

Summary :

May 12, 2014

Financial Results for Fiscal 2013

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

http://www.hokuhoku-fg.co.jp/

Address:

1-2-26 Tsutsumicho-dori, Toyama-city, Toyama Pref., 930-8637, Japan

Representative:

Name: Eishin Ihori

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 25, 2014

Commencement of Dividend Payment (scheduled):

June 26, 2014

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

1. Financial Highlights for Fiscal 2013 (for the fiscal year ended March 31, 2014)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2013	190,966	(4.1)	49,448	68.6	27,332	51.0
Fiscal 2012	199,136	(4.3)	29,332	(24.5)	18,105	28.1

Reference: Comprehensive income Fiscal 2013: ¥36,190 million, Fiscal 2012: ¥43,635 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 2013	19.20	19.18	5.9	0.4	25.9
Fiscal 2012	12.19	12.19	4.0	0.3	14.7

Reference: Equity in Income from Investments in Affiliates: Fiscal 2013: ¥1 million; Fiscal 2012: ¥0 million

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2013	11,114,807	505,125	4.5	335.36
Fiscal 2012	10,979,231	481,550	4.4	317.93

Reference: Own Capital: as of March 31, 2014: ¥503,766 million; as of March 31, 2013: ¥480,353 million

Notes: Own Capital Ratio was calculated as follows: (Total Net Assets-Stock Acquisition Rights-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 2013	251,285	42,628	10,808	743,974
Fiscal 2012	211,196	31,242	(29,506)	439,187

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 2012	—	0.00	—	3.75	3.75	5,023	30.7	1.2
Fiscal 2013	—	0.00	—	4.00	4.00	5,358	20.8	3.0
Fiscal 2014 (forecast)	—	0.00	—	4.00	4.00		37.2	

3. Earnings Estimates for Fiscal 2014 (for the fiscal year ending March 31, 2015)

(%: 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	89,500	(6.1)	13,500	(42.8)	7,500	(39.0)	4.99
Full Year	179,000	(6.3)	28,000	(43.4)	16,000	(41.5)	10.74

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, 2014 : 1,351,630,146 ; as of March 31, 2013 : 1,351,630,146

(b) Number of Treasury Stock at the end of fiscal year:
as of March 31, 2014 : 12,067,668 ; as of March 31, 2013 : 12,266,448

(c) Average number of Common Stock:
Fiscal 2013 : 1,339,539,861 ; Fiscal 2012 : 1,352,326,352

(Reference) Non-consolidated Financial Statements for Fiscal 2013

1. Financial Highlights for Fiscal 2013(for the fiscal year ended March 31, 2014)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2013	6,564	(19.5)	6,050	(20.9)	5,882	(22.4)	5,880	(22.4)
Fiscal 2012	8,154	3.1	7,647	3.0	7,585	3.6	7,581	3.6

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2013	3.18	3.18
Fiscal 2012	4.41	4.41

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2013	279,247	235,918	84.4	135.25
Fiscal 2012	254,930	236,575	92.8	135.83

Reference : Own Capital : as of March 31, 2014: ¥235,727million ; as of March 31, 2013: ¥236,467 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 2012	—	7.50	—	7.50	15.00
Fiscal 2013	—	7.50	—	7.50	15.00
Fiscal 2014 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2013
(Ended March 31, 2014)



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 2013 (Ended March 31,2014)

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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, 2014			Mar.31, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	190.9	(8.1)	(4.1%)	199.1
Ordinary profits	経常利益	49.4	20.1	68.6%	29.3
Net income	当期純利益	27.3	9.2	51.0%	18.1

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2014			Mar.31, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	178.0	(6.6)	(3.6%)	184.6
Core gross business profits	コア業務粗利益	142.2	(3.2)	(2.2%)	145.5
Net interest income	資金利益	121.7	(2.6)		124.3
Domestic	国内業務部門	120.7	(2.5)		123.2
International	国際業務部門	0.9	(0.1)		1.0
Net fees and commissions	役員取引等利益	17.7	(0.5)		18.3
Net trading income	特定取引利益	0.3	0.1		0.1
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	2.4	(0.1)		2.6
Gains on foreign exchange transactions	うち外国為替売買益	1.6	0.3		1.3
Income from derivatives	うち金融派生商品収益	0.8	(0.2)		1.0
General and administrative expenses	経費	94.0	(1.0)		95.1
Personnel	人件費	44.3	(0.3)		44.6
Non-personnel	物件費	45.2	(0.7)		45.9
Core net business profits	コア業務純益	48.2	(2.1)	(4.2%)	50.3
Net gains (losses) related to bonds	国債等債券損益	1.4	(7.5)		9.0
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)	49.7	(9.6)		59.4
Provision (reversal) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	—	5.2		(5.2)
Net business profits	業務純益	49.7	(14.9)		64.6
Net non-recurring gains (losses)	臨時損益	(1.2)	33.4		(34.6)
Credit related costs (2)	不良債権処理額(2)	(1.3)	(23.6)		22.2
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(1.3)	(18.4)		17.0
Net gains (losses) related to stocks	株式等損益	0.7	9.3		(8.5)
Ordinary profits	経常利益	48.5	18.5	61.7%	30.0
Net extraordinary gains (losses)	特別損益	(2.0)	(1.4)		(0.6)
Income taxes	法人税等	18.9	9.1		9.8
Income taxes-deferred	法人税等調整額	13.9	7.5		6.3
Net income	当期純利益	27.5	7.9	40.5%	19.5

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2014			Mar.31, 2013 (B)
		(A)	(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	97.7	(5.2)	(5.1%)	103.0
Core gross business profits	コ ア 業 務 粗 利 益	77.0	(5.2)	(6.4%)	82.3
Net interest income	資 金 利 益	66.3	(3.6)		69.9
Domestic	国 内 業 務 部 門	65.5	(3.6)		69.2
International	国 際 業 務 部 門	0.7	0.0		0.7
Net fees and commissions	役 務 取 引 等 利 益	9.1	(1.5)		10.6
Net trading income	特 定 取 引 利 益	0.3	0.1		0.1
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	1.3	(0.2)		1.5
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.1	0.2		0.8
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.1	(0.4)		0.5
General and administrative expenses	経 費	50.5	(0.3)		50.9
Personnel	人 件 費	25.6	(0.3)		25.9
Non-personnel	物 件 費	22.6	(0.0)		22.6
Core net business profits	コ ア 業 務 純 益	26.4	(4.9)	(15.7%)	31.4
Net gains (losses) related to bonds	国 債 等 債 券 損 益	1.4	(4.0)		5.4
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)	27.8	(8.9)		36.8
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	—	2.6		(2.6)
Net business profits	業 務 純 益	27.8	(11.6)		39.5
Net non-recurring gains (losses)	臨 時 損 益	2.5	23.7		(21.1)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(4.2)	(16.3)		12.0
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(4.2)	(13.6)		9.3
Net gains (losses) related to stocks	株 式 等 損 益	0.1	6.9		(6.7)
Ordinary profits	経 常 利 益	30.4	12.0	65.8%	18.3
Net extraordinary gains (losses)	特 別 損 益	(2.0)	(1.6)		(0.4)
Income taxes	法 人 税 等	10.5	4.9		5.6
Income taxes-deferred	法 人 税 等 調 整 額	9.4	4.0		5.3
Net income	当 期 純 利 益	17.8	5.5	44.8%	12.3

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2014			Mar.31, 2013
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	80.2	(1.4)	(1.7%)	81.6
Core gross business profits	コ ア 業 務 粗 利 益	65.2	2.0	3.2%	63.1
Net interest income	資 金 利 益	55.4	1.0		54.3
Domestic	国 内 業 務 部 門	55.2	1.1		54.0
International	国 際 業 務 部 門	0.1	(0.1)		0.3
Net fees and commissions	役 務 取 引 等 利 益	8.6	0.9		7.7
Net trading income	特 定 取 引 利 益	—	—		—
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	1.1	0.1		1.0
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.5	0.0		0.5
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.6	0.1		0.5
General and administrative expenses	経 費	43.4	(0.7)		44.2
Personnel	人 件 費	18.7	(0.0)		18.7
Non-personnel	物 件 費	22.6	(0.6)		23.2
Core net business profits	コ ア 業 務 純 益	21.7	2.8	14.9%	18.9
Net gains (losses) related to bonds	国 債 等 債 券 損 益	0.0	(3.5)		3.5
Net business Profits (before provision (reversal) of general allowance for loan losses)	業 務 純 益 (一般貸倒引当金繰入前)	21.8	(0.6)		22.5
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.2)	1.3		(2.5)
Net business profits	業 務 純 益	23.1	(1.9)		25.1
Net non-recurring gains (losses)	臨 時 損 益	(5.0)	8.4		(13.4)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	4.1	(6.0)		10.2
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	2.8	(4.7)		7.6
Net gains (losses) related to stocks	株 式 等 損 益	0.5	2.3		(1.8)
Ordinary profits	経 常 利 益	18.0	6.4	55.3%	11.6
Net extraordinary gains (losses)	特 別 損 益	0.0	0.1		(0.1)
Income taxes	法 人 税 等	8.3	4.1		4.2
Income taxes-deferred	法 人 税 等 調 整 額	4.4	3.4		0.9
Net income	当 期 純 利 益	9.6	2.4	33.3%	7.2

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	7,336.3	(65.7)	49.3	7,402.0	7,287.0
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,639.6	(52.9)	(125.4)	4,692.5	4,765.0
Housing and consumer loans	(3) 個人ローン	2,109.8	37.5	89.2	2,072.2	2,020.5
Housing loans	住宅系ローン	1,996.6	32.8	84.3	1,963.8	1,912.3
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	63.24%	(0.15%)	(2.15%)	63.39%	65.39%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.75%	0.76%	1.03%	27.99%	27.72%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	4,227.6	(105.0)	(6.2)	4,332.7	4,233.9
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,765.1	(32.4)	(61.4)	2,797.5	2,826.5
Housing and consumer loans	(3) 個人ローン	1,143.5	28.7	80.9	1,114.7	1,062.5
Housing loans	住宅系ローン	1,095.7	29.5	84.8	1,066.1	1,010.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	65.40%	0.84%	(1.35%)	64.56%	66.75%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	27.04%	1.32%	1.95%	25.72%	25.09%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	3,108.6	39.3	55.6	3,069.3	3,053.0
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	1,874.4	(20.5)	(64.0)	1,895.0	1,938.4
Housing and consumer loans	(3) 個人ローン	966.2	8.7	8.2	957.4	957.9
Housing loans	住宅系ローン	900.9	3.2	(0.5)	897.7	901.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	60.29%	(1.45%)	(3.20%)	61.74%	63.49%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	31.08%	(0.11%)	(0.29%)	31.19%	31.37%

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

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31, 2013	As of Mar.31, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	10,172.0	163.8	471.2	10,008.1	9,700.8
Individual deposits*	うち個人預金(含む 譲渡性預金)	7,005.5	92.8	233.2	6,912.7	6,772.2
Total individual assets	(1) 個人預かり資産	7,647.3	120.9	258.3	7,526.3	7,388.9
Individual deposits* (deposits in yen)	個人預金(円貨)	6,977.3	93.9	234.4	6,883.3	6,742.8
Investment products (for individuals)	(2) 投資型金融商品	670.0	27.0	23.9	642.9	646.0
Foreign currency deposits	外貨預金	28.1	(1.1)	(1.1)	29.3	29.3
Public bonds	公共債	302.9	52.3	46.0	250.5	256.8
Investment trusts	投資信託	338.8	(24.2)	(20.9)	363.1	359.8
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.76%	0.22%	0.02%	8.54%	8.74%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31, 2013	As of Mar.31, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,909.0	182.8	363.9	5,726.2	5,545.1
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,869.2	98.6	181.9	3,770.5	3,687.2
Total individual assets	(1) 個人預かり資産	4,237.2	89.6	155.2	4,147.5	4,081.9
Individual deposits* (deposits in yen)	個人預金(円貨)	3,850.6	100.5	185.2	3,750.0	3,665.3
Investment products (for individuals)	(2) 投資型金融商品	386.5	(10.8)	(30.0)	397.4	416.5
Foreign currency deposits	外貨預金	18.5	(1.9)	(3.3)	20.5	21.9
Public bonds	公共債	171.8	15.4	3.6	156.4	168.2
Investment trusts	投資信託	196.1	(24.4)	(30.3)	220.5	226.4
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.12%	(0.46%)	(1.08%)	9.58%	10.20%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31, 2013	As of Mar.31, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	4,262.9	(18.9)	107.2	4,281.9	4,155.7
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,136.2	(5.8)	51.3	3,142.1	3,084.9
Total individual assets	(1) 個人預かり資産	3,410.1	31.2	103.0	3,378.8	3,307.0
Individual deposits* (deposits in yen)	個人預金(円貨)	3,126.6	(6.6)	49.1	3,133.2	3,077.5
Investment products (for individuals)	(2) 投資型金融商品	283.4	37.8	53.9	245.5	229.5
Foreign currency deposits	外貨預金	9.5	0.7	2.1	8.8	7.4
Public bonds	公共債	131.0	36.9	42.3	94.1	88.6
Investment trusts	投資信託	142.7	0.1	9.3	142.5	133.4
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.31%	1.05%	1.37%	7.26%	6.94%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
		As of Mar.31,2014			As of Mar.31,2013			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,481.4	(16.4)	2,497.8	1,238.3	(31.2)	1,269.6	1,243.1	14.8	1,228.2
Government bonds	国債	1,411.1	(40.0)	1,451.1	667.6	(14.9)	682.6	743.4	(25.1)	768.5
Local government bonds	地方債	416.5	(44.0)	460.5	218.8	(34.8)	253.7	197.6	(9.2)	206.8
Corporate bonds	社債	342.5	(0.9)	343.5	184.6	(2.3)	187.0	157.9	1.4	156.5
Japanese stocks	株式	178.5	36.9	141.6	106.4	14.3	92.0	72.1	22.6	49.5
Foreign securities	外国証券	60.2	(7.1)	67.4	46.9	3.0	43.8	13.3	(10.2)	23.5
Others	その他	72.3	38.7	33.5	13.7	3.4	10.2	58.6	35.3	23.3
Average duration to maturity of yen bonds (years) ※	円債デュレーション(年)※	3.45	(0.43)	3.88	3.75	(0.33)	4.08	3.16	(0.53)	3.69

※ Excluding investment balance hedged with derivative transactions

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

(Non-consolidated)

(Billions of yen)

	(Japanese)	Total of two banks								
		As of Mar.31,2014			As of Mar.31,2013			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他の有価証券	92.6	9.5	83.1	64.3	7.6	56.7	28.3	1.9	26.4
Japanese stocks	株式	47.4	17.0	30.4	30.4	13.4	17.0	17.0	3.5	13.4
Japanese bonds	債券	40.5	(6.4)	46.9	30.7	(4.0)	34.7	9.8	(2.4)	12.2
Others	その他	4.6	(1.0)	5.6	3.1	(1.7)	4.9	1.4	0.7	0.7

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2014		As of Mar.31,2013	As of Mar.31,2014		As of Mar.31,2013	As of Mar.31,2014		As of Mar.31,2013
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他の有価証券	86.5	9.9	76.5	64.3	7.6	56.7	28.8	2.0	26.7
Japanese stocks	株式	40.5	17.0	23.4	30.4	13.4	17.0	17.0	3.5	13.4
Japanese bonds	債券	40.3	(6.3)	46.7	30.7	(4.0)	34.7	9.8	(2.4)	12.2
Others	その他	5.5	(0.7)	6.3	3.1	(1.7)	4.9	1.9	0.9	1.0

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	30.5	(6.1)	(9.2)	36.6	39.7
Doubtful	危険債権	134.5	(23.1)	(12.1)	157.6	146.6
Substandard	要管理債権	36.4	(6.0)	(14.1)	42.4	50.5
Non Performing Loan	(1) 小計 (金融再生法開示債権)	201.3	(35.3)	(35.4)	236.7	236.8
Normal	正常債権	7,321.3	(29.2)	90.2	7,350.5	7,231.0
Total	(2) 合計 (総与信)	7,522.6	(64.5)	54.7	7,587.1	7,467.8
NPL ratio	(1)/(2) 開示債権比率	2.67%	(0.44%)	(0.50%)	3.11%	3.17%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31, 2012
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	22.4	(3.7)	(8.0)	26.2	30.4
Doubtful	危険債権	81.6	(21.8)	(14.7)	103.4	96.4
Substandard	要管理債権	16.3	(2.4)	(10.3)	18.8	26.7
Non Performing Loan	(1) 小計 (金融再生法開示債権)	120.3	(28.1)	(33.1)	148.4	153.5
Normal	正常債権	4,195.2	(91.1)	3.6	4,286.4	4,191.5
Total	(2) 合計 (総与信)	4,315.5	(119.3)	(29.4)	4,434.8	4,345.0
NPL ratio	(1)/(2) 開示債権比率	2.78%	(0.56%)	(0.75%)	3.34%	3.53%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31, 2012
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	8.1	(2.3)	(1.1)	10.4	9.3
Doubtful	危険債権	52.9	(1.2)	2.6	54.2	50.2
Substandard	要管理債権	20.1	(3.5)	(3.7)	23.6	23.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	81.0	(7.1)	(2.2)	88.2	83.3
Normal	正常債権	3,126.1	61.9	86.5	3,064.1	3,039.5
Total	(2) 合計 (総与信)	3,207.1	54.7	84.2	3,152.3	3,122.8
NPL ratio	(1)/(2) 開示債権比率	2.52%	(0.27%)	(0.14%)	2.79%	2.66%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)		Hokuriku bank (non-consolidated)		Hokkaido bank (non-consolidated)	
		As of Mar.31,2014	As of Mar.31,2013	As of Mar.31,2014	As of Mar.31,2013	As of Mar.31,2014	As of Mar.31,2013
Capital adequacy ratio	自己資本比率	12.31%	11.88%	12.40%	11.78%	10.76%	11.23%

※Mar.31,2014 : based on basel III Mar.31,2013 : based on basel II

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2014		
		Full year		Change from FY 2013
		Interim	Full year	
Ordinary income	経常収益	89.5	179.0	(11.9)
Ordinary profits	経常利益	13.5	28.0	(21.4)
Net income	当期純利益	7.5	16.0	(11.3)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2014								
		Hokuriku bank			Hokkaido bank					
		Interim	Full year	Change from FY 2013	Interim	Full year	Change from FY 2013	Interim	Full year	Change from FY 2013
Ordinary Income	経常収益	83.0	165.5	(12.5)	45.0	90.0	(7.7)	38.0	75.5	(4.7)
Core gross business profits	コア業務粗利益	70.0	139.0	(3.2)	38.5	76.0	(1.0)	31.5	63.0	(2.2)
General and administrative expenses	経費	48.0	95.0	0.9	26.0	51.0	0.4	22.0	44.0	0.5
Core net business profits	コア業務純益	22.0	44.0	(4.2)	12.5	25.0	(1.4)	9.5	19.0	(2.7)
Total credit costs	与信費用	5.5	11.0	12.3	3.0	6.0	10.2	2.5	5.0	2.1
Ordinary profits	経常利益	14.5	29.0	(19.5)	8.5	16.5	(13.9)	6.0	12.5	(5.5)
Net income	当期純利益	9.0	18.0	(9.5)	5.0	10.0	(7.8)	4.0	8.0	(1.6)

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	Year-end (forecast)	Annual	Change from FY 2013
Dividend per common share	普通株式	¥0.00	¥4.00	¥4.00	—
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, 2014	As of March 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	844,182	553,744
Call loans and bills bought	コールローン及び買入手形	85,734	135,426
Monetary claims bought	買入金銭債権	80,161	86,864
Trading assets	特定取引資産	5,007	7,228
Money held in trust	金銭の信託	7,759	4,000
Securities	有価証券	2,493,619	2,509,794
Loans and bills discounted	貸出金	7,323,290	7,387,934
Foreign exchanges	外国為替	14,506	10,616
Other assets	その他資産	98,254	109,182
Tangible fixed assets	有形固定資産	103,563	106,211
Intangible fixed assets	無形固定資産	32,905	38,098
Deferred tax assets	繰延税金資産	11,378	24,141
Customers' liabilities for acceptances and guarantees	支払承諾見返	73,661	79,728
Allowance for loan losses	貸倒引当金	(59,218)	(73,742)
Total assets	資産の部合計	11,114,807	10,979,231
(Liabilities)	(負債の部)		
Deposits	預金	9,912,365	9,818,196
Negotiable certificates of deposit	譲渡性預金	235,439	164,667
Call money and bills sold	コールマネー及び売渡手形	57,273	40,345
Trading liabilities	特定取引負債	1,434	2,052
Borrowed money	借入金	121,797	252,551
Foreign exchanges	外国為替	151	123
Bonds payable	社債	58,000	33,000
Other liabilities	その他負債	123,643	84,703
Reserve for employee retirement benefits	退職給付引当金	—	9,829
Liability for retirement benefit	退職給付に係る負債	14,961	—
Reserve for directors' retirement benefits	役員退職慰労引当金	328	684
Reserve for contingent loss	偶発損失引当金	2,499	3,033
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,252	1,256
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,872	7,506
Acceptances and guarantees	支払承諾	73,661	79,728
Total liabilities	負債の部合計	10,609,681	10,497,680
(Net assets)	(純資産の部)		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	148,193	148,197
Retained earnings	利益剰余金	222,995	201,138
Treasury stock	自己株式	(1,529)	(1,547)
Total shareholders' equity	株主資本合計	440,554	418,684
Valuation difference on available-for-sale securities	その他有価証券評価差額金	61,301	52,630
Deferred gains or losses on hedges	繰延ヘッジ損益	(194)	(301)
Revaluation reserve for land	土地再評価差額金	8,182	9,340
Remeasurements of defined benefit plans	退職給付に係る調整累計額	(6,077)	—
Accumulated other comprehensive income	その他の包括利益累計額合計	63,211	61,669
Stock acquisition rights	新株予約権	191	107
Minority interests	少数株主持分	1,168	1,089
Total net assets	純資産の部合計	505,125	481,550
Total liabilities and net assets	負債及び純資産の部合計	11,114,807	10,979,231

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

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Income (Unaudited)

Millions of yen

		For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2013
Ordinary income	経常収益	190,966	199,136
Interest income	資金運用収益	130,268	134,872
Interest on loans and discounts	貸出金利息	106,127	112,155
Interest and dividends on securities	有価証券利息配当金	22,053	21,058
Interest on call loans and bills bought	コールローン利息及び買入手形利息	273	240
Interest on receivables under resale agreements	買現先利息	2	2
Interest on deposits with other banks	預け金利息	819	352
Other interest income	その他の受入利息	992	1,063
Fees and commissions	役務取引等収益	37,067	37,396
Trading income	特定取引収益	573	325
Other ordinary income	その他業務収益	15,072	23,503
Other income	その他経常収益	7,984	3,038
Reversal of allowance for loan losses	貸倒引当金戻入益	2,839	—
Other	その他の経常収益	5,144	3,038
Ordinary expenses	経常費用	141,517	169,804
Interest expenses	資金調達費用	8,875	10,870
Interest on deposits	預金利息	5,049	7,363
Interest on negotiable certificates of deposit	譲渡性預金利息	310	245
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	61	19
Interest on payables under securities lending transactions	債券貸借取引支払利息	0	2
Interest on borrowings and rediscounts	借入金利息	2,053	2,299
Interest on bonds payable	社債利息	655	588
Other interest expenses	その他の支払利息	744	350
Fees and commissions	役務取引等費用	14,342	13,876
Other ordinary expenses	その他業務費用	8,753	9,543
General and administrative expenses	営業経費	105,212	106,185
Other expenses	その他経常費用	4,333	29,329
Provision of allowance for loan losses	貸倒引当金繰入額	—	16,058
Other	その他の経常費用	4,333	13,271
Ordinary profits	経常利益	49,448	29,332
Extraordinary income	特別利益	187	—
Gain on disposal of fixed assets	固定資産処分益	5	—
Compensation for transfer	移転補償金	181	—
Extraordinary loss	特別損失	2,302	570
Loss on disposal of fixed assets	固定資産処分損	160	164
Impairment loss	減損損失	2,142	405
Income before income taxes and minority interests	税金等調整前当期純利益	47,333	28,761
Income taxes-current	法人税、住民税及び事業税	5,875	4,119
Income taxes-deferred	法人税等調整額	14,062	6,467
Total income taxes	法人税等合計	19,938	10,587
Net income before adjusting minority interest	少数株主損益調整前当期純利益	27,394	18,174
Minority interests in net income	少数株主利益	61	69
Net income	当期純利益	27,332	18,105

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2013
Net income before adjusting minority interest	少数株主損益調整前当期純利益	27,394	18,174
Other comprehensive income	その他の包括利益	8,795	25,461
Valuation difference on available-for-sale securities	その他有価証券評価差額金	8,642	25,741
Deferred gains or losses on hedges	繰延ヘッジ損益	106	(286)
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	46	6
Total comprehensive income	包括利益	36,190	43,635
The amount attributable to owners of the parent	親会社株主に係る包括利益	36,110	43,550
The amount attributable to minority interest	少数株主に係る包括利益	79	85

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the fiscal year ended March 31, 2014	Shareholders' equity					Total shareholders' equity
	株主資本					
	Capital stock	Capital surplus	Retained earnings	Treasury stock		
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	
Balance at the beginning of the period 当期首残高	70,895	148,197	201,138	(1,547)		418,684
Changes of items during the period 当期変動額						
Cash dividends 剰余金の配当	—	—	(6,634)	—		(6,634)
Net income 当期純利益	—	—	27,332	—		27,332
Purchase of treasury stock 自己株式の取得	—	—	—	(17)		(17)
Disposal of treasury stock 自己株式の処分	—	(4)	—	35		30
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	—	—	1,158	—		1,158
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	—	—	—	—		—
Total changes during the period 当期変動額合計	—	(4)	21,856	18		21,870
Balance at the end of current period 当期末残高	70,895	148,193	222,995	(1,529)		440,554

Millions of yen

For the fiscal year ended March 31, 2014	Accumulated other comprehensive income:					Total accumulated other comprehensive income	Stock acquisition rights	Minority interests	Total net assets
	その他の包括利益累計額								
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans					
その他の有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	少数株主持分	純資産合計		
Balance at the beginning of the period 当期首残高	52,630	(301)	9,340	—	61,669	107	1,089	481,550	
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当	—	—	—	—	—	—	—	(6,634)	
Net income 当期純利益	—	—	—	—	—	—	—	27,332	
Purchase of treasury stock 自己株式の取得	—	—	—	—	—	—	—	(17)	
Disposal of treasury stock 自己株式の処分	—	—	—	—	—	—	—	30	
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	—	—	—	—	—	—	—	1,158	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	8,671	106	(1,158)	(6,077)	1,542	83	79	1,705	
Total changes during the period 当期変動額合計	8,671	106	(1,158)	(6,077)	1,542	83	79	23,575	
Balance at the end of current period 当期末残高	61,301	(194)	8,182	(6,077)	63,211	191	1,168	505,125	

Millions of yen

For the fiscal year ended March 31, 2013	Shareholders' equity				
	株主資本				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
	資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the period 当期首残高	70,895	153,188	189,845	(605)	413,322
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	—	18,105
Purchase of treasury stock 自己株式の取得	—	—	—	(5,932)	(5,932)
Disposal of treasury stock 自己株式の処分	—	(0)	—	0	0
Retirement of treasury stock 自己株式の消却	—	(4,990)	—	4,990	—
Reversal of revaluation reserve for land 土地再評価差額金の取崩	—	—	10	—	10
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	—	—	—	—	—
Total changes during the period 当期変動額合計	—	(4,990)	11,293	(941)	5,361
Balance at the end of current period 当期末残高	70,895	149,197	201,138	(1,547)	418,684

Millions of yen

For the fiscal year ended March 31, 2013	Accumulated other comprehensive income:						Stock acquisition rights 新株予約権	Minority interests 少数株主持分	Total net assets 純資産合計
	その他の包括利益累計額								
	Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred gains or losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total 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	26,898	(15)	9,351	—	36,234	—	1,003	450,561	
Changes of items during the period 当期変動額									
Cash dividends 剰余金の配当	—	—	—	—	—	—	—	(6,822)	
Net income 当期純利益	—	—	—	—	—	—	—	18,105	
Purchase of treasury stock 自己株式の取得	—	—	—	—	—	—	—	(5,932)	
Disposal of treasury stock 自己株式の処分	—	—	—	—	—	—	—	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	
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	25,731	(286)	(10)	—	25,434	107	85	25,627	
Total changes during the period 当期変動額合計	25,731	(286)	(10)	—	25,434	107	85	30,988	
Balance at the end of current period 当期末残高	52,630	(301)	9,340	—	61,669	107	1,089	481,550	

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2013
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	47,333	28,761
Depreciation	減価償却費	8,564	9,090
Impairment losses	減損損失	2,142	405
Amortization of goodwill	のれん償却額	2,102	2,113
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(1)	(0)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(14,523)	(5,710)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(534)	59
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	(9,829)	618
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	14,961	-
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(356)	11
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(3)	(147)
Interest income	資金運用収益	(130,268)	(134,872)
Interest expenses	資金調達費用	8,875	10,870
Losses (gains) on securities	有価証券関係損益(△)	(2,097)	(414)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	41	(67)
Losses (gains) on foreign exchange	為替差損益(△)	(960)	(1,357)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	154	164
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	2,221	774
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(618)	(138)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	64,644	(115,236)
Net increase (decrease) in deposits	預金の純増減(△)	94,168	250,620
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	70,771	61,982
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(△)	(125,754)	77,765
Net decrease (increase) in due from banks (excluding deposits with the Bank of Japan)	預け金(目銀預け金を除く)の純増(△)減	14,348	(14,706)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	56,395	(42,105)
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	16,928	(23,928)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(3,890)	74
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	27	51
Interest income-cash basis	資金運用による収入	110,504	113,605
Interest expense-cash basis	資金調達による支出	(10,814)	(12,600)
Other, net	その他	42,505	10,020
Subtotal	小計	257,038	215,703
Income taxes paid	法人税等の支払額	(5,753)	(4,506)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	251,285	211,196
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	(333,634)	(937,155)
Proceeds from sales of securities	有価証券の売却による収入	169,289	695,672
Proceeds from redemption of securities	有価証券の償還による収入	193,526	255,911
Payments for increase in money held in trust	金銭の信託の増加による支出	(13,719)	(51)
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	9,910	-
Proceeds from fund management	投資活動としての資金運用による収入	22,053	21,126
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,654)	(3,176)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	43	29
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,186)	(1,096)
Payments for 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	42,628	31,242
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	15,000	-
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(20,000)	(12,500)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	25,000	-
Repayment of subordinated bonds	劣後特約付社債の償還による支出	-	(1,500)
Expenditures for fund procurement	財務活動としての資金調達による支出	(2,539)	(2,752)
Dividends paid	配当金の支払額	(6,634)	(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	(17)	(5,932)
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	10,808	(29,506)
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	64	74
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	304,786	213,006
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	439,187	226,181
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	743,974	439,187

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2014	As of March 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	696,147	394,219
Call loans and bills bought	コールローン	85,734	45,426
Monetary claims bought	買入金銭債権	80,160	86,860
Trading assets	特定取引資産	3,169	4,499
Securities	有価証券	1,238,326	1,269,622
Loans and bills discounted	貸出金	4,227,696	4,332,774
Foreign exchanges	外国為替	7,172	5,594
Other assets	その他資産	19,449	25,932
Tangible fixed assets	有形固定資産	78,867	81,257
Intangible fixed assets	無形固定資産	5,784	7,345
Prepaid pension cost	前払年金費用	4,615	5,638
Deferred tax assets	繰延税金資産	749	11,485
Customers' liabilities for acceptances and guarantees	支払承諾見返	36,148	38,481
Allowance for loan losses	貸倒引当金	(23,651)	(33,093)
Total assets	資産の部合計	6,460,371	6,276,045
(Liabilities)	(負債の部)		
Deposits	預金	5,712,023	5,585,481
Negotiable certificates of deposit	譲渡性預金	197,074	140,767
Call money and bills sold	コールマネー	52,642	38,464
Trading liabilities	特定取引負債	1,434	2,052
Borrowed money	借入金	111,942	165,061
Foreign exchanges	外国為替	119	62
Other liabilities	その他負債	49,051	26,102
Reserve for employee retirement benefits	退職給付引当金	105	113
Reserve for directors' retirement benefits	役員退職慰労引当金	89	294
Reserve for contingent loss	偶発損失引当金	1,675	2,169
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	842	848
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,872	7,506
Acceptances and guarantees	支払承諾	36,148	38,481
Total liabilities	負債の部合計	6,170,022	6,007,408
(Net assets)	(純資産の部)		
Capital stock	資本金	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998
Retained earnings	利益剰余金	80,377	64,632
Total shareholders' equity	株主資本合計	235,786	220,040
Valuation difference on available-for-sale securities	その他有価証券評価差額金	46,576	39,557
Deferred gains or losses on hedges	繰延ヘッジ損益	(194)	(301)
Revaluation reserve for land	土地再評価差額金	8,182	9,340
Total valuation and translation adjustments	評価・換算差額等合計	54,563	48,596
Total net assets	純資産の部合計	290,349	268,637
Total liabilities and net assets	負債及び純資産の部合計	6,460,371	6,276,045

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2013
Ordinary income	経常収益	97,797	103,086
Interest income	資金運用収益	71,739	76,217
<i>Interest on loans and discounts</i>	貸出金利息	57,703	61,597
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,304	13,318
Fees and commissions	役務取引等収益	16,220	17,712
Trading income	特定取引収益	309	152
Other ordinary income	その他業務収益	2,738	7,452
Other income	その他経常収益	6,789	1,551
Ordinary expenses	経常費用	67,325	84,713
Interest expense	資金調達費用	5,423	6,224
<i>Interest on deposits</i>	預金利息	2,980	4,108
<i>Interest on borrowings and rediscounts</i>	借入金利息	1,414	1,546
Fees and commissions	役務取引等費用	7,097	7,089
Other ordinary expenses	その他業務費用	5	407
General and administrative expenses	営業経費	53,974	54,143
Provision of allowance for loan losses	貸倒引当金繰入額	—	8,487
Other expenses	その他経常費用	824	8,361
Ordinary profits	経常利益	30,471	18,373
Extraordinary income	特別利益	5	—
Extraordinary loss	特別損失	2,102	442
Income before income taxes	税引前当期純利益	28,374	17,930
Income taxes-current	法人税、住民税及び事業税	1,106	270
Income taxes-deferred	法人税等調整額	9,434	5,344
Total income taxes	法人税等合計	10,540	5,615
Net income	当期純利益	17,833	12,315

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

Balance Sheets (Unaudited)

		As of March 31, 2014	As of March 31, 2013
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	146,774	158,344
Call loans and bills bought	コールローン	—	90,000
Trading account securities	商品有価証券	1,837	2,728
Money held in trust	金銭の信託	7,759	4,000
Securities	有価証券	1,243,120	1,228,276
Loans and bills discounted	貸出金	3,108,677	3,069,307
Foreign exchanges	外国為替	7,333	5,021
Other assets	その他資産	38,199	40,519
Tangible fixed assets	有形固定資産	29,792	29,900
Intangible fixed assets	無形固定資産	5,008	6,497
Deferred tax assets	繰延税金資産	8,778	13,836
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,143	26,533
Allowance for loan losses	貸倒引当金	(24,383)	(27,531)
Total assets	資産の部合計	4,599,042	4,647,435
(Liabilities)	(負債の部)		
Deposits	預金	4,217,188	4,250,622
Negotiable certificates of deposit	譲渡性預金	45,765	31,300
Call money and bills sold	コールマネー	4,631	1,881
Borrowed money	借入金	51,000	104,180
Foreign exchanges	外国為替	32	61
Bonds payable	社債	15,000	15,000
Other liabilities	その他負債	45,169	32,414
Reserve for employee retirement benefits	退職給付引当金	9,659	9,317
Reserve for directors' retirement benefits	役員退職慰労引当金	124	176
Reserve for contingent loss	偶発損失引当金	823	864
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	410	408
Acceptances and guarantees	支払承諾	26,143	26,533
Total liabilities	負債の部合計	4,415,948	4,472,758
(Net assets)	(純資産の部)		
Capital stock	資本金	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795
Retained earnings	利益剰余金	54,060	47,000
Total shareholders' equity	株主資本合計	164,379	157,320
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,714	17,356
Total valuation and translation adjustments	評価・換算差額等合計	18,714	17,356
Total net assets	純資産の部合計	183,094	174,676
Total liabilities and net assets	負債及び純資産の部合計	4,599,042	4,647,435

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2014	For the fiscal year ended March 31, 2013
Ordinary income	經常収益	80,206	81,609
Interest income	資金運用収益	58,854	59,008
<i>Interest on loans and discounts</i>	貸出金利息	48,394	50,504
<i>Interest and dividends on securities</i>	有価証券利息配当金	10,104	8,146
Fees and commissions	役務取引等収益	16,944	15,768
Other ordinary income	その他業務収益	1,317	5,176
Other income	その他經常収益	3,089	1,657
Ordinary expenses	經常費用	62,136	69,975
Interest expense	資金調達費用	3,432	4,625
<i>Interest on deposits</i>	預金利息	2,073	3,259
<i>Interest on borrowings and rediscounts</i>	借用金利息	945	992
Fees and commissions	役務取引等費用	8,321	8,045
Other ordinary expenses	その他業務費用	51	538
General and administrative expenses	営業経費	45,253	46,022
Provision of allowance for loan losses	貸倒引当金繰入額	2,588	7,051
Other expenses	その他經常費用	2,489	3,691
Ordinary profits	經常利益	18,069	11,634
Extraordinary income	特別利益	187	2
Extraordinary loss	特別損失	163	160
Income before income taxes	税引前当期純利益	18,093	11,476
Income taxes-current	法人税、住民税及び事業税	3,916	3,215
Income taxes-deferred	法人税等調整額	4,483	989
Total income taxes	法人税等合計	8,399	4,205
Net income	当期純利益	9,693	7,270

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2014	change	Mar.31, 2013
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	151,015	(10,797)	161,812
Net interest income	資金利益	121,397	(2,608)	124,006
Net fees and commissions	役務取引等利益	22,724	(795)	23,520
Net trading income	特定取引利益	573	248	325
Net other income	その他業務利益	6,319	(7,641)	13,960
General and administrative expenses	営業経費	105,212	(972)	106,185
Amortization of goodwill	うちのれん償却	2,102	(11)	2,113
Total credit costs	不良債権処理額	(1,425)	(20,082)	18,657
Written-off of loans	貸出金償却	616	(42)	659
Provision of allowance for loan losses	貸倒引当金繰入額	(2,839)	(18,898)	16,058
Other credit costs	その他不良債権処理額	797	(1,141)	1,939
Net gains (losses) related to stocks	株式等損益	597	9,235	(8,637)
Other non-recurring gains (losses)	その他臨時損益	1,622	623	999
Ordinary profits	経常利益	49,448	20,116	29,332
Net extraordinary gains (losses)	特別損益	(2,115)	(1,545)	(570)
Income before income taxes	税金等調整前当期純利益	47,333	18,571	28,761
Income taxes-current	法人税、住民税及び事業税	5,875	1,756	4,119
Income taxes-deferred	法人税等調整額	14,062	7,594	6,467
Minority interests in income	少数株主利益	61	(7)	69
Net income	当期純利益	27,332	9,227	18,105

* Consolidated gross business profits = (Interest income - Interest expenses + Expenses corresponding to money trust) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

* 連結粗利益 = (資金運用収益 - (資金調達費用 - 金銭の信託見合費用)) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(Reference)

Consolidated net business Profits (before provision (reversal) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	53,130	(9,693)	62,823
Consolidated core net business profits	連結コア業務純益	51,630	(2,140)	53,771

* 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) - 国債等債券損益等

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

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2014	change (A - B)	Mar.31, 2013
		(A)		(B)
Gross business profits	業務粗利益	78,480	(9,334)	87,814
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	77,048	(5,293)	82,342
Domestic gross business profits	国内業務粗利益	76,225	(9,601)	85,826
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	74,798	(5,556)	80,354
Net interest income	資金利益	65,517	(3,690)	69,208
Net fees and commissions	役務取引等利益	8,813	(1,481)	10,294
Net trading income	特定取引利益	309	158	150
Net other income	その他業務利益	1,585	(4,588)	6,173
Net gains (losses) related to bonds	国債等債券損益	1,427	(4,044)	5,472
International gross business profits	国際業務粗利益	2,254	266	1,987
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	2,250	262	1,987
Net interest income	資金利益	797	12	785
Net fees and commissions	役務取引等利益	309	(19)	329
Net trading income	特定取引利益	0	(1)	2
Net other income	その他業務利益	1,146	275	870
Net gains (losses) related to bonds	国債等債券損益	4	4	—
General and administrative expenses	経費(臨時処理分を除く)	50,584	(341)	50,925
Personnel expenses	人件費	25,638	(301)	25,939
Non-personnel expenses	物件費	22,624	(14)	22,638
Taxes	税金	2,321	(25)	2,347
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)	27,895	(8,992)	36,888
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	26,463	(4,952)	31,416
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	—	2,681	(2,681)
Net business profits	業務純益	27,895	(11,673)	39,569
Net gains (losses) related to bonds	国債等債券損益	1,431	(4,040)	5,472
Net non-recurring gains (losses)	臨時損益	2,575	23,772	(21,196)
Credit related costs ②	不良債権処理額②	(4,239)	(16,305)	12,065
Written-off of loans	貸出金償却	90	45	45
Provision of allowance for loan losses	個別貸倒引当金繰入額	—	(11,168)	11,168
Losses on sales of non-performing loans	延滞債権等売却損	212	162	49
Provision of reserve for contingent loss	偶発損失引当金繰入額	(473)	(536)	63
Other credit costs	その他の債権売却損等	574	(163)	738
Reversal of allowance for loan losses	貸倒引当金戻入益	(4,644)	(4,644)	—
(Reference) Total credit costs ①+②	(参考) 与信費用 ①+②	(4,239)	(13,624)	9,384
Net gains (losses) related to stocks	株式等損益	183	6,942	(6,758)
Gains on sales of stocks and other securities	株式等売却益	200	63	137
Losses on sales of stocks and other securities	株式等売却損	0	(10)	10
Losses on devaluation of stocks and other securities	株式等償却	16	(6,869)	6,885
Ordinary profits	経常利益	30,471	12,098	18,373
Net extraordinary gains (losses)	特別損益	(2,096)	(1,653)	(442)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(24)	56	(81)
Gain on disposal of noncurrent assets	固定資産処分益	5	5	—
Loss on disposal of noncurrent assets	固定資産処分損	30	(50)	81
Impairment loss	減損損失	2,071	1,710	361
Income before income taxes	税引前当期純利益	28,374	10,444	17,930
Income taxes-current	法人税、住民税及び事業税	1,106	835	270
Income taxes-deferred	法人税等調整額	9,434	4,090	5,344
Net income	当期純利益	17,833	5,518	12,315

【Hokkaido Bank (Non-consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2014		Mar.31, 2013
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	65,316	(1,430)	66,746
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	65,248	2,082	63,166
Domestic gross business profits	国内業務粗利益	64,535	(1,312)	65,847
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	64,468	2,201	62,267
Net interest income	資金利益	55,274	1,189	54,085
Net fees and commissions	役務取引等利益	8,552	906	7,645
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	708	(3,408)	4,116
Net gains (losses) related to bonds	国債等債券損益	66	(3,513)	3,580
International gross business profits	国際業務粗利益	781	(118)	899
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	779	(119)	899
Net interest income	資金利益	151	(149)	301
Net fees and commissions	役務取引等利益	71	(5)	76
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	557	36	521
Net gains (losses) related to bonds	国債等債券損益	1	1	—
General and administrative expenses	経費(臨時処理分を除く)	43,459	(745)	44,204
Personnel expenses	人件費	18,716	(43)	18,760
Non-personnel expenses	物件費	22,608	(687)	23,296
Taxes	税金	2,133	(13)	2,147
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)	21,857	(685)	22,542
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	21,789	2,827	18,962
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,261)	1,306	(2,568)
Net business profits	業務純益	23,119	(1,991)	25,110
Net gains (losses) related to bonds	国債等債券損益	67	(3,512)	3,580
Net non-recurring gains (losses)	臨時損益	(5,049)	8,427	(13,476)
Credit related costs ②	不良債権処理額②	4,130	(6,095)	10,225
Written-off of loans	貸出金償却	71	14	56
Provision of allowance for loan losses	個別貸倒引当金純繰入額	3,850	(5,770)	9,620
Losses on sales of non-performing loans	延滞債権等売却損	—	(118)	118
Provision of reserve for contingent loss	偶発損失引当金繰入額	(40)	(225)	184
Other credit costs	その他の債権売却損等	249	3	245
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	2,868	(4,788)	7,656
Net gains (losses) related to stocks	株式等損益	553	2,361	(1,808)
Gains on sales of stocks and other securities	株式等売却益	1,279	1,024	255
Losses on sales of stocks and other securities	株式等売却損	561	366	195
Losses on devaluation of stocks and other securities	株式等償却	165	(1,703)	1,869
Ordinary profits	経常利益	18,069	6,435	11,634
Net extraordinary gains (losses)	特別損益	23	181	(158)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(86)	(12)	(73)
Gain on disposal of noncurrent assets	固定資産処分益	6	3	2
Loss on disposal of noncurrent assets	固定資産処分損	92	15	76
Impairment loss	減損損失	71	(12)	84
Income before income taxes	税引前当期純利益	18,093	6,616	11,476
Income taxes-current	法人税、住民税及び事業税	3,916	701	3,215
Income taxes-deferred	法人税等調整額	4,483	3,493	989
Net income	当期純利益	9,693	2,422	7,270

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, 2014			Mar.31, 2013			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	10,347.0	272.1	10,074.9	5,924.1	205.8	5,718.2	4,422.9	66.2	4,356.6			
Loans and bills discounted	貸出金	7,323.2	59.8	7,263.4	4,251.0	41.3	4,209.6	3,072.2	18.5	3,053.7			
Securities	有価証券	2,380.2	30.8	2,349.4	1,173.0	(27.5)	1,200.5	1,207.2	58.3	1,148.8			
Interest-bearing liabilities	資金調達勘定	10,262.6	275.0	9,987.6	5,878.8	209.9	5,668.9	4,383.8	65.1	4,318.6			
Deposits and NCD	預金(NCD含む)	10,065.8	338.8	9,727.0	5,765.9	245.8	5,520.1	4,299.8	92.9	4,206.9			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2014			Mar.31, 2013			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	10,436.8	284.9	10,151.8	5,992.2	217.4	5,774.8	4,444.6	67.5	4,377.0			
Loans and bills discounted	貸出金	7,344.0	66.2	7,277.8	4,259.2	42.4	4,216.8	3,084.8	23.7	3,061.0			
Securities	有価証券	2,439.7	22.4	2,417.2	1,216.1	(25.0)	1,241.2	1,223.5	47.4	1,176.0			
Interest-bearing liabilities	資金調達勘定	10,348.1	290.8	10,057.3	5,945.2	223.1	5,722.1	4,402.9	67.7	4,335.2			
Deposits and NCD	預金(NCD含む)	10,129.2	338.8	9,790.3	5,814.2	246.7	5,567.5	4,314.9	92.1	4,222.7			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2014			Mar.31, 2013			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	1.24	(0.08)	1.32	1.18	(0.13)	1.31	1.32	(0.02)	1.34			
Loans and bills discounted (b)	貸出金利回り	1.44	(0.10)	1.54	1.35	(0.11)	1.46	1.57	(0.08)	1.65			
Securities	有価証券利回り	0.90	0.03	0.87	0.98	(0.07)	1.05	0.82	0.14	0.68			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.97	(0.06)	1.03	0.91	(0.06)	0.97	1.04	(0.07)	1.11			
Deposits and NCD (d)	預金等利回り	0.05	(0.02)	0.07	0.05	(0.02)	0.07	0.04	(0.03)	0.07			
Expense ratio (e)	預金経費率	0.91	(0.04)	0.95	0.85	(0.04)	0.89	0.99	(0.04)	1.03			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.39	(0.07)	1.46	1.30	(0.08)	1.38	1.52	(0.05)	1.57			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.48	(0.03)	0.51	0.44	(0.04)	0.48	0.53	(0.01)	0.54			
Interest rate spread (a)-(c)	総資金利鞘	0.27	(0.02)	0.29	0.26	(0.07)	0.33	0.27	0.04	0.23			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2014			Mar.31, 2013			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	1.25	(0.08)	1.33	1.19	(0.12)	1.31	1.32	(0.02)	1.34			
Loans and Bills discounted (b)	貸出金利回り	1.44	(0.10)	1.54	1.35	(0.11)	1.46	1.56	(0.08)	1.64			
Securities	有価証券利回り	0.91	0.03	0.88	1.01	(0.06)	1.07	0.82	0.13	0.69			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.99	(0.06)	1.05	0.94	(0.05)	0.99	1.06	(0.06)	1.12			
Deposits and NCD (d)	預金等利回り	0.05	(0.02)	0.07	0.05	(0.02)	0.07	0.04	(0.03)	0.07			
Expense ratio (e)	預金経費率	0.92	(0.05)	0.97	0.86	(0.05)	0.91	1.00	(0.04)	1.04			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.39	(0.07)	1.46	1.29	(0.09)	1.38	1.51	(0.06)	1.57			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.46	(0.03)	0.49	0.43	(0.03)	0.46	0.51	(0.01)	0.52			
Interest rate spread (a)-(c)	総資金利鞘	0.25	(0.02)	0.27	0.25	(0.07)	0.32	0.26	0.04	0.22			

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, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	48,253	(2,125)	50,379	26,463	(4,952)	31,416	21,789	2,827	18,962
As per employee (in thousands of yen)	一人当たり(千円)	9,338	(338)	9,677	9,427	(1,808)	11,236	9,232	1,364	7,868
Net business profits	業務純益	49,753	(14,927)	64,680	27,895	(11,673)	39,569	23,119	(1,991)	25,110
As per employee (in thousands of yen)	一人当たり(千円)	9,629	(2,795)	12,424	9,937	(4,214)	14,152	9,796	(623)	10,419

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, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	11.52	(1.62)	13.14	9.46	(2.79)	12.25	16.12	0.99	15.13
Net business profits per common shareholders' equity	業務純益ベース	11.89	(5.11)	17.00	9.98	(5.45)	15.43	17.18	(3.31)	20.49
Net income per common shareholders' equity	当期純利益ベース	6.40	1.56	4.84	6.38	1.58	4.80	6.45	1.52	4.93

(2) OHR (Overhead Ratio)

For the fiscal year ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務粗利益ベース	66.08	0.71	65.37	65.65	3.81	61.84	66.60	(3.38)	69.98
Gross business profits basis	業務粗利益ベース	65.40	3.86	61.54	64.45	6.46	57.99	66.53	0.31	66.22

(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, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013	Mar.31, 2014	(A-B)	Mar.31, 2013
(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	0.44	(0.03)	0.47	0.42	(0.10)	0.52	0.47	0.06	0.41
Net business profits on assets	業務純益ベース	0.45	(0.16)	0.61	0.44	(0.22)	0.66	0.50	(0.05)	0.55
Net income on assets	当期純利益ベース	0.25	0.07	0.18	0.28	0.08	0.20	0.20	0.05	0.15

6. Net Gains and Losses on Securities

【FG(consolidated)】		For the fiscal year ended			(Millions of yen)
		Mar.31, 2014		Mar.31, 2013	
	(Japanese)	(A)	(A-B)	(B)	
Net gains (losses) related to bonds	国債等債券損益	1,499	(7,552)	9,052	
Gains on sales	売却益	1,482	(8,408)	9,891	
Gains on redemption	償還益	65	(41)	107	
Losses on sales	売却損	37	(490)	528	
Losses on redemption	償還損	—	—	—	
Losses on devaluation	償却	10	(407)	417	
Net gains (losses) related to stocks and others	株式等損益	597	9,235	(8,637)	
Gains on sales	売却益	1,480	1,087	393	
Losses on sales	売却損	693	487	205	
Losses on devaluation	償却	189	(8,635)	8,824	

【Total of two banks】		For the fiscal year ended			(Millions of yen)
		Mar.31, 2014		Mar.31, 2013	
	(Japanese)	(A)	(A-B)	(B)	
Net gains (losses) related to bonds	国債等債券損益	1,499	(7,552)	9,052	
Gains on sales	売却益	1,482	(8,408)	9,891	
Gains on redemption	償還益	65	(41)	107	
Losses on sales	売却損	37	(490)	528	
Losses on redemption	償還損	—	—	—	
Losses on devaluation	償却	10	(407)	417	
Net gains (losses) related to stocks and others	株式等損益	737	9,304	(8,567)	
Gains on sales	売却益	1,480	1,087	393	
Losses on sales	売却損	561	356	205	
Losses on devaluation	償却	181	(8,573)	8,754	

【Hokuriku bank】		For the fiscal year ended			(Millions of yen)
		Mar.31, 2014		Mar.31, 2013	
	(Japanese)	(A)	(A-B)	(B)	
Net gains (losses) related to bonds	国債等債券損益	1,431	(4,040)	5,472	
Gains on sales	売却益	1,437	(4,441)	5,879	
Gains on redemption	償還益	—	—	—	
Losses on sales	売却損	5	5	—	
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	183	6,942	(6,758)	
Gains on sales	売却益	200	63	137	
Losses on sales	売却損	0	(10)	10	
Losses on devaluation	償却	16	(6,869)	6,885	

【Hokkaido bank】		For the fiscal year ended			(Millions of yen)
		Mar.31, 2014		Mar.31, 2013	
	(Japanese)	(A)	(A-B)	(B)	
Net gains (losses) related to bonds	国債等債券損益	67	(3,512)	3,580	
Gains on sales	売却益	44	(3,966)	4,011	
Gains on redemption	償還益	65	(41)	107	
Losses on sales	売却損	31	(496)	528	
Losses on redemption	償還損	—	—	—	
Losses on devaluation	償却	10	—	10	
Net gains (losses) related to stocks and others	株式等損益	553	2,361	(1,808)	
Gains on sales	売却益	1,279	1,024	255	
Losses on sales	売却損	561	366	195	
Losses on devaluation	償却	165	(1,703)	1,869	

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2014				As of Mar.31, 2013		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	3,486	(24)	3,597	110	3,511	3,751	240
Available-for-sale securities	その他有価証券	86,516	9,975	93,230	6,714	76,541	85,432	8,891
Stocks	株式	40,556	17,061	44,777	4,220	23,494	29,650	6,155
Bonds	債券	40,386	(6,358)	40,531	144	46,745	47,742	997
Other	その他	5,574	(727)	7,922	2,348	6,301	8,039	1,738
Total	合計	90,003	9,950	96,828	6,825	80,052	89,184	9,131
Stocks	株式	40,556	17,061	44,777	4,220	23,494	29,650	6,155
Bonds	債券	43,873	(6,383)	44,128	255	50,256	51,494	1,238
Other	その他	5,574	(727)	7,922	2,348	6,301	8,039	1,738

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2014				As of Mar.31, 2013		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	3,314	27	3,419	105	3,287	3,527	240
Available-for-sale securities	その他有価証券	92,690	9,559	96,625	3,935	83,131	89,034	5,903
Stocks	株式	47,486	17,003	48,928	1,441	30,482	33,640	3,157
Bonds	債券	40,550	(6,431)	40,695	144	46,982	47,989	1,006
Other	その他	4,653	(1,012)	7,002	2,348	5,665	7,404	1,738
Total	合計	96,005	9,586	100,045	4,040	86,418	92,562	6,143
Stocks	株式	47,486	17,003	48,928	1,441	30,482	33,640	3,157
Bonds	債券	43,865	(6,404)	44,115	250	50,269	51,517	1,247
Other	その他	4,653	(1,012)	7,002	2,348	5,665	7,404	1,738

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2014				As of Mar.31, 2013		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	64,344	7,627	65,587	1,243	56,717	59,702	2,985
Stocks	株式	30,446	13,439	31,344	898	17,006	19,725	2,718
Bonds	債券	30,713	(4,031)	30,807	94	34,745	34,877	132
Other	その他	3,184	(1,780)	3,435	250	4,965	5,100	134
Total	合計	64,344	7,627	65,587	1,243	56,717	59,702	2,985
Stocks	株式	30,446	13,439	31,344	898	17,006	19,725	2,718
Bonds	債券	30,713	(4,031)	30,807	94	34,745	34,877	132
Other	その他	3,184	(1,780)	3,435	250	4,965	5,100	134

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2014				As of Mar.31, 2013		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	3,314	27	3,419	105	3,287	3,527	240
Available-for-sale securities	その他有価証券	28,346	1,932	31,037	2,691	26,414	29,331	2,917
Stocks	株式	17,040	3,564	17,584	543	13,476	13,915	439
Bonds	債券	9,837	(2,400)	9,887	50	12,237	13,111	874
Other	その他	1,468	768	3,566	2,097	700	2,304	1,603
Total	合計	31,660	1,959	34,457	2,796	29,701	32,859	3,157
Stocks	株式	17,040	3,564	17,584	543	13,476	13,915	439
Bonds	債券	13,152	(2,372)	13,307	155	15,524	16,639	1,114
Other	その他	1,468	768	3,566	2,097	700	2,304	1,603

8. Capital Adequacy Ratio (Domestic Standard)

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

(based on Basel III as of Mar.31,2014 (based on Basel II as of Sep.30,2013)
【FG(consolidated)】 (Millions of yen)

	(Japanese)	As of Mar.31,2014
(1) Capital adequacy ratio	自己資本比率	12.31%
(2) Capital ①-②	自己資本	605,549
① Core capital : instruments and reserves	コア資本に係る基礎項目	627,966
Shareholders' equity	うち株主資本	380,675
General allowance for loan losses	うち一般貸倒引当金等	27,001
Perpetual preferred stock	うち永久優先株	53,716
Subordinated debts	うち劣後債務	158,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	22,416
Intangible fixed assets	うち無形固定資産	21,898
(3) Risk-weighted assets	リスクアセット	4,918,615

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30,2013	As of Mar.31,2013
(1) Capital adequacy ratio	自己資本比率	12.04%	11.88%
Tier1 ratio	Tier1比率	8.52%	8.20%
(2) Tier1 capital	Tier1	403,262	389,309
(3) Tier2 capital	Tier2	166,828	175,749
General allowance for loan losses included as qualifying capita	一般貸倒引当金の自己資本算入額	29,552	29,667
Revaluation reserve for lanc included as qualifying capita	自己資本に計上された土地再評価差額	6,776	7,581
Subordinated debts	劣後ローン(債券)残高	130,500	138,500
(4) Deductions	控除項目	762	759
(5) Capital (2)+(3)-(4)	自己資本	569,328	564,298
(6) Risk-weighted assets	リスクアセット	4,728,354	4,746,828

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2014
(1) Capital adequacy ratio	自己資本比率	12.40%
(2) Capital ①-②	自己資本	345,777
① Core capital : instruments and reserves	コア資本に係る基礎項目	346,295
Shareholders' equity	うち株主資本	235,786
General allowance for loan losses	うち一般貸倒引当金等	10,234
Perpetual preferred stock	うち永久優先株	-
Subordinated debts	うち劣後債務	93,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	518
Intangible fixed assets	うち無形固定資産	-
(3) Risk-weighted assets	リスクアセット	2,788,374

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013	As of Mar.31,2013
(1) Capital adequacy ratio	自己資本比率	11.95%	11.78%
Tier1 ratio	Tier1比率	8.45%	8.23%
(2) Tier1 capital	Tier1	224,633	219,342
(3) Tier2 capital	Tier2	93,336	94,757
General allowance for loan losses included as qualifying capita	一般貸倒引当金の自己資本算入額	13,060	13,676
Revaluation reserve for lanc included as qualifying capita	自己資本に計上された土地再評価差額	6,776	7,581
Subordinated debts	劣後ローン(債券)残高	73,500	73,500
(4) Deductions	控除項目	52	52
(5) Capital (2)+(3)-(4)	自己資本	317,917	314,047
(6) Risk-weighted assets	リスクアセット	2,658,246	2,664,989

(Consolidated)

Capital adequacy ratio	自己資本比率	12.40%
Capital	自己資本	345,874
Risk-weighted assets	リスクアセット	2,787,486

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.96%	11.78%
Tier1 ratio	連結Tier1比率	8.45%	8.23%
(2) Tier1 capital	Tier1	224,727	219,433
(3) Tier2 capital	Tier2	93,336	94,757
(4) Deductions	控除項目	60	52
(5) Capital (2)+(3)-(4)	自己資本	318,003	314,138
(6) Risk-weighted assets	リスクアセット	2,658,664	2,665,438

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2014
(1) Capital adequacy ratio	自己資本比率	10.76%
(2) Capital ①-②	自己資本	224,059
① Core capital : instruments and reserves	コア資本に係る基礎項目	224,059
Shareholders' equity	うち株主資本	109,858
General allowance for loan losses	うち一般貸倒引当金等	7,699
Perpetual preferred stock	うち永久優先株	53,716
Subordinated debts	うち劣後債務	52,785
② Core capital : regulatory adjustments	コア資本に係る調整項目	-
Intangible fixed assets	うち無形固定資産	-
(3) Risk-weighted assets	リスクアセット	2,082,290

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2013	As of Mar.31,2013
(1) Capital adequacy ratio	自己資本比率	11.08%	11.23%
Tier1 ratio	Tier1比率	7.84%	7.62%
(2) Tier1 capital	Tier1	160,098	156,514
(3) Tier2 capital	Tier2	65,952	74,062
General allowance for loan losses included as qualifying capita	一般貸倒引当金の自己資本算入額	8,952	9,062
Revaluation reserve for lanc included as qualifying capita	自己資本に計上された土地再評価差額	-	-
Subordinated debts	劣後ローン(債券)残高	57,000	65,000
(4) Deductions	控除項目	-	-
(5) Capital (2)+(3)-(4)	自己資本	226,051	230,576
(6) Risk-weighted assets	リスクアセット	2,039,860	2,052,364

(Consolidated)

Capital adequacy ratio	自己資本比率	11.06%
Capital	自己資本	231,656
Risk-weighted assets	リスクアセット	2,094,458

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.23%	11.39%
Tier1 ratio	連結Tier1比率	7.86%	7.64%
(2) Tier1 capital	Tier1	161,252	157,594
(3) Tier2 capital	Tier2	69,820	77,886
(4) Deductions	控除項目	554	564
(5) Capital (2)+(3)-(4)	自己資本	230,517	234,916
(6) Risk-weighted assets	リスクアセット	2,051,207	2,061,805

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	30,475	(6,157)	(9,207)	36,632	39,683
Doubtful	危険債権	134,469	(23,144)	(12,120)	157,613	146,590
Substandard	要管理債権	36,400	(6,012)	(14,124)	42,412	50,524
Non Performing Loans	(1) 小計	201,344	(35,314)	(35,453)	236,659	236,797
	Normal	7,321,260	(29,200)	90,243	7,350,460	7,231,016
Total	(2) 合計	7,522,605	(64,514)	54,790	7,587,119	7,467,814
NPL ratio (%)	(1)/(2) 比率	2.67%	(0.44%)	(0.50%)	3.11%	3.17%

Amount of partial write-off	部分直接償却実施額	84,512	(22,992)	(30,697)	107,504	115,209
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	22,405	(3,783)	(8,014)	26,188	30,419
Doubtful	危険債権	81,572	(21,874)	(14,779)	103,446	96,352
Substandard	要管理債権	16,319	(2,472)	(10,374)	18,792	26,693
Non Performing Loans	(1) 小計	120,298	(28,129)	(33,168)	148,428	153,466
	Normal	4,195,187	(91,180)	3,671	4,286,367	4,191,515
Total	(2) 合計	4,315,485	(119,310)	(29,496)	4,434,795	4,344,982
NPL ratio (%)	(1)/(2) 比率	2.78%	(0.56%)	(0.75%)	3.34%	3.53%

Amount of partial write-off	部分直接償却実施額	59,109	(17,246)	(20,428)	76,355	79,538
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	8,069	(2,374)	(1,193)	10,443	9,263
Doubtful	危険債権	52,896	(1,270)	2,659	54,167	50,237
Substandard	要管理債権	20,080	(3,539)	(3,750)	23,620	23,830
Non Performing Loans	(1) 小計	81,046	(7,184)	(2,284)	88,230	83,331
	Normal	3,126,073	61,980	86,572	3,064,093	3,039,501
Total	(2) 合計	3,207,119	54,795	84,287	3,152,323	3,122,832
NPL ratio (%)	(1)/(2) 比率	2.52%	(0.27%)	(0.14%)	2.79%	2.66%

Amount of partial write-off	部分直接償却実施額	25,402	(5,745)	(10,268)	31,148	35,671
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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, 2014 (a)	30,475	25,695	4,779	100.00%	100.00%
		As of Mar.31, 2013 (b)	36,632	31,313	5,318	100.00%	100.00%
		(a) - (b)	(6,157)	(5,617)	(539)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2014 (a)	134,469	86,213	26,686	55.30%	83.95%
		As of Mar.31, 2013 (b)	157,613	99,487	33,997	58.48%	84.69%
		(a) - (b)	(23,144)	(13,273)	(7,311)	(3.18%)	(0.74%)
Substandard	要管理債権	As of Mar.31, 2014 (a)	36,400	21,165	3,954	25.95%	69.01%
		As of Mar.31, 2013 (b)	42,412	23,917	5,104	27.59%	68.42%
		(a) - (b)	(6,012)	(2,751)	(1,149)	(1.64%)	0.59%
Total	合計	As of Mar.31, 2014 (a)	201,344	133,074	35,420	51.88%	83.68%
		As of Mar.31, 2013 (b)	236,659	154,717	44,421	54.21%	84.14%
		(a) - (b)	(35,314)	(21,643)	(9,000)	(2.33%)	(0.46%)

【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, 2014 (a)	22,405	18,407	3,998	100.00%	100.00%
		As of Mar.31, 2013 (b)	26,188	22,148	4,040	100.00%	100.00%
		(a) - (b)	(3,783)	(3,740)	(42)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2014 (a)	81,572	59,310	10,283	46.19%	85.31%
		As of Mar.31, 2013 (b)	103,446	70,924	16,283	50.06%	84.30%
		(a) - (b)	(21,874)	(11,614)	(5,999)	(3.87%)	1.01%
Substandard	要管理債権	As of Mar.31, 2014 (a)	16,319	8,557	1,834	23.63%	63.68%
		As of Mar.31, 2013 (b)	18,792	10,363	2,125	25.22%	66.46%
		(a) - (b)	(2,472)	(1,806)	(290)	(1.59%)	(2.78%)
Total	合計	As of Mar.31, 2014 (a)	120,298	86,275	16,117	47.37%	85.11%
		As of Mar.31, 2013 (b)	148,428	103,437	22,449	49.89%	84.81%
		(a) - (b)	(28,129)	(17,161)	(6,331)	(2.52%)	0.30%

【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, 2014 (a)	8,069	7,288	781	100.00%	100.00%
		As of Mar.31, 2013 (b)	10,443	9,165	1,278	100.00%	100.00%
		(a) - (b)	(2,374)	(1,876)	(497)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2014 (a)	52,896	26,902	16,402	63.10%	81.86%
		As of Mar.31, 2013 (b)	54,167	28,562	17,714	69.18%	85.43%
		(a) - (b)	(1,270)	(1,659)	(1,312)	(6.08%)	(3.57%)
Substandard	要管理債権	As of Mar.31, 2014 (a)	20,080	12,607	2,119	28.36%	73.34%
		As of Mar.31, 2013 (b)	23,620	13,553	2,978	29.58%	69.99%
		(a) - (b)	(3,539)	(945)	(858)	(1.22%)	3.35%
Total	合計	As of Mar.31, 2014 (a)	81,046	46,798	19,303	56.36%	81.56%
		As of Mar.31, 2013 (b)	88,230	51,280	21,971	59.46%	83.02%
		(a) - (b)	(7,184)	(4,481)	(2,668)	(3.10%)	(1.46%)

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	7,734	(3,353)	(1,171)	11,087	8,905
Non-accrual delinquent loans	延滞債権額	155,763	(25,066)	(19,429)	180,830	175,193
Loans past due for 3 months or more	3カ月以上延滞債権額	585	484	(120)	101	706
Restructured loans	貸出条件緩和債権額	35,814	(6,496)	(14,004)	42,310	49,818
Total	合計	199,898	(34,432)	(34,724)	234,331	234,622
Total loans and bills discounted	貸出金残高	7,336,374	(65,707)	49,346	7,402,082	7,287,027

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.10%	(0.04%)	(0.02%)	0.14%	0.12%
Non-accrual delinquent loans	延滞債権額	2.12%	(0.32%)	(0.28%)	2.44%	2.40%
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	0.48%	(0.09%)	(0.20%)	0.57%	0.68%
Total	合計	2.72%	(0.44%)	(0.49%)	3.16%	3.21%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	6,236	(1,259)	215	7,495	6,020
Non-accrual delinquent loans	延滞債権額	96,650	(23,802)	(22,665)	120,453	119,316
Loans past due for 3 months or more	3カ月以上延滞債権額	578	476	(67)	101	646
Restructured loans	貸出条件緩和債権額	15,741	(2,949)	(10,306)	18,690	26,047
Total	合計	119,207	(27,533)	(32,824)	146,740	152,031
Total loans and bills discounted	貸出金残高	4,227,696	(105,077)	(6,264)	4,332,774	4,233,960

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.14%	(0.03%)	0.00%	0.17%	0.14%
Non-accrual delinquent loans	延滞債権額	2.28%	(0.50%)	(0.53%)	2.78%	2.81%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.00%	0.00%	0.01%
Restructured loans	貸出条件緩和債権額	0.37%	(0.06%)	(0.24%)	0.43%	0.61%
Total	合計	2.81%	(0.57%)	(0.78%)	3.38%	3.59%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	1,498	(2,094)	(1,386)	3,592	2,884
Non-accrual delinquent loans	延滞債権額	59,112	(1,264)	3,236	60,377	55,876
Loans past due for 3 months or more	3カ月以上延滞債権額	7	7	(52)	—	60
Restructured loans	貸出条件緩和債権額	20,072	(3,547)	(3,697)	23,620	23,770
Total	合計	80,691	(6,898)	(1,900)	87,590	82,591
Total loans and bills discounted	貸出金残高	3,108,677	39,370	55,610	3,069,307	3,053,067

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.04%	(0.07%)	(0.05%)	0.11%	0.09%
Non-accrual delinquent loans	延滞債権額	1.90%	(0.06%)	0.07%	1.96%	1.83%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00%	0.00%	0.00%	—	0.00%
Restructured loans	貸出条件緩和債権額	0.64%	(0.12%)	(0.13%)	0.76%	0.77%
Total	合計	2.59%	(0.26%)	(0.11%)	2.85%	2.70%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	48,035	(12,590)	(17,458)	60,625	65,493
General allowance	一般貸倒引当金	16,028	(4,228)	(9,477)	20,256	25,506
Specific allowance	個別貸倒引当金	32,006	(8,361)	(7,980)	40,368	39,987

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	23,651	(9,442)	(15,226)	33,093	38,878
General allowance	一般貸倒引当金	9,092	(2,966)	(5,647)	12,059	14,740
Specific allowance	個別貸倒引当金	14,558	(6,475)	(9,579)	21,034	24,138

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,383	(3,147)	(2,231)	27,531	26,615
General allowance	一般貸倒引当金	6,935	(1,261)	(3,830)	8,197	10,766
Specific allowance	個別貸倒引当金	17,447	(1,886)	1,598	19,333	15,849

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.55%	(2.54%)	(5.04%)	49.09%	51.59%
After partial write-off	部分直接償却後	24.02%	(1.85%)	(3.89%)	25.87%	27.91%
Amount of partial write-off	部分直接償却実施額	84,264	(22,628)	(30,482)	106,892	114,746

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.41%	(2.64%)	(4.72%)	49.05%	51.13%
After partial write-off	部分直接償却後	19.84%	(2.71%)	(5.73%)	22.55%	25.57%
Amount of partial write-off	部分直接償却実施額	59,109	(17,246)	(20,428)	76,355	79,538

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013	As of Mar.31,2012
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.80%	(2.35%)	(5.68%)	49.15%	52.48%
After partial write-off	部分直接償却後	30.21%	(1.22%)	(2.01%)	31.43%	32.22%
Amount of partial write-off	部分直接償却実施額	25,154	(5,382)	(10,053)	30,537	35,208

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,172,051	163,879	471,200	10,008,172	9,700,850
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,129,212	338,866	549,774	9,790,346	9,579,438
Loans (term-end balance)	貸出金(末残)	7,336,374	(65,707)	49,346	7,402,082	7,287,027
Loans (average balance)	貸出金(平残)	7,344,085	66,223	196,560	7,277,862	7,147,524

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	5,909,098	182,848	363,995	5,726,249	5,545,102
Deposits (average balance)	預金(平残)	5,814,294	246,733	342,878	5,567,560	5,471,415
Loans (term-end balance)	貸出金(末残)	4,227,696	(105,077)	(6,264)	4,332,774	4,233,960
Loans (average balance)	貸出金(平残)	4,259,279	42,447	100,155	4,216,831	4,159,123

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	4,262,953	(18,968)	107,205	4,281,922	4,155,748
Deposits (average balance)	預金(平残)	4,314,918	92,132	206,895	4,222,786	4,108,022
Loans (term-end balance)	貸出金(末残)	3,108,677	39,370	55,610	3,069,307	3,053,067
Loans (average balance)	貸出金(平残)	3,084,806	23,776	96,404	3,061,030	2,988,401

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,639,600	(52,988)	(125,440)	4,692,589	4,765,041
% to total loans	中小企業等貸出比率	63.24%	(0.15%)	(2.15%)	63.39%	65.39%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,765,160	(32,421)	(61,408)	2,797,581	2,826,568
% to total loans	中小企業等貸出比率	65.40%	0.84%	(1.35%)	64.56%	66.75%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,874,440	(20,567)	(64,032)	1,895,008	1,938,473
% to total loans	中小企業等貸出比率	60.29%	(1.45%)	(3.20%)	61.74%	63.49%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,109,833	37,584	89,277	2,072,249	2,020,556
Housing loans	うち住宅系ローン残高	1,996,698	32,851	84,329	1,963,846	1,912,368
Other consumer loans	うちその他のローン残高	113,134	4,732	4,947	108,402	108,187

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,143,546	28,794	80,981	1,114,752	1,062,565
Housing loans	うち住宅系ローン残高	1,095,704	29,575	84,894	1,066,128	1,010,810
Other consumer loans	うちその他のローン残高	47,841	(781)	(3,912)	48,623	51,754

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2014			As of Mar.31,2013 (B)	As of Mar.31,2012 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	966,286	8,789	8,295	957,497	957,991
Housing loans	うち住宅系ローン残高	900,993	3,275	(564)	897,718	901,558
Other consumer loans	うちその他のローン残高	65,293	5,514	8,860	59,779	56,433

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.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,336,374	100.0%	7,402,082	100.0%
Manufacturing	製造業	823,939	11.2%	851,985	11.5%
Agriculture and forestry	農業、林業	29,925	0.4%	30,420	0.4%
Fishery	漁業	4,542	0.1%	5,041	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,586	0.0%	2,765	0.0%
Construction	建設業	273,400	3.7%	284,047	3.8%
Utilities	電気・ガス・熱供給・水道業	111,750	1.5%	103,076	1.4%
Communication	情報通信業	37,847	0.5%	37,481	0.5%
Transportation and postal activities	運輸業、郵便業	171,820	2.4%	176,196	2.4%
Wholesale and retail	卸売業、小売業	773,640	10.6%	794,436	10.7%
Finance and insurance	金融業、保険業	288,538	3.9%	324,768	4.4%
Real estate and goods rental and leasing	不動産業、物品賃貸業	579,692	7.9%	569,116	7.7%
Other services	各種サービス業(学術研究他)	566,235	7.7%	554,384	7.5%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,516,789 155,549	20.7% 2.1%	1,550,007 299,064	21.0% 4.0%
Others	その他	2,155,670	29.4%	2,118,348	28.6%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	199,898	100.0%	234,331	100.0%
Manufacturing	製造業	28,595	14.3%	37,067	15.8%
Agriculture and forestry	農業、林業	1,013	0.5%	971	0.4%
Fishery	漁業	2,297	1.2%	2,327	1.0%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	258	0.1%	209	0.1%
Construction	建設業	33,348	16.7%	37,950	16.2%
Utilities	電気・ガス・熱供給・水道業	246	0.1%	250	0.1%
Communication	情報通信業	1,215	0.6%	1,551	0.7%
Transportation and postal activities	運輸業、郵便業	3,286	1.6%	3,797	1.6%
Wholesale and retail	卸売業、小売業	37,622	18.8%	44,170	18.8%
Finance and insurance	金融業、保険業	2,547	1.3%	3,804	1.6%
Real estate and goods rental and leasing	不動産業、物品賃貸業	21,330	10.7%	27,728	11.9%
Other services	各種サービス業(学術研究他)	31,410	15.7%	34,657	14.8%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	36,727	18.4%	39,843	17.0%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	4,227,696	100.0%	4,332,774	100.0%
Manufacturing	製造業	552,306	13.1%	569,942	13.2%
Agriculture and forestry	農業、林業	17,217	0.4%	17,856	0.4%
Fishery	漁業	2,773	0.1%	3,070	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,229	0.0%	1,304	0.0%
Construction	建設業	175,875	4.1%	181,339	4.2%
Utilities	電気・ガス・熱供給・水道業	64,273	1.5%	57,633	1.3%
Communication	情報通信業	22,546	0.5%	23,508	0.5%
Transportation and postal activities	運輸業、郵便業	76,881	1.8%	83,285	1.9%
Wholesale and retail	卸売業、小売業	469,023	11.1%	476,787	11.0%
Finance and insurance	金融業、保険業	138,964	3.3%	171,901	4.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	332,482	7.9%	324,758	7.5%
Other services	各種サービス業(学術研究他)	317,377	7.5%	306,746	7.1%
Government, local government (Government)	地方公共団体等 (うち政府向け)	887,200 138,049	21.0% 3.3%	973,898 279,064	22.5% 6.4%
Others	その他	1,169,550	27.7%	1,140,747	26.3%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	119,207	100.0%	146,740	100.0%
Manufacturing	製造業	22,773	19.1%	26,875	18.3%
Agriculture and forestry	農業、林業	106	0.1%	47	0.0%
Fishery	漁業	2,059	1.7%	2,014	1.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	134	0.1%	85	0.1%
Construction	建設業	22,866	19.2%	29,590	20.2%
Utilities	電気・ガス・熱供給・水道業	—	—	—	—
Communication	情報通信業	574	0.5%	1,005	0.7%
Transportation and postal activities	運輸業、郵便業	1,817	1.5%	2,158	1.5%
Wholesale and retail	卸売業、小売業	24,418	20.5%	31,124	21.2%
Finance and insurance	金融業、保険業	171	0.2%	205	0.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	11,462	9.6%	15,300	10.4%
Other services	各種サービス業(学術研究他)	14,177	11.9%	17,583	12.0%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	18,643	15.6%	20,750	14.1%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,108,677	100.0%	3,069,307	100.0%
Manufacturing	製造業	271,633	8.7%	282,043	9.2%
Agriculture and forestry	農業、林業	12,708	0.4%	12,564	0.4%
Fishery	漁業	1,769	0.1%	1,971	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,357	0.0%	1,461	0.0%
Construction	建設業	97,525	3.1%	102,708	3.3%
Utilities	電気・ガス・熱供給・水道業	47,477	1.5%	45,443	1.5%
Communication	情報通信業	15,301	0.5%	13,973	0.4%
Transportation and postal activities	運輸業、郵便業	94,939	3.1%	92,911	3.0%
Wholesale and retail	卸売業、小売業	304,617	9.8%	317,649	10.3%
Finance and insurance	金融業、保険業	149,574	4.8%	152,867	5.0%
Real estate and goods rental and leasing	不動産業、物品賃貸業	247,210	8.0%	244,358	8.0%
Other services	各種サービス業(学術研究他)	248,858	8.0%	247,638	8.1%
Government, local government (Government)	地方公共団体等 (うち政府向け)	629,589 17,500	20.3% 0.6%	576,109 20,000	18.8% 0.7%
Others	その他	986,120	31.7%	977,601	31.9%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2014		As of Mar.31,2013	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	80,691	100.0%	87,590	100.0%
Manufacturing	製造業	5,821	7.2%	10,192	11.6%
Agriculture and forestry	農業、林業	907	1.1%	923	1.1%
Fishery	漁業	237	0.3%	313	0.4%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	123	0.2%	124	0.1%
Construction	建設業	10,481	13.0%	8,359	9.5%
Utilities	電気・ガス・熱供給・水道業	246	0.3%	250	0.3%
Communication	情報通信業	641	0.8%	545	0.6%
Transportation and postal activities	運輸業、郵便業	1,469	1.8%	1,639	1.9%
Wholesale and retail	卸売業、小売業	13,203	16.4%	13,046	14.9%
Finance and insurance	金融業、保険業	2,375	2.9%	3,599	4.1%
Real estate and goods rental and leasing	不動産業、物品賃貸業	9,867	12.2%	12,428	14.2%
Other services	各種サービス業(学術研究他)	17,232	21.4%	17,074	19.5%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	18,083	22.4%	19,093	21.8%