,834</b>	<b>10,585,054</b>

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 six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Ordinary income</b>	経常収益	<b>105,702</b>	109,285
Interest income	資金運用収益	72,173	74,327
(Interest on loans and discounts)	(貸出金利息)	59,247	61,889
(Interest and dividends on securities)	(有価証券利息配当金)	11,657	10,997
Fees and commissions	役務取引等収益	18,813	19,924
Trading income	特定取引収益	518	611
Other ordinary income	その他業務収益	12,417	12,163
Other income	その他経常収益	1,779	2,260
<b>Ordinary expenses</b>	経常費用	<b>86,721</b>	91,220
Interest expenses	資金調達費用	7,410	9,341
(Interest on deposits)	(預金利息)	5,283	7,211
Fees and commissions payments	役務取引等費用	6,505	6,227
Other ordinary expenses	その他業務費用	5,709	7,680
General and administrative expenses	営業経費	56,368	53,900
Other expenses	その他の経常費用	10,726	14,070
<b>Ordinary profits</b>	経常利益	<b>18,981</b>	18,064
<b>Extraordinary income</b>	特別利益	<b>0</b>	36
Gain on disposal of fixed assets	固定資産処分益	0	—
Recoveries of written-off claims	償却債権取立益	—	25
Other	その他の特別利益	—	11
<b>Extraordinary loss</b>	特別損失	<b>1,125</b>	579
Loss on disposal of fixed assets	固定資産処分損	62	135
Impairment loss	減損損失	1,060	280
Loss on adjustments for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	153
Other	その他の特別損失	3	9
<b>Income before income taxes and minority interests</b>	税金等調整前中間純利益	<b>17,855</b>	17,522
Income taxes-current	法人税、住民税及び事業税	3,816	3,057
Refund of income taxes for prior periods	過年度法人税等戻入額	—	(51)
Income taxes-deferred	法人税等調整額	4,993	4,364
Total income taxes	法人税等合計	<b>8,810</b>	7,370
Income before minority interests	少数株主損益調整前中間純利益	<b>9,045</b>	10,151
Minority interests in net income	少数株主利益	80	73
<b>Net income</b>	中間純利益	<b>8,965</b>	10,078

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

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Net income before adjusting minority interest</b>	少数株主損益調整前中間純利益	<b>9,045</b>	10,151
Other comprehensive income	その他の包括利益	<b>(241)</b>	9,693
(Valuation difference on available-for-sale securities)	(その他有価証券評価差額金)	<b>238</b>	9,816
(Deferred gains or losses on hedges)	(繰延ヘッジ損益)	<b>(49)</b>	17
(Revaluation reserve for land)	(土地再評価差額金)	<b>(405)</b>	(94)
(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)	<b>(24)</b>	(46)
<b>Total comprehensive income</b>	中間包括利益	<b>8,804</b>	19,844
The amount attributable to owners of the parent	親会社株主に係る包括利益	<b>8,725</b>	19,775
The amount attributable to minority interest	少数株主に係る包括利益	<b>78</b>	69

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Changes In Net Assets (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Shareholders' equity:</b>	株主資本		
<b>Capital stock</b>	資本金		
Balance at the beginning of the period	当期首残高	70,895	70,895
Changes of items during the period	期中変動額		
Total changes of items during the period	期中変動額合計	—	—
Balance at the end of current period	当期末残高	70,895	70,895
<b>Capital surplus</b>	資本剰余金		
Balance at the beginning of the period	当期首残高	153,188	153,189
Changes of items during the period	期中変動額		
Disposal of treasury stock	自己株式の処分	(0)	(0)
Total changes of items during the period	期中変動額合計	(0)	(0)
Balance at the end of current period	当期末残高	153,188	153,188
<b>Retained earnings</b>	利益剰余金		
Balance at the beginning of the period	当期首残高	182,131	170,100
Changes of items during the period	期中変動額		
Cash dividends	剰余金の配当	(6,016)	(5,669)
Net income	中間純利益	8,965	10,078
Reversal of revaluation reserve for land	土地再評価差額金の取崩	405	94
Total changes of items during the period	期中変動額合計	3,353	4,502
Balance at the end of current period	当期末残高	185,484	174,603
<b>Treasury stock</b>	自己株式		
Balance at the beginning of the period	当期首残高	(600)	(589)
Changes of items during the period	期中変動額		
Purchase of treasury stock	自己株式の取得	(3)	(6)
Disposal of treasury stock	自己株式の処分	0	2
Total changes of items during the period	期中変動額合計	(3)	(4)
Balance at the end of current period	当期末残高	(603)	(593)
<b>Total shareholders' equity</b>	株主資本合計		
Balance at the beginning of the period	当期首残高	405,614	393,595
Changes of items during the period	期中変動額		
Cash dividends	剰余金の配当	(6,016)	(5,669)
Net income	純利益	8,965	10,078
Purchase of treasury stock	自己株式の取得	(3)	(6)
Disposal of treasury stock	自己株式の処分	0	1
Reversal of revaluation reserve for land	土地再評価差額金の取崩	405	94
Total changes of items during the period	期中変動額合計	3,349	4,497
Balance at the end of current period	当期末残高	408,964	398,093



		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Accumulated other comprehensive income</b>	その他の包括利益累計額		
<b>Valuation difference on available-for-sale securities</b>	その他有価証券評価差額金		
Balance at the beginning of the period	当期首残高	11,419	9,180
Changes of items during the period	期中変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	215	9,773
Total changes of items during the period	期中変動額合計	215	9,773
Balance at the end of current period	当期末残高	11,634	18,954
<b>Deferred gains or losses on hedges</b>	繰延ヘッジ損益		
Balance at the beginning of the period	当期首残高	3	(17)
Changes of items during the period	期中変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(49)	17
Total changes of items during the period	期中変動額合計	(49)	17
Balance at the end of current period	当期末残高	(46)	(0)
<b>Revaluation reserve for land</b>	土地再評価差額金		
Balance at the beginning of the period	当期首残高	8,683	8,784
Changes of items during the period	期中変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(405)	(94)
Total changes of items during the period	期中変動額合計	(405)	(94)
Balance at the end of current period	当期末残高	8,277	8,689
<b>Total accumulated other comprehensive income</b>	その他の包括利益累計額合計		
Balance at the beginning of the period	当期首残高	20,105	17,947
Changes of items during the period	期中変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(239)	9,697
Total changes of items during the period	期中変動額合計	(239)	9,697
Balance at the end of current period	当期末残高	19,866	27,644
<b>Minority interests</b>	少数株主持分		
Balance at the beginning of the period	当期首残高	938	781
Changes of items during the period	期中変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	78	68
Total changes of items during the period	期中変動額合計	78	68
Balance at the end of current period	当期末残高	1,016	850
<b>Total net assets</b>	純資産合計		
Balance at the beginning of the period	当期首残高	426,658	412,324
Changes of items during the period	期中変動額		
Cash dividends	剰余金の配当	(6,016)	(5,669)
Net income	純利益	8,965	10,078
Purchase of treasury stock	自己株式の取得	(3)	(6)
Disposal of treasury stock	自己株式の処分	0	1
Reversal of revaluation reserve for land	土地再評価差額金の取崩	405	94
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(161)	9,766
Total changes of items during the period	期中変動額合計	3,188	14,264
Balance at the end of current period	当期末残高	429,847	426,588

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>I. Cash flows from operating activities</b>	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前中間純利益	17,855	17,522
Depreciation	減価償却費	5,133	4,290
Impairment losses	減損損失	1,060	280
Amortization of goodwill	のれん償却額	1,051	1,202
Equity in losses (gains) of affiliates	持分法による投資損益(△)	15	17
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	2,218	(3,294)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(17)	202
Increase (decrease) in reserve for employee retirement benefits	退職給付引当金の増減(△)額	697	684
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	58	(800)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(259)	(161)
Interest income	資金運用収益	(72,173)	(74,327)
Interest expenses	資金調達費用	7,410	9,341
Losses (gains) on securities	有価証券関係損益(△)	(1,014)	(321)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	52	(24)
Losses (gains) on foreign exchange	為替差損益(△)	525	793
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	62	135
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	159	(1,392)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	56	900
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	1,450	27,253
Net increase (decrease) in deposits	預金の純増減(△)	(38,723)	15,732
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	56,287	98,905
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(△)	(11,799)	(30,228)
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	(26,457)	33,800
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	2,959	(1,998)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	10,000	50,000
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(977)	1,520
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(18)	(19)
Interest income-cash basis	資金運用による収入	60,162	63,302
Interest expenses-cash basis	資金調達による支出	(9,327)	(7,016)
Other, net	その他	50,324	37,120
<b>Subtotal</b>	小計	56,774	243,420
Income taxes paid	法人税等の支払額	(2,221)	(4,906)
<b>Net cash provided by (used in) operating activities</b>	営業活動によるキャッシュ・フロー	54,553	238,513
<b>II. Cash flows from investing activities</b>	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	(950,119)	(848,585)
Proceeds from sales of securities	有価証券の売却による収入	680,761	560,588
Proceeds from redemption of securities	有価証券の償還による収入	110,160	91,340
Proceeds from sales of money held in trust	金銭の信託の減少による収入	(5)	-
Proceeds from fund management	投資活動としての資金運用による収入	11,657	11,022
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,900)	(3,084)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	0	0
Purchases of intangible fixed assets	無形固定資産の取得による支出	(8,640)	(2,226)
<b>Net cash provided by (used in) investing activities</b>	投資活動によるキャッシュ・フロー	(158,086)	(190,943)
<b>III. Cash flows from financing activities</b>	財務活動によるキャッシュ・フロー		
Proceeds from issuance of subordinated borrowed money	劣後特約付借入れによる収入	-	22,000
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(1,000)	(1,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	-	(20,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,589)	(1,603)
Dividends paid	配当金の支払額	(6,016)	(5,669)
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	(3)	(6)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	1
<b>Net cash provided by (used in) financing activities</b>	財務活動によるキャッシュ・フロー	(8,610)	(6,278)
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	現金及び現金同等物に係る換算差額	(57)	(63)
<b>V. Net increase (decrease) in cash and cash equivalent</b>	現金及び現金同等物の増加額(△は減少)	(112,201)	41,228
<b>VI. Cash and cash equivalents at the beginning of the period</b>	現金及び現金同等物の期首残高	314,107	261,766
<b>VII. Cash and cash equivalents at the end of the period</b>	現金及び現金同等物の期末残高	201,906	302,995

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

## Balance Sheets (Unaudited)

Millions of yen

		As of Sep. 30, 2011	As of Mar. 31, 2011
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	212,140	250,493
Call loans and bills bought	コールローン	4,215	24,562
Monetary claims bought	買入金銭債権	106,718	111,431
Trading assets	特定取引資産	6,672	6,966
Securities	有価証券	1,285,758	1,217,508
Loans and bills discounted	貸出金	4,205,710	4,252,329
Foreign exchanges	外国為替	6,501	6,149
Other assets	その他資産	57,515	60,333
Tangible fixed assets	有形固定資産	82,522	84,405
Intangible fixed assets	無形固定資産	9,420	6,057
Deferred tax assets	繰延税金資産	34,085	41,955
Customers' liabilities for acceptances and guarantees	支払承諾見返	58,041	59,288
Allowance for loan losses	貸倒引当金	(41,336)	(42,478)
<b>Total assets</b>	<b>資産の部合計</b>	<b>6,027,966</b>	<b>6,079,002</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	5,260,162	5,327,953
Negotiable certificates of deposit	譲渡性預金	156,363	111,968
Call money and bills sold	コールマネー	30,000	20,000
Trading liabilities	特定取引負債	2,747	2,690
Borrowed money	借入金	190,103	252,538
Foreign exchanges	外国為替	65	77
Other liabilities	その他負債	84,769	65,300
Income taxes payable	未払法人税等	298	744
Lease obligations	リース債務	1,776	1,920
Asset retirement obligations	資産除去債務	157	156
Other	その他の負債	82,536	62,478
Reserve for employee retirement benefits	退職給付引当金	112	90
Reserve for directors' retirement benefits	役員退職慰労引当金	267	231
Reserve for contingent loss	偶発損失引当金	2,117	2,145
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	982	1,207
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,589	8,901
Acceptances and guarantees	支払承諾	58,041	59,288
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,794,324</b>	<b>5,852,392</b>
<b>(Net assets)</b>	(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
Legal capital surplus	資本準備金	14,998	14,998
Retained earnings	利益剰余金	58,123	50,758
Legal retained earnings	利益準備金	6,003	6,003
Other retained earnings	その他利益剰余金	52,119	44,754
Retained earnings brought forward	繰越利益剰余金	52,119	44,754
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>213,532</b>	<b>206,166</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,878	11,757
Deferred gains or losses on hedges	繰延ヘッジ損益	(46)	3
Revaluation reserve for land	土地再評価差額金	8,277	8,683
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>20,109</b>	<b>20,443</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>233,641</b>	<b>226,609</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>6,027,966</b>	<b>6,079,002</b>

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

## Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Ordinary income</b>	経常収益	<b>54,055</b>	55,053
Interest income	資金運用収益	<b>41,264</b>	42,088
(Interest on loans and discounts)	(貸出金利息)	<b>33,075</b>	34,787
(Interest and dividends on securities)	(有価証券利息配当金)	<b>7,089</b>	6,033
Fees and commissions	役務取引等収益	<b>9,448</b>	10,198
Trading income	特定取引収益	<b>467</b>	567
Other ordinary income	その他業務収益	<b>2,118</b>	690
Other income	その他経常収益	<b>755</b>	1,508
<b>Ordinary expenses</b>	経常費用	<b>40,159</b>	42,898
Interest expenses	資金調達費用	<b>4,596</b>	5,903
(Interest on deposits)	(預金利息)	<b>3,203</b>	4,480
Fees and commissions payments	役務取引等費用	<b>3,472</b>	3,517
Other ordinary expenses	その他業務費用	—	690
General and administrative expenses	営業経費	<b>28,567</b>	27,646
Other expenses	その他経常費用	<b>3,523</b>	5,141
<b>Ordinary profits</b>	経常利益	<b>13,895</b>	12,155
<b>Extraordinary income</b>	特別利益	—	5
<b>Extraordinary loss</b>	特別損失	<b>1,086</b>	452
<b>Income before income taxes</b>	税引前中間純利益	<b>12,809</b>	11,707
Income taxes-current	法人税、住民税及び事業税	<b>27</b>	43
Refund of income taxes for prior periods	過年度法人税等戻入額	—	(51)
Income taxes-deferred	法人税等調整額	<b>5,821</b>	4,491
Total income taxes	法人税等合計	<b>5,849</b>	4,484
<b>Net income</b>	中間純利益	<b>6,960</b>	7,223

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

## Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2011	As of Mar. 31, 2011
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	108,736	156,060
Call loans and bills bought	コールローン	84,599	62,494
Trading account securities	商品有価証券	2,471	2,336
Money held in trust	金銭の信託	3,946	3,994
Securities	有価証券	1,180,114	1,097,665
Loans and bills discounted	貸出金	3,030,462	2,988,825
Foreign exchanges	外国為替	7,711	7,085
Other assets	その他資産	85,267	70,730
Tangible fixed assets	有形固定資産	32,041	32,054
Intangible fixed assets	無形固定資産	8,868	1,842
Deferred tax assets	繰延税金資産	22,856	21,896
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,452	27,581
Allowance for loan losses	貸倒引当金	(26,888)	(24,047)
<b>Total assets</b>	<b>資産の部合計</b>	<b>4,569,639</b>	<b>4,448,519</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	4,066,196	4,043,809
Negotiable certificates of deposit	譲渡性預金	52,011	40,117
Borrowed money	借入金	149,770	100,100
Foreign exchanges	外国為替	47	53
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	92,169	59,575
Income taxes payable	未払法人税等	3,445	1,059
Lease obligations	リース債務	1,417	1,003
Asset retirement obligations	資産除去債務	63	62
Other	その他の負債	87,243	57,450
Reserve for employee retirement benefits	退職給付引当金	8,008	7,346
Reserve for directors' retirement benefits	役員退職慰労引当金	146	123
Reserve for contingent loss	偶発損失引当金	636	626
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	608	643
Acceptances and guarantees	支払承諾	29,452	27,581
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>4,414,046</b>	<b>4,294,977</b>
<b>(Net assets)</b>	(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
Legal capital surplus	資本準備金	16,795	16,795
Retained earnings	利益剰余金	41,178	39,079
Legal retained earnings	利益準備金	5,117	4,956
Other retained earnings	その他利益剰余金	36,060	34,122
Retained earnings brought forward	繰越利益剰余金	36,060	34,122
Treasury stock	自己株式	-	-
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>151,497</b>	<b>149,398</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,094	4,144
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>4,094</b>	<b>4,144</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>155,592</b>	<b>153,542</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>4,569,639</b>	<b>4,448,519</b>

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

## Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2011	For the six months ended Sep.30, 2010
<b>Ordinary income</b>	経常収益	<b>43,289</b>	44,827
Interest income	資金運用収益	<b>30,868</b>	32,176
(Interest on loans and discounts)	(貸出金利息)	<b>26,076</b>	26,932
(Interest and dividends on securities)	(有価証券利息配当金)	<b>4,622</b>	5,071
Fees and commissions	役務取引等収益	<b>7,391</b>	7,686
Other ordinary income	その他業務収益	<b>3,958</b>	4,151
Other income	その他経常収益	<b>1,071</b>	812
<b>Ordinary expenses</b>	経常費用	<b>37,812</b>	38,129
Interest expenses	資金調達費用	<b>2,804</b>	3,448
(Interest on deposits)	(預金利息)	<b>2,083</b>	2,753
Fees and commissions payments	役務取引等費用	<b>3,672</b>	3,520
Other ordinary expenses	その他業務費用	<b>871</b>	1,421
General and administrative expenses	営業経費	<b>24,880</b>	23,032
Other expenses	その他経常費用	<b>5,583</b>	6,707
<b>Ordinary profits</b>	経常利益	<b>5,476</b>	6,697
<b>Extraordinary income</b>	特別利益	—	9
<b>Extraordinary loss</b>	特別損失	<b>35</b>	118
<b>Income before income taxes</b>	税引前中間純利益	<b>5,441</b>	6,588
Income taxes-current	法人税、住民税及び事業税	<b>3,334</b>	2,552
Income taxes-deferred	法人税等調整額	<b>(797)</b>	61
Total income taxes	法人税等合計	<b>2,536</b>	2,613
<b>Net income</b>	中間純利益	<b>2,905</b>	3,974

### III. Summary of Interim Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2011		Sep.30, 2010
		(A)	(A - B)	(B)
Consolidated gross business profits	連結粗利益	84,299	520	83,779
Net interest income	資金利益	64,765	(223)	64,989
Net fees and commissions	役務取引等利益	12,307	(1,389)	13,696
Net trading income	特定取引利益	518	(92)	611
Net other income	その他業務利益	6,707	2,225	4,482
General and administrative expenses	営業経費	(56,368)	(2,467)	(53,900)
Amortization of goodwill	うちのれん償却	(1,051)	151	(1,202)
Total credit costs	不良債権処理額	(7,881)	2,132	(10,013)
Written-off of loans	貸出金償却	(194)	61	(256)
Provision of allowance for loan losses	貸倒引当金繰入額	(7,331)	1,222	(8,554)
Other credit costs	その他不良債権処理額	(354)	847	(1,202)
Net gains (losses) related to stocks	株式等損益	(1,699)	1,068	(2,768)
Other non-recurring gains (losses)	その他臨時損益	631	(340)	971
Ordinary profits	経常利益	18,981	916	18,064
Net extraordinary gains (losses)	特別損益	(1,125)	(582)	(542)
Income before income taxes	税金等調整前中間純利益	17,855	333	17,522
Income taxes-current	法人税、住民税及び事業税	(3,816)	(810)	(3,006)
Income taxes-deferred	法人税等調整額	(4,993)	(629)	(4,364)
Minority interests in income	少数株主利益	(80)	(7)	(73)
Interim net income	中間純利益	8,965	(1,113)	10,078

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

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

##### (Reference)

Consolidated net business Profits (before reversal (provision) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	31,035	(2,342)	33,377
Consolidated core net business profits	連結コア業務純益	28,321	(1,965)	30,287

\* 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	11	—	11
Number of affiliates under the equity method	持分法適用会社数	1	—	1

## 【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2011		Sep.30, 2010
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	45,231	1,796	43,434
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	45,210	1,098	44,111
Domestic gross business profits	国内業務粗利益	44,419	1,580	42,839
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	44,403	886	43,516
Net interest income	資金利益	36,570	267	36,303
Net fees and commissions	役務取引等利益	5,786	(706)	6,492
Net trading income	特定取引利益	465	(97)	562
Net other income	その他業務利益	1,597	2,117	(519)
Net gains (losses) related to bonds	国債等債券関係損益	15	693	(677)
International gross business profits	国際業務粗利益	811	216	594
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	806	211	594
Net interest income	資金利益	97	215	(117)
Net fees and commissions	役務取引等利益	190	1	188
Net trading income	特定取引利益	2	(2)	4
Net other income	その他業務利益	520	1	519
Net gains (losses) related to bonds	国債等債券関係損益	5	5	—
General and administrative expenses	経費(臨時処理分を除く)	(27,725)	(1,186)	(26,539)
Personnel expenses	人件費	(13,553)	(345)	(13,208)
Non-personnel expenses	物件費	(12,660)	(764)	(11,896)
Taxes	税金	(1,511)	(76)	(1,434)
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)	17,505	610	16,894
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	17,484	(87)	17,572
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,696	859	836
Net business profits	業務純益	19,201	1,469	17,731
Net gains (losses) related to bonds	国債等債券関係損益	20	698	(677)
Net non-recurring gains (losses)	臨時損益	(5,305)	270	(5,576)
Credit related costs ②	不良債権処理額②	(3,681)	152	(3,834)
Written-off of loans	貸出金償却	(1)	1	(2)
Provision of allowance for loan losses	個別貸倒引当金繰入額	(3,449)	(189)	(3,259)
Losses on sales of non-performing loans	延滞債権等売却損	(1)	3	(5)
Provision of reserve for contingent loss	偶発損失引当金繰入額	(24)	141	(165)
Other credit costs	その他の債権売却損等	(204)	197	(401)
(Reference) Total credit costs ①+②	(参考) 与信費用 ①+②	(1,985)	1,012	(2,997)
Net gains (losses) related to stocks	株式等損益	(1,067)	311	(1,379)
Gains on sales of stocks and other securities	株式等売却益	54	(404)	459
Losses on sales of stocks and other securities	株式等売却損	(3)	379	(382)
Losses on devaluation of stocks and other securities	株式等償却	(1,119)	336	(1,456)
Ordinary profits	経常利益	13,895	1,740	12,155
Net extraordinary gains (losses)	特別損益	(1,086)	(639)	(447)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(29)	19	(49)
Gain on disposal of noncurrent assets	固定資産処分益	—	—	—
Loss on disposal of noncurrent assets	固定資産処分損	(29)	19	(49)
Impairment loss	減損損失	(1,057)	(778)	(278)
Income before income taxes	税引前中間純利益	12,809	1,101	11,707
Income taxes-current	法人税、住民税及び事業税	(27)	(35)	7
Income taxes-deferred	法人税等調整額	(5,821)	(1,329)	(4,491)
Interim net income	中間純利益	6,960	(263)	7,223



## 【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2011		Sep.30, 2010
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	34,872	(755)	35,628
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	32,164	255	31,908
Domestic gross business profits	国内業務粗利益	34,370	(757)	35,128
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	31,662	254	31,408
Net interest income	資金利益	27,894	(691)	28,586
Net fees and commissions	役務取引等利益	3,685	(450)	4,136
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	2,791	385	2,405
Net gains (losses) related to bonds	国債等債券関係損益	2,708	(1,011)	3,719
International gross business profits	国際業務粗利益	501	1	500
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	501	1	500
Net interest income	資金利益	172	26	145
Net fees and commissions	役務取引等利益	33	3	29
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	296	(28)	325
Net gains (losses) related to bonds	国債等債券関係損益	—	—	—
General and administrative expenses	経費(臨時処理分を除く)	(23,702)	(1,832)	(21,869)
Personnel expenses	人件費	(9,407)	(571)	(8,835)
Non-personnel expenses	物件費	(12,643)	(902)	(11,741)
Taxes	税金	(1,651)	(358)	(1,292)
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)	11,170	(2,588)	13,758
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	8,461	(1,576)	10,038
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,838)	5	(1,843)
Net business profits	業務純益	9,331	(2,583)	11,915
Net gains (losses) related to bonds	国債等債券関係損益	2,708	(1,011)	3,719
Net non-recurring gains (losses)	臨時損益	(3,855)	1,362	(5,217)
Credit related costs ②	不良債権処理額②	(2,636)	895	(3,532)
Written-off of loans	貸出金償却	—	2	(2)
Provision of allowance for loan losses	個別貸倒引当金繰入額	(2,688)	639	(3,328)
Losses on sales of non-performing loans	延滞債権等売却損	(11)	(11)	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(10)	26	(37)
Other credit costs	その他の債権売却損等	73	238	(165)
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(4,475)	900	(5,375)
Net gains (losses) related to stocks	株式等損益	(421)	394	(815)
Gains on sales of stocks and other securities	株式等売却益	48	27	20
Losses on sales of stocks and other securities	株式等売却損	(93)	(43)	(49)
Losses on devaluation of stocks and other securities	株式等償却	(376)	410	(786)
Ordinary profits	経常利益	5,476	(1,221)	6,697
Net extraordinary gains (losses)	特別損益	(35)	74	(109)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(30)	55	(86)
Gain on disposal of noncurrent assets	固定資産処分益	—	—	—
Loss on disposal of noncurrent assets	固定資産処分損	(30)	55	(86)
Impairment loss	減損損失	(4)	(0)	(4)
Income before income taxes	税引前中間純利益	5,441	(1,147)	6,588
Income taxes-current	法人税、住民税及び事業税	(3,334)	(781)	(2,552)
Income taxes-deferred	法人税等調整額	797	859	(61)
Interim net income	中間純利益	2,905	(1,069)	3,974

## 2. Average Balance of Use and Source of Funds

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	9,853.1	354.1	9,499.0	5,619.9	157.8	5,462.1	4,233.1	196.3	4,036.8
Loans and bills discounted	貸出金	7,111.8	221.0	6,890.8	4,149.0	103.2	4,045.8	2,962.7	117.7	2,844.9
Securities	有価証券	2,302.9	243.6	2,059.2	1,195.9	185.6	1,010.2	1,106.9	58.0	1,048.9
Interest-bearing liabilities	資金調達勘定	9,792.7	346.7	9,445.9	5,584.6	142.3	5,442.2	4,208.1	204.4	4,003.7
Deposits and NCD	預金(NCD含む)	9,507.9	317.3	9,190.5	5,421.1	137.2	5,283.8	4,086.8	180.1	3,906.7

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	9,946.8	349.5	9,597.3	5,692.2	153.9	5,538.2	4,254.6	195.5	4,059.0
Loans and bills discounted	貸出金	7,116.1	220.4	6,895.6	4,152.1	101.4	4,050.6	2,963.9	118.9	2,844.9
Securities	有価証券	2,374.8	256.9	2,117.9	1,234.9	198.4	1,036.4	1,139.9	58.4	1,081.4
Interest-bearing liabilities	資金調達勘定	9,875.7	346.8	9,528.9	5,651.6	141.1	5,510.4	4,224.1	205.7	4,018.4
Deposits and NCD	預金(NCD含む)	9,573.8	325.2	9,248.5	5,471.0	143.8	5,327.2	4,102.7	181.4	3,921.3

## 3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010	
(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	1.44	(0.10)	1.54	1.44	(0.07)	1.51	1.44	(0.14)	1.58
Loans and bills discounted (b)	貸出金利回り	1.65	(0.13)	1.78	1.58	(0.13)	1.71	1.75	(0.13)	1.88
Securities	有価証券利回り	0.97	(0.06)	1.03	1.14	(0.01)	1.15	0.79	(0.13)	0.92
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.16	(0.01)	1.17	1.10	(0.03)	1.13	1.23	0.02	1.21
Deposits and NCD (d)	預金等利回り	0.11	(0.04)	0.15	0.11	(0.06)	0.17	0.10	(0.04)	0.14
Expense ratio (e)	預金経費率	1.05	0.04	1.01	0.99	0.02	0.97	1.13	0.06	1.07
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.54	(0.08)	1.62	1.47	(0.07)	1.54	1.65	(0.09)	1.74
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.49	(0.12)	0.61	0.47	(0.09)	0.56	0.51	(0.16)	0.67
Interest rate spread (a)-(c)	総資金利鞘	0.28	(0.09)	0.37	0.33	(0.04)	0.37	0.21	(0.15)	0.36

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010		Sep.30, 2011	Sep.30, 2010	
(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	1.44	(0.10)	1.54	1.44	(0.07)	1.51	1.44	(0.14)	1.58
Loans and Bills discounted (b)	貸出金利回り	1.65	(0.13)	1.78	1.58	(0.13)	1.71	1.75	(0.13)	1.88
Securities	有価証券利回り	0.98	(0.06)	1.04	1.14	(0.02)	1.16	0.80	(0.13)	0.93
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.18	(0.02)	1.20	1.13	(0.04)	1.17	1.25	0.00	1.25
Deposits and NCD (d)	預金等利回り	0.11	(0.04)	0.15	0.12	(0.05)	0.17	0.10	(0.04)	0.14
Expense ratio (e)	預金経費率	1.07	0.03	1.04	1.00	0.01	0.99	1.15	0.04	1.11
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.54	(0.08)	1.62	1.46	(0.08)	1.54	1.65	(0.09)	1.74
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.47	(0.11)	0.58	0.45	(0.09)	0.54	0.49	(0.14)	0.63
Interest rate spread (a)-(c)	総資金利鞘	0.25	(0.08)	0.33	0.30	(0.04)	0.34	0.19	(0.13)	0.32

#### 4. Net Business Profits

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	25,946	(1,664)	27,610	17,484	(87)	17,572	8,461	(1,576)	10,038
As per employee (in thousands of yen)	一人当たり(千円)	4,969	(600)	5,570	6,224	(177)	6,401	3,508	(1,030)	4,538
Net business profits	業務純益	28,533	(1,113)	29,646	19,201	1,469	17,731	9,331	(2,583)	11,915
As per employee (in thousands of yen)	一人当たり(千円)	5,465	(515)	5,980	6,835	376	6,459	3,868	(1,517)	5,386

#### 5. ROE・OHR・ROA

##### (1) ROE (Return on Equity)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	15.15	(1.46)	16.61	15.15	(0.68)	15.83	15.14	(3.18)	18.32
Net business profits per common shareholders' equity	業務純益ベース	16.70	(1.17)	17.87	16.64	0.67	15.97	16.86	(5.18)	22.04
Interim net income per common shareholders' equity	中間純利益ベース	5.45	(0.99)	6.44	6.03	(0.47)	6.50	4.15	(2.13)	6.28

##### (2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務粗利益ベース	66.46	2.79	63.67	61.32	1.16	60.16	73.69	5.16	68.53
Gross business profits basis	業務粗利益ベース	64.20	2.98	61.22	61.29	0.19	61.10	67.96	6.58	61.38

##### (3) ROA (Return on Assets)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010	Sep.30, 2011	(A-B)	Sep.30, 2010
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits on assets	コア業務純益ベース	0.49	(0.05)	0.54	0.58	(0.02)	0.60	0.37	(0.10)	0.47
Net business profits on assets	業務純益ベース	0.54	(0.05)	0.59	0.64	0.03	0.61	0.41	(0.14)	0.55
Interim net income on assets	中間純利益ベース	0.18	(0.04)	0.22	0.23	(0.01)	0.24	0.12	(0.06)	0.18

## 6. Expenses, Employees and Offices

### (1) Expenses

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010
(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)		
General and administrative expenses	営業経費	53,448	2,769	50,678	28,567	921	27,646	24,880	1,848	23,032
Salaries and allowance	給料・手当	20,374	784	19,590	11,389	237	11,151	8,984	546	8,438
Retirement allowance cost	退職給付費用	2,994	△ 182	3,177	1,394	△ 223	1,617	1,600	40	1,559
Welfare	福利厚生費	234	69	164	127	24	103	106	45	61
Depreciation	減価償却費	4,784	839	3,944	2,607	524	2,083	2,176	315	1,861
Rent of premises and equipment	土地建物機械賃借料	2,341	△ 138	2,480	954	△ 86	1,040	1,387	△ 52	1,439
Repairing expenses	営繕費	115	△ 151	266	67	△ 140	208	47	△ 10	58
Stationery and supplies	消耗品費	934	99	834	558	109	448	376	△ 9	385
Utilities	給水光熱費	568	△ 14	582	318	△ 17	335	250	3	246
Allowance for business trips	旅費	246	△ 60	307	147	△ 40	188	98	△ 20	119
Communication expenses	通信費	962	△ 56	1,018	624	△ 72	696	337	16	321
Advertisement	広告宣伝費	998	79	918	308	9	299	690	70	619
Taxes	租税公課	3,162	434	2,727	1,511	76	1,434	1,651	358	1,292
Others	その他	15,731	1,065	14,665	8,558	521	8,037	7,172	543	6,628

### (2) Employees

(Number of people)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010
(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)		
Total employees	従業員	5,266	209	5,057	2,834	43	2,791	2,432	166	2,266
Executive officers	執行役員	23	2	21	13	2	11	10	—	10
Employees	行員	5,243	207	5,036	2,821	41	2,780	2,422	166	2,256

### (3) Offices

(Number of branches)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010	As of Sep.30, 2011	(A)-(B)	As of Sep.30, 2010
(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)		
Branches	本支店	268	5	263	137	4	133	131	1	130
Sub-branches	出張所	59	△ 3	62	51	△ 3	54	8	—	8
Total (Domestic)	国内計	327	2	325	188	1	187	139	1	138
Hokkaido	うち北海道	157	1	156	20	—	20	137	1	136
Toyama Pref.	うち富山県	91	1	90	91	1	90	—	—	—
Ishikawa Pref.	うち石川県	36	—	36	36	—	36	—	—	—
Fukui Pref.	うち福井県	22	—	22	22	—	22	—	—	—
Others	うちその他	21	—	21	19	—	19	2	—	2
Representative offices (Overseas)	海外駐在員事務所	7	1	6	5	1	4	2	—	2

## 7. Net Gains and Losses on Securities

## 【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2011		Sep.30, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,714	(376)	3,090
Gains on sales	売却益	3,571	(262)	3,833
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	425	(272)	698
Losses on redemption	償還損	407	407	—
Losses on devaluation	償却	24	(20)	44
Net gains (losses) related to stocks and others	株式等損益	(1,699)	1,068	(2,768)
Gains on sales	売却益	102	(351)	453
Losses on sales	売却損	305	(138)	444
Losses on devaluation	償却	1,496	(1,281)	2,778

## 【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2011		Sep.30, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,729	(313)	3,042
Gains on sales	売却益	3,600	(232)	3,833
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	387	(311)	698
Losses on redemption	償還損	460	411	48
Losses on devaluation	償却	24	(20)	44
Net gains (losses) related to stocks and others	株式等損益	(1,489)	706	(2,195)
Gains on sales	売却益	103	(377)	480
Losses on sales	売却損	96	(336)	432
Losses on devaluation	償却	1,495	(747)	2,242

## 【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2011		Sep.30, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	20	698	(677)
Gains on sales	売却益	20	8	12
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	(646)	646
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(44)	44
Net gains (losses) related to stocks and others	株式等損益	(1,067)	311	(1,379)
Gains on sales	売却益	54	(404)	459
Losses on sales	売却損	3	(379)	382
Losses on devaluation	償却	1,119	(336)	1,456

## 【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2011		Sep.30, 2010
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,708	(1,011)	3,719
Gains on sales	売却益	3,579	(240)	3,820
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	387	334	52
Losses on redemption	償還損	460	411	48
Losses on devaluation	償却	24	24	—
Net gains (losses) related to stocks and others	株式等損益	(421)	394	(815)
Gains on sales	売却益	48	27	20
Losses on sales	売却損	93	43	49
Losses on devaluation	償却	376	(410)	786

## 8. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2011				As of Mar.31, 2011		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	1,013	315	1,115	102	698	821	122
Available-for-sale securities	その他有価証券	19,272	1,959	48,230	28,958	17,312	38,253	20,941
Japanese stocks	株式	(13,459)	(12,992)	9,944	23,403	(466)	12,249	12,715
Japanese bonds	債券	36,027	15,428	36,552	524	20,598	24,375	3,776
Other	その他	(3,296)	(476)	1,733	5,029	(2,820)	1,628	4,449
Total	合計	20,285	2,275	49,346	29,060	18,010	39,075	21,064
Japanese stocks	株式	(13,459)	(12,992)	9,944	23,403	(466)	12,249	12,715
Japanese bonds	債券	37,046	15,739	37,668	622	21,306	25,193	3,887
Other	その他	(3,301)	(472)	1,733	5,034	(2,829)	1,631	4,460

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2011				As of Mar.31, 2011		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	926	239	1,019	93	686	772	85
Available-for-sale securities	その他有価証券	26,552	1,680	51,452	24,900	24,871	41,633	16,762
Japanese stocks	株式	(6,343)	(13,157)	13,196	19,539	6,813	15,423	8,610
Japanese bonds	債券	36,354	15,335	36,767	413	21,019	24,795	3,776
Other	その他	(3,458)	(496)	1,488	4,947	(2,961)	1,414	4,375
Total	合計	27,478	1,920	52,472	24,994	25,557	42,406	16,848
Japanese stocks	株式	(6,343)	(13,157)	13,196	19,539	6,813	15,423	8,610
Japanese bonds	債券	37,285	15,570	37,787	501	21,714	25,565	3,850
Other	その他	(3,463)	(492)	1,488	4,952	(2,970)	1,416	4,387

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2011				As of Mar.31, 2011		
		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	19,399	1,892	34,055	14,656	17,506	25,914	8,407
Japanese stocks	株式	(5,510)	(10,485)	7,999	13,509	4,975	10,543	5,567
Japanese bonds	債券	24,661	12,116	24,811	150	12,544	14,226	1,681
Other	その他	248	261	1,244	996	(12)	1,145	1,158
Total	合計	19,399	1,892	34,055	14,656	17,506	25,914	8,407
Japanese stocks	株式	(5,510)	(10,485)	7,999	13,509	4,975	10,543	5,567
Japanese bonds	債券	24,661	12,116	24,811	150	12,544	14,226	1,681
Other	その他	248	261	1,244	996	(12)	1,145	1,158

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2011				As of Mar.31, 2011		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	926	239	1,019	93	686	772	85
Available-for-sale securities	その他有価証券	7,152	(211)	17,396	10,244	7,364	15,718	8,354
Japanese stocks	株式	(833)	(2,671)	5,196	6,030	1,838	4,880	3,042
Japanese bonds	債券	11,693	3,218	11,956	262	8,474	10,569	2,094
Other	その他	(3,707)	(758)	243	3,951	(2,948)	268	3,217
Total	合計	8,078	28	18,416	10,337	8,050	16,491	8,440
Japanese stocks	株式	(833)	(2,671)	5,196	6,030	1,838	4,880	3,042
Japanese bonds	債券	12,624	3,454	12,976	351	9,170	11,339	2,168
Other	その他	(3,712)	(754)	243	3,956	(2,957)	271	3,229

## 9. Capital Adequacy Ratio (Domestic Standard)

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

### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.57%	0.28%	0.18%	11.29%	11.39%
Tier1 ratio	Tier1比率	7.72%	0.27%	0.23%	7.45%	7.49%
(2) Tier1 capital	Tier1	380,799	9,957	13,820	370,841	366,978
(3) Tier2 capital	Tier2	190,383	(1,605)	(1,942)	191,988	192,326
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	30,793	(282)	184	31,075	30,608
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,590	(322)	(327)	7,912	7,917
Subordinated debts	劣後ローン(債券)残高	152,000	(1,000)	(1,800)	153,000	153,800
(4) Deductions	控除項目	1,114	(95)	(247)	1,210	1,361
(5) Capital (2)+(3)-(4)	自己資本	570,067	8,447	12,124	561,619	557,942
(6) Risk-weighted assets	リスクアセット	4,926,920	(45,235)	29,593	4,972,156	4,897,327

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.62%	0.30%	0.35%	11.32%	11.27%
Tier1 ratio	Tier1比率	7.50%	0.29%	0.39%	7.21%	7.11%
(2) Tier1 capital	Tier1	208,031	3,335	8,308	204,695	199,722
(3) Tier2 capital	Tier2	114,328	(2,311)	(2,724)	116,640	117,053
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16,738	(989)	(597)	17,727	17,335
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,590	(322)	(327)	7,912	7,917
Subordinated debts	劣後ローン(債券)残高	90,000	(1,000)	(1,800)	91,000	91,800
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	322,307	1,024	5,583	321,283	316,723
(6) Risk-weighted assets	リスクアセット	2,773,076	(63,335)	(35,539)	2,836,412	2,808,616

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.63%	0.30%	0.35%	11.33%	11.28%
Tier1 ratio	連結Tier1比率	7.51%	0.29%	0.39%	7.22%	7.12%

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.57%	(0.02%)	(0.11%)	10.59%	10.68%
Tier1 ratio	Tier1比率	7.03%	(0.02%)	(0.04%)	7.05%	7.07%
(2) Tier1 capital	Tier1	149,280	688	3,674	148,592	145,605
(3) Tier2 capital	Tier2	75,266	513	1,088	74,753	74,177
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,266	513	1,088	12,753	12,177
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	62,000	—	—	62,000	62,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	224,497	1,201	4,763	223,295	219,733
(6) Risk-weighted assets	リスクアセット	2,122,711	15,514	66,122	2,107,196	2,056,589

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.56%	(0.04%)	(0.10%)	10.60%	10.66%
Tier1 ratio	連結Tier1比率	7.07%	(0.03%)	(0.03%)	7.10%	7.10%

## IV. Loan Portfolio and Other

### 1. Disclosed Claims under the Financial Reconstruction Law

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	43,543	(5,378)	(11,317)	48,921	54,860
Doubtful	危険債権	142,795	9,137	6,123	133,657	136,671
Substandard	要管理債権	43,504	5,550	20,680	37,954	22,824
Non-Performing Loans	(1) 小計	229,843	9,309	15,486	220,533	214,357
	Normal	7,209,678	(16,860)	237,011	7,226,538	6,972,666
Total	(2) 合計	7,439,521	(7,550)	252,497	7,447,072	7,187,024
NPL ratio (%)	(1)/(2) 比率	3.08%	0.12%	0.10%	2.96%	2.98%

Amount of partial write-off	部分直接償却実施額	119,959	(2,532)	(7,737)	122,492	127,697
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	32,386	(3,815)	(8,557)	36,201	40,943
Doubtful	危険債権	97,843	8,213	7,357	89,629	90,485
Substandard	要管理債権	22,863	4,441	8,189	18,422	14,674
Non-Performing Loans	(1) 小計	153,093	8,839	6,989	144,254	146,103
	Normal	4,183,921	(61,438)	71,902	4,245,360	4,112,019
Total	(2) 合計	4,337,015	(52,599)	78,892	4,389,615	4,258,122
NPL ratio (%)	(1)/(2) 比率	3.52%	0.24%	0.09%	3.28%	3.43%

Amount of partial write-off	部分直接償却実施額	82,385	(2,489)	(2,916)	84,874	85,301
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	11,156	(1,562)	(2,760)	12,719	13,916
Doubtful	危険債権	44,951	923	(1,233)	44,028	46,185
Substandard	要管理債権	20,641	1,109	12,490	19,531	8,150
Non-Performing Loans	(1) 小計	76,749	470	8,496	76,279	68,253
	Normal	3,025,756	44,578	165,108	2,981,177	2,860,647
Total	(2) 合計	3,102,506	45,049	173,605	3,057,457	2,928,901
NPL ratio (%)	(1)/(2) 比率	2.47%	(0.02%)	0.14%	2.49%	2.33%

Amount of partial write-off	部分直接償却実施額	37,574	(43)	(4,821)	37,617	42,395
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	個別貸倒引当金等	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 Sep.30, 2011 (a)	43,543	36,427	7,115	100.00%	100.00%
		As of Mar.31, 2011 (b)	48,921	40,585	8,335	100.00%	100.00%
		(a) - (b)	(5,378)	(4,158)	(1,219)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2011 (a)	142,795	94,995	29,049	60.77%	86.86%
		As of Mar.31, 2011 (b)	133,657	89,116	27,374	61.45%	87.15%
		(a) - (b)	9,137	5,878	1,675	(0.68%)	(0.29%)
Substandard	要管理債権	As of Sep.30, 2011 (a)	43,504	20,425	6,988	30.27%	63.01%
		As of Mar.31, 2011 (b)	37,954	18,708	5,385	27.98%	63.48%
		(a) - (b)	5,550	1,716	1,602	2.29%	(0.47%)
Total	合計	As of Sep.30, 2011 (a)	229,843	151,848	43,153	55.32%	84.84%
		As of Mar.31, 2011 (b)	220,533	148,411	41,094	56.97%	85.93%
		(a) - (b)	9,309	3,437	2,059	(1.65%)	(1.09%)

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	個別貸倒引当金等	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 Sep.30, 2011 (a)	32,386	26,727	5,658	100.00%	100.00%
		As of Mar.31, 2011 (b)	36,201	29,589	6,612	100.00%	100.00%
		(a) - (b)	(3,815)	(2,862)	(953)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2011 (a)	97,843	68,140	18,447	62.10%	88.49%
		As of Mar.31, 2011 (b)	89,629	62,877	17,837	66.67%	90.05%
		(a) - (b)	8,213	5,263	609	(4.57%)	(1.56%)
Substandard	要管理債権	As of Sep.30, 2011 (a)	22,863	11,805	3,425	30.97%	66.61%
		As of Mar.31, 2011 (b)	18,422	9,516	2,962	33.26%	67.73%
		(a) - (b)	4,441	2,289	463	(2.29%)	(1.12%)
Total	合計	As of Sep.30, 2011 (a)	153,093	106,673	27,531	59.31%	87.66%
		As of Mar.31, 2011 (b)	144,254	101,983	27,412	64.84%	89.69%
		(a) - (b)	8,839	4,690	119	(5.53%)	(2.03%)

【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	個別貸倒引当金等	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 Sep.30, 2011 (a)	11,156	9,699	1,456	100.00%	100.00%
		As of Mar.31, 2011 (b)	12,719	10,996	1,723	100.00%	100.00%
		(a) - (b)	(1,562)	(1,296)	(266)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2011 (a)	44,951	26,855	10,602	58.58%	83.32%
		As of Mar.31, 2011 (b)	44,028	26,239	9,536	53.60%	81.25%
		(a) - (b)	923	615	1,066	4.98%	2.07%
Substandard	要管理債権	As of Sep.30, 2011 (a)	20,641	8,620	3,562	29.63%	59.02%
		As of Mar.31, 2011 (b)	19,531	9,192	2,422	23.43%	59.46%
		(a) - (b)	1,109	(572)	1,139	6.20%	(0.44%)
Total	合計	As of Sep.30, 2011 (a)	76,749	45,174	15,621	49.47%	79.21%
		As of Mar.31, 2011 (b)	76,279	46,428	13,682	45.83%	78.80%
		(a) - (b)	470	(1,253)	1,939	3.64%	0.41%

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

## 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	11,172	(1,155)	(1,511)	12,328	12,684
Non-accrual delinquent loans	延滞債権額	172,810	5,230	(2,116)	167,579	174,927
Loans past due for 3 months or more	3カ月以上延滞債権額	1,017	297	(620)	719	1,637
Restructured loans	貸出条件緩和債権額	42,487	5,252	21,300	37,235	21,187
Total	合計	227,488	9,624	17,051	217,863	210,436
Total loans and bills discounted	貸出金残高	7,236,172	(4,982)	269,469	7,241,155	6,966,702

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.15%	(0.02%)	(0.03%)	0.17%	0.18%
Non-accrual delinquent loans	延滞債権額	2.38%	0.07%	(0.13%)	2.31%	2.51%
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%	0.02%
Restructured loans	貸出条件緩和債権額	0.58%	0.07%	0.28%	0.51%	0.30%
Total	合計	3.14%	0.14%	0.12%	3.00%	3.02%

## 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	7,468	(1,088)	(2,288)	8,557	9,757
Non-accrual delinquent loans	延滞債権額	121,075	5,853	2,096	115,222	118,979
Loans past due for 3 months or more	3カ月以上延滞債権額	959	679	169	280	790
Restructured loans	貸出条件緩和債権額	21,904	3,761	8,020	18,142	13,883
Total	合計	151,408	9,205	7,997	142,202	143,410
Total loans and bills discounted	貸出金残高	4,205,710	(46,618)	96,481	4,252,329	4,109,229

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.17%	(0.03%)	(0.06%)	0.20%	0.23%
Non-accrual delinquent loans	延滞債権額	2.87%	0.17%	(0.02%)	2.70%	2.89%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.02%	0.02%	0.01%	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.52%	0.10%	0.19%	0.42%	0.33%
Total	合計	3.60%	0.26%	0.12%	3.34%	3.48%

## 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,704	(67)	776	3,771	2,927
Non-accrual delinquent loans	延滞債権額	51,734	(622)	(4,213)	52,357	55,948
Loans past due for 3 months or more	3カ月以上延滞債権額	57	(381)	(789)	439	847
Restructured loans	貸出条件緩和債権額	20,583	1,490	13,279	19,092	7,303
Total	合計	76,080	419	9,053	75,660	67,026
Total loans and bills discounted	貸出金残高	3,030,462	41,636	172,988	2,988,825	2,857,473

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.12%	0.00%	0.02%	0.12%	0.10%
Non-accrual delinquent loans	延滞債権額	1.70%	(0.05%)	(0.25%)	1.75%	1.95%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.01%)	(0.02%)	0.01%	0.02%
Restructured loans	貸出条件緩和債権額	0.67%	0.04%	0.42%	0.63%	0.25%
Total	合計	2.51%	(0.02%)	0.17%	2.53%	2.34%

#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	68,225	1,698	55	66,526	68,169
General allowance	一般貸倒引当金	28,959	142	1,724	28,817	27,234
Specific allowance	個別貸倒引当金	39,265	1,556	(1,669)	37,709	40,935

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	41,336	(1,142)	(1,856)	42,478	43,192
General allowance	一般貸倒引当金	14,994	(1,696)	(644)	16,690	15,638
Specific allowance	個別貸倒引当金	26,342	553	(1,211)	25,788	27,554

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	26,888	2,841	1,911	24,047	24,977
General allowance	一般貸倒引当金	13,965	1,838	2,368	12,126	11,596
Specific allowance	個別貸倒引当金	12,923	1,003	(457)	11,920	13,381

#### 5. Coverage Ratio for Risk-Monitored Loans

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	53.94%	(1.39%)	(3.72%)	55.33%	57.66%
After partial write-off	部分直接償却後	29.99%	(0.54%)	(2.40%)	30.53%	32.39%
Amount of partial write-off	部分直接償却実施額	118,318	(2,617)	(7,324)	120,936	125,643

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	52.91%	(3.17%)	(3.27%)	56.08%	56.18%
After partial write-off	部分直接償却後	27.30%	(2.57%)	(2.81%)	29.87%	30.11%
Amount of partial write-off	部分直接償却実施額	82,385	(2,489)	(2,916)	84,874	85,301

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	56.08%	2.28%	(4.75%)	53.80%	60.83%
After partial write-off	部分直接償却後	35.34%	3.56%	(1.92%)	31.78%	37.26%
Amount of partial write-off	部分直接償却実施額	35,933	(128)	(4,407)	36,062	40,341

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	9,534,733	10,884	310,784	9,523,849	9,223,949
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,573,859	296,161	325,272	9,277,698	9,248,587
Loans (term-end balance)	貸出金(末残)	7,236,172	(4,982)	269,469	7,241,155	6,966,702
Loans (average balance)	貸出金(平残)	7,116,133	128,465	220,479	6,987,667	6,895,653

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	5,416,526	(23,395)	123,922	5,439,922	5,292,603
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	5,471,080	142,535	143,852	5,328,544	5,327,227
Loans (term-end balance)	貸出金(末残)	4,205,710	(46,618)	96,481	4,252,329	4,109,229
Loans (average balance)	貸出金(平残)	4,152,162	51,080	101,481	4,101,081	4,050,680

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	4,118,207	34,279	186,861	4,083,927	3,931,345
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	4,102,779	153,625	181,419	3,949,153	3,921,359
Loans (term-end balance)	貸出金(末残)	3,030,462	41,636	172,988	2,988,825	2,857,473
Loans (average balance)	貸出金(平残)	2,963,971	77,384	118,998	2,886,586	2,844,973

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,794,075	(32,324)	79,814	4,826,399	4,714,261
% to total loans	中小企業等貸出比率	66.25%	(0.40)%	(1.41)%	66.65%	67.66%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,871,969	640	70,141	2,871,329	2,801,828
% to total loans	中小企業等貸出比率	68.28%	0.76%	0.10%	67.52%	68.18%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,922,106	(32,964)	9,673	1,955,070	1,912,433
% to total loans	中小企業等貸出比率	63.42%	(1.99)%	(3.50)%	65.41%	66.92%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,995,335	2,020	21,009	1,993,315	1,974,326
Housing loans	うち住宅系ローン残高	1,885,991	423	20,585	1,885,567	1,865,406
Other consumer loans	うちその他のローン残高	109,344	1,596	424	107,747	108,920

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,050,723	8,223	17,137	1,042,500	1,033,586
Housing loans	うち住宅系ローン残高	995,678	9,668	20,786	986,009	974,892
Other consumer loans	うちその他のローン残高	55,045	(1,445)	(3,648)	56,490	58,694

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2011			As of Mar.31,2011	As of Sep.30,2010
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	944,612	(6,203)	3,872	950,815	940,740
Housing loans	うち住宅系ローン残高	890,313	(9,245)	(201)	899,558	890,514
Other consumer loans	うちその他のローン残高	54,299	3,042	4,073	51,257	50,226

## 9. Classification of Loans by Type of Industry

【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,236,172	100.0%	7,241,155	100.0%	6,966,702	100.0%
Manufacturing	製造業	889,976	12.3%	882,952	12.2%	878,996	12.6%
Agriculture and forestry	農業、林業	27,142	0.4%	30,691	0.4%	24,153	0.3%
Fishery	漁業	5,298	0.1%	5,337	0.1%	4,898	0.1%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	3,608	0.0%	3,887	0.0%	10,346	0.1%
Construction	建設業	309,765	4.3%	324,173	4.5%	311,971	4.5%
Utilities	電気・ガス・熱供給・水道業	92,310	1.3%	86,557	1.2%	82,092	1.2%
Communication	情報通信業	38,420	0.5%	43,739	0.6%	40,993	0.6%
Transportation and postal activities	運輸業、郵便業	176,273	2.4%	171,273	2.3%	161,803	2.3%
Wholesale and retail	卸売業、小売業	846,778	11.7%	861,827	11.9%	813,110	11.7%
Finance and insurance	金融業、保険業	360,469	5.0%	288,300	4.0%	233,327	3.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	571,630	7.9%	549,214	7.6%	546,041	7.8%
Other services	各種サービス業(学術研究他)	563,304	7.8%	594,114	8.2%	570,496	8.2%
Government, local government	地方公共団体等	1,308,713	18.1%	1,323,328	18.3%	1,230,917	17.7%
(Government)	(うち政府向け)	276,585	3.8%	286,962	3.9%	310,050	4.5%
Others	その他	2,042,476	28.2%	2,075,762	28.7%	2,057,559	29.5%

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	227,488	100.0%	217,863	100.0%	210,436	100.0%
Manufacturing	製造業	33,105	14.6%	29,425	13.5%	29,896	14.2%
Agriculture and forestry	農業、林業	911	0.4%	855	0.4%	712	0.3%
Fishery	漁業	2,248	1.0%	2,014	0.9%	911	0.4%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	267	0.1%	382	0.2%	454	0.2%
Construction	建設業	36,848	16.2%	37,220	17.1%	39,651	18.9%
Utilities	電気・ガス・熱供給・水道業	—	—	28	0.0%	31	0.0%
Communication	情報通信業	1,590	0.7%	1,438	0.7%	1,430	0.7%
Transportation and postal activities	運輸業、郵便業	3,700	1.6%	3,784	1.7%	3,200	1.5%
Wholesale and retail	卸売業、小売業	38,711	17.0%	34,345	15.8%	35,024	16.7%
Finance and insurance	金融業、保険業	3,031	1.3%	3,173	1.5%	438	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	28,903	12.7%	29,503	13.5%	31,073	14.8%
Other services	各種サービス業(学術研究他)	40,426	17.8%	38,986	17.9%	33,236	15.8%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	37,742	16.6%	36,704	16.8%	34,374	16.3%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,205,710	100.0%	4,252,329	100.0%	4,109,229	100.0%
Manufacturing	製造業	611,241	14.5%	623,671	14.7%	617,311	15.0%
Agriculture and forestry	農業、林業	14,841	0.4%	19,029	0.5%	13,853	0.3%
Fishery	漁業	3,126	0.1%	3,294	0.1%	3,073	0.1%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	1,818	0.0%	2,086	0.1%	8,370	0.2%
Construction	建設業	198,861	4.7%	205,076	4.8%	202,675	4.9%
Utilities	電気・ガス・熱供給・水道業	42,977	1.0%	38,255	0.9%	36,628	0.9%
Communication	情報通信業	24,309	0.6%	26,605	0.6%	24,649	0.6%
Transportation and postal activities	運輸業、郵便業	90,981	2.2%	94,622	2.2%	89,500	2.2%
Wholesale and retail	卸売業、小売業	497,566	11.8%	508,607	12.0%	486,485	11.8%
Finance and insurance	金融業、保険業	208,010	5.0%	146,179	3.4%	101,434	2.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	337,626	8.0%	337,772	7.9%	333,616	8.1%
Other services	各種サービス業(学術研究他)	312,570	7.4%	341,699	8.0%	328,404	8.0%
Government, local government (Government)	地方公共団体等 (うち政府向け)	785,579 263,610	18.7% 6.3%	807,787 286,962	19.0% 6.7%	774,754 310,050	18.9% 7.5%
Others	その他	1,076,205	25.6%	1,097,647	25.8%	1,088,477	26.5%

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	151,408	100.0%	142,202	100.0%	143,410	100.0%
Manufacturing	製造業	25,033	16.5%	21,501	15.1%	21,986	15.3%
Agriculture and forestry	農業、林業	98	0.1%	59	0.0%	31	0.0%
Fishery	漁業	1,932	1.3%	1,529	1.1%	396	0.3%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	151	0.1%	253	0.2%	295	0.2%
Construction	建設業	27,595	18.2%	27,277	19.2%	29,110	20.3%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	2	0.0%
Communication	情報通信業	1,065	0.7%	954	0.7%	942	0.7%
Transportation and postal activities	運輸業、郵便業	2,368	1.6%	2,498	1.7%	1,868	1.3%
Wholesale and retail	卸売業、小売業	29,662	19.6%	26,545	18.7%	26,688	18.6%
Finance and insurance	金融業、保険業	183	0.1%	0	0.0%	167	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	18,061	11.9%	17,998	12.6%	19,019	13.3%
Other services	各種サービス業(学術研究他)	25,080	16.6%	23,591	16.6%	23,617	16.5%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	20,175	13.3%	19,992	14.1%	19,284	13.4%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,030,462	100.0%	2,988,825	100.0%	2,857,473	100.0%
Manufacturing	製造業	278,735	9.2%	259,281	8.7%	261,685	9.1%
Agriculture and forestry	農業、林業	12,301	0.4%	11,662	0.4%	10,300	0.4%
Fishery	漁業	2,172	0.1%	2,043	0.1%	1,825	0.1%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	1,790	0.0%	1,801	0.1%	1,976	0.1%
Construction	建設業	110,904	3.7%	119,097	4.0%	109,296	3.8%
Utilities	電気・ガス・熱供給・水道業	49,333	1.6%	48,302	1.6%	45,464	1.6%
Communication	情報通信業	14,111	0.5%	17,134	0.6%	16,344	0.6%
Transportation and postal activities	運輸業、郵便業	85,292	2.8%	76,651	2.6%	72,303	2.5%
Wholesale and retail	卸売業、小売業	349,212	11.5%	353,220	11.8%	326,625	11.4%
Finance and insurance	金融業、保険業	152,459	5.0%	142,121	4.7%	131,893	4.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	234,004	7.7%	211,442	7.1%	212,425	7.4%
Other services	各種サービス業(学術研究他)	250,734	8.3%	252,415	8.4%	242,092	8.5%
Government, local government (Government)	地方公共団体等 (うち政府向け)	523,134 12,975	17.3% 0.4%	515,541 —	17.2% —	456,163 —	16.0% —
Others	その他	966,271	31.9%	978,115	32.7%	969,082	33.9%

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2011		As of Mar.31,2011		As of Sep.30,2010	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	76,080	100.0%	75,660	100.0%	67,026	100.0%
Manufacturing	製造業	8,072	10.6%	7,923	10.5%	7,910	11.8%
Agriculture and forestry	農業、林業	813	1.1%	796	1.1%	680	1.0%
Fishery	漁業	316	0.4%	485	0.6%	515	0.8%
Mining and quarrying of stone and gravel	鉱業・採石業、砂利採取業	115	0.2%	129	0.2%	158	0.2%
Construction	建設業	9,253	12.2%	9,942	13.1%	10,541	15.7%
Utilities	電気・ガス・熱供給・水道業	—	—	28	0.0%	28	0.1%
Communication	情報通信業	524	0.7%	484	0.6%	487	0.7%
Transportation and postal activities	運輸業、郵便業	1,332	1.7%	1,285	1.7%	1,332	2.0%
Wholesale and retail	卸売業、小売業	9,048	11.9%	7,799	10.3%	8,336	12.4%
Finance and insurance	金融業、保険業	2,848	3.7%	3,173	4.2%	271	0.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,841	14.2%	11,505	15.2%	12,053	18.0%
Other services	各種サービス業(学術研究他)	15,346	20.2%	15,394	20.4%	9,619	14.4%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	17,567	23.1%	16,711	22.1%	15,090	22.5%