

Summary :

Financial Results for Fiscal 2012

May 10, 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

Ordinary General Meeting of Shareholders (scheduled):

June 21, 2013

Commencement of Dividend Payment (scheduled):

June 24, 2013

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

1. Financial Highlights for Fiscal 2012 (for the fiscal year ended March 31, 2013)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2012	199,136	(4.3)	29,332	(24.5)	18,105	28.1
Fiscal 2011	207,977	(3.1)	38,865	4.4	14,129	(23.2)

Reference: Comprehensive income Fiscal 2012: ¥43,635 million, Fiscal 2011: ¥30,324 million

	Net Income	Diluted Net Income	Net Income	Ordinary Profits	Ordinary Profits
	per Share of Common Stock	per Share of Common Stock	on Own Capital	to Total Assets	to Ordinary Income
	¥	¥	%	%	%
Fiscal 2012	12.19	12.19	4.0	0.3	14.7
Fiscal 2011	9.00	—	3.3	0.4	18.7

Reference: Equity in Income from Investments in Affiliates: Fiscal 2012: ¥0 million; Fiscal 2011: ¥0 million

Note: As of Fiscal 2011, Diluted Net Incomes per Share of Common Stock are not applicable due to no potential dilution.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2012	10,979,231	481,550	4.4	317.93
Fiscal 2011	10,629,316	450,561	4.2	284.32

Reference: Own Capital: as of March 31, 2013: ¥480,353 million; as of March 31, 2012: ¥449,557 million

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

(3) Conditions of Consolidated Cash Flows

	Cash Flows from	Cash Flows from	Cash Flows from	Cash and Cash Equivalents
	Operating Activities	Investing Activities	Financing Activities	at the end of the fiscal Year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2012	211,196	31,242	(29,506)	439,187
Fiscal 2011	61,477	(137,081)	(12,308)	226,181

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual			
	¥	¥	¥	¥	¥	¥ million	%	%
Fiscal 2011	—	0.00	—	3.75	3.75	5,210	41.7	1.4
Fiscal 2012	—	0.00	—	3.75	3.75	5,023	30.7	1.2
Fiscal 2013 (forecast)	—	0.00	—	3.75	3.75		39.0	

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
Interim	91,000	(14.0)	13,000	44.8	7,000	14.6	¥ 4.62
Full Year	181,000	(9.1)	25,000	(14.8)	14,500	(19.9)	¥ 9.62

4. Others

(1) Changes in Significant Subsidiaries during the Fiscal Year
(Changes in specified subsidiaries accompanying changes in scope of consolidation): No

(2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements

- (a) Changes due to revisions of accounting standards etc.: Yes
(b) Changes other than (a) above: No
(c) Changes in accounting estimates: Yes
(d) Restatements: No

(3) Issued Shares (Common Stock)

- (a) Number of Common Stock outstanding at the end of fiscal year (including Treasury Stock):
as of March 31, 2013 : 1,351,630,146 ; as of March 31, 2012 : 1,391,630,146
(b) Number of Treasury Stock at the end of fiscal year:
as of March 31, 2013 : 12,266,448 ; as of March 31, 2012 : 2,230,039
(c) Average number of Common Stock:
Fiscal 2012 : 1,352,326,352 ; Fiscal 2011 : 1,389,416,226

(Reference) Non-consolidated Financial Statements for Fiscal 2012

1. Financial Highlights for Fiscal 2012(for the fiscal year ended March 31, 2013)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2012	8,154	3.1	7,647	3.0	7,585	3.6	7,581	3.6
Fiscal 2011	7,909	(2.7)	7,425	(0.5)	7,320	(0.7)	7,319	(0.1)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2012	4.41	4.41
Fiscal 2011	4.10	—

Note: As of Fiscal 2011, Diluted Net Incomes per Share of Common Stock are not applicable due to no potential dilution.

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2012	254,930	236,575	92.8	135.83
Fiscal 2011	259,974	241,640	92.9	134.66

Reference : Own Capital : as of March 31, 2013: ¥236,467 million ; as of March 31, 2012: ¥241,640 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)

	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 2011	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2012	—	7.50	—	7.50	15.00
Fiscal 2013 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2012
(Ended March 31, 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 FINANCIAL INFORMATION

For the Fiscal Year 2012 (Ended March 31,2013)

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Note

“FG” means Hokuhoku Financial Group, Inc..

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

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

I. Financial Highlights

1. Income Analysis

【FG(consolidated)】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2013			Mar.31, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	199.1	(8.8)	(4.3%)	207.9
Ordinary profits	経 常 利 益	29.3	(9.5)	(24.5%)	38.8
Net income	当 期 純 利 益	18.1	3.9	28.1%	14.1

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2013			Mar.31, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	184.6	(8.3)	(4.3%)	193.0
Core gross business profits	コ ア 業 務 粗 利 益	145.5	(10.8)	(7.0%)	156.3
Net interest income	資 金 利 益	124.3	(6.8)		131.1
Domestic	国 内 業 務 部 門	123.2	(7.2)		130.5
International	国 際 業 務 部 門	1.0	0.4		0.6
Net fees and commissions	役 務 取 引 等 利 益	18.3	(0.5)		18.9
Net trading income	特 定 取 引 利 益	0.1	(0.3)		0.5
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)	2.6	(3.1)		5.7
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.3	(0.1)		1.5
Income from derivatives	う ち 金 融 派 生 商 品 収 益	1.0	(3.0)		4.1
General and administrative expenses	経 費	95.1	(5.5)		100.6
Personnel	人 件 費	44.6	(0.5)		45.2
Non-personnel	物 件 費	45.9	(4.0)		49.9
Core net business profits	コ ア 業 務 純 益	50.3	(5.3)	(9.6%)	55.7
Net gains (losses) related to bonds	国 債 等 債 券 損 益	9.0	5.4		3.6
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)	59.4	0.0		59.3
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(5.2)	(1.9)		(3.3)
Net business profits	業 務 純 益	64.6	2.0		62.6
Net non-recurring gains (losses)	臨 時 損 益	(34.6)	(12.6)		(22.0)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	22.2	8.5		13.7
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	17.0	6.6		10.4
Net gains (losses) related to stocks	株 式 等 損 益	(8.5)	(3.5)		(5.0)
Ordinary profits	経 常 利 益	30.0	(10.5)	(26.1%)	40.5
Net extraordinary gains (losses)	特 別 損 益	(0.6)	2.0		(2.6)
Income taxes	法 人 税 等	9.8	(11.4)		21.2
Income taxes-deferred	法 人 税 等 調 整 額	6.3	(8.4)		14.7
Net income	当 期 純 利 益	19.5	2.8	17.3%	16.6

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2013			Mar.31, 2012 (B)
		(A)	(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	103.0	(2.3)	(2.3%)	105.4
Core gross business profits	コ ア 業 務 粗 利 益	82.3	(6.1)	(7.0%)	88.5
Net interest income	資 金 利 益	69.9	(3.5)		73.5
Domestic	国 内 業 務 部 門	69.2	(4.0)		73.2
International	国 際 業 務 部 門	0.7	0.4		0.3
Net fees and commissions	役 務 取 引 等 利 益	10.6	(1.0)		11.6
Net trading income	特 定 取 引 利 益	0.1	(0.3)		0.5
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)	1.5	(1.1)		2.7
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.8	(0.0)		0.9
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.5	(1.2)		1.7
General and administrative expenses	経 費	50.9	(3.3)		54.2
Personnel	人 件 費	25.9	(0.6)		26.5
Non-personnel	物 件 費	22.6	(2.3)		24.9
Core net business profits	コ ア 業 務 純 益	31.4	(2.8)	(8.4%)	34.3
Net gains (losses) related to bonds	国 債 等 債 券 損 益	5.4	5.2		0.1
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)	36.8	2.4		34.4
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(2.6)	(0.7)		(1.9)
Net business profits	業 務 純 益	39.5	3.1		36.4
Net non-recurring gains (losses)	臨 時 損 益	(21.1)	(12.2)		(8.9)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	12.0	5.6		6.4
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	9.3	4.9		4.4
Net gains (losses) related to stocks	株 式 等 損 益	(6.7)	(5.4)		(1.3)
Ordinary profits	経 常 利 益	18.3	(9.1)	(33.1%)	27.4
Net extraordinary gains (losses)	特 別 損 益	(0.4)	2.0		(2.4)
Income taxes	法 人 税 等	5.6	(7.9)		13.6
Income taxes-deferred	法 人 税 等 調 整 額	5.3	(8.2)		13.5
Net income	当 期 純 利 益	12.3	0.9	8.0%	11.4

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2013			Mar.31, 2012
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	81.6	(5.9)	(6.8%)	87.5
Core gross business profits	コア業務粗利益	63.1	(4.6)	(6.9%)	67.8
Net interest income	資金利益	54.3	(3.2)		57.6
Domestic	国内業務部門	54.0	(3.1)		57.2
International	国際業務部門	0.3	(0.0)		0.3
Net fees and commissions	役務取引等利益	7.7	0.4		7.2
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)	1.0	(1.9)		3.0
Gains on foreign exchange transactions	うち外国為替売買益	0.5	(0.1)		0.6
Income from derivatives	うち金融派生商品収益	0.5	(1.8)		2.3
General and administrative expenses	経費	44.2	(2.2)		46.4
Personnel	人件費	18.7	0.0		18.6
Non-personnel	物件費	23.2	(1.7)		25.0
Core net business profits	コア業務純益	18.9	(2.4)	(11.5%)	21.4
Net gains (losses) related to bonds	国債等債券損益	3.5	0.1		3.4
Net business Profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	22.5	(2.3)		24.8
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(2.5)	(1.2)		(1.3)
Net business profits	業務純益	25.1	(1.1)		26.2
Net non-recurring gains (losses)	臨時損益	(13.4)	(0.3)		(13.1)
Credit related costs (2)	不良債権処理額(2)	10.2	2.9		7.3
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	7.6	1.6		5.9
Net gains (losses) related to stocks	株式等損益	(1.8)	1.9		(3.7)
Ordinary profits	経常利益	11.6	(1.4)	(11.3%)	13.1
Net extraordinary gains (losses)	特別損益	(0.1)	0.0		(0.1)
Income taxes	法人税等	4.2	(3.4)		7.6
Income taxes-deferred	法人税等調整額	0.9	(0.2)		1.2
Net income	当期純利益	7.2	1.9	37.6%	5.2

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	7,402.0	115.0	160.9	7,287.0	7,241.1
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	4,692.5	(72.4)	(133.8)	4,765.0	4,826.3
Housing and consumer loans	(3)個人ローン	2,072.2	51.6	78.9	2,020.5	1,993.3
Housing loans	住宅系ローン	1,963.8	51.4	78.2	1,912.3	1,885.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	63.39%	(2.00%)	(3.26%)	65.39%	66.65%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	27.99%	0.27%	0.47%	27.72%	27.52%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	4,332.7	98.8	80.4	4,233.9	4,252.3
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	2,797.5	(28.9)	(73.7)	2,826.5	2,871.3
Housing and consumer loans	(3)個人ローン	1,114.7	52.1	72.2	1,062.5	1,042.5
Housing loans	住宅系ローン	1,066.1	55.3	80.1	1,010.8	986.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	64.56%	(2.19%)	(2.96%)	66.75%	67.52%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	25.72%	0.63%	1.21%	25.09%	24.51%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1)貸 出 金	3,069.3	16.2	80.4	3,053.0	2,988.8
Loans to small and medium-sized enterprises("SMEs") and individuals	(2)中小企業等向け貸出	1,895.0	(43.4)	(60.0)	1,938.4	1,955.0
Housing and consumer loans	(3)個人ローン	957.4	(0.4)	6.6	957.9	950.8
Housing loans	住宅系ローン	897.7	(3.8)	(1.8)	901.5	899.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1)中小企業等向け貸出比率	61.74%	(1.75%)	(3.67%)	63.49%	65.41%
Percentage of housing and consumer loans, to total loans	(3)/(1)個人ローン比率	31.19%	(0.18%)	(0.62%)	31.37%	31.81%

(2) Deposits and Investment products

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	10,008.1	307.3	484.3	9,700.8	9,523.8
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,912.7	140.4	301.7	6,772.2	6,610.9
Total individual assets	(1) 個人預かり資産	7,526.3	137.3	216.7	7,388.9	7,309.6
Individual deposits* (deposits in yen)	個人預金(円貨)	6,883.3	140.4	300.2	6,742.8	6,583.1
Investment products (for individuals)	(2) 投資型金融商品	642.9	(3.1)	(83.5)	646.0	726.4
Foreign currency deposits	外貨預金	29.3	0.0	1.5	29.3	27.8
Public bonds	公共債	250.5	(6.3)	(25.2)	256.8	275.8
Investment trusts	投資信託	363.1	3.2	(59.7)	359.8	422.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.54%	(0.20%)	(1.39%)	8.74%	9.93%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,726.2	181.1	286.3	5,545.1	5,439.9
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,770.5	83.3	157.2	3,687.2	3,613.2
Total individual assets	(1) 個人預かり資産	4,147.5	65.5	84.4	4,081.9	4,063.0
Individual deposits* (deposits in yen)	個人預金(円貨)	3,750.0	84.7	157.0	3,665.3	3,593.0
Investment products (for individuals)	(2) 投資型金融商品	397.4	(19.1)	(72.5)	416.5	470.0
Foreign currency deposits	外貨預金	20.5	(1.4)	0.2	21.9	20.2
Public bonds	公共債	156.4	(11.8)	(28.3)	168.2	184.7
Investment trusts	投資信託	220.5	(5.9)	(44.5)	226.4	265.0
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.58%	(0.62%)	(1.98%)	10.20%	11.56%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31, 2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,281.9	126.1	197.9	4,155.7	4,083.9
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,142.1	57.1	144.4	3,084.9	2,997.6
Total individual assets	(1) 個人預かり資産	3,378.8	71.7	132.2	3,307.0	3,246.5
Individual deposits* (deposits in yen)	個人預金(円貨)	3,133.2	55.7	143.2	3,077.5	2,990.0
Investment products (for individuals)	(2) 投資型金融商品	245.5	16.0	(10.9)	229.5	256.4
Foreign currency deposits	外貨預金	8.8	1.4	1.2	7.4	7.5
Public bonds	公共債	94.1	5.4	3.0	88.6	91.1
Investment trusts	投資信託	142.5	9.1	(15.1)	133.4	157.7
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	7.26%	0.32%	(0.63%)	6.94%	7.90%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)
Securities	有価証券	2,497.8	26.0	2,471.8	1,269.6	(45.8)	1,315.4	1,228.2	71.8	1,156.4
Government bonds	国債	1,451.1	28.2	1,422.9	682.6	5.5	677.0	768.5	22.7	745.8
Local government bonds	地方債	460.5	(1.9)	462.4	253.7	(19.7)	273.4	206.8	17.8	188.9
Corporate bonds	社債	343.5	(8.9)	352.4	187.0	(39.7)	226.7	156.5	30.7	125.7
Japanese stocks	株式	141.6	14.0	127.5	92.0	5.4	86.6	49.5	8.6	40.8
Foreign securities	外国証券	67.4	(11.3)	78.8	43.8	(3.4)	47.3	23.5	(7.8)	31.4
Others	その他	33.5	5.9	27.6	10.2	6.2	4.0	23.3	(0.2)	23.5
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	4.08	(0.10)	4.18	4.48	0.04	4.44	3.69	(0.21)	3.90
Excluding investment balance hedged by derivative transactions	ヘッジ考慮後	3.88	(0.30)	4.18	4.08	(0.36)	4.44	3.69	(0.21)	3.90

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks								
					Hokuriku bank			Hokkaido bank		
		As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)
Available-for-sale securities	その他有価証券	83.1	36.5	46.5	56.7	26.2	30.4	26.4	10.3	16.0
Japanese stocks	株式	30.4	20.7	9.7	17.0	13.0	3.9	13.4	7.7	5.7
Japanese bonds	債券	46.9	8.6	38.3	34.7	8.5	26.1	12.2	0.0	12.1
Others	その他	5.6	7.2	(1.5)	4.9	4.6	0.3	0.7	2.5	(1.8)

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)	As of Mar.31,2013 (A)	(A)-(B)	As of Mar.31,2012 (B)
		Available-for-sale securities	その他有価証券	76.5	36.9	39.5	56.7	26.2	30.4	26.7
Japanese stocks	株式	23.4	20.7	2.7	17.0	13.0	3.9	13.4	7.7	5.7
Japanese bonds	債券	46.7	8.6	38.1	34.7	8.5	26.1	12.2	0.0	12.1
Others	その他	6.3	7.5	(1.2)	4.9	4.6	0.3	1.0	2.7	(1.6)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	36.6	(3.0)	(12.2)	39.7	48.9
Doubtful	危険債権	157.6	11.0	23.9	146.6	133.7
Substandard	要管理債権	42.4	(8.1)	4.4	50.5	38.0
Non Performing Loan	(1) 小計 (金融再生法開示債権)	236.7	(0.1)	16.1	236.8	220.5
Normal	正常債権	7,350.5	119.4	123.9	7,231.0	7,226.5
Total	(2) 合計 (総与信)	7,587.1	119.3	140.0	7,467.8	7,447.1
NPL ratio	(1)/(2) 開示債権比率	3.11%	(0.06%)	0.15%	3.17%	2.96%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31, 2011
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	26.2	(4.2)	(10.0)	30.4	36.2
Doubtful	危険債権	103.4	7.0	13.8	96.4	89.6
Substandard	要管理債権	18.8	(7.9)	0.3	26.7	18.4
Non Performing Loan	(1) 小計 (金融再生法開示債権)	148.4	(5.0)	4.1	153.5	144.3
Normal	正常債権	4,286.4	94.8	41.0	4,191.5	4,245.4
Total	(2) 合計 (総与信)	4,434.8	89.8	45.1	4,345.0	4,389.6
NPL ratio	(1)/(2) 開示債権比率	3.34%	(0.19%)	0.06%	3.53%	3.28%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31, 2011
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	10.4	1.1	(2.2)	9.3	12.7
Doubtful	危険債権	54.2	3.9	10.1	50.2	44.0
Substandard	要管理債権	23.6	(0.2)	4.0	23.8	19.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	88.2	4.8	11.9	83.3	76.3
Normal	正常債権	3,064.1	24.5	82.9	3,039.5	2,981.2
Total	(2) 合計 (総与信)	3,152.3	29.4	94.8	3,122.8	3,057.5
NPL ratio	(1)/(2) 開示債権比率	2.79%	0.13%	0.30%	2.66%	2.49%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2013	Change	As of Mar.31,2012	As of Mar.31,2013	Change	As of Mar.31,2012	As of Mar.31,2013	Change	As of Mar.31,2012
		Capital adequacy ratio	自己資本比率	11.88%	0.16%	11.72%	11.78%	(0.07%)	11.85%	11.23%
Tier1Ratio	Tier1 比率	8.20%	0.38%	7.82%	8.23%	0.46%	7.77%	7.62%	0.45%	7.17%

(2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2013	Change	As of Mar.31,2012	As of Mar.31,2013	Change	As of Mar.31,2012	As of Mar.31,2013	Change	As of Mar.31,2012
		Deferred tax assets	繰延税金資産	24.1	(17.5)	41.6	11.4	(12.8)	24.3	13.8
Net deferred tax assetsTier1ratio	Tier1 対 比	6.20%	(4.73%)	10.93%	5.23%	(6.21%)	11.44%	8.84%	(3.24%)	12.08%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2013		
		Interim	Full year	Change from FY 2012
		Ordinary income	経常収益	91.0
Ordinary profits	経常利益	13.0	25.0	(4.3)
Net income	当期純利益	7.0	14.5	(3.6)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2013								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Interim	Full year	Change from FY 2012	Interim	Full year	Change from FY 2012	Interim	Full year	Change from FY 2012
Ordinary Income	経常収益	84.0	167.0	(17.6)	46.0	92.0	(11.0)	38.0	75.0	(6.6)
Core gross business profits	コア業務粗利益	69.0	137.5	(8.0)	38.0	76.0	(6.3)	31.0	61.5	(1.6)
General and administrative expenses	経費	48.0	95.0	(0.1)	25.5	51.0	0.1	22.5	44.0	(0.2)
Core net business profits	コア業務純益	21.0	42.5	(7.8)	12.5	25.0	(6.4)	8.5	17.5	(1.4)
Total credit costs	与信費用	6.0	13.5	(3.5)	4.0	8.0	(1.3)	2.0	5.5	(2.1)
Ordinary profits	経常利益	13.5	26.0	(4.0)	7.5	15.5	(2.8)	6.0	10.5	(1.1)
Net income	当期純利益	8.0	16.0	(3.5)	4.5	9.5	(2.8)	3.5	6.5	(0.7)

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	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 March 31, 2013	As of March 31, 2012
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	553,744	326,031
Call loans and bills bought	コールローン及び買入手形	135,426	67,397
Monetary claims bought	買入金銭債権	86,864	112,788
Trading assets	特定取引資産	7,228	8,002
Money held in trust	金銭の信託	4,000	3,948
Securities	有価証券	2,509,794	2,483,485
Loans and bills discounted	貸出金	7,387,934	7,272,698
Foreign exchanges	外国為替	10,616	10,691
Other assets	その他資産	109,182	141,301
Tangible fixed assets	有形固定資産	106,211	108,320
Intangible fixed assets	無形固定資産	38,098	43,386
Deferred tax assets	繰延税金資産	24,141	41,667
Customers' liabilities for acceptances and guarantees	支払承諾見返	79,728	89,049
Allowance for loan losses	貸倒引当金	(73,742)	(79,452)
Total assets	資産の部合計	10,979,231	10,629,316
(Liabilities)	(負債の部)		
Deposits	預金	9,818,196	9,567,576
Negotiable certificates of deposit	譲渡性預金	164,667	102,685
Call money and bills sold	コールマネー及び売渡手形	40,345	64,273
Trading liabilities	特定取引負債	2,052	2,190
Borrowed money	借入金	252,551	187,286
Foreign exchanges	外国為替	123	72
Bonds payable	社債	33,000	34,500
Other liabilities	その他負債	84,703	109,343
Reserve for employee retirement benefits	退職給付引当金	9,829	9,211
Reserve for directors' retirement benefits	役員退職慰労引当金	684	673
Reserve for contingent loss	偶発損失引当金	3,033	2,974
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,256	1,403
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,506	7,513
Acceptances and guarantees	支払承諾	79,728	89,049
Total liabilities	負債の部合計	10,497,680	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	148,197	153,188
Retained earnings	利益剰余金	201,138	189,845
Treasury stock	自己株式	(1,547)	(605)
Total shareholders' equity	株主資本合計	418,684	413,322
Valuation difference on available-for-sale securities	その他有価証券評価差額金	52,630	26,898
Deferred gains or losses on hedges	繰延ヘッジ損益	(301)	(15)
Revaluation reserve for land	土地再評価差額金	9,340	9,351
Accumulated other comprehensive income	その他の包括利益累計額合計	61,669	36,234
Stock acquisition rights	新株予約権	107	—
Minority interests	少数株主持分	1,089	1,003
Total net assets	純資産の部合計	481,550	450,561
Total liabilities and net assets	負債及び純資産の部合計	10,979,231	10,629,316

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
Ordinary income	経常収益	199,136	207,977
Interest income	資金運用収益	134,872	143,850
Interest on loans and discounts	貸出金利息	112,155	117,627
Interest and dividends on securities	有価証券利息配当金	21,058	23,719
Interest on call loans and bills bought	コールローン利息及び買入手形利息	240	190
Interest on receivables under resale agreements	買現先利息	2	17
Interest on deposits with other banks	預け金利息	352	873
Other interest income	その他の受入利息	1,063	1,421
Fees and commissions	役務取引等収益	37,396	37,676
Trading income	特定取引収益	325	614
Other ordinary income	その他業務収益	23,503	23,193
Other income	その他経常収益	3,038	2,642
Ordinary expenses	経常費用	169,804	169,112
Interest expenses	資金調達費用	10,870	13,834
Interest on deposits	預金利息	7,363	9,575
Interest on negotiable certificates of deposit	譲渡性預金利息	245	269
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	19	10
Interest on payables under securities lending transactions	債券貸借取引支払利息	2	2
Interest on borrowings and rediscounts	借入金利息	2,299	2,371
Interest on bonds payable	社債利息	588	929
Other interest expenses	その他の支払利息	350	676
Fees and commissions	役務取引等費用	13,876	13,414
Other ordinary expenses	その他業務費用	9,543	11,126
General and administrative expenses	営業経費	106,185	110,515
Other expenses	その他経常費用	29,329	20,220
Provision of allowance for loan losses	貸倒引当金繰入額	16,058	10,133
Other	その他の経常費用	13,271	10,087
Ordinary profits	経常利益	29,332	38,865
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	570	2,665
Loss on disposal of fixed assets	固定資産処分損	164	372
Impairment loss	減損損失	405	1,087
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	—	1,195
Other	その他の特別損失	—	10
Income before income taxes and minority interests	税金等調整前当期純利益	28,761	36,204
Income taxes-current	法人税、住民税及び事業税	4,119	7,184
Income taxes-deferred	法人税等調整額	6,467	14,833
Total income taxes	法人税等合計	10,587	22,018
Net income before adjusting minority interest	少数株主損益調整前当期純利益	18,174	14,186
Minority interests in net income	少数株主利益	69	56
Net income	当期純利益	18,105	14,129

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
Net income before adjusting minority interest	少数株主損益調整前当期純利益	18,174	14,186
Other comprehensive income	その他の包括利益	25,461	16,138
Valuation difference on available-for-sale securities	その他有価証券評価差額金	25,741	15,509
Deferred gains or losses on hedges	繰延ヘッジ損益	(286)	(18)
Revaluation reserve for land	土地再評価差額金	—	668
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	6	(21)
Total comprehensive income	包括利益	43,635	30,324
The amount attributable to owners of the parent	親会社株主に係る包括利益	43,550	30,258
The amount attributable to minority interest	少数株主に係る包括利益	85	65

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 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	当期変動額		
Total changes during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	70,895	70,895
Capital surplus	資本剰余金		
Balance at the beginning of the period	当期首残高	153,188	153,188
Changes of items during the period	当期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(0)
Retirement of treasury stock	自己株式の消却	(4,990)	—
Total changes during the period	当期変動額合計	(4,990)	(0)
Balance at the end of current period	当期末残高	148,197	153,188
Retained earnings	利益剰余金		
Balance at the beginning of the period	当期首残高	189,845	182,131
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,822)
Net income	当期純利益	18,105	14,129
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	406
Total changes during the period	当期変動額合計	11,293	7,713
Balance at the end of current period	当期末残高	201,138	189,845
Treasury stock	自己株式		
Balance at the beginning of the period	当期首残高	(605)	(600)
Changes of items during the period	当期変動額		
Purchase of treasury stock	自己株式の取得	(5,932)	(6)
Disposal of treasury stock	自己株式の処分	0	0
Retirement of treasury stock	自己株式の消却	4,990	—
Total changes during the period	当期変動額合計	(941)	(5)
Balance at the end of current period	当期末残高	(1,547)	(605)
Total shareholders' equity	株主資本合計		
Balance at the beginning of the period	当期首残高	413,322	405,614
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,822)
Net income	当期純利益	18,105	14,129
Purchase of treasury stock	自己株式の取得	(5,932)	(6)
Disposal of treasury stock	自己株式の処分	0	0
Retirement of treasury stock	自己株式の消却	—	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	406
Total changes during the period	当期変動額合計	5,361	7,708
Balance at the end of current period	当期末残高	418,684	413,322

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 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	26,898	11,419
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	25,731	15,478
Total changes during the period	当期変動額合計	25,731	15,478
Balance at the end of current period	当期末残高	52,630	26,898
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	(15)	3
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(286)	(18)
Total changes during the period	当期変動額合計	(286)	(18)
Balance at the end of current period	当期末残高	(301)	(15)
Revaluation reserve for land	土地再評価差額金		
Balance at the beginning of the period	当期首残高	9,351	8,683
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(10)	668
Total changes during the period	当期変動額合計	(10)	668
Balance at the end of current period	当期末残高	9,340	9,351
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	36,234	20,105
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	25,434	16,129
Total changes during the period	当期変動額合計	25,434	16,129
Balance at the end of current period	当期末残高	61,669	36,234
Stock acquisition rights	新株予約権		
Balance at the beginning of the period	当期首残高	—	—
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	107	—
Total changes during the period	当期変動額合計	107	—
Balance at the end of current period	当期末残高	107	—
Minority interests	少数株主持分		
Balance at the beginning of the period	当期首残高	1,003	938
Changes of items during the period	当期変動額		
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	85	65
Total changes during the period	当期変動額合計	85	65
Balance at the end of current period	当期末残高	1,089	1,003
Total net assets	純資産合計		
Balance at the beginning of the period	当期首残高	450,561	426,658
Changes of items during the period	当期変動額		
Cash dividends	剰余金の配当	(6,822)	(6,822)
Net income	当期純利益	18,105	14,129
Purchase of treasury stock	自己株式の取得	(5,932)	(6)
Disposal of treasury stock	自己株式の処分	0	0
Retirement of treasury stock	自己株式の消却	—	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩	10	406
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	25,627	16,194
Total changes during the period	当期変動額合計	30,988	23,902
Balance at the end of current period	当期末残高	481,550	450,561

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
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	税金等調整前当期純利益	28,761	36,204
Depreciation	減価償却費	9,090	10,295
Impairment losses	減損損失	405	1,087
Amortization of goodwill	のれん償却額	2,113	2,102
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(0)	(0)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(5,710)	(1,498)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	59	202
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	618	1,431
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	11	143
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(147)	(447)
Interest income	資金運用収益	(134,872)	(143,850)
Interest expenses	資金調達費用	10,870	13,834
Losses (gains) on securities	有価証券関係損益(△)	(414)	1,681
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(67)	49
Losses (gains) on foreign exchange	為替差損益(△)	(1,357)	2
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	164	366
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	774	1,300
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(138)	(499)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(115,236)	(48,062)
Net increase (decrease) in deposits	預金の純増減(△)	250,620	220,519
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	61,982	(42,000)
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	借入金(劣後特約付借入金を除く)の純増減(△)	77,765	(144,951)
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(14,706)	(7,109)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(42,105)	18,322
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	(23,928)	44,273
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	74	2,543
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	51	(58)
Interest income-cash basis	資金運用による収入	113,605	117,332
Interest expense-cash basis	資金調達による支出	(12,600)	(18,551)
Other, net	その他	10,020	1,894
Subtotal	小計	215,703	66,559
Income taxes paid	法人税等の支払額	(4,506)	(5,081)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	211,196	61,477
II. Cash flows from investing activities:			
	投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(937,155)	(1,735,224)
Proceeds from sales of securities	有価証券の売却による収入	695,672	1,357,350
Proceeds from redemption of securities	有価証券の償還による収入	255,911	229,771
Payments for increase in money held in trust	金銭の信託の増加による支出	(51)	(5)
Proceeds from fund management	投資活動としての資金運用による収入	21,126	23,719
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,176)	(3,315)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	29	168
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,096)	(9,546)
Decrease related to purchases of subsidiaries' equity affecting the scope of consolidation	連結の範囲の変更を伴う子会社株式の取得による支出	(17)	—
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	31,242	(137,081)
III. Cash flows from financing activities:			
	財務活動によるキャッシュ・フロー		
Proceeds from issuance of subordinated borrowed money	劣後特約付借入による収入	—	24,500
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(12,500)	(20,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	—	8,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(1,500)	(15,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(2,752)	(2,979)
Dividends paid	配当金の支払額	(6,822)	(6,822)
Dividends paid to minority shareholders	少数株主への配当金の支払額	(0)	(0)
Purchases of treasury stock	自己株式の取得による支出	(5,932)	(6)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(29,506)	(12,308)
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	74	(13)
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	213,006	(87,926)
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	226,181	314,107
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	439,187	226,181

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2013	As of March 31, 2012
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	394,219	224,048
Call loans and bills bought	コールローン	45,426	5,753
Monetary claims bought	買入金銭債権	86,860	112,777
Trading assets	特定取引資産	4,499	5,659
Securities	有価証券	1,269,622	1,315,428
Loans and bills discounted	貸出金	4,332,774	4,233,960
Foreign exchanges	外国為替	5,594	6,415
Other assets	その他資産	31,571	46,278
Tangible fixed assets	有形固定資産	81,257	81,817
Intangible fixed assets	無形固定資産	7,345	8,768
Deferred tax assets	繰延税金資産	11,485	24,340
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,481	40,987
Allowance for loan losses	貸倒引当金	(33,093)	(38,878)
Total assets	資産の部合計	6,276,045	6,067,357
(Liabilities)	(負債の部)		
Deposits	預金	5,585,481	5,443,116
Negotiable certificates of deposit	譲渡性預金	140,767	101,985
Call money and bills sold	コールマネー	38,464	64,109
Trading liabilities	特定取引負債	2,052	2,190
Borrowed money	借入金	165,061	119,236
Foreign exchanges	外国為替	62	31
Other liabilities	その他負債	26,102	40,620
Reserve for employee retirement benefits	退職給付引当金	113	143
Reserve for directors' retirement benefits	役員退職慰労引当金	294	304
Reserve for contingent loss	偶発損失引当金	2,169	2,294
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	848	803
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,506	7,513
Acceptances and guarantees	支払承諾	38,481	40,987
Total liabilities	負債の部合計	6,007,408	5,823,337
(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	64,632	58,277
Total shareholders' equity	株主資本合計	220,040	213,685
Valuation difference on available-for-sale securities	その他有価証券評価差額金	39,557	20,997
Deferred gains or losses on hedges	繰延ヘッジ損益	(301)	(15)
Revaluation reserve for land	土地再評価差額金	9,340	9,351
Total valuation and translation adjustments	評価・換算差額等合計	48,596	30,333
Total net assets	純資産の部合計	268,637	244,019
Total liabilities and net assets	負債及び純資産の部合計	6,276,045	6,067,357

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
Ordinary income	經常収益	103,086	105,460
Interest income	資金運用収益	76,217	82,101
<i>Interest on loans and discounts</i>	貸出金利息	61,597	65,573
<i>Interest and dividends on securities</i>	有価証券利息配当金	13,318	14,349
Fees and commissions	役務取引等収益	17,712	18,758
Trading income	特定取引収益	152	516
Other ordinary income	その他業務収益	7,452	2,920
Other income	その他經常収益	1,551	1,162
Ordinary expenses	經常費用	84,713	77,981
Interest expense	資金調達費用	6,224	8,511
<i>Interest on deposits</i>	預金利息	4,108	5,700
<i>Interest on borrowings and rediscounts</i>	借用金利息	1,546	1,911
Fees and commissions	役務取引等費用	7,089	7,069
Other ordinary expenses	その他業務費用	407	—
General and administrative expenses	営業経費	54,143	55,908
Provision of allowance for loan losses	貸倒引当金繰入額	8,487	3,274
Other expenses	その他經常費用	8,361	3,218
Ordinary profits	經常利益	18,373	27,478
Extraordinary loss	特別損失	442	2,461
Income before income taxes	税引前当期純利益	17,930	25,017
Income taxes-current	法人税、住民税及び事業税	270	45
Income taxes-deferred	法人税等調整額	5,344	13,563
Total income taxes	法人税等合計	5,615	13,609
Net income	当期純利益	12,315	11,407

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

Balance Sheets (Unaudited)

		As of March 31, 2013	As of March 31, 2012
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	158,344	101,656
Call loans and bills bought	コールローン	90,000	61,643
Trading account securities	商品有価証券	2,728	2,342
Money held in trust	金銭の信託	4,000	3,948
Securities	有価証券	1,228,276	1,156,403
Loans and bills discounted	貸出金	3,069,307	3,053,067
Foreign exchanges	外国為替	5,021	4,276
Other assets	その他資産	40,519	57,950
Tangible fixed assets	有形固定資産	29,900	31,187
Intangible fixed assets	無形固定資産	6,497	8,200
Deferred tax assets	繰延税金資産	13,836	18,236
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,533	26,110
Allowance for loan losses	貸倒引当金	(27,531)	(26,615)
Total assets	資産の部合計	4,647,435	4,498,409
(Liabilities)	(負債の部)		
Deposits	預金	4,250,622	4,147,648
Negotiable certificates of deposit	譲渡性預金	31,300	8,100
Call money and bills sold	コールマネー	1,881	164
Borrowed money	借入金	104,180	86,130
Foreign exchanges	外国為替	61	41
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	32,414	42,984
Reserve for employee retirement benefits	退職給付引当金	9,317	8,692
Reserve for directors' retirement benefits	役員退職慰労引当金	176	169
Reserve for contingent loss	偶発損失引当金	864	680
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	408	599
Acceptances and guarantees	支払承諾	26,533	26,110
Total liabilities	負債の部合計	4,472,758	4,336,320
(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	47,000	41,341
Total shareholders' equity	株主資本合計	157,320	151,660
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,356	10,427
Total valuation and translation adjustments	評価・換算差額等合計	17,356	10,427
Total net assets	純資産の部合計	174,676	162,088
Total liabilities and net assets	負債及び純資産の部合計	4,647,435	4,498,409

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
Ordinary income	經常収益	81,609	87,582
Interest income	資金運用収益	59,008	62,907
<i>Interest on loans and discounts</i>	貸出金利息	50,504	51,884
<i>Interest and dividends on securities</i>	有価証券利息配当金	8,146	10,699
Fees and commissions	役務取引等収益	15,768	14,885
Other ordinary income	その他業務収益	5,176	8,199
Other income	その他經常収益	1,657	1,588
Ordinary expenses	經常費用	69,975	74,470
Interest expense	資金調達費用	4,625	5,306
<i>Interest on deposits</i>	預金利息	3,259	3,880
<i>Interest on borrowings and rediscounts</i>	借用金利息	992	1,043
Fees and commissions	役務取引等費用	8,045	7,648
Other ordinary expenses	その他業務費用	538	1,743
General and administrative expenses	営業経費	46,022	48,790
Provision of allowance for loan losses	貸倒引当金繰入額	7,051	5,821
Other expenses	その他經常費用	3,691	5,161
Ordinary profits	經常利益	11,634	13,111
Extraordinary income	特別利益	2	7
Extraordinary loss	特別損失	160	190
Income before income taxes	税引前当期純利益	11,476	12,927
Income taxes-current	法人税、住民税及び事業税	3,215	6,410
Income taxes-deferred	法人税等調整額	989	1,232
Total income taxes	法人税等合計	4,205	7,642
Net income	当期純利益	7,270	5,284

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2013	change	Mar.31, 2012
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	161,812	(5,150)	166,963
Net interest income	資金利益	124,006	(6,014)	130,020
Net fees and commissions	役員取引等利益	23,520	(740)	24,261
Net trading income	特定取引利益	325	(289)	614
Net other income	その他業務利益	13,960	1,893	12,066
General and administrative expenses	営業経費	106,185	(4,330)	110,515
Amortization of goodwill	うちのれん償却	2,113	11	2,102
Total credit costs	不良債権処理額	18,657	5,903	12,753
Written-off of loans	貸出金償却	659	(138)	797
Provision of allowance for loan losses	貸倒引当金繰入額	16,058	5,925	10,133
Other credit costs	その他不良債権処理額	1,939	116	1,822
Net gains (losses) related to stocks	株式等損益	(8,637)	(3,377)	(5,259)
Other non-recurring gains (losses)	その他臨時損益	999	568	430
Ordinary profits	経常利益	29,332	(9,532)	38,865
Net extraordinary gains (losses)	特別損益	(570)	2,089	(2,660)
Income before income taxes	税金等調整前当期純利益	28,761	(7,442)	36,204
Income taxes-current	法人税、住民税及び事業税	4,119	(3,065)	7,184
Income taxes-deferred	法人税等調整額	6,467	(8,366)	14,833
Minority interests in income	少数株主利益	69	12	56
Net income	当期純利益	18,105	3,975	14,129

* 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)	62,823	186	62,636
Consolidated core net business profits	連結コア業務純益	53,771	(5,287)	59,058

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

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

* Consolidated core net business profits

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

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

Number of consolidated subsidiaries	連結子会社数	12	1	11
Number of affiliates under the equity method	持分法適用会社数	1	—	1

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2013		Mar.31, 2012
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	87,814	(903)	88,718
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	82,342	(6,189)	88,531
Domestic gross business profits	国内業務粗利益	85,826	(1,059)	86,886
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	80,354	(6,513)	86,867
Net interest income	資金利益	69,208	(4,051)	73,259
Net fees and commissions	役務取引等利益	10,294	(1,032)	11,327
Net trading income	特定取引利益	150	(363)	514
Net other income	その他業務利益	6,173	4,388	1,785
Net gains (losses) related to bonds	国債等債券損益	5,472	5,453	18
International gross business profits	国際業務粗利益	1,987	155	1,831
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,987	323	1,663
Net interest income	資金利益	785	454	331
Net fees and commissions	役務取引等利益	329	(33)	362
Net trading income	特定取引利益	2	(0)	2
Net other income	その他業務利益	870	(264)	1,135
Net gains (losses) related to bonds	国債等債券損益	—	(167)	167
General and administrative expenses	経費(臨時処理分を除く)	50,925	(3,305)	54,231
Personnel expenses	人件費	25,939	(621)	26,560
Non-personnel expenses	物件費	22,638	(2,304)	24,943
Taxes	税金	2,347	(379)	2,726
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)	36,888	2,401	34,486
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	31,416	(2,884)	34,300
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(2,681)	(730)	(1,950)
Net business profits	業務純益	39,569	3,132	36,437
Net gains (losses) related to bonds	国債等債券損益	5,472	5,285	186
Net non-recurring gains (losses)	臨時損益	(21,196)	(12,238)	(8,958)
Credit related costs ②	不良債権処理額②	12,065	5,656	6,409
Written-off of loans	貸出金償却	45	(91)	137
Provision of allowance for loan losses	個別貸倒引当金繰入額	11,168	5,943	5,224
Losses on sales of non-performing loans	延滞債権売却損	49	38	11
Provision of reserve for contingent loss	偶発損失引当金繰入額	63	(207)	271
Other credit costs	その他の債権売却損等	738	(26)	764
(Reference) Total credit costs ①+②	(参考)与信費用①+②	9,384	4,925	4,458
Net gains (losses) related to stocks	株式等損益	(6,758)	(5,448)	(1,310)
Gains on sales of stocks and other securities	株式等売却益	137	54	83
Losses on sales of stocks and other securities	株式等売却損	10	(285)	296
Losses on devaluation of stocks and other securities	株式等償却	6,885	5,788	1,097
Ordinary profits	経常利益	18,373	(9,105)	27,478
Net extraordinary gains (losses)	特別損益	(442)	2,019	(2,461)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(81)	101	(182)
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	81	(101)	182
Impairment loss	減損損失	361	(722)	1,083
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	—	(1,195)	1,195
Income before income taxes	税引前当期純利益	17,930	(7,086)	25,017
Income taxes-current	法人税、住民税及び事業税	270	224	45
Income taxes-deferred	法人税等調整額	5,344	(8,219)	13,563
Net income	当期純利益	12,315	908	11,407

【Hokkaido Bank (Non-consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2013		Mar.31, 2012
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	66,746	(4,553)	71,300
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	63,166	(4,693)	67,860
Domestic gross business profits	国内業務粗利益	65,847	(4,516)	70,363
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	62,267	(4,540)	66,807
Net interest income	資金利益	54,085	(3,171)	57,256
Net fees and commissions	役務取引等利益	7,645	488	7,157
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	4,116	(1,833)	5,950
Net gains (losses) related to bonds	国債等債券損益	3,580	24	3,555
International gross business profits	国際業務粗利益	899	(37)	936
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	899	(152)	1,052
Net interest income	資金利益	301	(48)	350
Net fees and commissions	役務取引等利益	76	(3)	80
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	521	14	506
Net gains (losses) related to bonds	国債等債券損益	—	115	(115)
General and administrative expenses	経費(臨時処理分を除く)	44,204	(2,239)	46,443
Personnel expenses	人件費	18,760	91	18,668
Non-personnel expenses	物件費	23,296	(1,730)	25,027
Taxes	税金	2,147	(600)	2,747
Net business profits (before provision (reversal) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	22,542	(2,314)	24,856
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	18,962	(2,454)	21,416
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(2,568)	(1,207)	(1,360)
Net business profits	業務純益	25,110	(1,106)	26,217
Net gains (losses) related to bonds	国債等債券損益	3,580	139	3,440
Net non-recurring gains (losses)	臨時損益	(13,476)	(370)	(13,106)
Credit related costs ②	不良債権処理額②	10,225	2,900	7,324
Written-off of loans	貸出金償却	56	32	23
Provision of allowance for loan losses	個別貸倒引当金純繰入額	9,620	2,438	7,182
Losses on sales of non-performing loans	延滞債権等売却損	118	107	11
Provision of reserve for contingent loss	偶発損失引当金繰入額	184	130	53
Other credit costs	その他の債権売却損等	245	192	53
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	7,656	1,692	5,964
Net gains (losses) related to stocks	株式等損益	(1,808)	1,920	(3,729)
Gains on sales of stocks and other securities	株式等売却益	255	127	128
Losses on sales of stocks and other securities	株式等売却損	195	15	179
Losses on devaluation of stocks and other securities	株式等償却	1,869	(1,808)	3,677
Ordinary profits	経常利益	11,634	(1,476)	13,111
Net extraordinary gains (losses)	特別損益	(158)	25	(183)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(73)	104	(178)
Gain on disposal of noncurrent assets	固定資産処分益	2	(4)	7
Loss on disposal of noncurrent assets	固定資産処分損	76	(108)	185
Impairment loss	減損損失	84	78	5
Income before income taxes	税引前当期純利益	11,476	(1,451)	12,927
Income taxes-current	法人税、住民税及び事業税	3,215	(3,195)	6,410
Income taxes-deferred	法人税等調整額	989	(242)	1,232
Net income	当期純利益	7,270	1,986	5,284

2. Average Balance of Use and Source of Funds

【Domestic】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2013			Mar.31, 2012			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	10,074.9	205.3	9,869.5	5,718.2	96.5	5,621.6	4,356.6	108.7	4,247.8			
Loans and bills discounted	貸出金	7,263.4	122.3	7,141.0	4,209.6	54.3	4,155.2	3,053.7	68.0	2,985.7			
Securities	有価証券	2,349.4	(2.9)	2,352.4	1,200.5	(21.5)	1,222.1	1,148.8	18.6	1,130.2			
Interest-bearing liabilities	資金調達勘定	9,987.6	185.2	9,802.3	5,668.9	86.3	5,582.6	4,318.6	98.9	4,219.7			
Deposits and NCD	預金(NCD含む)	9,727.0	212.8	9,514.1	5,520.1	98.0	5,422.0	4,206.9	114.8	4,092.1			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2013			Mar.31, 2012			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	10,151.8	191.2	9,960.6	5,774.8	83.1	5,691.7	4,377.0	108.1	4,268.8			
Loans and bills discounted	貸出金	7,277.8	130.3	7,147.5	4,216.8	57.7	4,159.1	3,061.0	72.6	2,988.4			
Securities	有価証券	2,417.2	(7.4)	2,424.7	1,241.2	(21.5)	1,262.7	1,176.0	14.0	1,161.9			
Interest-bearing liabilities	資金調達勘定	10,057.3	173.6	9,883.7	5,722.1	74.0	5,648.0	4,335.2	99.5	4,235.6			
Deposits and NCD	預金(NCD含む)	9,790.3	210.9	9,579.4	5,567.5	96.1	5,471.4	4,222.7	114.7	4,108.0			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2013			Mar.31, 2012			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	1.32	(0.13)	1.45	1.31	(0.12)	1.43	1.34	(0.13)	1.47			
Loans and bills discounted (b)	貸出金利回り	1.54	(0.10)	1.64	1.46	(0.11)	1.57	1.65	(0.08)	1.73			
Securities	有価証券利回り	0.87	(0.15)	1.02	1.05	(0.07)	1.12	0.68	(0.23)	0.91			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.03	(0.10)	1.13	0.97	(0.10)	1.07	1.11	(0.09)	1.20			
Deposits and NCD (d)	預金等利回り	0.07	(0.03)	0.10	0.07	(0.03)	0.10	0.07	(0.02)	0.09			
Expense ratio (e)	預金経費率	0.95	(0.08)	1.03	0.89	(0.08)	0.97	1.03	(0.08)	1.11			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.46	(0.08)	1.54	1.38	(0.09)	1.47	1.57	(0.07)	1.64			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.51	0.00	0.51	0.48	(0.02)	0.50	0.54	0.02	0.52			
Interest rate spread (a)-(c)	総資金利鞘	0.29	(0.02)	0.31	0.33	(0.02)	0.35	0.23	(0.03)	0.26			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2013			Mar.31, 2012			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	1.33	(0.12)	1.45	1.31	(0.13)	1.44	1.34	(0.13)	1.47			
Loans and Bills discounted (b)	貸出金利回り	1.54	(0.10)	1.64	1.46	(0.11)	1.57	1.64	(0.09)	1.73			
Securities	有価証券利回り	0.88	(0.15)	1.03	1.07	(0.06)	1.13	0.69	(0.22)	0.91			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.05	(0.10)	1.15	0.99	(0.11)	1.10	1.12	(0.10)	1.22			
Deposits and NCD (d)	預金等利回り	0.07	(0.03)	0.10	0.07	(0.03)	0.10	0.07	(0.02)	0.09			
Expense ratio (e)	預金経費率	0.97	(0.08)	1.05	0.91	(0.07)	0.98	1.04	(0.09)	1.13			
Spread between loans and deposits rates(b)-(d)	預貸金直接利差	1.46	(0.08)	1.54	1.38	(0.08)	1.46	1.57	(0.07)	1.64			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.49	0.00	0.49	0.46	(0.01)	0.47	0.52	0.02	0.50			
Interest rate spread (a)-(c)	総資金利鞘	0.27	(0.02)	0.29	0.32	(0.01)	0.33	0.22	(0.03)	0.25			

4. Net Business Profits

For the fiscal year ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 2012
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	50,379	(5,338)	55,717	31,416	(2,884)	34,300	18,962	(2,454)	21,416
As per employee (in thousands of yen)	一人当たり(千円)	9,677	(1,124)	10,802	11,236	(1,137)	12,373	7,868	(1,107)	8,975
Net business profits	業務純益	64,680	2,026	62,654	39,569	3,132	36,437	25,110	(1,106)	26,217
As per employee (in thousands of yen)	一人当たり(千円)	12,424	277	12,147	14,152	1,007	13,144	10,419	(568)	10,988

5. ROE・OHR・ROA

(1) ROE (Return on Equity)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 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	13.14	(2.80)	15.94	12.25	(2.32)	14.57	15.13	(3.89)	19.02
Net business profits per common shareholders' equity	業務純益ベース	17.00	(0.98)	17.98	15.43	(0.05)	15.48	20.49	(3.14)	23.63
Net income per common shareholders' equity	当期純利益ベース	4.84	0.40	4.44	4.80	(0.04)	4.84	4.93	1.41	3.52

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 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	65.37	1.00	64.37	61.84	0.59	61.25	69.98	1.54	68.44
Gross business profits basis	業務粗利益ベース	61.54	(1.37)	62.91	57.99	(3.13)	61.12	66.22	1.09	65.13

(3) ROA (Return on Assets)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 2012	Mar.31, 2013	(A-B)	Mar.31, 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	0.47	(0.06)	0.53	0.52	(0.05)	0.57	0.41	(0.06)	0.47
Net business profits on assets	業務純益ベース	0.61	0.01	0.60	0.66	0.05	0.61	0.55	(0.03)	0.58
Net income on assets	当期純利益ベース	0.18	0.02	0.16	0.20	0.01	0.19	0.15	0.04	0.11

6. Net Gains and Losses on Securities

【FG(consolidated)】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2013		Mar.31, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	9,052	5,474	3,578
Gains on sales	売却益	9,891	4,600	5,290
Gains on redemption	償還益	107	107	—
Losses on sales	売却損	528	(563)	1,091
Losses on redemption	償還損	—	(572)	572
Losses on devaluation	償却	417	369	48
Net gains (losses) related to stocks and others	株式等損益	(8,637)	(3,377)	(5,259)
Gains on sales	売却益	393	182	210
Losses on sales	売却損	205	(579)	785
Losses on devaluation	償却	8,824	4,139	4,685

【Total of two banks】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2013		Mar.31, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	9,052	5,425	3,626
Gains on sales	売却益	9,891	4,521	5,369
Gains on redemption	償還益	107	107	—
Losses on sales	売却損	528	(473)	1,001
Losses on redemption	償還損	—	(693)	693
Losses on devaluation	償却	417	369	48
Net gains (losses) related to stocks and others	株式等損益	(8,567)	(3,527)	(5,039)
Gains on sales	売却益	393	181	211
Losses on sales	売却損	205	(270)	475
Losses on devaluation	償却	8,754	3,979	4,775

【Hokuriku bank】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2013		Mar.31, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	5,472	5,285	186
Gains on sales	売却益	5,879	5,693	186
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	—	—	—
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	407	407	—
Net gains (losses) related to stocks and others	株式等損益	(6,758)	(5,448)	(1,310)
Gains on sales	売却益	137	54	83
Losses on sales	売却損	10	(285)	296
Losses on devaluation	償却	6,885	5,788	1,097

【Hokkaido bank】

	(Japanese)	For the fiscal year ended		(Millions of yen)
		Mar.31, 2013		Mar.31, 2012
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,580	139	3,440
Gains on sales	売却益	4,011	(1,172)	5,183
Gains on redemption	償還益	107	107	—
Losses on sales	売却損	528	(473)	1,001
Losses on redemption	償還損	—	(693)	693
Losses on devaluation	償却	10	(38)	48
Net gains (losses) related to stocks and others	株式等損益	(1,808)	1,920	(3,729)
Gains on sales	売却益	255	127	128
Losses on sales	売却損	195	15	179
Losses on devaluation	償却	1,869	(1,808)	3,677

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2013				As of Mar.31, 2012		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	3,511	2,588	3,751	240	922	1,093	170
Available-for-sale securities	その他有価証券	76,541	36,949	85,432	8,891	39,591	56,710	17,118
Stocks	株式	23,494	20,787	29,650	6,155	2,707	15,748	13,041
Bonds	債券	46,745	8,618	47,742	997	38,126	38,857	730
Other	その他	6,301	7,543	8,039	1,738	(1,241)	2,104	3,346
Total	合計	80,052	39,537	89,184	9,131	40,514	57,803	17,288
Stocks	株式	23,494	20,787	29,650	6,155	2,707	15,748	13,041
Bonds	債券	50,256	11,205	51,494	1,238	39,051	39,950	898
Other	その他	6,301	7,545	8,039	1,738	(1,243)	2,104	3,348

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2013				As of Mar.31, 2012		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	3,287	2,478	3,527	240	808	979	170
Available-for-sale securities	その他有価証券	83,131	36,557	89,034	5,903	46,573	59,817	13,243
Stocks	株式	30,482	20,725	33,640	3,157	9,756	19,005	9,248
Bonds	債券	46,982	8,622	47,989	1,006	38,360	39,087	726
Other	その他	5,665	7,209	7,404	1,738	(1,544)	1,724	3,268
Total	合計	86,418	39,036	92,562	6,143	47,382	60,796	13,414
Stocks	株式	30,482	20,725	33,640	3,157	9,756	19,005	9,248
Bonds	債券	50,269	11,098	51,517	1,247	39,171	40,066	894
Other	その他	5,665	7,211	7,404	1,738	(1,546)	1,724	3,270

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2013				As of Mar.31, 2012		
		(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	56,717	26,219	59,702	2,985	30,497	39,682	9,185
Stocks	株式	17,006	13,014	19,725	2,718	3,992	11,888	7,895
Bonds	債券	34,745	8,559	34,877	132	26,185	26,488	302
Other	その他	4,965	4,645	5,100	134	319	1,306	986
Total	合計	56,717	26,219	59,702	2,985	30,497	39,682	9,185
Stocks	株式	17,006	13,014	19,725	2,718	3,992	11,888	7,895
Bonds	債券	34,745	8,559	34,877	132	26,185	26,488	302
Other	その他	4,965	4,645	5,100	134	319	1,306	986

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2013				As of Mar.31, 2012		
		(A)	Valuation difference			(B)	Valuation difference	
			(A)-(B)	Gains	Losses		Gains	Losses
Bonds being held to maturity	満期保有目的	3,287	2,478	3,527	240	808	979	170
Available-for-sale securities	その他有価証券	26,414	10,338	29,331	2,917	16,075	20,134	4,058
Stocks	株式	13,476	7,711	13,915	439	5,764	7,117	1,353
Bonds	債券	12,237	62	13,111	874	12,175	12,599	423
Other	その他	700	2,564	2,304	1,603	(1,863)	418	2,281
Total	合計	29,701	12,816	32,859	3,157	16,884	21,113	4,229
Stocks	株式	13,476	7,711	13,915	439	5,764	7,117	1,353
Bonds	債券	15,524	2,538	16,639	1,114	12,985	13,578	592
Other	その他	700	2,566	2,304	1,603	(1,865)	418	2,283

8. Capital Adequacy Ratio (Domestic Standard)

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

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.88%	0.16%	0.59%	11.72%	11.29%
Tier1 ratio	Tier1比率	8.20%	0.38%	0.75%	7.82%	7.45%
(2) Tier1 capital	Tier1	389,309	8,189	18,467	381,119	370,841
(3) Tier2 capital	Tier2	175,749	(14,766)	(16,239)	190,515	191,988
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	29,667	(758)	(1,408)	30,425	31,075
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,581	(7)	(331)	7,589	7,912
Subordinated debts	劣後ローン(債券)残高	138,500	(14,000)	(14,500)	152,500	153,000
(4) Deductions	控除項目	759	(284)	(450)	1,043	1,210
(5) Capital (2)+(3)-(4)	自己資本	564,298	(6,292)	2,678	570,591	561,619
(6) Risk-weighted assets	リスクアセット	4,746,828	(121,299)	(225,327)	4,868,128	4,972,156

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.78%	(0.07%)	0.46%	11.85%	11.32%
Tier1 ratio	Tier1比率	8.23%	0.46%	1.02%	7.77%	7.21%
(2) Tier1 capital	Tier1	219,342	6,716	14,647	212,625	204,695
(3) Tier2 capital	Tier2	94,757	(16,841)	(21,882)	111,599	116,640
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,676	(2,834)	(4,051)	16,510	17,727
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,581	(7)	(331)	7,589	7,912
Subordinated debts	劣後ローン(債券)残高	73,500	(14,000)	(17,500)	87,500	91,000
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	314,047	(10,125)	(7,235)	324,172	321,283
(6) Risk-weighted assets	リスクアセット	2,664,989	(70,068)	(171,422)	2,735,058	2,836,412

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.78%	(0.07%)	0.45%	11.85%	11.33%
Tier1 ratio	連結Tier1比率	8.23%	0.45%	1.01%	7.78%	7.22%
(2) Tier1 capital	Tier1	219,433	6,550	14,456	212,882	204,976
(3) Tier2 capital	Tier2	94,757	(16,841)	(21,888)	111,599	116,646
(4) Deductions	控除項目	52	—	—	52	52
(5) Capital (2)+(3)-(4)	自己資本	314,138	(10,291)	(7,431)	324,429	321,570
(6) Risk-weighted assets	リスクアセット	2,665,438	(70,220)	(171,935)	2,735,658	2,837,373

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.23%	0.43%	0.64%	10.80%	10.59%
Tier1 ratio	Tier1比率	7.62%	0.45%	0.57%	7.17%	7.05%
(2) Tier1 capital	Tier1	156,514	5,659	7,921	150,854	148,592
(3) Tier2 capital	Tier2	74,062	(2,384)	(691)	76,446	74,753
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	9,062	(2,384)	(3,691)	11,446	12,753
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	65,000	—	3,000	65,000	62,000
(4) Deductions	控除項目	—	(50)	(50)	50	50
(5) Capital (2)+(3)-(4)	自己資本	230,576	3,325	7,281	227,250	223,295
(6) Risk-weighted assets	リスクアセット	2,052,364	(51,263)	(54,831)	2,103,628	2,107,196

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.39%	0.55%	0.79%	10.84%	10.60%
Tier1 ratio	連結Tier1比率	7.64%	0.46%	0.54%	7.18%	7.10%
(2) Tier1 capital	Tier1	157,594	5,656	7,236	151,937	150,357
(3) Tier2 capital	Tier2	77,886	(326)	2,652	78,212	75,234
(4) Deductions	控除項目	564	(285)	(452)	849	1,016
(5) Capital (2)+(3)-(4)	自己資本	234,916	5,615	10,341	229,300	224,574
(6) Risk-weighted assets	リスクアセット	2,061,805	(52,213)	(55,662)	2,114,018	2,117,467

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	36,632	(3,050)	(12,288)	39,683	48,921
Doubtful	危険債権	157,613	11,023	23,956	146,590	133,657
Substandard	要管理債権	42,412	(8,111)	4,457	50,524	37,954
Non Performing Loans	(1) 小計	236,659	(138)	16,125	236,797	220,533
	Normal	7,350,460	119,443	123,921	7,231,016	7,226,538
Total	(2) 合計	7,587,119	119,305	140,047	7,467,814	7,447,072
NPL ratio (%)	(1)/(2) 比率	3.11%	(0.06%)	0.15%	3.17%	2.96%

Amount of partial write-off	部分直接償却実施額	107,504	(7,704)	(14,987)	115,209	122,492
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	26,188	(4,230)	(10,013)	30,419	36,201
Doubtful	危険債権	103,446	7,094	13,817	96,352	89,629
Substandard	要管理債権	18,792	(7,901)	369	26,693	18,422
Non Performing Loans	(1) 小計	148,428	(5,038)	4,173	153,466	144,254
	Normal	4,286,367	94,851	41,006	4,191,515	4,245,360
Total	(2) 合計	4,434,795	89,813	45,180	4,344,982	4,389,615
NPL ratio (%)	(1)/(2) 比率	3.34%	(0.19%)	0.06%	3.53%	3.28%

Amount of partial write-off	部分直接償却実施額	76,355	(3,182)	(8,518)	79,538	84,874
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	10,443	1,180	(2,275)	9,263	12,719
Doubtful	危険債権	54,167	3,929	10,138	50,237	44,028
Substandard	要管理債権	23,620	(210)	4,088	23,830	19,531
Non Performing Loans	(1) 小計	88,230	4,899	11,951	83,331	76,279
	Normal	3,064,093	24,591	82,915	3,039,501	2,981,177
Total	(2) 合計	3,152,323	29,491	94,866	3,122,832	3,057,457
NPL ratio (%)	(1)/(2) 比率	2.79%	0.13%	0.30%	2.66%	2.49%

Amount of partial write-off	部分直接償却実施額	31,148	(4,522)	(6,469)	35,671	37,617
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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 Mar.31, 2013 (a)	36,632	31,313	5,318	100.00%	100.00%
		As of Mar.31, 2012 (b)	39,683	33,821	5,861	100.00%	100.00%
		(a) - (b)	(3,050)	(2,507)	(542)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2013 (a)	157,613	99,487	33,997	58.48%	84.69%
		As of Mar.31, 2012 (b)	146,590	94,237	31,189	59.57%	85.56%
		(a) - (b)	11,023	5,249	2,808	(1.09%)	(0.87%)
Substandard	要管理債権	As of Mar.31, 2013 (a)	42,412	23,917	5,104	27.59%	68.42%
		As of Mar.31, 2012 (b)	50,524	25,616	6,789	27.25%	64.13%
		(a) - (b)	(8,111)	(1,698)	(1,685)	0.34%	4.29%
Total	合計	As of Mar.31, 2013 (a)	236,659	154,717	44,421	54.21%	84.14%
		As of Mar.31, 2012 (b)	236,797	153,675	43,841	52.74%	83.41%
		(a) - (b)	(138)	1,042	579	1.47%	0.73%

【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 Mar.31, 2013 (a)	26,188	22,148	4,040	100.00%	100.00%
		As of Mar.31, 2012 (b)	30,419	25,664	4,754	100.00%	100.00%
		(a) - (b)	(4,230)	(3,516)	(714)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2013 (a)	103,446	70,924	16,283	50.06%	84.30%
		As of Mar.31, 2012 (b)	96,352	66,868	17,137	58.12%	87.18%
		(a) - (b)	7,094	4,056	(854)	(8.06%)	(2.88%)
Substandard	要管理債権	As of Mar.31, 2013 (a)	18,792	10,363	2,125	25.22%	66.46%
		As of Mar.31, 2012 (b)	26,693	12,761	4,011	28.79%	62.83%
		(a) - (b)	(7,901)	(2,397)	(1,886)	(3.57%)	3.63%
Total	合計	As of Mar.31, 2013 (a)	148,428	103,437	22,449	49.89%	84.81%
		As of Mar.31, 2012 (b)	153,466	105,295	25,903	53.77%	85.49%
		(a) - (b)	(5,038)	(1,857)	(3,454)	(3.88%)	(0.68%)

【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 Mar.31, 2013 (a)	10,443	9,165	1,278	100.00%	100.00%
		As of Mar.31, 2012 (b)	9,263	8,156	1,106	100.00%	100.00%
		(a) - (b)	1,180	1,008	171	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2013 (a)	54,167	28,562	17,714	69.18%	85.43%
		As of Mar.31, 2012 (b)	50,237	27,368	14,052	61.44%	82.45%
		(a) - (b)	3,929	1,193	3,662	7.74%	2.98%
Substandard	要管理債権	As of Mar.31, 2013 (a)	23,620	13,553	2,978	29.58%	69.99%
		As of Mar.31, 2012 (b)	23,830	12,854	2,777	25.30%	65.59%
		(a) - (b)	(210)	698	200	4.28%	4.40%
Total	合計	As of Mar.31, 2013 (a)	88,230	51,280	21,971	59.46%	83.02%
		As of Mar.31, 2012 (b)	83,331	48,379	17,937	51.32%	79.58%
		(a) - (b)	4,899	2,900	4,034	8.14%	3.44%

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	11,087	2,182	(1,240)	8,905	12,328
Non-accrual delinquent loans	延滞債権額	180,830	5,637	13,250	175,193	167,579
Loans past due for 3 months or more	3カ月以上延滞債権額	101	(604)	(617)	706	719
Restructured loans	貸出条件緩和債権額	42,310	(7,507)	5,075	49,818	37,235
Total	合計	234,331	(291)	16,467	234,622	217,863
Total loans and bills discounted	貸出金残高	7,402,082	115,054	160,927	7,287,027	7,241,155

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.14%	0.02%	(0.03%)	0.12%	0.17%
Non-accrual delinquent loans	延滞債権額	2.44%	0.04%	0.13%	2.40%	2.31%
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	0.57%	(0.11%)	0.06%	0.68%	0.51%
Total	合計	3.16%	(0.05%)	0.16%	3.21%	3.00%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	7,495	1,474	(1,062)	6,020	8,557
Non-accrual delinquent loans	延滞債権額	120,453	1,136	5,230	119,316	115,222
Loans past due for 3 months or more	3カ月以上延滞債権額	101	(544)	(178)	646	280
Restructured loans	貸出条件緩和債権額	18,690	(7,357)	547	26,047	18,142
Total	合計	146,740	(5,290)	4,538	152,031	142,202
Total loans and bills discounted	貸出金残高	4,332,774	98,813	80,445	4,233,960	4,252,329

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.17%	0.03%	(0.03%)	0.14%	0.20%
Non-accrual delinquent loans	延滞債権額	2.78%	(0.03%)	0.08%	2.81%	2.70%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	(0.01%)	(0.00%)	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.43%	(0.18%)	0.01%	0.61%	0.42%
Total	合計	3.38%	(0.21%)	0.04%	3.59%	3.34%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,592	707	(178)	2,884	3,771
Non-accrual delinquent loans	延滞債権額	60,377	4,500	8,019	55,876	52,357
Loans past due for 3 months or more	3カ月以上延滞債権額	—	(60)	(439)	60	439
Restructured loans	貸出条件緩和債権額	23,620	(150)	4,527	23,770	19,092
Total	合計	87,590	4,998	11,929	82,591	75,660
Total loans and bills discounted	貸出金残高	3,069,307	16,240	80,481	3,053,067	2,988,825

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.11%	0.02%	(0.01%)	0.09%	0.12%
Non-accrual delinquent loans	延滞債権額	1.96%	0.13%	0.21%	1.83%	1.75%
Loans past due for 3 months or more	3カ月以上延滞債権額	—	(0.00%)	(0.01%)	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.76%	(0.01%)	0.13%	0.77%	0.63%
Total	合計	2.85%	0.15%	0.32%	2.70%	2.53%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	60,625	(4,868)	(5,900)	65,493	66,526
General allowance	一般貸倒引当金	20,256	(5,249)	(8,560)	25,506	28,817
Specific allowance	個別貸倒引当金	40,368	380	2,659	39,987	37,709

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	33,093	(5,784)	(9,385)	38,878	42,478
General allowance	一般貸倒引当金	12,059	(2,681)	(4,631)	14,740	16,690
Specific allowance	個別貸倒引当金	21,034	(3,103)	(4,753)	24,138	25,788

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	27,531	916	3,484	26,615	24,047
General allowance	一般貸倒引当金	8,197	(2,568)	(3,929)	10,766	12,126
Specific allowance	個別貸倒引当金	19,333	3,484	7,413	15,849	11,920

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.09%	(2.50%)	(6.24%)	51.59%	55.33%
After partial write-off	部分直接償却後	25.87%	(2.04%)	(4.66%)	27.91%	30.53%
Amount of partial write-off	部分直接償却実施額	106,892	(7,853)	(14,043)	114,746	120,936

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.05%	(2.08%)	(7.03%)	51.13%	56.08%
After partial write-off	部分直接償却後	22.55%	(3.02%)	(7.32%)	25.57%	29.87%
Amount of partial write-off	部分直接償却実施額	76,355	(3,182)	(8,518)	79,538	84,874

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	49.15%	(3.33%)	(4.65%)	52.48%	53.80%
After partial write-off	部分直接償却後	31.43%	(0.79%)	(0.35%)	32.22%	31.78%
Amount of partial write-off	部分直接償却実施額	30,537	(4,671)	(5,524)	35,208	36,062

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,008,172	307,321	484,322	9,700,850	9,523,849
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,790,346	210,908	512,648	9,579,438	9,277,698
Loans (term-end balance)	貸出金(末残)	7,402,082	115,054	160,927	7,287,027	7,241,155
Loans (average balance)	貸出金(平残)	7,277,862	130,337	290,194	7,147,524	6,987,667

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(末残)	5,726,249	181,147	286,327	5,545,102	5,439,922
Deposits (average balance)	預金(平残)	5,567,560	96,144	239,015	5,471,415	5,328,544
Loans (term-end balance)	貸出金(末残)	4,332,774	98,813	80,445	4,233,960	4,252,329
Loans (average balance)	貸出金(平残)	4,216,831	57,708	115,750	4,159,123	4,101,081

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(末残)	4,281,922	126,174	197,994	4,155,748	4,083,927
Deposits (average balance)	預金(平残)	4,222,786	114,763	273,632	4,108,022	3,949,153
Loans (term-end balance)	貸出金(末残)	3,069,307	16,240	80,481	3,053,067	2,988,825
Loans (average balance)	貸出金(平残)	3,061,030	72,628	174,444	2,988,401	2,886,586

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,692,589	(72,452)	(133,810)	4,765,041	4,826,399
% to total loans	中小企業等貸出比率	63.39%	(2.00%)	(3.26%)	65.39%	66.65%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,797,581	(28,987)	(73,748)	2,826,568	2,871,329
% to total loans	中小企業等貸出比率	64.56%	(2.19%)	(2.96%)	66.75%	67.52%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,895,008	(43,465)	(60,062)	1,938,473	1,955,070
% to total loans	中小企業等貸出比率	61.74%	(1.75%)	(3.67%)	63.49%	65.41%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	2,072,249	51,693	78,933	2,020,556	1,993,315
Housing loans	うち住宅系ローン残高	1,963,846	51,478	78,278	1,912,368	1,885,567
Other consumer loans	うちその他のローン残高	108,402	214	654	108,187	107,747

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,114,752	52,187	72,251	1,062,565	1,042,500
Housing loans	うち住宅系ローン残高	1,066,128	55,318	80,118	1,010,810	986,009
Other consumer loans	うちその他のローン残高	48,623	(3,131)	(7,867)	51,754	56,490

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2013			As of Mar.31,2012	As of Mar.31,2011
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	957,497	(494)	6,682	957,991	950,815
Housing loans	うち住宅系ローン残高	897,718	(3,840)	(1,840)	901,558	899,558
Other consumer loans	うちその他のローン残高	59,779	3,346	8,522	56,433	51,257

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 Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,402,082	100.0%	7,287,027	100.0%
Manufacturing	製造業	851,985	11.5%	888,939	12.2%
Agriculture and forestry	農業、林業	30,420	0.4%	31,711	0.4%
Fishery	漁業	5,041	0.1%	5,534	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,765	0.0%	3,529	0.0%
Construction	建設業	284,047	3.8%	306,487	4.2%
Utilities	電気・ガス・熱供給・水道業	103,076	1.4%	108,784	1.5%
Communication	情報通信業	37,481	0.5%	37,491	0.5%
Transportation and postal activities	運輸業、郵便業	176,196	2.4%	172,863	2.4%
Wholesale and retail	卸売業、小売業	794,436	10.7%	832,644	11.4%
Finance and insurance	金融業、保険業	324,768	4.4%	325,217	4.5%
Real estate and goods rental and leasing	不動産業、物品賃貸業	569,116	7.7%	566,479	7.8%
Other services	各種サービス業(学術研究他)	554,384	7.5%	557,755	7.7%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,550,007 299,064	21.0% 4.0%	1,380,637 281,169	18.9% 3.9%
Others	その他	2,118,348	28.6%	2,068,947	28.4%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	234,331	100.0%	234,622	100.0%
Manufacturing	製造業	37,067	15.8%	34,964	14.9%
Agriculture and forestry	農業、林業	971	0.4%	913	0.4%
Fishery	漁業	2,327	1.0%	2,387	1.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	209	0.1%	256	0.1%
Construction	建設業	37,950	16.2%	40,152	17.1%
Utilities	電気・ガス・熱供給・水道業	250	0.1%	—	—
Communication	情報通信業	1,551	0.7%	1,748	0.7%
Transportation and postal activities	運輸業、郵便業	3,797	1.6%	3,432	1.5%
Wholesale and retail	卸売業、小売業	44,170	18.8%	42,252	18.0%
Finance and insurance	金融業、保険業	3,804	1.6%	3,760	1.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	27,728	11.9%	25,790	11.0%
Other services	各種サービス業(学術研究他)	34,657	14.8%	40,827	17.4%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	39,843	17.0%	38,137	16.3%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,332,774	100.0%	4,233,960	100.0%
Manufacturing	製造業	569,942	13.2%	598,557	14.1%
Agriculture and forestry	農業、林業	17,856	0.4%	19,204	0.5%
Fishery	漁業	3,070	0.1%	3,703	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,304	0.0%	1,775	0.0%
Construction	建設業	181,339	4.2%	199,077	4.7%
Utilities	電気・ガス・熱供給・水道業	57,633	1.3%	58,472	1.4%
Communication	情報通信業	23,508	0.5%	23,002	0.5%
Transportation and postal activities	運輸業、郵便業	83,285	1.9%	87,351	2.1%
Wholesale and retail	卸売業、小売業	476,787	11.0%	495,494	11.7%
Finance and insurance	金融業、保険業	171,901	4.0%	172,635	4.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	324,758	7.5%	332,131	7.8%
Other services	各種サービス業(学術研究他)	306,746	7.1%	301,810	7.1%
Government, local government	地方公共団体等	973,898	22.5%	850,222	20.1%
(Government)	(うち政府向け)	279,064	6.4%	281,169	6.6%
Others	その他	1,140,747	26.3%	1,090,527	25.8%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	146,740	100.0%	152,031	100.0%
Manufacturing	製造業	26,875	18.3%	24,229	15.9%
Agriculture and forestry	農業、林業	47	0.0%	70	0.0%
Fishery	漁業	2,014	1.4%	2,063	1.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	85	0.1%	141	0.1%
Construction	建設業	29,590	20.2%	30,317	19.9%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—
Communication	情報通信業	1,005	0.7%	1,211	0.8%
Transportation and postal activities	運輸業、郵便業	2,158	1.5%	2,018	1.3%
Wholesale and retail	卸売業、小売業	31,124	21.2%	30,691	20.2%
Finance and insurance	金融業、保険業	205	0.1%	186	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	15,300	10.4%	16,351	10.8%
Other services	各種サービス業(学術研究他)	17,583	12.0%	24,290	16.0%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	20,750	14.1%	20,458	13.5%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,069,307	100.0%	3,053,067	100.0%
Manufacturing	製造業	282,043	9.2%	290,382	9.5%
Agriculture and forestry	農業、林業	12,564	0.4%	12,507	0.4%
Fishery	漁業	1,971	0.1%	1,831	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,461	0.0%	1,754	0.1%
Construction	建設業	102,708	3.3%	107,410	3.5%
Utilities	電気・ガス・熱供給・水道業	45,443	1.5%	50,312	1.6%
Communication	情報通信業	13,973	0.4%	14,489	0.5%
Transportation and postal activities	運輸業、郵便業	92,911	3.0%	85,512	2.8%
Wholesale and retail	卸売業、小売業	317,649	10.3%	337,150	11.0%
Finance and insurance	金融業、保険業	152,867	5.0%	152,582	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	244,358	8.0%	234,348	7.7%
Other services	各種サービス業(学術研究他)	247,638	8.1%	255,945	8.4%
Government, local government	地方公共団体等	576,109	18.8%	530,415	17.4%
(Government)	(うち政府向け)	20,000	0.7%	—	—
Others	その他	977,601	31.9%	978,420	32.0%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2013		As of Mar.31,2012	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	87,590	100.0%	82,591	100.0%
Manufacturing	製造業	10,192	11.6%	10,734	13.0%
Agriculture and forestry	農業、林業	923	1.1%	842	1.0%
Fishery	漁業	313	0.4%	323	0.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	124	0.1%	114	0.2%
Construction	建設業	8,359	9.5%	9,834	11.9%
Utilities	電気・ガス・熱供給・水道業	250	0.3%	—	—
Communication	情報通信業	545	0.6%	536	0.7%
Transportation and postal activities	運輸業、郵便業	1,639	1.9%	1,414	1.7%
Wholesale and retail	卸売業、小売業	13,046	14.9%	11,560	14.0%
Finance and insurance	金融業、保険業	3,599	4.1%	3,574	4.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,428	14.2%	9,439	11.4%
Other services	各種サービス業(学術研究他)	17,074	19.5%	16,537	20.0%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	19,093	21.8%	17,679	21.4%