

**SELECTED INTERIM FINANCIAL INFORMATION**  
**For the Fiscal Year 2008**  
**(Ended September 30, 2008)**



**株式会社 ほくほくフィナンシャルグループ**  
Hokuhoku Financial Group, Inc.

# SELECTED INTERIM FINANCIAL INFORMATION

## For the Fiscal Year 2008 (Ended September 30, 2008)

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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 from forecasts due to changes in economic environment.

# I. Interim Financial Highlights

## 1. Income Analysis

### 【FG(consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2008			Sep.30, 2007
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	123.8	(1.9)	(1.6%)	125.7
Ordinary profits	経常利益	19.6	(13.0)	(40.1%)	32.7
Interim net income	中間純利益	37.5	21.0	128.0%	16.4

### 【Total of two banks + Hokugin Corp.】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2008			Sep.30, 2007
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	113.2	(0.4)	(0.4%)	113.6
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>87.5</b>	<b>(2.8)</b>	<b>(3.2%)</b>	<b>90.4</b>
Net interest income	資金利益	66.3	(1.5)		67.9
Domestic	国内業務部門	65.5	(2.1)		67.6
International	国際業務部門	0.8	0.5		0.2
Net fees and commissions	役務取引等利益	13.3	(3.0)		16.4
Net trading income	特定取引利益	0.9	0.5		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)	6.9	1.2		5.6
General and administrative expenses	経費	(45.6)	(0.6)		(44.9)
Personnel	人件費	(20.5)	(0.4)		(20.1)
Non-personnel	物件費	(22.4)	(0.3)		(22.1)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>41.9</b>	<b>(3.5)</b>	<b>(7.8%)</b>	<b>45.4</b>
Net gains (losses) related to bonds	国債等債券関係損益	(1.6)	(2.1)		0.5
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	40.2	(5.7)		45.9
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(0.3)	2.6		(2.9)
Net business profits	業務純益	39.9	(3.0)		43.0
Net non-recurring gains (losses)	臨時損益	(19.8)	(8.8)		(11.0)
Credit related costs (2)	不良債権処理額(2)	(15.2)	(5.3)		(9.8)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(15.6)	(2.7)		(12.8)
Net gains (losses) related to stocks	株式等損益	(3.5)	(2.4)		(1.1)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>20.0</b>	<b>(11.9)</b>	<b>(37.3%)</b>	<b>32.0</b>
Net extraordinary gains (losses)	特別損益	(0.2)	2.5		(2.7)
Income taxes	法人税等	18.6	31.6		(13.0)
<b>Interim net income</b>	<b>中間純利益</b>	<b>38.5</b>	<b>22.2</b>	<b>137.5%</b>	<b>16.2</b>

## 【Hokuriku Bank + Hokugin Corp.】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2008			Sep.30, 2007
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	65.5	(1.5)	(2.3%)	67.0
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>50.0</b>	<b>(3.3)</b>	<b>(6.2%)</b>	<b>53.3</b>
Net interest income	資金利益	37.6	(0.9)		38.6
Domestic	国内業務部門	37.1	(1.6)		38.8
International	国際業務部門	0.4	0.6		(0.1)
Net fees and commissions	役務取引等利益	8.2	(1.9)		10.1
Net trading income	特定取引利益	0.9	0.5		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)	3.2	(0.9)		4.2
General and administrative expenses	経費	(25.7)	(0.1)		(25.6)
Personnel	人件費	(12.1)	(0.1)		(12.0)
Non-personnel	物件費	(12.2)	(0.0)		(12.2)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>24.2</b>	<b>(3.4)</b>	<b>(12.4%)</b>	<b>27.7</b>
Net gains (losses) related to bonds	国債等債券関係損益	(0.4)	(0.6)		0.1
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	23.7	(4.0)		27.8
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	0.7	4.3		(3.6)
Net business profits	業務純益	24.5	0.2		24.2
Net non-recurring gains (losses)	臨時損益	(14.2)	(8.9)		(5.3)
Credit related costs (2)	不良債権処理額(2)	(10.7)	(5.4)		(5.2)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(10.0)	(1.1)		(8.8)
Net gains (losses) related to stocks	株式等損益	(3.3)	(3.1)		(0.2)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>10.2</b>	<b>(8.6)</b>	<b>(45.9%)</b>	<b>18.9</b>
Net extraordinary gains (losses)	特別損益	(0.1)	1.7		(1.9)
Income taxes	法人税等	20.6	28.3		(7.7)
<b>Interim net income</b>	<b>中間純利益</b>	<b>30.7</b>	<b>21.4</b>	<b>231.8%</b>	<b>9.2</b>

## 【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2008			Sep.30, 2007
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	47.7	1.0	2.3%	46.6
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>37.5</b>	<b>0.4</b>	<b>1.2%</b>	<b>37.0</b>
Net interest income	資金利益	28.6	(0.6)		29.2
Domestic	国内業務部門	28.3	(0.5)		28.8
International	国際業務部門	0.3	(0.0)		0.3
Net fees and commissions	役務取引等利益	5.1	(1.1)		6.2
Net trading income	特定取引利益	—	—		—
Net other income (excluding gains (losses) related to bonds)	その他業務利益 (国債等債券損益除く)	3.7	2.2		1.4
General and administrative expenses	経費	(19.8)	(0.5)		(19.2)
Personnel	人件費	(8.3)	(0.3)		(8.0)
Non-personnel	物件費	(10.1)	(0.2)		(9.9)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>17.6</b>	<b>(0.1)</b>	<b>(0.7%)</b>	<b>17.7</b>
Net gains (losses) related to bonds	国債等債券関係損益	(1.1)	(1.5)		0.3
Net business Profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	16.4	(1.6)		18.1
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(1.0)	(1.7)		0.6
Net business profits	業務純益	15.4	(3.3)		18.7
Net non-recurring gains (losses)	臨時損益	(5.6)	0.1		(5.7)
Credit related costs (2)	不良債権処理額(2)	(4.5)	(0.0)		(4.6)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(5.6)	(1.6)		(3.9)
Net gains (losses) related to stocks	株式等損益	(0.2)	0.6		(0.8)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>9.8</b>	<b>(3.2)</b>	<b>(24.9%)</b>	<b>13.0</b>
Net extraordinary gains (losses)	特別損益	(0.0)	0.7		(0.8)
Income taxes	法人税等	(1.9)	3.3		(5.2)
<b>Interim net income</b>	<b>中間純利益</b>	<b>7.7</b>	<b>0.8</b>	<b>11.5%</b>	<b>6.9</b>

## 2. Loans and Deposits

### (1) Loans

#### 【Total of two banks + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,006.3</b>	<b>108.6</b>	<b>111.3</b>	<b>6,897.6</b>	<b>6,895.0</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,977.0	(36.6)	(47.3)	5,013.7	5,024.4
Housing and consumer loans	(3) 個人ローン	1,872.0	35.6	80.1	1,836.4	1,791.8
Housing loans	住宅系ローン	1,749.7	37.4	87.1	1,712.2	1,662.5
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	71.03%	(1.65%)	(1.84%)	72.68%	72.87%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	26.71%	0.09%	0.73%	26.62%	25.98%

#### 【Hokuriku bank + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,245.9</b>	<b>35.2</b>	<b>54.6</b>	<b>4,210.7</b>	<b>4,191.3</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,969.9	(41.1)	(62.3)	3,011.0	3,032.3
Housing and consumer loans	(3) 個人ローン	954.2	31.9	63.7	922.3	890.4
Housing loans	住宅系ローン	882.6	33.2	69.8	849.4	812.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	69.94%	(1.56%)	(2.40%)	71.50%	72.34%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	22.47%	0.57%	1.23%	21.90%	21.24%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>2,760.3</b>	<b>73.4</b>	<b>56.6</b>	<b>2,686.8</b>	<b>2,703.6</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,007.1	4.4	15.0	2,002.7	1,992.1
Housing and consumer loans	(3) 個人ローン	917.7	3.6	16.3	914.1	901.4
Housing loans	住宅系ローン	867.0	4.2	17.3	862.8	849.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	72.71%	(1.82%)	(0.97%)	74.53%	73.68%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	33.24%	(0.78%)	(0.09%)	34.02%	33.33%

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

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>8,551.8</b>	<b>144.3</b>	<b>112.7</b>	<b>8,407.4</b>	<b>8,439.0</b>
Individual deposits	個 人 預 金	6,048.4	125.3	232.2	5,923.0	5,816.1
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>6,865.2</b>	<b>94.0</b>	<b>135.1</b>	<b>6,771.2</b>	<b>6,730.0</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	6,027.5	126.7	231.0	5,900.8	5,796.5
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>837.6</b>	<b>(32.7)</b>	<b>(95.9)</b>	<b>870.4</b>	<b>933.5</b>
Foreign currency deposits	外 貨 預 金	20.8	(1.3)	1.2	22.2	19.6
Public bonds	公 共 債	324.8	0.6	(6.1)	324.2	331.0
Investment trusts	投 資 信 託	491.9	(31.9)	(90.9)	523.9	582.9
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	12.20%	(0.65%)	(1.67%)	12.85%	13.87%

**【Hokuriku bank】**

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>4,962.6</b>	<b>53.4</b>	<b>41.3</b>	<b>4,909.1</b>	<b>4,921.3</b>
Individual deposits	個 人 預 金	3,388.0	59.4	122.9	3,328.5	3,265.0
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>3,913.2</b>	<b>29.6</b>	<b>45.3</b>	<b>3,883.6</b>	<b>3,867.9</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	3,372.6	60.8	122.0	3,311.8	3,250.5
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>540.6</b>	<b>(31.2)</b>	<b>(76.6)</b>	<b>571.8</b>	<b>617.3</b>
Foreign currency deposits	外 貨 預 金	15.3	(1.4)	0.8	16.7	14.5
Public bonds	公 共 債	211.2	(4.2)	(15.0)	215.5	226.3
Investment trusts	投 資 信 託	313.9	(25.5)	(62.5)	339.5	376.5
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	13.81%	(0.91%)	(2.15%)	14.72%	15.96%

**【Hokkaido bank】**

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>3,589.1</b>	<b>90.8</b>	<b>71.4</b>	<b>3,498.3</b>	<b>3,517.7</b>
Individual deposits	個 人 預 金	2,660.4	65.9	109.3	2,594.4	2,551.0
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>2,951.9</b>	<b>64.4</b>	<b>89.7</b>	<b>2,887.5</b>	<b>2,862.1</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	2,654.9	65.9	108.9	2,589.0	2,545.9
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>297.0</b>	<b>(1.5)</b>	<b>(19.2)</b>	<b>298.5</b>	<b>316.2</b>
Foreign currency deposits	外 貨 預 金	5.4	0.0	0.3	5.4	5.1
Public bonds	公 共 債	113.5	4.8	8.8	108.7	104.7
Investment trusts	投 資 信 託	177.9	(6.3)	(28.4)	184.3	206.4
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	10.06%	(0.27%)	(0.98%)	10.33%	11.04%

### 3. Securities

#### (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30, 2008			As of Mar.31, 2008			As of Sep.30, 2008			As of Mar.31, 2008		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Securities</b>	有価証券	<b>1,745.8</b>	<b>31.0</b>	<b>1,714.8</b>	<b>833.7</b>	<b>12.8</b>	<b>820.9</b>	<b>912.0</b>	<b>18.2</b>	<b>893.8</b>			
Government bonds	国債	726.4	26.7	699.7	273.9	21.5	252.4	452.5	5.2	447.3			
Local government bonds	地方債	229.7	12.7	216.9	123.2	1.1	122.0	106.4	11.5	94.9			
Corporate bonds	社債	447.2	(3.6)	450.9	223.6	(8.0)	231.6	223.6	4.3	219.2			
Japanese stocks	株式	216.8	(1.5)	218.4	161.5	(1.9)	163.4	55.3	0.4	54.9			
Foreign securities	外国証券	82.8	(2.8)	85.7	41.1	(1.2)	42.3	41.7	(1.5)	43.3			
Others	その他	42.6	(0.3)	43.0	10.3	1.3	8.9	32.3	(1.7)	34.0			

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

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30, 2008			As of Mar.31, 2008			As of Sep.30, 2008			As of Mar.31, 2008		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
<b>Available-for-sale securities</b>	その他有価証券	<b>(14.9)</b>	<b>(15.8)</b>	<b>0.9</b>	<b>(3.9)</b>	<b>(6.6)</b>	<b>2.7</b>	<b>(10.9)</b>	<b>(9.1)</b>	<b>(1.7)</b>			
Japanese stocks	株式	23.7	1.0	22.6	8.4	0.4	8.0	15.2	0.6	14.5			
Japanese bonds	債券	(28.5)	(12.8)	(15.7)	(8.3)	(5.0)	(3.3)	(20.1)	(7.8)	(12.3)			
Others	その他	(10.0)	(4.0)	(5.9)	(4.0)	(2.1)	(1.9)	(5.9)	(1.9)	(4.0)			



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

## 【Total of two banks + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	68.1	4.4	13.6	63.6	54.4
Doubtful	危険債権	144.4	(4.8)	(37.1)	149.3	181.6
Substandard	要管理債権	40.7	(7.1)	(14.9)	47.8	55.6
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>253.1</b>	<b>(7.5)</b>	<b>(38.4)</b>	<b>260.7</b>	<b>291.6</b>
Normal	正常債権	7,010.2	121.8	145.6	6,888.3	6,864.5
Total	(2) 合計 (総与信)	7,263.3	114.2	107.2	7,149.0	7,156.1
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.48%</b>	<b>(0.16%)</b>	<b>(0.59%)</b>	<b>3.64%</b>	<b>4.07%</b>

## 【Hokuriku bank + Hokugin Corp.】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	50.5	2.3	8.1	48.1	42.3
Doubtful	危険債権	86.5	2.7	(18.1)	83.7	104.7
Substandard	要管理債権	22.7	(8.9)	(17.4)	31.6	40.1
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>159.7</b>	<b>(3.8)</b>	<b>(27.3)</b>	<b>163.5</b>	<b>187.1</b>
Normal	正常債権	4,271.8	40.4	73.9	4,231.3	4,197.8
Total	(2) 合計 (総与信)	4,431.5	36.5	46.5	4,394.9	4,384.9
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.60%</b>	<b>(0.12%)</b>	<b>(0.66%)</b>	<b>3.72%</b>	<b>4.26%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2008			As of Mar.31, 2008	As of Sep.30, 2007
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	17.6	2.0	5.4	15.5	12.1
Doubtful	危険債権	57.9	(7.6)	(18.9)	65.5	76.9
Substandard	要管理債権	18.0	1.8	2.4	16.2	15.5
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>93.5</b>	<b>(3.7)</b>	<b>(11.0)</b>	<b>97.2</b>	<b>104.5</b>
Normal	正常債権	2,738.4	81.4	71.7	2,657.0	2,666.7
Total	(2) 合計 (総与信)	2,831.9	77.6	60.6	2,754.2	2,771.2
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.29%</b>	<b>(0.23%)</b>	<b>(0.48%)</b>	<b>3.52%</b>	<b>3.77%</b>

## 5. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2008		
		Full year		Change from FY 2007
		Interim results	Forecast	
Ordinary income	経常収益	123.8	<b>246.0</b>	(15.2)
Ordinary profits	経常利益	19.6	<b>43.0</b>	(23.3)
Net income	当期純利益	37.5	<b>46.5</b>	7.8

(Billions of yen)

	(Japanese)	【Total of two banks】 + Hokugin Corp. Forecast for FY 2008									
		Full year			Change from FY 2007	Hokuriku bank+Hokugin Corp.		Change from FY 2007	Hokkaido bank		Change from FY 2007
		Interim results	Forecast	Interim results		Forecast	Interim results		Forecast		
		Interim results	Forecast	Forecast	Interim results	Forecast	Interim results	Forecast			
Ordinary Income	経常収益	113.2	<b>224.0</b>	(13.6)	65.5	<b>130.0</b>	(11.5)	47.7	<b>94.0</b>	(2.0)	
Core gross business profits	コア業務粗利益	87.5	<b>174.0</b>	(4.9)	50.0	<b>100.0</b>	(5.6)	37.5	<b>74.0</b>	0.7	
General and administrative expenses	経費	(45.6)	<b>(93.0)</b>	(3.0)	(25.7)	<b>(52.0)</b>	(0.8)	(19.8)	<b>(41.0)</b>	(2.1)	
Core net business profits	コア業務純益	41.9	<b>81.0</b>	(7.9)	24.2	<b>48.0</b>	(6.5)	17.6	<b>33.0</b>	(1.4)	
Total credit costs	与信費用	(15.6)	<b>(28.0)</b>	(3.2)	(10.0)	<b>(20.0)</b>	(0.3)	(5.6)	<b>(8.0)</b>	(2.8)	
Ordinary profits	経常利益	20.0	<b>44.0</b>	(22.2)	10.2	<b>20.0</b>	(16.7)	9.8	<b>24.0</b>	(5.4)	
Net income	当期純利益	38.5	<b>49.0</b>	8.7	30.7	<b>33.0</b>	10.6	7.7	<b>16.0</b>	(1.8)	

### (2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	(forecast)	Change from FY 2007
Dividend per common share	普通株式	¥0.00	¥3.00	<b>¥3.00</b>	¥0.50
Dividend per preferred share (type 1)	第1種優先株式	¥3.85	¥3.85	<b>¥7.70</b>	—
Dividend per preferred share (type 4)	第4種優先株式	¥3.31	¥3.31	<b>¥6.62</b>	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	<b>¥15.00</b>	—

Dividend yield  
(comparison to issue price)

1.54%

1.16%

3.00%

## II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>			
		As of September 30, 2008	As of September 30, 2007	Increase (Decrease)	As of March 31, 2008
		(A)	(B)	(A)-(B)	
<b>(Assets)</b>	(資産の部)				
Cash and due from banks	現金預け金	342,600	213,879	128,720	282,827
Call loans and bills bought	コールローン及び買入手形	22,071	131,154	(109,082)	81,521
Monetary claims bought	買入金銭債権	167,228	192,079	(24,850)	185,898
Trading assets	特定取引資産	7,705	9,123	(1,417)	7,952
Money held in trust	金銭の信託	5,888	11,385	(5,496)	7,277
Securities	有価証券	1,693,487	1,644,931	48,555	1,661,169
Loans and bills discounted	貸出金	6,981,048	6,869,071	111,976	6,871,383
Foreign exchanges	外国為替	16,939	13,236	3,703	14,029
Other assets	その他資産	199,323	149,952	49,371	159,454
Tangible fixed assets	有形固定資産	110,291	132,957	(22,666)	133,480
Intangible fixed assets	無形固定資産	40,540	43,061	(2,520)	42,025
Deferred tax assets	繰延税金資産	96,054	67,253	28,801	64,657
Customers' liabilities for acceptances and guarantees	支払承諾見返	155,304	172,592	(17,288)	159,456
Allowance for loan losses	貸倒引当金	(98,464)	(118,956)	20,492	(103,169)
<b>Total assets</b>	<b>資産の部合計</b>	<b>9,740,021</b>	<b>9,531,724</b>	<b>208,296</b>	<b>9,567,964</b>
<b>(Liabilities)</b>	(負債の部)				
Deposits	預金	8,487,515	8,378,615	108,899	8,340,831
Negotiable certificates of deposit	譲渡性預金	98,493	110,660	(12,166)	94,793
Call money and bills sold	コールマネー及び売渡手形	180,000	50,000	130,000	40,000
Payables under securities lending transactions	債券貸借取引受入担保金	—	11,741	(11,741)	6,492
Trading liabilities	特定取引負債	927	901	26	1,563
Borrowed money	借入金	122,911	155,268	(32,357)	225,762
Foreign exchanges	外国為替	187	608	(420)	270
Bonds payable	社債	66,500	67,310	(810)	66,500
Other liabilities	その他負債	157,862	112,283	45,579	154,373
Provision for retirement benefits	退職給付引当金	11,198	11,180	18	11,052
Reserve for contingent loss	偶発損失引当金	1,195	—	1,195	599
Reserve for reimbursement of deposits	睡眠預金払戻引当金	2,388	2,442	(53)	2,777
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,054	9,085	(31)	9,061
Acceptances and guarantees	支払承諾	155,304	172,592	(17,288)	159,456
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>9,293,539</b>	<b>9,082,690</b>	<b>210,849</b>	<b>9,113,535</b>
<b>(Net assets)</b>	(純資産の部)				
Capital stock	資本金	70,895	70,895	—	70,895
Capital surplus	資本剰余金	223,115	253,248	(30,133)	253,234
Retained earnings	利益剰余金	158,647	105,113	53,534	125,950
Treasury stock	自己株式	(468)	(444)	(23)	(421)
<b>Shareholders' equity</b>	<b>株主資本合計</b>	<b>452,189</b>	<b>428,812</b>	<b>23,377</b>	<b>449,658</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(15,230)	10,717	(25,948)	(4,722)
Deferred gains or losses on hedges	繰延ヘッジ損益	(11)	(17)	5	(16)
Revaluation reserve for land, net of taxes	土地再評価差額金	8,909	8,954	(45)	8,918
<b>Valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>(6,333)</b>	<b>19,655</b>	<b>(25,988)</b>	<b>4,179</b>
Minority interests	少数株主持分	625	566	58	590
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>446,481</b>	<b>449,034</b>	<b>(2,552)</b>	<b>454,428</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>9,740,021</b>	<b>9,531,724</b>	<b>208,296</b>	<b>9,567,964</b>

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 six months ended September 30, 2008	For the six months ended September 30, 2007	Increase (Decrease)	For the fiscal year ended March 31, 2008
		(A)	(B)	(A)-(B)	
<b>Ordinary income</b>	經常収益	<b>123,810</b>	125,723	(1,912)	261,257
Interest income	資金運用収益	<b>82,425</b>	82,362	63	165,891
(Interest on loans and discounts)	(うち貸出金利息)	<b>70,275</b>	69,418	857	141,139
(Interest and dividends on securities)	(うち有価証券利息配当金)	<b>9,543</b>	9,993	(450)	19,164
Fees and commissions	役務取引等収益	<b>21,804</b>	24,749	(2,944)	47,275
Trading income	特定取引収益	<b>941</b>	447	494	1,289
Other ordinary income	その他業務収益	<b>16,815</b>	15,576	1,238	34,491
Other income	その他經常収益	<b>1,822</b>	2,587	(764)	12,309
<b>Ordinary expenses</b>	經常費用	<b>104,149</b>	92,973	11,176	194,940
Interest expenses	資金調達費用	<b>16,089</b>	14,334	1,754	29,477
(Interest on deposits)	(うち預金利息)	<b>13,322</b>	11,121	2,200	23,321
Fees and commissions payments	役務取引等費用	<b>5,616</b>	5,585	30	11,209
Other ordinary expenses	その他業務費用	<b>9,553</b>	7,494	2,058	17,352
General and administrative expenses	営業経費	<b>50,196</b>	48,430	1,765	96,743
Other expenses	その他經常費用	<b>22,694</b>	17,127	5,567	40,157
<b>Ordinary profits</b>	經常利益	<b>19,660</b>	32,750	(13,089)	66,317
<b>Extraordinary income</b>	特別利益	<b>38</b>	88	(50)	308
Gain on disposal of fixed assets	固定資産処分益	<b>1</b>	40	(39)	211
Recoveries of written-off claims	償却債権取立益	<b>37</b>	48	(11)	96
Other	その他の特別利益	—	—	—	—
<b>Extraordinary loss</b>	特別損失	<b>235</b>	2,840	(2,605)	3,622
Loss on disposal of fixed assets	固定資産処分損	<b>229</b>	163	65	707
Impairment loss	減損損失	<b>4</b>	10	(6)	244
Provision of reserve for reimbursement of deposits	睡眠預金払戻引当金繰入額	—	2,665	(2,665)	2,665
Other	その他の特別損失	<b>1</b>	0	0	4
<b>Income before income taxes and minority interests</b>	税金等調整前中間(当期)純利益	<b>19,463</b>	29,998	(10,534)	63,002
Income taxes-current	法人税、住民税及び事業税	<b>7,881</b>	475	7,406	1,338
Income taxes-deferred	法人税等調整額	<b>(25,995)</b>	13,025	(39,020)	22,961
Minority interests in income	少数株主利益	<b>37</b>	32	4	62
<b>Net income</b>	中間(当期)純利益	<b>37,539</b>	16,464	21,075	38,640

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Changes In Net Assets (Unaudited)

Millions of yen

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	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 as of March 31, 2008	平成20年3月31日 残高	70,895	253,234	125,950	(421)	449,658
Changes of items during the period	中間連結会計期間中の変動額					
Cash dividends	剰余金の配当	-	-	(4,851)	-	(4,851)
Net income	中間純利益	-	-	37,539	-	37,539
Purchase of treasury stock	自己株式の取得	-	-	-	(30,192)	(30,192)
Disposal of treasury stock	自己株式の処分	-	(8)	-	35	26
Retirement of treasury stock	自己株式の消却	-	(30,110)	-	30,110	-
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	9	-	9
Net changes of items other than shareholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	-	-	-	-	-
Total changes of items during the period	中間連結会計期間中の変動額合計	-	(30,119)	32,697	(46)	2,531
Balance as of September 30, 2008	平成20年9月30日 残高	70,895	223,115	158,647	(468)	452,189

Millions of yen

		Valuation and translation adjustments				Minority interests	Net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land, net of taxes	Valuation and translation adjustments		
		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	評価・換算差額等合計	少数株主持分	純資産合計
Balance as of March 31, 2008	平成20年3月31日 残高	(4,722)	(16)	8,918	4,179	590	454,428
Changes of items during the period	中間連結会計期間中の変動額						
Cash dividends	剰余金の配当	-	-	-	-	-	(4,851)
Net income	中間純利益	-	-	-	-	-	37,539
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(30,192)
Disposal of treasury stock	自己株式の処分	-	-	-	-	-	26
Retirement of treasury stock	自己株式の消却	-	-	-	-	-	-
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	-	-	-	9
Net changes of items other than shareholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(10,507)	4	(9)	(10,512)	34	(10,477)
Total changes of items during the period	中間連結会計期間中の変動額合計	(10,507)	4	(9)	(10,512)	34	(7,946)
Balance as of September 30, 2008	平成20年9月30日 残高	(15,230)	(11)	8,909	(6,333)	625	446,481

Millions of yen

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	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 as of March 31, 2007	平成19年3月31日 残高	70,895	293,268	93,072	(447)	456,788
Changes of items during the period	中間連結会計期間中の変動額					
Cash dividends	剰余金の配当	-	-	(4,425)	-	(4,425)
Net income	中間純利益	-	-	16,464	-	16,464
Purchase of treasury stock	自己株式の取得	-	-	-	(40,106)	(40,106)
Disposal of treasury stock	自己株式の処分	-	(4)	-	93	88
Retirement of treasury stock	自己株式の消却	-	(40,015)	-	40,015	-
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	2	-	2
Net changes of items other than shareholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	-	-	-	-	-
Total changes of items during the period	中間連結会計期間中の変動額合計	-	(40,019)	12,041	2	(27,975)
Balance as of September 30, 2007	平成19年9月30日 残高	70,895	253,248	105,113	(444)	428,812

Millions of yen

		Valuation and translation adjustments				Minority interests	Net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land, net of taxes	Valuation and translation adjustments		
		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	評価・換算差額等合計	少数株主持分	純資産合計
Balance as of March 31, 2007	平成19年3月31日 残高	26,078	(20)	8,957	35,016	543	492,348
Changes of items during the period	中間連結会計期間中の変動額						
Cash dividends	剰余金の配当	-	-	-	-	-	(4,425)
Net income	中間純利益	-	-	-	-	-	16,464
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(40,106)
Disposal of treasury stock	自己株式の処分	-	-	-	-	-	88
Retirement of treasury stock	自己株式の消却	-	-	-	-	-	-
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	-	-	-	2
Net changes of items other than shareholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(15,360)	2	(2)	(15,361)	23	(15,338)
Total changes of items during the period	中間連結会計期間中の変動額合計	(15,360)	2	(2)	(15,361)	23	(43,314)
Balance as of September 30, 2007	平成19年9月30日 残高	10,717	(17)	8,954	19,655	566	449,034

Millions of yen

		Shareholders' equity					
		株主資本					
		Capital stock	Capital surplus	Retained earnings	Treasury stock	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 as of March 31, 2007	平成19年3月31日 残高	70,895	293,268	93,072	(447)	456,788	
Changes of items during the period	連結会計年度中の変動額						
Cash dividends	剰余金の配当	-	-	(5,801)	-	(5,801)	
Net income	当期純利益	-	-	38,640	-	38,640	
Purchase of treasury stock	自己株式の取得	-	-	-	(40,168)	(40,168)	
Disposal of treasury stock	自己株式の処分	-	(18)	-	180	162	
Retirement of treasury stock	自己株式の消却	-	(40,015)	-	40,015	-	
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	38	-	38	
Increase due to the change of the interest of associated company	持分法適用会社の持分変動に伴う自己株式の増減	-	-	-	(1)	(1)	
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	-	-	-	-	-	
Total changes of items during the period	連結会計年度中の変動額合計	-	(40,033)	32,878	26	(7,129)	
Balance as of March 31, 2008	平成20年3月31日 残高	70,895	253,234	125,950	(421)	449,658	

Millions of yen

		Valuation and translation adjustments				Minority interests	Net assets
		評価・換算差額等					
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land, net of taxes	Valuation and translation adjustments		
		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	評価・換算差額等合計	少数株主持分	純資産合計
Balance as of March 31, 2007	平成19年3月31日 残高	26,078	(20)	8,957	35,016	543	492,348
Changes of items during the period	連結会計年度中の変動額						
Cash dividends	剰余金の配当	-	-	-	-	-	(5,801)
Net income	当期純利益	-	-	-	-	-	38,640
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(40,168)
Disposal of treasury stock	自己株式の処分	-	-	-	-	-	162
Retirement of treasury stock	自己株式の消却	-	-	-	-	-	-
Reversal of land revaluation excess	土地再評価差額金の取崩	-	-	-	-	-	38
Increase due to the change of the interest of associated company	持分法適用会社の持分変動に伴う自己株式の増減	-	-	-	-	-	(1)
Net changes of items other than shareholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	(30,801)	3	(38)	(30,836)	46	(30,790)
Total changes of items during the period	連結会計年度中の変動額合計	(30,801)	3	(38)	(30,836)	46	(37,919)
Balance as of March 31, 2008	平成20年3月31日 残高	(4,722)	(16)	8,918	4,179	590	454,428

## 【Hokuhoku Financial Group, Inc. (Consolidated)】

## Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>			
		For the six months ended September 30, 2008	For the six months ended September 30, 2007	Increase (Decrease)	For the fiscal year ended March 31, 2008
<b>I. Cash flows from operating activities:</b>	営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	19,463	29,998	(10,534)	63,002
Depreciation	減価償却費	3,352	7,959	(4,606)	15,988
Impairment loss	減損損失	4	10	(6)	244
Amortization of goodwill	のれん償却額	1,210	1,132	77	2,265
Equity in losses(gains) of affiliates	持分法による投資損益(△)	14	24	(9)	0
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(4,705)	(588)	(4,116)	(16,375)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)	595	—	595	599
Increase (decrease) in provision for bonuses	賞与引当金の増減(△)	—	(30)	30	(30)
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減(△)	146	(143)	289	(271)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻引当金の増減(△)	(388)	2,442	(2,831)	2,777
Interest income	資金運用収益	(82,425)	(82,362)	(63)	(165,891)
Interest expenses	資金調達費用	16,089	14,334	1,754	29,477
Losses (gains) on securities	有価証券関係損益(△)	5,314	(184)	5,498	(787)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	93	10	83	172
Losses (gains) on foreign exchange	為替差損益(△)	(175)	218	(393)	1,355
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	228	122	105	496
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	246	166	79	1,338
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	(636)	182	(818)	845
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(109,664)	(55,592)	(54,072)	(57,903)
Net increase (decrease) in deposits	預金の純増減(△)	146,683	3,291	143,392	(34,492)
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	3,700	27,715	(24,014)	11,848
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(△)	(110,851)	(68,176)	(42,674)	(5,182)
Net decrease (increase) in due from banks (excluding due from the Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	(11,705)	(4,424)	(7,280)	(97,270)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	78,120	106,704	(28,584)	162,518
Net decrease (increase) in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	—	21,785	(21,785)	21,785
Net increase (decrease) in call money, and others	コールマネー等の純増減(△)	140,000	18,427	121,573	8,427
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	(6,492)	(31,035)	24,542	(36,284)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(2,910)	2,421	(5,331)	1,628
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(83)	197	(280)	(140)
Issuance and redemption of bonds (excluding subordinated bonds)	普通社債の発行及び償還による増減(△)	—	—	—	(810)
Interest income-cash basis	資金運用による収入	72,477	71,727	750	148,454
Interest expenses-cash basis	資金調達による支出	(11,514)	(9,235)	(2,278)	(20,550)
Other, net	その他	(18,001)	(33,691)	15,689	(8)
<b>Subtotal</b>	小計	<b>128,185</b>	<b>23,408</b>	<b>104,777</b>	<b>37,227</b>
Income taxes paid	法人税等の支払額	(422)	(1,696)	1,274	(2,620)
<b>Net cash provided by (used in) operating activities</b>	営業活動によるキャッシュ・フロー	<b>127,763</b>	<b>21,711</b>	<b>106,051</b>	<b>34,607</b>
<b>II. Cash flows from investing activities:</b>	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	(446,145)	(204,857)	(241,287)	(683,863)
Proceeds from sales of securities	有価証券の売却による収入	246,303	129,965	116,337	490,793
Proceeds from redemption of securities	有価証券の償還による収入	141,583	54,996	86,586	128,516
Proceeds from decrease in money held in trust	金銭の信託の減少による収入	1,500	3,500	(2,000)	7,432
Proceeds from fund management	投資活動としての資金運用による収入	9,556	10,025	(469)	19,209
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,443)	(7,028)	3,584	(16,279)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	61	357	(295)	819
Purchases of intangible fixed assets	無形固定資産の取得による支出	(601)	(720)	119	(1,861)
<b>Net cash provided by (used in) investing activities</b>	投資活動によるキャッシュ・フロー	<b>(51,185)</b>	<b>(13,760)</b>	<b>(37,425)</b>	<b>(55,233)</b>
<b>III. Cash flows from financing activities:</b>	財務活動によるキャッシュ・フロー				
Increase in subordinated borrowings	劣後特約付借入による収入	8,000	—	8,000	12,500
Decrease in subordinated borrowings	劣後特約付借入金の返済による支出	—	—	—	(5,000)
Decrease in subordinated bonds	劣後特約付社債の償還による支出	—	(3,900)	3,900	(3,900)
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,497)	(1,526)	28	(2,893)
Dividends paid	配当金の支払額	(4,851)	(4,425)	(425)	(5,801)
Dividends paid to minority shareholders	少数株主への配当金の支払額	(0)	(0)	—	(0)
Purchases of treasury stock	自己株式の取得による支出	(30,192)	(40,106)	9,913	(40,168)
Proceeds from sales of treasury stock	自己株式の売却による収入	26	88	(62)	162
<b>Net cash provided by (used in) financing activities</b>	財務活動によるキャッシュ・フロー	<b>(28,516)</b>	<b>(49,869)</b>	<b>21,353</b>	<b>(45,101)</b>
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	現金及び現金同等物に係る換算差額	<b>6</b>	<b>(5)</b>	<b>11</b>	<b>(95)</b>
<b>V. Net increase (decrease) in cash and cash equivalents</b>	現金及び現金同等物の増加額(△は減少額)	<b>48,067</b>	<b>(41,924)</b>	<b>89,991</b>	<b>(65,822)</b>
<b>VI. Cash and cash equivalents at the beginning of the period</b>	現金及び現金同等物の期首残高	<b>165,335</b>	<b>231,158</b>	<b>(65,822)</b>	<b>231,158</b>
<b>VII. Cash and cash equivalents at the end of the period</b>	現金及び現金同等物の中間期末(期末)残高	<b>213,402</b>	<b>189,233</b>	<b>24,168</b>	<b>165,335</b>

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

## Balance Sheets (Unaudited)

Millions of yen

		As of September 30, 2008	As of September 30, 2007	As of March 31, 2008
<b>(Assets)</b>	<b>(資産の部)</b>			
Cash and due from banks	現金預け金	249,931	128,593	189,431
Call loans	コールローン	2,071	51,154	30,519
Monetary claims bought	買入金銭債権	167,142	192,029	185,805
Trading assets	特定取引資産	5,327	5,093	5,463
Money held in trust	金銭の信託	—	2,432	—
Securities	有価証券	833,777	840,084	820,950
Loans and bills discounted	貸出金	4,232,823	4,176,216	4,197,098
Foreign exchanges	外国為替	10,847	8,784	8,385
Other assets	その他資産	75,246	61,241	81,848
Tangible fixed assets	有形固定資産	65,803	64,461	65,732
Intangible fixed assets	無形固定資産	3,208	3,608	3,452
Deferred tax assets	繰延税金資産	66,923	43,708	42,780
Customers' liabilities for acceptances and guarantees	支払承諾見返	89,605	96,139	89,640
Allowance for loan losses	貸倒引当金	(47,611)	(59,214)	(51,084)
Allowance for investment losses	投資損失引当金	(57)	(58)	(58)
<b>Total assets</b>	<b>資産の部合計</b>	<b>5,755,040</b>	<b>5,614,275</b>	<b>5,669,966</b>
<b>(Liabilities)</b>	<b>(負債の部)</b>			
Deposits	預金	4,962,630	4,921,310	4,909,152
Negotiable certificates of deposit	譲渡性預金	53,498	52,425	46,600
Call money	コールマネー	180,000	50,000	40,000
Payables under securities lending transactions	債券貸借取引受入担保金	—	11,741	6,492
Trading liabilities	特定取引負債	927	907	1,566
Borrowed money	借入金	139,028	178,147	249,335
Foreign exchanges	外国為替	161	565	191
Other liabilities	その他負債	72,521	54,554	76,982
Provision for retirement benefits	退職給付引当金	354	253	285
Reserve for contingent loss	偶発損失引当金	673	—	270
Reserve for reimbursement of deposits	睡眠預金払戻引当金	1,805	1,535	2,232
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,054	9,085	9,061
Acceptances and guarantees	支払承諾	89,605	96,139	89,640
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,510,261</b>	<b>5,376,667</b>	<b>5,431,811</b>
<b>(Net assets)</b>	<b>(純資産の部)</b>			
Capital stock	資本金	140,409	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998	14,998
Retained earnings	利益剰余金	101,210	62,633	71,645
Treasury stock	自己株式	(18,050)	—	—
<b>Shareholders' equity</b>	<b>株主資本合計</b>	<b>238,568</b>	<b>218,041</b>	<b>227,054</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(2,687)	10,629	2,198
Deferred gains or losses on hedges	繰延ヘッジ損益	(11)	(17)	(16)
Revaluation reserve for land, net of taxes	土地再評価差額金	8,909	8,954	8,918
<b>Valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>6,210</b>	<b>19,566</b>	<b>11,100</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>244,779</b>	<b>237,607</b>	<b>238,155</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>5,755,040</b>	<b>5,614,275</b>	<b>5,669,966</b>



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

## Statements of Income (Unaudited)

		<i>Millions of yen</i>		
		For the six months ended September 30, 2008	For the six months ended September 30, 2007	For the fiscal year ended March 31, 2008
<b>Ordinary income</b>	経常収益	<b>65,350</b>	66,808	141,215
Interest income	資金運用収益	<b>47,751</b>	47,899	97,326
(Interest on loans and discounts)	うち貸出金利息)	<b>40,723</b>	40,486	82,344
(Interest and dividends on securities)	うち有価証券利息配当金)	<b>4,863</b>	5,095	10,431
Fees and commissions	役務取引等収益	<b>11,515</b>	13,431	25,082
Trading income	特定取引収益	<b>909</b>	383	1,150
Other ordinary income	その他業務収益	<b>3,889</b>	4,326	8,342
Other income	その他経常収益	<b>1,283</b>	766	9,313
<b>Ordinary expenses</b>	経常費用	<b>55,744</b>	48,935	105,610
Interest expenses	資金調達費用	<b>10,230</b>	9,502	19,384
(Interest on deposits)	うち預金利息)	<b>8,088</b>	6,870	14,413
Fees and commissions payments	役務取引等費用	<b>3,285</b>	3,272	6,584
Other ordinary expenses	その他業務費用	<b>1,168</b>	0	0
General and administrative expenses	営業経費	<b>26,602</b>	25,506	50,784
Other expenses	その他経常費用	<b>14,458</b>	10,652	28,857
<b>Ordinary profits</b>	経常利益	<b>9,605</b>	17,872	35,604
<b>Extraordinary income</b>	特別利益	<b>10</b>	37	90
<b>Extraordinary loss</b>	特別損失	<b>137</b>	1,960	2,414
<b>Income before income taxes</b>	税引前中間(当期)純利益	<b>9,477</b>	15,949	33,281
Income taxes-current	法人税、住民税及び事業税	<b>1,704</b>	44	201
Income taxes-deferred	法人税等調整額	<b>(22,358)</b>	7,687	11,852
<b>Net income</b>	中間(当期)純利益	<b>30,132</b>	8,218	21,227

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

## Balance Sheets (Unaudited)

Millions of yen

		As of September 30, 2008	As of September 30, 2007	As of March 31, 2008
<b>(Assets)</b>	(資産の部)			
Cash and due from banks	現金預け金	91,811	84,354	92,224
Call loans	コールローン	20,000	80,000	51,001
Monetary claims bought	買入金銭債権	0	1	1
Trading account securities	商品有価証券	2,378	4,030	2,488
Money held in trust	金銭の信託	5,888	8,952	7,277
Securities	有価証券	912,099	858,228	893,897
Loans and bills discounted	貸出金	2,760,344	2,703,676	2,686,873
Foreign exchanges	外国為替	6,091	4,452	5,643
Other assets	その他資産	80,387	68,879	56,507
Tangible fixed assets	有形固定資産	28,429	26,295	26,781
Intangible fixed assets	無形固定資産	2,831	2,739	3,004
Deferred tax assets	繰延税金資産	29,959	24,304	22,828
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,020	30,454	28,171
Allowance for loan losses	貸倒引当金	(33,404)	(42,721)	(35,834)
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,936,839</b>	<b>3,853,647</b>	<b>3,840,867</b>
<b>(Liabilities)</b>	(負債の部)			
Deposits	預金	3,589,187	3,517,727	3,498,317
Negotiable certificates of deposit	譲渡性預金	44,994	58,234	48,193
Borrowed money	借入金	48,000	40,000	40,000
Foreign exchanges	外国為替	25	42	79
Other liabilities	その他負債	57,895	29,433	47,566
Provision for retirement benefits	退職給付引当金	10,475	10,574	10,415
Reserve for contingent loss	偶発損失引当金	521	—	328
Reserve for reimbursement of deposits	睡眠預金払戻引当金	583	906	545
Acceptances and guarantees	支払承諾	30,020	30,454	28,171
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,781,704</b>	<b>3,687,373</b>	<b>3,673,617</b>
<b>(Net assets)</b>	(純資産の部)			
Capital stock	資本金	93,524	93,524	93,524
Capital surplus	資本剰余金	16,795	16,795	16,795
Retained earnings	利益剰余金	64,126	49,890	57,445
Treasury stock	自己株式	(13,230)	—	—
<b>Shareholders' equity</b>	<b>株主資本合計</b>	<b>161,215</b>	<b>160,209</b>	<b>167,764</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(6,079)	6,064	(515)
<b>Valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>(6,079)</b>	<b>6,064</b>	<b>(515)</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>155,135</b>	<b>166,273</b>	<b>167,249</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>3,936,839</b>	<b>3,853,647</b>	<b>3,840,867</b>

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

## Statements of Income (Unaudited)

Millions of yen

		For the six months ended September 30, 2008	For the six months ended September 30, 2007	For the fiscal year ended March 31, 2008
<b>Ordinary income</b>	経常収益	<b>47,736</b>	46,650	96,081
Interest income	資金運用収益	<b>34,540</b>	34,218	68,693
(Interest on loans and discounts)	(うち貸出金利息)	<b>29,321</b>	28,641	58,253
(Interest and dividends on securities)	(うち有価証券利息配当金)	<b>4,776</b>	4,948	9,408
Fees and commissions	役務取引等収益	<b>8,413</b>	9,388	18,306
Other ordinary income	その他業務収益	<b>4,238</b>	2,022	7,178
Other income	その他経常収益	<b>543</b>	1,021	1,902
<b>Ordinary expenses</b>	経常費用	<b>37,912</b>	33,571	66,607
Interest expenses	資金調達費用	<b>5,919</b>	4,948	10,240
(Interest on deposits)	(うち預金利息)	<b>5,307</b>	4,314	9,042
Fees and commissions payments	役務取引等費用	<b>3,250</b>	3,119	6,297
Other ordinary expenses	その他業務費用	<b>1,672</b>	145	1,787
General and administrative expenses	営業経費	<b>20,334</b>	19,600	39,370
Other expenses	その他経常費用	<b>6,734</b>	5,756	8,912
<b>Ordinary profits</b>	経常利益	<b>9,823</b>	13,079	29,473
<b>Extraordinary income</b>	特別利益	<b>2</b>	28	67
<b>Extraordinary loss</b>	特別損失	<b>90</b>	869	1,079
<b>Income before income taxes</b>	税引前中間(当期)純利益	<b>9,735</b>	12,238	28,460
Income taxes-current	法人税、住民税及び事業税	<b>5,484</b>	32	61
Income taxes-deferred	法人税等調整額	<b>(3,496)</b>	5,258	10,582
<b>Net income</b>	中間(当期)純利益	<b>7,747</b>	6,947	17,815

### III. Summary of Interim Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2008	change	Sep.30, 2007
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	90,728	(4,991)	95,720
Net interest income	資金利益	66,336	(1,690)	68,027
Net fees and commissions	役務取引等利益	16,188	(2,974)	19,163
Net trading income	特定取引利益	941	494	447
Net other income	その他業務利益	7,261	(820)	8,082
General and administrative expenses	営業経費	(50,196)	(1,765)	(48,430)
Total credit costs	不良債権処理額	(17,476)	(3,225)	(14,251)
Written-off of loans	貸出金償却	(249)	112	(361)
Provision of allowance for loan losses	貸倒引当金繰入額	(15,746)	(2,230)	(13,516)
Other credit costs	その他不良債権処理額	(1,480)	(1,107)	(373)
Net gains (losses) related to stocks	株式等損益	(3,690)	(3,325)	(364)
Other non-recurring gains (losses)	その他臨時損益	295	218	76
Ordinary profits	経常利益	19,660	(13,089)	32,750
Net extraordinary gains (losses)	特別損益	(197)	2,554	(2,752)
Income before income taxes	税金等調整前中間純利益	19,463	(10,534)	29,998
Income taxes-current	法人税、住民税及び事業税	(7,881)	(7,406)	(475)
Income taxes-deferred	法人税等調整額	25,995	39,020	(13,025)
Minority interests in income	少数株主利益	(37)	4	(32)
Interim net income	中間純利益	37,539	21,075	16,464

\* Consolidated gross business profits = (Interest income - Interest expenses) + (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) + (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 reversal (provision) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	43,091	(5,541)	48,632
Consolidated core net business profits	連結コア業務純益	44,715	(3,368)	48,083

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

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

Number of consolidated subsidiaries	連結子会社数	15	—	15
Number of affiliates under the equity method	持分法適用会社数	1	—	1

## 【Hokuriku Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2008	change	Sep.30, 2007
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	49,382	(3,886)	53,268
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	49,870	(3,274)	53,145
Domestic gross business profits	国内業務粗利益	47,414	(1,606)	49,020
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	47,029	(1,883)	48,913
Net interest income	資金利益	37,030	(1,556)	38,587
Net fees and commissions	役務取引等利益	7,988	(1,898)	9,887
Net trading income	特定取引利益	882	526	355
Net other income	その他業務利益	1,512	1,322	190
Net gains (losses) related to bonds	国債等債券関係損益	384	276	107
International gross business profits	国際業務粗利益	1,967	(2,279)	4,247
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	2,841	(1,391)	4,232
Net interest income	資金利益	489	677	(187)
Net fees and commissions	役務取引等利益	242	(28)	271
Net trading income	特定取引利益	27	(0)	27
Net other income	その他業務利益	1,207	(2,928)	4,136
Net gains (losses) related to bonds	国債等債券関係損益	(873)	(888)	15
General and administrative expenses	経費(臨時処理分を除く)	(25,724)	(120)	(25,603)
Personnel expenses	人件費	(12,172)	(121)	(12,051)
Non-personnel expenses	物件費	(12,270)	(57)	(12,212)
Taxes	税金	(1,280)	59	(1,339)
Net business profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	23,658	(4,006)	27,665
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	24,146	(3,394)	27,541
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	755	4,247	(3,491)
Net business profits	業務純益	24,414	240	24,173
Net gains (losses) related to bonds	国債等債券関係損益	(488)	(611)	123
Net non-recurring gains (losses)	臨時損益	(14,808)	(8,508)	(6,300)
Credit related costs②	不良債権処理額②	(11,265)	(5,007)	(6,257)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(10,509)	(760)	(9,749)
Net gains (losses) related to stocks	株式等損益	(3,366)	(3,100)	(266)
Gains on sales of stocks and other securities	株式等売却益	302	(14)	316
Losses on sales of stocks and other securities	株式等売却損	(0)	2	(2)
Losses on devaluation of stocks and other securities	株式等償却	(3,669)	(3,089)	(580)
Ordinary profits	経常利益	9,605	(8,267)	17,872
Net extraordinary gains (losses)	特別損益	(127)	1,795	(1,923)
Net gain (loss) on disposal of fixed assets	固定資産処分損益	(131)	(104)	(27)
Gain on disposal of fixed assets	固定資産処分益	1	(32)	33
Loss on disposal of fixed assets	固定資産処分損	(133)	(71)	(61)
Impairment loss	減損損失	(4)	1	(6)
Income before income taxes	税引前中間純利益	9,477	(6,471)	15,949
Income taxes-current	法人税、住民税及び事業税	(1,704)	(1,660)	(44)
Income taxes-deferred	法人税等調整額	22,358	30,045	(7,687)
Interim net income	中間純利益	30,132	21,914	8,218

## 【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2008	change	Sep.30, 2007
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	36,359	(1,069)	37,428
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	37,502	454	37,048
Domestic gross business profits	国内業務粗利益	34,658	(1,105)	35,764
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	35,116	(266)	35,383
Net interest income	資金利益	28,314	(575)	28,889
Net fees and commissions	役務取引等利益	5,123	(1,102)	6,226
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	1,219	571	648
Net gains (losses) related to bonds	国債等債券関係損益	(458)	(838)	380
International gross business profits	国際業務粗利益	1,701	36	1,664
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	2,386	721	1,664
Net interest income	資金利益	315	(78)	394
Net fees and commissions	役務取引等利益	39	(3)	42
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	1,346	118	1,227
Net gains (losses) related to bonds	国債等債券関係損益	(685)	(685)	—
General and administrative expenses	経費(臨時処理分を除く)	(19,877)	(582)	(19,295)
Personnel expenses	人件費	(8,353)	(302)	(8,050)
Non-personnel expenses	物件費	(10,186)	(284)	(9,902)
Taxes	税金	(1,337)	4	(1,342)
Net business profits (before reversal (provision) of general allowance for loan losses)	業務純益 (一般貸倒引当金繰入前)	16,481	(1,651)	18,133
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	17,624	(127)	17,752
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,056)	(1,720)	664
Net business profits	業務純益	15,425	(3,372)	18,797
Net gains (losses) related to bonds	国債等債券関係損益	(1,143)	(1,523)	380
Net non-recurring gains (losses)	臨時損益	(5,601)	116	(5,718)
Credit related costs②	不良債権処理額②	(4,545)	94	(4,639)
(Reference) Total credit costs①+②	(参考) 与信費用 ①+②	(5,601)	(1,626)	(3,975)
Net gains (losses) related to stocks	株式等損益	(226)	651	(878)
Gains on sales of stocks and other securities	株式等売却益	4	(12)	17
Losses on sales of stocks and other securities	株式等売却損	(19)	342	(361)
Losses on devaluation of stocks and other securities	株式等償却	(211)	322	(533)
Ordinary profits	経常利益	9,823	(3,255)	13,079
Net extraordinary gains (losses)	特別損益	(87)	752	(840)
Net gain (loss) on disposal of fixed assets	固定資産処分損益	(90)	(11)	(78)
Gain on disposal of fixed assets	固定資産処分益	—	(6)	6
Loss on disposal of fixed assets	固定資産処分損	(90)	(5)	(85)
Impairment loss	減損損失	—	11	(11)
Income before income taxes	税引前中間純利益	9,735	(2,502)	12,238
Income taxes-current	法人税、住民税及び事業税	(5,484)	(5,452)	(32)
Income taxes-deferred	法人税等調整額	3,496	8,754	(5,258)
Interim net income	中間純利益	7,747	800	6,947

**2. Average Balance of Use and Source of Funds**

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2008			Sep.30, 2007			Sep.30, 2008			Sep.30, 2007		
		(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	9,007.0	221.9	8,785.0	5,277.1	174.2	5,102.8	3,729.9	47.6	3,682.2			
Loans and bills discounted	貸出金	6,858.6	137.5	6,721.1	4,167.2	100.3	4,066.8	2,691.4	37.1	2,654.2			
Securities	有価証券	1,700.3	61.5	1,638.7	783.8	2.5	781.2	916.5	59.0	857.5			
Interest-bearing liabilities	資金調達勘定	8,854.9	201.6	8,653.2	5,196.3	160.2	5,036.0	3,658.5	41.3	3,617.2			
Deposits and NCD	預金(NCD含む)	8,561.3	133.9	8,427.4	4,941.1	77.3	4,863.7	3,620.2	56.6	3,563.6			

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks											
		Sep.30, 2008			Sep.30, 2007			Sep.30, 2008			Sep.30, 2007		
		(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	9,105.9	226.1	8,879.8	5,361.9	172.4	5,189.4	3,744.0	53.7	3,690.3			
Loans and bills discounted	貸出金	6,862.2	137.6	6,724.5	4,170.7	100.4	4,070.2	2,691.4	37.1	2,654.2			
Securities	有価証券	1,794.2	65.5	1,728.7	832.0	(2.2)	834.3	962.2	67.7	894.4			
Interest-bearing liabilities	資金調達勘定	8,937.2	199.3	8,737.8	5,269.5	155.0	5,114.5	3,667.6	44.3	3,623.3			
Deposits and NCD	預金(NCD含む)	8,611.1	134.5	8,476.6	4,981.8	74.8	4,906.9	3,629.3	59.6	3,569.6			

**3. Interest Rate Spread**

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2008			Sep.30, 2007			Sep.30, 2008			Sep.30, 2007		
		(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	1.77	(0.03)	1.80	1.74	(0.04)	1.78	1.82	0.00	1.82			
Loans and bills discounted (b)	貸出金利回り	2.03	(0.01)	2.04	1.94	(0.04)	1.98	2.17	0.02	2.15			
Securities	有価証券利回り	0.98	(0.05)	1.03	1.02	0.00	1.02	0.94	(0.11)	1.05			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.33	0.05	1.28	1.30	0.04	1.26	1.37	0.07	1.30			
Deposits and NCD (d)	預金等利回り	0.30	0.05	0.25	0.31	0.06	0.25	0.29	0.05	0.24			
Expense ratio (e)	預金経費率	1.03	0.00	1.03	1.00	(0.01)	1.01	1.07	0.02	1.05			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.72	(0.07)	1.79	1.62	(0.10)	1.72	1.87	(0.03)	1.90			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.69	(0.07)	0.76	0.61	(0.09)	0.70	0.80	(0.05)	0.85			
Interest rate spread (a)-(c)	総資金利鞘	0.44	(0.08)	0.52	0.43	(0.09)	0.52	0.44	(0.08)	0.52			

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks											
		Sep.30, 2008			Sep.30, 2007			Sep.30, 2008			Sep.30, 2007		
		(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	1.80	(0.04)	1.84	1.77	(0.07)	1.84	1.84	0.00	1.84			
Loans and Bills discounted (b)	貸出金利回り	2.03	(0.02)	2.05	1.94	(0.04)	1.98	2.17	0.02	2.15			
Securities	有価証券利回り	1.06	(0.09)	1.15	1.16	(0.05)	1.21	0.98	(0.12)	1.10			
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.37	0.02	1.35	1.35	(0.01)	1.36	1.40	0.07	1.33			
Deposits and NCD (d)	預金等利回り	0.31	0.05	0.26	0.33	0.05	0.28	0.30	0.06	0.24			
Expense ratio (e)	預金経費率	1.05	0.00	1.05	1.02	(0.01)	1.03	1.09	0.02	1.07			
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.71	(0.07)	1.78	1.61	(0.08)	1.69	1.87	(0.03)	1.90			
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.66	(0.06)	0.72	0.58	(0.07)	0.65	0.78	(0.04)	0.82			
Interest rate spread (a)-(c)	総資金利鞘	0.42	(0.07)	0.49	0.41	(0.06)	0.47	0.43	(0.08)	0.51			

## 4. Net Business Profits

For the six months ended

(Millions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	41,771	(3,522)	45,294	24,146	(3,394)	27,541	17,624	(127)	17,752
As per employee (in thousands of yen)	一人当たり(千円)	9,718	(983)	10,702	9,582	(1,412)	10,994	9,912	(366)	10,279
Net business profits(before reversal (provision) of general allowance for loan losses)	業務純益(一般貸倒引当金繰入前)	40,140	(5,658)	45,798	23,658	(4,006)	27,665	16,481	(1,651)	18,133
As per employee (in thousands of yen)	一人当たり(千円)	9,339	(1,482)	10,821	9,388	(1,655)	11,043	9,269	(1,230)	10,499
Net business profits	業務純益	39,839	(3,131)	42,971	24,414	240	24,173	15,425	(3,372)	18,797
As per employee (in thousands of yen)	一人当たり(千円)	9,269	(884)	10,153	9,688	38	9,650	8,675	(2,208)	10,884

## 5. ROE・OHR・ROA

### (1) ROE (Return on Equity)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007	
(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	33.25	(4.62)	37.87	26.94	(5.95)	32.89	49.95	(0.17)	50.12
Net business profits (before reversal (provision) of general allowance for loan losses) per common shareholders' equity	業務純益(一般貸倒引当金繰入前)ベース	31.90	(6.40)	38.30	26.39	(6.65)	33.04	46.51	(4.76)	51.27
Net business profits per common shareholders' equity	業務純益ベース	31.65	(4.20)	35.85	27.24	(1.54)	28.78	43.33	(9.93)	53.26
Net income per common shareholders' equity	中間純利益ベース	30.04	18.31	11.73	33.74	24.42	9.32	20.23	2.57	17.66

### (2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務純益ベース	52.19	2.41	49.78	51.58	3.41	48.17	53.00	0.92	52.08
Gross business profits basis	業務粗利益ベース	53.18	3.68	49.50	52.09	4.03	48.06	54.66	3.11	51.55

### (3) ROA (Return on Assets)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007		Sep.30, 2008	Sep.30, 2007	
(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	0.88	(0.09)	0.97	0.86	(0.15)	1.01	0.90	(0.02)	0.92
Net business profit:(before reversal (provision) of general allowance for loan losses)ON ASSETS	業務純益(一般貸倒引当金繰入前)ベース	0.84	(0.15)	0.99	0.84	(0.18)	1.02	0.84	(0.10)	0.94
Net business profits on assets	業務純益ベース	0.84	(0.08)	0.92	0.87	(0.02)	0.89	0.78	(0.19)	0.97
Net income on assets	中間純利益ベース	0.79	0.47	0.32	1.08	0.78	0.30	0.39	0.03	0.36



## 6. Net Gains and Losses on Securities

## 【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2008		Sep.30, 2007
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,624)	(2,173)	549
Gains on sales	売却益	1,186	548	637
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,074	986	88
Losses on redemption	償還損	578	578	—
Losses on devaluation	償却	1,156	1,156	—
Net gains (losses) related to stocks	株式等損益	(3,690)	(3,325)	(364)
Gains on sales	売却益	305	(880)	1,186
Losses on sales	売却損	22	(277)	300
Losses on devaluation	償却	3,972	2,721	1,250

## 【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2008		Sep.30, 2007
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,631)	(2,135)	504
Gains on sales	売却益	1,194	544	650
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,040	894	146
Losses on redemption	償還損	628	628	—
Losses on devaluation	償却	1,156	1,156	—
Net gains (losses) related to stocks	株式等損益	(3,593)	(2,448)	(1,144)
Gains on sales	売却益	307	(26)	334
Losses on sales	売却損	19	(345)	364
Losses on devaluation	償却	3,881	2,767	1,114

## 【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2008		Sep.30, 2007
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(488)	(611)	123
Gains on sales	売却益	679	556	123
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	11	11	0
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	1,156	1,156	—
Net gains (losses) related to stocks	株式等損益	(3,366)	(3,100)	(266)
Gains on sales	売却益	302	(14)	316
Losses on sales	売却損	0	(2)	2
Losses on devaluation	償却	3,669	3,089	580

## 【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2008		Sep.30, 2007
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(1,143)	(1,523)	380
Gains on sales	売却益	514	(12)	526
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,029	883	145
Losses on redemption	償還損	628	628	—
Losses on devaluation	償却	—	—	—
Net gains (losses) related to stocks	株式等損益	(226)	651	(878)
Gains on sales	売却益	4	(12)	17
Losses on sales	売却損	19	(342)	361
Losses on devaluation	償却	211	(322)	533

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2008				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(488)	(547)	250	738	59	507	447
Available-for-sale securities	その他有価証券	(24,925)	(15,855)	26,905	51,831	(9,070)	28,321	37,391
Stocks	株式	14,255	1,040	25,409	11,154	13,215	22,579	9,364
Bonds	債券	(28,898)	(12,814)	1,441	30,339	(16,083)	4,949	21,032
Other	その他	(10,283)	(4,081)	54	10,337	(6,202)	792	6,994
Total	合計	(25,413)	(16,403)	27,156	52,570	(9,010)	28,828	37,838
Stocks	株式	14,255	1,040	25,409	11,154	13,215	22,579	9,364
Bonds	債券	(29,125)	(13,298)	1,692	30,817	(15,826)	5,437	21,263
Other	その他	(10,544)	(4,145)	54	10,599	(6,399)	811	7,210

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2008				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(485)	(537)	246	732	51	498	447
Available-for-sale securities	その他有価証券	(14,929)	(15,876)	34,711	49,640	947	36,003	35,055
Stocks	株式	23,721	1,081	33,309	9,588	22,640	30,455	7,815
Bonds	債券	(28,584)	(12,874)	1,270	29,854	(15,709)	4,588	20,297
Other	その他	(10,066)	(4,083)	130	10,197	(5,983)	959	6,942
Total	合計	(15,414)	(16,413)	34,957	50,372	998	36,501	35,503
Stocks	株式	23,721	1,081	33,309	9,588	22,640	30,455	7,815
Bonds	債券	(28,808)	(13,347)	1,517	30,325	(15,461)	5,067	20,528
Other	その他	(10,327)	(4,147)	130	10,458	(6,180)	978	7,158

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2008				As of Mar.31, 2008		
		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	(3,973)	(6,679)	17,248	21,222	2,705	17,561	14,855
Stocks	株式	8,497	445	16,388	7,891	8,052	14,798	6,746
Bonds	債券	(8,395)	(5,000)	844	9,240	(3,395)	2,254	5,649
Other	その他	(4,074)	(2,124)	15	4,090	(1,950)	508	2,458
Total	合計	(3,973)	(6,679)	17,248	21,222	2,705	17,561	14,855
Stocks	株式	8,497	445	16,388	7,891	8,052	14,798	6,746
Bonds	債券	(8,395)	(5,000)	844	9,240	(3,395)	2,254	5,649
Other	その他	(4,074)	(2,124)	15	4,090	(1,950)	508	2,458

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2008				As of Mar.31, 2008		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	(485)	(537)	246	732	51	498	447
Available-for-sale securities	その他有価証券	(10,956)	(9,197)	17,462	28,418	(1,758)	18,442	20,200
Stocks	株式	15,223	636	16,920	1,696	14,587	15,656	1,069
Bonds	債券	(20,188)	(7,874)	425	20,613	(12,313)	2,334	14,647
Other	その他	(5,991)	(1,959)	115	6,107	(4,032)	451	4,483
Total	合計	(11,441)	(9,734)	17,708	29,150	(1,707)	18,940	20,648
Stocks	株式	15,223	636	16,920	1,696	14,587	15,656	1,069
Bonds	債券	(20,412)	(8,347)	672	21,084	(12,065)	2,813	14,878
Other	その他	(6,253)	(2,023)	115	6,368	(4,229)	470	4,700

**(2) Breakdown of securitization products(Total of two banks)**(10億円)  
(Billions of yen)

		Balance (as of September 30,2008)										
		20年9月末残高										
		Securitization products (Unrealized losses)										
		証券化商品 (評価損)										
				RMBS		CMBS		CDO		ABS		
Securities	有価証券	1,745.8	(0.4)	26.8	(0.4)	22.2	(0.0)	0.3	(0.0)	1.4	(0.0)	2.6
Japanese government bonds	国債	726.4	—	—	—	—	—	—	—	—	—	—
Japanese local government bonds	地方債	229.7	—	—	—	—	—	—	—	—	—	—
Japanese corporate bonds	社債	447.2	(0.0)	3.6	(0.0)	0.8	(0.0)	0.3	(0.0)	0.9	(0.0)	1.3
Stocks	株式	216.8	—	—	—	—	—	—	—	—	—	—
Foreign currency denominated securities	外国債券	82.8	(0.4)	23.2	(0.4)	21.4	—	—	(0.0)	0.4	(0.0)	1.2
Others	その他証券	42.6	—	—	—	—	—	—	—	—	—	—
Money held in trust	金銭の信託	5.8	(0.0)	1.8	—	—	(0.0)	1.8	—	—	(0.0)	0.0
Monetary claims bought	買入金銭債権	167.1	—	136.4	—	132.3	—	1.8	—	—	—	2.2

• **Neither US subprime mortgage loan-related assets nor SIV investments were held in our assets.**

・サブプライム関連、SIV関連の資産は保有していません。

**\*1 Majority of RMBS were backed by Residential Mortgage held by Japanese domestic financial institutions.**

(\*1)RMBSは、国内金融機関の住宅ローン債権を裏付資産とするものが大半。

**\*2 All of RMBS in Foreign currency denominated securities were guaranteed by Ginnie Mae, wholly-owned by the US government.**

(\*2)外国債券のRMBSは、米国政府全額出資の連邦政府抵当金庫(ジニーメイ)保証付債のみ。

**\*3 Exposure of securitization products with CDS was 0.4bil yen in AAA-rated CDO.**

(\*3)CDS(クレジットデフォルトスワップ)を利用した証券化商品は、CDO(格付AAA格)4億円のみ。

**\*4 A-rated ABS in Foreign currency denominated securities were backed by convertible bonds or Euro-Yen denominated bonds issued by Japanese companies-related.**

(\*4)外国証券のABS(格付A格)の裏付資産は、国内企業関連の転換社債やユーロ円債。

## 8. Capital Adequacy Ratio (Domestic Standard)

Capital adequacy ratio is calculated in accordance with the new standard (Basel 2) From March 31,2007.

The following approaches are adopted to calculate the new capital adequacy ratio.

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

### 【FG(consolidated)】

(%, Billions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008 (B)	As of Sep.30,2007 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.39%	0.00%	0.42%	10.39%	9.97%
Tier1 ratio	Tier1比率	7.36%	(0.12)%	0.08%	7.48%	7.28%
(2) Tier1 capital	Tier1	398.8	(2.7)	11.7	401.5	387.1
(3) Tier2 capital	Tier2	166.0	8.3	20.7	157.7	145.2
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	33.8	0.3	0.6	33.5	33.2
Revaluation reserve for land, net of taxes included as qualifying capital	自己資本に計上された土地再評価差額	8.0	(0.0)	(0.0)	8.0	8.1
Subordinated debts	劣後ローン(債券)残高	124.1	8.0	20.2	116.1	103.9
(4) Deductions	控除項目	1.4	(0.2)	(0.4)	1.7	1.9
(5) Capital (2)+(3)-(4)	自己資本	563.4	5.8	32.9	557.5	530.4
(6) Risk-weighted assets	リスクアセット	5,417.7	55.0	100.5	5,362.6	5,317.1

### 【Hokuriku bank】

(non-consolidated)

(%, Billions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008 (B)	As of Sep.30,2007 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	10.26%	0.16%	0.85%	10.10%	9.41%
Tier1 ratio	Tier1比率	7.12%	0.18%	0.57%	6.94%	6.55%
(2) Tier1 capital	Tier1	228.6	5.8	18.9	222.8	209.7
(3) Tier2 capital	Tier2	100.8	(0.8)	8.8	101.6	92.0
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	16.6	(0.7)	(3.3)	17.4	20.0
Revaluation reserve for land, net of taxes included as qualifying capital	自己資本に計上された土地再評価差額	8.0	(0.0)	(0.0)	8.0	8.1
Subordinated debts	劣後ローン(債券)残高	76.1	—	12.2	76.1	63.9
(4) Deductions	控除項目	0.0	(0.0)	(0.1)	0.1	0.1
(5) Capital (2)+(3)-(4)	自己資本	329.4	5.1	27.9	324.3	301.5
(6) Risk-weighted assets	リスクアセット	3,210.3	0.8	9.1	3,209.4	3,201.2

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.45%	0.19%	0.90%	10.26%	9.55%
Tier1 ratio	連結Tier1比率	7.25%	0.20%	0.58%	7.05%	6.67%

### 【Hokkaido bank】

(non-consolidated)

(%, Billions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008 (B)	As of Sep.30,2007 (C)
		(A)	(A-B)	(A-C)		
(1) Capital adequacy ratio	自己資本比率	9.68%	(0.45)%	(0.24)%	10.13%	9.92%
Tier1 ratio	Tier1比率	6.94%	(0.80)%	(0.49)%	7.74%	7.43%
(2) Tier1 capital	Tier1	152.9	(13.1)	(3.9)	166.1	156.8
(3) Tier2 capital	Tier2	60.3	9.0	7.7	51.3	52.6
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	12.3	1.0	(0.2)	11.3	12.6
Revaluation reserve for land, net of taxes included as qualifying capital	自己資本に計上された土地再評価差額	—	—	—	—	—
Subordinated debts	劣後ローン(債券)残高	48.0	8.0	8.0	40.0	40.0
(4) Deductions	控除項目	0.0	—	—	0.0	0.0
(5) Capital (2)+(3)-(4)	自己資本	213.3	(4.1)	3.8	217.4	209.4
(6) Risk-weighted assets	リスクアセット	2,201.8	55.7	91.8	2,146.0	2,110.0

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	9.71%	(0.47)%	(0.20)%	10.18%	9.91%
Tier1 ratio	連結Tier1比率	6.98%	(0.79)%	(0.49)%	7.77%	7.47%

## IV. Loan Portfolio and Other

### 1. Disclosed Claims under the Financial Reconstruction Law

#### 【Total of two banks + Hokugin Corp.】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(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	68,075	4,456	13,650	63,618	54,425
Doubtful	危険債権	144,418	(4,856)	(37,157)	149,275	181,576
Substandard	要管理債権	40,654	(7,161)	(14,917)	47,816	55,571
Non Performing Loans	(1) 小計	253,148	(7,561)	(38,424)	260,709	291,573
	Normal	7,010,188	121,858	145,678	6,888,330	6,864,510
Total	(2) 合計	7,263,337	114,297	107,253	7,149,040	7,156,084
NPL ratio (%)	(1)/(2) 比率	3.48	(0.16)	(0.59)	3.64	4.07

Amount of partial write-off	部分直接償却実施額	120,795	(14,738)	(24,836)	135,533	145,631
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#### 【Hokuriku bank + Hokugin Corp.】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(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	50,524	2,394	8,196	48,129	42,328
Doubtful	危険債権	86,501	2,756	(18,163)	83,744	104,665
Substandard	要管理債権	22,672	(8,973)	(17,404)	31,645	40,076
Non Performing Loans	(1) 小計	159,698	(3,821)	(27,372)	163,519	187,070
	Normal	4,271,755	40,419	73,962	4,231,336	4,197,792
Total	(2) 合計	4,431,453	36,597	46,590	4,394,856	4,384,863
NPL ratio (%)	(1)/(2) 比率	3.60	(0.12)	(0.66)	3.72	4.26

Amount of partial write-off	部分直接償却実施額	99,024	(12,061)	(22,548)	111,085	121,572
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#### 【Hokkaido bank】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(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	17,551	2,062	5,454	15,489	12,097
Doubtful	危険債権	57,917	(7,613)	(18,993)	65,530	76,910
Substandard	要管理債権	17,982	1,811	2,486	16,170	15,495
Non Performing Loans	(1) 小計	93,450	(3,739)	(11,052)	97,190	104,503
	Normal	2,738,432	81,439	71,715	2,656,993	2,666,717
Total	(2) 合計	2,831,883	77,699	60,662	2,754,184	2,771,220
NPL ratio (%)	(1)/(2) 比率	3.29	(0.23)	(0.48)	3.52	3.77

Amount of partial write-off	部分直接償却実施額	21,771	(2,677)	(2,287)	24,448	24,059
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## 2. Coverage on Disclosed Claims under the Financial Reconstruction Law

## 【Total of two banks + Hokugin Corp.】

(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 Sep.30, 2008 (a)	68,075	56,388	11,687	100.00	100.00
		As of Mar.31, 2008 (b)	63,618	50,526	13,092	100.00	100.00
		(a) - (b)	4,456	5,861	(1,405)	0.00	0.00
Doubtful	危険債権	As of Sep.30, 2008 (a)	144,418	86,080	39,691	68.03	87.08
		As of Mar.31, 2008 (b)	149,275	82,888	45,050	67.86	85.70
		(a) - (b)	(4,856)	3,191	(5,358)	0.17	1.38
Substandard	要管理債権	As of Sep.30, 2008 (a)	40,654	11,986	9,183	32.03	52.07
		As of Mar.31, 2008 (b)	47,816	13,660	11,466	33.57	52.54
		(a) - (b)	(7,161)	(1,673)	(2,282)	(1.54)	(0.47)
Total	合計	As of Sep.30, 2008 (a)	253,148	154,455	60,562	61.36	84.93
		As of Mar.31, 2008 (b)	260,709	147,075	69,608	61.25	83.11
		(a) - (b)	(7,561)	7,379	(9,046)	0.11	1.82

## 【Hokuriku bank + Hokugin Corp.】

(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 Sep.30, 2008 (a)	50,524	40,927	9,596	100.00	100.00
		As of Mar.31, 2008 (b)	48,129	37,193	10,935	100.00	100.00
		(a) - (b)	2,394	3,733	(1,338)	0.00	0.00
Doubtful	危険債権	As of Sep.30, 2008 (a)	86,501	55,346	21,682	69.59	89.04
		As of Mar.31, 2008 (b)	83,744	48,712	23,136	66.04	85.79
		(a) - (b)	2,756	6,634	(1,454)	3.55	3.25
Substandard	要管理債権	As of Sep.30, 2008 (a)	22,672	6,794	6,345	39.96	57.95
		As of Mar.31, 2008 (b)	31,645	9,822	8,509	38.99	57.92
		(a) - (b)	(8,973)	(3,027)	(2,163)	0.97	0.03
Total	合計	As of Sep.30, 2008 (a)	159,698	103,069	37,625	66.44	88.10
		As of Mar.31, 2008 (b)	163,519	95,728	42,581	62.81	84.58
		(a) - (b)	(3,821)	7,340	(4,956)	3.63	3.52

## 【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 Sep.30, 2008 (a)	17,551	15,461	2,090	100.00	100.00
		As of Mar.31, 2008 (b)	15,489	13,332	2,156	100.00	100.00
		(a) - (b)	2,062	2,128	(66)	0.00	0.00
Doubtful	危険債権	As of Sep.30, 2008 (a)	57,917	30,733	18,009	66.24	84.15
		As of Mar.31, 2008 (b)	65,530	34,176	21,913	69.88	85.59
		(a) - (b)	(7,613)	(3,442)	(3,904)	(3.64)	(1.44)
Substandard	要管理債権	As of Sep.30, 2008 (a)	17,982	5,191	2,837	22.18	44.65
		As of Mar.31, 2008 (b)	16,170	3,838	2,956	23.97	42.02
		(a) - (b)	1,811	1,353	(119)	(1.79)	2.63
Total	合計	As of Sep.30, 2008 (a)	93,450	51,386	22,937	54.52	79.53
		As of Mar.31, 2008 (b)	97,190	51,346	27,027	58.95	80.64
		(a) - (b)	(3,739)	39	(4,090)	(4.43)	(1.11)

## 3. Risk-Monitored Loans (after partial write-off)

## 【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007	
		(A)	(A-B)	(A-C)	(B)	(C)	
Loans to bankrupt borrowers	破綻先債権額	29,224	7,650	8,152	21,573	21,071	
Non-accrual delinquent loans	延滞債権額	178,967	(8,222)	(32,116)	187,189	211,084	
Loans past due for 3 months or more	3カ月以上延滞債権額	406	234	230	172	176	
Restructured loans	貸出条件緩和債権額	40,248	(7,395)	(15,147)	47,643	55,395	
Total	合計	248,846	(7,732)	(38,881)	256,579	287,727	
Total loans and bills discounted	貸出金残高	7,006,332	108,685	111,304	6,897,647	6,895,028	
(% to total loans and bills discounted)							(%)
Loans to bankrupt borrowers	破綻先債権額	0.41	0.10	0.11	0.31	0.30	
Non-accrual delinquent loans	延滞債権額	2.55	(0.16)	(0.51)	2.71	3.06	
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	0.00	0.00	0.00	
Restructured loans	貸出条件緩和債権額	0.57	(0.12)	(0.23)	0.69	0.80	
Total	合計	3.55	(0.16)	(0.62)	3.71	4.17	

## 【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007	
		(A)	(A-B)	(A-C)	(B)	(C)	
Loans to bankrupt borrowers	破綻先債権額	23,270	6,604	5,916	16,665	17,353	
Non-accrual delinquent loans	延滞債権額	110,891	(939)	(15,609)	111,830	126,500	
Loans past due for 3 months or more	3カ月以上延滞債権額	406	234	230	172	176	
Restructured loans	貸出条件緩和債権額	22,266	(9,207)	(17,634)	31,473	39,900	
Total	合計	156,834	(3,307)	(27,097)	160,141	183,931	
Total loans and bills discounted	貸出金残高	4,245,988	35,213	54,635	4,210,774	4,191,352	
(% to total loans and bills discounted)							(%)
Loans to bankrupt borrowers	破綻先債権額	0.54	0.15	0.13	0.39	0.41	
Non-accrual delinquent loans	延滞債権額	2.61	(0.04)	(0.40)	2.65	3.01	
Loans past due for 3 months or more	3カ月以上延滞債権額	0.00	0.00	0.00	0.00	0.00	
Restructured loans	貸出条件緩和債権額	0.52	(0.22)	(0.43)	0.74	0.95	
Total	合計	3.69	(0.11)	(0.69)	3.80	4.38	

## 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007	
		(A)	(A-B)	(A-C)	(B)	(C)	
Loans to bankrupt borrowers	破綻先債権額	5,953	1,046	2,236	4,907	3,717	
Non-accrual delinquent loans	延滞債権額	68,076	(7,283)	(16,507)	75,359	84,583	
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	—	—	—	
Restructured loans	貸出条件緩和債権額	17,982	1,811	2,486	16,170	15,495	
Total	合計	92,012	(4,425)	(11,783)	96,437	103,796	
Total loans and bills discounted	貸出金残高	2,760,344	73,471	56,668	2,686,873	2,703,676	
(% to total loans and bills discounted)							(%)
Loans to bankrupt borrowers	破綻先債権額	0.21	0.03	0.08	0.18	0.13	
Non-accrual delinquent loans	延滞債権額	2.46	(0.34)	(0.66)	2.80	3.12	
Loans past due for 3 months or more	3カ月以上延滞債権額	—	—	—	—	—	
Restructured loans	貸出条件緩和債権額	0.65	0.05	0.08	0.60	0.57	
Total	合計	3.33	(0.25)	(0.50)	3.58	3.83	

#### 4. Allowance for Loan Losses

##### 【Total of two banks + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	82,895	(5,955)	(21,214)	88,850	104,110
General allowance	一般貸倒引当金	30,043	345	(4,423)	29,697	34,466
Specific allowance	個別貸倒引当金	52,852	(6,300)	(16,791)	59,153	69,643

##### 【Hokuriku bank + Hokugin Corp.】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	49,490	(3,524)	(11,897)	53,015	61,388
General allowance	一般貸倒引当金	17,662	(710)	(4,174)	18,372	21,837
Specific allowance	個別貸倒引当金	31,828	(2,813)	(7,723)	34,642	39,551

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	33,404	(2,430)	(9,316)	35,834	42,721
General allowance	一般貸倒引当金	12,380	1,056	(248)	11,324	12,629
Specific allowance	個別貸倒引当金	21,023	(3,486)	(9,068)	24,510	30,091

#### 5. Coverage Ratio for Risk-Monitored Loans

##### 【Total of two banks + Hokugin Corp.】

(% , Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	55.10	(2.12)	(2.52)	57.22	57.62
After partial write-off	部分直接償却後	33.31	(1.31)	(2.87)	34.62	36.18
Amount of partial write-off	部分直接償却実施額	120,790	(14,739)	(24,841)	135,530	145,631

##### 【Hokuriku bank + Hokugin Corp.】

(% , Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	58.04	(2.46)	(1.84)	60.50	59.88
After partial write-off	部分直接償却後	31.55	(1.55)	(1.82)	33.10	33.37
Amount of partial write-off	部分直接償却実施額	99,024	(12,061)	(22,548)	111,085	121,572

##### 【Hokkaido bank】

(% , Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	48.48	(1.38)	(3.75)	49.86	52.23
After partial write-off	部分直接償却後	36.30	(0.85)	(4.85)	37.15	41.15
Amount of partial write-off	部分直接償却実施額	21,765	(2,678)	(2,293)	24,444	24,059



## 6. Classification of Loans by Type of Industry

【Total of two banks + Hokugin Corp.】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,006,332	108,684	111,303	6,897,647	6,895,028
Manufacturing	製造業	903,615	17,314	18,681	886,301	884,934
Agriculture	農業	15,871	(3,966)	(1,854)	19,837	17,725
Forestry	林業	3,209	74	(167)	3,135	3,376
Fishery	漁業	6,545	(1,316)	(1,894)	7,861	8,439
Mining	鉱業	13,806	10,126	9,815	3,680	3,991
Construction	建設業	370,546	(21,117)	(32,903)	391,663	403,449
Utilities	電気・ガス・熱供給・水道業	65,882	(1,191)	7,567	67,073	58,315
Communication	情報通信業	32,788	724	966	32,064	31,822
Transportation	運輸業	162,324	3,933	8,261	158,391	154,063
Wholesale and retail	卸売・小売業	916,044	(7,107)	(5,952)	923,152	921,996
Finance and insurance	金融・保険業	241,650	6,450	(16,238)	235,200	257,888
Real estate	不動産業	480,155	(1,713)	(7,489)	481,868	487,644
Services	各種サービス業	709,463	(27,718)	(36,934)	737,181	746,397
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,123,158 449,722	106,196 62,029	98,386 65,398	1,016,962 387,693	1,024,772 384,324
Other	その他	1,961,267	27,989	71,060	1,933,277	1,890,206

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	248,846	(7,732)	(38,881)	256,579	287,727
Manufacturing	製造業	32,484	(3,896)	(9,344)	36,380	41,828
Agriculture	農業	972	(194)	(256)	1,166	1,229
Forestry	林業	122	(2)	(106)	124	229
Fishery	漁業	1,738	(251)	(316)	1,990	2,054
Mining	鉱業	681	130	17	551	664
Construction	建設業	50,275	(1,160)	(7,535)	51,436	57,811
Utilities	電気・ガス・熱供給・水道業	51	45	44	5	6
Communication	情報通信業	893	(316)	450	1,209	442
Transportation	運輸業	7,054	2,486	1,246	4,567	5,807
Wholesale and retail	卸売・小売業	48,234	(2,433)	(7,033)	50,668	55,267
Finance and insurance	金融・保険業	3,124	1,049	(2,153)	2,074	5,277
Real estate	不動産業	34,403	1,096	(6,256)	33,306	40,659
Services	各種サービス業	43,705	(4,967)	(8,865)	48,672	52,571
Government, local government	地方公共団体等	—	—	—	—	—
Other	その他	25,105	680	1,229	24,424	23,876

## 【Hokuriku bank + Hokugin Corp.】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,245,987	35,212	54,634	4,210,774	4,191,352
Manufacturing	製造業	669,754	4,976	(9,263)	664,778	679,018
Agriculture	農業	6,966	(4,663)	(3,422)	11,629	10,388
Forestry	林業	2,814	(12)	(189)	2,826	3,003
Fishery	漁業	4,221	(1,275)	(1,795)	5,496	6,016
Mining	鉱業	12,029	9,984	9,740	2,045	2,289
Construction	建設業	248,985	(17,188)	(27,773)	266,173	276,758
Utilities	電気・ガス・熱供給・水道業	31,246	(5,315)	973	36,561	30,273
Communication	情報通信業	24,169	(491)	(1,144)	24,660	25,313
Transportation	運輸業	90,462	2,900	1,307	87,562	89,155
Wholesale and retail	卸売・小売業	555,468	(6,729)	(15,334)	562,198	570,802
Finance and insurance	金融・保険業	93,628	(276)	(9,560)	93,904	103,188
Real estate	不動産業	304,791	(8,366)	(15,323)	313,157	320,114
Services	各種サービス業	426,469	(18,306)	(29,361)	444,775	455,830
Government, local government (Government)	地方公共団体等 (うち政府向け)	762,602 410,612	55,413 39,919	99,787 89,436	707,189 370,693	662,815 321,176
Other	その他	1,012,374	24,554	55,994	987,819	956,379

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	156,834	(3,307)	(27,097)	160,141	183,931
Manufacturing	製造業	21,825	1,154	(3,521)	20,670	25,346
Agriculture	農業	171	(35)	(77)	207	249
Forestry	林業	7	7	(92)	—	100
Fishery	漁業	907	(196)	(235)	1,103	1,143
Mining	鉱業	666	115	6	551	660
Construction	建設業	30,611	1,709	(2,581)	28,902	33,193
Utilities	電気・ガス・熱供給・水道業	—	(3)	(3)	3	3
Communication	情報通信業	576	(377)	416	954	159
Transportation	運輸業	3,107	1,255	391	1,852	2,716
Wholesale and retail	卸売・小売業	28,605	(4,104)	(8,294)	32,710	36,900
Finance and insurance	金融・保険業	1,247	48	(184)	1,198	1,431
Real estate	不動産業	22,014	990	(3,636)	21,024	25,651
Services	各種サービス業	33,568	(3,602)	(9,710)	37,170	43,279
Government, local government	地方公共団体等	—	—	—	—	—
Other	その他	13,523	(267)	426	13,791	13,097

**【Hokkaido bank】**

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	2,760,344	73,471	56,668	2,686,873	2,703,676
Manufacturing	製造業	233,861	12,338	27,945	221,523	205,916
Agriculture	農業	8,905	697	1,568	8,208	7,337
Forestry	林業	395	86	22	309	373
Fishery	漁業	2,324	(41)	(99)	2,365	2,423
Mining	鉱業	1,777	142	75	1,635	1,702
Construction	建設業	121,561	(3,929)	(5,130)	125,490	126,691
Utilities	電気・ガス・熱供給・水道業	34,636	4,124	6,594	30,512	28,042
Communication	情報通信業	8,619	1,215	2,110	7,404	6,509
Transportation	運輸業	71,862	1,033	6,954	70,829	64,908
Wholesale and retail	卸売・小売業	360,576	(378)	9,382	360,954	351,194
Finance and insurance	金融・保険業	148,022	6,726	(6,678)	141,296	154,700
Real estate	不動産業	175,364	6,653	7,834	168,711	167,530
Services	各種サービス業	282,994	(9,412)	(7,573)	292,406	290,567
Government, local government (Government)	地方公共団体等 (うち政府向け)	360,556 39,110	50,783 22,110	(1,401) (24,038)	309,773 17,000	361,957 63,148
Other	その他	948,893	3,435	15,066	945,458	933,827

## Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	92,012	(4,425)	(11,783)	96,437	103,796
Manufacturing	製造業	10,658	(5,050)	(5,823)	15,709	16,482
Agriculture	農業	800	(158)	(179)	959	980
Forestry	林業	114	(9)	(14)	124	129
Fishery	漁業	831	(55)	(80)	886	911
Mining	鉱業	15	15	11	—	4
Construction	建設業	19,663	(2,870)	(4,954)	22,534	24,617
Utilities	電気・ガス・熱供給・水道業	51	49	48	1	2
Communication	情報通信業	316	61	33	254	283
Transportation	運輸業	3,946	1,231	855	2,714	3,091
Wholesale and retail	卸売・小売業	19,628	1,670	1,260	17,957	18,367
Finance and insurance	金融・保険業	1,877	1,001	(1,969)	875	3,846
Real estate	不動産業	12,388	106	(2,620)	12,282	15,008
Services	各種サービス業	10,137	(1,365)	844	11,502	9,292
Government, local government	地方公共団体等	—	—	—	—	—
Other	その他	11,581	948	802	10,633	10,778

## 7. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,872,083	35,614	80,186	1,836,469	1,791,897
Housing loans	うち住宅系ローン残高	1,749,714	37,445	87,127	1,712,268	1,662,586
Other consumer loans	うちその他のローン残高	122,369	(1,831)	(6,941)	124,200	129,310

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	954,290	31,921	63,795	922,369	890,495
Housing loans	うち住宅系ローン残高	882,671	33,244	69,813	849,426	812,857
Other consumer loans	うちその他のローン残高	71,619	(1,323)	(6,018)	72,942	77,637

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	917,793	3,693	16,391	914,100	901,402
Housing loans	うち住宅系ローン残高	867,043	4,201	17,314	862,842	849,729
Other consumer loans	うちその他のローン残高	50,750	(508)	(923)	51,258	51,673

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

### 【Total of two banks + Hokugin Corp.】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,977,078	(36,693)	(47,365)	5,013,772	5,024,443
% to total loans	中小企業等貸出比率	71.03	(1.65)	(1.84)	72.68	72.87

### 【Hokuriku bank + Hokugin Corp.】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,969,929	(41,119)	(62,397)	3,011,049	3,032,326
% to total loans	中小企業等貸出比率	69.94	(1.56)	(2.40)	71.50	72.34

### 【Hokkaido bank】

(Millions of yen, %)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,007,149	4,426	15,032	2,002,723	1,992,117
% to total loans	中小企業等貸出比率	72.71	(1.82)	(0.97)	74.53	73.68

## 9. Deposits and Loans

### 【Total of two banks】 (including Hokugin Corp. in loans)

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (未残)	8,551,817	144,347	112,780	8,407,470	8,439,037
Deposits (average balance)	預金 (平残)	8,431,204	128,186	100,795	8,303,017	8,330,409
Loans (term-end balance)	貸出金 (未残)	7,006,332	108,685	111,304	6,897,647	6,895,028
Loans (average balance)	貸出金 (平残)	6,874,229	81,859	136,308	6,792,370	6,737,920

### 【Hokuriku bank】 (including Hokugin Corp. in loans)

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (未残)	4,962,630	53,477	41,319	4,909,152	4,921,310
Deposits (average balance)	預金 (平残)	4,884,449	74,340	57,232	4,810,108	4,827,217
Loans (term-end balance)	貸出金 (未残)	4,245,988	35,213	54,635	4,210,774	4,191,352
Loans (average balance)	貸出金 (平残)	4,182,774	64,065	99,118	4,118,709	4,083,655

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2008			As of Mar.31,2008	As of Sep.30,2007
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金 (未残)	3,589,187	90,870	71,460	3,498,317	3,517,727
Deposits (average balance)	預金 (平残)	3,546,754	53,846	43,563	3,492,908	3,503,191
Loans (term-end balance)	貸出金 (未残)	2,760,344	73,471	56,668	2,686,873	2,703,676
Loans (average balance)	貸出金 (平残)	2,691,455	17,794	37,190	2,673,660	2,654,265