

Summary :

May 12, 2015

Financial Results for Fiscal 2014 (Japanese GAAP)

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Eishin Ihori

Title: President & CEO

Ordinary General Meeting of Shareholders (scheduled):

June 26, 2015

Commencement of Dividend Payment (scheduled):

June 29, 2015

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

1. Financial Highlights for Fiscal 2014 (for the fiscal year ended March 31, 2015)

(1) Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
Fiscal 2014	193,936	1.6	48,140	(2.7)	28,235	3.3
Fiscal 2013	190,966	(4.1)	49,448	68.6	27,332	51.0

Reference: Comprehensive income Fiscal 2014: ¥76,603 million, Fiscal 2013: ¥36,190 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 2014	19.87	19.84	5.5	0.4	24.8
Fiscal 2013	19.20	19.18	5.9	0.4	25.9

Reference: Equity in Income from Investments in Affiliates: Fiscal 2014: ¥27 million; Fiscal 2013: ¥1 million

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets
	¥ million	¥ million	%	per Share of Common Stock
Fiscal 2014	11,683,001	572,987	4.9	385.83
Fiscal 2013	11,114,807	505,125	4.5	335.36

Reference: Own Capital: as of March 31, 2015: ¥571,443 million; as of March 31, 2014: ¥503,766 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 2014	367,321	91,602	(53,896)	1,149,068
Fiscal 2013	251,285	42,628	10,808	743,974

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 2013	—	0.00	—	4.00	4.00	5,358	20.8	3.0
Fiscal 2014	—	0.00	—	4.25	4.25	5,694	21.4	1.2
Fiscal 2015 (forecast)	—	0.00	—	4.25	4.25		28.6	

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

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income
	¥ million	%	¥ million	%	¥ million	%	per Share of Common Stock
Interim	93,500	(3.0)	16,000	(26.9)	9,500	(31.3)	6.48
Full Year	185,000	(4.6)	33,500	(30.4)	21,500	(23.9)	14.84

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: No
(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, 2015 : 1,351,630,146 ; as of March 31, 2014 : 1,351,630,146
(b) Number of Treasury Stock at the end of fiscal year:
as of March 31, 2015 : 11,887,214 ; as of March 31, 2014 : 12,067,668
(c) Average number of Common Stock:
Fiscal 2014 : 1,339,706,368 ; Fiscal 2013 : 1,339,539,861

(Reference) Non-consolidated Financial Statements for Fiscal 2014

1. Financial Highlights for Fiscal 2014(for the fiscal year ended March 31, 2015)

(1) Non-Consolidated Results of Operations

(%: Changes from previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
Fiscal 2014	7,637	16.3	7,119	17.7	7,064	20.1	7,061	20.1
Fiscal 2013	6,564	(19.5)	6,050	(20.9)	5,882	(22.4)	5,880	(22.4)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
Fiscal 2014	4.06	4.06
Fiscal 2013	3.18	3.18

(2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
Fiscal 2014	279,439	236,103	84.4	135.32
Fiscal 2013	279,247	235,918	84.4	135.25

Reference : Own Capital : as of March 31, 2015: ¥235,836 million ; as of March 31, 2014: ¥235,727 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 2013	—	7.50	—	7.50	15.00
Fiscal 2014	—	7.50	—	7.50	15.00
Fiscal 2015 (Forecast)	—	7.50	—	7.50	15.00

SELECTED FINANCIAL INFORMATION
For the Fiscal Year 2014
(Ended March 31, 2015)



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 2014 (Ended March 31,2015)

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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, 2015			Mar.31, 2014 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	193.9	2.9	1.6%	190.9
Ordinary profits	経 常 利 益	48.1	(1.3)	(2.7%)	49.4
Net income	当 期 純 利 益	28.2	0.9	3.3%	27.3

【Total of two banks】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2015			Mar.31, 2014 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	179.4	1.4	0.8%	178.0
Core gross business profits	コ ア 業 務 粗 利 益	144.8	2.5	1.8%	142.2
Net interest income	資 金 利 益	122.1	0.4		121.7
Domestic	国 内 業 務 部 門	120.3	(0.4)		120.7
International	国 際 業 務 部 門	1.8	0.9		0.9
Net fees and commissions	役 務 取 引 等 利 益	19.9	2.1		17.7
Net trading income	特 定 取 引 利 益	0.2	(0.0)		0.3
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	(0.0)		2.4
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	1.4	(0.2)		1.6
Income from derivatives	う ち 金 融 派 生 商 品 収 益	1.0	0.2		0.8
General and administrative expenses	経 費	93.6	(0.4)		94.0
Personnel	人 件 費	43.9	(0.4)		44.3
Non-personnel	物 件 費	44.5	(0.6)		45.2
Core net business profits	コ ア 業 務 純 益	51.2	2.9	6.1%	48.2
Net gains (losses) related to bonds	国 債 等 債 券 損 益	3.4	1.9		1.4
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)	54.6	4.9		49.7
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.9)	(1.9)		—
Net business profits	業 務 純 益	56.6	6.9		49.7
Net non-recurring gains (losses)	臨 時 損 益	(9.5)	(8.3)		(1.2)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	8.0	9.4		(1.3)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	6.0	7.4		(1.3)
Net gains (losses) related to stocks	株 式 等 損 益	3.4	2.7		0.7
Ordinary profits	経 常 利 益	47.1	(1.4)	(2.9%)	48.5
Net extraordinary gains (losses)	特 別 損 益	(1.1)	0.8		(2.0)
Income taxes	法 人 税 等	17.7	(1.2)		18.9
Income taxes-deferred	法 人 税 等 調 整 額	9.2	(4.7)		13.9
Net income	当 期 純 利 益	28.2	0.7	2.6%	27.5

【Hokuriku Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2015			Mar.31, 2014 (B)
			(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	94.0	(3.7)	(3.8%)	97.7
Core gross business profits	コ ア 業 務 粗 利 益	76.5	(0.5)	(0.7%)	77.0
Net interest income	資 金 利 益	64.0	(2.2)		66.3
Domestic	国 内 業 務 部 門	62.8	(2.7)		65.5
International	国 際 業 務 部 門	1.2	0.4		0.7
Net fees and commissions	役 務 取 引 等 利 益	10.5	1.4		9.1
Net trading income	特 定 取 引 利 益	0.2	(0.0)		0.3
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)	1.6	0.3		1.3
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.9	(0.1)		1.1
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.6	0.5		0.1
General and administrative expenses	経 費	50.4	(0.1)		50.5
Personnel	人 件 費	25.2	(0.3)		25.6
Non-personnel	物 件 費	22.4	(0.1)		22.6
Core net business profits	コ ア 業 務 純 益	26.0	(0.4)	(1.5%)	26.4
Net gains (losses) related to bonds	国 債 等 債 券 損 益	3.5	2.1		1.4
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)	29.6	1.7		27.8
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(0.4)	(0.4)		—
Net business profits	業 務 純 益	30.1	2.2		27.8
Net non-recurring gains (losses)	臨 時 損 益	(5.5)	(8.1)		2.5
Credit related costs (2)	不 良 債 権 処 理 額 (2)	2.2	6.5		(4.2)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	1.7	6.0		(4.2)
Net gains (losses) related to stocks	株 式 等 損 益	0.1	(0.0)		0.1
Ordinary profits	経 常 利 益	24.5	(5.9)	(19.5%)	30.4
Net extraordinary gains (losses)	特 別 損 益	(1.1)	0.9		(2.0)
Income taxes	法 人 税 等	8.7	(1.7)		10.5
Income taxes-deferred	法 人 税 等 調 整 額	6.9	(2.4)		9.4
Net income	当 期 純 利 益	14.6	(3.1)	(17.7%)	17.8

【Hokkaido Bank】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Mar.31, 2015			Mar.31, 2014
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	85.4	5.2	6.5%	80.2
Core gross business profits	コ ア 業 務 粗 利 益	68.3	3.0	4.7%	65.2
Net interest income	資 金 利 益	58.1	2.6		55.4
Domestic	国 内 業 務 部 門	57.4	2.2		55.2
International	国 際 業 務 部 門	0.6	0.4		0.1
Net fees and commissions	役 務 取 引 等 利 益	9.3	0.7		8.6
Net trading income	特 定 取 引 利 益	—	—		—
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券損益除く)	0.8	(0.3)		1.1
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.4	(0.0)		0.5
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.3	(0.3)		0.6
General and administrative expenses	経 費	43.1	(0.3)		43.4
Personnel	人 件 費	18.6	(0.0)		18.7
Non-personnel	物 件 費	22.0	(0.5)		22.6
Core net business profits	コ ア 業 務 純 益	25.1	3.3	15.4%	21.7
Net gains (losses) related to bonds	国 債 等 債 券 損 益	(0.0)	(0.1)		0.0
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)	25.0	3.2		21.8
Provision (reversal) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.4)	(0.2)		(1.2)
Net business profits	業 務 純 益	26.5	3.4		23.1
Net non-recurring gains (losses)	臨 時 損 益	(3.9)	1.1		(5.0)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	5.7	1.6		4.1
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	4.2	1.4		2.8
Net gains (losses) related to stocks	株 式 等 損 益	3.3	2.7		0.5
Ordinary profits	経 常 利 益	22.6	4.5	25.1%	18.0
Net extraordinary gains (losses)	特 別 損 益	(0.0)	(0.1)		0.0
Income taxes	法 人 税 等	8.9	0.5		8.3
Income taxes-deferred	法 人 税 等 調 整 額	2.2	(2.2)		4.4
Net income	当 期 純 利 益	13.5	3.8	40.0%	9.6

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	7,561.7	225.4	159.7	7,336.3	7,402.0
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,767.8	128.2	75.2	4,639.6	4,692.5
Housing and consumer loans	(3) 個人ローン	2,150.8	41.0	78.6	2,109.8	2,072.2
Housing loans	住宅系ローン	2,026.7	30.0	62.9	1,996.6	1,963.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	63.05%	(0.19%)	(0.34%)	63.24%	63.39%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.44%	(0.31%)	0.45%	28.75%	27.99%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	4,365.3	137.6	32.5	4,227.6	4,332.7
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,858.3	93.1	60.7	2,765.1	2,797.5
Housing and consumer loans	(3) 個人ローン	1,171.8	28.2	57.0	1,143.5	1,114.7
Housing loans	住宅系ローン	1,117.8	22.1	51.6	1,095.7	1,066.1
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	65.47%	0.07%	0.91%	65.40%	64.56%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.84%	(0.20%)	1.12%	27.04%	25.72%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	3,196.4	87.8	127.1	3,108.6	3,069.3
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	1,909.5	35.0	14.4	1,874.4	1,895.0
Housing and consumer loans	(3) 個人ローン	979.0	12.7	21.5	966.2	957.4
Housing loans	住宅系ローン	908.9	7.9	11.2	900.9	897.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	59.73%	(0.56%)	(2.01%)	60.29%	61.74%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	30.62%	(0.46%)	(0.57%)	31.08%	31.19%

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

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31, 2014	As of Mar.31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む譲渡性預金)	10,651.3	479.3	643.1	10,172.0	10,008.1
Individual deposits*	うち個人預金(含む譲渡性預金)	7,131.5	126.0	218.8	7,005.5	6,912.7
Total individual assets	(1) 個人預かり資産	7,795.4	148.1	269.1	7,647.3	7,526.3
Individual deposits* (deposits in yen)	個人預金(円貨)	7,108.8	131.5	225.5	6,977.3	6,883.3
Investment products (for individuals)	(2) 投資型金融商品	686.5	16.5	43.6	670.0	642.9
Foreign currency deposits	外貨預金	22.6	(5.5)	(6.6)	28.1	29.3
Public bonds	公共債	278.1	(24.7)	27.6	302.9	250.5
Investment trusts	投資信託	385.7	46.8	22.6	338.8	363.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.80%	0.04%	0.26%	8.76%	8.54%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31, 2014	As of Mar.31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む譲渡性預金)	6,076.0	166.9	349.7	5,909.0	5,726.2
Individual deposits*	うち個人預金(含む譲渡性預金)	3,941.9	72.6	171.3	3,869.2	3,770.5
Total individual assets	(1) 個人預かり資産	4,297.2	59.9	149.6	4,237.2	4,147.5
Individual deposits* (deposits in yen)	個人預金(円貨)	3,929.1	78.4	179.0	3,850.6	3,750.0
Investment products (for individuals)	(2) 投資型金融商品	368.0	(18.4)	(29.3)	386.5	397.4
Foreign currency deposits	外貨預金	12.7	(5.8)	(7.7)	18.5	20.5
Public bonds	公共債	144.9	(26.9)	(11.4)	171.8	156.4
Investment trusts	投資信託	210.3	14.2	(10.1)	196.1	220.5
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.56%	(0.56%)	(1.02%)	9.12%	9.58%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31, 2014	As of Mar.31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む譲渡性預金)	4,575.3	312.3	293.3	4,262.9	4,281.9
Individual deposits*	うち個人預金(含む譲渡性預金)	3,189.6	53.4	47.5	3,136.2	3,142.1
Total individual assets	(1) 個人預かり資産	3,498.2	88.1	119.4	3,410.1	3,378.8
Individual deposits* (deposits in yen)	個人預金(円貨)	3,179.7	53.1	46.5	3,126.6	3,133.2
Investment products (for individuals)	(2) 投資型金融商品	318.4	35.0	72.9	283.4	245.5
Foreign currency deposits	外貨預金	9.8	0.2	1.0	9.5	8.8
Public bonds	公共債	133.2	2.1	39.0	131.0	94.1
Investment trusts	投資信託	175.3	32.6	32.7	142.7	142.5
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	9.10%	0.79%	1.84%	8.31%	7.26%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks								
		As of Mar.31,2015			As of Mar.31,2014			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,481.4	(0.0)	2,481.4	1,275.4	37.1	1,238.3	1,205.9	(37.2)	1,243.1
Government bonds	国債	1,268.5	(142.5)	1,411.1	601.5	(66.1)	667.6	667.0	(76.4)	743.4
Local government bonds	地方債	397.0	(19.5)	416.5	220.2	1.3	218.8	176.7	(20.8)	197.6
Corporate bonds	社債	335.2	(7.2)	342.5	181.1	(3.4)	184.6	154.1	(3.7)	157.9
Japanese stocks	株式	233.7	55.2	178.5	143.8	37.4	106.4	89.9	17.7	72.1
Foreign securities	外国証券	160.0	99.7	60.2	99.0	52.1	46.9	60.9	47.6	13.3
Others	その他	86.7	14.3	72.3	29.6	15.9	13.7	57.0	(1.5)	58.6
Average duration to maturity of yen bonds (years) ※	円債デュレーション(年)※	3.05	(0.40)	3.45	3.29	(0.46)	3.75	2.81	(0.35)	3.16

※ 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.31,2015			As of Mar.31,2014			Total of two banks		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	142.5	49.8	92.6	96.9	32.6	64.3	45.5	17.1	28.3
Japanese stocks	株式	95.2	47.7	47.4	61.4	30.9	30.4	33.7	16.7	17.0
Japanese bonds	債券	37.5	(3.0)	40.5	28.8	(1.8)	30.7	8.6	(1.2)	9.8
Others	その他	9.7	5.1	4.6	6.6	3.4	3.1	3.1	1.6	1.4

(Consolidated)

(Billions of yen)

	(Japanese)	FG			Hokuriku bank			Hokkaido bank		
		As of Mar.31,2015		As of Mar.31,2014	As of Mar.31,2015		As of Mar.31,2014	As of Mar.31,2015		As of Mar.31,2014
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	136.8	50.3	86.5	96.9	32.6	64.3	46.2	17.4	28.8
Japanese stocks	株式	88.4	47.8	40.5	61.4	30.9	30.4	33.8	16.8	17.0
Japanese bonds	債券	37.3	(3.0)	40.3	28.8	(1.8)	30.7	8.6	(1.2)	9.8
Others	その他	11.1	5.5	5.5	6.6	3.4	3.1	3.8	1.8	1.9

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	23.6	(6.8)	(12.9)	30.5	36.6
Doubtful	危険債権	136.2	1.7	(21.4)	134.5	157.6
Substandard	要管理債権	29.4	(6.9)	(13.0)	36.4	42.4
Non Performing Loan	(1) 小計 (金融再生法開示債権)	189.2	(12.1)	(47.4)	201.3	236.7
Normal	正常債権	7,566.5	245.2	216.0	7,321.3	7,350.5
Total	(2) 合計 (総与信)	7,755.7	233.1	168.6	7,522.6	7,587.1
NPL ratio	(1)/(2) 開示債権比率	2.43%	(0.24%)	(0.68%)	2.67%	3.11%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31, 2013
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	17.1	(5.2)	(9.0)	22.4	26.2
Doubtful	危険債権	78.8	(2.7)	(24.6)	81.6	103.4
Substandard	要管理債権	13.7	(2.5)	(5.0)	16.3	18.8
Non Performing Loan	(1) 小計 (金融再生法開示債権)	109.7	(10.6)	(38.7)	120.3	148.4
Normal	正常債権	4,336.3	141.1	49.9	4,195.2	4,286.4
Total	(2) 合計 (総与信)	4,446.0	130.5	11.1	4,315.5	4,434.8
NPL ratio	(1)/(2) 開示債権比率	2.46%	(0.32%)	(0.88%)	2.78%	3.34%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31, 2013
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	6.5	(1.5)	(3.9)	8.1	10.4
Doubtful	危険債権	57.4	4.5	3.2	52.9	54.2
Substandard	要管理債権	15.7	(4.4)	(7.9)	20.1	23.6
Non Performing Loan	(1) 小計 (金融再生法開示債権)	79.6	(1.4)	(8.6)	81.0	88.2
Normal	正常債権	3,230.2	104.0	166.0	3,126.1	3,064.1
Total	(2) 合計 (総与信)	3,309.7	102.6	157.4	3,207.1	3,152.3
NPL ratio	(1)/(2) 開示債権比率	2.40%	(0.12%)	(0.39%)	2.52%	2.79%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Mar.31,2015 (A)	(A)-(B)	As of Mar.31,2014 (B)	As of Mar.31,2015 (A)	(A)-(B)	As of Mar.31,2014 (B)	As of Mar.31,2015 (A)	(A)-(B)	As of Mar.31,2014 (B)
		Capital adequacy ratio	自己資本比率	11.13%	(1.18%)	12.31%	10.61%	(1.79%)	12.40%	10.75%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2015		
		Interim	Full year	Change from FY 2014
		Ordinary income	経常収益	93.5
Ordinary profits	経常利益	16.0	33.5	(14.6)
Net income	当期純利益	9.5	21.5	(6.7)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2015								
		Hokuriku bank			Hokkaido bank					
		Interim	Full year	Change from FY 2014	Interim	Full year	Change from FY 2014	Interim	Full year	Change from FY 2014
Ordinary Income	経常収益	86.5	170.0	(9.4)	45.0	90.0	(4.0)	41.5	80.0	(5.4)
Core gross business profits	コア業務粗利益	70.5	140.5	(4.3)	38.0	76.0	(0.5)	32.5	64.5	(3.8)
General and administrative expenses	経費	46.5	93.5	(0.1)	25.0	50.0	(0.4)	21.5	43.5	0.3
Core net business profits	コア業務純益	24.0	47.0	(4.2)	13.0	26.0	(0.0)	11.0	21.0	(4.1)
Total credit costs	与信費用	5.0	10.5	4.4	2.5	5.5	3.7	2.5	5.0	0.7
Ordinary profits	経常利益	17.0	34.0	(13.1)	9.0	19.0	(5.5)	8.0	15.0	(7.6)
Net income	当期純利益	11.0	22.5	(5.7)	5.5	12.0	(2.6)	5.5	10.5	(3.0)

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (forecast)	Year-end (forecast)	Annual	Change from FY 2014
Dividend per common share	普通株式	¥0.00	¥4.25	¥4.25	—
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, 2015	As of March 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	1,210,607	844,182
Call loans and bills bought	コールローン及び買入手形	94,599	85,734
Monetary claims bought	買入金銭債権	72,524	80,161
Trading assets	特定取引資産	4,508	5,007
Money held in trust	金銭の信託	7,947	7,759
Securities	有価証券	2,493,601	2,493,619
Loans and bills discounted	貸出金	7,546,819	7,323,290
Foreign exchanges	外国為替	14,533	14,506
Other assets	その他資産	91,952	98,254
Tangible fixed assets	有形固定資産	101,878	103,563
Intangible fixed assets	無形固定資産	28,076	32,905
Asset for retirement benefit	退職給付に係る資産	2,069	—
Deferred tax assets	繰延税金資産	462	11,378
Customers' liabilities for acceptances and guarantees	支払承諾見返	68,711	73,661
Allowance for loan losses	貸倒引当金	(55,290)	(59,218)
Total assets	資産の部合計	11,683,001	11,114,807
(Liabilities)	(負債の部)		
Deposits	預金	10,140,400	9,912,365
Negotiable certificates of deposit	譲渡性預金	487,347	235,439
Call money and bills sold	コールマネー及び売渡手形	58,454	57,273
Payables under repurchase agreements	債券貸借取引受入担保金	27,809	—
Trading liabilities	特定取引負債	1,184	1,434
Borrowed money	借入金	125,680	121,797
Foreign exchanges	外国為替	179	151
Bonds payable	社債	43,000	58,000
Other liabilities	その他負債	126,322	123,643
Liability for retirement benefit	退職給付に係る負債	8,930	14,961
Reserve for directors' retirement benefits	役員退職慰労引当金	277	328
Reserve for contingent loss	偶発損失引当金	1,970	2,499
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,366	1,252
Deferred tax liabilities	繰延税金負債	12,313	
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,064	6,872
Acceptances and guarantees	支払承諾	68,711	73,661
Total liabilities	負債の部合計	11,110,014	10,609,681
(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	148,193
Retained earnings	利益剰余金	242,701	222,995
Treasury stock	自己株式	(1,514)	(1,529)
Total shareholders' equity	株主資本合計	460,279	440,554
Valuation difference on available-for-sale securities	その他有価証券評価差額金	101,033	61,301
Deferred gains or losses on hedges	繰延ヘッジ損益	(845)	(194)
Revaluation reserve for land	土地再評価差額金	8,502	8,182
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,473	(6,077)
Accumulated other comprehensive income	その他の包括利益累計額合計	111,164	63,211
Stock acquisition rights	新株予約権	266	191
Minority interests	少数株主持分	1,276	1,168
Total net assets	純資産の部合計	572,987	505,125
Total liabilities and net assets	負債及び純資産の部合計	11,683,001	11,114,807

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, 2015	For the fiscal year ended March 31, 2014
Ordinary income	経常収益	193,936	190,966
Interest income	資金運用収益	128,468	130,268
Interest on loans and discounts	貸出金利息	101,873	106,127
Interest and dividends on securities	有価証券利息配当金	24,322	22,053
Interest on call loans and bills bought	コールローン利息及び買入手形利息	381	273
Interest on receivables under resale agreements	買現先利息	6	2
Interest on deposits with other banks	預け金利息	1,017	819
Other interest income	その他の受入利息	867	992
Fees and commissions	役務取引等収益	39,505	37,067
Trading income	特定取引収益	388	573
Other ordinary income	その他業務収益	17,273	15,072
Other income	その他経常収益	8,300	7,984
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	8,300	5,144
Ordinary expenses	経常費用	145,796	141,517
Interest expenses	資金調達費用	7,164	8,875
Interest on deposits	預金利息	3,807	5,049
Interest on negotiable certificates of deposit	譲渡性預金利息	442	310
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	125	61
Interest on payables under securities lending transactions	債券貸借取引支払利息	42	0
Interest on borrowings and rediscounts	借入金利息	1,358	2,053
Interest on bonds payable	社債利息	586	655
Other interest expenses	その他の支払利息	800	744
Fees and commissions	役務取引等費用	14,392	14,342
Other ordinary expenses	その他業務費用	9,203	8,753
General and administrative expenses	営業経費	106,048	105,212
Other expenses	その他経常費用	8,987	4,333
Provision of allowance for loan losses	貸倒引当金繰入額	4,202	—
Other	その他の経常費用	4,784	4,333
Ordinary profits	経常利益	48,140	49,448
Extraordinary income	特別利益	122	187
Gain on disposal of fixed assets	固定資産処分益	38	5
Compensation income for expropriation	収用補償金	83	—
Compensation for transfer	移転補償金	—	181
Extraordinary loss	特別損失	1,355	2,302
Loss on disposal of fixed assets	固定資産処分損	296	160
Impairment loss	減損損失	1,013	2,142
Loss on reduction of non-current assets	固定資産圧縮損	45	—
Income before income taxes and minority interests	税金等調整前当期純利益	46,906	47,333
Income taxes-current	法人税、住民税及び事業税	9,360	5,875
Income taxes-deferred	法人税等調整額	9,231	14,062
Total income taxes	法人税等合計	18,592	19,938
Net income before adjusting minority interest	少数株主損益調整前当期純利益	28,314	27,394
Minority interests in net income	少数株主利益	79	61
Net income	当期純利益	28,235	27,332

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Comprehensive Income (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2014
Net income before adjusting minority interest	少数株主損益調整前当期純利益	28,314	27,394
Other comprehensive income	その他の包括利益	48,288	8,795
Valuation difference on available-for-sale securities	その他有価証券評価差額金	39,726	8,642
Deferred gains or losses on hedges	繰延ヘッジ損益	(650)	106
Revaluation reserve for land	土地再評価差額金	626	—
Defined retirement benefit plans	退職給付に係る調整額	8,551	—
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	34	46
Total comprehensive income	包括利益	76,603	36,190
The amount attributable to owners of the parent	親会社株主に係る包括利益	76,493	36,110
The amount attributable to minority interest	少数株主に係る包括利益	109	79

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

For the fiscal year ended March 31, 2015	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	148,193	222,995	(1,529)	440,554
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額			(1,864)		(1,864)
Restated balance 会計方針の変更を反映した当期首残高	70,895	148,193	221,130	(1,529)	438,690
Changes of items during the period 当期変動額					
Cash dividends 剰余金の配当			(6,970)		(6,970)
Net income 当期純利益			28,235		28,235
Purchase of treasury stock 自己株式の取得				(17)	(17)
Disposal of treasury stock 自己株式の処分		3		32	36
Reversal of revaluation reserve for land 土地再評価差額金の取崩			305		305
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	—	3	21,571	14	21,589
Balance at the end of current period 当期末残高	70,895	148,197	242,701	(1,514)	460,279

Millions of yen

For the fiscal year ended March 31, 2015	Accumulated other comprehensive income:							
	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	Total accumulated other comprehensive income	Stock acquisition rights	Minority interests	Total net assets
その他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	61,301	(194)	8,182	(6,077)	63,211	191	1,168	505,125
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								(1,864)
Restated balance 会計方針の変更を反映した当期首残高	61,301	(194)	8,182	(6,077)	63,211	191	1,168	503,261
Changes of items during the period 当期変動額								
Cash dividends 剰余金の配当								(6,970)
Net income 当期純利益								28,235
Purchase of treasury stock 自己株式の取得								(17)
Disposal of treasury stock 自己株式の処分								36
Reversal of revaluation reserve for land 土地再評価差額金の取崩								305
Net changes of items other than shareholders' equity 株主資本以外の項目の変動	39,731	(650)	320	8,551	47,952	75	108	48,136
Total changes during the period 当期変動額合計	39,731	(650)	320	8,551	47,952	75	108	69,725
Balance at the end of current period 当期末残高	101,033	(845)	8,502	2,473	111,164	266	1,276	572,987

Millions of yen

For the fiscal year ended March 31, 2014	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	148,197	201,138	(1,547)	418,684
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額					—
Restated balance 会計方針の変更を反映した当期首残高	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
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:						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	52,630	(301)	9,340	—	61,669	107	1,089	481,550	
Cumulative effects of changes in accounting policies 会計方針の変更による累積的影響額								—	
Restated balance 会計方針の変更を反映した当期首残高	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	
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	61,031	(194)	8,182	(6,077)	63,211	191	1,168	505,125	

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>	
		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2014
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	46,906	47,333
Depreciation	減価償却費	8,290	8,564
Impairment losses	減損損失	1,013	2,142
Amortization of goodwill	のれん償却額	2,102	2,102
Equity in losses(gains) of affiliates	持分法による投資損益(△)	(27)	(1)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(3,927)	(14,523)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	(528)	(534)
Increase (decrease) in reserve for retirement benefits	退職給付引当金の増減(△)額	—	(9,829)
Decrease (Increase) in liability for retirement benefit	退職給付に係る資産の増(△)減額	(2,069)	—
Increase (decrease) in liability for retirement benefit	退職給付に係る負債の増減(△)額	(6,030)	14,961
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(50)	(356)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	113	(3)
Interest income	資金運用収益	(128,468)	(130,268)
Interest expenses	資金調達費用	7,164	8,875
Losses (gains) on securities	有価証券関係損益(△)	(6,914)	(2,097)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(72)	41
Losses (gains) on foreign exchange	為替差損益(△)	(5,443)	(960)
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	258	154
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	498	2,221
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(249)	(618)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(223,529)	64,644
Net increase (decrease) in deposits	預金の純増減(△)	228,035	94,168
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	251,907	70,771
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(△)	33,882	(125,754)
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	38,669	14,348
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(1,227)	56,395
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	1,180	16,928
Net increase (decrease) in payables under repurchase agreements	債券貸借取引受入担保金の純増減(△)	27,809	—
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(26)	(3,890)
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	28	27
Interest income-cash basis	資金運用による収入	104,365	110,504
Interest expense-cash basis	資金調達による支出	(6,248)	(10,814)
Other, net	その他	5,580	42,505
Subtotal	小計	372,992	257,038
Income taxes paid	法人税等の支払額	(5,671)	(5,753)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	367,321	251,285
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	(457,336)	(333,634)
Proceeds from sales of securities	有価証券の売却による収入	305,749	169,289
Proceeds from redemption of securities	有価証券の償還による収入	224,051	193,526
Payments for increase in money held in trust	金銭の信託の増加による支出	(15,362)	(13,719)
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	15,175	9,910
Proceeds from fund management	投資活動としての資金運用による収入	24,394	22,053
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,756)	(3,654)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	113	43
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,426)	(1,186)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	91,602	42,628
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	(30,000)	(20,000)
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	(15,000)	—
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,908)	(2,539)
Dividends paid	配当金の支払額	(6,970)	(6,634)
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)	(17)
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	(53,896)	10,808
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	67	64
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減(△)額	405,094	304,786
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	743,974	439,187
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	1,149,068	743,974

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

Balance Sheets (Unaudited)

		<i>Millions of yen</i>	
		As of March 31, 2015	As of March 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	790,579	696,147
Call loans and bills bought	コールローン	84,599	85,734
Monetary claims bought	買入金銭債権	72,522	80,160
Trading assets	特定取引資産	2,475	3,169
Securities	有価証券	1,275,498	1,238,326
Loans and bills discounted	貸出金	4,365,302	4,227,696
Foreign exchanges	外国為替	9,133	7,172
Other assets	その他資産	16,373	19,449
Tangible fixed assets	有形固定資産	78,109	78,867
Intangible fixed assets	無形固定資産	4,340	5,784
Prepaid pension cost	前払年金費用	1,316	4,615
Deferred tax assets	繰延税金資産	—	749
Customers' liabilities for acceptances and guarantees	支払承諾見返	35,080	36,148
Allowance for loan losses	貸倒引当金	(22,622)	(23,651)
Total assets	資産の部合計	6,712,709	6,460,371
(Liabilities)	(負債の部)		
Deposits	預金	5,846,837	5,712,023
Negotiable certificates of deposit	譲渡性預金	229,205	197,074
Call money and bills sold	コールマネー	58,454	52,642
Payables under securities lending transactions	債券貸借取引受入担保金	27,809	—
Trading liabilities	特定取引負債	1,184	1,434
Borrowed money	借入金	114,185	111,942
Foreign exchanges	外国為替	111	119
Other liabilities	その他負債	52,981	49,051
Reserve for employee retirement benefits	退職給付引当金	1,616	105
Reserve for directors' retirement benefits	役員退職慰労引当金	57	89
Reserve for contingent loss	偶発損失引当金	1,344	1,675
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	909	842
Deferred tax liabilities	繰延税金負債	11,000	—
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,064	6,872
Acceptances and guarantees	支払承諾	35,080	36,148
Total liabilities	負債の部合計	6,386,844	6,170,022
(Net assets)	(純資産の部)		
Capital stock	資本金	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998
Retained earnings	利益剰余金	89,459	80,377
Total shareholders' equity	株主資本合計	244,868	235,786
Valuation difference on available-for-sale securities	その他有価証券評価差額金	73,340	46,576
Deferred gains or losses on hedges	繰延ヘッジ損益	(845)	(194)
Revaluation reserve for land	土地再評価差額金	8,502	8,182
Total valuation and translation adjustments	評価・換算差額等合計	80,997	54,563
Total net assets	純資産の部合計	325,865	290,349
Total liabilities and net assets	負債及び純資産の部合計	6,712,709	6,460,371

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2014
Ordinary income	経常収益	94,047	97,797
Interest income	資金運用収益	68,702	71,739
<i>Interest on loans and discounts</i>	貸出金利息	54,490	57,703
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,327	12,304
Fees and commissions	役務取引等収益	17,695	16,220
Trading income	特定取引収益	230	309
Other ordinary income	その他業務収益	5,209	2,738
Other income	その他経常収益	2,210	6,789
Ordinary expenses	経常費用	69,521	67,325
Interest expense	資金調達費用	4,634	5,423
<i>Interest on deposits</i>	預金利息	2,256	2,980
<i>Interest on borrowings and rediscounts</i>	借入金利息	1,164	1,414
Fees and commissions	役務取引等費用	7,124	7,097
Other ordinary expenses	その他業務費用	—	5
General and administrative expenses	営業経費	55,251	53,974
Provision of allowance for loan losses	貸倒引当金繰入額	1,350	—
Other expenses	その他経常費用	1,160	824
Ordinary profits	経常利益	24,526	30,471
Extraordinary income	特別利益	25	5
Extraordinary loss	特別損失	1,126	2,102
Income before income taxes	税引前当期純利益	23,425	28,374
Income taxes-current	法人税、住民税及び事業税	1,747	1,106
Income taxes-deferred	法人税等調整額	6,997	9,434
Total income taxes	法人税等合計	8,745	10,540
Net income	当期純利益	14,680	17,833

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

Balance Sheets (Unaudited)

		As of March 31, 2015	As of March 31, 2014
(Assets)	(資産の部)		
Cash and due from banks	現金預け金	418,619	146,774
Call loans and bills bought	コールローン	10,000	—
Trading account securities	商品有価証券	2,032	1,837
Money held in trust	金銭の信託	7,947	7,759
Securities	有価証券	1,205,913	1,243,120
Loans and bills discounted	貸出金	3,196,487	3,108,677
Foreign exchanges	外国為替	5,400	7,333
Other assets	その他資産	33,537	38,199
Tangible fixed assets	有形固定資産	28,948	29,792
Intangible fixed assets	無形固定資産	3,696	5,008
Deferred tax assets	繰延税金資産	2,214	8,778
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,611	26,143
Allowance for loan losses	貸倒引当金	(23,557)	(24,383)
Total assets	資産の部合計	4,915,851	4,599,042
(Liabilities)	(負債の部)		
Deposits	預金	4,303,272	4,217,188
Negotiable certificates of deposit	譲渡性預金	272,042	45,765
Call money and bills sold	コールマネー	—	4,631
Borrowed money	借入金	52,884	51,000
Foreign exchanges	外国為替	67	32
Bonds payable	社債	—	15,000
Other liabilities	その他負債	45,512	45,169
Reserve for employee retirement benefits	退職給付引当金	9,810	9,659
Reserve for directors' retirement benefits	役員退職慰労引当金	108	124
Reserve for contingent loss	偶発損失引当金	626	823
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	457	410
Acceptances and guarantees	支払承諾	24,611	26,143
Total liabilities	負債の部合計	4,709,393	4,415,948
(Net assets)	(純資産の部)		
Capital stock	資本金	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795
Retained earnings	利益剰余金	64,613	54,060
Total shareholders' equity	株主資本合計	174,932	164,379
Valuation difference on available-for-sale securities	その他有価証券評価差額金	31,525	18,714
Total valuation and translation adjustments	評価・換算差額等合計	31,525	18,714
Total net assets	純資産の部合計	206,457	183,094
Total liabilities and net assets	負債及び純資産の部合計	4,915,851	4,599,042

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

Statements of Income (Unaudited)

		For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2014
Ordinary income	經常収益	85,410	80,206
Interest income	資金運用収益	60,608	58,854
<i>Interest on loans and discounts</i>	貸出金利息	47,408	48,394
<i>Interest and dividends on securities</i>	有価証券利息配当金	12,811	10,104
Fees and commissions	役務取引等収益	17,622	16,944
Other ordinary income	その他業務収益	1,016	1,317
Other income	その他經常収益	6,162	3,089
Ordinary expenses	經常費用	62,796	62,136
Interest expense	資金調達費用	2,508	3,432
<i>Interest on deposits</i>	預金利息	1,555	2,073
<i>Interest on borrowings and rediscounts</i>	借用金利息	603	945
Fees and commissions	役務取引等費用	8,259	8,321
Other ordinary expenses	その他業務費用	257	51
General and administrative expenses	営業経費	44,746	45,253
Provision of allowance for loan losses	貸倒引当金繰入額	4,150	2,588
Other expenses	その他經常費用	2,873	2,489
Ordinary profits	經常利益	22,613	18,069
Extraordinary income	特別利益	98	187
Extraordinary loss	特別損失	181	163
Income before income taxes	税引前当期純利益	22,530	18,093
Income taxes-current	法人税、住民税及び事業税	6,748	3,916
Income taxes-deferred	法人税等調整額	2,209	4,483
Total income taxes	法人税等合計	8,957	8,399
Net income	当期純利益	13,573	9,693

III. Summary of Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015	change	Mar.31, 2014
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	154,878	3,863	151,015
Net interest income	資金利益	121,307	(90)	121,397
Net fees and commissions	役務取引等利益	25,113	2,388	22,724
Net trading income	特定取引利益	388	(185)	573
Net other income	その他業務利益	8,069	1,750	6,319
General and administrative expenses	営業経費	106,048	835	105,212
Amortization of goodwill	うちのれん償却	2,102	—	2,102
Total credit costs	不良債権処理額	5,456	6,881	(1,425)
Written-off of loans	貸出金償却	590	(26)	616
Provision of allowance for loan losses	貸倒引当金繰入額	4,202	7,042	(2,839)
Other credit costs	その他不良債権処理額	663	(134)	797
Net gains (losses) related to stocks	株式等損益	3,432	2,834	597
Other non-recurring gains (losses)	その他臨時損益	1,333	(289)	1,622
Ordinary profits	経常利益	48,140	(1,308)	49,448
Net extraordinary gains (losses)	特別損益	(1,233)	882	(2,115)
Income before income taxes	税金等調整前当期純利益	46,906	(426)	47,333
Income taxes-current	法人税、住民税及び事業税	9,360	3,484	5,875
Income taxes-deferred	法人税等調整額	9,231	(4,830)	14,062
Minority interests in income	少数株主利益	79	17	61
Net income	当期純利益	28,235	902	27,332

* 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)	57,353	4,223	53,130
Consolidated core net business profits	連結コア業務純益	53,872	2,241	51,630

* 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	11	(1)	12
Number of affiliates under the equity method	持分法適用会社数	1	0	1

【Hokuriku Bank (Non-consolidated)】

For the fiscal year ended (Millions of yen)

	(Japanese)	Mar.31, 2015		Mar.31, 2014
		(A)	change (A - B)	(B)
Gross business profits	業務粗利益	80,079	1,599	78,480
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	76,520	(527)	77,048
Domestic gross business profits	国内業務粗利益	77,546	1,320	76,225
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	74,002	(795)	74,798
Net interest income	資金利益	62,806	(2,711)	65,517
Net fees and commissions	役務取引等利益	10,271	1,458	8,813
Net trading income	特定取引利益	230	(78)	309
Net other income	その他業務利益	4,238	2,652	1,585
Net gains (losses) related to bonds	国債等債券損益	3,543	2,116	1,427
International gross business profits	国際業務粗利益	2,532	278	2,254
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	2,517	267	2,250
Net interest income	資金利益	1,262	464	797
Net fees and commissions	役務取引等利益	299	(10)	309
Net trading income	特定取引利益	—	(0)	—
Net other income	その他業務利益	971	(175)	1,146
Net gains (losses) related to bonds	国債等債券損益	14	10	4
General and administrative expenses	経費(臨時処理分を除く)	50,459	(125)	50,584
Personnel expenses	人件費	25,244	(393)	25,638
Non-personnel expenses	物件費	22,493	(130)	22,624
Taxes	税金	2,721	399	2,321
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)	29,620	1,724	27,895
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券損益	26,061	(402)	26,463
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(499)	(499)	—
Net business profits	業務純益	30,119	2,223	27,895
Net gains (losses) related to bonds	国債等債券損益	3,558	2,126	1,431
Net non-recurring gains (losses)	臨時損益	(5,592)	(8,168)	2,575
Credit related costs ②	不良債権処理額②	2,264	6,503	(4,239)
Written-off of loans	貸出金償却	106	15	90
Provision of allowance for loan losses	個別貸倒引当金純繰入額	1,850	1,850	—
Losses on sales of non-performing loans	延滞債権等売却損	32	(180)	212
Provision of reserve for contingent loss	偶発損失引当金繰入額	(274)	199	(473)
Other credit costs	その他の債権売却損等	550	(24)	574
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	1,764	6,004	(4,239)
Net gains (losses) related to stocks	株式等損益	139	(43)	183
Gains on sales of stocks and other securities	株式等売却益	166	(34)	200
Losses on sales of stocks and other securities	株式等売却損	—	—	—
Losses on devaluation of stocks and other securities	株式等償却	25	9	16
Ordinary profits	経常利益	24,526	(5,944)	30,471
Net extraordinary gains (losses)	特別損益	(1,100)	995	(2,096)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(139)	(114)	(24)
Gain on disposal of noncurrent assets	固定資産処分益	25	19	5
Loss on disposal of noncurrent assets	固定資産処分損	165	134	30
Impairment loss	減損損失	961	(1,109)	2,071
Income before income taxes	税引前当期純利益	23,425	(4,949)	28,374
Income taxes-current	法人税、住民税及び事業税	1,747	641	1,106
Income taxes-deferred	法人税等調整額	6,997	(2,436)	9,434
Net income	当期純利益	14,680	(3,153)	17,833

【Hokkaido Bank (Non-consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015		Mar.31, 2014
		(A)	change (A - B)	(B)
		(Japanese)		
Gross business profits	業務粗利益	68,224	2,908	65,316
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	68,301	3,053	65,248
Domestic gross business profits	国内業務粗利益	67,016	2,481	64,535
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	67,145	2,676	64,468
Net interest income	資金利益	57,493	2,218	55,274
Net fees and commissions	役務取引等利益	9,298	746	8,552
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	223	(484)	708
Net gains (losses) related to bonds	国債等債券損益	(128)	(195)	66
International gross business profits	国際業務粗利益	1,208	427	781
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券損益)	1,156	376	779
Net interest income	資金利益	609	457	151
Net fees and commissions	役務取引等利益	63	(7)	71
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	534	(23)	557
Net gains (losses) related to bonds	国債等債券損益	51	50	1
General and administrative expenses	経費(臨時処理分を除く)	43,155	(303)	43,459
Personnel expenses	人件費	18,678	(37)	18,716
Non-personnel expenses	物件費	22,053	(555)	22,608
Taxes	税金	2,423	289	2,133
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)	25,068	3,211	21,857
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券損益	25,145	3,356	21,789
Provision (reversal) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,484)	(222)	(1,261)
Net business profits	業務純益	26,553	3,433	23,119
Net gains (losses) related to bonds	国債等債券損益	(77)	(144)	67
Net non-recurring gains (losses)	臨時損益	(3,939)	1,110	(5,049)
Credit related costs ②	不良債権処理額②	5,770	1,640	4,130
Written-off of loans	貸出金償却	26	(44)	71
Provision of allowance for loan losses	個別貸倒引当金純繰入額	5,634	1,784	3,850
Losses on sales of non-performing loans	延滞債権等売却損	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(197)	(156)	(40)
Other credit costs	その他の債権売却損等	306	57	249
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	4,285	1,417	2,868
Net gains (losses) related to stocks	株式等損益	3,312	2,758	553
Gains on sales of stocks and other securities	株式等売却益	4,425	3,146	1,279
Losses on sales of stocks and other securities	株式等売却損	1,105	544	561
Losses on devaluation of stocks and other securities	株式等償却	8	(157)	165
Ordinary profits	経常利益	22,613	4,543	18,069
Net extraordinary gains (losses)	特別損益	(83)	(106)	23
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(80)	6	(86)
Gain on disposal of noncurrent assets	固定資産処分益	14	8	6
Loss on disposal of noncurrent assets	固定資産処分損	94	2	92
Impairment loss	減損損失	41	(30)	71
Income before income taxes	税引前当期純利益	22,530	4,437	18,093
Income taxes-current	法人税、住民税及び事業税	6,748	2,831	3,916
Income taxes-deferred	法人税等調整額	2,209	(2,274)	4,483
Net income	当期純利益	13,573	3,879	9,693

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, 2015			Mar.31, 2014			Mar.31, 2015			Mar.31, 2014		
		(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	10,651.3	304.2	10,347.0	6,115.4	191.3	5,924.1	4,535.8	112.9	4,422.9			
Loans and bills discounted	貸出金	7,427.5	104.2	7,323.2	4,271.8	20.8	4,251.0	3,155.6	83.4	3,072.2			
Securities	有価証券	2,256.8	(123.3)	2,380.2	1,099.7	(73.3)	1,173.0	1,157.1	(50.0)	1,207.2			
Interest-bearing liabilities	資金調達勘定	10,523.2	260.5	10,262.6	6,045.4	166.6	5,878.8	4,477.7	93.9	4,383.8			
Deposits and NCD	預金(NCD含む)	10,375.2	309.3	10,065.8	5,948.8	182.8	5,765.9	4,426.4	126.5	4,299.8			

【Total】

For the fiscal year ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Mar.31, 2015			Mar.31, 2014			Mar.31, 2015			Mar.31, 2014		
		(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	10,766.1	329.2	10,436.8	6,207.5	215.3	5,992.2	4,558.5	113.9	4,444.6			
Loans and bills discounted	貸出金	7,452.0	107.9	7,344.0	4,282.4	23.1	4,259.2	3,169.5	84.7	3,084.8			
Securities	有価証券	2,364.2	(75.5)	2,439.7	1,168.9	(47.2)	1,216.1	1,195.2	(28.2)	1,223.5			
Interest-bearing liabilities	資金調達勘定	10,634.6	286.4	10,348.1	6,136.2	190.9	5,945.2	4,498.3	95.4	4,402.9			
Deposits and NCD	預金(NCD含む)	10,433.6	304.4	10,129.2	5,990.2	175.9	5,814.2	4,443.4	128.5	4,314.9			

3. Interest Rate Spread

【Domestic】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2015			Mar.31, 2014			Mar.31, 2015			Mar.31, 2014		
		(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	1.18	(0.06)	1.24	1.09	(0.09)	1.18	1.32	0.00	1.32			
Loans and bills discounted (b)	貸出金利回り	1.36	(0.08)	1.44	1.27	(0.08)	1.35	1.49	(0.08)	1.57			
Securities	有価証券利回り	1.02	0.12	0.90	1.00	0.02	0.98	1.05	0.23	0.82			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.92	(0.05)	0.97	0.87	(0.04)	0.91	0.99	(0.05)	1.04			
Deposits and NCD (d)	預金等利回り	0.03	(0.02)	0.05	0.04	(0.01)	0.05	0.03	(0.01)	0.04			
Expense ratio (e)	預金経費率	0.87	(0.04)	0.91	0.82	(0.03)	0.85	0.95	(0.04)	0.99			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.33	(0.06)	1.39	1.23	(0.07)	1.30	1.46	(0.06)	1.52			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.45	(0.03)	0.48	0.41	(0.03)	0.44	0.50	(0.03)	0.53			
Interest rate spread (a)-(c)	総資金利鞘	0.26	(0.01)	0.27	0.21	(0.05)	0.26	0.32	0.05	0.27			

【Total】

For the fiscal year ended

(%)

	(Japanese)	Total of two banks											
		Mar.31, 2015			Mar.31, 2014			Mar.31, 2015			Mar.31, 2014		
		(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	1.20	(0.05)	1.25	1.10	(0.09)	1.19	1.32	0.00	1.32			
Loans and Bills discounted (b)	貸出金利回り	1.36	(0.08)	1.44	1.27	(0.08)	1.35	1.49	(0.07)	1.56			
Securities	有価証券利回り	1.06	0.15	0.91	1.05	0.04	1.01	1.07	0.25	0.82			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	0.94	(0.05)	0.99	0.89	(0.05)	0.94	1.01	(0.05)	1.06			
Deposits and NCD (d)	預金等利回り	0.04	(0.01)	0.05	0.04	(0.01)	0.05	0.03	(0.01)	0.04			
Expense ratio (e)	預金経費率	0.89	(0.03)	0.92	0.84	(0.02)	0.86	0.97	(0.03)	1.00			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.32	(0.07)	1.39	1.23	(0.06)	1.29	1.45	(0.06)	1.51			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.43	(0.03)	0.46	0.38	(0.05)	0.43	0.48	(0.03)	0.51			
Interest rate spread (a)-(c)	総資金利鞘	0.25	0.00	0.25	0.21	(0.04)	0.25	0.31	0.05	0.26			

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, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	51,207	2,953	48,253	26,061	(402)	26,463	25,145	3,356	21,789
As per employee (in thousands of yen)	一人当たり(千円)	9,972	633	9,338	9,284	(143)	9,427	10,801	1,568	9,232
Net business profits	業務純益	56,672	6,919	49,753	30,119	2,223	27,895	26,553	3,433	23,119
As per employee (in thousands of yen)	一人当たり(千円)	11,036	1,407	9,629	10,730	792	9,937	11,405	1,609	9,796

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, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits per common shareholders' equity	コア業務純益ベース	11.04	(0.48)	11.52	8.45	(1.01)	9.46	16.68	0.56	16.12
Net business profits per common shareholders' equity	業務純益ベース	12.25	0.36	11.89	9.77	(0.21)	9.98	17.68	0.50	17.18
Net income per common shareholders' equity	当期純利益ベース	5.93	(0.47)	6.40	4.76	(1.62)	6.38	8.47	2.02	6.45

(2) OHR (Overhead Ratio)

For the fiscal year ended (%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Mar.31, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務粗利益ベース	64.64	(1.44)	66.08	65.94	0.29	65.65	63.18	(3.42)	66.60
Gross business profits basis	業務粗利益ベース	63.12	(2.28)	65.40	63.01	(1.44)	64.45	63.25	(3.28)	66.53

(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, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014	Mar.31, 2015	(A-B)	Mar.31, 2014
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits on assets	コア業務純益ベース	0.45	0.01	0.44	0.40	(0.02)	0.42	0.53	0.06	0.47
Net business profits on assets	業務純益ベース	0.50	0.05	0.45	0.46	0.02	0.44	0.56	0.06	0.50
Net income on assets	当期純利益ベース	0.25	0.00	0.25	0.22	(0.06)	0.28	0.28	0.08	0.20

6. Net Gains and Losses on Securities

【FG(consolidated)】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015		Mar.31, 2014
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,481	1,981	1,499
Gains on sales	売却益	3,674	2,192	1,482
Gains on redemption	償還益	65	(0)	65
Losses on sales	売却損	14	(22)	37
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	243	233	10
Net gains (losses) related to stocks and others	株式等損益	3,432	2,834	597
Gains on sales	売却益	4,598	3,117	1,480
Losses on sales	売却損	1,131	438	693
Losses on devaluation	償却	33	(155)	189

【Total of two banks】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015		Mar.31, 2014
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,481	1,981	1,499
Gains on sales	売却益	3,674	2,192	1,482
Gains on redemption	償還益	65	(0)	65
Losses on sales	売却損	14	(22)	37
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	243	233	10
Net gains (losses) related to stocks and others	株式等損益	3,451	2,714	737
Gains on sales	売却益	4,592	3,111	1,480
Losses on sales	売却損	1,106	544	561
Losses on devaluation	償却	34	(147)	181

【Hokuriku bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015		Mar.31, 2014
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,558	2,126	1,431
Gains on sales	売却益	3,558	2,120	1,437
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	—	—	—
Net gains (losses) related to stocks and others	株式等損益	139	(43)	183
Gains on sales	売却益	166	(34)	200
Losses on sales	売却損	0	0	0
Losses on devaluation	償却	25	9	16

【Hokkaido bank】

		For the fiscal year ended		(Millions of yen)
		Mar.31, 2015		Mar.31, 2014
	(Japanese)	(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(77)	(144)	67
Gains on sales	売却益	115	71	44
Gains on redemption	償還益	65	(0)	65
Losses on sales	売却損	14	(16)	31
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	243	233	10
Net gains (losses) related to stocks and others	株式等損益	3,312	2,758	553
Gains on sales	売却益	4,425	3,146	1,279
Losses on sales	売却損	1,105	544	561
Losses on devaluation	償却	8	(157)	165

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Mar.31, 2015				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	7,575	4,088	7,630	55	3,486	3,597	110
Available-for-sale securities	その他有価証券	136,881	50,364	139,183	2,302	86,516	93,230	6,714
Stocks	株式	88,429	47,873	89,407	978	40,556	44,777	4,220
Bonds	債券	37,324	(3,061)	37,670	345	40,386	40,531	144
Other	その他	11,127	5,553	12,105	978	5,574	7,922	2,348
Total	合計	144,456	54,453	146,814	2,357	90,003	96,828	6,825
Stocks	株式	88,429	47,873	89,407	978	40,556	44,777	4,220
Bonds	債券	44,900	1,027	45,301	400	43,873	44,128	255
Other	その他	11,127	5,553	12,105	978	5,574	7,922	2,348

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31, 2015				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	7,358	4,043	7,412	54	3,314	3,419	105
Available-for-sale securities	その他有価証券	142,503	49,812	144,010	1,507	92,690	96,625	3,935
Stocks	株式	95,206	47,720	95,390	183	47,486	48,928	1,441
Bonds	債券	37,513	(3,037)	37,858	345	40,550	40,695	144
Other	その他	9,783	5,129	10,762	978	4,653	7,002	2,348
Total	合計	149,861	53,856	151,423	1,562	96,005	#####	4,040
Stocks	株式	95,206	47,720	95,390	183	47,486	48,928	1,441
Bonds	債券	44,871	1,006	45,271	399	43,865	44,115	250
Other	その他	9,783	5,129	10,762	978	4,653	7,002	2,348

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2015				As of Mar.31, 2014		
		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	96,965	32,621	97,410	444	64,344	65,587	1,243
Stocks	株式	61,406	30,960	61,539	132	30,446	31,344	898
Bonds	債券	28,891	(1,822)	28,987	96	30,713	30,807	94
Other	その他	6,667	3,482	6,883	215	3,184	3,435	250
Total	合計	96,965	32,621	97,410	444	64,344	65,587	1,243
Stocks	株式	61,406	30,960	61,539	132	30,446	31,344	898
Bonds	債券	28,891	(1,822)	28,987	96	30,713	30,807	94
Other	その他	6,667	3,482	6,883	215	3,184	3,435	250

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31, 2015				As of Mar.31, 2014		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	7,358	4,043	7,412	54	3,314	3,419	105
Available-for-sale securities	その他有価証券	45,537	17,191	46,600	1,062	28,346	31,037	2,691
Stocks	株式	33,799	16,759	33,850	51	17,040	17,584	543
Bonds	債券	8,622	(1,215)	8,870	248	9,837	9,887	50
Other	その他	3,115	1,647	3,878	763	1,468	3,566	2,097
Total	合計	52,896	21,235	54,013	1,117	31,660	34,457	2,796
Stocks	株式	33,799	16,759	33,850	51	17,040	17,584	543
Bonds	債券	15,980	2,828	16,283	303	13,152	13,307	155
Other	その他	3,115	1,647	3,878	763	1,468	3,566	2,097

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.31,2015			As of Sep.30,2014 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	11.13%	(0.25%)	(1.18%)	11.38%	12.31%
(2) Capital ①-②	自己資本	576,091	3,308	(29,457)	572,783	605,549
① Core capital : instruments and reserves	コア資本に係る基礎項目	597,705	3,626	(30,260)	594,079	627,966
Shareholders' equity	うち株主資本	400,063	8,145	19,388	391,918	380,675
General allowance for loan losses	うち一般貸倒引当金等	22,578	(4,206)	(4,422)	26,785	27,001
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	113,500	—	(45,000)	113,500	158,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	21,614	318	(802)	21,295	22,416
Intangible fixed assets	うち無形固定資産	20,908	61	(989)	20,847	21,898
(3) Risk-weighted assets	リスクアセット	5,174,753	144,538	256,137	5,030,215	4,918,615

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Sep.30,2014 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.61%	(0.37%)	(1.79%)	10.98%	12.40%
(2) Capital ①-②	自己資本	322,608	4,819	(23,168)	317,789	345,777
① Core capital : instruments and reserves	コア資本に係る基礎項目	323,790	5,551	(22,505)	318,238	346,295
Shareholders' equity	うち株主資本	244,868	7,070	9,082	237,798	235,786
General allowance for loan losses	うち一般貸倒引当金等	9,521	(695)	(712)	10,217	10,234
Perpetual preferred stock	うち永久優先株	—	—	—	—	—
Subordinated debts	うち劣後債務	63,500	—	(30,000)	63,500	93,500
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,181	732	662	448	518
Intangible fixed assets	うち無形固定資産	583	583	583	—	—
(3) Risk-weighted assets	リスクアセット	3,038,702	145,007	250,327	2,893,695	2,788,374

(Consolidated)

Capital adequacy ratio	自己資本比率	10.61%	(0.36%)	(1.79%)	10.97%	12.40%
Capital	自己資本	322,744	4,853	(23,130)	317,890	345,874
Risk-weighted assets	リスクアセット	3,039,400	144,095	251,914	2,895,305	2,787,486

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Sep.30,2014 (B)	As of Mar.31,2014 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.75%	(0.04%)	(0.01%)	10.79%	10.76%
(2) Capital ①-②	自己資本	226,169	107	2,110	226,061	224,059
① Core capital : instruments and reserves	コア資本に係る基礎項目	227,675	1,613	3,615	226,061	224,059
Shareholders' equity	うち株主資本	120,410	5,716	10,552	114,694	109,858
General allowance for loan losses	うち一般貸倒引当金等	6,041	(1,610)	(1,658)	7,651	7,699
Perpetual preferred stock	うち永久優先株	53,716	—	—	53,716	53,716
Subordinated debts	うち劣後債務	47,507	(2,492)	(5,278)	50,000	52,785
② Core capital : regulatory adjustments	コア資本に係る調整項目	1,505	1,505	1,505	—	—
Intangible fixed assets	うち無形固定資産	496	496	496	—	—
(3) Risk-weighted assets	リスクアセット	2,102,517	7,924	20,226	2,094,593	2,082,290

(Consolidated)

Capital adequacy ratio	自己資本比率	11.06%	0.06%	0.00%	11.00%	11.06%
Capital	自己資本	233,979	2,282	2,323	231,696	231,656
Risk-weighted assets	リスクアセット	2,114,634	8,971	20,175	2,105,662	2,094,458

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(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	23,642	(6,832)	(12,989)	30,475	36,632
Doubtful	危険債権	136,192	1,722	(21,421)	134,469	157,613
Substandard	要管理債権	29,402	(6,997)	(13,009)	36,400	42,412
Non Performing Loans	(1) 小計	189,237	(12,107)	(47,421)	201,344	236,659
	Normal	7,566,500	245,240	216,040	7,321,260	7,350,460
Total	(2) 合計	7,755,738	233,132	168,618	7,522,605	7,587,119
NPL ratio (%)	(1)/(2) 比率	2.43%	(0.24%)	(0.68%)	2.67%	3.11%

Amount of partial write-off	部分直接償却実施額	79,261	(5,250)	(28,242)	84,512	107,504
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(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	17,120	(5,285)	(9,068)	22,405	26,188
Doubtful	危険債権	78,789	(2,782)	(24,657)	81,572	103,446
Substandard	要管理債権	13,743	(2,576)	(5,048)	16,319	18,792
Non Performing Loans	(1) 小計	109,654	(10,644)	(38,774)	120,298	148,428
	Normal	4,336,337	141,150	49,969	4,195,187	4,286,367
Total	(2) 合計	4,445,991	130,505	11,195	4,315,485	4,434,795
NPL ratio (%)	(1)/(2) 比率	2.46%	(0.32%)	(0.88%)	2.78%	3.34%

Amount of partial write-off	部分直接償却実施額	55,459	(3,649)	(20,895)	59,109	76,355
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	6,522	(1,547)	(3,921)	8,069	10,443
Doubtful	危険債権	57,402	4,505	3,235	52,896	54,167
Substandard	要管理債権	15,658	(4,421)	(7,961)	20,080	23,620
Non Performing Loans	(1) 小計	79,583	(1,462)	(8,647)	81,046	88,230
	Normal	3,230,163	104,089	166,070	3,126,073	3,064,093
Total	(2) 合計	3,309,746	102,627	157,422	3,207,119	3,152,323
NPL ratio (%)	(1)/(2) 比率	2.40%	(0.12%)	(0.39%)	2.52%	2.79%

Amount of partial write-off	部分直接償却実施額	23,802	(1,600)	(7,346)	25,402	31,148
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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, 2015 (a)	23,642	20,933	2,709	100.00%	100.00%
		As of Mar.31, 2014 (b)	30,475	25,695	4,779	100.00%	100.00%
		(a) - (b)	(6,832)	(4,762)	(2,069)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2015 (a)	136,192	83,395	28,992	54.91%	82.52%
		As of Mar.31, 2014 (b)	134,469	86,213	26,686	55.30%	83.95%
		(a) - (b)	1,722	(2,817)	2,306	(0.39%)	(1.43%)
Substandard	要管理債権	As of Mar.31, 2015 (a)	29,402	21,486	1,648	20.82%	78.68%
		As of Mar.31, 2014 (b)	36,400	21,165	3,954	25.95%	69.01%
		(a) - (b)	(6,997)	320	(2,306)	(5.13%)	9.67%
Total	合計	As of Mar.31, 2015 (a)	189,237	125,815	33,350	52.58%	84.10%
		As of Mar.31, 2014 (b)	201,344	133,074	35,420	51.88%	83.68%
		(a) - (b)	(12,107)	(7,259)	(2,069)	0.70%	0.42%

【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, 2015 (a)	17,120	15,062	2,057	100.00%	100.00%
		As of Mar.31, 2014 (b)	22,405	18,407	3,998	100.00%	100.00%
		(a) - (b)	(5,285)	(3,344)	(1,940)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2015 (a)	78,789	55,010	11,704	49.22%	84.67%
		As of Mar.31, 2014 (b)	81,572	59,310	10,283	46.19%	85.31%
		(a) - (b)	(2,782)	(4,299)	1,420	3.03%	(0.64%)
Substandard	要管理債権	As of Mar.31, 2015 (a)	13,743	8,254	987	17.99%	67.24%
		As of Mar.31, 2014 (b)	16,319	8,557	1,834	23.63%	63.68%
		(a) - (b)	(2,576)	(303)	(847)	(5.64%)	3.56%
Total	合計	As of Mar.31, 2015 (a)	109,654	78,328	14,749	47.08%	84.88%
		As of Mar.31, 2014 (b)	120,298	86,275	16,117	47.37%	85.11%
		(a) - (b)	(10,644)	(7,947)	(1,367)	(0.29%)	(0.23%)

【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, 2015 (a)	6,522	5,870	651	100.00%	100.00%
		As of Mar.31, 2014 (b)	8,069	7,288	781	100.00%	100.00%
		(a) - (b)	(1,547)	(1,418)	(129)	0.00%	0.00%
Doubtful	危険債権	As of Mar.31, 2015 (a)	57,402	28,384	17,288	59.58%	79.56%
		As of Mar.31, 2014 (b)	52,896	26,902	16,402	63.10%	81.86%
		(a) - (b)	4,505	1,482	886	(3.52%)	(2.30%)
Substandard	要管理債権	As of Mar.31, 2015 (a)	15,658	13,231	660	27.22%	88.71%
		As of Mar.31, 2014 (b)	20,080	12,607	2,119	28.36%	73.34%
		(a) - (b)	(4,421)	623	(1,459)	(1.14%)	15.37%
Total	合計	As of Mar.31, 2015 (a)	79,583	47,486	18,601	57.95%	83.04%
		As of Mar.31, 2014 (b)	81,046	46,798	19,303	56.36%	81.56%
		(a) - (b)	(1,462)	688	(701)	1.59%	1.48%

3. Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

		(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
			(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	4,719	(3,014)	(6,368)	7,734	11,087	
Non-accrual delinquent loans	延滞債権額	151,857	(3,906)	(28,973)	155,763	180,830	
Loans past due for 3 months or more	3カ月以上延滞債権額	1,217	631	1,115	585	101	
Restructured loans	貸出条件緩和債権額	28,185	(7,628)	(14,125)	35,814	42,310	
Total	合計	185,979	(13,919)	(48,351)	199,898	234,331	
Total loans and bills discounted	貸出金残高	7,561,790	225,415	159,707	7,336,374	7,402,082	

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.06%	(0.04%)	(0.08%)	0.10%	0.14%
Non-accrual delinquent loans	延滞債権額	2.00%	(0.12%)	(0.44%)	2.12%	2.44%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.01%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.37%	(0.11%)	(0.20%)	0.48%	0.57%
Total	合計	2.45%	(0.27%)	(0.71%)	2.72%	3.16%

【Hokuriku bank】

(Millions of yen)

		(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
			(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	3,729	(2,506)	(3,766)	6,236	7,495	
Non-accrual delinquent loans	延滞債権額	89,599	(7,051)	(30,853)	96,650	120,453	
Loans past due for 3 months or more	3カ月以上延滞債権額	1,217	638	1,115	578	101	
Restructured loans	貸出条件緩和債権額	12,526	(3,214)	(6,164)	15,741	18,690	
Total	合計	107,072	(12,134)	(39,668)	119,207	146,740	
Total loans and bills discounted	貸出金残高	4,365,302	137,606	32,528	4,227,696	4,332,774	

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.08%	(0.06%)	(0.09%)	0.14%	0.17%
Non-accrual delinquent loans	延滞債権額	2.05%	(0.23%)	(0.73%)	2.28%	2.78%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.02%	0.01%	0.02%	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.28%	(0.09%)	(0.15%)	0.37%	0.43%
Total	合計	2.45%	(0.36%)	(0.93%)	2.81%	3.38%

【Hokkaido bank】

(Millions of yen)

		(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
			(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	990	(508)	(2,602)	1,498	3,592	
Non-accrual delinquent loans	延滞債権額	62,258	3,145	1,880	59,112	60,377	
Loans past due for 3 months or more	3カ月以上延滞債権額	—	(7)	—	7	—	
Restructured loans	貸出条件緩和債権額	15,658	(4,414)	(7,961)	20,072	23,620	
Total	合計	78,907	(1,784)	(8,683)	80,691	87,590	
Total loans and bills discounted	貸出金残高	3,196,487	87,809	127,179	3,108,677	3,069,307	

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.03%	(0.01%)	(0.08%)	0.04%	0.11%
Non-accrual delinquent loans	延滞債権額	1.94%	0.04%	(0.02%)	1.90%	1.96%
Loans past due for 3 months or more	3カ月以上延滞債権額	—	0.00%	—	0.00%	—
Restructured loans	貸出条件緩和債権額	0.48%	(0.16%)	(0.28%)	0.64%	0.76%
Total	合計	2.46%	(0.13%)	(0.39%)	2.59%	2.85%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	46,180	(1,855)	(14,445)	48,035	60,625
General allowance	一般貸倒引当金	14,044	(1,983)	(6,212)	16,028	20,256
Specific allowance	個別貸倒引当金	32,135	128	(8,233)	32,006	40,368

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	22,622	(1,029)	(10,471)	23,651	33,093
General allowance	一般貸倒引当金	8,593	(499)	(3,465)	9,092	12,059
Specific allowance	個別貸倒引当金	14,029	(529)	(7,005)	14,558	21,034

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	23,557	(826)	(3,974)	24,383	27,531
General allowance	一般貸倒引当金	5,451	(1,484)	(2,746)	6,935	8,197
Specific allowance	個別貸倒引当金	18,106	658	(1,227)	17,447	19,333

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	47.25%	0.70%	(1.84%)	46.55%	49.09%
After partial write-off	部分直接償却後	24.83%	0.81%	(1.04%)	24.02%	25.87%
Amount of partial write-off	部分直接償却実施額	79,071	(5,192)	(27,821)	84,264	106,892

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	48.04%	1.63%	(1.01%)	46.41%	49.05%
After partial write-off	部分直接償却後	21.12%	1.28%	(1.43%)	19.84%	22.55%
Amount of partial write-off	部分直接償却実施額	55,459	(3,649)	(20,895)	59,109	76,355

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014	As of Mar.31,2013
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	46.01%	(0.79%)	(3.14%)	46.80%	49.15%
After partial write-off	部分直接償却後	29.85%	(0.36%)	(1.58%)	30.21%	31.43%
Amount of partial write-off	部分直接償却実施額	23,611	(1,542)	(6,925)	25,154	30,537

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	10,651,357	479,306	643,185	10,172,051	10,008,172
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	10,433,662	304,449	643,315	10,129,212	9,790,346
Loans (term-end balance)	貸出金(末残)	7,561,790	225,415	159,707	7,336,374	7,402,082
Loans (average balance)	貸出金(平残)	7,452,034	107,948	174,171	7,344,085	7,277,862

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	6,076,043	166,945	349,793	5,909,098	5,726,249
Deposits (average balance)	預金(平残)	5,990,230	175,936	422,670	5,814,294	5,567,560
Loans (term-end balance)	貸出金(末残)	4,365,302	137,606	32,528	4,227,696	4,332,774
Loans (average balance)	貸出金(平残)	4,282,454	23,175	65,622	4,259,279	4,216,831

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Deposits (term-end balance)	預金(末残)	4,575,314	312,361	293,392	4,262,953	4,281,922
Deposits (average balance)	預金(平残)	4,443,431	128,512	220,645	4,314,918	4,222,786
Loans (term-end balance)	貸出金(末残)	3,196,487	87,809	127,179	3,108,677	3,069,307
Loans (average balance)	貸出金(平残)	3,169,579	84,773	108,549	3,084,806	3,061,030

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	4,767,812	128,211	75,223	4,639,600	4,692,589
% to total loans	中小企業等貸出比率	63.05%	(0.19%)	(0.34%)	63.24%	63.39%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	2,858,309	93,149	60,728	2,765,160	2,797,581
% to total loans	中小企業等貸出比率	65.47%	0.07%	0.91%	65.40%	64.56%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Loans to SMEs and Individuals	中小企業等貸出残高	1,909,503	35,062	14,495	1,874,440	1,895,008
% to total loans	中小企業等貸出比率	59.73%	(0.56%)	(2.01%)	60.29%	61.74%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	2,150,873	41,040	78,624	2,109,833	2,072,249
Housing loans	うち住宅系ローン残高	2,026,770	30,072	62,924	1,996,698	1,963,846
Other consumer loans	うちその他のローン残高	124,102	10,967	15,700	113,134	108,402

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	1,171,842	28,295	57,090	1,143,546	1,114,752
Housing loans	うち住宅系ローン残高	1,117,809	22,105	51,681	1,095,704	1,066,128
Other consumer loans	うちその他のローン残高	54,032	6,190	5,409	47,841	48,623

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Mar.31,2015			As of Mar.31,2014 (B)	As of Mar.31,2013 (C)
		(A)	(A-B)	(A-C)		
Housing and consumer loans	個人ローン	979,031	12,744	21,534	966,286	957,497
Housing loans	うち住宅系ローン残高	908,961	7,967	11,243	900,993	897,718
Other consumer loans	うちその他のローン残高	70,070	4,777	10,291	65,293	59,779

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.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,561,790	100.0%	7,336,374	100.0%
Manufacturing	製造業	837,326	11.1%	823,939	11.2%
Agriculture and forestry	農業、林業	30,361	0.4%	29,925	0.4%
Fishery	漁業	4,346	0.1%	4,542	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	2,717	0.0%	2,586	0.0%
Construction	建設業	287,811	3.8%	273,400	3.7%
Utilities	電気・ガス・熱供給・水道業	109,189	1.4%	111,750	1.5%
Communication	情報通信業	47,220	0.6%	37,847	0.5%
Transportation and postal activities	運輸業、郵便業	181,883	2.4%	171,820	2.4%
Wholesale and retail	卸売業、小売業	779,067	10.3%	773,640	10.6%
Finance and insurance	金融業、保険業	284,967	3.8%	288,538	3.9%
Real estate and goods rental and leasing	不動産業、物品賃貸業	663,064	8.8%	579,692	7.9%
Other services	各種サービス業(学術研究他)	591,187	7.8%	566,235	7.7%
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,553,168 136,012	20.5% 1.8%	1,516,789 155,549	20.7% 2.1%
Others	その他	2,189,484	29.0%	2,155,670	29.4%

【Total of two banks】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	185,979	100.0%	199,898	100.0%
Manufacturing	製造業	30,653	16.5%	28,595	14.3%
Agriculture and forestry	農業、林業	586	0.3%	1,013	0.5%
Fishery	漁業	2,221	1.2%	2,297	1.2%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	196	0.1%	258	0.1%
Construction	建設業	25,055	13.5%	33,348	16.7%
Utilities	電気・ガス・熱供給・水道業	203	0.1%	246	0.1%
Communication	情報通信業	1,292	0.7%	1,215	0.6%
Transportation and postal activities	運輸業、郵便業	3,144	1.7%	3,286	1.6%
Wholesale and retail	卸売業、小売業	33,803	18.2%	37,622	18.8%
Finance and insurance	金融業、保険業	332	0.2%	2,547	1.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	22,496	12.1%	21,330	10.7%
Other services	各種サービス業(学術研究他)	30,780	16.5%	31,410	15.7%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	35,211	18.9%	36,727	18.4%

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,365,302	100.0%	4,227,696	100.0%
Manufacturing	製造業	573,461	13.1%	552,306	13.1%
Agriculture and forestry	農業、林業	17,913	0.4%	17,217	0.4%
Fishery	漁業	2,754	0.1%	2,773	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	997	0.0%	1,229	0.0%
Construction	建設業	176,733	4.1%	175,875	4.1%
Utilities	電気・ガス・熱供給・水道業	62,150	1.4%	64,273	1.5%
Communication	情報通信業	25,783	0.6%	22,546	0.5%
Transportation and postal activities	運輸業、郵便業	81,073	1.9%	76,881	1.8%
Wholesale and retail	卸売業、小売業	466,688	10.7%	469,023	11.1%
Finance and insurance	金融業、保険業	154,327	3.5%	138,964	3.3%
Real estate and goods rental and leasing	不動産業、物品賃貸業	367,894	8.4%	332,482	7.9%
Other services	各種サービス業(学術研究他)	376,332	8.6%	317,377	7.5%
Government, local government (Government)	地方公共団体等 (うち政府向け)	865,618 123,512	19.8% 2.8%	887,200 138,049	21.0% 3.3%
Others	その他	1,193,580	27.4%	1,169,550	27.7%

【Hokuriku bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	107,072	100.0%	119,207	100.0%
Manufacturing	製造業	23,381	21.8%	22,773	19.1%
Agriculture and forestry	農業、林業	83	0.1%	106	0.1%
Fishery	漁業	2,019	1.9%	2,059	1.7%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	85	0.1%	134	0.1%
Construction	建設業	15,233	14.2%	22,866	19.2%
Utilities	電気・ガス・熱供給・水道業	16	0.0%	—	—
Communication	情報通信業	494	0.5%	574	0.5%
Transportation and postal activities	運輸業、郵便業	1,920	1.8%	1,817	1.5%
Wholesale and retail	卸売業、小売業	22,206	20.7%	24,418	20.5%
Finance and insurance	金融業、保険業	164	0.1%	171	0.2%
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,338	9.7%	11,462	9.6%
Other services	各種サービス業(学術研究他)	13,159	12.3%	14,177	11.9%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	17,966	16.8%	18,643	15.6%

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	3,196,487	100.0%	3,108,677	100.0%
Manufacturing	製造業	263,865	8.2%	271,633	8.7%
Agriculture and forestry	農業、林業	12,448	0.4%	12,708	0.4%
Fishery	漁業	1,592	0.0%	1,769	0.1%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,720	0.0%	1,357	0.0%
Construction	建設業	111,078	3.5%	97,525	3.1%
Utilities	電気・ガス・熱供給・水道業	47,039	1.5%	47,477	1.5%
Communication	情報通信業	21,437	0.7%	15,301	0.5%
Transportation and postal activities	運輸業、郵便業	100,810	3.2%	94,939	3.1%
Wholesale and retail	卸売業、小売業	312,379	9.8%	304,617	9.8%
Finance and insurance	金融業、保険業	130,640	4.1%	149,574	4.8%
Real estate and goods rental and leasing	不動産業、物品賃貸業	295,170	9.2%	247,210	8.0%
Other services	各種サービス業(学術研究他)	214,855	6.7%	248,858	8.0%
Government, local government (Government)	地方公共団体等 (うち政府向け)	687,550 12,500	21.5% 0.4%	629,589 17,500	20.3% 0.6%
Others	その他	995,904	31.2%	986,120	31.7%

【Hokkaido bank】

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Mar.31,2015		As of Mar.31,2014	
			%		%
Domestic total (excluding loans booked offshore)	国内 (除く 特別国際金融取引勘定)	78,907	100.0%	80,691	100.0%
Manufacturing	製造業	7,271	9.2%	5,821	7.2%
Agriculture and forestry	農業、林業	503	0.6%	907	1.1%
Fishery	漁業	202	0.3%	237	0.3%
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	111	0.1%	123	0.2%
Construction	建設業	9,822	12.5%	10,481	13.0%
Utilities	電気・ガス・熱供給・水道業	186	0.2%	246	0.3%
Communication	情報通信業	797	1.0%	641	0.8%
Transportation and postal activities	運輸業、郵便業	1,223	1.6%	1,469	1.8%
Wholesale and retail	卸売業、小売業	11,596	14.7%	13,203	16.4%
Finance and insurance	金融業、保険業	167	0.2%	2,375	2.9%
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,157	15.4%	9,867	12.2%
Other services	各種サービス業(学術研究他)	17,621	22.3%	17,232	21.4%
Government, local government	地方公共団体等	—	—	—	—
Others	その他	17,244	21.9%	18,083	22.4%