

Summary :

November 11, 2015

Interim Financial Results for Fiscal 2015 (Japanese GAAP)

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 2015 (for the six months ended September 30, 2015)

(1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
1H F2015	99,139	2.8	26,153	19.5	16,661	20.6
1H F2014	96,413	1.2	21,883	(7.2)	13,819	12.3

Reference: Comprehensive income for the first half of Fiscal 2015: ¥3,358 million [(88.3)%], for the first half of Fiscal 2014: ¥28,666 million [56.8%]

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
1H F2015	11.83	11.81
1H F2014	9.71	9.70

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
1H F2015	11,710,369	569,942	4.9	383.38
Fiscal 2014	11,683,001	572,987	4.9	385.83

Reference: Own Capital: as of September 30, 2015: ¥568,274 million; as of March 31, 2015: ¥571,443 million

Notes: Own Capital Ratio was calculated as follows: (Total Net Assets – Stock Acquisition Rights – Non-controlling 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 2014	—	0.00	—	4.25	4.25
Fiscal 2015	—	0.00	—	4.25	4.25
Fiscal 2015 (forecast)	—	—	—	4.25	4.25

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

3. Earnings Estimates for Fiscal 2015 (for the fiscal year ending March 31, 2016)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
Full Year	190,000	(2.0)	44,000	(8.6)	29,500	4.5	20.81

Notes: Revision of released earnings estimates: Yes

4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2015
(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: No
(d) Restatements: No

(3) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding (including Treasury Stock)

As of September 30, 2015	1,351,630,146	As of March 31, 2015	1,351,630,146
As of September 30, 2015	11,587,904	As of March 31, 2015	11,887,214
As of September 30, 2015	1,339,902,170	As of September 30, 2014	1,339,676,370

(b) Number of Treasury Stock

(c) Average outstanding shares for the six months ended

Non-consolidated Financial Results

1. Financial Highlights for the First Half of Fiscal 2015 (for the six months ended September 30, 2015)

(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 2015	1,132	0.1	836	(0.2)	810	0.3	809	0.5
1H Fiscal 2014	1,130	2.1	838	0.2	807	(0.1)	805	(0.2)

	Net Income per Share of Common Stock
1H Fiscal 2015	¥ 0.00
1H Fiscal 2014	(0.00)

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1H Fiscal 2015	273,791	230,509	84.1
Fiscal 2014	279,439	236,103	84.4

Reference: Own Capital: as of September 30, 2015: ¥230,189 million; as of March 31, 2015: ¥235,836 million

(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 2014	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2015	—	7.50	—	7.50	15.00
Fiscal 2015 (forecast)			—	7.50	15.00

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

	<i>Millions of yen</i>	
	For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2015
I. Cash flows from operating activities:	営業活動によるキャッシュ・フロー	
Income before income taxes and minority interests	21,392	25,429
Depreciation	4,108	4,024
Impairment losses	475	519
Amortization of goodwill	1,051	1,051
Equity in losses(gains) of affiliates	(28)	(8)
Increase (decrease) in allowance for loan losses	415	(53)
Increase (decrease) in reserve for contingent loss	(207)	31
	—	(1,654)
Increase (decrease) in liability for retirement benefit	842	(1,048)
Increase (decrease) in reserve for directors' retirement benefits	(55)	(53)
Increase (decrease) in reserve for reimbursement of deposits	72	(45)
Interest income	(64,163)	(64,413)
Interest expenses	3,922	3,473
Losses (gains) on securities	(3,259)	(1,861)
Losses (gains) on money held in trust	(57)	23
Losses (gains) on foreign exchange	(1,752)	100
Losses (gains) on sales of fixed assets	16	267
Net decrease (increase) in trading assets	526	108
Net increase (decrease) in trading liabilities	(105)	(107)
Net decrease (increase) in loans and bills discounted	(140,135)	43,117
Net increase (decrease) in deposits	(4,870)	(67,960)
Net increase (decrease) in negotiable certificates of deposit	325,188	54,154
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	7,086	623
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	39,666	10,274
Net decrease (increase) in call loans, and others	35,422	37,476
Net increase (decrease) in call money and bills sold	(28,816)	1,732
Net increase (decrease) in payables under repurchase agreements	18,658	43,051
Net decrease (increase) in foreign exchanges (assets)	1,361	(511)
Net increase (decrease) in foreign exchanges (liabilities)	(57)	(24)
Interest income-cash basis	52,598	50,632
Interest expense-cash basis	(3,282)	(3,016)
Other, net	9,151	(1,374)
Subtotal	275,163	133,958
Income taxes paid	(3,031)	(4,958)
Net cash provided by (used in) operating activities	272,132	128,999
II. Cash flows from investing activities:	投資活動によるキャッシュ・フロー	
Purchases of securities	(206,352)	(416,349)
Proceeds from sales of securities	159,668	270,021
Proceeds from redemption of securities	114,642	183,954
Payments for increase in money held in trust	(7,340)	(7,682)
Proceeds from sales on money held in trust	7,434	7,833
Proceeds from fund management	11,777	13,833
Purchases of tangible fixed assets	(1,326)	(1,191)
Proceeds from sales of tangible fixed assets	28	31
Purchases of intangible fixed assets	(451)	(448)
Net cash provided by (used in) investing activities	78,080	50,002
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー	
Repayment of subordinated borrowed money	(30,000)	(22,000)
Repayment of subordinated bonds	(15,000)	—
Expenditures for fund procurement	(1,196)	(710)
Dividends paid	(6,164)	(6,500)
Dividends paid to minority shareholders	(0)	(0)
Purchases of treasury stock	(8)	(14)
Proceeds from sales of treasury stock	0	0
Net cash provided by (used in) financing activities	(52,369)	(29,224)
IV. Effect of exchange rate changes on cash and cash equivalents	28	(0)
V. Net increase (decrease) in cash and cash equivalents	297,871	149,776
VI. Cash and cash equivalents at the beginning of the period	743,974	1,149,068
VII. Cash and cash equivalents at the end of the period	1,041,846	1,298,845

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of Mar. 31, 2015	As of Sep. 30, 2015
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	790,579	798,910
Call loans and bills bought	コールローン	84,599	62,739
Monetary claims bought	買入金銭債権	72,522	66,907
Trading assets	特定取引資産	2,475	2,185
Securities	有価証券	1,275,498	1,272,186
Loans and bills discounted	貸出金	4,365,302	4,332,963
Foreign exchanges	外国為替	9,133	7,823
Other assets	その他資産	16,373	17,471
Tangible fixed assets	有形固定資産	78,109	77,220
Intangible fixed assets	無形固定資産	4,340	3,582
Prepaid pension cost	前払年金費用	1,316	1,617
Customers' liabilities for acceptances and guarantees	支払承諾見返	35,080	36,814
Allowance for loan losses	貸倒引当金	(22,622)	(21,665)
Total assets	資産の部合計	6,712,709	6,658,753
(Liabilities)	(負債の部)		
Deposits	預金	5,846,837	5,811,960
Negotiable certificates of deposit	譲渡性預金	229,205	194,776
Call money and bills sold	コールマネー	58,454	60,186
Payables under securities lending transactions	債券貸借取引受入担保金	27,809	41,818
Trading liabilities	特定取引負債	1,184	1,076
Borrowed money	借入金	114,185	105,509
Foreign exchanges	外国為替	111	43
Other liabilities	その他負債	52,981	57,955
Reserve for employee retirement benefits	退職給付引当金	1,616	1,710
Reserve for directors' retirement benefits	役員退職慰労引当金	57	57
Reserve for contingent loss	偶発損失引当金	1,344	1,436
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	909	896
Deferred tax liabilities	繰延税金負債	11,000	9,273
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,064	6,033
Acceptances and guarantees	支払承諾	35,080	36,814
Total liabilities	負債の部合計	6,386,844	6,329,547
(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	89,459	97,434
Total shareholders' equity	株主資本合計	244,868	252,843
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,340	68,822
Deferred gains or losses on hedges	繰延ヘッジ損益	(845)	(1,250)
Revaluation reserve for land	土地再評価差額金	8,502	8,790
Total valuation and translation adjustments	評価・換算差額等合計	80,997	76,362
Total net assets	純資産の部合計	325,865	329,206
Total liabilities and net assets	負債及び純資産の部合計	6,712,709	6,658,753

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2015
Ordinary income	經常収益	48,094	46,345
Interest income	資金運用収益	34,500	33,960
<i>Interest on loans and discounts</i>	貸出金利息	27,468	26,259
<i>Interest and dividends on securities</i>	有価証券利息配当金	5,996	6,648
Fees and commissions	役務取引等収益	8,667	9,040
Trading income	特定取引収益	126	85
Other ordinary income	その他業務収益	3,739	931
Other income	その他經常収益	1,059	2,327
Ordinary expenses	經常費用	35,577	33,422
Interest expense	資金調達費用	2,584	2,303
<i>Interest on deposits</i>	預金利息	1,205	1,029
Fees and commissions	役務取引等費用	3,539	3,599
General and administrative expenses	営業経費	28,372	25,714
Other expenses	その他經常費用	1,080	1,804
Ordinary profits	經常利益	12,517	12,923
Extraordinary loss	特別損失	444	571
Income before income taxes	税引前中間純利益	12,072	12,351
Income taxes-current	法人税、住民税及び事業税	882	3,771
Income taxes-deferred	法人税等調整額	3,346	317
Total income taxes	法人税等合計	4,228	4,088
Net income	中間純利益	7,843	8,263

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

Balance Sheets (Unaudited)

		Millions of yen	
		As of Mar. 31, 2015	As of Sep. 30, 2015
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	418,619	549,841
Call loans and bills bought	コールローン	10,000	—
Trading account securities	商品有価証券	2,032	2,214
Money held in trust	金銭の信託	7,947	7,769
Securities	有価証券	1,205,913	1,150,984
Loans and bills discounted	貸出金	3,196,487	3,186,333
Foreign exchanges	外国為替	5,400	7,221
Other assets	その他資産	33,537	56,584
Tangible fixed assets	有形固定資産	28,948	28,407
Intangible fixed assets	無形固定資産	3,696	2,842
Deferred tax assets	繰延税金資産	2,214	5,583
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,611	28,043
Allowance for loan losses	貸倒引当金	(23,557)	(24,178)
Total assets	資産の部合計	4,915,851	5,001,646
(Liabilities)	(負債の部)		
Deposits	預金	4,303,272	4,272,769
Negotiable certificates of deposit	譲渡性預金	272,042	356,225
Payables under securities lending transactions	債券貸借取引受入担保金	—	29,042
Borrowed money	借入金	52,884	39,879
Foreign exchanges	外国為替	67	112
Other liabilities	その他負債	45,512	59,892
Reserve for employee retirement benefits	退職給付引当金	9,810	8,874
Reserve for directors' retirement benefits	役員退職慰労引当金	108	104
Reserve for contingent loss	偶発損失引当金	626	566
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	457	423
Acceptances and guarantees	支払承諾	24,611	28,043
Total liabilities	負債の部合計	4,709,393	4,795,933
(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	64,613	73,414
Total shareholders' equity	株主資本合計	174,932	183,733
Valuation difference on available-for-sale securities	その他有価証券評価差額金	31,525	21,978
Total valuation and translation adjustments	評価・換算差額等合計	31,525	21,978
Total net assets	純資産の部合計	206,457	205,712
Total liabilities and net assets	負債及び純資産の部合計	4,915,851	5,001,646

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep. 30, 2014	For the six months ended Sep. 30, 2014
Ordinary income	經常収益	41,623	45,465
Interest income	資金運用収益	30,458	31,089
<i>Interest on loans and discounts</i>	貸出金利息	23,758	23,061
<i>Interest and dividends on securities</i>	有価証券利息配当金	6,522	7,783
Fees and commissions	役務取引等収益	8,478	8,874
Other ordinary income	その他業務収益	484	697
Other income	その他經常収益	2,202	4,804
Ordinary expenses	經常費用	31,754	31,491
Interest expense	資金調達費用	1,326	1,159
<i>Interest on deposits</i>	預金利息	814	703
Fees and commissions	役務取引等費用	4,079	4,121
Other ordinary expenses	その他業務費用	21	—
General and administrative expenses	営業経費	22,580	21,281
Other expenses	その他經常費用	3,747	4,929
Ordinary profits	經常利益	9,869	13,973
Extraordinary income	特別利益	13	66
Extraordinary loss	特別損失	55	171
Income before income taxes	税引前中間純利益	9,827	13,868
Income taxes-current	法人税、住民税及び事業税	3,482	3,127
Income taxes-deferred	法人税等調整額	(706)	1,134
Total income taxes	法人税等合計	2,776	4,261
Net income	中間純利益	7,050	9,606

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2015	change	Sep.30, 2014
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	76,816	(859)	77,676
Net interest income	資金利益	60,941	698	60,243
Net fees and commissions	役務取引等利益	13,045	1,115	11,930
Net trading income	特定取引利益	142	(82)	225
Net other income	その他業務利益	2,686	(2,591)	5,277
General and administrative expenses	営業経費	50,405	(3,486)	53,892
Amortization of goodwill	うちのれん償却	1,051	—	1,051
Total credit costs	不良債権処理額	2,265	(1,068)	3,334
Written-off of loans	貸出金償却	100	7	93
Provision of allowance for loan losses	貸倒引当金繰入額	1,840	(970)	2,811
Other credit costs	その他不良債権処理額	324	(104)	428
Net gains (losses) related to stocks	株式等損益	1,264	826	437
Other non-recurring gains (losses)	その他臨時損益	744	(251)	995
Ordinary profits	経常利益	26,153	4,269	21,883
Net extraordinary gains (losses)	特別損益	(724)	(233)	(491)
Income before income taxes	税金等調整前中間純利益	25,429	4,036	21,392
Income taxes-current	法人税、住民税及び事業税	7,309	2,444	4,865
Income taxes-deferred	法人税等調整額	1,389	(1,260)	2,649
Net income	中間純利益	16,730	2,853	13,877
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	69	11	58
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	16,661	2,841	13,819

* 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 provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	29,155	1,039	28,116
Consolidated core net business profits	連結コア業務純益	28,558	3,264	25,294

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

【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2015		Sep.30, 2014
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	38,115	(2,795)	40,910
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	37,829	(329)	38,158
Domestic gross business profits	国内業務粗利益	36,531	(3,283)	39,814
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	36,245	(816)	37,062
Net interest income	資金利益	30,713	(652)	31,366
Net fees and commissions	役務取引等利益	5,293	314	4,978
Net trading income	特定取引利益	85	(40)	126
Net other income	その他業務利益	438	(2,904)	3,343
Net gains (losses) related to bonds	国債等債券損益	286	(2,466)	2,752
International gross business profits	国際業務粗利益	1,583	487	1,095
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,583	487	1,095
Net interest income	資金利益	943	393	549
Net fees and commissions	役務取引等利益	147	(1)	149
Net trading income	特定取引利益	0	(0)	0
Net other income	その他業務利益	492	95	396
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)	24,331	(1,609)	25,940
Personnel expenses	人件費	12,516	(319)	12,836
Non-personnel expenses	物件費	10,313	(1,448)	11,761
Taxes	税金	1,501	158	1,343
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)	13,783	(1,186)	14,970
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	13,497	1,279	12,217
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	166	217	(50)
Net business profits	業務純益	13,617	(1,403)	15,020
Net gains (losses) related to bonds	国債等債券損益	286	(2,466)	2,752
Net non-recurring gains (losses)	臨時損益	(693)	1,809	(2,503)
Credit related costs ②	不良債権処理額②	730	(155)	886
Written-off of loans	貸出金償却	23	19	4
Provision of allowance for loan losses	個別貸倒引当金繰入額	483	(110)	593
Losses on sales of non-performing loans	延滞債権売却損	3	2	1
Provision of reserve for contingent loss	偶発損失引当金繰入額	91	110	(18)
Other credit costs	その他の債権売却損等	128	(176)	304
(Reference) Total credit costs ①+②	(参考)与信費用①+②	897	61	836
Net gains (losses) related to stocks	株式等損益	760	783	(23)
Gains on sales of stocks and other securities	株式等売却益	1,110	1,106	4
Losses on sales of stocks and other securities	株式等売却損	137	137	—
Losses on devaluation of stocks and other securities	株式等償却	212	184	28
Ordinary profits	経常利益	12,923	405	12,517
Net extraordinary gains (losses)	特別損益	(571)	(126)	(444)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(127)	(116)	(10)
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	127	116	10
Impairment loss	減損損失	444	9	434
Income before income taxes	税引前中間純利益	12,351	279	12,072
Income taxes-current	法人税、住民税及び事業税	3,771	2,888	882
Income taxes-deferred	法人税等調整額	317	(3,029)	3,346
Net income	中間純利益	8,263	419	7,843

【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2015	change (A - B)	Sep.30, 2014
		(A)		(B)
Gross business profits	業務粗利益	35,382	1,386	33,995
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	35,071	1,145	33,926
Domestic gross business profits	国内業務粗利益	34,246	730	33,516
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	34,152	705	33,447
Net interest income	資金利益	29,130	193	28,937
Net fees and commissions	役務取引等利益	4,737	373	4,363
Net trading income	特定取引利益	0	—	—
Net other income	その他業務利益	378	162	215
Net gains (losses) related to bonds	国債等債券損益	93	24	69
International gross business profits	国際業務粗利益	1,135	656	479
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	918	439	479
Net interest income	資金利益	801	604	196
Net fees and commissions	役務取引等利益	16	(19)	35
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	318	71	247
Net gains (losses) related to bonds	国債等債券損益	217	217	—
General and administrative expenses	経費(臨時処理分を除く)	21,002	(760)	21,762
Personnel expenses	人件費	9,470	153	9,317
Non-personnel expenses	物件費	10,162	(1,015)	11,178
Taxes	税金	1,369	102	1,266
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)	14,379	2,146	12,232
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	14,068	1,905	12,163
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	136	55	80
Net business profits	業務純益	14,243	2,091	12,152
Net gains (losses) related to bonds	国債等債券損益	311	241	69
Net non-recurring gains (losses)	臨時損益	(270)	2,013	(2,283)
Credit related costs ②	不良債権処理額②	604	(1,497)	2,102
Written-off of loans	貸出金償却	1	0	0
Provision of allowance for loan losses	個別貸倒引当金繰入額	490	(1,529)	2,019
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	(59)	72	(131)
Other credit costs	その他の債権売却損等	172	(41)	214
(Reference) Total credit costs ①+②	(参考)与信費用①+②	741	(1,442)	2,183
Net gains (losses) related to stocks	株式等損益	504	40	463
Gains on sales of stocks and other securities	株式等売却益	3,782	2,598	1,184
Losses on sales of stocks and other securities	株式等売却損	3,267	2,555	712
Losses on devaluation of stocks and other securities	株式等償却	10	2	8
Ordinary profits	経常利益	13,973	4,104	9,869
Net extraordinary gains (losses)	特別損益	(105)	(63)	(42)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(106)	(105)	(1)
Gain on disposal of noncurrent assets	固定資産処分益	4	(9)	13
Loss on disposal of noncurrent assets	固定資産処分損	110	95	14
Impairment loss	減損損失	61	20	40
Income before income taxes	税引前中間純利益	13,868	4,041	9,827
Income taxes-current	法人税、住民税及び事業税	3,127	(355)	3,482
Income taxes-deferred	法人税等調整額	1,134	1,840	(706)
Net income	中間純利益	9,606	2,556	7,050

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, 2015			Sep.30, 2014			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	10,928.0	341.7	10,586.2	6,275.6	176.3	6,099.2	4,652.4	165.4	4,486.9			
Loans and bills discounted	貸出金	7,482.4	163.4	7,319.0	4,318.2	110.5	4,207.6	3,164.2	52.9	3,111.3			
Securities	有価証券	2,157.8	(151.1)	2,309.0	1,075.1	(51.2)	1,126.3	1,082.6	(99.9)	1,182.6			
Interest-bearing liabilities	資金調達勘定	10,769.3	294.6	10,474.7	6,191.7	149.6	6,042.0	4,577.5	144.9	4,432.6			
Deposits and NCD	預金(NCD含む)	10,614.2	310.1	10,304.0	6,080.1	150.1	5,929.9	4,534.0	160.0	4,374.0			

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2015			Sep.30, 2014			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	11,087.2	397.1	10,690.0	6,406.1	225.9	6,180.1	4,681.1	171.1	4,509.9			
Loans and bills discounted	貸出金	7,520.7	180.1	7,340.5	4,340.5	124.3	4,216.1	3,180.1	55.7	3,124.4			
Securities	有価証券	2,382.3	(11.3)	2,393.7	1,198.0	13.7	1,184.2	1,184.3	(25.0)	1,209.4			
Interest-bearing liabilities	資金調達勘定	10,923.9	349.0	10,574.8	6,319.2	197.5	6,121.6	4,604.6	151.4	4,453.2			
Deposits and NCD	預金(NCD含む)	10,673.1	309.5	10,363.6	6,120.9	147.5	5,973.3	4,552.2	161.9	4,390.2			

3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2015			Sep.30, 2014			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	1.14	(0.06)	1.20	1.03	(0.06)	1.09	1.29	(0.05)	1.34			
Loans and bills discounted (b)	貸出金利回り	1.31	(0.08)	1.39	1.20	(0.09)	1.29	1.45	(0.07)	1.52			
Securities	有価証券利回り	1.15	0.14	1.01	1.03	0.06	0.97	1.27	0.21	1.06			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.87	(0.08)	0.95	0.81	(0.09)	0.90	0.94	(0.07)	1.01			
Deposits and NCD (d)	預金等利回り	0.03	(0.01)	0.04	0.03	(0.01)	0.04	0.03	0.00	0.03			
Expense ratio (e)	預金経費率	0.83	(0.06)	0.89	0.77	(0.07)	0.84	0.90	(0.07)	0.97			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.27	(0.08)	1.35	1.17	(0.08)	1.25	1.41	(0.07)	1.48			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.44	(0.01)	0.45	0.39	(0.02)	0.41	0.50	(0.01)	0.51			
Interest rate spread (a)-(c)	総資金利鞘	0.27	0.02	0.25	0.21	0.02	0.19	0.35	0.03	0.32			

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2015			Sep.30, 2014			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	1.17	(0.04)	1.21	1.05	(0.06)	1.11	1.32	(0.02)	1.34			
Loans and Bills discounted (b)	貸出金利回り	1.30	(0.09)	1.39	1.20	(0.09)	1.29	1.44	(0.07)	1.51			
Securities	有価証券利回り	1.20	0.16	1.04	1.10	0.10	1.00	1.30	0.23	1.07			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.89	(0.08)	0.97	0.83	(0.09)	0.92	0.95	(0.08)	1.03			
Deposits and NCD (d)	預金等利回り	0.03	(0.01)	0.04	0.03	(0.01)	0.04	0.03	0.00	0.03			
Expense ratio (e)	預金経費率	0.84	(0.07)	0.91	0.79	(0.07)	0.86	0.92	(0.06)	0.98			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.27	(0.07)	1.34	1.16	(0.09)	1.25	1.40	(0.07)	1.47			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.42	(0.01)	0.43	0.37	(0.02)	0.39	0.48	0.00	0.48			
Interest rate spread (a)-(c)	総資金利鞘	0.28	0.05	0.23	0.21	0.03	0.18	0.36	0.05	0.31			

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, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	27,566	3,185	24,381	13,497	1,279	12,217	14,068	1,905	12,163
As per employee (in thousands of yen)	一人当たり(千円)	5,285	611	4,674	4,709	433	4,276	5,989	833	5,156
Net business profits	業務純益	27,860	687	27,173	13,617	(1,403)	15,020	14,243	2,091	12,152
As per employee (in thousands of yen)	一人当たり(千円)	5,342	132	5,209	4,751	(506)	5,257	6,063	912	5,151

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, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014	
(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	11.12	0.25	10.87	8.21	0.04	8.17	17.36	0.47	16.89
Net business profits per common shareholders' equity	業務純益ベース	11.24	(0.92)	12.16	8.29	(1.75)	10.04	17.59	0.71	16.88
Interim net income per common shareholders' equity	中間純利益ベース	7.09	0.59	6.50	5.03	(0.21)	5.24	11.52	2.23	9.29

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014	
(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	62.18	(3.99)	66.17	64.31	(3.67)	67.98	59.88	(4.26)	64.14
Gross business profits basis	業務粗利益ベース	61.68	(2.00)	63.68	63.83	0.43	63.40	59.35	(4.66)	64.01

(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, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014		Sep.30, 2015	Sep.30, 2014	
(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	0.48	0.05	0.43	0.40	0.02	0.38	0.58	0.07	0.51
Net business profits on assets	業務純益ベース	0.48	0.00	0.48	0.41	(0.05)	0.46	0.58	0.07	0.51
Interim net income on assets	中間純利益ベース	0.31	0.05	0.26	0.24	0.00	0.24	0.39	0.09	0.30

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2015		Sep.30, 2014
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	597	(2,224)	2,821
Gains on sales	売却益	508	(2,289)	2,798
Gains on redemption	償還益	88	43	44
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(21)	21
Net gains (losses) related to stocks	株式等損益	1,264	826	437
Gains on sales	売却益	4,893	3,705	1,188
Losses on sales	売却損	3,405	2,691	713
Losses on devaluation	償却	222	186	36

【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2015		Sep.30, 2014
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	597	(2,224)	2,821
Gains on sales	売却益	508	(2,289)	2,798
Gains on redemption	償還益	88	43	44
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(21)	21
Net gains (losses) related to stocks	株式等損益	1,264	824	439
Gains on sales	売却益	4,892	3,704	1,188
Losses on sales	売却損	3,405	2,693	712
Losses on devaluation	償却	222	186	36

【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2015		Sep.30, 2014
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	286	(2,466)	2,752
Gains on sales	売却益	286	(2,466)	2,752
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	760	783	(23)
Gains on sales	売却益	1,110	1,106	4
Losses on sales	売却損	137	137	—
Losses on devaluation	償却	212	184	28

【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2015		Sep.30, 2014
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	311	241	69
Gains on sales	売却益	222	176	45
Gains on redemption	償還益	88	43	44
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	—	(21)	21
Net gains (losses) related to stocks	株式等損益	504	40	463
Gains on sales	売却益	3,782	2,598	1,184
Losses on sales	売却損	3,267	2,555	712
Losses on devaluation	償却	10	2	8

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2015				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	8,050	475	8,110	60	7,575	7,630	55
Available-for-sale securities	その他有価証券	116,534	(20,346)	127,794	11,259	136,881	139,183	2,302
Japanese Stocks	株式	78,286	(10,142)	82,915	4,629	88,429	89,407	978
Japanese Bonds	債券	35,816	(1,508)	36,085	269	37,324	37,670	345
Others	その他	2,431	(8,695)	8,792	6,361	11,127	12,105	978
Total	合計	124,585	(19,870)	135,905	11,319	144,456	146,814	2,357
Japanese Stocks	株式	78,286	(10,142)	82,915	4,629	88,429	89,407	978
Japanese Bonds	債券	43,867	(1,032)	44,196	329	44,900	45,301	400
Others	その他	2,431	(8,695)	8,792	6,361	11,127	12,105	978

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2015				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	7,823	465	7,883	60	7,358	7,412	54
Available-for-sale securities	その他有価証券	122,051	(20,451)	132,203	10,152	142,503	144,010	1,507
Japanese Stocks	株式	85,044	(10,161)	88,560	3,515	95,206	95,390	183
Japanese Bonds	債券	36,010	(1,502)	36,279	268	37,513	37,858	345
Others	その他	996	(8,786)	7,364	6,367	9,783	10,762	978
Total	合計	129,875	(19,985)	140,087	10,212	149,861	151,423	1,562
Japanese Stocks	株式	85,044	(10,161)	88,560	3,515	95,206	95,390	183
Japanese Bonds	債券	43,834	(1,037)	44,162	328	44,871	45,271	399
Others	その他	996	(8,786)	7,364	6,367	9,783	10,762	978

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2015				As of Mar.31, 2015		
		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	90,563	(6,401)	93,534	2,971	96,965	97,410	444
Japanese Stocks	株式	59,150	(2,255)	60,617	1,466	61,406	61,539	132
Japanese Bonds	債券	28,124	(766)	28,153	29	28,891	28,987	96
Others	その他	3,288	(3,378)	4,764	1,475	6,667	6,883	215
Total	合計	90,563	(6,401)	93,534	2,971	96,965	97,410	444
Japanese Stocks	株式	59,150	(2,255)	60,617	1,466	61,406	61,539	132
Japanese Bonds	債券	28,124	(766)	28,153	29	28,891	28,987	96
Others	その他	3,288	(3,378)	4,764	1,475	6,667	6,883	215

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2015				As of Mar.31, 2015		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	7,823	465	7,883	60	7,358	7,412	54
Available-for-sale securities	その他有価証券	31,487	(14,050)	38,668	7,180	45,537	46,600	1,062
Japanese Stocks	株式	25,893	(7,906)	27,942	2,049	33,799	33,850	51
Japanese Bonds	債券	7,885	(736)	8,125	239	8,622	8,870	248
Others	その他	(2,291)	(5,407)	2,600	4,892	3,115	3,878	763
Total	合計	39,311	(13,584)	46,552	7,241	52,896	54,013	1,117
Japanese Stocks	株式	25,893	(7,906)	27,942	2,049	33,799	33,850	51
Japanese Bonds	債券	15,709	(270)	16,009	299	15,980	16,283	303
Others	その他	(2,291)	(5,407)	2,600	4,892	3,115	3,878	763

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.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.89 %	(0.24) %	(0.49) %	11.13 %	11.38 %
(2) Capital ①－②	自己資本	571,865	(4,225)	(917)	576,091	572,783
① Core capital : instruments and reserves	コア資本に係る基礎項目	592,369	(5,336)	(1,709)	597,705	594,079
Shareholders' equity	うち株主資本	415,674	15,611	23,756	400,063	391,918
General allowance for loan losses	うち一般貸倒引当金等	23,199	620	(3,585)	22,578	26,785
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	91,500	(22,000)	(22,000)	113,500	113,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	20,503	(1,110)	(792)	21,614	21,295
Intangible fixed assets	うち無形固定資産	19,645	(1,263)	(1,202)	20,908	20,847
(3) Risk-weighted assets	リスクアセット	5,247,776	73,023	217,561	5,174,753	5,030,215

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.31 %	(0.30) %	(0.67) %	10.61 %	10.98 %
(2) Capital ①－②	自己資本	317,358	(5,250)	(430)	322,608	317,789
① Core capital : instruments and reserves	コア資本に係る基礎項目	318,406	(5,383)	168	323,790	318,238
Shareholders' equity	うち株主資本	248,129	3,261	10,331	244,868	237,798
General allowance for loan losses	うち一般貸倒引当金等	9,773	251	(444)	9,521	10,217
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	54,500	(9,000)	(9,000)	63,500	63,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,047	(133)	599	1,181	448
Intangible fixed assets	うち無形固定資産	481	(101)	481	583	—
(3) Risk-weighted assets	リスクアセット	3,077,142	38,440	183,447	3,038,702	2,893,695

(Consolidated)

Capital adequacy ratio	自己資本比率	10.31 %	(0.30) %	(0.66) %	10.61 %	10.97 %
Capital	自己資本	317,545	(5,198)	(344)	322,744	317,890
Risk-weighted assets	リスクアセット	3,078,165	38,764	182,860	3,039,400	2,895,305

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.45 %	(0.30) %	(0.34) %	10.75 %	10.79 %
(2) Capital ①－②	自己資本	223,489	(2,680)	(2,572)	226,169	226,061
① Core capital : instruments and reserves	コア資本に係る基礎項目	224,439	(3,235)	(1,622)	227,675	226,061
Shareholders' equity	うち株主資本	127,606	7,195	12,911	120,410	114,694
General allowance for loan losses	うち一般貸倒引当金等	6,117	76	(1,533)	6,041	7,651
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	37,000	(10,507)	(13,000)	47,507	50,000
② Core capital : regulatory adjustments	コア資本に係る調整項目	950	(554)	950	1,505	—
Intangible fixed assets	うち無形固定資産	382	(114)	382	496	—
(3) Risk-weighted assets	リスクアセット	2,136,755	34,237	42,161	2,102,517	2,094,593

(Consolidated)

Capital adequacy ratio	自己資本比率	10.68 %	(0.38) %	(0.32) %	11.06 %	11.00 %
Capital	自己資本	229,679	(4,300)	(2,017)	233,979	231,696
Risk-weighted assets	リスクアセット	2,149,414	34,780	43,752	2,114,634	2,105,662

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(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	25,566	1,923	(481)	23,642	26,047
Doubtful	危険債権	126,704	(9,487)	(10,401)	136,192	137,106
Substandard	要管理債権	23,990	(5,412)	(9,773)	29,402	33,764
Non Performing Loans	(1) 小計	176,261	(12,975)	(20,656)	189,237	196,918
	Normal	7,547,242	(19,257)	64,064	7,566,500	7,483,178
Total	(2) 合計	7,723,504	(32,233)	43,408	7,755,738	7,680,096
NPL ratio (%)	(1)/(2) 比率	2.28%	(0.15%)	(0.28%)	2.43%	2.56%

Amount of partial write-off	部分直接償却実施額	72,442	(6,819)	(8,569)	79,261	81,012
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(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	18,883	1,762	308	17,120	18,574
Doubtful	危険債権	70,115	(8,674)	(12,069)	78,789	82,184
Substandard	要管理債権	13,950	207	588	13,743	13,362
Non Performing Loans	(1) 小計	102,949	(6,704)	(11,171)	109,654	114,121
	Normal	4,308,776	(27,561)	42,037	4,336,337	4,266,738
Total	(2) 合計	4,411,726	(34,265)	30,865	4,445,991	4,380,860
NPL ratio (%)	(1)/(2) 比率	2.33%	(0.13%)	(0.27%)	2.46%	2.60%

Amount of partial write-off	部分直接償却実施額	53,101	(2,358)	(5,080)	55,459	58,181
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(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	6,683	161	(789)	6,522	7,473
Doubtful	危険債権	56,588	(813)	1,667	57,402	54,921
Substandard	要管理債権	10,039	(5,619)	(10,362)	15,658	20,402
Non Performing Loans	(1) 小計	73,312	(6,271)	(9,484)	79,583	82,796
	Normal	3,238,466	8,303	22,027	3,230,163	3,216,439
Total	(2) 合計	3,311,778	2,031	12,542	3,309,746	3,299,236
NPL ratio (%)	(1)/(2) 比率	2.21%	(0.19%)	(0.29%)	2.40%	2.50%

Amount of partial write-off	部分直接償却実施額	19,340	(4,461)	(3,489)	23,802	22,830
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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, 2015 (a)	25,566	20,504	5,062	100.00%	100.00%
		As of Mar.31, 2015 (b)	23,642	20,933	2,709	100.00%	100.00%
		(a) - (b)	1,923	(428)	2,352	—	—
Doubtful	危険債権	As of Sep.30, 2015 (a)	126,704	80,856	25,971	56.64%	84.31%
		As of Mar.31, 2015 (b)	136,192	83,395	28,992	54.91%	82.52%
		(a) - (b)	(9,487)	(2,539)	(3,021)	1.73%	1.79%
Substandard	要管理債権	As of Sep.30, 2015 (a)	23,990	16,917	1,153	16.31%	75.32%
		As of Mar.31, 2015 (b)	29,402	21,486	1,648	20.82%	78.68%
		(a) - (b)	(5,412)	(4,568)	(494)	(4.51%)	(3.36%)
Total	合計	As of Sep.30, 2015 (a)	176,261	118,278	32,187	55.51%	85.36%
		As of Mar.31, 2015 (b)	189,237	125,815	33,350	52.58%	84.10%
		(a) - (b)	(12,975)	(7,536)	(1,163)	2.93%	1.26%

【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, 2015 (a)	18,883	15,117	3,765	100.00%	100.00%
		As of Mar.31, 2015 (b)	17,120	15,062	2,057	100.00%	100.00%
		(a) - (b)	1,762	54	1,707	—	—
Doubtful	危険債権	As of Sep.30, 2015 (a)	70,115	52,509	8,861	50.33%	87.52%
		As of Mar.31, 2015 (b)	78,789	55,010	11,704	49.22%	84.67%
		(a) - (b)	(8,674)	(2,500)	(2,842)	1.11%	2.85%
Substandard	要管理債権	As of Sep.30, 2015 (a)	13,950	8,003	994	16.71%	64.49%
		As of Mar.31, 2015 (b)	13,743	8,254	987	17.99%	67.24%
		(a) - (b)	207	(250)	6	(1.28%)	(2.75%)
Total	合計	As of Sep.30, 2015 (a)	102,949	75,631	13,621	49.86%	86.69%
		As of Mar.31, 2015 (b)	109,654	78,328	14,749	47.08%	84.88%
		(a) - (b)	(6,704)	(2,696)	(1,128)	2.78%	1.81%

【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, 2015 (a)	6,683	5,386	1,296	100.00%	100.00%
		As of Mar.31, 2015 (b)	6,522	5,870	651	100.00%	100.00%
		(a) - (b)	161	(483)	644	—	—
Doubtful	危険債権	As of Sep.30, 2015 (a)	56,588	28,346	17,109	60.58%	80.32%
		As of Mar.31, 2015 (b)	57,402	28,384	17,288	59.58%	79.56%
		(a) - (b)	(813)	(38)	(179)	1.00%	0.76%
Substandard	要管理債権	As of Sep.30, 2015 (a)	10,039	8,913	159	14.18%	90.37%
		As of Mar.31, 2015 (b)	15,658	13,231	660	27.22%	88.71%
		(a) - (b)	(5,619)	(4,317)	(501)	(13.04%)	1.66%
Total	合計	As of Sep.30, 2015 (a)	73,312	42,647	18,566	60.54%	83.49%
		As of Mar.31, 2015 (b)	79,583	47,486	18,601	57.95%	83.04%
		(a) - (b)	(6,271)	(4,839)	(35)	2.59%	0.45%

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	4,695	(23)	(753)	4,719	5,449
Non-accrual delinquent loans	延滞債権額	145,449	(6,407)	(10,331)	151,857	155,781
Loans past due for 3 months or more	3カ月以上延滞債権額	1,435	218	1,128	1,217	307
Restructured loans	貸出条件緩和債権額	22,554	(5,630)	(10,902)	28,185	33,456
Total	合計	174,136	(11,842)	(20,859)	185,979	194,995
Total loans and bills discounted	貸出金残高	7,519,296	(42,493)	39,137	7,561,790	7,480,158

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.06%	0.00%	(0.01%)	0.06%	0.07%
Non-accrual delinquent loans	延滞債権額	1.93%	(0.07%)	(0.15%)	2.00%	2.08%
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%	0.00%
Restructured loans	貸出条件緩和債権額	0.29%	(0.08%)	(0.15%)	0.37%	0.44%
Total	合計	2.31%	(0.14%)	(0.29%)	2.45%	2.60%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,045	(684)	(1,327)	3,729	4,372
Non-accrual delinquent loans	延滞債権額	84,509	(5,089)	(10,463)	89,599	94,973
Loans past due for 3 months or more	3カ月以上延滞債権額	1,435	218	1,185	1,217	250
Restructured loans	貸出条件緩和債権額	12,514	(11)	(597)	12,526	13,111
Total	合計	101,505	(5,566)	(11,202)	107,072	112,708
Total loans and bills discounted	貸出金残高	4,332,963	(32,339)	40,243	4,365,302	4,292,719

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.07%	(0.01%)	(0.03%)	0.08%	0.10%
Non-accrual delinquent loans	延滞債権額	1.95%	(0.10%)	(0.26%)	2.05%	2.21%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.03%	0.01%	0.03%	0.02%	0.00%
Restructured loans	貸出条件緩和債権額	0.28%	0.00%	(0.02%)	0.28%	0.30%
Total	合計	2.34%	(0.11%)	(0.28%)	2.45%	2.62%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,650	660	574	990	1,076
Non-accrual delinquent loans	延滞債権額	60,940	(1,317)	131	62,258	60,808
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	(57)	—	57
Restructured loans	貸出条件緩和債権額	10,039	(5,619)	(10,305)	15,658	20,344
Total	合計	72,630	(6,276)	(9,656)	78,907	82,287
Total loans and bills discounted	貸出金残高	3,186,333	(10,153)	(1,105)	3,196,487	3,187,439

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.05%	0.02%	0.02%	0.03%	0.03%
Non-accrual delinquent loans	延滞債権額	1.91%	(0.03%)	0.01%	1.94%	1.90%
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	(0.00%)	—	0.00%
Restructured loans	貸出条件緩和債権額	0.31%	(0.17%)	(0.32%)	0.48%	0.63%
Total	合計	2.27%	(0.19%)	(0.31%)	2.46%	2.58%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	45,844	(335)	(2,881)	46,180	48,726
General allowance	一般貸倒引当金	14,347	302	(1,710)	14,044	16,058
Specific allowance	個別貸倒引当金	31,497	(638)	(1,170)	32,135	32,667

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	21,665	(956)	(1,350)	22,622	23,016
General allowance	一般貸倒引当金	8,760	166	(282)	8,593	9,042
Specific allowance	個別貸倒引当金	12,905	(1,123)	(1,067)	14,029	13,973

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,178	621	(1,531)	23,557	25,710
General allowance	一般貸倒引当金	5,587	136	(1,428)	5,451	7,016
Specific allowance	個別貸倒引当金	18,591	485	(102)	18,106	18,694

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.97%	0.72%	1.02%	47.25%	46.95%
After partial write-off	部分直接償却後	26.32%	1.49%	1.34%	24.83%	24.98%
Amount of partial write-off	部分直接償却実施額	72,442	(6,629)	(8,332)	79,071	80,774

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	48.35%	0.31%	0.84%	48.04%	47.51%
After partial write-off	部分直接償却後	21.34%	0.22%	0.92%	21.12%	20.42%
Amount of partial write-off	部分直接償却実施額	53,101	(2,358)	(5,080)	55,459	58,181

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015	As of Sep.30,2014
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.31%	1.30%	1.26%	46.01%	46.05%
After partial write-off	部分直接償却後	33.29%	3.44%	2.05%	29.85%	31.24%
Amount of partial write-off	部分直接償却実施額	19,340	(4,271)	(3,252)	23,611	22,593

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,635,732	(15,625)	146,680	10,651,357	10,489,051
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,673,163	239,500	309,519	10,433,662	10,363,643
Loans and bills discounted (term-end balance)	貸出金(末残)	7,519,296	(42,493)	39,137	7,561,790	7,480,158
Loans and bills discounted (average balance)	貸出金(平残)	7,520,722	68,688	180,186	7,452,034	7,340,536

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(末残)	6,006,736	(69,306)	100,774	6,076,043	5,905,962
Deposits and NCD (average balance)	預金(平残)	6,120,900	130,669	147,541	5,990,230	5,973,358
Loans and bills discounted (term-end balance)	貸出金(末残)	4,332,963	(32,339)	40,243	4,365,302	4,292,719
Loans and bills discounted (average balance)	貸出金(平残)	4,340,529	58,075	124,396	4,282,454	4,216,133

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(末残)	4,628,995	53,681	45,906	4,575,314	4,583,089
Deposits and NCD (average balance)	預金(平残)	4,552,262	108,831	161,977	4,443,431	4,390,285
Loans and bills discounted (term-end balance)	貸出金(末残)	3,186,333	(10,153)	(1,105)	3,196,487	3,187,439
Loans and bills discounted (average balance)	貸出金(平残)	3,180,192	10,612	55,790	3,169,579	3,124,402

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,765,789	(2,022)	74,953	4,767,812	4,690,836
% to total loans	中小企業等貸出比率	63.38%	0.33%	0.67%	63.05%	62.71%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,860,823	2,514	70,773	2,858,309	2,790,050
% to total loans	中小企業等貸出比率	66.02%	0.55%	1.03%	65.47%	64.99%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,904,966	(4,536)	4,180	1,909,503	1,900,786
% to total loans	中小企業等貸出比率	59.78%	0.05%	0.15%	59.73%	59.63%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,158,650	7,777	38,594	2,150,873	2,120,056
Housing loans	うち住宅系ローン残高	2,027,810	1,039	22,999	2,026,770	2,004,810
Other consumer loans	うちその他のローン残高	130,840	6,738	15,595	124,102	115,245

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,176,384	4,542	26,714	1,171,842	1,149,669
Housing loans	うち住宅系ローン残高	1,118,535	725	15,985	1,117,809	1,102,549
Other consumer loans	うちその他のローン残高	57,849	3,817	10,729	54,032	47,120

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2015			As of Mar.31,2015 (B)	As of Sep.30,2014 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	982,266	3,235	11,880	979,031	970,386
Housing loans	うち住宅系ローン残高	909,275	314	7,014	908,961	902,260
Other consumer loans	うちその他のローン残高	72,991	2,921	4,866	70,070	68,125

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.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,519,296	100.0%	7,561,790	100.0%	7,480,158	100.0%
Manufacturing	製造業	833,955	11.1%	837,326	11.1%	825,388	11.0%
Agriculture and forestry	農業、林業	25,976	0.3%	30,361	0.4%	25,263	0.3%
Fishery	漁業	4,148	0.1%	4,346	0.1%	5,205	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	3,191	0.0%	2,717	0.0%	2,455	0.0%
Construction	建設業	274,197	3.6%	287,811	3.8%	283,347	3.8%
Utilities	電気・ガス・熱供給・水道業	112,936	1.5%	109,189	1.4%	111,504	1.5%
Communication	情報通信業	47,206	0.6%	47,220	0.6%	42,101	0.6%
Transportation and postal activities	運輸業、郵便業	187,522	2.5%	181,883	2.4%	174,373	2.3%
Wholesale and retail	卸売業、小売業	769,600	10.2%	779,067	10.3%	779,779	10.4%
Finance and insurance	金融業、保険業	314,270	4.2%	284,967	3.8%	281,406	3.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	684,838	9.1%	663,064	8.8%	633,745	8.5%
Other services	各種サービス業(学術研究他)	590,689	7.9%	591,187	7.8%	539,532	7.2%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,470,160 101,015	19.6% 1.3%	1,553,168 136,012	20.5% 1.8%	1,614,165 206,324	21.6% 2.8%
Others	その他	2,200,607	29.3%	2,189,484	29.0%	2,161,895	28.9%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	174,136	100.0%	185,979	100.0%	194,995	100.0%
Manufacturing	製造業	29,742	17.1%	30,653	16.5%	32,226	16.5%
Agriculture and forestry	農業、林業	584	0.3%	586	0.3%	947	0.5%
Fishery	漁業	2,136	1.2%	2,221	1.2%	2,481	1.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	202	0.1%	196	0.1%	207	0.1%
Construction	建設業	22,658	13.0%	25,055	13.5%	28,922	14.8%
Utilities	電気・ガス・熱供給・水道業	602	0.4%	203	0.1%	199	0.1%
Communication	情報通信業	1,276	0.7%	1,292	0.7%	1,180	0.6%
Transportation and postal activities	運輸業、郵便業	2,625	1.5%	3,144	1.7%	3,257	1.7%
Wholesale and retail	卸売業、小売業	30,611	17.6%	33,803	18.2%	35,605	18.3%
Finance and insurance	金融業、保険業	274	0.2%	332	0.2%	2,522	1.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	23,675	13.6%	22,496	12.1%	21,724	11.1%
Other services	各種サービス業(学術研究他)	25,824	14.8%	30,780	16.5%	29,825	15.3%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	33,921	19.5%	35,211	18.9%	35,894	18.4%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,332,963	100.0%	4,365,302	100.0%	4,292,719	100.0%
Manufacturing	製造業	564,881	13.0%	573,461	13.1%	553,906	12.9%
Agriculture and forestry	農業、林業	13,299	0.3%	17,913	0.4%	13,155	0.3%
Fishery	漁業	2,416	0.1%	2,754	0.1%	3,302	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,263	0.0%	997	0.0%	1,098	0.0%
Construction	建設業	167,304	3.9%	176,733	4.1%	170,357	4.0%
Utilities	電気・ガス・熱供給・水道業	62,769	1.4%	62,150	1.4%	62,458	1.5%
Communication	情報通信業	23,937	0.6%	25,783	0.6%	23,756	0.6%
Transportation and postal activities	運輸業、郵便業	86,044	2.0%	81,073	1.9%	79,149	1.8%
Wholesale and retail	卸売業、小売業	464,370	10.7%	466,688	10.7%	460,687	10.7%
Finance and insurance	金融業、保険業	172,474	4.0%	154,327	3.5%	152,685	3.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	382,248	8.8%	367,894	8.4%	349,379	8.1%
Other services	各種サービス業(学術研究他)	377,185	8.7%	376,332	8.6%	316,785	7.4%
Government, local government (Government)	地方公共団体等 (うち政府向け)	812,115 91,015	18.7% 2.1%	865,618 123,512	19.8% 2.8%	932,466 191,324	21.7% 4.5%
Others	その他	1,202,657	27.8%	1,193,580	27.4%	1,173,536	27.3%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	101,505	100.0%	107,072	100.0%	112,708	100.0%
Manufacturing	製造業	23,074	22.7%	23,381	21.8%	24,937	22.1%
Agriculture and forestry	農業、林業	63	0.1%	83	0.1%	43	0.0%
Fishery	漁業	1,936	1.9%	2,019	1.9%	2,278	2.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	81	0.1%	85	0.1%	84	0.1%
Construction	建設業	12,250	12.1%	15,233	14.2%	18,386	16.3%
Utilities	電気・ガス・熱供給・水道業	14	0.0%	16	0.0%	—	—
Communication	情報通信業	478	0.5%	494	0.5%	487	0.4%
Transportation and postal activities	運輸業、郵便業	1,558	1.5%	1,920	1.8%	2,070	1.8%
Wholesale and retail	卸売業、小売業	21,575	21.2%	22,206	20.7%	22,507	20.0%
Finance and insurance	金融業、保険業	160	0.2%	164	0.1%	168	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,068	10.9%	10,338	9.7%	10,387	9.2%
Other services	各種サービス業(学術研究他)	12,478	12.3%	13,159	12.3%	13,267	11.8%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	16,764	16.5%	17,966	16.8%	18,089	16.1%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	3,186,333	100.0%	3,196,487	100.0%	3,187,439	100.0%
Manufacturing	製造業	269,074	8.4%	263,865	8.2%	271,482	8.5%
Agriculture and forestry	農業、林業	12,677	0.4%	12,448	0.4%	12,108	0.4%
Fishery	漁業	1,732	0.1%	1,592	0.0%	1,903	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,928	0.1%	1,720	0.0%	1,357	0.0%
Construction	建設業	106,893	3.4%	111,078	3.5%	112,990	3.6%
Utilities	電気・ガス・熱供給・水道業	50,167	1.6%	47,039	1.5%	49,046	1.5%
Communication	情報通信業	23,269	0.7%	21,437	0.7%	18,345	0.6%
Transportation and postal activities	運輸業、郵便業	101,478	3.2%	100,810	3.2%	95,224	3.0%
Wholesale and retail	卸売業、小売業	305,230	9.6%	312,379	9.8%	319,092	10.0%
Finance and insurance	金融業、保険業	141,796	4.4%	130,640	4.1%	128,721	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	302,590	9.5%	295,170	9.2%	284,366	8.9%
Other services	各種サービス業(学術研究他)	213,504	6.7%	214,855	6.7%	222,747	7.0%
Government, local government (Government)	地方公共団体等 (うち政府向け)	658,045 10,000	20.6% 0.3%	687,550 12,500	21.5% 0.4%	681,699 15,000	21.4% 0.5%
Others	その他	997,950	31.3%	995,904	31.2%	988,359	31.0%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2015		As of Mar.31,2015		As of Sep.30,2014	
			%		%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	72,630	100.0%	78,907	100.0%	82,287	100.0%
Manufacturing	製造業	6,668	9.2%	7,271	9.2%	7,288	8.9%
Agriculture and forestry	農業、林業	520	0.7%	503	0.6%	904	1.1%
Fishery	漁業	200	0.3%	202	0.3%	202	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	120	0.2%	111	0.1%	123	0.2%
Construction	建設業	10,408	14.3%	9,822	12.5%	10,536	12.8%
Utilities	電気・ガス・熱供給・水道業	588	0.8%	186	0.2%	199	0.2%
Communication	情報通信業	797	1.1%	797	1.0%	692	0.8%
Transportation and postal activities	運輸業、郵便業	1,066	1.5%	1,223	1.6%	1,186	1.4%
Wholesale and retail	卸売業、小売業	9,035	12.4%	11,596	14.7%	13,098	15.9%
Finance and insurance	金融業、保険業	114	0.1%	167	0.2%	2,354	2.9%
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,607	17.4%	12,157	15.4%	11,336	13.8%
Other services	各種サービス業(学術研究他)	13,346	18.4%	17,621	22.3%	16,558	20.1%
Government, local government	地方公共団体等	—	—	—	—	—	—
Others	その他	17,156	23.6%	17,244	21.9%	17,805	21.6%