

Summary :

Financial Results for the First Quarter of Fiscal 2010

August 5, 2010

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Shigeo Takagi
Title: President & CEO

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

1. Financial Highlights for the First Quarter of Fiscal 2010 (for the three months ended June 30, 2010)

(1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1Q F2010	54,350	(2.6)	7,810	41.4	3,797	8.5
1Q F2009	55,823	(6.8)	5,525	(49.5)	3,499	(48.3)

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥		¥	
1Q F2010	2.73		—	
1Q F2009	2.51		2.21	

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
1Q F2010	10,286,497	418,458	4.1	261.91
Fiscal 2009	10,107,208	412,324	4.1	256.94

Reference: Own Capital: as of June 30, 2010: ¥417,636million; as of March 31, 2010: ¥411,543million

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

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2009	—	0.00	—	3.50	3.50
Fiscal 2010	—				
Fiscal 2010 (forecast)		0.00	—	3.50	3.50

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

3. Earnings Estimates for Fiscal 2010 (for the fiscal year ending March 31, 2011)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
2Q Fiscal 2009 (Accumulated period)	105,000	(8.2)	14,000	4.8	8,000	38.6	5.17
Fiscal 2009	211,000	(6.9)	32,000	(9.6)	17,500	(8.9)	11.43

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

4. Others

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

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

(2) Adoption of simplified accounting methods or accounting methods used specifically: Adopted

(Note) Adoption of simplified accounting methods or accounting methods used specifically for quarterly consolidated financial statements

(3) Changes in Accounting Methods, Procedures and Presentation of Financial Statements

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

(b) Changes other than (a) above: No

(Note) Changes in Accounting Methods, Procedures and Presentation of Consolidated Financial Statements

(4) Issued Shares (Common Stock)

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

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

(c) Average outstanding shares for the three months ended

as of June 30, 2010	1,391,630,146	as of March 31, 2010	1,391,630,146
as of June 30, 2010	2,144,622	as of March 31, 2010	2,125,128
as of June 30, 2010	1,389,492,447	as of June 30, 2009	1,390,123,426

Reference

Shares issued and outstanding are as follows:

Common Stock: 1,391,630,146

Preferred Stock (Type 5): 107,432,000

Notes for using forecasts information etc.

1. There are no changes to our earnings forecasts for the 2nd quarter consolidated aggregate term and full year, released on May 14, 2010.

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

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

Millions of yen

		As of June 30, 2010	As of March 31, 2010
Assets	資産の部		
Cash and due from banks	現金預け金	562,044	390,229
Call loans and bills bought	コールローン及び買入手形	192,831	78,423
Monetary claims bought	買入金銭債権	127,157	131,760
Trading assets	特定取引資産	10,347	9,657
Money held in trust	金銭の信託	4,394	4,400
Securities	有価証券	2,060,883	2,013,505
Loans and bills discounted	貸出金	6,826,469	6,981,201
Foreign exchanges	外国為替	8,792	11,178
Other assets	その他資産	250,923	235,069
Tangible fixed assets	有形固定資産	111,785	112,453
Intangible fixed assets	無形固定資産	37,613	38,246
Deferred tax assets	繰延税金資産	66,785	74,906
Customers' liabilities for acceptances and guarantees	支払承諾見返	112,566	114,235
Allowance for loan losses	貸倒引当金	(86,097)	(88,060)
Total assets	資産の部合計	10,286,497	10,107,208
Liabilities	負債の部		
Deposits	預金	9,145,692	9,011,487
Negotiable certificates of deposit	譲渡性預金	161,088	71,905
Trading liabilities	特定取引負債	3,287	2,719
Borrowed money	借入金	210,090	248,175
Foreign exchanges	外国為替	130	142
Bonds payable	社債	59,500	59,500
Other liabilities	その他負債	153,594	164,046
Provision for retirement benefits	退職給付引当金	8,313	8,153
Provision for director's retirement benefits	役員退職慰労引当金	454	1,273
Reserve for contingent loss	偶発損失引当金	2,295	2,152
Reserve for reimbursement of deposits	睡眠預金払戻引当金	2,121	2,121
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,905	8,969
Acceptances and guarantees	支払承諾	112,566	114,235
Total liabilities	負債の部合計	9,868,039	9,694,883
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	153,189	153,189
Retained earnings	利益剰余金	168,322	170,100
Treasury stock	自己株式	(592)	(589)
Shareholders' equity	株主資本合計	391,814	393,595
Valuation difference on available-for-sale securities	その他有価証券評価差額金	17,123	9,180
Deferred gains or losses on hedges	繰延ヘッジ損益	8	(17)
Revaluation reserve for land	土地再評価差額金	8,689	8,784
Valuation and translation adjustments	評価・換算差額等合計	25,822	17,947
Minority interests	少数株主持分	821	781
Total net assets	純資産の部合計	418,458	412,324
Total liabilities and net assets	負債及び純資産の部合計	10,286,497	10,107,208

(2) Consolidated Statements of Income
For the three months ended June 30, 2010

Millions of yen

		For the three months ended June 30, 2009	For the three months ended June 30, 2010
Ordinary income	経常収益	55,823	54,350
Interest income	資金運用収益	38,649	37,028
(Interest on loans and discounts)	(うち貸出金利息)	33,333	31,040
(Interest and dividends on securities)	(うち有価証券利息配当金)	4,122	5,236
Fees and commissions	役務取引等収益	9,987	10,033
Trading income	特定取引収益	317	370
Other ordinary income	その他業務収益	6,218	6,368
Other income	その他経常収益	650	549
Ordinary expenses	経常費用	50,297	46,540
Interest expenses	資金調達費用	6,359	4,855
(Interest on deposits)	(うち預金利息)	5,144	3,816
Fees and commissions payments	役務取引等費用	2,929	3,073
Other ordinary expenses	その他業務費用	4,116	4,873
General and administrative expenses	営業経費	26,281	26,530
Other expenses	その他経常費用	10,610	7,206
Ordinary profits	経常利益	5,525	7,810
Extraordinary income	特別利益	14	15
Extraordinary loss	特別損失	261	470
Impairment loss	減損損失	209	278
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	153
Other	その他の特別損失	51	38
Income before income taxes and minority interests	税金等調整前四半期純利益	5,279	7,355
Income taxes-current	法人税、住民税及び事業税	4,765	1,345
Income taxes-deferred	法人税等調整額	(3,009)	2,170
Total income taxes	法人税等合計	1,755	3,515
Income before minority interests	少数株主損益調整前四半期純利益		3,840
Minority interests in income	少数株主利益	23	43
Net income	四半期純利益	3,499	3,797

Financial Highlights For the First Quarter of Fiscal 2010

1. Income Analysis

FG [consolidated]

(Millions of yen)

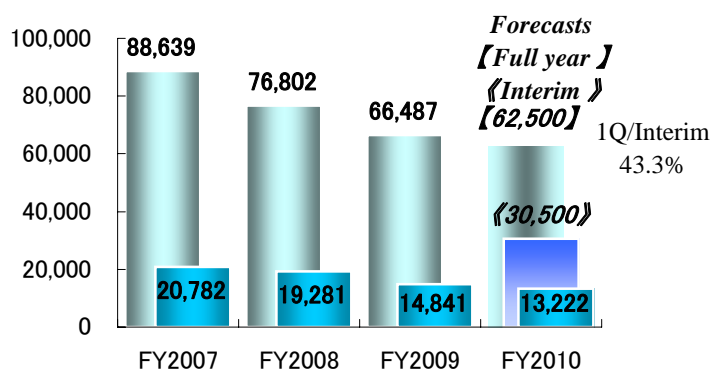
	Forecasts		1st Qtr of FY 2010 (3 months)	Changes from 1st Qtr of FY 2009	1st Qtr of FY 2009 (3 months)	Fiscal Year 2009 results (reference)
	Full year	Interim				
Ordinary income	211,000	105,000	54,350	△ 1,472	55,823	226,758
Ordinary profits	32,000	14,000	7,810	2,285	5,525	35,413
Net income	17,500	8,000	3,797	297	3,499	19,212

【Total of two banks】

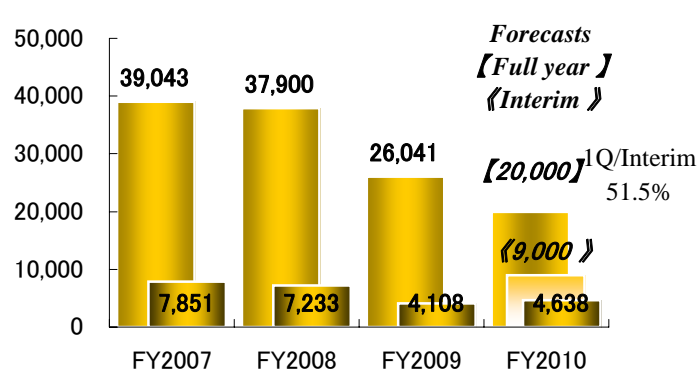
(Millions of yen)

	Forecasts		1st Qtr of FY 2010 (3 months)	Changes from 1st Qtr of FY 2009	1st Qtr of FY 2009 (3 months)	Fiscal Year 2009 results (reference)
	Full year	Interim				
Ordinary income	194,000	96,500	49,600	△ 1,096	50,697	207,472
Core gross business profits	158,500	78,500	36,966	△ 1,299	38,266	160,930
Net interest income			32,102	△ 131	32,234	130,386
Net fees and commissions			5,456	△ 134	5,590	22,183
Net trading income			359	76	282	1,413
Net other income			△ 951	△ 1,109	158	6,946
Gains on foreign exchange transactions			392	△ 122	515	4,166
Net income on derivatives			△ 1,347	△ 980	△ 367	2,772
General and administrative expenses	96,000	48,000	23,744	319	23,424	94,443
Personnel			10,967	142	10,824	43,288
Non-personnel			11,459	116	11,343	46,252
Core net business profits	62,500	30,500	13,222	△ 1,619	14,841	66,487
Net gains (losses) related to bonds			1,635	699	936	2,032
Net business profits(before reversal (provision) of general allowance for loan losses)			14,857	△ 920	15,778	68,519
Total credit costs	24,000	13,000	3,192	△ 4,826	8,018	25,508
Net gains (losses) related to stocks			△ 1,976	△ 1,585	△ 391	△ 1,752
Ordinary profits	33,500	15,000	8,554	2,943	5,610	36,874
Net extraordinary gains (losses)			△ 453	△ 301	△ 152	2,548
Income before income taxes			8,100	2,642	5,458	39,422
Income taxes			3,462	2,111	1,350	13,381
Income taxes deferred			2,352	5,433	△ 3,081	4,734
Net income	20,000	9,000	4,638	530	4,108	26,041

《Core net business profits》



《Net income》



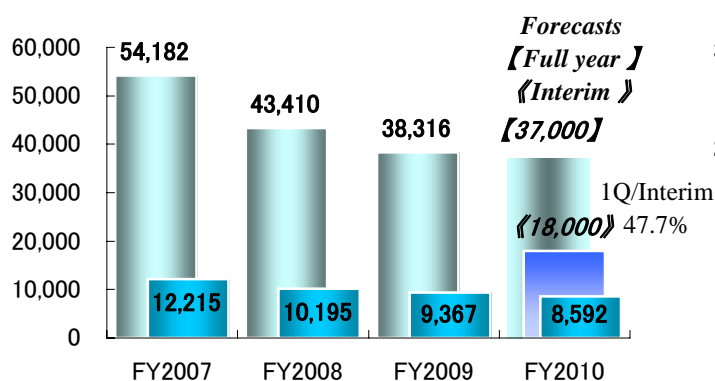
【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY8,592 million, JPY774 million decrease relative to the corresponding period of the previous fiscal year, mainly due to the narrowed loan-deposit margin and increase in G&A expenses.
- Ordinary profits decreased by JPY299 million to JPY4,867 million, as the result of the increase in net losses related to stocks and other securities, and the decrease in total credit costs. Net income was JPY2,398 million, JPY1,020 million decrease.

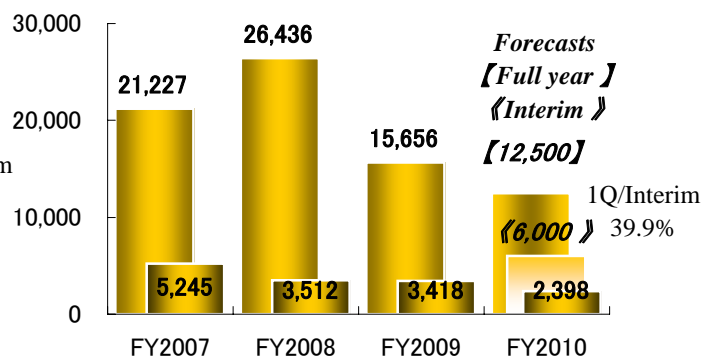
(Millions of yen)

	Forecasts		1st Qtr of FY 2010 (3 months)	Changes from 1st Qtr of FY 2009	1st Qtr of FY 2009 (3 months)	Fiscal Year 2009 results (reference)
	Full year	Interim				
Ordinary income	110,000	54,500	26,994	△ 1,458	28,453	113,767
Core gross business profits	90,000	44,500	21,734	△ 495	22,230	90,125
Net interest income			17,796	△ 405	18,201	72,587
Net fees and commissions			3,286	△ 102	3,388	13,571
Net trading income			359	76	282	1,413
Net other income			292	△ 64	357	2,552
Gains on foreign exchange transactions			238	△ 48	286	1,235
Net income on derivatives			53	△ 16	70	1,316
General and administrative expenses	53,000	26,500	13,141	279	12,862	51,809
Personnel			6,639	68	6,570	26,057
Non-personnel			5,794	110	5,683	23,388
Core net business profits	37,000	18,000	8,592	△ 774	9,367	38,316
Net gains (losses) related to bonds			△ 623	△ 475	△ 148	△ 1,033
Net business profits(before reversal (provision) of general allowance for loan losses)			7,969	△ 1,250	9,219	37,283
Total credit costs	14,000	7,000	1,497	△ 1,435	2,933	13,472
Net gains (losses) related to stocks			△ 1,205	△ 1,108	△ 97	△ 1,462
Ordinary profits	21,000	10,000	4,867	△ 299	5,167	19,935
Net extraordinary gains (losses)			△ 418	△ 267	△ 151	1,848
Income before income taxes			4,449	△ 567	5,016	21,784
Income taxes			2,050	453	1,597	6,127
Income taxes deferred			2,028	4,068	△ 2,039	6,141
Net income	12,500	6,000	2,398	△ 1,020	3,418	15,656

≪ Core net business profits ≫



≪ Net income ≫



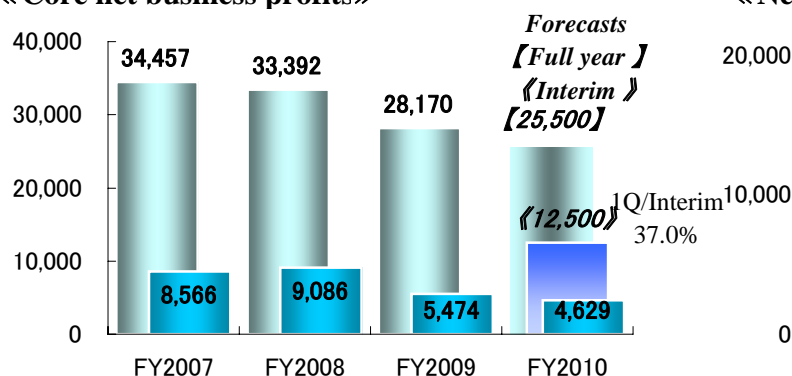
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY4,629 million, JPY844 million decrease relative to the corresponding period of the previous fiscal year, mainly due to the decreased net income on derivatives.
- Ordinary profits increased by JPY3,243 million to JPY3,687 million as the result of the increase in net gains related to bonds and the decrease in the total credit costs. Net income was JPY2,240 million, JPY1,550 million increase.

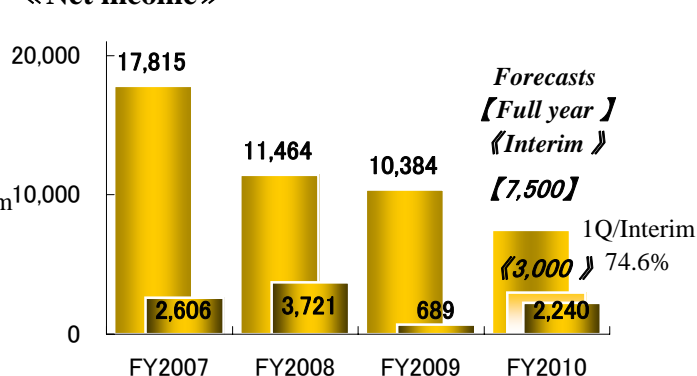
(Millions of yen)

	Forecasts		1st Qtr of FY 2010 (3 months)	Changes from 1st Qtr of FY 2009	1st Qtr of FY 2009 (3 months)	Fiscal Year 2009 results (reference)
	Full year	Interim				
Ordinary income	84,000	42,000	22,606	362	22,243	93,704
Core gross business profits	68,500	34,000	15,232	△ 803	16,036	70,804
Net interest income			14,306	273	14,033	57,798
Net fees and commissions			2,169	△ 32	2,201	8,611
Net trading income			—	—	—	—
Net other income			△ 1,244	△ 1,044	△ 199	4,394
Gains on foreign exchange transactions			154	△ 74	228	2,931
Net income on derivatives			△ 1,401	△ 963	△ 438	1,455
General and administrative expenses	43,000	21,500	10,602	40	10,561	42,634
Personnel			4,328	74	4,253	17,230
Non-personnel			5,665	5	5,659	22,864
Core net business profits	25,500	12,500	4,629	△ 844	5,474	28,170
Net gains (losses) related to bonds			2,258	1,174	1,084	3,065
Net business profits(before reversal (provision) of general allowance for loan losses)			6,888	329	6,558	31,235
Total credit costs	10,000	6,000	1,694	△ 3,391	5,085	12,035
Net gains (losses) related to stocks			△ 771	△ 477	△ 294	△ 289
Ordinary profits	12,500	5,000	3,687	3,243	443	16,938
Net extraordinary gains (losses)			△ 35	△ 34	△ 0	699
Income before income taxes			3,651	3,209	442	17,638
Income taxes			1,411	1,658	△ 246	7,253
Income taxes deferred			323	1,364	△ 1,041	△ 1,407
Net income	7,500	3,000	2,240	1,550	689	10,384

《Core net business profits》



《Net income》



2. Loans and Deposits

(1) Loans

					(Millions of yen)
	As of June 30, 2010			As of June 30, 2009	As of Mar. 31, 2010
	(A)	(A)-(B)	(A)/(B)	(B)	(C)
Total of two banks	6,838,591	△ 79,326	△ 1.14%	6,917,918	6,993,683
Loans to small and medium-sized enterprises("SMEs") and individuals	4,700,990	△ 166,987	△ 3.43%	4,867,978	4,890,625
Housing and consumer loans	1,966,193	52,892	2.76%	1,913,301	1,967,331
Hokuriku bank	3,995,447	△ 111,839	△ 2.72%	4,107,286	4,142,634
Loans to small and medium-sized enterprises("SMEs") and individuals	2,765,567	△ 101,619	△ 3.54%	2,867,187	2,882,228
Housing and consumer loans	1,025,409	39,389	3.99%	986,020	1,020,324
Hokkaido bank	2,843,144	32,513	1.15%	2,810,631	2,851,049
Loans to small and medium-sized enterprises("SMEs") and individuals	1,935,423	△ 65,368	△ 3.26%	2,000,791	2,008,397
Housing and consumer loans	940,784	13,503	1.45%	927,281	947,007

"Hokugin Corp.", Hokuriku bank's fully-owned subsidiary for corporate revitalization, terminated its projected operations and was liquidated in Sep. , 2009. In the loans of 'Hokuriku bank' and 'Total of two banks' as of June 2009, the loans of Hokugin Corp. are included for comparison.

(2) Deposits and Investment products

					(Millions of yen)
	As of June 30, 2010			As of June 30, 2009	As of Mar. 31, 2010
	(A)	(A)-(B)	(A)/(B)	(B)	(C)
Total of two banks					
Deposits	9,172,252	315,166	3.55%	8,857,086	9,048,443
Individual deposits	6,560,148	222,758	3.51%	6,337,390	6,401,411
Total individual assets	7,270,739	189,914	2.68%	7,080,825	7,157,081
Individual deposits (deposits in yen)	6,534,109	221,724	3.51%	6,312,385	6,374,422
Investment products (for individuals)	736,630	△ 31,809	△ 4.13%	768,440	782,659
Foreign currency deposits	26,038	1,034	4.13%	25,004	26,988
Public bonds	299,599	△ 16,706	△ 5.28%	316,306	304,450
Investment trusts	410,993	△ 16,136	△ 3.77%	427,130	451,220
Hokuriku bank 【Non-consolidated】					
Deposits	5,261,260	144,335	2.82%	5,116,925	5,244,535
Individual deposits	3,604,973	96,464	2.74%	3,508,509	3,547,229
Total individual assets	4,059,394	75,310	1.89%	3,984,084	4,027,803
Individual deposits (deposits in yen)	3,586,636	96,693	2.77%	3,489,943	3,527,917
Investment products (for individuals)	472,758	△ 21,382	△ 4.32%	494,141	499,886
Foreign currency deposits	18,337	△ 229	△ 1.23%	18,566	19,312
Public bonds	195,721	△ 7,232	△ 3.56%	202,954	197,757
Investment trusts	258,700	△ 13,920	△ 5.10%	272,621	282,816
Hokkaido bank 【Non-consolidated】					
Deposits	3,910,992	170,831	4.56%	3,740,160	3,803,908
Individual deposits	2,955,175	126,294	4.46%	2,828,881	2,854,182
Total individual assets	3,211,345	114,604	3.70%	3,096,741	3,129,278
Individual deposits (deposits in yen)	2,947,473	125,031	4.42%	2,822,442	2,846,505
Investment products (for individuals)	263,872	△ 10,427	△ 3.80%	274,299	282,773
Foreign currency deposits	7,701	1,263	19.61%	6,438	7,676
Public bonds	103,878	△ 9,474	△ 8.35%	113,352	106,693
Investment trusts	152,293	△ 2,216	△ 1.43%	154,509	168,404

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

(Millions of yen)

		As of June 30,2010	As of June 30,2009
Total of two banks	Bankrupt and substantially bankrupt	56,900	70,189
	Doubtful	139,882	138,179
	Substandard	21,194	17,041
	Non Performing Loan (A)	217,977	225,410
	Total (B)	7,059,128	7,157,844
	NPL ratio (A)/(B)	3.08%	3.14%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	41,290	50,052
	Doubtful	90,520	79,550
	Substandard	15,280	13,796
	Non Performing Loan (A)	147,091	143,399
	Total (B)	4,145,994	4,279,491
	NPL ratio (A)/(B)	3.54%	3.35%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	15,610	20,136
	Doubtful	49,362	58,628
	Substandard	5,913	3,245
	Non Performing Loan (A)	70,886	82,011
	Total (B)	2,913,133	2,878,353
	NPL ratio (A)/(B)	2.43%	2.84%

(Millions of yen)

As of March 31,2010
55,765
142,613
16,829
215,207
7,217,170
2.98%
39,584
92,474
15,202
147,260
4,299,063
3.42%
16,181
50,138
1,627
67,947
2,918,107
2.32%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30,2010
FG (consolidated)	Capital adequacy ratio	11.21%
	Tier1 ratio	7.34%
Hokuriku bank (non-consolidated)	Capital adequacy ratio	11.27%
	Tier1 ratio	7.10%
Hokkaido bank (non-consolidated)	Capital adequacy ratio	10.48%
	Tier1 ratio	7.04%

As of March 31,2010
10.83%
7.05%
10.80%
6.76%
10.19%
6.81%

5. Valuation Difference on Securities

(Millions of yen)

		As of June 30,2010			
		Market value	Valuation difference		
				Gains	Losses
FG(consolidated)	Available-for-sale securities	2,059,958	27,832	45,827	17,995
	Stocks	105,161	△1,388	10,156	11,544
	Bonds	1,772,024	33,339	34,318	978
	Other	182,772	△4,119	1,351	5,471
Total of two banks	Available-for-sale securities	2,064,664	35,087	49,241	14,154
	Stocks	104,913	5,295	13,186	7,891
	Bonds	1,777,126	33,881	34,833	951
	Other	182,623	△4,089	1,221	5,311
Hokuriku bank (non-consolidated)	Available-for-sale securities	1,131,194	19,144	27,681	8,537
	Stocks	71,715	1,575	7,936	6,361
	Bonds	927,656	17,800	18,683	883
	Other	131,822	△230	1,060	1,291
Hokkaido bank (non-consolidated)	Available-for-sale securities	933,469	15,942	21,559	5,617
	Stocks	33,197	3,719	5,249	1,529
	Bonds	849,470	16,081	16,149	67
	Other	50,801	△3,858	160	4,019

(Millions of yen)

As of March 31,2010			
Market value	Valuation difference		
		Gains	Losses
2,013,335	14,018	32,058	18,040
107,692	△952	10,577	11,529
1,719,845	18,792	20,301	1,509
185,797	△3,822	1,179	5,002
2,022,824	21,625	35,728	14,102
107,309	6,154	13,897	7,742
1,729,912	19,310	20,794	1,484
185,602	△3,839	1,035	4,875
1,100,227	11,199	19,588	8,389
74,371	3,012	8,385	5,373
892,234	9,414	10,388	974
133,621	△1,228	814	2,042
922,596	10,426	16,139	5,712
32,937	3,142	5,512	2,369
837,677	9,895	10,405	510
51,981	△2,611	221	2,833

6. Net Gains and Losses on Securities

		As of June 30, 2010		As of June 30, 2009	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2009
			of previous fiscal year		
FG (consolidated)	Net gains (losses) related to	1,635	506	1,128	2,424
	Gains on sales	2,293	474	1,818	5,648
	Gains on redemption	—	—	—	—
	Losses on sales	110	△ 144	255	2,419
	Losses on redemption	—	△ 129	129	499
	Losses on devaluation	546	241	305	305
	Net gains (losses) related to	△ 2,535	△ 2,193	△ 341	△ 1,784
	Gains on sales	122	△ 296	418	888
	Losses on sales	31	9	22	521
	Losses on devaluation	2,626	1,887	738	2,151

		As of June 30, 2010		As of June 30, 2009	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2009
			of previous fiscal year		
Total of two banks	Net gains (losses) related to	1,635	699	936	2,032
	Gains on sales	2,293	666	1,626	5,456
	Gains on redemption	—	—	—	—
	Losses on sales	110	△ 144	255	2,419
	Losses on redemption	—	△ 129	129	699
	Losses on devaluation	546	241	305	305
	Net gains (losses) related to	△ 1,976	△ 1,585	△ 391	△ 1,752
	Gains on sales	133	△ 234	367	854
	Losses on sales	19	△ 1	20	479
	Losses on devaluation	2,090	1,352	737	2,126

		As of June 30, 2010		As of June 30, 2009	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2009
			of previous fiscal year		
Hokuriku bank (Non-consolidated)	Net gains (losses) related to	△ 623	△ 475	△ 148	△ 1,033
	Gains on sales	12	△ 35	48	102
	Gains on redemption	—	—	—	—
	Losses on sales	103	103	—	880
	Losses on redemption	—	—	—	—
	Losses on devaluation	531	335	196	255
	Net gains (losses) related to	△ 1,205	△ 1,108	△ 97	△ 1,462
	Gains on sales	118	△ 215	333	639
	Losses on sales	0	△ 14	14	458
	Losses on devaluation	1,323	907	416	1,643

		As of June 30, 2010		As of June 30, 2009	(Millions of yen)
		The end of 1stQtr	Changes from	The end of 1stQtr	(reference)
		(3 months)	corresponding period	(3 months)	Fiscal Year 2009
			of previous fiscal year		
Hokkaido bank (Non-consolidated)	Net gains (losses) related to	2,258	1,174	1,084	3,065
	Gains on sales	2,280	701	1,578	5,354
	Gains on redemption	—	—	—	—
	Losses on sales	6	△ 248	255	1,539
	Losses on redemption	—	△ 129	129	699
	Losses on devaluation	14	△ 94	109	50
	Net gains (losses) related to	△ 771	△ 477	△ 294	△ 289
	Gains on sales	15	△ 18	33	214
	Losses on sales	19	13	6	20
	Losses on devaluation	766	444	321	483

7. Derivatives【Non-consolidated】

(1) Interest Rate-Related Transaction:

(Millions of yen)

(Millions of yen)

	Distinction	Type	As of June 30,2010			As of June 30,2009			As of March 31,2010		
			Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)
Total of two banks	over-the-counter	Swap	1,440,575	5,567	5,567	1,491,136	4,224	4,224	1,458,038	5,208	5,208
		Option	711,715	2	5,034	682,703	6	5,638	676,003	0	4,830
		Others	22,097	△4	604	43,619	△8	840	23,594	△7	646
	Total			5,565	11,205		4,222	10,704		5,201	10,685
Hokuriku bank	over-the-counter	Swap	933,502	3,861	3,861	907,142	3,407	3,407	927,661	3,942	3,942
		Option	456,451	5	3,358	430,076	12	3,461	453,104	7	3,334
		Others	21,813	△4	600	32,418	△8	822	23,200	△7	639
	Total			3,862	7,821		3,410	7,690		3,941	7,916
Hokkaido bank	over-the-counter	Swap	507,073	1,705	1,705	583,994	817	817	530,377	1,266	1,266
		Option	255,264	△2	1,675	252,627	△5	2,177	222,899	△7	1,495
		Others	284	-	4	11,201	0	18	393	-	6
	Total			1,703	3,384		812	3,014		1,259	2,769

Note:Excluded the derivatives applied to 'deferral hedge accounting'

(2) Foreign Exchange-Related Transaction

(Millions of yen)

(Millions of yen)

	Distinction	Type	As of June 30,2010			As of June 30,2009			As of March 31,2010		
			Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)
Total of two banks	over-the-counter	Swap	56,368	130	130	67,921	282	282	59,686	142	142
		Forward	35,851	144	144	26,561	121	121	42,151	363	363
		Option	1,246,183	△0	13,873	1,534,536	△0	15,888	1,407,673	△0	14,845
	Total			274	14,148		403	16,292		505	15,351
Hokuriku bank	over-the-counter	Swap	55,677	114	114	63,136	161	161	58,960	125	125
		Forward	30,229	166	166	20,122	128	128	35,950	283	283
		Option	571,384	-	6,850	866,843	-	9,491	662,303	-	7,483
	Total			281	7,131		290	9,782		409	7,892
Hokkaido bank	over-the-counter	Swap	690	16	16	4,784	121	121	726	16	16
		Forward	5,622	△22	△22	6,438	△7	△7	6,200	79	79
		Option	674,799	△0	7,023	667,693	△0	6,396	745,370	△0	7,362
	Total			△6	7,016		113	6,510		96	7,458

Note:Excluded the derivatives applied to 'deferral hedge accounting'

(3) Stock-Related Transactions: n/a

(4) Bond-Related Transactions: n/a

(5) Commodity-Related Transaction:

(Millions of yen)

(Millions of yen)

	Distinction	Type	As of June 30,2010			As of June 30,2009			As of March 31,2010		
			Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)	Contract Value	Market Value	Recognized Gain(Loss)
Total of two banks	over-the-counter	Swap	3,889	132	132	-	-	-	3,260	93	93
	Total			132	132		-	-		93	93
Hokuriku bank	over-the-counter	Swap	3,889	132	132	-	-	-	3,260	93	93
	Total			132	132		-	-		93	93
Hokkaido bank	over-the-counter	Swap	-	-	-	-	-	-	-	-	-
	Total			-	-		-	-		-	-

Note:Excluded the derivatives applied to 'deferral hedge accounting'

(6) Others: n/a