

Summary :

Financial Results for the Third Quarter of Fiscal 2012

February 1, 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: Shigeo Takagi
Title: President & CEO

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

1. Financial Highlights for the Third Quarter of Fiscal 2012 (for the nine months ended Dec. 31, 2012)

(1) Consolidated Results of Operations(Accumulated Period) (%: Changes from corresponding period of previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
3Q F2012	152,096	(3.1)	20,155	(20.5)	12,857	57.9
3Q F2011	156,912	(2.9)	25,357	(8.0)	8,142	(44.9)

Note: Comprehensive income: 3Q F2012: ¥15,859million [27.9%] ; 3Q F2011: ¥12,404million[(36.6%)]

	Net Income	Diluted Net Income
	per Share of Common Stock	per Share of Common Stock
3Q F2012	¥ 8.88	¥ 8.88
3Q F2011	5.28	—

Note: Diluted Net Income per Share of Common Stock for 3Q F2011 is not applicable due to no potential dilution.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
3Q F2012	10,865,543	453,782	4.2
Fiscal 2011	10,629,316	450,561	4.2

Reference: Own Capital: as of December 31, 2012: ¥452,525million; as of March 31, 2012: ¥449,557million

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

2. Cash Dividends for Shareholders of Common Stock

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

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

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

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Fiscal 2012	200,000	(3.8)	19,500	(49.8)	12,000	(15.1)	¥ 7.60

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

4. Others

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

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

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

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

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

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

(c) Changes in accounting estimates: Yes

(d) Restatements: No

(4) Issued Shares (Common Stock)

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

As of Dec. 31, 2012	1,391,630,146	As of March 31, 2012	1,391,630,146
As of Dec. 31, 2012	52,252,685	As of March 31, 2012	2,230,039
As of Dec. 31, 2012	1,356,565,980	As of Dec. 31, 2011	1,389,420,723

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

(c) Average outstanding shares for the nine months ended

Notes for using forecasts information etc.

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

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

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

Millions of yen

		As of Dec. 31, 2012	As of March 31, 2012
Assets	資産の部		
Cash and due from banks	現金預け金	312,461	326,031
Call loans and bills bought	コールローン及び買入手形	168,894	67,397
Monetary claims bought	買入金銭債権	109,574	112,788
Trading assets	特定取引資産	7,100	8,002
Money held in trust	金銭の信託	4,024	3,948
Securities	有価証券	2,500,927	2,483,485
Loans and bills discounted	貸出金	7,442,521	7,272,698
Foreign exchanges	外国為替	11,957	10,691
Other assets	その他資産	123,902	141,301
Tangible fixed assets	有形固定資産	106,516	108,320
Intangible fixed assets	無形固定資産	39,098	43,386
Deferred tax assets	繰延税金資産	36,199	41,667
Customers' liabilities for acceptances and guarantees	支払承諾見返	85,557	89,049
Allowance for loan losses	貸倒引当金	(83,194)	(79,452)
Total assets	資産の部合計	10,865,543	10,629,316
Liabilities	負債の部		
Deposits	預金	9,704,188	9,567,576
Negotiable certificates of deposit	譲渡性預金	193,988	102,685
Call money and bills sold	コールマネー及び売渡手形	26,320	64,273
Trading liabilities	特定取引負債	2,050	2,190
Borrowed money	借入金	239,110	187,286
Foreign exchanges	外国為替	157	72
Bonds payable	社債	33,000	34,500
Other liabilities	その他負債	104,969	109,343
Provision for retirement benefits	退職給付引当金	9,661	9,211
Provision for director's retirement benefits	役員退職慰労引当金	681	673
Reserve for contingent loss	偶発損失引当金	3,385	2,974
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,173	1,403
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,507	7,513
Acceptances and guarantees	支払承諾	85,557	89,049
Total liabilities	負債の部合計	10,411,760	10,178,754
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	153,188	153,188
Retained earnings	利益剰余金	195,889	189,845
Treasury stock	自己株式	(6,535)	(605)
Shareholders' equity	株主資本合計	413,437	413,322
Valuation difference on available-for-sale securities	その他有価証券評価差額金	29,570	26,898
Deferred gains or losses on hedges	繰延ヘッジ損益	176	(15)
Revaluation reserve for land	土地再評価差額金	9,341	9,351
Accumulated other comprehensive income	その他の包括利益累計額合計	39,088	36,234
Stock acquisition rights	新株予約権	114	-
Minority interests	少数株主持分	1,142	1,003
Total net assets	純資産の部合計	453,782	450,561
Total liabilities and net assets	負債及び純資産の部合計	10,865,543	10,629,316

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
For the nine months ended Dec. 31, 2012

【Consolidated Statements of Income】

		<i>Millions of yen</i>	
		For the nine months ended Dec. 31, 2011	For the nine months ended Dec. 31, 2012
Ordinary income	経常収益	156,912	152,096
Interest income	資金運用収益	107,905	101,618
(Interest on loans and discounts)	(うち貸出金利息)	88,746	84,719
(Interest and dividends on securities)	(うち有価証券利息配当金)	17,221	15,433
Fees and commissions	役務取引等収益	28,135	27,901
Trading income	特定取引収益	576	206
Other ordinary income	その他業務収益	18,206	20,284
Other income	その他経常収益	2,088	2,084
Ordinary expenses	経常費用	131,555	131,941
Interest expenses	資金調達費用	10,794	8,448
(Interest on deposits)	(うち預金利息)	7,553	5,849
Fees and commissions payments	役務取引等費用	9,896	10,370
Other ordinary expenses	その他業務費用	8,345	7,037
General and administrative expenses	営業経費	83,274	80,804
Other expenses	その他経常費用	19,243	25,279
Ordinary profits	経常利益	25,357	20,155
Extraordinary income	特別利益	2	-
Extraordinary loss	特別損失	1,230	254
Loss on disposal of fixed assets	固定資産処分損	163	123
Impairment loss	減損損失	1,060	130
Other	その他の特別損失	7	-
Income before income taxes and minority interests	税金等調整前四半期純利益	24,129	19,901
Income taxes-current	法人税、住民税及び事業税	5,639	3,251
Income taxes-deferred	法人税等調整額	10,206	3,660
Total income taxes	法人税等合計	15,845	6,911
Income before minority interests	少数株主損益調整前四半期純利益	8,284	12,989
Minority interests in income	少数株主利益	141	132
Net income	四半期純利益	8,142	12,857

【Consolidated Statements of Comprehensive Income】

Millions of yen

		For the nine months ended Dec. 31, 2011	For the nine months ended Dec. 31, 2012
Net income before adjusting minority interest	少数株主損益調整前四半期純利益	8,284	12,989
Other comprehensive income	その他の包括利益	4,119	2,869
(Valuation difference on available-for-sale securities)	(その他有価証券評価差額金)	3,525	2,695
(Deferred gains or losses on hedges)	(繰延ヘッジ損益)	(35)	191
(Revaluation reserve for land)	(土地再評価差額金)	669	-
(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)	(39)	(17)
Total comprehensive income	四半期包括利益	12,404	15,859
Breakdown	(内訳)		
The amount attributable to owners of the parent	親会社株主に係る四半期包括利益	12,260	15,720
The amount attributable to minority interest	少数株主に係る四半期包括利益	143	139

Financial Highlights For the Third Quarter of Fiscal 2012

1. Income Analysis

FG [consolidated]

		3rd Qtr of FY 2012 (9 months)		Changes from 3rd Qtr of FY 2011	3rd Qtr of FY 2011 (9 months)	Fiscal Year 2011 results (reference)
	Forecasts Full year					
Ordinary income	200,000	152,096		Δ 4,815	156,912	207,977
Ordinary profits	19,500	20,155		Δ 5,202	25,357	38,865
Net income	12,000	12,857		4,714	8,142	14,129

(Millions of yen)

【Total of two banks】

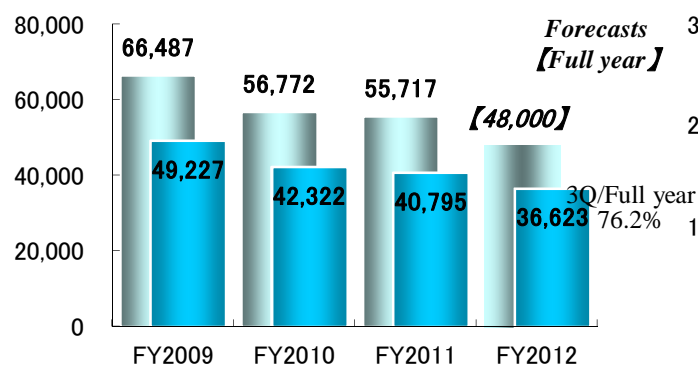
		3rd Qtr of FY 2012 (9 months)		Changes from 3rd Qtr of FY 2011	3rd Qtr of FY 2011 (9 months)	Fiscal Year 2011 results (reference)
	Forecasts Full year					
Ordinary income	186,500	141,325		Δ 4,453	145,778	193,042
Core gross business profits	145,500	109,349		Δ 7,522	116,871	156,391
Net interest income		93,540		Δ 4,751	98,292	131,197
Net fees and commissions		13,587		Δ 613	14,200	18,927
Net trading income		121		Δ 377	499	516
Net other income		2,100		Δ 1,779	3,879	5,750
Gains on foreign exchange transactions		1,007		Δ 217	1,225	1,590
Net income on derivatives		955		Δ 1,696	2,652	4,159
General and administrative expenses	97,500	72,725		Δ 3,350	76,076	100,674
Personnel		33,622		Δ 519	34,141	45,229
Non-personnel		35,499		Δ 2,064	37,563	49,970
Core net business profits	48,000	36,623		Δ 4,171	40,795	55,717
Net gains (losses) related to bonds		9,396		5,479	3,916	3,626
Net business profits (before reversal (provision) of general allowance for loan losses)		46,020		1,307	44,712	59,343
Total credit costs	20,500	12,227		2,765	9,462	10,423
Net gains (losses) related to stocks		Δ 9,414		Δ 3,593	Δ 5,821	Δ 5,039
Ordinary profits	21,000	21,424		Δ 5,452	26,877	40,589
Net extraordinary gains (losses)		Δ 246		977	Δ 1,224	Δ 2,644
Income before income taxes		21,177		Δ 4,475	25,653	37,944
Income taxes		6,797		Δ 8,640	15,437	21,252
Income taxes deferred		3,903		Δ 6,590	10,493	14,796
Net income	14,000	14,380		4,164	10,216	16,692

(Millions of yen)

Full year / 3rd Quarter

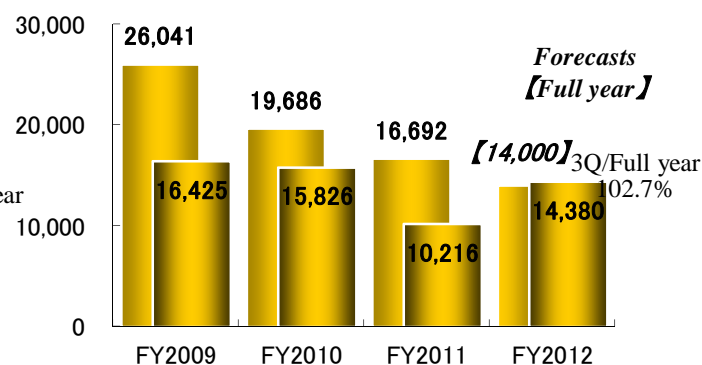
《Core net business profits》

(Millions of yen)



《Net income》

(Millions of yen)



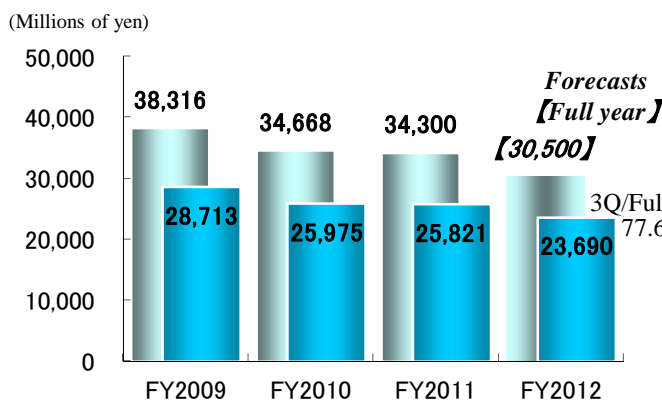
【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY23,690 million, JPY2,131 million decrease compared to the corresponding period of the previous fiscal year. Core gross business profits decreased by JPY4,194 million mainly due to a decrease in net interest income and net income on derivatives, although G&A expenses decreased by JPY 2,063 million because of decline in costs related to IT system.
- Ordinary profits decreased by JPY10,227 million to JPY8,900 million, as a result of increased total credit costs and worsened loss related to stocks. Net income was JPY6,124million, JPY1,709million decrease due to improvement in net extraordinary losses and decrease in tax expenses.

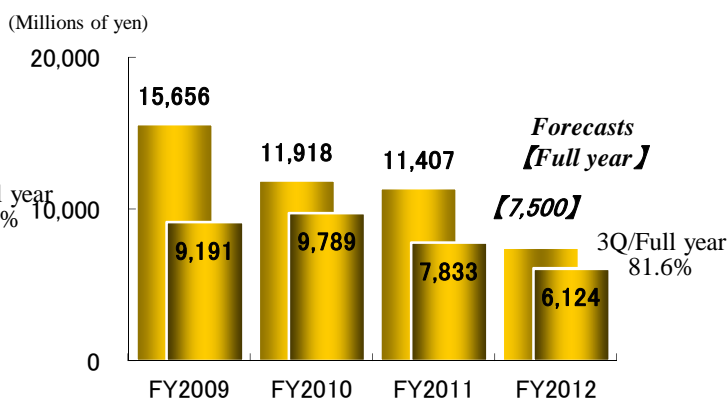
	Forecasts Full year	3rd Qtr of FY 2012 (9 months)	Changes from 3rd Qtr of FY 2011	3rd Qtr of FY 2011 (9 months)	Fiscal Year 2011 results (reference)
Ordinary income	105,500	79,682	Δ 135	79,818	105,460
Core gross business profits	82,500	62,429	Δ 4,194	66,624	88,531
Net interest income		52,825	Δ 2,062	54,887	73,590
Net fees and commissions		8,161	Δ 649	8,811	11,689
Net trading income		121	Δ 377	499	516
Net other income		1,319	Δ 1,105	2,425	2,734
Gains on foreign exchange transactions		629	Δ 114	744	967
Net income on derivatives		554	Δ 1,126	1,681	1,766
General and administrative expenses	52,000	38,738	Δ 2,063	40,802	54,231
Personnel		19,521	Δ 535	20,057	26,560
Non-personnel		17,357	Δ 1,208	18,565	24,943
Core net business profits	30,500	23,690	Δ 2,131	25,821	34,300
Net gains (losses) related to bonds		5,867	5,681	186	186
Net business profits(before reversal (provision) of general allowance for loan losses)		29,557	3,549	26,007	34,486
Total credit costs	13,500	10,651	6,014	4,637	4,458
Net gains (losses) related to stocks		Δ 8,315	Δ 6,958	Δ 1,356	Δ 1,310
Ordinary profits	11,000	8,900	Δ 10,227	19,127	27,478
Net extraordinary gains (losses)		Δ 198	898	Δ 1,097	Δ 2,461
Income before income taxes		8,701	Δ 9,328	18,030	25,017
Income taxes		2,577	Δ 7,619	10,196	13,609
Income taxes deferred		1,500	Δ 8,651	10,152	13,563
Net income	7,500	6,124	Δ 1,709	7,833	11,407

Full year / 3rd Quarter

《Core net business profits》



《Net income》



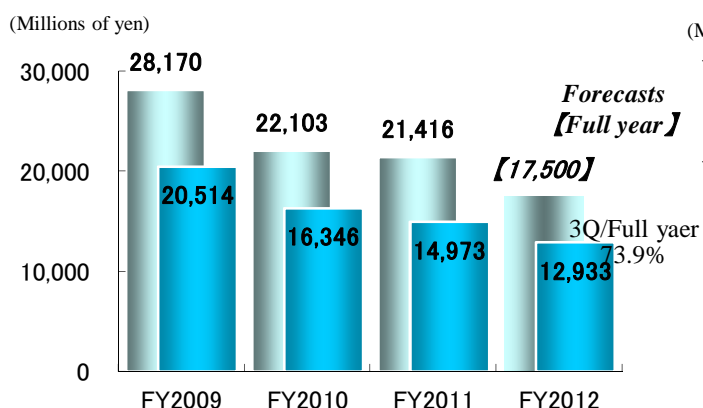
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY12,933 million, JPY2,040 million decrease compared to the corresponding period of the previous fiscal year. Core gross business profits decreased by JPY3,327 million mainly due to a decrease in net interest income and net income on derivatives, although G&A expenses decreased by JPY 1,286 million because of decline in costs related to IT system.
- Ordinary profits increased by JPY4,774 million to JPY12,524 million, as a result of decreased total credit costs and improved loss related to stocks. Net income was JPY8,256million, JPY5,873million increase due to increase in ordinary profits and decrease in tax expenses.

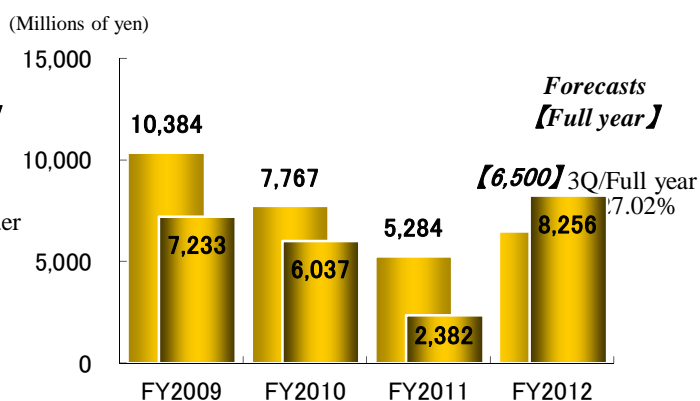
		3rd Qtr of FY 2012 (9 months)		Changes from 3rd Qtr of FY 2011	3rd Qtr of FY 2011 (9 months)	Fiscal Year 2011 results (reference)
	Forecasts Full year					
Ordinary income	81,000	61,642	Δ 4,318	65,960	87,582	
Core gross business profits	63,000	46,920	Δ 3,327	50,247	67,860	
Net interest income		40,714	Δ 2,689	43,404	57,606	
Net fees and commissions		5,425	35	5,389	7,237	
Net trading income		—	—	—	—	
Net other income		780	Δ 673	1,453	3,016	
Gains on foreign exchange transactions		378	Δ 103	481	622	
Net income on derivatives		400	Δ 570	970	2,392	
General and administrative expenses	45,500	33,986	Δ 1,286	35,273	46,443	
Personnel		14,100	16	14,084	18,668	
Non-personnel		18,142	Δ 855	18,997	25,027	
Core net business profits	17,500	12,933	Δ 2,040	14,973	21,416	
Net gains (losses) related to bonds		3,528	Δ 201	3,730	3,440	
Net business profits(before reversal (provision) of general allowance for loan losses)		16,462	Δ 2,241	18,704	24,856	
Total credit costs	7,000	1,576	Δ 3,248	4,824	5,964	
Net gains (losses) related to stocks		Δ 1,098	3,365	Δ 4,464	Δ 3,729	
Ordinary profits	10,000	12,524	4,774	7,750	13,111	
Net extraordinary gains (losses)		Δ 48	78	Δ 126	Δ 183	
Income before income taxes		12,475	4,852	7,623	12,927	
Income taxes		4,219	Δ 1,021	5,240	7,642	
Income taxes deferred		2,402	2,061	341	1,232	
Net income	6,500	8,256	5,873	2,382	5,284	

Full year / 3rd Quarter

《 Core net business profits 》



《 Net income 》



2. Loans and Deposits

(1) Loans

(Millions of yen)

	As of Dec. 31, 2012			As of Dec. 31, 2011	As of Sep. 30, 2012 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks	7,456,773	202,026	2.78%	7,254,747	7,313,897
Loans to small and medium-sized enterprises("SMEs") and individuals	4,721,945	Δ73,676	Δ1.53%	4,795,621	4,691,118
Housing and consumer loans	2,047,223	39,639	1.97%	2,007,583	2,034,095
Hokuriku bank	4,360,143	152,408	3.62%	4,207,735	4,245,515
Loans to small and medium-sized enterprises("SMEs") and individuals	2,792,914	Δ59,569	Δ2.08%	2,852,483	2,778,445
Housing and consumer loans	1,087,470	30,856	2.92%	1,056,613	1,077,869
Hokkaido bank	3,096,629	49,617	1.62%	3,047,011	3,068,382
Loans to small and medium-sized enterprises("SMEs") and individuals	1,929,031	Δ14,107	Δ0.72%	1,943,138	1,912,673
Housing and consumer loans	959,753	8,783	0.92%	950,970	956,226

(2) Deposits and Investment products

(Millions of yen)

	As of Dec. 31, 2012			As of Dec. 31, 2011	As of Sep. 30, 2012 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks					
Deposits*	9,922,874	225,573	2.32%	9,697,301	9,787,628
Individual deposits*	6,960,126	157,216	2.31%	6,802,909	6,832,658
Total individual assets	7,552,554	144,144	1.94%	7,408,409	7,402,207
Individual deposits* (deposits in yen)	6,931,633	155,754	2.29%	6,775,878	6,804,115
Investment products (for individuals)	620,921	Δ11,609	Δ1.83%	632,530	598,091
Foreign currency deposits	28,493	1,462	5.41%	27,030	28,542
Public bonds	247,830	Δ12,789	Δ4.90%	260,619	246,641
Investment trusts	344,598	Δ282	Δ0.08%	344,880	322,907
Hokuriku bank [Non-consolidated]					
Deposits*	5,611,796	83,254	1.50%	5,528,541	5,541,208
Individual deposits*	3,774,292	79,617	2.15%	3,694,674	3,715,334
Total individual assets	4,143,414	60,454	1.48%	4,082,960	4,075,914
Individual deposits* (deposits in yen)	3,753,205	78,593	2.13%	3,674,611	3,695,016
Investment products (for individuals)	390,208	Δ18,139	Δ4.44%	408,348	380,897
Foreign currency deposits	21,086	1,023	5.10%	20,062	20,317
Public bonds	158,265	Δ12,935	Δ7.55%	171,200	158,694
Investment trusts	210,857	Δ6,228	Δ2.86%	217,085	201,885
Hokkaido bank [Non-consolidated]					
Deposits*	4,311,078	142,319	3.41%	4,168,759	4,246,419
Individual deposits*	3,185,834	77,599	2.49%	3,108,235	3,117,324
Total individual assets	3,409,140	83,690	2.51%	3,325,449	3,326,293
Individual deposits* (deposits in yen)	3,178,427	77,160	2.48%	3,101,267	3,109,098
Investment products (for individuals)	230,712	6,530	2.91%	224,182	217,194
Foreign currency deposits	7,406	438	6.29%	6,968	8,225
Public bonds	89,565	146	0.16%	89,419	87,947
Investment trusts	133,741	5,946	4.65%	127,795	121,022

*including NCD

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

(Millions of yen)

(Millions of yen)

		As of Dec.31,2012	As of Dec.31,2011	As of Sep.30,2012
Total of two banks	Bankrupt and substantially bankrupt	50,924	41,736	51,605
	Doubtful	145,676	147,280	146,759
	Substandard	52,429	47,603	53,766
	Non Performing Loan (A)	249,030	236,621	252,131
	Total (B)	7,645,578	7,458,648	7,497,499
	NPL ratio (A)/(B)	3.25%	3.17%	3.36%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	41,082	32,032	41,543
	Doubtful	96,800	100,869	97,112
	Substandard	27,875	23,534	29,472
	Non Performing Loan (A)	165,758	156,436	168,128
	Total (B)	4,467,793	4,337,137	4,350,628
	NPL ratio (A)/(B)	3.71%	3.60%	3.86%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	9,841	9,704	10,061
	Doubtful	48,875	46,411	49,647
	Substandard	24,554	24,068	24,293
	Non Performing Loan (A)	83,271	80,184	84,002
	Total (B)	3,177,785	3,121,510	3,146,870
	NPL ratio (A)/(B)	2.62%	2.56%	2.66%

4. Capital Adequacy Ratio (Domestic Standard)

		As of Dec.31,2012
FG (consolidated)	Capital adequacy ratio	11.96%
	Tier1 ratio	8.06%
Hokuriku bank (non-consolidated)	Capital adequacy ratio	11.91%
	Tier1 ratio	7.84%
Hokkaido bank (non-consolidated)	Capital adequacy ratio	11.17%
	Tier1 ratio	7.60%

		As of Sep.30,2012
	Capital adequacy ratio	11.90%
	Tier1 ratio	7.98%
	Capital adequacy ratio	11.89%
	Tier1 ratio	7.78%
	Capital adequacy ratio	11.05%
	Tier1 ratio	7.48%

5. Valuation Difference on Securities

(Millions of yen)

		As of Dec.31,2012			
		Market value	Valuation difference		
			Gains	Losses	
FG(consolidated)	Available-for-sale securities	2,431,640	43,983	59,397	15,414
	Stocks	94,314	5,362	16,215	10,852
	Bonds	2,154,484	38,015	39,429	1,414
	Other	182,841	605	3,752	3,147
Total of two banks	Available-for-sale securities	2,435,840	49,812	62,326	12,514
	Stocks	94,034	11,431	19,392	7,961
	Bonds	2,159,566	38,274	39,697	1,423
	Other	182,239	106	3,236	3,130
Hokuriku bank (non-consolidated)	Available-for-sale securities	1,325,832	35,018	41,697	6,679
	Stocks	59,679	5,331	10,919	5,587
	Bonds	1,135,097	28,019	28,348	328
	Other	131,056	1,666	2,429	762
Hokkaido bank (non-consolidated)	Available-for-sale securities	1,110,007	14,793	20,629	5,835
	Stocks	34,354	6,099	8,473	2,373
	Bonds	1,024,469	10,255	11,349	1,094
	Other	51,183	△1,560	806	2,367

(Millions of yen)

		As of Sep.30,2012			
		Market value	Valuation difference		
			Gains	Losses	
	Available-for-sale securities	2,341,590	40,112	58,587	18,474
	Stocks	86,748	305	13,523	13,217
	Bonds	2,066,637	41,450	42,279	829
	Other	188,204	△1,643	2,784	4,427
	Available-for-sale securities	2,345,913	46,952	61,523	14,570
	Stocks	86,473	7,215	16,586	9,371
	Bonds	2,071,713	41,726	42,557	830
	Other	187,726	△1,989	2,379	4,368
	Available-for-sale securities	1,250,013	32,624	40,553	7,928
	Stocks	55,485	1,875	8,852	6,976
	Bonds	1,057,541	29,537	29,743	205
	Other	136,986	1,211	1,957	746
	Available-for-sale securities	1,095,900	14,328	20,970	6,641
	Stocks	30,987	5,339	7,734	2,394
	Bonds	1,014,172	12,189	12,813	624
	Other	50,739	△3,200	421	3,622

6. Net Gains and Losses on Securities

		3rd Qtr of FY 2012		3rd Qtr of FY 2011	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2011
FG (consolidated)	Net gains (losses) related to bonds	9,396	5,561	3,834	3,578
	Gains on sales	9,870	4,880	4,990	5,290
	Gains on redemption	86	86	—	—
	Losses on sales	528	△262	790	1,091
	Losses on redemption	32	△308	340	572
	Losses on devaluation	—	△24	24	48
	Net gains (losses) related to stocks and others	△10,448	△4,395	△6,052	△5,259
	Gains on sales	275	158	117	210
	Losses on sales	199	△354	553	785
	Losses on devaluation	10,525	4,908	5,616	4,685

		3rd Qtr of FY 2012		3rd Qtr of FY 2011	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2011
Total of two banks	Net gains (losses) related to bonds	9,396	5,479	3,916	3,626
	Gains on sales	9,870	4,800	5,069	5,369
	Gains on redemption	86	86	—	—
	Losses on sales	528	△172	700	1,001
	Losses on redemption	32	△395	428	693
	Losses on devaluation	—	△24	24	48
	Net gains (losses) related to stocks and others	△9,414	△3,593	△5,821	△5,039
	Gains on sales	276	157	118	211
	Losses on sales	199	△44	244	475
	Losses on devaluation	9,491	3,795	5,695	4,775

		3rd Qtr of FY 2012		3rd Qtr of FY 2011	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2011
Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	5,867	5,681	186	186
	Gains on sales	5,867	5,681	186	186
	Gains on redemption	—	—	—	—
	Losses on sales	—	—	—	—
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	△8,315	△6,958	△1,356	△1,310
	Gains on sales	112	58	54	83
	Losses on sales	8	△65	73	296
	Losses on devaluation	8,420	7,082	1,338	1,097

		3rd Qtr of FY 2012		3rd Qtr of FY 2011	(Millions of yen)
		(9 months)		(9 months)	(reference)
		(A)	(A)-(B)	(B)	Fiscal Year 2011
Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	3,528	△201	3,730	3,440
	Gains on sales	4,003	△880	4,883	5,183
	Gains on redemption	86	86	—	—
	Losses on sales	528	△172	700	1,001
	Losses on redemption	32	△395	428	693
	Losses on devaluation	—	△24	24	48
	Net gains (losses) related to stocks and others	△1,098	3,365	△4,464	△3,729
	Gains on sales	163	99	63	128
	Losses on sales	191	20	170	179
	Losses on devaluation	1,070	△3,286	4,357	3,677