

Summary :

November 11, 2013

Interim Financial Results for Fiscal 2013

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: Eishin Ihori

Title: President & CEO

Trading Accounts:

Established

Amounts less than one million yen are rounded down.

1. Financial Highlights for the first half of Fiscal 2013 (for the six months ended September 30, 2013)

(1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H F2013	95,289	(9.9)	23,582	162.8	12,304	101.5
1H F2012	105,777	0.1	8,975	(52.7)	6,107	(31.9)

Reference: Comprehensive income for the first half of Fiscal 2013: ¥18,277million (231.5%), for the first half of Fiscal 2012: ¥ 5,514million (-37.4%)

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
	¥	¥
1H F2013	8.58	8.57
1H F2012	3.88	—

Note: As of the first half of Fiscal 2012, Diluted Net Income per Share of Common Stock is not applicable due to no potential dilution.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
1H F2013	11,025,312	494,105	4.5	327.15
Fiscal 2012	10,979,231	481,550	4.4	317.93

Reference: Own Capital: as of September 30, 2013: ¥492,775million; as of March 31, 2013: ¥480,353million

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

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends per Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2012	—	0.00	—	3.75	3.75
Fiscal 2013	—	0.00	—	3.75	3.75
Fiscal 2013 (forecast)	—	—	—	3.75	3.75

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

3. Earnings Estimates for Fiscal 2013 (for the fiscal year ending March 31, 2014)

(%: 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	187,000	(6.1)	33,500	14.2	18,000	(0.6)	¥ 12.23

Notes: Revision of released earnings estimates: No

4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2013
(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, 2013 and as of March 31, 2013: 1,351,630,146
(b) Number of Treasury Stock:
as of September 30, 2013: 12,021,812; as of March 31, 2013: 12,266,448
(c) Average outstanding shares for the six months ended:
as of September 30, 2013: 1,339,497,578; as of September 30, 2012: 1,365,204,268

Non-consolidated Financial Results

1. Financial Highlights for the First Half of Fiscal 2013 (for the six months ended September 30, 2013)

(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 2013	1,107	(0.7)	836	(0.8)	808	(0.0)	807	0.0
1H Fiscal 2012	1,115	1.1	843	(0.6)	808	(0.1)	808	(0.2)

	Net Income per Share of Common Stock
1H Fiscal 2013	¥ 0.00
1H Fiscal 2012	¥ 0.00

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
1H Fiscal 2013	249,917	231,661	92.6	132.07
Fiscal 2012	254,930	236,575	92.8	135.83

Reference: Own Capital: as of September 30, 2013: ¥231,469million; as of March 31, 2013: ¥236,467million

(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.

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends per Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2012	—	7.50	—	7.50	15.00
Fiscal 2013	—	7.50	—	—	—
Fiscal 2013 (forecast)	—	—	—	7.50	15.00

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2013
(Ended September 30, 2013)



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 2013 (Ended September 30,2013)

Table of Contents

I. Interim Financial Highlights	
中間決算ハイライト	
1. Income Analysis	1
2. Loans and Deposits	4
3. Securities	6
4. Non-Performing Loan	7
5. Capital Adequacy Ratio	8
6. Forecast	
II. Financial Statements	9
財務諸表	
III. Summary of Interim Financial Results	
中間決算の概要	
1. Income Analysis	19
2. Average Balance of Use and Source of Funds	22
3. Interest Rate Spread	
4. Net Business Profits	23
5. ROE・OHR・ROA	
6. Net Gains and Losses on Securities	24
7. Valuation Difference on Securities	25
8. Capital Adequacy Ratio	26
IV. Loan Portfolio and Other	
貸出金等の状況	
1. Disclosed Claims under the Financial Reconstruction Law	27
2. Coverage on Disclosed Claims under the Financial Reconstruction Law	28
3. Risk-Monitored Loans	29
4. Allowance for Loan Losses	30
5. Coverage Ratio for Risk-Monitored Loans	
6. Deposits and Loans	31
7. Loans to Small and Medium-sized Enterprises (“SMEs”) and Individuals	
8. Housing and Consumer Loans	
9. Classification of Loans by Type of Industry	32

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, 2013			Sep.30, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	95.2	(10.4)	(9.9%)	105.7
Ordinary profits	経常利益	23.5	14.6	162.8%	8.9
Interim net income	中間純利益	12.3	6.1	101.5%	6.1

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Sep.30, 2013			Sep.30, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	88.8	(9.6)	(9.8%)	98.5
Core gross business profits	コア業務粗利益	71.5	(1.9)	(2.6%)	73.5
Net interest income	資金利益	61.4	(1.1)		62.5
Domestic	国内業務部門	60.9	(1.0)		62.0
International	国際業務部門	0.4	(0.0)		0.5
Net fees and commissions	役員取引等利益	8.7	(0.3)		9.1
Net trading income	特定取引利益	0.1	0.0		0.1
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	1.1	(0.4)		1.6
Gains on foreign exchange transactions	うち外国為替売買益	0.8	0.1		0.6
Income from derivatives	うち金融派生商品収益	0.3	(0.5)		0.8
General and administrative expenses	経費	47.8	(0.6)		48.5
Personnel	人件費	22.2	(0.1)		22.4
Non-personnel	物件費	23.2	(0.3)		23.6
Core net business profits	コア業務純益	23.7	(1.2)	(5.1%)	25.0
Net gains (losses) related to bonds	国債等債券損益	0.8	(8.4)		9.3
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)	24.5	(9.7)		34.3
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	1.0		(1.0)
Net business profits	業務純益	24.5	(10.7)		35.3
Net non-recurring gains (losses)	臨時損益	(1.1)	24.7		(25.9)
Credit related costs (2)	不良債権処理額(2)	0.0	(11.4)		11.4
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	0.0	(10.4)		10.4
Net gains (losses) related to stocks	株式等損益	0.1	13.0		(12.8)
Ordinary profits	経常利益	23.3	13.9	147.9%	9.4
Net extraordinary gains (losses)	特別損益	(2.1)	(1.9)		(0.2)
Income taxes	法人税等	8.5	6.3		2.2
Income taxes-deferred	法人税等調整額	4.0	2.4		1.6
Interim net income	中間純利益	12.6	5.6	81.1%	7.0

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2013			Sep.30, 2012 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経常収益	48.5	(7.6)	(13.5%)	56.2
Core gross business profits	コア業務粗利益	38.9	(3.4)	(8.2%)	42.4
Net interest income	資金利益	33.6	(2.0)		35.6
Domestic	国内業務部門	33.2	(2.0)		35.2
International	国際業務部門	0.4	0.0		0.3
Net fees and commissions	役務取引等利益	4.5	(1.1)		5.6
Net trading income	特定取引利益	0.1	0.0		0.1
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	0.6	(0.4)		1.0
Gains on foreign exchange transactions	うち外国為替売買益	0.5	0.1		0.4
Income from derivatives	うち金融派生商品収益	0.0	(0.4)		0.5
General and administrative expenses	経費	25.8	(0.0)		25.9
Personnel	人件費	12.9	(0.1)		13.0
Non-personnel	物件費	11.7	0.1		11.6
Core net business profits	コア業務純益	13.0	(3.3)	(20.5%)	16.4
Net gains (losses) related to bonds	国債等債券損益	0.8	(4.9)		5.8
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)	13.9	(8.3)		22.2
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	(1.4)		1.4
Net business profits	業務純益	13.9	(6.9)		20.8
Net non-recurring gains (losses)	臨時損益	(0.0)	18.5		(18.5)
Credit related costs (2)	不良債権処理額(2)	(0.9)	(9.0)		8.0
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(0.9)	(10.4)		9.5
Net gains (losses) related to stocks	株式等損益	(0.1)	9.3		(9.4)
Ordinary profits	経常利益	13.9	11.5	502.1%	2.3
Net extraordinary gains (losses)	特別損益	(2.0)	(1.8)		(0.1)
Income taxes	法人税等	4.5	4.3		0.2
Income taxes-deferred	法人税等調整額	3.6	4.0		(0.3)
Interim net income	中間純利益	7.2	5.3	278.1%	1.9

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2013			Sep.30, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	40.2	(2.0)	(4.7%)	42.3
Core gross business profits	コ ア 業 務 粗 利 益	32.6	1.5	5.0%	31.0
Net interest income	資 金 利 益	27.8	0.8		26.9
Domestic	国 内 業 務 部 門	27.7	0.9		26.7
International	国 際 業 務 部 門	0.0	(0.0)		0.1
Net fees and commissions	役 務 取 引 等 利 益	4.2	0.7		3.5
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)	0.4	(0.0)		0.5
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	(0.0)		0.2
General and administrative expenses	経 費	21.9	(0.5)		22.5
Personnel	人 件 費	9.3	(0.0)		9.3
Non-personnel	物 件 費	11.5	(0.4)		11.9
Core net business profits	コ ア 業 務 純 益	10.6	2.1	24.6%	8.5
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.0	(3.4)		3.5
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)	10.6	(1.3)		12.0
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	0.0	2.5		(2.5)
Net business profits	業 務 純 益	10.6	(3.9)		14.5
Net non-recurring gains (losses)	臨 時 損 益	(1.1)	6.3		(7.4)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	0.8	(2.5)		3.3
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	0.9	0.0		0.8
Net gains (losses) related to stocks	株 式 等 損 益	0.3	3.7		(3.4)
Ordinary profits	経 常 利 益	9.4	2.3	33.1%	7.1
Net extraordinary gains (losses)	特 別 損 益	(0.0)	(0.0)		(0.0)
Income taxes	法 人 税 等	4.0	2.0		2.0
Income taxes-deferred	法 人 税 等 調 整 額	0.3	(1.5)		1.9
Interim net income	中 間 純 利 益	5.4	0.3	6.5%	5.0

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	7,369.6	(32.4)	55.7	7,402.0	7,313.8
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	4,612.3	(80.2)	(78.7)	4,692.5	4,691.1
Housing and consumer loans	(3)個人ローン	2,080.8	8.5	46.7	2,072.2	2,034.0
Housing loans	住宅系ローン	1,970.5	6.7	45.4	1,963.8	1,925.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	62.58%	(0.81%)	(1.55%)	63.39%	64.13%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	28.23%	0.24%	0.42%	27.99%	27.81%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	4,271.2	(61.5)	25.7	4,332.7	4,245.5
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	2,726.6	(70.9)	(51.8)	2,797.5	2,778.4
Housing and consumer loans	(3)個人ローン	1,128.9	14.1	51.0	1,114.7	1,077.8
Housing loans	住宅系ローン	1,080.8	14.7	53.6	1,066.1	1,027.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	63.83%	(0.73%)	(1.61%)	64.56%	65.44%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	26.43%	0.71%	1.05%	25.72%	25.38%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	3,098.4	29.0	30.0	3,069.3	3,068.3
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	1,885.7	(9.2)	(26.9)	1,895.0	1,912.6
Housing and consumer loans	(3)個人ローン	951.8	(5.6)	(4.3)	957.4	956.2
Housing loans	住宅系ローン	889.6	(8.0)	(8.2)	897.7	897.9
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	60.86%	(0.88%)	(1.47%)	61.74%	62.33%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	30.72%	(0.47%)	(0.44%)	31.19%	31.16%

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

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	10,089.4	81.2	301.8	10,008.1	9,787.6
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,949.7	36.9	117.0	6,912.7	6,832.6
Total individual assets	(1) 個人預かり資産	7,562.5	36.2	160.3	7,526.3	7,402.2
Individual deposits* (deposits in yen)	個人預金(円貨)	6,921.0	37.6	116.9	6,883.3	6,804.1
Investment products (for individuals)	(2) 投資型金融商品	641.5	(1.4)	43.4	642.9	598.0
Foreign currency deposits	外貨預金	28.6	(0.6)	0.1	29.3	28.5
Public bonds	公共債	271.1	20.6	24.5	250.5	246.6
Investment trusts	投資信託	341.6	(21.4)	18.7	363.1	322.9
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.48%	(0.06%)	0.41%	8.54%	8.07%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,796.8	70.5	255.6	5,726.2	5,541.2
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,827.6	57.0	112.3	3,770.5	3,715.3
Total individual assets	(1) 個人預かり資産	4,187.1	39.6	111.2	4,147.5	4,075.9
Individual deposits* (deposits in yen)	個人預金(円貨)	3,808.5	58.4	113.4	3,750.0	3,695.0
Investment products (for individuals)	(2) 投資型金融商品	378.6	(18.7)	(2.2)	397.4	380.8
Foreign currency deposits	外貨預金	19.1	(1.3)	(1.1)	20.5	20.3
Public bonds	公共債	156.0	(0.3)	(2.6)	156.4	158.6
Investment trusts	投資信託	203.4	(17.0)	1.6	220.5	201.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.04%	(0.54%)	(0.30%)	9.58%	9.34%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31, 2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,292.6	10.7	46.2	4,281.9	4,246.4
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,122.0	(20.0)	4.7	3,142.1	3,117.3
Total individual assets	(1) 個人預かり資産	3,375.3	(3.4)	49.1	3,378.8	3,326.2
Individual deposits* (deposits in yen)	個人預金(円貨)	3,112.5	(20.7)	3.4	3,133.2	3,109.0
Investment products (for individuals)	(2) 投資型金融商品	262.8	17.3	45.6	245.5	217.1
Foreign currency deposits	外貨預金	9.5	0.7	1.3	8.8	8.2
Public bonds	公共債	115.1	21.0	27.2	94.1	87.9
Investment trusts	投資信託	138.1	(4.4)	17.1	142.5	121.0
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.78%	0.52%	1.26%	7.26%	6.52%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)
Securities	有価証券	2,540.4	42.5	2,497.8	1,296.1	26.5	1,269.6	1,244.3	16.0	1,228.2
Government bonds	国債	1,459.6	8.4	1,451.1	699.1	16.5	682.6	760.4	(8.0)	768.5
Local government bonds	地方債	443.6	(16.8)	460.5	241.9	(11.7)	253.7	201.7	(5.0)	206.8
Corporate bonds	社債	353.4	9.9	343.5	198.2	11.2	187.0	155.2	(1.3)	156.5
Japanese stocks	株式	168.8	27.2	141.6	101.5	9.4	92.0	67.3	17.7	49.5
Foreign securities	外国証券	57.3	(10.0)	67.4	43.5	(0.3)	43.8	13.8	(9.7)	23.5
Others	その他	57.5	23.9	33.5	11.7	1.4	10.2	45.7	22.4	23.3
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.92	(0.16)	4.08	4.40	(0.08)	4.48	3.43	(0.26)	3.69
Excluding investment balance hedged by derivative transactions	ヘッジ考慮後	3.73	(0.15)	3.88	4.03	(0.05)	4.08	3.43	(0.26)	3.69

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)
Available-for-sale securities	その他有価証券	88.6	5.5	83.1	60.0	3.3	56.7	28.5	2.1	26.4
Japanese stocks	株式	44.5	14.1	30.4	26.7	9.7	17.0	17.8	4.3	13.4
Japanese bonds	債券	39.0	(7.9)	46.9	29.3	(5.3)	34.7	9.6	(2.5)	12.2
Others	その他	4.9	(0.6)	5.6	3.9	(1.0)	4.9	1.0	0.3	0.7

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)	As of Sep.30,2013 (A)	(A)-(B)	As of Mar.31,2013 (B)
		Available-for-sale securities	その他有価証券	82.1	5.6	76.5	60.0	3.3	56.7	29.0
Japanese stocks	株式	37.6	14.1	23.4	26.7	9.7	17.0	17.8	4.3	13.4
Japanese bonds	債券	38.8	(7.9)	46.7	29.3	(5.3)	34.7	9.6	(2.5)	12.2
Others	その他	5.7	(0.5)	6.3	3.9	(1.0)	4.9	1.4	0.4	1.0

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	33.3	(3.3)	(18.3)	36.6	51.6
Doubtful	危険債権	140.7	(16.8)	(6.0)	157.6	146.8
Substandard	要管理債権	42.1	(0.3)	(11.7)	42.4	53.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	216.1	(20.5)	(36.0)	236.7	252.1
Normal	正常債権	7,351.6	1.1	106.2	7,350.5	7,245.4
Total	(2) 合計 (総与信)	7,567.7	(19.4)	70.1	7,587.1	7,497.5
NPL ratio	(1)/(2) 開示債権比率	2.85%	(0.26%)	(0.51%)	3.11%	3.36%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30, 2012
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	25.0	(1.2)	(16.5)	26.2	41.5
Doubtful	危険債権	89.9	(13.5)	(7.1)	103.4	97.1
Substandard	要管理債権	19.3	0.5	(10.1)	18.8	29.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	134.2	(14.2)	(33.9)	148.4	168.1
Normal	正常債権	4,240.4	(45.9)	57.9	4,286.4	4,182.5
Total	(2) 合計 (総与信)	4,374.6	(60.1)	24.0	4,434.8	4,350.6
NPL ratio	(1)/(2) 開示債権比率	3.06%	(0.28%)	(0.80%)	3.34%	3.86%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	8.3	(2.1)	(1.7)	10.4	10.1
Doubtful	危険債権	50.8	(3.3)	1.1	54.2	49.6
Substandard	要管理債権	22.8	(0.8)	(1.5)	23.6	24.3
Non Performing Loan	(1) 小計 (金融再生法開示債権)	81.9	(6.3)	(2.1)	88.2	84.0
Normal	正常債権	3,111.2	47.0	48.3	3,064.1	3,062.9
Total	(2) 合計 (総与信)	3,193.0	40.7	46.1	3,152.3	3,146.9
NPL ratio	(1)/(2) 開示債権比率	2.56%	(0.23%)	(0.10%)	2.79%	2.66%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2013	Change	As of Mar.31,2013	As of Sep.30,2013	Change	As of Mar.31,2013	As of Sep.30,2013	Change	As of Mar.31,2013
		Capital adequacy ratio	自己資本比率	12.04%	0.16%	11.88%	11.95%	0.17%	11.78%	11.08%
Tier1Ratio	Tier1 比率	8.52%	0.32%	8.20%	8.45%	0.22%	8.23%	7.84%	0.22%	7.62%

(2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2013	Change	As of Mar.31,2013	As of Sep.30,2013	Change	As of Mar.31,2013	As of Sep.30,2013	Change	As of Mar.31,2013
		Deferred tax assets	繰延税金資産	19.0	(5.0)	24.1	7.5	(3.8)	11.4	12.7
Net deferred tax assetsTier1ratio	Tier1 対 比	4.73%	(1.47%)	6.20%	3.38%	(1.85%)	5.23%	7.97%	(0.87%)	8.84%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2013		
		Interim results	Full year Forecast	Change from FY 2012
		Ordinary income	経常収益	95.2
Ordinary profits	経常利益	23.5	33.5	4.1
(Interim) net income	当期(中間)純利益	12.3	18.0	(0.1)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2013								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim results	Full year Forecast	Change from FY 2012	Interim results	Full year Forecast	Change from FY 2012	Interim results	Full year Forecast	Change from FY 2012
Ordinary Income	経常収益	88.8	171.0	(13.6)	48.5	94.0	(9.0)	40.2	77.0	(4.6)
Core gross business profits	コア業務粗利益	71.5	140.0	(5.5)	38.9	77.0	(5.3)	32.6	63.0	(0.1)
General and administrative expenses	経費	47.8	95.0	(0.1)	25.8	51.0	0.0	21.9	44.0	(0.2)
Core net business profits	コア業務純益	23.7	45.0	(5.3)	13.0	26.0	(5.4)	10.6	19.0	0.0
Total credit costs	与信費用	0.0	8.5	(8.5)	(0.9)	3.0	(6.3)	0.9	5.5	(2.1)
Ordinary profits	経常利益	23.3	34.0	3.9	13.9	21.5	3.1	9.4	12.5	0.8
(Interim) net income	当期(中間)純利益	12.6	19.0	(0.5)	7.2	12.0	(0.3)	5.4	7.0	(0.2)

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Annual	Change from FY 2012
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, 2013	As of Mar. 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	665,525	553,744
Call loans and bills bought	コールローン及び買入手形	66,729	135,426
Monetary claims bought	買入金銭債権	81,305	86,864
Trading assets	特定取引資産	5,568	7,228
Money held in trust	金銭の信託	7,658	4,000
Securities	有価証券	2,552,901	2,509,794
Loans and bills discounted	貸出金	7,356,416	7,387,934
Foreign exchanges	外国為替	11,246	10,616
Other assets	その他資産	102,302	109,182
Tangible fixed assets	有形固定資産	103,307	106,211
Intangible fixed assets	無形固定資産	35,298	38,098
Deferred tax assets	繰延税金資産	19,099	24,141
Customers' liabilities for acceptances and guarantees	支払承諾見返	85,934	79,728
Allowance for loan losses	貸倒引当金	(67,980)	(73,742)
Total assets	資産の部合計	11,025,312	10,979,231
(Liabilities)	(負債の部)		
Deposits	預金	9,770,367	9,818,196
Negotiable certificates of deposit	譲渡性預金	299,533	164,667
Call money and bills sold	コールマネー及び売渡手形	18,083	40,345
Trading liabilities	特定取引負債	1,594	2,052
Borrowed money	借入金	164,870	252,551
Foreign exchanges	外国為替	162	123
Bonds payable	社債	33,000	33,000
Other liabilities	その他負債	136,468	84,703
Reserve for employee retirement benefits	退職給付引当金	10,013	9,829
Reserve for directors' retirement benefits	役員退職慰労引当金	324	684
Reserve for contingent loss	偶発損失引当金	2,654	3,033
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,324	1,256
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,873	7,506
Acceptances and guarantees	支払承諾	85,934	79,728
Total liabilities	負債の部合計	10,531,206	10,497,680
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,193	148,197
Retained earnings	利益剰余金	208,771	201,138
Treasury stock	自己株式	(1,519)	(1,547)
Total shareholders' equity	株主資本合計	426,340	418,684
Valuation difference on available-for-sale securities	その他有価証券評価差額金	58,193	52,630
Deferred gains or losses on hedges	繰延ヘッジ損益	58	(301)
Revaluation reserve for land	土地再評価差額金	8,184	9,340
Accumulated other comprehensive income	その他の包括利益累計額合計	66,435	61,669
Stock acquisition rights	新株予約権	191	107
Minority interests	少数株主持分	1,138	1,089
Total net assets	純資産の部合計	494,105	481,550
Total liabilities and net assets	負債及び純資産の部合計	11,025,312	10,979,231

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
Ordinary income	經常収益	95,289	105,777
Interest income	資金運用収益	66,128	68,280
Interest on loans and discounts	貸出金利息	53,666	56,472
Interest and dividends on securities	有価証券利息配当金	11,424	10,812
Fees and commissions	役務取引等収益	18,383	18,596
Trading income	特定取引収益	277	168
Other ordinary income	その他業務収益	7,562	16,992
Other income	その他經常収益	2,937	1,739
Ordinary expenses	經常費用	71,707	96,802
Interest expenses	資金調達費用	4,704	5,805
Interest on deposits	預金利息	2,785	4,086
Fees and commissions	役務取引等費用	7,174	6,881
Other ordinary expenses	その他業務費用	4,381	4,840
General and administrative expenses	営業経費	53,438	53,950
Other expenses	その他經常費用	2,008	25,324
Ordinary profits	經常利益	23,582	8,975
Extraordinary income	特別利益	5	—
Gain on disposal of fixed assets	固定資産処分益	5	—
Extraordinary loss	特別損失	2,151	232
Loss on disposal of fixed assets	固定資産処分損	69	102
Impairment loss	減損損失	2,082	130
Income before income taxes and minority interests	税金等調整前中間純利益	21,436	8,742
Income taxes-current	法人税、住民税及び事業税	4,972	987
Income taxes-deferred	法人税等調整額	4,117	1,557
Total income taxes	法人税等合計	9,090	2,544
Net income before adjusting minority interest	少数株主損益調整前中間純利益	12,346	6,197
Minority interests in net income	少数株主利益	41	90
Interim net income	中間純利益	12,304	6,107

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
Net income before adjusting minority interest	少数株主損益調整前中間純利益	12,346	6,197
Other comprehensive income	その他の包括利益	5,931	(683)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	5,547	(695)
Deferred gains or losses on hedges	繰延ヘッジ損益	359	14
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	24	(2)
Total comprehensive income	中間包括利益	18,277	5,514
The amount attributable to owners of the parent	親会社株主に係る中間包括利益	18,227	5,423
The amount attributable to minority interest	少数株主に係る中間包括利益	49	90

【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, 2013	For the six months ended Sep. 30, 2012
Shareholders' equity:	株主資本		
Capital stock	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 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
Capital surplus	資本剰余金		
Balance at the beginning of the period	当期首残高	148,197	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	(4)	(0)
Total changes during the period	当中間期変動額合計	(4)	(0)
Balance at the end of current period	当中間期末残高	148,193	153,188
Retained earnings	利益剰余金		
Balance at the beginning of the period	当期首残高	201,138	189,845
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(5,828)	(6,016)
Net income	中間純利益	12,304	6,107
Reversal of revaluation reserve for land	土地再評価差額金の取崩	1,156	11
Total changes during the period	当中間期変動額合計	7,632	102
Balance at the end of current period	当中間期末残高	208,771	189,947
Treasury stock	自己株式		
Balance at the beginning of the period	当期首残高	(1,547)	(605)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(7)	(5,929)
Disposal of treasury stock	自己株式の処分	35	0
Total changes during the period	当中間期変動額合計	27	(5,928)
Balance at the end of current period	当中間期末残高	(1,519)	(6,534)
Total shareholders' equity	株主資本合計		
Balance at the beginning of the period	当期首残高	418,684	413,322
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(5,828)	(6,016)
Net income	中間純利益	12,304	6,107
Purchase of treasury stock	自己株式の取得	(7)	(5,929)
Disposal of treasury stock	自己株式の処分	30	0
Reversal of revaluation reserve for land	土地再評価差額金の取崩	1,156	11
Total changes during the period	当中間期変動額合計	7,655	(5,826)
Balance at the end of current period	当中間期末残高	426,340	407,496

		<i>Millions of yen</i>	
		For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
Accumulated other comprehensive income:	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他の有価証券評価差額金		
Balance at the beginning of the period	当期首残高	52,630	26,898
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	5,562	(697)
Total changes during the period	当中間期変動額合計	5,562	(697)
Balance at the end of current period	当中間期末残高	58,193	26,200
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of the period	当期首残高	(301)	(15)
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	359	14
Total changes during the period	当中間期変動額合計	359	14
Balance at the end of current period	当中間期末残高	58	(0)
Revaluation reserve for land	土地再評価差額金		
Balance at the beginning of the period	当期首残高	9,340	9,351
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	(1,156)	(11)
Total changes during the period	当中間期変動額合計	(1,156)	(11)
Balance at the end of current period	当中間期末残高	8,184	9,339
Accumulated other comprehensive income	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	61,669	36,234
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	4,766	(695)
Total changes during the period	当中間期変動額合計	4,766	(695)
Balance at the end of current period	当中間期末残高	66,435	35,539
Stock acquisition rights	新株予約権		
Balance at the beginning of the period	当期首残高	107	—
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	84	—
Total changes during the period	当中間期変動額合計	84	—
Balance at the end of current period	当中間期末残高	191	—
Minority interests	少数株主持分		
Balance at the beginning of the period	当期首残高	1,089	1,003
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	49	89
Total changes during the period	当中間期変動額合計	49	89
Balance at the end of current period	当中間期末残高	1,138	1,093
Total net assets	純資産合計		
Balance at the beginning of the period	当期首残高	481,550	450,561
Changes of items during the period	当中間期変動額		
Cash dividends	剰余金の配当	(5,828)	(6,016)
Net income	中間純利益	12,304	6,107
Purchase of treasury stock	自己株式の取得	(7)	(5,929)
Disposal of treasury stock	自己株式の処分	30	0
Reversal of revaluation reserve for land	土地再評価差額金の取崩	1,156	11
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	4,899	(605)
Total changes during the period	当中間期変動額合計	12,555	(6,431)
Balance at the end of current period	当中間期末残高	494,105	444,130

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

	<i>Millions of yen</i>	
	For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
I. Cash flows from operating activities:		
Income before income taxes and minority interests	21,436	8,742
Depreciation	4,254	4,519
Impairment losses	2,082	130
Amortization of goodwill	1,051	1,062
Equity in losses(gains) of affiliates	(4)	48
Increase (decrease) in allowance for loan losses	(5,761)	4,395
Increase (decrease) in reserve for contingent loss	(379)	(79)
Increase (decrease) in reserve for retirement benefits	184	337
Increase (decrease) in reserve for directors' retirement benefits	(359)	7
Increase (decrease) in reserve for reimbursement of deposits	68	(230)
Interest income	(66,128)	(68,280)
Interest expenses	4,704	5,805
Losses (gains) on securities	(892)	3,764
Losses (gains) on money held in trust	3	25
Losses (gains) on foreign exchange	(322)	443
Losses (gains) on sales of fixed assets	63	102
Net decrease (increase) in trading assets	1,660	782
Net increase (decrease) in trading liabilities	(457)	17
Net decrease (increase) in loans and bills discounted	31,518	(27,053)
Net increase (decrease) in deposits	(47,829)	29,398
Net increase (decrease) in negotiable certificates of deposit	134,865	67,388
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	(79,681)	43,745
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	8,122	17,190
Net decrease (increase) in call loans, and others	74,256	(30,504)
Net increase (decrease) in call money and bills sold	(22,261)	(61,945)
Net decrease (increase) in foreign exchanges (assets)	(629)	529
Net increase (decrease) in foreign exchanges (liabilities)	38	70
Interest income-cash basis	56,879	57,340
Interest expense-cash basis	(5,643)	(6,520)
Other, net	58,905	8,575
Subtotal	169,742	59,811
Income taxes paid	(3,881)	(4,151)
Net cash provided by (used in) operating activities	165,861	55,659
II. Cash flows from investing activities:		
Purchases of securities	(208,282)	(661,609)
Proceeds from sales of securities	59,337	607,834
Proceeds from redemption of securities	111,983	97,388
Payments for increase in money held in trust	(5,987)	(51)
Proceeds from sales on money held in trust	2,322	-
Proceeds from fund management	11,424	10,812
Purchases of tangible fixed assets	(1,285)	(1,098)
Proceeds from sales of tangible fixed assets	36	5
Purchases of intangible fixed assets	(394)	(372)
Decrease related to purchases of subsidiaries' equity affecting the scope of consolidation	-	(17)
Net cash provided by (used in) investing activities	(30,845)	52,891
III. Cash flows from financing activities:		
Repayment of subordinated borrowed money	(8,000)	-
Repayment of subordinated bonds	-	(1,500)
Expenditures for fund procurement	(1,302)	(1,404)
Dividends paid	(5,828)	(6,016)
Dividends paid to minority shareholders	(0)	(0)
Purchases of treasury stock	(7)	(5,929)
Proceeds from sales of treasury stock	0	0
Net cash provided by (used in) financing activities	(15,138)	(14,850)
IV. Effect of exchange rate changes on cash and cash equivalents	27	(34)
V. Net increase (decrease) in cash and cash equivalents	119,903	93,667
VI. Cash and cash equivalents at the beginning of the period	438,187	226,181
VII. Cash and cash equivalents at the end of the period	559,091	319,848

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Sep. 30, 2013	As of Mar. 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	482,134	394,219
Call loans and bills bought	コールローン	26,729	45,426
Monetary claims bought	買入金銭債権	81,304	86,860
Trading assets	特定取引資産	3,520	4,499
Securities	有価証券	1,296,132	1,269,622
Loans and bills discounted	貸出金	4,271,244	4,332,774
Foreign exchanges	外国為替	7,004	5,594
Other assets	その他資産	25,738	31,571
Tangible fixed assets	有形固定資産	78,584	81,257
Intangible fixed assets	無形固定資産	6,480	7,345
Deferred tax assets	繰延税金資産	7,594	11,485
Customers' liabilities for acceptances and guarantees	支払承諾見返	42,022	38,481
Allowance for loan losses	貸倒引当金	(29,219)	(33,093)
Total assets	資産の部合計	6,299,271	6,276,045
(Liabilities)	(負債の部)		
Deposits	預金	5,559,858	5,585,481
Negotiable certificates of deposit	譲渡性預金	236,951	140,767
Call money and bills sold	コールマネー	13,685	38,464
Trading liabilities	特定取引負債	1,594	2,052
Borrowed money	借入金	101,745	165,061
Foreign exchanges	外国為替	105	62
Other liabilities	その他負債	53,163	26,102
Reserve for employee retirement benefits	退職給付引当金	105	113
Reserve for directors' retirement benefits	役員退職慰労引当金	89	294
Reserve for contingent loss	偶発損失引当金	1,962	2,169
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	871	848
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,873	7,506
Acceptances and guarantees	支払承諾	42,022	38,481
Total liabilities	負債の部合計	6,019,030	6,007,408
(Net assets)	(純資産の部)		
Capital stock	資本金	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998
Retained earnings	利益剰余金	73,072	64,632
Total shareholders' equity	株主資本合計	228,481	220,040
Valuation difference on available-for-sale securities	その他有価証券評価差額金	43,517	39,557
Deferred gains or losses on hedges	繰延ヘッジ損益	58	(301)
Revaluation reserve for land	土地再評価差額金	8,184	9,340
Total valuation and translation adjustments	評価・換算差額等合計	51,759	48,596
Total net assets	純資産の部合計	280,240	268,637
Total liabilities and net assets	負債及び純資産の部合計	6,299,271	6,276,045

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
Ordinary income	経常収益	48,574	56,201
Interest income	資金運用収益	36,464	39,025
<i>Interest on loans and discounts</i>	貸出金利息	29,304	31,147
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,308	7,055
Fees and commissions	役務取引等収益	8,101	9,145
Trading income	特定取引収益	127	101
Other ordinary income	その他業務収益	1,492	6,944
Other income	その他経常収益	2,388	983
Ordinary expenses	経常費用	34,667	53,891
Interest expense	資金調達費用	2,813	3,367
<i>Interest on deposits</i>	預金利息	1,596	2,343
Fees and commissions	役務取引等費用	3,577	3,517
Other ordinary expenses	その他業務費用	—	57
General and administrative expenses	営業経費	27,611	27,619
Other expenses	その他経常費用	665	19,329
Ordinary profits	経常利益	13,906	2,309
Extraordinary income	特別利益	5	—
Extraordinary loss	特別損失	2,066	182
Income before income taxes	税引前中間純利益	11,846	2,127
Income taxes-current	法人税、住民税及び事業税	872	539
Income taxes-deferred	法人税等調整額	3,690	(338)
Total income taxes	法人税等合計	4,563	201
Interim net income	中間純利益	7,283	1,926

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

Balance Sheets (Unaudited)

		As of Sep. 30, 2013	As of Mar. 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	182,404	158,344
Call loans and bills bought	コールローン	40,000	90,000
Trading account securities	商品有価証券	2,047	2,728
Money held in trust	金銭の信託	7,658	4,000
Securities	有価証券	1,244,310	1,228,276
Loans and bills discounted	貸出金	3,098,402	3,069,307
Foreign exchanges	外国為替	4,241	5,021
Other assets	その他資産	40,208	40,519
Tangible fixed assets	有形固定資産	29,743	29,900
Intangible fixed assets	無形固定資産	5,653	6,497
Deferred tax assets	繰延税金資産	12,763	13,836
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,988	26,533
Allowance for loan losses	貸倒引当金	(25,967)	(27,531)
Total assets	資産の部合計	4,672,454	4,647,435
(Liabilities)	(負債の部)		
Deposits	預金	4,222,670	4,250,622
Negotiable certificates of deposit	譲渡性預金	69,982	31,300
Call money and bills sold	コールマネー	4,398	1,881
Borrowed money	借入金	79,890	104,180
Foreign exchanges	外国為替	56	61
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	57,910	32,414
Reserve for employee retirement benefits	退職給付引当金	9,505	9,317
Reserve for directors' retirement benefits	役員退職慰労引当金	124	176
Reserve for contingent loss	偶発損失引当金	692	864
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	453	408
Acceptances and guarantees	支払承諾	30,988	26,533
Total liabilities	負債の部合計	4,491,672	4,472,758
(Net assets)	(純資産の部)		
Capital stock	資本金	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795
Retained earnings	利益剰余金	51,607	47,000
Total shareholders' equity	株主資本合計	161,926	157,320
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,855	17,356
Total valuation and translation adjustments	評価・換算差額等合計	18,855	17,356
Total net assets	純資産の部合計	180,782	174,676
Total liabilities and net assets	負債及び純資産の部合計	4,672,454	4,647,435

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

Statements of Income (Unaudited)

		For the six months ended Sep. 30, 2013	For the six months ended Sep. 30, 2012
Ordinary income	經常収益	40,286	42,316
Interest income	資金運用収益	29,715	29,366
<i>Interest on loans and discounts</i>	貸出金利息	24,323	25,286
<i>Interest and dividends on securities</i>	有価証券利息配当金	5,206	3,907
Fees and commissions	役務取引等収益	8,375	7,566
Other ordinary income	その他業務収益	572	4,514
Other income	その他經常収益	1,622	870
Ordinary expenses	經常費用	30,796	35,191
Interest expense	資金調達費用	1,880	2,427
<i>Interest on deposits</i>	預金利息	1,191	1,745
Fees and commissions	役務取引等費用	4,105	4,020
Other ordinary expenses	その他業務費用	26	445
General and administrative expenses	営業経費	22,910	23,424
Other expenses	その他經常費用	1,873	4,872
Ordinary profits	經常利益	9,490	7,125
Extraordinary income	特別利益	3	2
Extraordinary loss	特別損失	77	45
Income before income taxes	税引前中間純利益	9,416	7,082
Income taxes-current	法人税、住民税及び事業税	3,604	17
Income taxes-deferred	法人税等調整額	399	1,984
Total income taxes	法人税等合計	4,004	2,001
Interim net income	中間純利益	5,412	5,080

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2013	change	Sep.30, 2012
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	76,094	(10,418)	86,513
Net interest income	資金利益	61,426	(1,050)	62,476
Net fees and commissions	役員取引等利益	11,209	(506)	11,715
Net trading income	特定取引利益	277	108	168
Net other income	その他業務利益	3,181	(8,970)	12,152
General and administrative expenses	営業経費	53,438	(511)	53,950
Amortization of goodwill	うちのれん償却	1,051	(11)	1,062
Total credit costs	不良債権処理額	414	(10,890)	11,305
Written-off of loans	貸出金償却	161	(16)	178
Provision of allowance for loan losses	貸倒引当金繰入額	212	(10,165)	10,378
Other credit costs	その他不良債権処理額	40	(708)	748
Net gains (losses) related to stocks	株式等損益	29	13,115	(13,086)
Other non-recurring gains (losses)	その他臨時損益	1,311	508	803
Ordinary profits	経常利益	23,582	14,607	8,975
Net extraordinary gains (losses)	特別損益	(2,145)	(1,913)	(232)
Income before income taxes	税金等調整前中間純利益	21,436	12,694	8,742
Income taxes-current	法人税、住民税及び事業税	4,972	3,985	987
Income taxes-deferred	法人税等調整額	4,117	2,560	1,557
Minority interests in income	少数株主利益	41	(48)	90
Interim net income	中間純利益	12,304	6,197	6,107

* 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)) + (役員取引等収益 - 役員取引等費用) + (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 provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	26,389	(9,792)	36,182
Consolidated core net business profits	連結コア業務純益	25,526	(1,334)	26,860

* 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	—	12
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		Sep.30, 2012 (B)
		Sep.30, 2013 (A)	change (A - B)	
Gross business profits	業務粗利益	39,795	(8,478)	48,274
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	38,979	(3,487)	42,467
Domestic gross business profits	国内業務粗利益	38,640	(8,685)	47,326
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	37,828	(3,690)	41,519
Net interest income	資金利益	33,249	(2,034)	35,284
Net fees and commissions	役務取引等利益	4,365	(1,094)	5,459
Net trading income	特定取引利益	127	25	101
Net other income	その他業務利益	898	(5,582)	6,480
Net gains (losses) related to bonds	国債等債券損益	811	(4,995)	5,807
International gross business profits	国際業務粗利益	1,155	207	947
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,150	202	947
Net interest income	資金利益	401	27	374
Net fees and commissions	役務取引等利益	158	(9)	168
Net trading income	特定取引利益	0	0	(0)
Net other income	その他業務利益	594	188	405
Net gains (losses) related to bonds	国債等債券損益	4	4	—
General and administrative expenses	経費(臨時処理分を除く)	25,882	(96)	25,978
Personnel expenses	人件費	12,960	(133)	13,093
Non-personnel expenses	物件費	11,738	108	11,629
Taxes	税金	1,183	(71)	1,255
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)	13,913	(8,382)	22,295
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	13,097	(3,390)	16,488
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	(1,475)	1,475
Net business profits	業務純益	13,913	(6,907)	20,820
Net gains (losses) related to bonds	国債等債券損益	816	(4,991)	5,807
Net non-recurring gains (losses)	臨時損益	(6)	18,504	(18,510)
Credit related costs ②	不良債権処理額②	(924)	(9,011)	8,087
Written-off of loans	貸出金償却	45	4	40
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(7,720)	7,720
Losses on sales of non-performing loans	延滞債権売却損	11	11	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(187)	(217)	30
Other credit costs	その他の債権売却損等	255	(40)	295
Reversal of allowance for loan losses	貸倒引当金戻入益	1,048	1,048	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	(924)	(10,486)	9,562
Net gains (losses) related to stocks	株式等損益	(166)	9,316	(9,483)
Gains on sales of stocks and other securities	株式等売却益	185	113	71
Losses on sales of stocks and other securities	株式等売却損	—	(7)	7
Losses on devaluation of stocks and other securities	株式等償却	352	(9,195)	9,547
Ordinary profits	経常利益	13,906	11,597	2,309
Net extraordinary gains (losses)	特別損益	(2,060)	(1,877)	(182)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(20)	31	(51)
Gain on disposal of noncurrent assets	固定資産処分益	5	5	—
Loss on disposal of noncurrent assets	固定資産処分損	26	(25)	51
Impairment loss	減損損失	2,039	1,908	130
Income before income taxes	税引前中間純利益	11,846	9,719	2,127
Income taxes-current	法人税、住民税及び事業税	872	332	539
Income taxes-deferred	法人税等調整額	3,690	4,029	(338)
Interim net income	中間純利益	7,283	5,357	1,926

【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2013		Sep.30, 2012
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	32,653	(1,901)	34,554
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	32,605	1,565	31,040
Domestic gross business profits	国内業務粗利益	32,251	(1,831)	34,083
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	32,204	1,635	30,569
Net interest income	資金利益	27,749	974	26,774
Net fees and commissions	役務取引等利益	4,231	722	3,509
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	271	(3,528)	3,799
Net gains (losses) related to bonds	国債等債券損益	47	(3,466)	3,514
International gross business profits	国際業務粗利益	401	(70)	471
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	401	(70)	471
Net interest income	資金利益	88	(78)	166
Net fees and commissions	役務取引等利益	38	2	35
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	274	5	269
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)	21,990	(537)	22,527
Personnel expenses	人件費	9,337	(34)	9,371
Non-personnel expenses	物件費	11,504	(494)	11,999
Taxes	税金	1,148	(8)	1,156
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)	10,662	(1,364)	12,027
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	10,615	2,102	8,513
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	62	2,582	(2,519)
Net business profits	業務純益	10,600	(3,946)	14,546
Net gains (losses) related to bonds	国債等債券損益	47	(3,466)	3,514
Net non-recurring gains (losses)	臨時損益	(1,109)	6,311	(7,421)
Credit related costs ②	不良債権処理額②	893	(2,502)	3,396
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	938	(2,224)	3,163
Losses on sales of non-performing loans	延滞債権等売却損	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(172)	(249)	77
Other credit costs	その他の債権売却損等	126	(28)	154
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
(Reference) Total credit costs ①+②	(参考)与信費用①+②	955	79	876
Net gains (losses) related to stocks	株式等損益	328	3,733	(3,405)
Gains on sales of stocks and other securities	株式等売却益	509	398	111
Losses on sales of stocks and other securities	株式等売却損	73	(91)	164
Losses on devaluation of stocks and other securities	株式等償却	108	(3,244)	3,352
Ordinary profits	経常利益	9,490	2,364	7,125
Net extraordinary gains (losses)	特別損益	(73)	(30)	(43)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(31)	11	(42)
Gain on disposal of noncurrent assets	固定資産処分益	3	1	2
Loss on disposal of noncurrent assets	固定資産処分損	34	(10)	45
Impairment loss	減損損失	42	42	0
Income before income taxes	税引前中間純利益	9,416	2,334	7,082
Income taxes-current	法人税、住民税及び事業税	3,604	3,587	17
Income taxes-deferred	法人税等調整額	399	(1,584)	1,984
Interim net income	中間純利益	5,412	331	5,080

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, 2013			Sep.30, 2012			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest-earning assets	資金運用勘定	10,334.8	335.7	9,999.0	5,889.5	217.5	5,671.9	4,445.2	118.1	4,327.1
Loans and bills discounted	貸出金	7,307.5	114.5	7,192.9	4,252.3	105.1	4,147.2	3,055.1	9.4	3,045.7
Securities	有価証券	2,416.2	97.9	2,318.2	1,204.8	(5.6)	1,210.4	1,211.4	103.5	1,107.8
Interest-bearing liabilities	資金調達勘定	10,251.2	327.0	9,924.2	5,848.1	214.5	5,633.6	4,403.0	112.5	4,290.5
Deposits and NCD	預金(NCD含む)	10,046.2	347.3	9,698.9	5,728.2	218.8	5,509.3	4,318.0	128.4	4,189.5

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Sep.30, 2013			Sep.30, 2012			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest-earning assets	資金運用勘定	10,421.1	345.6	10,075.5	5,954.4	226.1	5,728.2	4,466.7	119.5	4,347.2
Loans and bills discounted	貸出金	7,327.1	123.5	7,203.5	4,260.3	106.9	4,153.3	3,066.8	16.6	3,050.1
Securities	有価証券	2,477.9	88.3	2,389.6	1,247.7	(4.8)	1,252.5	1,230.2	93.1	1,137.0
Interest-bearing liabilities	資金調達勘定	10,333.0	340.2	9,992.7	5,911.2	225.0	5,686.2	4,421.7	115.2	4,306.5
Deposits and NCD	預金(NCD含む)	10,109.0	346.0	9,763.0	5,775.8	218.3	5,557.5	4,333.1	127.7	4,205.4

3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Sep.30, 2013			Sep.30, 2012			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest rate on interest-earning assets (a)	資金運用利回り	1.26	(0.08)	1.34	1.21	(0.14)	1.35	1.32	(0.02)	1.34
Loans and bills discounted (b)	貸出金利回り	1.46	(0.10)	1.56	1.37	(0.12)	1.49	1.58	(0.07)	1.65
Securities	有価証券利回り	0.91	0.01	0.90	0.98	(0.13)	1.11	0.84	0.18	0.66
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.99	(0.07)	1.06	0.94	(0.06)	1.00	1.06	(0.08)	1.14
Deposits and NCD (d)	預金等利回り	0.05	(0.03)	0.08	0.05	(0.03)	0.08	0.05	(0.03)	0.08
Expense ratio (e)	預金経費率	0.92	(0.05)	0.97	0.87	(0.04)	0.91	0.99	(0.06)	1.05
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.40	(0.07)	1.47	1.31	(0.09)	1.40	1.53	(0.04)	1.57
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.47	(0.03)	0.50	0.43	(0.06)	0.49	0.53	0.02	0.51
Interest rate spread (a)-(c)	総資金利鞘	0.26	(0.02)	0.28	0.26	(0.08)	0.34	0.26	0.06	0.20

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Sep.30, 2013			Sep.30, 2012			Total of two banks		
		(A)	(A-B)	(B)	Hokuriku bank			Hokkaido bank		
Interest rate on interest-earning assets (a)	資金運用利回り	1.26	(0.09)	1.35	1.22	(0.13)	1.35	1.32	(0.02)	1.34
Loans and Bills discounted (b)	貸出金利回り	1.45	(0.11)	1.56	1.37	(0.12)	1.49	1.58	(0.07)	1.65
Securities	有価証券利回り	0.92	0.01	0.91	1.00	(0.12)	1.12	0.84	0.16	0.68
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.01	(0.07)	1.08	0.96	(0.06)	1.02	1.07	(0.08)	1.15
Deposits and NCD (d)	預金等利回り	0.05	(0.03)	0.08	0.05	(0.03)	0.08	0.05	(0.03)	0.08
Expense ratio (e)	預金経費率	0.94	(0.05)	0.99	0.89	(0.04)	0.93	1.01	(0.05)	1.06
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.40	(0.07)	1.47	1.31	(0.09)	1.40	1.52	(0.04)	1.56
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.45	(0.03)	0.48	0.42	(0.05)	0.47	0.51	0.01	0.50
Interest rate spread (a)-(c)	総資金利鞘	0.25	(0.02)	0.27	0.25	(0.08)	0.33	0.25	0.06	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, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	23,712	(1,288)	25,001	13,097	(3,390)	16,488	10,615	2,102	8,513
As per employee (in thousands of yen)	一人当たり(千円)	4,522	(210)	4,733	4,600	(1,207)	5,807	4,430	945	3,484
Net business profits	業務純益	24,576	(10,791)	35,367	13,913	(6,907)	20,820	10,600	(3,946)	14,546
As per employee (in thousands of yen)	一人当たり(千円)	4,687	(2,008)	6,695	4,887	(2,446)	7,333	4,424	(1,530)	5,954

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, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012
(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	11.46	(2.13)	13.59	9.51	(3.90)	13.41	15.77	1.79	13.98
Net business profits per common shareholders' equity	業務純益ベース	11.89	(7.52)	19.41	10.11	(6.82)	16.93	15.75	(9.18)	24.93
Interim net income per common shareholders' equity	中間純利益ベース	5.95	2.47	3.48	5.29	3.73	1.56	7.40	(0.35)	7.75

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012
(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	66.87	0.89	65.98	66.39	5.22	61.17	67.44	(5.13)	72.57
Gross business profits basis	業務粗利益ベース	66.07	7.51	58.56	65.03	11.22	53.81	67.34	2.15	65.19

(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, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012	Sep.30, 2013		Sep.30, 2012
(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	0.43	(0.04)	0.47	0.42	(0.13)	0.55	0.45	0.08	0.37
Net business profits on assets	業務純益ベース	0.45	(0.22)	0.67	0.44	(0.25)	0.69	0.45	(0.19)	0.64
Interim net income on assets	中間純利益ベース	0.23	0.10	0.13	0.23	0.17	0.06	0.23	0.01	0.22

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2013		Sep.30, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	863	(8,458)	9,321
Gains on sales	売却益	829	(8,995)	9,824
Gains on redemption	償還益	44	44	—
Losses on sales	売却損	0	(441)	442
Losses on redemption	償還損	—	(3)	3
Losses on devaluation	償却	10	(47)	57
Net gains (losses) related to stocks and others	株式等損益	29	13,115	(13,086)
Gains on sales	売却益	694	511	182
Losses on sales	売却損	204	32	171
Losses on devaluation	償却	460	(12,637)	13,097

【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2013		Sep.30, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	863	(8,458)	9,321
Gains on sales	売却益	829	(8,995)	9,824
Gains on redemption	償還益	44	44	—
Losses on sales	売却損	0	(441)	442
Losses on redemption	償還損	—	(3)	3
Losses on devaluation	償却	10	(47)	57
Net gains (losses) related to stocks and others	株式等損益	161	13,050	(12,888)
Gains on sales	売却益	694	511	182
Losses on sales	売却損	73	(98)	171
Losses on devaluation	償却	460	(12,439)	12,899

【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2013		Sep.30, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	816	(4,991)	5,807
Gains on sales	売却益	816	(5,048)	5,865
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	(166)	9,316	(9,483)
Gains on sales	売却益	185	113	71
Losses on sales	売却損	—	(7)	7
Losses on devaluation	償却	352	(9,195)	9,547

【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2013		Sep.30, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	47	(3,466)	3,514
Gains on sales	売却益	13	(3,946)	3,959
Gains on redemption	償還益	44	44	—
Losses on sales	売却損	0	(441)	442
Losses on redemption	償還損	—	(3)	3
Losses on devaluation	償却	10	10	—
Net gains (losses) related to stocks and others	株式等損益	328	3,733	(3,405)
Gains on sales	売却益	509	398	111
Losses on sales	売却損	73	(91)	164
Losses on devaluation	償却	108	(3,244)	3,352

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2013				As of Mar.31, 2013		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	1,971	(1,539)	2,223	251	3,511	3,751	240
Available-for-sale securities	その他有価証券	82,182	5,641	88,598	6,415	76,541	85,432	8,891
Stocks	株式	37,639	14,145	41,769	4,130	23,494	29,650	6,155
Bonds	債券	38,806	(7,938)	39,116	309	46,745	47,742	997
Other	その他	5,736	(565)	7,712	1,975	6,301	8,039	1,738
Total	合計	84,154	4,101	90,821	6,667	80,052	89,184	9,131
Stocks	株式	37,639	14,145	41,769	4,130	23,494	29,650	6,155
Bonds	債券	40,777	(9,478)	41,339	561	50,256	51,494	1,238
Other	その他	5,736	(565)	7,712	1,975	6,301	8,039	1,738

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2013				As of Mar.31, 2013		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	1,805	(1,481)	2,056	250	3,287	3,527	240
Available-for-sale securities	その他有価証券	88,634	5,502	92,827	4,192	83,131	89,034	5,903
Stocks	株式	44,584	14,101	46,491	1,907	30,482	33,640	3,157
Bonds	債券	39,071	(7,910)	39,381	309	46,982	47,989	1,006
Other	その他	4,977	(687)	6,953	1,975	5,665	7,404	1,738
Total	合計	90,439	4,020	94,883	4,443	86,418	92,562	6,143
Stocks	株式	44,584	14,101	46,491	1,907	30,482	33,640	3,157
Bonds	債券	40,877	(9,392)	41,437	560	50,269	51,517	1,247
Other	その他	4,977	(687)	6,953	1,975	5,665	7,404	1,738

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2013				As of Mar.31, 2013		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	60,047	3,330	61,705	1,657	56,717	59,702	2,985
Stocks	株式	26,736	9,729	28,152	1,416	17,006	19,725	2,718
Bonds	債券	29,393	(5,351)	29,500	107	34,745	34,877	132
Other	その他	3,918	(1,047)	4,051	133	4,965	5,100	134
Total	合計	60,047	3,330	61,705	1,657	56,717	59,702	2,985
Stocks	株式	26,736	9,729	28,152	1,416	17,006	19,725	2,718
Bonds	債券	29,393	(5,351)	29,500	107	34,745	34,877	132
Other	その他	3,918	(1,047)	4,051	133	4,965	5,100	134

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2013				As of Mar.31, 2013		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	1,805	(1,481)	2,056	250	3,287	3,527	240
Available-for-sale securities	その他有価証券	28,586	2,172	31,121	2,535	26,414	29,331	2,917
Stocks	株式	17,848	4,371	18,338	490	13,476	13,915	439
Bonds	債券	9,678	(2,559)	9,880	202	12,237	13,111	874
Other	その他	1,059	359	2,901	1,842	700	2,304	1,603
Total	合計	30,392	690	33,177	2,785	29,701	32,859	3,157
Stocks	株式	17,848	4,371	18,338	490	13,476	13,915	439
Bonds	債券	11,483	(4,041)	11,936	452	15,524	16,639	1,114
Other	その他	1,059	359	2,901	1,842	700	2,304	1,603

8. Capital Adequacy Ratio (Domestic Standard)

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

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	12.04%	0.16%	0.14%	11.88%	11.90%
Tier1 ratio	Tier1比率	8.52%	0.32%	0.54%	8.20%	7.98%
(2) Tier1 capital	Tier1	403,262	13,953	21,388	389,309	381,873
(3) Tier2 capital	Tier2	166,828	(8,920)	(21,652)	175,749	188,480
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	29,552	(115)	(346)	29,667	29,899
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	6,776	(805)	(805)	7,581	7,581
Subordinated debts	劣後ローン(債券)残高	130,500	(8,000)	(20,500)	138,500	151,000
(4) Deductions	控除項目	762	2	(127)	759	890
(5) Capital (2)+(3)-(4)	自己資本	569,328	5,029	(135)	564,298	569,464
(6) Risk-weighted assets	リスクアセット	4,728,354	(18,474)	(55,501)	4,746,828	4,783,855

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.95%	0.17%	0.06%	11.78%	11.89%
Tier1 ratio	Tier1比率	8.45%	0.22%	0.67%	8.23%	7.78%
(2) Tier1 capital	Tier1	224,633	5,290	15,811	219,342	208,821
(3) Tier2 capital	Tier2	93,336	(1,421)	(17,014)	94,757	110,351
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,060	(615)	(3,709)	13,676	16,770
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	6,776	(805)	(805)	7,581	7,581
Subordinated debts	劣後ローン(債券)残高	73,500	—	(12,500)	73,500	86,000
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	317,917	3,869	(1,202)	314,047	319,119
(6) Risk-weighted assets	リスクアセット	2,658,246	(6,743)	(24,981)	2,664,989	2,683,228

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.96%	0.18%	0.07%	11.78%	11.89%
Tier1 ratio	連結Tier1比率	8.45%	0.22%	0.67%	8.23%	7.78%
(2) Tier1 capital	Tier1	224,727	5,294	15,816	219,433	208,911
(3) Tier2 capital	Tier2	93,336	(1,421)	(17,017)	94,757	110,354
(4) Deductions	控除項目	60	8	8	52	52
(5) Capital (2)+(3)-(4)	自己資本	318,003	3,865	(1,208)	314,138	319,212
(6) Risk-weighted assets	リスクアセット	2,658,664	(6,773)	(25,008)	2,665,438	2,683,673

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.08%	(0.15%)	0.03%	11.23%	11.05%
Tier1 ratio	Tier1比率	7.84%	0.22%	0.36%	7.62%	7.48%
(2) Tier1 capital	Tier1	160,098	3,584	4,969	156,514	155,129
(3) Tier2 capital	Tier2	65,952	(8,109)	(8,052)	74,062	74,004
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	8,952	(109)	(52)	9,062	9,004
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	57,000	(8,000)	(8,000)	65,000	65,000
(4) Deductions	控除項目	—	—	—	—	—
(5) Capital (2)+(3)-(4)	自己資本	226,051	(4,525)	(3,082)	230,576	229,134
(6) Risk-weighted assets	リスクアセット	2,039,860	(12,504)	(32,877)	2,052,364	2,072,738

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.23%	(0.16%)	0.03%	11.39%	11.20%
Tier1 ratio	連結Tier1比率	7.86%	0.22%	0.37%	7.64%	7.49%
(2) Tier1 capital	Tier1	161,252	3,658	5,066	157,594	156,185
(3) Tier2 capital	Tier2	69,820	(8,066)	(8,201)	77,886	78,022
(4) Deductions	控除項目	554	(9)	(207)	564	762
(5) Capital (2)+(3)-(4)	自己資本	230,517	(4,398)	(2,927)	234,916	233,445
(6) Risk-weighted assets	リスクアセット	2,051,207	(10,597)	(32,312)	2,061,805	2,083,520

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(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	33,273	(3,358)	(18,331)	36,632	51,605
Doubtful	危険債権	140,747	(16,866)	(6,012)	157,613	146,759
Substandard	要管理債権	42,051	(360)	(11,714)	42,412	53,766
Non Performing Loans	(1) 小計	216,072	(20,586)	(36,058)	236,659	252,131
	Normal	7,351,611	1,150	106,242	7,350,460	7,245,368
Total	(2) 合計	7,567,683	(19,435)	70,184	7,587,119	7,497,499
NPL ratio (%)	(1)/(2) 比率	2.85%	(0.26%)	(0.51%)	3.11%	3.36%

Amount of partial write-off	部分直接償却実施額	104,061	(3,443)	169	107,504	103,892
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(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	24,970	(1,218)	(16,573)	26,188	41,543
Doubtful	危険債権	89,936	(13,510)	(7,175)	103,446	97,112
Substandard	要管理債権	19,296	504	(10,175)	18,792	29,472
Non Performing Loans	(1) 小計	134,203	(14,224)	(33,925)	148,428	168,128
	Normal	4,240,433	(45,933)	57,933	4,286,367	4,182,500
Total	(2) 合計	4,374,637	(60,158)	24,008	4,434,795	4,350,628
NPL ratio (%)	(1)/(2) 比率	3.06%	(0.28%)	(0.80%)	3.34%	3.86%

Amount of partial write-off	部分直接償却実施額	72,604	(3,751)	(619)	76,355	73,223
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(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	8,303	(2,139)	(1,757)	10,443	10,061
Doubtful	危険債権	50,810	(3,356)	1,163	54,167	49,647
Substandard	要管理債権	22,755	(865)	(1,538)	23,620	24,293
Non Performing Loans	(1) 小計	81,869	(6,361)	(2,133)	88,230	84,002
	Normal	3,111,177	47,084	48,308	3,064,093	3,062,868
Total	(2) 合計	3,193,046	40,722	46,175	3,152,323	3,146,870
NPL ratio (%)	(1)/(2) 比率	2.56%	(0.23%)	(0.10%)	2.79%	2.66%

Amount of partial write-off	部分直接償却実施額	31,457	308	788	31,148	30,668
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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, 2013 (a)	33,273	28,085	5,188	100.00%	100.00%
		As of Mar.31, 2013 (b)	36,632	31,313	5,318	100.00%	100.00%
		(a) - (b)	(3,358)	(3,228)	(130)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2013 (a)	140,747	89,808	29,412	57.73%	84.70%
		As of Mar.31, 2013 (b)	157,613	99,487	33,997	58.48%	84.69%
		(a) - (b)	(16,866)	(9,679)	(4,585)	(0.75%)	0.01%
Substandard	要管理債権	As of Sep.30, 2013 (a)	42,051	23,303	5,734	30.58%	69.05%
		As of Mar.31, 2013 (b)	42,412	23,917	5,104	27.59%	68.42%
		(a) - (b)	(360)	(613)	630	2.99%	0.63%
Total	合計	As of Sep.30, 2013 (a)	216,072	141,196	40,335	53.86%	84.01%
		As of Mar.31, 2013 (b)	236,659	154,717	44,421	54.21%	84.14%
		(a) - (b)	(20,586)	(13,520)	(4,085)	(0.35%)	(0.13%)

【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, 2013 (a)	24,970	20,676	4,293	100.00%	100.00%
		As of Mar.31, 2013 (b)	26,188	22,148	4,040	100.00%	100.00%
		(a) - (b)	(1,218)	(1,471)	253	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2013 (a)	89,936	63,164	12,924	48.27%	84.60%
		As of Mar.31, 2013 (b)	103,446	70,924	16,283	50.06%	84.30%
		(a) - (b)	(13,510)	(7,760)	(3,358)	(1.79%)	0.30%
Substandard	要管理債権	As of Sep.30, 2013 (a)	19,296	9,924	2,540	27.10%	64.59%
		As of Mar.31, 2013 (b)	18,792	10,363	2,125	25.22%	66.46%
		(a) - (b)	504	(439)	414	1.88%	(1.87%)
Total	合計	As of Sep.30, 2013 (a)	134,203	93,764	19,757	48.85%	84.59%
		As of Mar.31, 2013 (b)	148,428	103,437	22,449	49.89%	84.81%
		(a) - (b)	(14,224)	(9,672)	(2,691)	(1.04%)	(0.22%)

【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, 2013 (a)	8,303	7,408	895	100.00%	100.00%
		As of Mar.31, 2013 (b)	10,443	9,165	1,278	100.00%	100.00%
		(a) - (b)	(2,139)	(1,756)	(383)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2013 (a)	50,810	26,643	16,487	68.22%	84.88%
		As of Mar.31, 2013 (b)	54,167	28,562	17,714	69.18%	85.43%
		(a) - (b)	(3,356)	(1,918)	(1,226)	(0.96%)	(0.55%)
Substandard	要管理債権	As of Sep.30, 2013 (a)	22,755	13,379	3,194	34.07%	72.83%
		As of Mar.31, 2013 (b)	23,620	13,553	2,978	29.58%	69.99%
		(a) - (b)	(865)	(173)	215	4.49%	2.84%
Total	合計	As of Sep.30, 2013 (a)	81,869	47,432	20,577	59.75%	83.07%
		As of Mar.31, 2013 (b)	88,230	51,280	21,971	59.46%	83.02%
		(a) - (b)	(6,361)	(3,848)	(1,394)	0.29%	0.05%

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	8,542	(2,545)	(12,584)	11,087	21,126
Non-accrual delinquent loans	延滞債権額	163,429	(17,400)	(11,615)	180,830	175,045
Loans past due for 3 months or more	3カ月以上延滞債権額	692	590	(9)	101	702
Restructured loans	貸出条件緩和債権額	41,359	(951)	(11,704)	42,310	53,064
Total	合計	214,023	(20,307)	(35,914)	234,331	249,938
Total loans and bills discounted	貸出金残高	7,369,647	(32,434)	55,749	7,402,082	7,313,897

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.11%	(0.03%)	(0.17%)	0.14%	0.28%
Non-accrual delinquent loans	延滞債権額	2.21%	(0.23%)	(0.18%)	2.44%	2.39%
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	0.56%	(0.01%)	(0.16%)	0.57%	0.72%
Total	合計	2.90%	(0.26%)	(0.51%)	3.16%	3.41%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	6,657	(837)	(11,279)	7,495	17,936
Non-accrual delinquent loans	延滞債権額	106,693	(13,759)	(12,735)	120,453	119,428
Loans past due for 3 months or more	3カ月以上延滞債権額	550	448	(91)	101	642
Restructured loans	貸出条件緩和債権額	18,746	55	(10,083)	18,690	28,830
Total	合計	132,647	(14,093)	(34,190)	146,740	166,837
Total loans and bills discounted	貸出金残高	4,271,244	(61,529)	25,729	4,332,774	4,245,515

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.15%	(0.02%)	(0.27%)	0.17%	0.42%
Non-accrual delinquent loans	延滞債権額	2.49%	(0.29%)	(0.32%)	2.78%	2.81%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.00%	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.43%	0.00%	(0.24%)	0.43%	0.67%
Total	合計	3.10%	(0.28%)	(0.82%)	3.38%	3.92%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,884	(1,707)	(1,304)	3,592	3,189
Non-accrual delinquent loans	延滞債権額	56,736	(3,640)	1,119	60,377	55,616
Loans past due for 3 months or more	3カ月以上延滞債権額	141	141	81	—	60
Restructured loans	貸出条件緩和債権額	22,613	(1,007)	(1,620)	23,620	24,233
Total	合計	81,376	(6,213)	(1,723)	87,590	83,100
Total loans and bills discounted	貸出金残高	3,098,402	29,095	30,020	3,069,307	3,068,382

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.06%	(0.05%)	(0.04%)	0.11%	0.10%
Non-accrual delinquent loans	延滞債権額	1.83%	(0.13%)	0.02%	1.96%	1.81%
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%
Restructured loans	貸出条件緩和債権額	0.72%	(0.04%)	(0.06%)	0.76%	0.78%
Total	合計	2.62%	(0.23%)	(0.08%)	2.85%	2.70%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	55,187	(5,438)	(14,826)	60,625	70,014
General allowance	一般貸倒引当金	19,946	(310)	(4,515)	20,256	24,462
Specific allowance	個別貸倒引当金	35,241	(5,127)	(10,310)	40,368	45,552

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	29,219	(3,874)	(17,136)	33,093	46,355
General allowance	一般貸倒引当金	11,685	(373)	(4,529)	12,059	16,215
Specific allowance	個別貸倒引当金	17,534	(3,500)	(12,606)	21,034	30,140

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	25,967	(1,563)	2,309	27,531	23,658
General allowance	一般貸倒引当金	8,260	62	13	8,197	8,246
Specific allowance	個別貸倒引当金	17,707	(1,626)	2,295	19,333	15,411

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.97%	0.88%	0.92%	49.09%	49.05%
After partial write-off	部分直接償却後	25.78%	(0.09%)	(2.23%)	25.87%	28.01%
Amount of partial write-off	部分直接償却実施額	103,463	(3,429)	211	106,892	103,251

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.60%	0.55%	(0.21%)	49.05%	49.81%
After partial write-off	部分直接償却後	22.02%	(0.53%)	(5.76%)	22.55%	27.78%
Amount of partial write-off	部分直接償却実施額	72,604	(3,751)	(619)	76,355	73,223

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013	As of Sep.30,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	50.63%	1.48%	3.18%	49.15%	47.45%
After partial write-off	部分直接償却後	31.91%	0.48%	3.45%	31.43%	28.46%
Amount of partial write-off	部分直接償却実施額	30,859	322	831	30,537	30,028

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,089,463	81,290	301,834	10,008,172	9,787,628
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,109,069	318,723	346,067	9,790,346	9,763,002
Loans (term-end balance)	貸出金(末残)	7,369,647	(32,434)	55,749	7,402,082	7,313,897
Loans (average balance)	貸出金(平残)	7,327,123	49,261	123,570	7,277,862	7,203,552

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	5,796,810	70,560	255,601	5,726,249	5,541,208
Deposits (average balance)	預金(平残)	5,775,877	208,317	218,324	5,567,560	5,557,553
Loans (term-end balance)	貸出金(末残)	4,271,244	(61,529)	25,729	4,332,774	4,245,515
Loans (average balance)	貸出金(平残)	4,260,307	43,475	106,944	4,216,831	4,153,363

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	4,292,652	10,730	46,233	4,281,922	4,246,419
Deposits (average balance)	預金(平残)	4,333,191	110,405	127,742	4,222,786	4,205,448
Loans (term-end balance)	貸出金(末残)	3,098,402	29,095	30,020	3,069,307	3,068,382
Loans (average balance)	貸出金(平残)	3,066,815	5,785	16,626	3,061,030	3,050,189

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,612,331	(80,257)	(78,786)	4,692,589	4,691,118
% to total loans	中小企業等貸出比率	62.58%	(0.81%)	(1.55%)	63.39%	64.13%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,726,616	(70,965)	(51,829)	2,797,581	2,778,445
% to total loans	中小企業等貸出比率	63.83%	(0.73%)	(1.61%)	64.56%	65.44%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,885,715	(9,292)	(26,957)	1,895,008	1,912,673
% to total loans	中小企業等貸出比率	60.86%	(0.88%)	(1.47%)	61.74%	62.33%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,080,811	8,561	46,715	2,072,249	2,034,095
Housing loans	うち住宅系ローン残高	1,970,552	6,705	45,444	1,963,846	1,925,108
Other consumer loans	うちその他のローン残高	110,258	1,856	1,271	108,402	108,987

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,128,929	14,177	51,060	1,114,752	1,077,869
Housing loans	うち住宅系ローン残高	1,080,884	14,755	53,694	1,066,128	1,027,190
Other consumer loans	うちその他のローン残高	48,045	(577)	(2,633)	48,623	50,679

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2013			As of Mar.31,2013 (B)	As of Sep.30,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	951,881	(5,615)	(4,344)	957,497	956,226
Housing loans	うち住宅系ローン残高	889,668	(8,049)	(8,249)	897,718	897,918
Other consumer loans	うちその他のローン残高	62,213	2,434	3,905	59,779	58,308

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.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,369,647	100.0%	7,402,082	100.0%	7,313,897	100.0%
Manufacturing	製造業	848,367	11.5%	851,985	11.5%	863,104	11.8%
Agriculture and forestry	農業、林業	25,664	0.3%	30,420	0.4%	26,395	0.4%
Fishery	漁業	5,215	0.1%	5,041	0.1%	5,148	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,491	0.0%	2,765	0.0%	2,762	0.0%
Construction	建設業	270,157	3.7%	284,047	3.8%	289,355	3.9%
Utilities	電気・ガス・熱供給・水道業	111,149	1.5%	103,076	1.4%	114,186	1.6%
Communication	情報通信業	36,405	0.5%	37,481	0.5%	38,123	0.5%
Transportation and postal activities	運輸業、郵便業	176,820	2.4%	176,196	2.4%	175,615	2.4%
Wholesale and retail	卸売業、小売業	770,428	10.4%	794,436	10.7%	801,159	10.9%
Finance and insurance	金融業、保険業	293,544	4.0%	324,768	4.4%	328,420	4.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	567,099	7.7%	569,116	7.7%	568,452	7.8%
Other services	各種サービス業(学術研究他)	580,052	7.9%	554,384	7.5%	553,377	7.6%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,552,800 241,308	21.1% 3.3%	1,550,007 299,064	21.0% 4.0%	1,465,771 303,338	20.0% 4.1%
Others	その他	2,129,455	28.9%	2,118,348	28.6%	2,082,020	28.5%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

(Millions of yen)

	(Japanese)	As of Sep.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	214,023	100.0%	234,331	100.0%	249,938	100.0%
Manufacturing	製造業	31,056	14.5%	37,067	15.8%	50,472	20.2%
Agriculture and forestry	農業、林業	1,019	0.5%	971	0.4%	972	0.4%
Fishery	漁業	2,222	1.0%	2,327	1.0%	2,195	0.9%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	224	0.1%	209	0.1%	243	0.1%
Construction	建設業	33,529	15.7%	37,950	16.2%	39,797	15.9%
Utilities	電気・ガス・熱供給・水道業	247	0.1%	250	0.1%	287	0.1%
Communication	情報通信業	1,385	0.7%	1,551	0.7%	1,726	0.7%
Transportation and postal activities	運輸業、郵便業	3,837	1.8%	3,797	1.6%	4,279	1.7%
Wholesale and retail	卸売業、小売業	39,818	18.6%	44,170	18.8%	44,449	17.8%
Finance and insurance	金融業、保険業	1,342	0.6%	3,804	1.6%	4,608	1.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	26,531	12.4%	27,728	11.9%	24,696	9.9%
Other services	各種サービス業(学術研究他)	35,096	16.4%	34,657	14.8%	36,462	14.6%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	37,713	17.6%	39,843	17.0%	39,746	15.9%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

(Millions of yen)

	(Japanese)	As of Sep.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,271,244	100.0%	4,332,774	100.0%	4,245,515	100.0%
Manufacturing	製造業	558,296	13.1%	569,942	13.2%	584,095	13.8%
Agriculture and forestry	農業、林業	13,449	0.3%	17,856	0.4%	14,015	0.3%
Fishery	漁業	2,891	0.1%	3,070	0.1%	3,130	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,192	0.0%	1,304	0.0%	1,403	0.0%
Construction	建設業	170,915	4.0%	181,339	4.2%	185,047	4.4%
Utilities	電気・ガス・熱供給・水道業	64,196	1.5%	57,633	1.3%	64,217	1.5%
Communication	情報通信業	20,826	0.5%	23,508	0.5%	22,169	0.5%
Transportation and postal activities	運輸業、郵便業	82,063	1.9%	83,285	1.9%	85,852	2.0%
Wholesale and retail	卸売業、小売業	459,350	10.8%	476,787	11.0%	477,383	11.2%
Finance and insurance	金融業、保険業	136,886	3.2%	171,901	4.0%	176,524	4.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	320,233	7.5%	324,758	7.5%	329,862	7.8%
Other services	各種サービス業(学術研究他)	325,393	7.6%	306,746	7.1%	302,894	7.1%
Government, local government (Government)	地方公共団体等 (うち政府向け)	957,959 221,308	22.4% 5.2%	973,898 279,064	22.5% 6.4%	893,987 283,338	21.1% 6.7%
Others	その他	1,157,595	27.1%	1,140,747	26.3%	1,104,937	26.0%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

(Millions of yen)

	(Japanese)	As of Sep.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	132,647	100.0%	146,740	100.0%	166,837	100.0%
Manufacturing	製造業	24,106	18.2%	26,875	18.3%	40,141	24.1%
Agriculture and forestry	農業、林業	111	0.1%	47	0.0%	41	0.0%
Fishery	漁業	1,909	1.4%	2,014	1.4%	1,882	1.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	71	0.1%	85	0.1%	112	0.1%
Construction	建設業	25,758	19.4%	29,590	20.2%	30,177	18.1%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—	—
Communication	情報通信業	837	0.6%	1,005	0.7%	1,167	0.7%
Transportation and postal activities	運輸業、郵便業	2,131	1.6%	2,158	1.5%	2,460	1.5%
Wholesale and retail	卸売業、小売業	27,034	20.4%	31,124	21.2%	32,078	19.2%
Finance and insurance	金融業、保険業	176	0.1%	205	0.1%	192	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	14,428	10.9%	15,300	10.4%	16,143	9.7%
Other services	各種サービス業(学術研究他)	16,658	12.6%	17,583	12.0%	21,781	13.0%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	19,423	14.6%	20,750	14.1%	20,659	12.4%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

(Millions of yen)

	(Japanese)	As of Sep.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,098,402	100.0%	3,069,307	100.0%	3,068,382	100.0%
Manufacturing	製造業	290,071	9.4%	282,043	9.2%	279,009	9.1%
Agriculture and forestry	農業、林業	12,215	0.4%	12,564	0.4%	12,380	0.4%
Fishery	漁業	2,324	0.1%	1,971	0.1%	2,018	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,299	0.0%	1,461	0.0%	1,359	0.0%
Construction	建設業	99,242	3.2%	102,708	3.3%	104,308	3.4%
Utilities	電気・ガス・熱供給・水道業	46,953	1.5%	45,443	1.5%	49,969	1.6%
Communication	情報通信業	15,579	0.5%	13,973	0.4%	15,954	0.5%
Transportation and postal activities	運輸業、郵便業	94,757	3.1%	92,911	3.0%	89,763	2.9%
Wholesale and retail	卸売業、小売業	311,078	10.0%	317,649	10.3%	323,776	10.6%
Finance and insurance	金融業、保険業	156,658	5.0%	152,867	5.0%	151,896	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	246,866	8.0%	244,358	8.0%	238,590	7.8%
Other services	各種サービス業(学術研究他)	254,659	8.2%	247,638	8.1%	250,483	8.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	594,841 20,000	19.2% 0.6%	576,109 20,000	18.8% 0.7%	571,784 20,000	18.6% 0.7%
Others	その他	971,860	31.4%	977,601	31.9%	977,083	31.8%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

(Millions of yen)

	(Japanese)	As of Sep.30,2013		As of Mar.31,2013		As of Sep.30,2012	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	81,376	100.0%	87,590	100.0%	83,100	100.0%
Manufacturing	製造業	6,949	8.5%	10,192	11.6%	10,331	12.4%
Agriculture and forestry	農業、林業	907	1.1%	923	1.1%	931	1.1%
Fishery	漁業	312	0.4%	313	0.4%	313	0.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	152	0.2%	124	0.1%	130	0.1%
Construction	建設業	7,770	9.5%	8,359	9.5%	9,620	11.6%
Utilities	電気・ガス・熱供給・水道業	247	0.3%	250	0.3%	287	0.3%
Communication	情報通信業	548	0.7%	545	0.6%	558	0.7%
Transportation and postal activities	運輸業、郵便業	1,706	2.1%	1,639	1.9%	1,819	2.2%
Wholesale and retail	卸売業、小売業	12,783	15.7%	13,046	14.9%	12,370	14.9%
Finance and insurance	金融業、保険業	1,166	1.4%	3,599	4.1%	4,416	5.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,103	14.9%	12,428	14.2%	8,552	10.3%
Other services	各種サービス業(学術研究他)	18,438	22.7%	17,074	19.5%	14,681	17.7%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	18,289	22.5%	19,093	21.8%	19,086	23.0%