

## Summary :

November 12, 2012

## Interim Financial Results for Fiscal 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 &amp; CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

## 1. Financial Highlights for the first half of Fiscal 2012 (for the six months ended September 30, 2012)

## (1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H F2012	105,777	0.1	8,975	(52.7)	6,107	(31.9)
1H F2011	105,702	(3.3)	18,981	5.1	8,965	(11.0)

Note: Comprehensive income for the first half of Fiscal 2012: ¥5,514million (-37.4%), for the first half of Fiscal 2011: ¥8,804million (-55.6%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
1H F2012	3.88	—
1H F2011	5.87	—

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 F2012	10,690,659	444,130	4.1	11.90
Fiscal 2011	10,629,316	450,561	4.2	11.72

Reference: Own Capital:

as of September 30, 2012: ¥443,036million; as of March 31, 2012: ¥449,557million

- 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 2011	—	0.00	—	3.75	3.75
Fiscal 2012	—	0.00	—	3.75	3.75
Fiscal 2012 (forecast)	—	—	—	3.75	3.75

Notes: Revision of released forecast for cash dividends for shareholders of common stock: 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 per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
Full Year	200,000	(3.8)	19,500	(49.8)	12,000	(15.1)	7.60

Notes: Revision of released earnings estimates: Yes

#### 4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2012  
(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.: Yes  
(b) Changes in accounting policies other than (a) above: No  
(c) Changes in accounting estimates: Yes  
(d) Restatements: No
- (3) Issued Shares (Common Stock)  
(a) Number of Common Stock outstanding (including Treasury Stock):  
as of September 30, 2012 and as of March 31, 2012: 1,391,630,146  
(b) Number of Treasury Stock:  
as of September 30, 2012: 52,243,378; as of March 31, 2012: 2,230,039  
(c) Average outstanding shares for the six months ended:  
as of September 30, 2012: 1,365,204,268; as of September 30, 2011: 1,389,425,162

#### Non-consolidated Financial Results

##### 1. Financial Highlights for the First Half of Fiscal 2012 (for the six months ended September 30, 2012)

##### (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 2012	1,115	1.1	843	(0.6)	808	(0.1)	807	(0.2)
1H Fiscal 2011	1,103	(6.3)	848	3.1	809	0.2	808	5.8

	Net Income per Share of Common Stock	
	¥	
1H Fiscal 2012	0.00	
1H Fiscal 2011	0.00	

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

	Total Assets		Total Net Assets		Own Capital Ratio	
	¥ million		¥ million		%	
1H Fiscal 2012	248,862		230,502		92.6	
Fiscal 2011	259,974		241,640		92.9	

Reference: Own Capital:

as of September 30, 2012: ¥230,502million; as of March 31, 2012: ¥241,640million

##### (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 2012**  
**(Ended September 30, 2012)**



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

# SELECTED INTERIM FINANCIAL INFORMATION

## For the Fiscal Year 2012 (Ended September 30, 2012)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

# I. Interim Financial Highlights

## 1. Income Analysis

### 【FG(consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2012			Sep.30, 2011 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経常収益	105.7	0.0	0.1%	105.7
Ordinary profits	経常利益	8.9	(10.0)	(52.7%)	18.9
Interim net income	中間純利益	6.1	(2.8)	(31.9%)	8.9

### 【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2012			Sep.30, 2011 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経常収益	98.5	1.1	1.2%	97.3
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>73.5</b>	<b>(3.8)</b>	<b>(4.9%)</b>	<b>77.3</b>
Net interest income	資金利益	62.5	(2.1)		64.7
Domestic	国内業務部門	62.0	(2.4)		64.4
International	国際業務部門	0.5	0.2		0.2
Net fees and commissions	役務取引等利益	9.1	(0.5)		9.6
Net trading income	特定取引利益	0.1	(0.3)		0.4
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	1.6	(0.8)		2.4
Gains on foreign exchange transactions	うち外国為替売買益	0.6	(0.1)		0.8
Income from derivatives	うち金融派生商品収益	0.8	(0.8)		1.6
General and administrative expenses	経費(臨時処理分を除く)	(48.5)	2.9		(51.4)
Personnel	人件費	(22.4)	0.4		(22.9)
Non-personnel	物件費	(23.6)	1.6		(25.3)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>25.0</b>	<b>(0.9)</b>	<b>(3.6%)</b>	<b>25.9</b>
Net gains (losses) related to bonds	国債等債券損益	9.3	6.5		2.7
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)	34.3	5.6		28.6
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	1.0	1.1		(0.1)
Net business profits	業務純益	35.3	6.8		28.5
Net non-recurring gains (losses)	臨時損益	(25.9)	(16.7)		(9.1)
Credit related costs (2)	不良債権処理額(2)	(11.4)	(5.1)		(6.3)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(10.4)	(3.9)		(6.4)
Net gains (losses) related to stocks	株式等損益	(12.8)	(11.3)		(1.4)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>9.4</b>	<b>(9.9)</b>	<b>(51.2%)</b>	<b>19.3</b>
Net extraordinary gains (losses)	特別損益	(0.2)	0.8		(1.1)
Income taxes	法人税等	(2.2)	6.1		(8.3)
Income taxes-deferred	法人税等調整額	(1.6)	3.3		(5.0)
<b>Interim net income</b>	<b>中間純利益</b>	<b>7.0</b>	<b>(2.8)</b>	<b>(28.9%)</b>	<b>9.8</b>

## 【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2012		Sep.30, 2011 (B)	
		(A)-(B)	{(A)-(B)}/(B)		
Ordinary income	経常収益	56.2	2.1	4.0%	54.0
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>42.4</b>	<b>(2.7)</b>	<b>(6.0%)</b>	<b>45.2</b>
Net interest income	資金利益	35.6	(1.0)		36.6
Domestic	国内業務部門	35.2	(1.2)		36.5
International	国際業務部門	0.3	0.2		0.0
Net fees and commissions	役務取引等利益	5.6	(0.3)		5.9
Net trading income	特定取引利益	0.1	(0.3)		0.4
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	1.0	(1.0)		2.0
Gains on foreign exchange transactions	うち外国為替売買益	0.4	(0.1)		0.5
Income from derivatives	うち金融派生商品収益	0.5	(1.0)		1.5
General and administrative expenses	経費(臨時処理分を除く)	(25.9)	1.7		(27.7)
Personnel	人件費	(13.0)	0.4		(13.5)
Non-personnel	物件費	(11.6)	1.0		(12.6)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>16.4</b>	<b>(0.9)</b>	<b>(5.7%)</b>	<b>17.4</b>
Net gains (losses) related to bonds	国債等債券損益	5.8	5.7		0.0
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)	22.2	4.7		17.5
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(1.4)	(3.1)		1.6
Net business profits	業務純益	20.8	1.6		19.2
Net non-recurring gains (losses)	臨時損益	(18.5)	(13.2)		(5.3)
Credit related costs (2)	不良債権処理額(2)	(8.0)	(4.4)		(3.6)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(9.5)	(7.5)		(1.9)
Net gains (losses) related to stocks	株式等損益	(9.4)	(8.4)		(1.0)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>2.3</b>	<b>(11.5)</b>	<b>(83.4%)</b>	<b>13.8</b>
Net extraordinary gains (losses)	特別損益	(0.1)	0.9		(1.0)
Income taxes	法人税等	(0.2)	5.6		(5.8)
Income taxes-deferred	法人税等調整額	0.3	6.1		(5.8)
<b>Interim net income</b>	<b>中間純利益</b>	<b>1.9</b>	<b>(5.0)</b>	<b>(72.3%)</b>	<b>6.9</b>

## 【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Sep.30, 2012			Sep.30, 2011
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	42.3	(0.9)	(2.2%)	43.2
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>31.0</b>	<b>(1.1)</b>	<b>(3.4%)</b>	<b>32.1</b>
Net interest income	資金利益	26.9	(1.1)		28.0
Domestic	国内業務部門	26.7	(1.1)		27.8
International	国際業務部門	0.1	(0.0)		0.1
Net fees and commissions	役務取引等利益	3.5	(0.1)		3.7
Net trading income	特定取引利益	-	-		-
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	0.5	0.1		0.3
Gains on foreign exchange transactions	うち外国為替売買益	0.2	(0.0)		0.2
Income from derivatives	うち金融派生商品収益	0.2	0.1		0.0
General and administrative expenses	経費(臨時処理分を除く)	(22.5)	1.1		(23.7)
Personnel	人件費	(9.3)	0.0		(9.4)
Non-personnel	物件費	(11.9)	0.6		(12.6)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>8.5</b>	<b>0.0</b>	<b>0.6%</b>	<b>8.4</b>
Net gains (losses) related to bonds	国債等債券損益	3.5	0.8		2.7
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)	12.0	0.8		11.1
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	2.5	4.3		(1.8)
Net business profits	業務純益	14.5	5.2		9.3
Net non-recurring gains (losses)	臨時損益	(7.4)	(3.5)		(3.8)
Credit related costs (2)	不良債権処理額(2)	(3.3)	(0.7)		(2.6)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(0.8)	3.5		(4.4)
Net gains (losses) related to stocks	株式等損益	(3.4)	(2.9)		(0.4)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>7.1</b>	<b>1.6</b>	<b>30.1%</b>	<b>5.4</b>
Net extraordinary gains (losses)	特別損益	(0.0)	(0.0)		(0.0)
Income taxes	法人税等	(2.0)	0.5		(2.5)
Income taxes-deferred	法人税等調整額	(1.9)	(2.7)		0.7
<b>Interim net income</b>	<b>中間純利益</b>	<b>5.0</b>	<b>2.1</b>	<b>74.9%</b>	<b>2.9</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,313.8</b>	<b>26.8</b>	<b>77.7</b>	<b>7,287.0</b>	<b>7,236.1</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,691.1	(73.9)	(102.9)	4,765.0	4,794.0
Housing and consumer loans	(3) 個人ローン	2,034.0	13.5	38.7	2,020.5	1,995.3
Housing loans	住宅系ローン	1,925.1	12.7	39.1	1,912.3	1,885.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	64.13%	(1.26%)	(2.12%)	65.39%	66.25%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	27.81%	0.09%	0.24%	27.72%	27.57%

#### 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,245.5</b>	<b>11.5</b>	<b>39.8</b>	<b>4,233.9</b>	<b>4,205.7</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,778.4	(48.1)	(93.5)	2,826.5	2,871.9
Housing and consumer loans	(3) 個人ローン	1,077.8	15.3	27.1	1,062.5	1,050.7
Housing loans	住宅系ローン	1,027.1	16.3	31.5	1,010.8	995.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	65.44%	(1.31%)	(2.84%)	66.75%	68.28%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	25.38%	0.29%	0.40%	25.09%	24.98%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>3,068.3</b>	<b>15.3</b>	<b>37.9</b>	<b>3,053.0</b>	<b>3,030.4</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	1,912.6	(25.8)	(9.4)	1,938.4	1,922.1
Housing and consumer loans	(3) 個人ローン	956.2	(1.7)	11.6	957.9	944.6
Housing loans	住宅系ローン	897.9	(3.6)	7.6	901.5	890.3
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	62.33%	(1.16%)	(1.09%)	63.49%	63.42%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	31.16%	(0.21%)	(0.01%)	31.37%	31.17%



## (2) Deposits and Investment products

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>9,787.6</b>	<b>86.7</b>	<b>252.8</b>	<b>9,700.8</b>	<b>9,534.7</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,832.6	60.4	166.2	6,772.2	6,666.4
<b>Total individual assets</b>	(1) 個人預かり資産	<b>7,402.2</b>	<b>13.2</b>	<b>111.3</b>	<b>7,388.9</b>	<b>7,290.8</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	6,804.1	61.2	165.5	6,742.8	6,638.5
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>598.0</b>	<b>(48.0)</b>	<b>(54.2)</b>	<b>646.0</b>	<b>652.3</b>
Foreign currency deposits	外貨預金	28.5	(0.7)	0.6	29.3	27.8
Public bonds	公共債	246.6	(10.2)	(16.5)	256.8	263.2
Investment trusts	投資信託	322.9	(36.9)	(38.3)	359.8	361.2
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	8.07%	(0.67%)	(0.87%)	8.74%	8.94%

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>5,541.2</b>	<b>(3.8)</b>	<b>124.6</b>	<b>5,545.1</b>	<b>5,416.5</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,715.3	28.0	82.4	3,687.2	3,632.9
<b>Total individual assets</b>	(1) 個人預かり資産	<b>4,075.9</b>	<b>(6.0)</b>	<b>42.6</b>	<b>4,081.9</b>	<b>4,033.2</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,695.0	29.6	82.9	3,665.3	3,612.0
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>380.8</b>	<b>(35.6)</b>	<b>(40.2)</b>	<b>416.5</b>	<b>421.1</b>
Foreign currency deposits	外貨預金	20.3	(1.6)	(0.5)	21.9	20.8
Public bonds	公共債	158.6	(9.5)	(13.6)	168.2	172.3
Investment trusts	投資信託	201.8	(24.5)	(26.0)	226.4	227.9
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	9.34%	(0.86%)	(1.10%)	10.20%	10.44%

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits*</b>	預金(含む 譲渡性預金)	<b>4,246.4</b>	<b>90.6</b>	<b>128.2</b>	<b>4,155.7</b>	<b>4,118.2</b>
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,117.3	32.4	83.8	3,084.9	3,033.5
<b>Total individual assets</b>	(1) 個人預かり資産	<b>3,326.2</b>	<b>19.2</b>	<b>68.6</b>	<b>3,307.0</b>	<b>3,257.6</b>
Individual deposits* (deposits in yen)	個人預金(円貨)	3,109.0	31.5	82.6	3,077.5	3,026.4
<b>Investment products (for individuals)</b>	(2) 投資型金融商品	<b>217.1</b>	<b>(12.3)</b>	<b>(13.9)</b>	<b>229.5</b>	<b>231.1</b>
Foreign currency deposits	外貨預金	8.2	0.8	1.2	7.4	7.0
Public bonds	公共債	87.9	(0.7)	(2.9)	88.6	90.8
Investment trusts	投資信託	121.0	(12.4)	(12.2)	133.4	133.2
Percentage of investment products to total individual assets	(2)/(1) 投資型金融商品比率	6.52%	(0.42%)	(0.57%)	6.94%	7.09%

\*including NCD

## 3. Securities

## (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
		As of Sep.30,2012			As of Mar.31, 2012			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Securities</b>	有 価 証 券	<b>2,392.6</b>	<b>(79.1)</b>	<b>2,471.8</b>	<b>1,178.2</b>	<b>(137.2)</b>	<b>1,315.4</b>	<b>1,214.4</b>	<b>58.0</b>	<b>1,156.4</b>
Government bonds	国 債	1,354.8	(68.0)	1,422.9	578.6	(98.3)	677.0	776.1	30.2	745.8
Local government bonds	地 方 債	464.6	2.2	462.4	270.3	(3.0)	273.4	194.2	5.3	188.9
Corporate bonds	社 債	362.6	10.1	352.4	208.4	(18.3)	226.7	154.1	28.4	125.7
Japanese stocks	株 式	113.2	(14.2)	127.5	75.0	(11.6)	86.6	38.1	(2.6)	40.8
Foreign securities	外 国 証 券	66.6	(12.2)	78.8	40.2	(7.0)	47.3	26.3	(5.1)	31.4
Others	そ の 他	30.7	3.0	27.6	5.3	1.2	4.0	25.3	1.8	23.5
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.97	(0.21)	4.18	4.00	(0.44)	4.44	3.93	0.03	3.90

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

(Billions of yen)

(non-consolidated)

	(Japanese)	Total of two banks								
		As of Sep.30,2012			As of Mar.31, 2012			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	そ の 他 有 価 証 券	<b>46.9</b>	<b>0.3</b>	<b>46.5</b>	<b>32.6</b>	<b>2.1</b>	<b>30.4</b>	<b>14.3</b>	<b>(1.7)</b>	<b>16.0</b>
Japanese stocks	株 式	7.2	(2.5)	9.7	1.8	(2.1)	3.9	5.3	(0.4)	5.7
Japanese bonds	債 券	41.7	3.3	38.3	29.5	3.3	26.1	12.1	0.0	12.1
Others	そ の 他	(1.9)	(0.4)	(1.5)	1.2	0.8	0.3	(3.2)	(1.3)	(1.8)

(Consolidated)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2012		As of Mar.31, 2012	As of Sep.30,2012		As of Mar.31, 2012	As of Sep.30,2012		As of Mar.31, 2012
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	そ の 他 有 価 証 券	<b>40.1</b>	<b>0.5</b>	<b>39.5</b>	<b>32.6</b>	<b>2.1</b>	<b>30.4</b>	<b>14.5</b>	<b>(1.7)</b>	<b>16.2</b>
Japanese stocks	株 式	0.3	(2.4)	2.7	1.8	(2.1)	3.9	5.3	(0.4)	5.7
Japanese bonds	債 券	41.4	3.3	38.1	29.5	3.3	26.1	12.1	0.0	12.1
Others	そ の 他	(1.6)	(0.4)	(1.2)	1.2	0.8	0.3	(2.9)	(1.3)	(1.6)

Valuation difference of floating rate government bonds at the end of Sep.30,2012 are as follows. Floating rate government bonds, the market prices of which are not appropriate as fair value, are rationally calculated by our standards after the end of December 2008. Please see reference for the valuation difference when market prices are used.

(Billions of yen)

	(Japanese)	Total of two banks		
		Hokuriku bank		Hokkaido bank
Valuation difference	評 価 損 益	5.3		1.0
(reference) Valuation difference (market price)	評 価 損 益 (市場価格)	3.8		(0.4)

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

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30,2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	51.6	11.9	8.0	39.7	43.5
Doubtful	危険債権	146.8	0.1	3.9	146.6	142.8
Substandard	要管理債権	53.8	3.2	10.2	50.5	43.5
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>252.1</b>	<b>15.3</b>	<b>22.2</b>	<b>236.8</b>	<b>229.8</b>
Normal	正常債権	7,245.4	14.3	35.6	7,231.0	7,209.7
Total	(2) 合計 (総与信)	7,497.5	29.6	57.9	7,467.8	7,439.5
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.36%</b>	<b>0.19%</b>	<b>0.28%</b>	<b>3.17%</b>	<b>3.08%</b>

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30,2011
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	41.5	11.1	9.1	30.4	32.4
Doubtful	危険債権	97.1	0.7	(0.7)	96.4	97.8
Substandard	要管理債権	29.5	2.7	6.6	26.7	22.9
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>168.1</b>	<b>14.6</b>	<b>15.0</b>	<b>153.5</b>	<b>153.1</b>
Normal	正常債権	4,182.5	(9.0)	(1.4)	4,191.5	4,183.9
Total	(2) 合計 (総与信)	4,350.6	5.6	13.6	4,345.0	4,337.0
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.86%</b>	<b>0.33%</b>	<b>0.34%</b>	<b>3.53%</b>	<b>3.52%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31, 2012	As of Sep.30,2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	10.1	0.7	(1.0)	9.3	11.2
Doubtful	危険債権	49.6	(0.5)	4.6	50.2	45.0
Substandard	要管理債権	24.3	0.4	3.6	23.8	20.6
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>84.0</b>	<b>0.6</b>	<b>7.2</b>	<b>83.3</b>	<b>76.7</b>
Normal	正常債権	3,062.9	23.3	37.1	3,039.5	3,025.8
Total	(2) 合計 (総与信)	3,146.9	24.0	44.3	3,122.8	3,102.5
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.66%</b>	<b>0.00%</b>	<b>0.19%</b>	<b>2.66%</b>	<b>2.47%</b>

## 5. Capital Adequacy ratio

### (1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2012	Change	As of Mar.31,2012	As of Sep.30,2012	Change	As of Mar.31,2012	As of Sep.30,2012	Change	As of Mar.31,2012
		Capital adequacy ratio	自己資本比率	11.90%	0.18%	11.72%	11.89%	0.04%	11.85%	11.05%
Tier1Ratio	Tier1 比率	7.98%	0.16%	7.82%	7.78%	0.01%	7.77%	7.48%	0.31%	7.17%

### (2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2012	Change	As of Mar.31,2012	As of Sep.30,2012	Change	As of Mar.31,2012	As of Sep.30,2012	Change	As of Mar.31,2012
		Deferred tax assets	繰延税金資産	38.8	(2.7)	41.6	22.9	(1.4)	24.3	16.8
Net deferred tax assets/Tier1 ratio	Tier1 対比	10.18%	(0.75%)	10.93%	10.97%	(0.47%)	11.44%	10.85%	(1.23%)	12.08%

## 6. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2012		
		Full year		Change from FY 2011
		Interim results	Forecast	
Ordinary income	経常収益	105.7	<b>200.0</b>	(7.9)
Ordinary profits	経常利益	8.9	<b>19.5</b>	(19.3)
(Interim) net income	当期(中間)純利益	6.1	<b>12.0</b>	(2.1)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2012									
		Full year			Change from FY 2011	Hokuriku bank		Change from FY 2011	Hokkaido bank		Change from FY 2011
		Interim results	Forecast	Interim results		Forecast	Interim results		Forecast		
Ordinary Income	経常収益	98.5	<b>186.5</b>	(6.5)	56.2	<b>105.5</b>	0.0	42.3	<b>81.0</b>	(6.5)	
Core gross business profits	コア業務粗利益	73.5	<b>145.5</b>	(10.8)	42.4	<b>82.5</b>	(6.0)	31.0	<b>63.0</b>	(4.8)	
General and administrative expenses	経費	48.5	<b>97.5</b>	(3.1)	25.9	<b>52.0</b>	(2.2)	22.5	<b>45.5</b>	(0.9)	
Core net business profits	コア業務純益	25.0	<b>48.0</b>	(7.7)	16.4	<b>30.5</b>	(3.8)	8.5	<b>17.5</b>	(3.9)	
Total credit costs	与信費用	10.4	<b>20.5</b>	10.0	9.5	<b>13.5</b>	9.0	0.8	<b>7.0</b>	1.0	
Ordinary profits	経常利益	9.4	<b>21.0</b>	(19.5)	2.3	<b>11.0</b>	(16.4)	7.1	<b>10.0</b>	(3.1)	
(Interim) net income	当期(中間)純利益	7.0	<b>14.0</b>	(2.6)	1.9	<b>7.5</b>	(3.9)	5.0	<b>6.5</b>	1.2	

### (2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Annual	Change from FY 2011
Dividend per common share	普通株式	¥0.00	¥3.75	<b>¥3.75</b>	-
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	<b>¥15.00</b>	-

## II. Financial Statements

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

#### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2012	As of Mar. 31, 2012
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	402,508	326,031
Call loans and bills bought	コールローン及び買入手形	94,672	67,397
Monetary claims bought	買入金銭債権	116,017	112,788
Trading assets	特定取引資産	7,220	8,002
Money held in trust	金銭の信託	3,973	3,948
Securities	有価証券	2,404,169	2,483,485
Loans and bills discounted	貸出金	7,299,751	7,272,698
Foreign exchanges	外国為替	10,161	10,691
Other assets	その他資産	160,238	141,301
Tangible fixed assets	有形固定資産	107,536	108,320
Intangible fixed assets	無形固定資産	40,560	43,386
Deferred tax assets	繰延税金資産	38,879	41,667
Customers' liabilities for acceptances and guarantees	支払承諾見返	88,816	89,049
Allowance for loan losses	貸倒引当金	(83,848)	(79,452)
<b>Total assets</b>	<b>資産の部合計</b>	<b>10,690,659</b>	<b>10,629,316</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	9,596,974	9,567,576
Negotiable certificates of deposit	譲渡性預金	170,074	102,685
Call money and bills sold	コールマネー及び売渡手形	2,328	64,273
Trading liabilities	特定取引負債	2,208	2,190
Borrowed money	借入金	231,032	187,286
Foreign exchanges	外国為替	143	72
Bonds payable	社債	33,000	34,500
Other liabilities	その他負債	100,146	109,343
Reserve for employee retirement benefits	退職給付引当金	9,549	9,211
Reserve for directors' retirement benefits	役員退職慰労引当金	680	673
Reserve for contingent loss	偶発損失引当金	2,894	2,974
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,173	1,403
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,507	7,513
Acceptances and guarantees	支払承諾	88,816	89,049
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>10,246,529</b>	<b>10,178,754</b>
<b>(Net assets)</b>	(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	189,947	189,845
Treasury stock	自己株式	(6,534)	(605)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>407,496</b>	<b>413,322</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	26,200	26,898
Deferred gains or losses on hedges	繰延ヘッジ損益	(0)	(15)
Revaluation reserve for land	土地再評価差額金	9,339	9,351
<b>Accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>35,539</b>	<b>36,234</b>
Minority interests	少数株主持分	1,093	1,003
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>444,130</b>	<b>450,561</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>10,690,659</b>	<b>10,629,316</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, 2012	For the six months ended Sep.30, 2011
<b>Ordinary income</b>	經常収益	<b>105,777</b>	105,702
Interest income	資金運用収益	<b>68,280</b>	72,173
Interest on loans and discounts	貸出金利息	<b>56,472</b>	59,247
Interest and dividends on securities	有価証券利息配当金	<b>10,812</b>	11,657
Fees and commissions	役務取引等収益	<b>18,596</b>	18,813
Trading income	特定取引収益	<b>168</b>	518
Other ordinary income	その他業務収益	<b>16,992</b>	12,417
Other income	その他經常収益	<b>1,739</b>	1,779
<b>Ordinary expenses</b>	經常費用	<b>96,802</b>	86,721
Interest expenses	資金調達費用	<b>5,805</b>	7,410
Interest on deposits	預金利息	<b>4,086</b>	5,283
Fees and commissions	役務取引等費用	<b>6,881</b>	6,505
Other ordinary expenses	その他業務費用	<b>4,840</b>	5,709
General and administrative expenses	営業経費	<b>53,950</b>	56,368
Other expenses	その他經常費用	<b>25,324</b>	10,726
<b>Ordinary profits</b>	經常利益	<b>8,975</b>	18,981
<b>Extraordinary income</b>	特別利益	—	0
Gain on disposal of fixed assets	固定資産処分益	—	0
<b>Extraordinary loss</b>	特別損失	<b>232</b>	1,125
Loss on disposal of fixed assets	固定資産処分損	<b>102</b>	62
Impairment loss	減損損失	<b>130</b>	1,060
Other	その他の特別損失	—	3
<b>Income before income taxes and minority interests</b>	税金等調整前中間純利益	<b>8,742</b>	17,855
Income taxes-current	法人税、住民税及び事業税	<b>987</b>	3,816
Income taxes-deferred	法人税等調整額	<b>1,557</b>	4,993
Total income taxes	法人税等合計	<b>2,544</b>	8,810
Net income before adjusting minority interest	少数株主損益調整前中間純利益	<b>6,197</b>	9,045
Minority interests in net income	少数株主利益	<b>90</b>	80
<b>Interim net income</b>	中間純利益	<b>6,107</b>	8,965

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

## Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2012	For the six months ended Sep.30, 2011
<b>Net income before adjusting minority interest</b>	少数株主損益調整前中間純利益	<b>6,197</b>	9,045
Other comprehensive income	その他の包括利益	<b>(683)</b>	(241)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	<b>(695)</b>	238
Deferred gains or losses on hedges	繰延ヘッジ損益	<b>14</b>	(49)
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	<b>(2)</b>	(24)
<b>Total comprehensive income</b>	中間包括利益	<b>5,514</b>	8,804
The amount attributable to owners of the parent	親会社株主に係る包括利益	<b>5,423</b>	8,725
The amount attributable to minority interest	少数株主に係る包括利益	<b>90</b>	78

## 【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, 2012	For the six months ended Sep.30, 2011
<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	当中間期変動額		
Total changes of items during the period	当中間期変動額合計	—	—
Balance at the end of current period	当中間期末残高	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	153,188
Changes of items during the period	当中間期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(0)
Total changes of items during the period	当中間期変動額合計	(0)	(0)
Balance at the end of current period	当中間期末残高	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	189,845	182,131
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(6,016)	(6,016)
Net income	中間純利益	6,107	8,965
Reversal of revaluation reserve for land	土地再評価差額金の取崩	11	405
Total changes of items during the period	当中間期変動額合計	102	3,353
Balance at the end of current period	当中間期末残高	189,947	185,484
<b>Treasury stock</b>	自己株式		
Balance at the beginning of the period	当期首残高	(605)	(600)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(5,929)	(3)
Disposal of treasury stock	自己株式の処分	0	0
Total changes of items during the period	当中間期変動額合計	(5,928)	(3)
Balance at the end of current period	当中間期末残高	(6,534)	(603)
<b>Total shareholders' equity</b>	株主資本合計		
Balance at the beginning of the period	当期首残高	413,322	405,614
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(6,016)	(6,016)
Net income	中間純利益	6,107	8,965
Purchase of treasury stock	自己株式の取得	(5,929)	(3)
Disposal of treasury stock	自己株式の処分	0	0
Reversal of revaluation reserve for land	土地再評価差額金の取崩	11	405
Total changes of items during the period	当中間期変動額合計	(5,826)	3,349
Balance at the end of current period	当中間期末残高	407,496	408,964



		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2012	For the six months ended Sep.30, 2011
<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	26,898	11,419
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(697)	215
Total changes of items during the period	当中間期変動額合計	(697)	215
Balance at the end of current period	当中間期末残高	26,200	11,634
<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	(15)	3
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	14	(49)
Total changes of items during the period	当中間期変動額合計	14	(49)
Balance at the end of current period	当中間期末残高	(0)	(46)
<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	9,351	8,683
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(11)	(405)
Total changes of items during the period	当中間期変動額合計	(11)	(405)
Balance at the end of current period	当中間期末残高	9,339	8,277
<b>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	36,234	20,105
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(695)	(239)
Total changes of items during the period	当中間期変動額合計	(695)	(239)
Balance at the end of current period	当中間期末残高	35,539	19,866
<b>Minority interests</b>	少数株主持分		
Balance at the beginning of the period	当期首残高	1,003	938
Changes of items during the period	当中間期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	89	78
Total changes of items during the period	当中間期変動額合計	89	78
Balance at the end of current period	当中間期末残高	1,093	1,016
<b>Total net assets</b>	純資産合計		
Balance at the beginning of the period	当期首残高	450,561	426,658
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(6,016)	(6,016)
Net income	中間純利益	6,107	8,965
Purchase of treasury stock	自己株式の取得	(5,929)	(3)
Disposal of treasury stock	自己株式の処分	0	0
Reversal of revaluation reserve for land	土地再評価差額金の取崩	11	405
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(605)	(161)
Total changes of items during the period	当中間期変動額合計	(6,431)	3,188
Balance at the end of current period	当中間期末残高	444,130	429,847

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

## Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep.30, 2012	For the six months ended Sep.30, 2011
<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	8,742	17,855
Depreciation	減価償却費	4,519	5,133
Impairment losses	減損損失	130	1,060
Amortization of goodwill	のれん償却額	1,062	1,051
Equity in losses(gains) of affiliates	持分法による投資損益(△)	48	15
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	4,395	2,218
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(79)	(17)
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	337	697
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	7	58
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(230)	(259)
Interest income	資金運用収益	(68,280)	(72,173)
Interest expenses	資金調達費用	5,805	7,410
Losses (gains) on securities	有価証券関係損益(△)	3,764	(1,014)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	25	52
Losses (gains) on foreign exchange	為替差損益(△)	443	525
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	102	62
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	782	159
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	17	56
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(27,053)	1,450
Net increase (decrease) in deposits	預金の純増減(△)	29,398	(38,723)
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	67,388	56,287
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(△)	43,745	(11,799)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	17,190	(26,457)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(30,504)	2,959
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(61,945)	10,000
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	529	(977)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	70	(18)
Interest income-cash basis	資金運用による収入	57,340	60,162
Interest expense-cash basis	資金調達による支出	(6,520)	(9,327)
Other, net	その他	8,575	50,324
<b>Subtotal</b>	小計	<b>59,811</b>	<b>56,774</b>
Income taxes paid	法人税等の支払額	(4,151)	(2,221)
<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	<b>55,659</b>	<b>54,553</b>
<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	(661,609)	(950,119)
Proceeds from sales of securities	有価証券の売却による収入	607,834	680,761
Proceeds from redemption of securities	有価証券の償還による収入	97,388	110,160
Payments for increase in money held in trust	金銭の信託の増加による支出	(51)	(5)
Proceeds from fund management	投資活動としての資金運用による収入	10,812	11,657
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,098)	(1,900)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	5	0
Purchases of intangible fixed assets	無形固定資産の取得による支出	(372)	(8,640)
Decrease related to purchases of subsidiaris' equity affecting the scope of consolidation	連結の範囲の変更を伴う子会社株式の取得による支出	(17)	—
<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	<b>52,891</b>	<b>(158,086)</b>
<b>III. Cash flows from financing activities:</b>	財務活動によるキャッシュ・フロー		
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	—	(1,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(1,500)	—
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,404)	(1,589)
Dividends paid	配当金の支払額	(6,016)	(6,016)
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	(5,929)	(3)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
<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	<b>(14,850)</b>	<b>(8,610)</b>
<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	<b>(34)</b>	<b>(57)</b>
<b>V. Net increase (decrease) in cash and cash equivalents</b>	現金及び現金同等物の増減(△)額	<b>93,667</b>	<b>(112,201)</b>
<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	<b>226,181</b>	<b>314,107</b>
<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	<b>319,848</b>	<b>201,906</b>

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

## Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2012	As of Mar. 31, 2012
<b>(Assets)</b>	(資産の部)		
Cash and due from banks	現金預け金	282,867	224,048
Call loans and bills bought	コールローン	14,672	5,753
Monetary claims bought	買入金銭債権	116,010	112,777
Trading assets	特定取引資産	5,054	5,659
Securities	有価証券	1,178,207	1,315,428
Loans and bills discounted	貸出金	4,245,515	4,233,960
Foreign exchanges	外国為替	4,359	6,415
Other assets	その他資産	61,151	46,278
Other assets	その他の資産	61,151	46,278
Tangible fixed assets	有形固定資産	81,845	81,817
Intangible fixed assets	無形固定資産	7,981	8,768
Deferred tax assets	繰延税金資産	22,908	24,340
Customers' liabilities for acceptances and guarantees	支払承諾見返	39,459	40,987
Allowance for loan losses	貸倒引当金	(46,355)	(38,878)
<b>Total assets</b>	<b>資産の部合計</b>	<b>6,013,678</b>	<b>6,067,357</b>
<b>(Liabilities)</b>	(負債の部)		
Deposits	預金	5,418,894	5,443,116
Negotiable certificates of deposit	譲渡性預金	122,314	101,985
Call money and bills sold	コールマネー	2,328	64,109
Trading liabilities	特定取引負債	2,208	2,190
Borrowed money	借入金	136,922	119,236
Foreign exchanges	外国為替	96	31
Other liabilities	その他負債	34,330	40,620
Accrued income taxes	未払法人税等	605	369
Lease obligations	リース債務	1,599	1,694
Asset retirement obligations	資産除去債務	160	158
Other liabilities	その他の負債	31,965	38,397
Reserve for employee retirement benefits	退職給付引当金	113	143
Reserve for directors' retirement benefits	役員退職慰労引当金	294	304
Reserve for contingent loss	偶発損失引当金	2,136	2,294
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	740	803
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,507	7,513
Acceptances and guarantees	支払承諾	39,459	40,987
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,767,346</b>	<b>5,823,337</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	60,215	58,277
Legal retained earnings	利益準備金	6,862	6,862
Other retained earnings	その他利益剰余金	53,352	51,414
The amount of accumulated profit	繰越利益剰余金	53,352	51,414
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>215,623</b>	<b>213,685</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	21,369	20,997
Deferred gains or losses on hedges	繰延ヘッジ損益	(0)	(15)
Revaluation reserve for land	土地再評価差額金	9,339	9,351
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>30,708</b>	<b>30,333</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>246,331</b>	<b>244,019</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>6,013,678</b>	<b>6,067,357</b>

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

## Statements of Income (Unaudited)

		For the six months ended Sep.30, 2012	For the six months ended Sep.30, 2011
<b>Ordinary income</b>	經常収益	<b>56,201</b>	54,055
Interest income	資金運用収益	<b>39,025</b>	41,264
Interest on loans and discounts	貸出金利息	<b>31,147</b>	33,075
Interest and dividends on securities	有価証券利息配当金	<b>7,055</b>	7,089
Fees and commissions	役務取引等収益	<b>9,145</b>	9,448
Trading income	特定取引収益	<b>101</b>	467
Other ordinary income	その他業務収益	<b>6,944</b>	2,118
Other income	その他經常収益	<b>983</b>	755
<b>Ordinary expenses</b>	經常費用	<b>53,891</b>	40,159
Interest expense	資金調達費用	<b>3,367</b>	4,596
Interest on deposits	預金利息	<b>2,343</b>	3,203
Fees and commissions	役務取引等費用	<b>3,517</b>	3,472
Other ordinary expenses	その他業務費用	<b>57</b>	—
General and administrative expenses	営業経費	<b>27,619</b>	28,567
Other expenses	その他經常費用	<b>19,329</b>	3,523
<b>Ordinary profits</b>	經常利益	<b>2,309</b>	13,895
<b>Extraordinary income</b>	特別利益	—	—
<b>Extraordinary loss</b>	特別損失	<b>182</b>	1,086
<b>Income before income taxes</b>	税引前中間純利益	<b>2,127</b>	12,809
Income taxes-current	法人税、住民税及び事業税	<b>539</b>	27
Income taxes-deferred	法人税等調整額	<b>(338)</b>	5,821
Total income taxes	法人税等合計	<b>201</b>	5,849
<b>Interim net income</b>	中間純利益	<b>1,926</b>	6,960

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

## Balance Sheets (Unaudited)

		As of Sep. 30, 2012	As of Mar. 31, 2012
<b>(Assets)</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	118,710	101,656
Call loans and bills bought	コールローン	80,000	61,643
Trading account securities	商品有価証券	2,166	2,342
Money held in trust	金銭の信託	3,973	3,948
Securities	有価証券	1,214,489	1,156,403
Loans and bills discounted	貸出金	3,068,382	3,053,067
Foreign exchanges	外国為替	5,802	4,276
Other assets	その他資産	64,097	57,950
Other assets	その他の資産	64,097	57,950
Tangible fixed assets	有形固定資産	30,554	31,187
Intangible fixed assets	無形固定資産	7,250	8,200
Deferred tax assets	繰延税金資産	16,839	18,236
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,517	26,110
Allowance for loan losses	貸倒引当金	(23,658)	(26,615)
<b>Total assets</b>	<b>資産の部合計</b>	<b>4,618,125</b>	<b>4,498,409</b>
<b>(Liabilities)</b>	<b>(負債の部)</b>		
Deposits	預金	4,191,259	4,147,648
Negotiable certificates of deposit	譲渡性預金	55,160	8,100
Call money and bills sold	コールマネー	—	164
Borrowed money	借入金	110,740	86,130
Foreign exchanges	外国為替	46	41
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	40,785	42,984
Accrued income taxes	未払法人税等	153	3,877
Lease obligations	リース債務	1,220	1,378
Asset retirement obligations	資産除去債務	64	63
Other liabilities	その他の負債	39,347	37,664
Reserve for employee retirement benefits	退職給付引当金	9,046	8,692
Reserve for directors' retirement benefits	役員退職慰労引当金	176	169
Reserve for contingent loss	偶発損失引当金	757	680
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	432	599
Acceptances and guarantees	支払承諾	29,517	26,110
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>4,452,921</b>	<b>4,336,320</b>
<b>(Net assets)</b>	<b>(純資産の部)</b>		
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	45,616	41,341
Legal retained earnings	利益準備金	5,722	5,561
Other retained earnings	その他利益剰余金	39,893	35,780
The amount of accumulated profit	繰越利益剰余金	39,893	35,780
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>155,935</b>	<b>151,660</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,268	10,427
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>9,268</b>	<b>10,427</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>165,204</b>	<b>162,088</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>4,618,125</b>	<b>4,498,409</b>

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

## Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2012	For the six months ended Sep.30, 2011
<b>Ordinary income</b>	経常収益	<b>42,316</b>	43,289
Interest income	資金運用収益	<b>29,366</b>	30,868
Interest on loans and discounts	貸出金利息	<b>25,286</b>	26,076
Interest and dividends on securities	有価証券利息配当金	<b>3,907</b>	4,622
Fees and commissions	役務取引等収益	<b>7,566</b>	7,391
Other ordinary income	その他業務収益	<b>4,514</b>	3,958
Other income	その他経常収益	<b>870</b>	1,071
<b>Ordinary expenses</b>	経常費用	<b>35,191</b>	37,812
Interest expense	資金調達費用	<b>2,427</b>	2,804
Interest on deposits	預金利息	<b>1,745</b>	2,083
Fees and commissions	役務取引等費用	<b>4,020</b>	3,672
Other ordinary expenses	その他業務費用	<b>445</b>	871
General and administrative expenses	営業経費	<b>23,424</b>	24,880
Other expenses	その他経常費用	<b>4,872</b>	5,583
<b>Ordinary profits</b>	経常利益	<b>7,125</b>	5,476
<b>Extraordinary income</b>	特別利益	<b>2</b>	—
<b>Extraordinary loss</b>	特別損失	<b>45</b>	35
<b>Income before income taxes</b>	税引前中間純利益	<b>7,082</b>	5,441
Income taxes-current	法人税、住民税及び事業税	<b>17</b>	3,334
Income taxes-deferred	法人税等調整額	<b>1,984</b>	(797)
Total income taxes	法人税等合計	<b>2,001</b>	2,536
<b>Interim net income</b>	中間純利益	<b>5,080</b>	2,905

### III. Summary of Interim Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2012	change	Sep.30, 2011
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	86,513	2,213	84,299
Net interest income	資金利益	62,476	(2,289)	64,765
Net fees and commissions	役務取引等利益	11,715	(591)	12,307
Net trading income	特定取引利益	168	(350)	518
Net other income	その他業務利益	12,152	5,444	6,707
General and administrative expenses	営業経費	53,950	(2,417)	56,368
Amortization of goodwill	うちのれん償却	1,062	11	1,051
Total credit costs	不良債権処理額	11,305	3,423	7,881
Written-off of loans	貸出金償却	178	(16)	194
Provision of allowance for loan losses	貸倒引当金繰入額	10,378	3,046	7,331
Other credit costs	その他不良債権処理額	748	393	354
Net gains (losses) related to stocks	株式等関係損益	(13,086)	(11,386)	(1,699)
Other non-recurring gains (losses)	その他	803	172	631
Ordinary profits	経常利益	8,975	(10,006)	18,981
Net extraordinary gains (losses)	特別損益	(232)	892	(1,125)
Income before income taxes	税金等調整前中間純利益	8,742	(9,113)	17,855
Income taxes-current	法人税、住民税及び事業税	987	(2,829)	3,816
Income taxes-deferred	法人税等調整額	1,557	(3,436)	4,993
Minority interests in income	少数株主利益	90	9	80
Interim net income	中間純利益	6,107	(2,857)	8,965

\* 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)	36,182	5,146	31,035
Consolidated core net business profits	連結コア業務純益	26,860	(1,460)	28,321

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

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

\* Consolidated core net business profits

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

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

Number of consolidated subsidiaries	連結子会社数	12	1	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)
		Sep.30, 2012	change	Sep.30, 2011
		(A)	(A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	48,274	3,043	45,231
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	42,467	(2,743)	45,210
Domestic gross business profits	国内業務粗利益	47,326	2,906	44,419
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	41,519	(2,884)	44,403
Net interest income	資金利益	35,284	(1,286)	36,570
Net fees and commissions	役務取引等利益	5,459	(326)	5,786
Net trading income	特定取引利益	101	(363)	465
Net other income	その他業務利益	6,480	4,882	1,597
Net gains (losses) related to bonds	国債等債券損益	5,807	5,791	15
International gross business profits	国際業務粗利益	947	136	811
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	947	141	806
Net interest income	資金利益	374	276	97
Net fees and commissions	役務取引等利益	168	(21)	190
Net trading income	特定取引利益	(0)	(2)	2
Net other income	その他業務利益	405	(115)	520
Net gains (losses) related to bonds	国債等債券損益	—	(5)	5
General and administrative expenses	経費(臨時処理分を除く)	25,978	(1,747)	27,725
Personnel expenses	人件費	13,093	(460)	13,553
Non-personnel expenses	物件費	11,629	(1,031)	12,660
Taxes	税金	1,255	(255)	1,511
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	22,295	4,790	17,505
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	16,488	(995)	17,484
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	1,475	3,171	(1,696)
Net business profits	業務純益	20,820	1,619	19,201
Net gains (losses) related to bonds	国債等債券損益	5,807	5,786	20
Net non-recurring gains (losses)	臨時損益	(18,510)	(13,205)	(5,305)
Credit related costs ②	不良債権処理額②	8,087	4,405	3,681
Written-off of loans	貸出金償却	40	39	1
Provision of allowance for loan losses	個別貸倒引当金繰入額	7,720	4,270	3,449
Losses on sales of non-performing loans	延滞債権等売却損	—	(1)	1
Provision of reserve for contingent loss	偶発損失引当金繰入額	30	6	24
Other credit costs	その他不良債権処理額	295	91	204
(Reference) Total credit costs ①+②	(参考) 貸倒償却費用 ①+②	9,562	7,577	1,985
Net gains (losses) related to stocks	株式等損益	(9,483)	(8,415)	(1,067)
Gains on sales of stocks and other securities	株式等売却益	71	16	54
Losses on sales of stocks and other securities	株式等売却損	7	4	3
Losses on devaluation of stocks and other securities	株式等償却	9,547	8,427	1,119
Ordinary profits	経常利益	2,309	(11,586)	13,895
Net extraordinary gains (losses)	特別損益	(182)	903	(1,086)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(51)	(22)	(29)
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	51	22	29
Impairment loss	減損損失	130	(926)	1,057
Income before income taxes	税引前中間純利益	2,127	(10,682)	12,809
Income taxes-current	法人税、住民税及び事業税	539	512	27
Income taxes-deferred	法人税等調整額	(338)	(6,160)	5,821
Interim net income	中間純利益	1,926	(5,034)	6,960



## 【Hokkaido Bank (Non-consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2012	change	Sep.30, 2011
		(A)	(A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	34,554	(317)	34,872
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	31,040	(1,123)	32,164
Domestic gross business profits	国内業務粗利益	34,083	(287)	34,370
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	30,569	(1,093)	31,662
Net interest income	資金利益	26,774	(1,120)	27,894
Net fees and commissions	役務取引等利益	3,509	(175)	3,685
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	3,799	1,008	2,791
Net gains (losses) related to bonds	国債等債券損益	3,514	805	2,708
International gross business profits	国際業務粗利益	471	(30)	501
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	471	(30)	501
Net interest income	資金利益	166	(5)	172
Net fees and commissions	役務取引等利益	35	2	33
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	269	(27)	296
Net gains (losses) related to bonds	国債等債券損益	—	—	—
General and administrative expenses	経費(臨時処理分を除く)	22,527	(1,174)	23,702
Personnel expenses	人件費	9,371	(35)	9,407
Non-personnel expenses	物件費	11,999	(644)	12,643
Taxes	税金	1,156	(495)	1,651
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	12,027	857	11,170
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	8,513	51	8,461
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(2,519)	(4,357)	1,838
Net business profits	業務純益	14,546	5,215	9,331
Net gains (losses) related to bonds	国債等債券損益	3,514	805	2,708
Net non-recurring gains (losses)	臨時損益	(7,421)	(3,566)	(3,855)
Credit related costs ②	不良債権処理額②	3,396	759	2,636
Written-off of loans	貸出金償却	—	—	—
Provision of allowance for loan losses	個別貸倒引当金繰入額	3,163	474	2,688
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	77	67	10
Other credit costs	その他不良債権処理額	154	228	(73)
(Reference) Total credit costs ①+②	(参考)貸倒償却費用①+②	876	(3,598)	4,475
Net gains (losses) related to stocks	株式等損益	(3,405)	(2,984)	(421)
Gains on sales of stocks and other securities	株式等売却益	111	62	48
Losses on sales of stocks and other securities	株式等売却損	164	70	93
Losses on devaluation of stocks and other securities	株式等償却	3,352	2,975	376
Ordinary profits	経常利益	7,125	1,648	5,476
Net extraordinary gains (losses)	特別損益	(43)	(7)	(35)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(42)	(12)	(30)
Gain on disposal of noncurrent assets	固定資産処分益	2	2	—
Loss on disposal of noncurrent assets	固定資産処分損	45	14	30
Impairment loss	減損損失	0	(4)	4
Income before income taxes	税引前中間純利益	7,082	1,641	5,441
Income taxes-current	法人税、住民税及び事業税	17	(3,316)	3,334
Income taxes-deferred	法人税等調整額	1,984	2,782	(797)
Interim net income	中間純利益	5,080	2,175	2,905

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

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2012			Sep.30, 2011			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,999.0	145.9	9,853.1	5,671.9	51.9	5,619.9	4,327.1	93.9	4,233.1			
Loans and bills discounted	貸出金	7,192.9	81.0	7,111.8	4,147.2	(1.8)	4,149.0	3,045.7	82.9	2,962.7			
Securities	有価証券	2,318.2	15.3	2,302.9	1,210.4	14.5	1,195.9	1,107.8	0.8	1,106.9			
Interest-bearing liabilities	資金調達勘定	9,924.2	131.4	9,792.7	5,633.6	49.0	5,584.6	4,290.5	82.4	4,208.1			
Deposits and NCD	預金(NCD含む)	9,698.9	191.0	9,507.9	5,509.3	88.2	5,421.1	4,189.5	102.7	4,086.8			

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2012			Sep.30, 2011			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	10,075.5	128.6	9,946.8	5,728.2	36.0	5,692.2	4,347.2	92.6	4,254.6			
Loans and bills discounted	貸出金	7,203.5	87.4	7,116.1	4,153.3	1.2	4,152.1	3,050.1	86.2	2,963.9			
Securities	有価証券	2,389.6	14.7	2,374.8	1,252.5	17.5	1,234.9	1,137.0	(2.8)	1,139.9			
Interest-bearing liabilities	資金調達勘定	9,992.7	117.0	9,875.7	5,686.2	34.6	5,651.6	4,306.5	82.3	4,224.1			
Deposits and NCD	預金(NCD含む)	9,763.0	189.1	9,573.8	5,557.5	86.4	5,471.0	4,205.4	102.6	4,102.7			

## 3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2012			Sep.30, 2011			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.34	(0.10)	1.44	1.35	(0.09)	1.44	1.34	(0.10)	1.44			
Loans and bills discounted (b)	貸出金利回り	1.56	(0.09)	1.65	1.49	(0.09)	1.58	1.65	(0.10)	1.75			
Securities	有価証券利回り	0.90	(0.07)	0.97	1.11	(0.03)	1.14	0.66	(0.13)	0.79			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.06	(0.10)	1.16	1.00	(0.10)	1.10	1.14	(0.09)	1.23			
Deposits and NCD (d)	預金等利回り	0.08	(0.03)	0.11	0.08	(0.03)	0.11	0.08	(0.02)	0.10			
Expense ratio (e)	預金経費率	0.97	(0.08)	1.05	0.91	(0.08)	0.99	1.05	(0.08)	1.13			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.47	(0.07)	1.54	1.40	(0.07)	1.47	1.57	(0.08)	1.65			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.50	0.01	0.49	0.49	0.02	0.47	0.51	0.00	0.51			
Interest rate spread (a)-(c)	総資金利鞘	0.28	0.00	0.28	0.34	0.01	0.33	0.20	(0.01)	0.21			

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2012			Sep.30, 2011			Hokuriku bank			Hokkaido bank		
		(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest rate on interest-earning assets (a)	資金運用利回り	1.35	(0.09)	1.44	1.35	(0.09)	1.44	1.34	(0.10)	1.44			
Loans and Bills discounted (b)	貸出金利回り	1.56	(0.09)	1.65	1.49	(0.09)	1.58	1.65	(0.10)	1.75			
Securities	有価証券利回り	0.91	(0.07)	0.98	1.12	(0.02)	1.14	0.68	(0.12)	0.80			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.08	(0.10)	1.18	1.02	(0.11)	1.13	1.15	(0.10)	1.25			
Deposits and NCD (d)	預金等利回り	0.08	(0.03)	0.11	0.08	(0.04)	0.12	0.08	(0.02)	0.10			
Expense ratio (e)	預金経費率	0.99	(0.08)	1.07	0.93	(0.07)	1.00	1.06	(0.09)	1.15			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.47	(0.07)	1.54	1.40	(0.06)	1.46	1.56	(0.09)	1.65			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.48	0.01	0.47	0.47	0.02	0.45	0.50	0.01	0.49			
Interest rate spread (a)-(c)	総資金利鞘	0.27	0.02	0.25	0.33	0.03	0.30	0.19	0.00	0.19			

#### 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, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	25,001	(944)	25,946	16,488	(995)	17,484	8,513	51	8,461
As per employee (in thousands of yen)	一人当たり(千円)	4,733	(236)	4,969	5,807	(416)	6,224	3,484	(23)	3,508
Net business profits	業務純益	35,367	6,834	28,533	20,820	1,619	19,201	14,546	5,215	9,331
As per employee (in thousands of yen)	一人当たり(千円)	6,695	1,230	5,465	7,333	498	6,835	5,954	2,085	3,868

#### 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, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011	
(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	13.59	(1.56)	15.15	13.41	(1.74)	15.15	13.98	(1.16)	15.14
Net business profits per common shareholders' equity	業務純益ベース	19.41	2.71	16.70	16.93	0.29	16.64	24.93	8.07	16.86
Interim net income per common shareholders' equity	中間純利益ベース	3.48	(1.97)	5.45	1.56	(4.47)	6.03	7.75	3.60	4.15

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

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011	
(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	65.98	(0.48)	66.46	61.17	(0.15)	61.32	72.57	(1.12)	73.69
Gross business profits basis	業務粗利益ベース	58.56	(5.64)	64.20	53.81	(7.48)	61.29	65.19	(2.77)	67.96

##### (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, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011		Sep.30, 2012	Sep.30, 2011	
(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	0.47	(0.02)	0.49	0.55	(0.03)	0.58	0.37	0.00	0.37
Net business profits on assets	業務純益ベース	0.67	0.13	0.54	0.69	0.05	0.64	0.64	0.23	0.41
Interim net income on assets	中間純利益ベース	0.13	(0.05)	0.18	0.06	(0.17)	0.23	0.22	0.10	0.12

## 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.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011
(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	
General and administrative expenses	営業経費	51,043	(2,404)	53,448	27,619	(948)	28,567	23,424	(1,455)	24,880
Salaries and allowance	給料・手当	19,891	(482)	20,374	11,027	(361)	11,389	8,863	(120)	8,984
Retirement allowance cost	退職給付費用	3,514	519	2,994	2,109	715	1,394	1,405	(195)	1,600
Welfare	福利厚生費	196	(37)	234	96	(30)	127	99	(7)	106
Depreciation	減価償却費	4,248	(536)	4,784	2,225	(381)	2,607	2,022	(154)	2,176
Rent of premises and equipment	土地建物機械賃借料	2,028	(313)	2,341	785	(169)	954	1,242	(144)	1,387
Repairing expenses	當繕費	144	29	115	105	37	67	39	(8)	47
Stationery and supplies	消耗品費	663	(270)	934	367	(190)	558	296	(79)	376
Utilities	給水光熱費	536	(31)	568	300	(17)	318	236	(13)	250
Allowance for business trips	旅費	260	13	246	153	5	147	107	8	98
Communication expenses	通信費	890	(71)	962	578	(46)	624	311	(25)	337
Advertisement	広告宣伝費	888	(109)	998	291	(17)	308	597	(92)	690
Taxes	租税公課	2,412	(750)	3,162	1,255	(255)	1,511	1,156	(495)	1,651
Others	その他	15,368	(362)	15,731	8,321	(236)	8,558	7,046	(125)	7,172

### (2) Employees

(Number of people)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011
(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	
Total employees	従業員	5,349	83	5,266	2,868	34	2,834	2,481	49	2,432
Executive officers	執行役員	23	—	23	13	—	13	10	—	10
Employees	行員	5,326	83	5,243	2,855	34	2,821	2,471	49	2,422

### (3) Offices

(Number of branches)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011	As of Sep.30,2012	(A)-(B)	As of Sep.30,2011
(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	
Branches	本支店	272	4	268	140	3	137	132	1	131
Sub-branches	出張所	55	(4)	59	48	(3)	51	7	(1)	8
Total (Domestic)	国内計	327	—	327	188	—	188	139	—	139
Hokkaido	うち北海道	157	—	157	20	—	20	137	—	137
Toyama Pref.	うち富山県	91	—	91	91	—	91	—	—	—
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	8	1	7	6	1	5	2	—	2

## 7. Net Gains and Losses on Securities

## 【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2012		Sep.30, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	9,321	6,607	2,714
Gains on sales	売却益	9,824	6,253	3,571
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	442	16	425
Losses on redemption	償還損	3	(403)	407
Losses on devaluation	償却	57	33	24
Net gains (losses) related to stocks and others	株式等損益	(13,086)	(11,386)	(1,699)
Gains on sales	売却益	182	80	102
Losses on sales	売却損	171	(133)	305
Losses on devaluation	償却	13,097	11,600	1,496

## 【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2012		Sep.30, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	9,321	6,592	2,729
Gains on sales	売却益	9,824	6,224	3,600
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	442	54	387
Losses on redemption	償還損	3	(456)	460
Losses on devaluation	償却	57	33	24
Net gains (losses) related to stocks and others	株式等損益	(12,888)	(11,399)	(1,489)
Gains on sales	売却益	182	79	103
Losses on sales	売却損	171	75	96
Losses on devaluation	償却	12,899	11,403	1,495

## 【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2012		Sep.30, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	5,807	5,786	20
Gains on sales	売却益	5,865	5,844	20
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	57	57	—
Net gains (losses) related to stocks and others	株式等損益	(9,483)	(8,415)	(1,067)
Gains on sales	売却益	71	16	54
Losses on sales	売却損	7	4	3
Losses on devaluation	償却	9,547	8,427	1,119

## 【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2012		Sep.30, 2011
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,514	805	2,708
Gains on sales	売却益	3,959	380	3,579
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	442	54	387
Losses on redemption	償還損	3	(456)	460
Losses on devaluation	償却	—	(24)	24
Net gains (losses) related to stocks and others	株式等損益	(3,405)	(2,984)	(421)
Gains on sales	売却益	111	62	48
Losses on sales	売却損	164	70	93
Losses on devaluation	償却	3,352	2,975	376

8. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2012				As of Mar.31, 2012		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	830	(91)	1,435	604	922	1,093	170
Available-for-sale securities	その他有価証券	40,112	520	58,587	18,474	39,591	56,710	17,118
Stocks	株式	305	(2,401)	13,523	13,217	2,707	15,748	13,041
Bonds	債券	41,450	3,323	42,279	829	38,126	38,857	730
Other	その他	(1,643)	(401)	2,784	4,427	(1,241)	2,104	3,346
Total	合計	40,943	429	60,022	19,079	40,514	57,803	17,288
Stocks	株式	305	(2,401)	13,523	13,217	2,707	15,748	13,041
Bonds	債券	42,281	3,229	43,715	1,434	39,051	39,950	898
Other	その他	(1,643)	(399)	2,784	4,427	(1,243)	2,104	3,348

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2012				As of Mar.31, 2012		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	658	(150)	1,261	603	808	979	170
Available-for-sale securities	その他有価証券	46,952	379	61,523	14,570	46,573	59,817	13,243
Stocks	株式	7,215	(2,541)	16,586	9,371	9,756	19,005	9,248
Bonds	債券	41,726	3,366	42,557	830	38,360	39,087	726
Other	その他	(1,989)	(445)	2,379	4,368	(1,544)	1,724	3,268
Total	合計	47,610	228	62,785	15,174	47,382	60,796	13,414
Stocks	株式	7,215	(2,541)	16,586	9,371	9,756	19,005	9,248
Bonds	債券	42,384	3,213	43,819	1,434	39,171	40,066	894
Other	その他	(1,989)	(443)	2,379	4,368	(1,546)	1,724	3,270

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2012				As of Mar.31, 2012		
		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	32,624	2,126	40,553	7,928	30,497	39,682	9,185
Stocks	株式	1,875	(2,116)	8,852	6,976	3,992	11,888	7,895
Bonds	債券	29,537	3,352	29,743	205	26,185	26,488	302
Other	その他	1,211	891	1,957	746	319	1,306	986
Total	合計	32,624	2,126	40,553	7,928	30,497	39,682	9,185
Stocks	株式	1,875	(2,116)	8,852	6,976	3,992	11,888	7,895
Bonds	債券	29,537	3,352	29,743	205	26,185	26,488	302
Other	その他	1,211	891	1,957	746	319	1,306	986

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2012				As of Mar.31, 2012		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	658	(150)	1,261	603	808	979	170
Available-for-sale securities	その他有価証券	14,328	(1,747)	20,970	6,641	16,075	20,134	4,058
Stocks	株式	5,339	(424)	7,734	2,394	5,764	7,117	1,353
Bonds	債券	12,189	14	12,813	624	12,175	12,599	423
Other	その他	(3,200)	(1,336)	421	3,622	(1,863)	418	2,281
Total	合計	14,986	(1,898)	22,231	7,245	16,884	21,113	4,229
Stocks	株式	5,339	(424)	7,734	2,394	5,764	7,117	1,353
Bonds	債券	12,847	(138)	14,075	1,228	12,985	13,578	592
Other	その他	(3,200)	(1,334)	421	3,622	(1,865)	418	2,283

## 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.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.90%	0.18%	0.33%	11.72%	11.57%
Tier1 ratio	Tier1比率	7.98%	0.16%	0.26%	7.82%	7.72%
(2) Tier1 capital	Tier1	381,873	754	1,074	381,119	380,799
(3) Tier2 capital	Tier2	188,480	(2,034)	(1,903)	190,515	190,383
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	29,899	(526)	(894)	30,425	30,793
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	7,581	(8)	(9)	7,589	7,590
Subordinated debts	劣後ローン(債券)残高	151,000	(1,500)	(1,000)	152,500	152,000
(4) Deductions	控除項目	890	(153)	(224)	1,043	1,114
(5) Capital (2)+(3)-(4)	自己資本	569,464	(1,127)	(603)	570,591	570,067
(6) Risk-weighted assets	リスクアセット	4,783,855	(84,272)	(143,064)	4,868,128	4,926,920

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.89%	0.04%	0.27%	11.85%	11.62%
Tier1 ratio	Tier1比率	7.78%	0.01%	0.28%	7.77%	7.50%
(2) Tier1 capital	Tier1	208,821	(3,804)	789	212,625	208,031
(3) Tier2 capital	Tier2	110,351	(1,248)	(3,977)	111,599	114,328
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16,770	259	31	16,510	16,738
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	7,581	(8)	(9)	7,589	7,590
Subordinated debts	劣後ローン(債券)残高	86,000	(1,500)	(4,000)	87,500	90,000
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	319,119	(5,053)	(3,187)	324,172	322,307
(6) Risk-weighted assets	リスクアセット	2,683,228	(51,829)	(89,848)	2,735,058	2,773,076

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.89%	0.04%	0.26%	11.85%	11.63%
Tier1 ratio	連結Tier1比率	7.78%	0.00%	0.27%	7.78%	7.51%
(2) Tier1 capital	Tier1	208,911	(3,971)	595	212,882	208,316
(3) Tier2 capital	Tier2	110,354	(1,245)	(3,974)	111,599	114,328
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16,772	262	34	16,510	16,738
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	7,581	(8)	(9)	7,589	7,590
Subordinated debts	劣後ローン(債券)残高	86,000	(1,500)	(4,000)	87,500	90,000
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	319,212	(5,216)	(3,379)	324,429	322,592
(6) Risk-weighted assets	リスクアセット	2,683,673	(51,984)	(90,094)	2,735,658	2,773,768

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.05%	0.25%	0.48%	10.80%	10.57%
Tier1 ratio	Tier1比率	7.48%	0.31%	0.45%	7.17%	7.03%
(2) Tier1 capital	Tier1	155,129	4,274	5,848	150,854	149,280
(3) Tier2 capital	Tier2	74,004	(2,441)	(1,262)	76,446	75,266
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	9,004	(2,441)	(4,262)	11,446	13,266
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	65,000	—	3,000	65,000	62,000
(4) Deductions	控除項目	—	(50)	(50)	50	50
(5) Capital (2)+(3)-(4)	自己資本	229,134	1,883	4,637	227,250	224,497
(6) Risk-weighted assets	リスクアセット	2,072,738	(30,890)	(49,973)	2,103,628	2,122,711

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.20%	0.36%	0.64%	10.84%	10.56%
Tier1 ratio	連結Tier1比率	7.49%	0.31%	0.42%	7.18%	7.07%
(2) Tier1 capital	Tier1	156,185	4,248	5,210	151,937	150,974
(3) Tier2 capital	Tier2	78,022	(190)	2,686	78,212	75,335
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,022	(190)	(313)	13,212	13,335
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	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	65,000	—	3,000	65,000	62,000
(4) Deductions	控除項目	762	(87)	(174)	849	936
(5) Capital (2)+(3)-(4)	自己資本	233,445	4,144	8,071	229,300	225,373
(6) Risk-weighted assets	リスクアセット	2,083,520	(30,498)	(50,177)	2,114,018	2,133,697

## IV. Loan Portfolio and Other

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

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(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	51,605	11,921	8,061	39,683	43,543
Doubtful	危険債権	146,759	169	3,964	146,590	142,795
Substandard	要管理債権	53,766	3,241	10,261	50,524	43,504
Non Performing Loans (1)	小計	252,131	15,333	22,288	236,797	229,843
Normal	正常債権	7,245,368	14,351	35,689	7,231,016	7,209,678
Total (2)	合計	7,497,499	29,685	57,978	7,467,814	7,439,521
NPL ratio (%) (1)/(2)	比率	3.36%	0.19%	0.28%	3.17%	3.08%

Amount of partial write-off	部分直接償却実施額	103,892	(11,317)	(16,067)	115,209	119,959
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#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(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	41,543	11,124	9,157	30,419	32,386
Doubtful	危険債権	97,112	759	(730)	96,352	97,843
Substandard	要管理債権	29,472	2,778	6,608	26,693	22,863
Non Performing Loans (1)	小計	168,128	14,662	15,035	153,466	153,093
Normal	正常債権	4,182,500	(9,015)	(1,421)	4,191,515	4,183,921
Total (2)	合計	4,350,628	5,646	13,613	4,344,982	4,337,015
NPL ratio (%) (1)/(2)	比率	3.86%	0.33%	0.34%	3.53%	3.52%

Amount of partial write-off	部分直接償却実施額	73,223	(6,314)	(9,161)	79,538	82,385
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(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	10,061	797	(1,095)	9,263	11,156
Doubtful	危険債権	49,647	(589)	4,695	50,237	44,951
Substandard	要管理債権	24,293	463	3,652	23,830	20,641
Non Performing Loans (1)	小計	84,002	671	7,252	83,331	76,749
Normal	正常債権	3,062,868	23,367	37,111	3,039,501	3,025,756
Total (2)	合計	3,146,870	24,038	44,364	3,122,832	3,102,506
NPL ratio (%) (1)/(2)	比率	2.66%	0.00%	0.19%	2.66%	2.47%

Amount of partial write-off	部分直接償却実施額	30,668	(5,002)	(6,905)	35,671	37,574
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2012 (a)	51,605	36,351	15,253	100.00%	100.00%
		As of Mar.31, 2012 (b)	39,683	33,821	5,861	100.00%	100.00%
		(a) - (b)	11,921	2,530	9,391	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2012 (a)	146,759	97,718	27,774	56.63%	85.50%
		As of Mar.31, 2012 (b)	146,590	94,237	31,189	59.57%	85.56%
		(a) - (b)	169	3,480	(3,415)	(2.94%)	(0.06%)
Substandard	要管理債権	As of Sep.30, 2012 (a)	53,766	26,558	7,499	27.56%	63.34%
		As of Mar.31, 2012 (b)	50,524	25,616	6,789	27.25%	64.13%
		(a) - (b)	3,241	942	709	0.31%	(0.79%)
Total	合計	As of Sep.30, 2012 (a)	252,131	160,627	50,527	55.21%	83.74%
		As of Mar.31, 2012 (b)	236,797	153,675	43,841	52.74%	83.41%
		(a) - (b)	15,333	6,952	6,686	2.47%	0.33%

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2012 (a)	41,543	27,380	14,163	100.00%	100.00%
		As of Mar.31, 2012 (b)	30,419	25,664	4,754	100.00%	100.00%
		(a) - (b)	11,124	1,715	9,408	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2012 (a)	97,112	70,198	14,091	52.35%	86.79%
		As of Mar.31, 2012 (b)	96,352	66,868	17,137	58.12%	87.18%
		(a) - (b)	759	3,330	(3,045)	(5.77%)	(0.39%)
Substandard	要管理債権	As of Sep.30, 2012 (a)	29,472	13,065	4,483	27.32%	59.54%
		As of Mar.31, 2012 (b)	26,693	12,761	4,011	28.79%	62.83%
		(a) - (b)	2,778	303	471	(1.47%)	(3.29%)
Total	合計	As of Sep.30, 2012 (a)	168,128	110,644	32,738	56.95%	85.28%
		As of Mar.31, 2012 (b)	153,466	105,295	25,903	53.77%	85.49%
		(a) - (b)	14,662	5,349	6,834	3.18%	(0.21%)

【Hokkaido bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2012 (a)	10,061	8,970	1,090	100.00%	100.00%
		As of Mar.31, 2012 (b)	9,263	8,156	1,106	100.00%	100.00%
		(a) - (b)	797	814	(16)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2012 (a)	49,647	27,519	13,683	61.83%	82.98%
		As of Mar.31, 2012 (b)	50,237	27,368	14,052	61.44%	82.45%
		(a) - (b)	(589)	150	(369)	0.39%	0.53%
Substandard	要管理債権	As of Sep.30, 2012 (a)	24,293	13,493	3,015	27.91%	67.95%
		As of Mar.31, 2012 (b)	23,830	12,854	2,777	25.30%	65.59%
		(a) - (b)	463	638	237	2.61%	2.36%
Total	合計	As of Sep.30, 2012 (a)	84,002	49,983	17,788	52.29%	80.67%
		As of Mar.31, 2012 (b)	83,331	48,379	17,937	51.32%	79.58%
		(a) - (b)	671	1,603	(148)	0.97%	1.09%

## 3. Risk-Monitored Loans

## 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	21,126	12,221	9,953	8,905	11,172
Non-accrual delinquent loans	延滞債権額	175,045	(147)	2,234	175,193	172,810
Loans past due for 3 months or more	3カ月以上延滞債権額	702	(3)	(314)	706	1,017
Restructured loans	貸出条件緩和債権額	53,064	3,245	10,576	49,818	42,487
Total	合計	249,938	15,315	22,449	234,622	227,488
Total loans and bills discounted	貸出金残高	7,313,897	26,869	77,724	7,287,027	7,236,172

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.28%	0.16%	0.13%	0.12%	0.15%
Non-accrual delinquent loans	延滞債権額	2.39%	(0.01%)	0.01%	2.40%	2.38%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.00%)	(0.01%)	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.72%	0.04%	0.14%	0.68%	0.58%
Total	合計	3.41%	0.20%	0.27%	3.21%	3.14%

## 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	17,936	11,915	10,468	6,020	7,468
Non-accrual delinquent loans	延滞債権額	119,428	112	(1,646)	119,316	121,075
Loans past due for 3 months or more	3カ月以上延滞債権額	642	(3)	(317)	646	959
Restructured loans	貸出条件緩和債権額	28,830	2,782	6,925	26,047	21,904
Total	合計	166,837	14,806	15,429	152,031	151,408
Total loans and bills discounted	貸出金残高	4,245,515	11,554	39,804	4,233,960	4,205,710

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.42%	0.28%	0.25%	0.14%	0.17%
Non-accrual delinquent loans	延滞債権額	2.81%	0.00%	(0.06%)	2.81%	2.87%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.00%	(0.01%)	0.01%	0.02%
Restructured loans	貸出条件緩和債権額	0.67%	0.06%	0.15%	0.61%	0.52%
Total	合計	3.92%	0.33%	0.32%	3.59%	3.60%

## 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,189	305	(514)	2,884	3,704
Non-accrual delinquent loans	延滞債権額	55,616	(259)	3,881	55,876	51,734
Loans past due for 3 months or more	3カ月以上延滞債権額	60	—	2	60	57
Restructured loans	貸出条件緩和債権額	24,233	463	3,650	23,770	20,583
Total	合計	83,100	508	7,020	82,591	76,080
Total loans and bills discounted	貸出金残高	3,068,382	15,315	37,919	3,053,067	3,030,462

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.10%	0.01%	(0.02%)	0.09%	0.12%
Non-accrual delinquent loans	延滞債権額	1.81%	(0.02%)	0.11%	1.83%	1.70%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.78%	0.01%	0.11%	0.77%	0.67%
Total	合計	2.70%	0.00%	0.19%	2.70%	2.51%

#### 4. Allowance for Loan Losses

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	70,014	4,520	1,788	65,493	68,225
General allowance	一般貸倒引当金	24,462	(1,044)	(4,497)	25,506	28,959
Specific allowance	個別貸倒引当金	45,552	5,564	6,286	39,987	39,265

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	46,355	7,477	5,019	38,878	41,336
General allowance	一般貸倒引当金	16,215	1,475	1,221	14,740	14,994
Specific allowance	個別貸倒引当金	30,140	6,002	3,798	24,138	26,342

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	23,658	(2,956)	(3,230)	26,615	26,888
General allowance	一般貸倒引当金	8,246	(2,519)	(5,718)	10,766	13,965
Specific allowance	個別貸倒引当金	15,411	(437)	2,487	15,849	12,923

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

##### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.05%	(2.54%)	(4.89%)	51.59%	53.94%
After partial write-off	部分直接償却後	28.01%	0.10%	(1.98%)	27.91%	29.99%
Amount of partial write-off	部分直接償却実施額	103,251	(11,494)	(15,066)	114,746	118,318

##### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.81%	(1.32%)	(3.10%)	51.13%	52.91%
After partial write-off	部分直接償却後	27.78%	2.21%	0.48%	25.57%	27.30%
Amount of partial write-off	部分直接償却実施額	73,223	(6,314)	(9,161)	79,538	82,385

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.45%	(5.03%)	(8.63%)	52.48%	56.08%
After partial write-off	部分直接償却後	28.46%	(3.76%)	(6.88%)	32.22%	35.34%
Amount of partial write-off	部分直接償却実施額	30,028	(5,180)	(5,905)	35,208	35,933

## 6. Deposits and Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(未残)	9,787,628	86,777	252,894	9,700,850	9,534,733
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,763,002	183,563	189,142	9,579,438	9,573,859
Loans (term-end balance)	貸出金(未残)	7,313,897	26,869	77,724	7,287,027	7,236,172
Loans (average balance)	貸出金(平残)	7,203,552	56,027	87,419	7,147,524	7,116,133

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	5,541,208	(3,894)	124,681	5,545,102	5,416,526
Deposits (average balance)	預金(平残)	5,557,553	86,138	86,473	5,471,415	5,471,080
Loans (term-end balance)	貸出金(未残)	4,245,515	11,554	39,804	4,233,960	4,205,710
Loans (average balance)	貸出金(平残)	4,153,363	(5,759)	1,201	4,159,123	4,152,162

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	4,246,419	90,671	128,212	4,155,748	4,118,207
Deposits (average balance)	預金(平残)	4,205,448	97,425	102,669	4,108,022	4,102,779
Loans (term-end balance)	貸出金(未残)	3,068,382	15,315	37,919	3,053,067	3,030,462
Loans (average balance)	貸出金(平残)	3,050,189	61,787	86,218	2,988,401	2,963,971

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

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,691,118	(73,923)	(102,957)	4,765,041	4,794,075
% to total loans	中小企業等貸出比率	64.13%	(1.26%)	(2.12%)	65.39%	66.25%

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,778,445	(48,123)	(93,524)	2,826,568	2,871,969
% to total loans	中小企業等貸出比率	65.44%	(1.31%)	(2.84%)	66.75%	68.28%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,912,673	(25,800)	(9,433)	1,938,473	1,922,106
% to total loans	中小企業等貸出比率	62.33%	(1.16%)	(1.09%)	63.49%	63.42%

## 8. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,034,095	13,539	38,759	2,020,556	1,995,335
Housing loans	うち住宅系ローン残高	1,925,108	12,739	39,116	1,912,368	1,885,991
Other consumer loans	うちその他のローン残高	108,987	799	(357)	108,187	109,344

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,077,869	15,304	27,145	1,062,565	1,050,723
Housing loans	うち住宅系ローン残高	1,027,190	16,379	31,511	1,010,810	995,678
Other consumer loans	うちその他のローン残高	50,679	(1,075)	(4,366)	51,754	55,045

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2012			As of Mar.31,2012	As of Sep.30,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	956,226	(1,765)	11,614	957,991	944,612
Housing loans	うち住宅系ローン残高	897,918	(3,640)	7,605	901,558	890,313
Other consumer loans	うちその他のローン残高	58,308	1,875	4,009	56,433	54,299

## 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.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,313,897	100.0%	7,287,027	100.0%	7,236,172	100.0%
Manufacturing	製造業	863,104	11.8%	888,939	12.2%	889,976	12.3%
Agriculture and forestry	農業、林業	26,395	0.4%	31,711	0.4%	27,142	0.4%
Fishery	漁業	5,148	0.1%	5,534	0.1%	5,298	0.1%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,762	0.0%	3,529	0.0%	3,608	0.0%
Construction	建設業	289,355	3.9%	306,487	4.2%	309,765	4.3%
Utilities	電気・ガス・熱供給・水道業	114,186	1.6%	108,784	1.5%	92,310	1.3%
Communication	情報通信業	38,123	0.5%	37,491	0.5%	38,420	0.5%
Transportation and postal activities	運輸業、郵便業	175,615	2.4%	172,863	2.4%	176,273	2.4%
Wholesale and retail	卸売業、小売業	801,159	10.9%	832,644	11.4%	846,778	11.7%
Finance and insurance	金融業、保険業	328,420	4.5%	325,217	4.5%	360,469	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	568,452	7.8%	566,479	7.8%	571,630	7.9%
Other services	各種サービス業(学術研究他)	553,377	7.6%	557,755	7.7%	563,304	7.8%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,465,771 303,338	20.0% 4.1%	1,380,637 281,169	18.9% 3.9%	1,308,713 276,585	18.1% 3.8%
Others	その他	2,082,020	28.5%	2,068,947	28.4%	2,042,476	28.2%

### 【Total of two banks】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	249,938	100.0%	234,622	100.0%	227,488	100.0%
Manufacturing	製造業	50,472	20.2%	34,964	14.9%	33,105	14.6%
Agriculture and forestry	農業、林業	972	0.4%	913	0.4%	911	0.4%
Fishery	漁業	2,195	0.9%	2,387	1.0%	2,248	1.0%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	243	0.1%	256	0.1%	267	0.1%
Construction	建設業	39,797	15.9%	40,152	17.1%	36,848	16.2%
Utilities	電気・ガス・熱供給・水道業	287	0.1%	—	—	—	—
Communication	情報通信業	1,726	0.7%	1,748	0.7%	1,590	0.7%
Transportation and postal activities	運輸業、郵便業	4,279	1.7%	3,432	1.5%	3,700	1.6%
Wholesale and retail	卸売業、小売業	44,449	17.8%	42,252	18.0%	38,711	17.0%
Finance and insurance	金融業、保険業	4,608	1.8%	3,760	1.6%	3,031	1.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	24,696	9.9%	25,790	11.0%	28,903	12.7%
Other services	各種サービス業(学術研究他)	36,462	14.6%	40,827	17.4%	40,426	17.8%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	39,746	15.9%	38,137	16.3%	37,742	16.6%

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,245,515	100.0%	4,233,960	100.0%	4,205,710	100.0%
Manufacturing	製造業	584,095	13.8%	598,557	14.1%	611,241	14.5%
Agriculture and forestry	農業、林業	14,015	0.3%	19,204	0.5%	14,841	0.4%
Fishery	漁業	3,130	0.1%	3,703	0.1%	3,126	0.1%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	1,403	0.0%	1,775	0.0%	1,818	0.0%
Construction	建設業	185,047	4.4%	199,077	4.7%	198,861	4.7%
Utilities	電気・ガス・熱供給・水道業	64,217	1.5%	58,472	1.4%	42,977	1.0%
Communication	情報通信業	22,169	0.5%	23,002	0.5%	24,309	0.6%
Transportation and postal activities	運輸業、郵便業	85,852	2.0%	87,351	2.1%	90,981	2.2%
Wholesale and retail	卸売業、小売業	477,383	11.2%	495,494	11.7%	497,566	11.8%
Finance and insurance	金融業、保険業	176,524	4.2%	172,635	4.1%	208,010	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	329,862	7.8%	332,131	7.8%	337,626	8.0%
Other services	各種サービス業(学術研究他)	302,894	7.1%	301,810	7.1%	312,570	7.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	893,987 283,338	21.1% 6.7%	850,222 281,169	20.1% 6.6%	785,579 263,610	18.7% 6.3%
Others	その他	1,104,937	26.0%	1,090,527	25.8%	1,076,205	25.6%

## 【Hokuriku bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	166,837	100.0%	152,031	100.0%	151,408	100.0%
Manufacturing	製造業	40,141	24.1%	24,229	15.9%	25,033	16.5%
Agriculture and forestry	農業、林業	41	0.0%	70	0.0%	98	0.1%
Fishery	漁業	1,882	1.1%	2,063	1.4%	1,932	1.3%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	112	0.1%	141	0.1%	151	0.1%
Construction	建設業	30,177	18.1%	30,317	19.9%	27,595	18.2%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—	—
Communication	情報通信業	1,167	0.7%	1,211	0.8%	1,065	0.7%
Transportation and postal activities	運輸業、郵便業	2,460	1.5%	2,018	1.3%	2,368	1.6%
Wholesale and retail	卸売業、小売業	32,078	19.2%	30,691	20.2%	29,662	19.6%
Finance and insurance	金融業、保険業	192	0.1%	186	0.1%	183	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	16,143	9.7%	16,351	10.8%	18,061	11.9%
Other services	各種サービス業(学術研究他)	21,781	13.0%	24,290	16.0%	25,080	16.6%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	20,659	12.4%	20,458	13.5%	20,175	13.3%

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,068,382	100.0%	3,053,067	100.0%	3,030,462	100.0%
Manufacturing	製造業	279,009	9.1%	290,382	9.5%	278,735	9.2%
Agriculture and forestry	農業、林業	12,380	0.4%	12,507	0.4%	12,301	0.4%
Fishery	漁業	2,018	0.1%	1,831	0.1%	2,172	0.1%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	1,359	0.0%	1,754	0.1%	1,790	0.0%
Construction	建設業	104,308	3.4%	107,410	3.5%	110,904	3.7%
Utilities	電気・ガス・熱供給・水道業	49,969	1.6%	50,312	1.6%	49,333	1.6%
Communication	情報通信業	15,954	0.5%	14,489	0.5%	14,111	0.5%
Transportation and postal activities	運輸業、郵便業	89,763	2.9%	85,512	2.8%	85,292	2.8%
Wholesale and retail	卸売業、小売業	323,776	10.6%	337,150	11.0%	349,212	11.5%
Finance and insurance	金融業、保険業	151,896	5.0%	152,582	5.0%	152,459	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	238,590	7.8%	234,348	7.7%	234,004	7.7%
Other services	各種サービス業(学術研究他)	250,483	8.2%	255,945	8.4%	250,734	8.3%
Government, local government (Government)	地方公共団体等 (うち政府向け)	571,784 20,000	18.6% 0.7%	530,415 —	17.4% —	523,134 12,975	17.3% 0.4%
Others	その他	977,083	31.8%	978,420	32.0%	966,271	31.9%

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2012		As of Mar.31,2012		As of Sep.30,2011	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	83,100	100.0%	82,591	100.0%	76,080	100.0%
Manufacturing	製造業	10,331	12.4%	10,734	13.0%	8,072	10.6%
Agriculture and forestry	農業、林業	931	1.1%	842	1.0%	813	1.1%
Fishery	漁業	313	0.4%	323	0.4%	316	0.4%
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	130	0.1%	114	0.2%	115	0.2%
Construction	建設業	9,620	11.6%	9,834	11.9%	9,253	12.2%
Utilities	電気・ガス・熱供給・水道業	287	0.3%	—	—	—	—
Communication	情報通信業	558	0.7%	536	0.7%	524	0.7%
Transportation and postal activities	運輸業、郵便業	1,819	2.2%	1,414	1.7%	1,332	1.7%
Wholesale and retail	卸売業、小売業	12,370	14.9%	11,560	14.0%	9,048	11.9%
Finance and insurance	金融業、保険業	4,416	5.3%	3,574	4.3%	2,848	3.7%
Real estate and goods rental and leasing	不動産業、物品賃貸業	8,552	10.3%	9,439	11.4%	10,841	14.2%
Other services	各種サービス業(学術研究他)	14,681	17.7%	16,537	20.0%	15,346	20.2%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	19,086	23.0%	17,679	21.4%	17,567	23.1%