

Hokuhoku Financial Group, Inc. Annual Report 2014

List of Errata

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

30. Financial Instruments and Related Disclosures

(3) Risk management for financial instruments

(b) Market Risk Management

Quantitative Information Related to Market Risk

• Financial Instruments in the banking account

<Error>

Hokuriku Bank's VaR	¥32,319 million (\$314,021 thousand)
Hokuriku Bank's 100BPV	¥17,922 million decrease (\$174,135 thousand decrease)

<Correct>

Hokuriku Bank's VaR	¥30,730 million (\$298,581 thousand)
Hokuriku Bank's 100BPV	¥21,180 million decrease (\$205,791 thousand decrease)

(5) Fair values of financial instruments

(a) Fair value of financial instruments

<Error>

March 31, 2014	Millions of yen		
	Carrying amount	Fair value	Unrealized gains (losses)
(Omitted)			
Loans and bills discounted	7,323,290		
Allowance for loan losses	(56,601)		
	<u>7,266,688</u>	<u>7,340,132</u>	<u>73,443</u>
Total assets	<u>10,732,130</u>	<u>10,809,062</u>	<u>76,932</u>
March 31, 2014	Thousands of U.S. dollars		
	Carrying amount	Fair value	Unrealized gains (losses)
(Omitted)			
Loans and bills discounted	71,155,170		
Allowance for loan losses	(549,959)		
	<u>70,605,211</u>	<u>71,318,812</u>	<u>713,601</u>
Total assets	<u>104,276,436</u>	<u>105,023,930</u>	<u>747,494</u>

<Correct>

March 31, 2014	Millions of yen		
	Carrying amount	Fair value	Unrealized gains (losses)
(Omitted)			
Loans and bills discounted	7,323,290		
Allowance for loan losses	(56,601)		
	<u>7,266,688</u>	<u>7,339,354</u>	<u>72,666</u>
Total assets	<u>10,732,130</u>	<u>10,808,285</u>	<u>76,154</u>
March 31, 2014	Thousands of U.S. dollars		
	Carrying amount	Fair value	Unrealized gains (losses)
(Omitted)			
Loans and bills discounted	71,155,170		
Allowance for loan losses	(549,959)		
	<u>70,605,211</u>	<u>71,311,258</u>	<u>706,047</u>
Total assets	<u>104,276,436</u>	<u>105,016,376</u>	<u>739,940</u>