

SELECTED INTERIM FINANCIAL INFORMATION
For the Fiscal Year 2010
(Ended September 30, 2010)



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

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Note

“FG” means Hokuhoku Financial Group, Inc..

“Total of two banks” means aggregated figures of Hokuriku Bank and Hokkaido Bank.

This information contains forward-looking statements. Such forward-looking statements do not represent any guarantee by management of future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in economic environment.

I. Interim Financial Highlights

1. Income Analysis

【FG (consolidated)】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2010			Sep.30, 2009 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	109.2	(5.0)	(4.4%)	114.3
Ordinary profits	経 常 利 益	18.0	(4.7)	35.3%	13.3
Interim net income	中 間 純 利 益	10.0	(4.3)	74.6%	5.7

【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2010			Sep.30, 2009 (B)
		(A)	(A)-(B)	{(A)-(B)}/(B)	
Ordinary income	経 常 収 益	99.8	(4.5)	(4.3%)	104.4
Core gross business profits	コア業務粗利益	76.0	(3.5)	(4.5%)	79.6
Net interest income	資 金 利 益	64.9	(0.4)		65.3
Domestic	国 内 業 務 部 門	64.8	(0.0)		64.9
International	国 際 業 務 部 門	0.0	(0.3)		0.3
Net fees and commissions	役 務 取 引 等 利 益	10.8	(0.5)		11.3
Net trading income	特 定 取 引 利 益	0.5	(0.2)		0.8
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券関係損益除く)	(0.3)	(2.4)		2.0
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.8	(1.4)		2.2
Income from derivatives	う ち 金 融 派 生 商 品 収 益	(1.1)	(0.9)		(0.1)
General and administrative expenses	経 費	(48.4)	(1.2)		(47.1)
Personnel	人 件 費	(22.0)	(0.4)		(21.5)
Non-personnel	物 件 費	(23.6)	(0.6)		(22.9)
Core net business profits	コア業務純益	27.6	(4.8)	(14.9%)	32.4
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	3.0	1.2		1.8
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)	30.6	(3.6)		34.3
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.0)	2.8		(3.8)
Net business profits	業 務 純 益	29.6	(0.8)		30.4
Net non-recurring gains (losses)	臨 時 損 益	(10.7)	5.4		(16.2)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(7.3)	5.5		(12.9)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(8.3)	8.4		(16.8)
Net gains (losses) related to stocks	株 式 等 損 益	(2.1)	(1.2)		(0.9)
Ordinary profits	経 常 利 益	18.8	4.6	32.5%	14.2
Net extraordinary gains (losses)	特 別 損 益	(0.5)	(4.3)		3.7
Income taxes	法 人 税 等	(7.0)	(0.5)		(6.5)
Income taxes-deferred	法 人 税 等 調 整 額	(4.5)	(1.6)		(2.8)
Interim net income	中 間 純 利 益	11.1	(0.2)	(1.8%)	11.4

【Hokuriku Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2010			Sep.30, 2009
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	55.0	(2.4)	(4.3%)	57.5
Core gross business profits	コ ア 業 務 粗 利 益	44.1	(1.2)	(2.7%)	45.3
Net interest income	資 金 利 益	36.1	(0.3)		36.5
Domestic	国 内 業 務 部 門	36.3	(0.0)		36.3
International	国 際 業 務 部 門	(0.1)	(0.3)		0.1
Net fees and commissions	役 務 取 引 等 利 益	6.6	(0.2)		6.9
Net trading income	特 定 取 引 利 益	0.5	(0.2)		0.8
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国債等債券関係損益除く)	0.6	(0.3)		0.9
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.5	(0.2)		0.7
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.1	(0.0)		0.2
General and administrative expenses	経 費	(26.5)	(0.7)		(25.8)
Personnel	人 件 費	(13.2)	(0.2)		(12.9)
Non-personnel	物 件 費	(11.8)	(0.2)		(11.6)
Core net business profits	コ ア 業 務 純 益	17.5	(1.9)	(10.0%)	19.5
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	(0.6)	(0.1)		(0.4)
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)	16.8	(2.1)		19.0
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	0.8	2.1		(1.2)
Net business profits	業 務 純 益	17.7	(0.0)		17.7
Net non-recurring gains (losses)	臨 時 損 益	(5.5)	2.3		(7.8)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(3.8)	1.9		(5.7)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(2.9)	4.0		(7.0)
Net gains (losses) related to stocks	株 式 等 損 益	(1.3)	(0.6)		(0.7)
Ordinary profits	経 常 利 益	12.1	2.3	23.4%	9.8
Net extraordinary gains (losses)	特 別 損 益	(0.4)	(2.8)		2.4
Income taxes	法 人 税 等	(4.4)	0.2		(4.7)
Income taxes-deferred	法 人 税 等 調 整 額	(4.4)	0.2		(4.7)
Interim net income	中 間 純 利 益	7.2	(0.3)	(4.8%)	7.5

【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2010			Sep.30, 2009
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	44.8	(2.0)	(4.5%)	46.9
Core gross business profits	コア業務粗利益	31.9	(2.3)	(6.9%)	34.2
Net interest income	資金利益	28.7	(0.0)		28.7
Domestic	国内業務部門	28.5	0.0		28.5
International	国際業務部門	0.1	(0.0)		0.1
Net fees and commissions	役務取引等利益	4.1	(0.2)		4.4
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 (国債等債券関係損益除く)	(0.9)	(2.1)		1.1
Gains on foreign exchange transactions	うち外国為替売買益	0.3	(1.1)		1.5
Income from derivatives	うち金融派生商品収益	(1.3)	(0.9)		(0.4)
General and administrative expenses	経費	(21.8)	(0.5)		(21.3)
Personnel	人件費	(8.8)	(0.2)		(8.6)
Non-personnel	物件費	(11.7)	(0.4)		(11.3)
Core net business profits	コア業務純益	10.0	(2.9)	(22.6%)	12.9
Net gains (losses) related to bonds	国債等債券関係損益	3.7	1.3		2.3
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)	13.7	(1.5)		15.2
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(1.8)	0.7		(2.5)
Net business profits	業務純益	11.9	(0.7)		12.7
Net non-recurring gains (losses)	臨時損益	(5.2)	3.1		(8.3)
Credit related costs (2)	不良債権処理額(2)	(3.5)	3.6		(7.1)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(5.3)	4.4		(9.7)
Net gains (losses) related to stocks	株式等損益	(0.8)	(0.6)		(0.2)
Ordinary profits	経常利益	6.6	2.3	53.2%	4.3
Net extraordinary gains (losses)	特別損益	(0.1)	(1.4)		1.3
Income taxes	法人税等	(2.6)	(0.7)		(1.8)
Income taxes-deferred	法人税等調整額	(0.0)	(1.9)		1.9
Interim net income	中間純利益	3.9	0.1	4.0%	3.8

2. Loans and Deposits

(1) Loans

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	6,966.7	(26.9)	(34.8)	6,993.6	7,001.5
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	4,714.2	(176.3)	(229.8)	4,890.6	4,944.0
Housing and consumer loans	(3) 個人ローン	1,974.3	6.9	40.9	1,967.3	1,933.3
Housing loans	住宅系ローン	1,865.4	7.4	44.5	1,857.9	1,820.8
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	67.66%	(2.26%)	(2.95%)	69.92%	70.61%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	28.33%	0.20%	0.72%	28.13%	27.61%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	4,109.2	(33.4)	(63.4)	4,142.6	4,172.6
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	2,801.8	(80.4)	(118.8)	2,882.2	2,920.6
Housing and consumer loans	(3) 個人ローン	1,033.5	13.2	35.0	1,020.3	998.5
Housing loans	住宅系ローン	974.8	14.0	38.6	960.8	936.2
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	68.18%	(1.39%)	(1.81%)	69.57%	69.99%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	25.15%	0.53%	1.23%	24.62%	23.92%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans	(1) 貸 出 金	2,857.4	6.4	28.5	2,851.0	2,828.9
Loans to small and medium-sized enterprises ("SMEs") and individuals	(2) 中小企業等向け貸出	1,912.4	(95.9)	(111.0)	2,008.3	2,023.4
Housing and consumer loans	(3) 個人ローン	940.7	(6.2)	5.8	947.0	934.8
Housing loans	住宅系ローン	890.5	(6.6)	5.8	897.1	884.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	66.92%	(3.52%)	(4.60%)	70.44%	71.52%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	32.92%	(0.29%)	(0.12%)	33.21%	33.04%

(2) Deposits and Investment products

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	9,223.9	103.6	293.6	9,120.3	8,930.2
Individual deposits*	うち個人預金(含む 譲渡性預金)	6,470.9	68.9	185.6	6,402.0	6,285.3
Total individual assets	(1) 個人預かり資産	7,186.2	28.5	154.5	7,157.7	7,031.6
Individual deposits* (deposits in yen)	個人預金(円貨)	6,443.1	68.0	183.1	6,375.0	6,260.0
Investment products (for individuals)	(2) 投資型金融商品	743.1	(39.5)	(28.5)	782.6	771.6
Foreign currency deposits	外貨預金	27.8	0.8	2.5	26.9	25.2
Public bonds	公共債	292.0	(12.3)	(20.0)	304.4	312.1
Investment trusts	投資信託	423.2	(28.0)	(11.0)	451.2	434.2
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	10.34%	(0.59%)	(0.63%)	10.93%	10.97%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	5,292.6	(14.1)	136.7	5,306.7	5,155.8
Individual deposits*	うち個人預金(含む 譲渡性預金)	3,561.7	13.9	72.0	3,547.8	3,489.7
Total individual assets	(1) 個人預かり資産	4,020.7	(7.6)	55.3	4,028.4	3,965.4
Individual deposits* (deposits in yen)	個人預金(円貨)	3,541.8	13.3	70.5	3,528.5	3,471.3
Investment products (for individuals)	(2) 投資型金融商品	478.8	(20.9)	(15.1)	499.8	494.0
Foreign currency deposits	外貨預金	19.9	0.6	1.4	19.3	18.4
Public bonds	公共債	193.4	(4.3)	(8.1)	197.7	201.5
Investment trusts	投資信託	265.5	(17.2)	(8.5)	282.8	274.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	11.91%	(0.49%)	(0.54%)	12.40%	12.45%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30, 2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits*	預金(含む 譲渡性預金)	3,931.3	117.7	156.8	3,813.6	3,774.4
Individual deposits*	うち個人預金(含む 譲渡性預金)	2,909.1	54.9	113.6	2,854.1	2,795.5
Total individual assets	(1) 個人預かり資産	3,165.4	36.2	99.2	3,129.2	3,066.2
Individual deposits* (deposits in yen)	個人預金(円貨)	2,901.2	54.7	112.5	2,846.5	2,788.6
Investment products (for individuals)	(2) 投資型金融商品	264.2	(18.5)	(13.3)	282.7	277.5
Foreign currency deposits	外貨預金	7.9	0.2	1.0	7.6	6.8
Public bonds	公共債	98.6	(8.0)	(11.9)	106.6	110.5
Investment trusts	投資信託	157.6	(10.7)	(2.4)	168.4	160.1
Percentage of investment products, to total individual assets	(2)/(1) 投資型金融商品比率	8.34%	(0.69%)	(0.71%)	9.03%	9.05%

*including NCD

3. Securities

(1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2010			As of Mar.31, 2010			As of Sep.30,2010			As of Mar.31, 2010		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Securities	有価証券	2,204.1	189.0	2,015.0	1,088.4	72.4	1,015.9	1,115.7	116.5	999.1			
Government bonds	国債	1,151.6	212.7	938.8	466.4	65.3	401.1	685.1	147.3	537.7			
Local government bonds	地方債	406.9	(8.2)	415.2	253.0	9.0	244.0	153.8	(17.3)	171.1			
Corporate bonds	社債	434.1	(4.2)	438.4	250.3	3.2	247.0	183.8	(7.5)	191.3			
Japanese stocks	株式	128.1	(6.9)	135.1	89.9	(5.0)	94.9	38.2	(1.9)	40.1			
Foreign securities	外国証券	60.1	4.2	55.8	26.4	2.5	23.9	33.7	1.7	31.9			
Others	その他	23.0	(8.4)	31.4	2.1	(2.6)	4.8	20.9	(5.7)	26.6			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	3.69	0.60	3.09	3.88	0.50	3.38	3.51	0.70	2.81			

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

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30,2010			As of Mar.31, 2010			As of Sep.30,2010			As of Mar.31, 2010		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale securities	その他有価証券	39.2	17.6	21.6	22.4	11.2	11.1	16.8	6.4	10.4			
Japanese stocks	株式	1.5	(4.5)	6.1	(0.1)	(3.2)	3.0	1.7	(1.3)	3.1			
Japanese bonds	債券	41.0	21.7	19.3	22.3	12.9	9.4	18.6	8.7	9.8			
Others	その他	(3.3)	0.5	(3.8)	0.2	1.4	(1.2)	(3.5)	(0.9)	(2.6)			

Valuation difference of floating rate government bonds as of Sep.30,2010 are as follows. Floating rate government bonds, the market prices of which are not appropriate as fair value, are rationally calculated by our standards after the end of December of 2008. Please see reference for the valuation difference when market prices are used.

(Billions of yen)

	Total of two banks		
	Hokuriku bank		Hokkaido bank
Valuation difference	6.4		4.8
(reference) Valuation difference (market price)	(3.4)		(5.0)

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

【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30,2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	54.9	(0.9)	(4.5)	55.8	59.4
Doubtful	危険債権	136.7	(5.9)	(2.5)	142.6	139.2
Substandard	要管理債権	22.8	5.9	6.8	16.8	16.0
Non-Performing Loan	(1) 小計 (金融再生法開示債権)	214.4	(0.8)	(0.2)	215.2	214.6
Normal	正常債権	6,972.7	(29.2)	(45.0)	7,002.0	7,017.8
Total	(2) 合計 (総与信)	7,187.0	(30.1)	(45.3)	7,217.2	7,232.3
NPL ratio	(1)/(2) 開示債権比率	2.98%	0.00%	0.02%	2.98%	2.96%

【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30,2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	40.9	1.3	(2.8)	39.6	43.8
Doubtful	危険債権	90.5	(1.9)	9.3	92.5	81.2
Substandard	要管理債権	14.7	(0.5)	(0.4)	15.2	15.1
Non-Performing Loan	(1) 小計 (金融再生法開示債権)	146.1	(1.1)	6.0	147.3	140.1
Normal	正常債権	4,112.0	(39.7)	(83.2)	4,151.8	4,195.3
Total	(2) 合計 (総与信)	4,258.1	(40.9)	(77.2)	4,299.1	4,335.4
NPL ratio	(1)/(2) 開示債権比率	3.43%	0.01%	0.20%	3.42%	3.23%

【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31, 2010	As of Sep.30,2009
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	13.9	(2.2)	(1.6)	16.2	15.6
Doubtful	危険債権	46.2	(3.9)	(11.8)	50.1	58.0
Substandard	要管理債権	8.2	6.5	7.2	1.6	0.9
Non-Performing Loan	(1) 小計 (金融再生法開示債権)	68.3	0.3	(6.2)	67.9	74.5
Normal	正常債権	2,860.6	10.4	38.1	2,850.2	2,822.5
Total	(2) 合計 (総与信)	2,928.9	10.7	31.9	2,918.1	2,897.0
NPL ratio	(1)/(2) 開示債権比率	2.33%	0.01%	(0.24%)	2.32%	2.57%

5. Capital adequacy ratio

(1) Capital adequacy ratio

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2010	Change	As of Mar.31,2010	As of Sep.30,2010	Change	As of Mar.31,2010	As of Sep.30,2010	Change	As of Mar.31,2010
		Capital adequacy ratio	自己資本比率	11.39%	0.56%	10.83%	11.27%	0.47%	10.80%	10.68%
Tier1Ratio	Tier1 比率	7.49%	0.44%	7.05%	7.11%	0.35%	6.76%	7.07%	0.26%	6.81%

(2) Deferred tax assets

(Billions of yen)

	(Japanese)	FG (consolidated)			Hokuriku bank (non-consolidated)			Hokkaido bank (non-consolidated)		
		As of Sep.30,2010	Change	As of Mar.31,2010	As of Sep.30,2010	Change	As of Mar.31,2010	As of Sep.30,2010	Change	As of Mar.31,2010
		Deferred tax assets	繰延税金資産	62.1	(12.7)	74.9	43.0	(10.0)	53.0	19.3
Net deferred tax assetsTier1ratio	Tier1 対比	16.94%	(4.09%)	21.03%	21.54%	(5.47%)	27.01%	13.31%	(2.04%)	15.35%

6. Forecast

(1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2010		
		Previous forecast	Revised forecast	Change
		Ordinary income	経常収益	211.0
Ordinary profits	経常利益	32.0	32.0	—
Net income	当期純利益	17.5	17.5	—

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2010								
		FG (consolidated)			Hokuriku bank			Hokkaido bank		
		Previous forecast	Revised forecast	Change	Previous forecast	Revised forecast	Change	Previous forecast	Revised forecast	Change
Ordinary Income	経常収益	194.0	197.0	3.0	110.0	110.0	—	84.0	87.0	3.0
Core gross business profits	コア業務粗利益	158.5	156.5	(2.0)	90.0	90.0	—	68.5	66.5	(2.0)
General and administrative expenses	経費	96.0	97.0	1.0	53.0	53.0	—	43.0	44.0	1.0
Core net business profits	コア業務純益	62.5	59.5	(3.0)	37.0	37.0	—	25.5	22.5	(3.0)
Total credit costs	与信費用	24.0	22.0	(2.0)	14.0	12.0	(2.0)	10.0	10.0	—
Ordinary profits	経常利益	33.5	33.5	—	21.0	21.0	—	12.5	12.5	—
Net income	当期純利益	20.0	20.0	—	12.5	12.5	—	7.5	7.5	—

(2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	Change from FY 2009	
Dividend per common share	普通株式	¥0.00	¥3.50	¥3.50	—
Dividend per preferred share (type 5)	第5種優先株式	¥7.50	¥7.50	¥15.00	—

II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Balance Sheets (Unaudited)

					Millions of yen
		As of Sep. 30, 2010	As of Sep. 30, 2009	Increase (Decrease)	As of Mar. 31, 2010
		(A)	(B)	(A)-(B)	
(Assets)	(資産の部)				
Cash and due from banks	現金預け金	397,657	395,992	1,665	390,229
Call loans and bills bought	コールローン及び買入手形	93,548	90,071	3,477	78,423
Monetary claims bought	買入金銭債権	118,634	141,063	(22,428)	131,760
Trading assets	特定取引資産	11,050	9,030	2,019	9,657
Money held in trust	金銭の信託	4,421	4,421	0	4,400
Securities	有価証券	2,212,399	1,761,745	450,653	2,013,505
Loans and bills discounted	貸出金	6,953,947	6,983,518	(29,570)	6,981,201
Foreign exchanges	外国為替	9,657	9,788	(131)	11,178
Other assets	その他資産	200,689	256,122	(55,432)	235,069
Tangible fixed assets	有形固定資産	112,545	111,669	875	112,453
Intangible fixed assets	無形固定資産	37,953	38,726	(772)	38,246
Deferred tax assets	繰延税金資産	62,169	76,891	(14,722)	74,906
Customers' liabilities for acceptances and guarantees	支払承諾見返	111,830	126,561	(14,730)	114,235
Allowance for loan losses	貸倒引当金	(84,765)	(92,662)	7,897	(88,060)
Total assets	資産の部合計	10,241,740	9,912,941	328,799	10,107,208
(Liabilities)	(負債の部)				
Deposits	預金	9,027,220	8,770,418	256,802	9,011,487
Negotiable certificates of deposit	譲渡性預金	170,811	111,565	59,245	71,905
Call money and bills sold	コールマネー及び売渡手形	50,000	44,000	6,000	-
Trading liabilities	特定取引負債	3,620	2,630	989	2,719
Borrowed money	借入金	238,947	190,189	48,757	248,175
Foreign exchanges	外国為替	123	98	24	142
Bonds payable	社債	39,500	79,500	(40,000)	59,500
Other liabilities	その他負債	150,568	169,297	(18,729)	164,046
Reserve for employee retirement benefits	退職給付引当金	8,837	6,864	1,948	8,153
Reserve for directors' retirement benefits	役員退職慰労引当金	473	-	497	1,273
Reserve for contingent loss	偶発損失引当金	2,354	1,968	385	2,152
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,959	1,815	143	2,121
Deferred tax liabilities for revaluation	再評価に係る繰延税金負債	8,905	8,970	(65)	8,969
Acceptances and guarantees	支払承諾	111,830	126,561	(14,730)	114,235
Total liabilities	負債の部合計	9,815,152	9,513,881	301,270	9,694,883
(Net assets)	(純資産の部)				
Capital stock	資本金	70,895	70,895	0	70,895
Capital surplus	資本剰余金	153,188	153,194	(5)	153,189
Retained earnings	利益剰余金	174,603	157,466	17,137	170,100
Treasury stock	自己株式	(593)	(482)	(110)	(589)
Total shareholders' equity	株主資本合計	398,093	381,072	17,021	393,595
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,954	8,468	10,486	9,180
Deferred gains or losses on hedges	繰延ヘッジ損益	(0)	(18)	18	(17)
Revaluation reserve for land	土地再評価差額金	8,689	8,785	(95)	8,784
Total valuation and translation adjustments	評価・換算差額等合計	27,644	17,234	10,409	17,947
Minority interests	少数株主持分	850	751	98	781
Total net assets	純資産の部合計	426,588	399,059	27,529	412,324
Total liabilities and net assets	負債及び純資産の部合計	10,241,740	9,912,941	328,799	10,107,208

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 Sep.30, 2010	For the six months ended Sep.30, 2009	Increase (Decrease)	For the fiscal year ended Mar.31, 2010
		(A)	(B)	(A)-(B)	
Ordinary income	經常収益	109,285	114,346	(5,061)	226,758
Interest income	資金運用収益	74,327	77,726	(3,399)	153,592
(Interest on loans and discounts)	(貸出金利息)	61,889	66,360	(4,470)	130,954
(Interest and dividends on securities)	(有価証券利息配当金)	10,997	9,240	1,757	18,991
Fees and commissions	役務取引等収益	19,924	20,174	(250)	39,863
Trading income	特定取引収益	611	890	(278)	1,518
Other ordinary income	その他業務収益	12,163	13,823	(1,660)	27,655
Other income	その他經常収益	2,260	1,732	527	4,128
Ordinary expenses	經常費用	91,220	100,994	(9,773)	191,344
Interest expenses	資金調達費用	9,341	12,397	(3,056)	23,241
(Interest on deposits)	(預金利息)	7,211	10,004	(2,792)	18,441
Fees and commissions payments	役務取引等費用	6,227	5,968	258	11,987
Other ordinary expenses	その他業務費用	7,680	7,980	(299)	15,019
General and administrative expenses	営業経費	53,900	52,920	980	106,126
Other expenses	その他の經常費用	14,070	21,727	(7,656)	34,969
Ordinary profits	經常利益	18,064	13,352	4,712	35,413
Extraordinary income	特別利益	36	40	(3)	244
Gain on disposal of fixed assets	固定資産処分益	—	8	(8)	155
Recoveries of written-off claims	償却債権取立益	25	30	(5)	87
Other	その他の特別利益	11	1	10	1
Extraordinary loss	特別損失	579	1,190	(610)	2,787
Loss on disposal of fixed assets	固定資産処分損	135	421	(286)	703
Impairment loss	減損損失	280	317	(36)	331
Loss on contribution of securities to retirement benefit trust	退職給付信託設定損	—	445	(445)	445
Provision for directors' retirement benefits for prior periods	過年度役員退職慰労引当金繰入額	—	—	—	1,119
Loss on adjustments 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	—	153	—
Other	その他の特別損失	9	5	4	186
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	17,522	12,201	5,320	32,871
Income taxes-current	法人税、住民税及び事業税	3,057	4,382	(1,324)	9,024
Income taxes for prior periods	過年度法人税等	—	—	—	779
Refund of income taxes for prior periods	過年度法人税等戻入額	(51)	(104)	53	(104)
Income taxes-deferred	法人税等調整額	4,364	2,079	2,284	3,866
Total income taxes	法人税等合計	7,370	6,357	1,013	13,566
Income before minority interests	少数株主損益調整前中間(当期)純利益	10,151	5,844	4,306	19,304
Minority interests in net income	少数株主利益	73	70	2	92
Net income	中間(当期)純利益	10,078	5,773	4,304	19,212

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Changes In Net Assets (Unaudited)

		<i>Millions of yen</i>		
		For the six months ended Sep.30, 2010	For the six months ended Sep.30, 2009	For the fiscal year ended Mar.31, 2010
Shareholders' equity:	株主資本			
Capital stock	資本金			
Balance at the end of the previous period	前期末残高	70,895	70,895	70,895
Changes of items during the period	期中変動額			
Total changes of items during the period	期中変動額合計	—	—	—
Balance at the end of current period	当期末残高	70,895	70,895	70,895
Capital surplus	資本剰余金			
Balance at the end of the previous period	前期末残高	153,189	223,098	223,098
Changes of items during the period	期中変動額			
Disposal of treasury stock	自己株式の処分	(0)	(1)	(6)
Retirement of treasury stock	自己株式の消却	—	(69,903)	(69,903)
Total changes of items during the period	期中変動額合計	(0)	(69,904)	(69,909)
Balance at the end of current period	当期末残高	153,188	153,194	153,189
Retained earnings	利益剰余金			
Balance at the end of the previous period	前期末残高	170,100	156,942	156,942
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	(5,669)	(5,372)	(6,178)
Net income	当期純利益	10,078	5,773	19,212
Reversal of revaluation reserve for land	土地再評価差額金の取崩	94	122	124
Total changes of items during the period	期中変動額合計	4,502	523	13,158
Balance at the end of current period	当期末残高	174,603	157,466	170,100
Treasury stock	自己株式			
Balance at the end of the previous period	前期末残高	(589)	(470)	(470)
Changes of items during the period	期中変動額			
Purchase of treasury stock	自己株式の取得	(6)	(69,918)	(70,039)
Disposal of treasury stock	自己株式の処分	2	2	17
Retirement of treasury stock	自己株式の消却	—	69,903	69,903
Total changes of items during the period	期中変動額合計	(4)	(12)	(119)
Balance at the end of current period	当期末残高	(593)	(482)	(589)
Total shareholders' equity	株主資本合計			
Balance at the end of the previous period	前期末残高	393,595	450,466	450,466
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	(5,669)	(5,372)	(6,178)
Net income	純利益	10,078	5,773	19,212
Purchase of treasury stock	自己株式の取得	(6)	(69,918)	(70,039)
Disposal of treasury stock	自己株式の処分	1	1	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	94	122	124
Total changes of items during the period	期中変動額合計	4,497	(69,393)	(56,870)
Balance at the end of current period	当期末残高	398,093	381,072	393,595

		For the six months ended Sep.30, 2010	For the six months ended Sep.30, 2009	<i>Millions of yen</i> For the fiscal year ended Mar.31, 2010
Valuation and translation adjustments:	評価・換算差額等			
Valuation difference on available-for-sale securities	その他有価証券評価差額金			
Balance at the end of the previous period	前期末残高	9,180	(18,341)	(18,341)
Changes of items during the period	期中変動額			
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	9,773	26,809	27,521
Total changes of items during the period	期中変動額合計	9,773	26,809	27,521
Balance at the end of current period	当期末残高	18,954	8,468	9,180
Deferred gains or losses on hedges	繰延ヘッジ損益			
Balance at the end of the previous period	前期末残高	(17)	(45)	(45)
Changes of items during the period	期中変動額			
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	17	26	27
Total changes of items during the period	期中変動額合計	17	26	27
Balance at the end of current period	当期末残高	(0)	(18)	(17)
Revaluation reserve for land	土地再評価差額金			
Balance at the end of the previous period	前期末残高	8,784	8,908	8,908
Changes of items during the period	期中変動額			
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	(94)	(122)	(124)
Total changes of items during the period	期中変動額合計	(94)	(122)	(124)
Balance at the end of current period	当期末残高	8,689	8,785	8,784
Total valuation and translation adjustments	評価・換算差額等合計			
Balance at the end of the previous period	前期末残高	17,947	(9,478)	(9,478)
Changes of items during the period	期中変動額			
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	9,697	26,712	27,425
Total changes of items during the period	期中変動額合計	9,697	26,712	27,425
Balance at the end of current period	当期末残高	27,644	17,234	17,947
Minority interests	少数株主持分			
Balance at the end of the previous period	前期末残高	781	676	676
Changes of items during the period	期中変動額			
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	68	74	104
Total changes of items during the period	期中変動額合計	68	74	104
Balance at the end of current period	当期末残高	850	751	781
Total net assets	純資産合計			
Balance at the end of the previous period	前期末残高	412,324	441,664	441,664
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	(5,669)	(5,372)	(6,178)
Net income	純利益	10,078	5,773	19,212
Purchase of treasury stock	自己株式の取得	(6)	(69,918)	(70,039)
Disposal of treasury stock	自己株式の処分	1	1	11
Reversal of revaluation reserve for land	土地再評価差額金の取崩	94	122	124
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	9,766	26,787	27,530
Total changes of items during the period	期中変動額合計	14,264	(42,605)	(29,340)
Balance at the end of current period	当期末残高	426,588	399,059	412,324

【Hokuhoku Financial Group, Inc. (Consolidated)】

Consolidated Statements of Cash Flows (Unaudited)

		<i>Millions of yen</i>			
		For the six months ended Sep.30, 2010	For the six months ended Sep.30, 2009	Increase (Decrease)	For the fiscal year ended Mar.31, 2010
I. Cash flows from operating activities:	営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前当期純利益	17,522	12,201	5,320	32,871
Depreciation	減価償却費	4,290	3,889	401	8,231
Impairment losses	減損損失	280	317	(36)	331
Amortization of goodwill	のれん償却額	1,202	1,202	—	2,405
Equity in losses (gains) of affiliates	持分法による投資損益(△)	17	28	(10)	(1)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(3,294)	(2,734)	(560)	(7,336)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	202	409	(207)	593
Increase (decrease) in reserve for employee retirement benefits	退職給付引当金の増減(△)額	684	(2,095)	2,779	(806)
Increase (decrease) in reserve for directors' retirement benefits	役員退職慰労引当金の増減(△)額	(800)	—	(800)	1,208
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(161)	(380)	219	(75)
Interest income	資金運用収益	(74,327)	(77,726)	3,399	(153,592)
Interest expenses	資金調達費用	9,341	12,397	(3,056)	23,241
Losses (gains) on securities	有価証券関係損益(△)	(321)	(1,160)	838	(639)
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(24)	(24)	0	(49)
Losses (gains) on foreign exchange	為替差損益(△)	793	314	478	92
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	135	413	(277)	548
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(1,392)	(310)	(1,081)	(938)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	900	367	533	456
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	27,253	149,630	(122,376)	151,947
Net increase (decrease) in deposits	預金の純増減(△)	15,732	179,844	(164,111)	420,913
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	98,905	40,599	58,305	940
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(△)	(30,228)	(235,369)	205,141	(171,883)
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	33,800	38,529	(4,729)	35,590
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(1,998)	(15,577)	13,578	5,373
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	50,000	34,000	16,000	(10,000)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	1,520	3,592	(2,071)	2,202
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	(19)	43	(62)	87
Interest income-cash basis	資金運用による収入	63,302	68,583	(5,280)	134,202
Interest expenses-cash basis	資金調達による支出	(7,016)	(8,957)	1,941	(17,913)
Other, net	その他	37,120	(97,021)	134,142	(92,383)
Subtotal	小計	243,420	105,006	138,413	365,618
Income taxes paid	法人税等の支払額	(4,906)	(7,324)	2,417	(11,581)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	238,513	97,682	140,830	354,037
II. Cash flows from investing activities:	投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(848,585)	(997,444)	148,859	(1,849,490)
Proceeds from sales of securities	有価証券の売却による収入	560,588	785,176	(224,587)	1,302,641
Proceeds from redemption of securities	有価証券の償還による収入	91,340	163,366	(72,026)	257,227
Proceeds from sales of money held in trust	金銭の信託の減少による収入	—	500	(500)	500
Proceeds from fund management	投資活動としての資金運用による収入	11,022	9,264	1,757	19,041
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,084)	(3,339)	255	(7,233)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	0	54	(53)	54
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,226)	(1,131)	(1,094)	(2,952)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(190,943)	(43,553)	(147,389)	(280,212)
III. Cash flows from financing activities:	財務活動によるキャッシュ・フロー				
Proceeds from issuance of subordinated borrowed money	劣後特約付借入による収入	22,000	30,000	(8,000)	30,000
Repayment of subordinated borrowed money	劣後特約付借入金の返済による支出	(1,000)	—	(1,000)	(5,500)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	—	15,000	(15,000)	15,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(20,000)	—	(20,000)	(20,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,603)	(1,665)	61	(3,656)
Dividends paid	配当金の支払額	(5,669)	(5,372)	(297)	(6,178)
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	(6)	(69,918)	69,912	(70,039)
Proceeds from sales of treasury stock	自己株式の売却による収入	1	1	(0)	11
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(6,278)	(31,955)	25,676	(60,363)
IV. Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(63)	(28)	(34)	(19)
V. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増加額(△は減少)	41,228	22,144	19,083	13,442
VI. Cash and cash equivalents at the beginning of the period	現金及び現金同等物の期首残高	261,766	248,324	13,442	248,324
VII. Cash and cash equivalents at the end of the period	現金及び現金同等物の期末残高	302,995	270,469	32,526	261,766

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

Balance Sheets (Unaudited)

Millions of yen

		As of Sep. 30, 2010	As of Sep. 30, 2009	As of Mar. 31, 2010
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	307,003	278,214	264,426
Call loans and bills bought	コールローン	41,033	38,266	55,631
Monetary claims bought	買入金銭債権	118,550	140,899	131,640
Trading assets	特定取引資産	8,408	6,740	7,156
Securities	有価証券	1,088,411	858,419	1,015,927
Loans and bills discounted	貸出金	4,109,229	4,172,649	4,142,634
Foreign exchanges	外国為替	4,345	5,689	5,659
Other assets	その他資産	70,572	85,045	66,258
Tangible fixed assets	有形固定資産	84,186	68,642	83,401
Intangible fixed assets	無形固定資産	5,755	3,358	4,320
Deferred tax assets	繰延税金資産	43,037	54,261	53,062
Customers' liabilities for acceptances and guarantees	支払承諾見返	69,334	75,386	69,217
Allowance for loan losses	貸倒引当金	(43,192)	(44,855)	(46,615)
Allowance for investment losses	投資損失引当金	—	(1,057)	—
Total assets	資産の部合計	5,906,677	5,741,662	5,852,721
(Liabilities)	(負債の部)			
Deposits	預金	5,153,377	5,079,564	5,244,535
Negotiable certificates of deposit	譲渡性預金	139,226	76,246	62,205
Call money and bills sold	コールマネー	50,000	44,000	—
Trading liabilities	特定取引負債	3,620	2,630	2,719
Borrowed money	借入金	181,822	169,034	167,926
Foreign exchanges	外国為替	58	75	99
Other liabilities	その他負債	67,630	72,054	77,211
Income taxes payable	未払法人税等	224	139	8
Lease obligations	リース債務	1,817	165	167
Asset retirement obligations	資産除去債務	155	—	—
Other	その他の負債	65,432	71,749	77,034
Reserve for employee retirement benefits	退職給付引当金	1,676	905	1,520
Reserve for directors' retirement benefits	役員退職慰労引当金	196	—	592
Reserve for contingent loss	偶発損失引当金	1,232	1,338	1,607
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,772	1,373	1,295
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,905	8,970	8,969
Acceptances and guarantees	支払承諾	69,334	75,386	69,217
Total liabilities	負債の部合計	5,678,854	5,531,582	5,637,902
(Net assets)	(純資産の部)			
Capital stock	資本金	140,409	140,409	140,409
Capital surplus	資本剰余金	14,998	14,998	14,998
Legal capital surplus	資本準備金	14,998	14,998	14,998
Retained earnings	利益剰余金	50,351	82,843	43,033
Legal retained earnings	利益準備金	5,144	4,433	5,144
Other retained earnings	その他利益剰余金	45,206	78,410	37,888
Retained earnings brought forward	繰越利益剰余金	45,206	78,410	37,888
Treasury stock	自己株式	—	(44,322)	—
Total shareholders' equity	株主資本合計	205,759	193,929	198,441
Valuation difference on available-for-sale securities	その他有価証券評価差額金	13,373	7,384	7,611
Deferred gains or losses on hedges	繰延ヘッジ損益	(0)	(18)	(17)
Revaluation reserve for land	土地再評価差額金	8,689	8,785	8,784
Total valuation and translation adjustments	評価・換算差額等合計	22,063	16,151	16,377
Total net assets	純資産の部合計	227,822	210,080	214,819
Total liabilities and net assets	負債及び純資産の部合計	5,906,677	5,741,662	5,852,721

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

Statements of Income (Unaudited)

Millions of yen

		For the six months ended Sep.30, 2010	For the six months ended Sep.30, 2009	For the fiscal year ended Mar.31, 2010
Ordinary income	經常収益	55,053	57,502	113,767
Interest income	資金運用収益	42,088	44,358	87,141
(Interest on loans and discounts)	(貸出金利息)	34,787	37,662	74,018
(Interest and dividends on securities)	(有価証券利息配当金)	6,033	4,721	9,787
Fees and commissions	役務取引等収益	10,198	10,326	20,344
Trading income	特定取引収益	567	820	1,413
Other ordinary income	その他業務収益	690	1,077	2,654
Other income	その他經常収益	1,508	919	2,213
Ordinary expenses	經常費用	42,898	47,651	93,832
Interest expenses	資金調達費用	5,903	7,783	14,553
(Interest on deposits)	(預金利息)	4,480	6,185	11,421
Fees and commissions payments	役務取引等費用	3,517	3,359	6,773
Other ordinary expenses	その他業務費用	690	595	1,135
General and administrative expenses	営業経費	27,646	27,489	55,141
Other expenses	その他經常費用	5,141	8,422	16,229
Ordinary profits	經常利益	12,155	9,850	19,935
Extraordinary income	特別利益	5	3,037	3,248
Extraordinary loss	特別損失	452	587	1,399
Income before income taxes	税引前中間(当期)純利益	11,707	12,300	21,784
Income taxes-current	法人税、住民税及び事業税	43	45	90
Refund of income taxes for prior periods	過年度法人税等戻入額	(51)	(104)	(104)
Income taxes-deferred	法人税等調整額	4,491	4,773	6,141
Total income taxes	法人税等合計	4,484	4,713	6,127
Net income	中間(当期)純利益	7,223	7,587	15,656

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

Balance Sheets (Unaudited)

Millions of yen

		As of Sep. 30, 2010	As of Sep. 30, 2009	As of Mar. 31, 2010
(Assets)	(資産の部)			
Cash and due from banks	現金預け金	90,434	116,659	124,692
Call loans and bills bought	コールローン	52,514	51,804	22,791
Trading account securities	商品有価証券	2,641	2,290	2,501
Money held in trust	金銭の信託	4,421	4,421	4,400
Securities	有価証券	1,115,754	929,191	999,158
Loans and bills discounted	貸出金	2,857,473	2,828,903	2,851,049
Foreign exchanges	外国為替	5,311	4,099	5,518
Other assets	その他資産	91,879	128,853	126,148
Tangible fixed assets	有形固定資産	32,305	32,280	32,577
Intangible fixed assets	無形固定資産	2,495	3,289	3,005
Deferred tax assets	繰延税金資産	19,384	22,847	22,100
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,550	28,989	27,963
Allowance for loan losses	貸倒引当金	(24,977)	(31,308)	(25,372)
Total assets	資産の部合計	4,280,190	4,122,321	4,196,534
(Liabilities)	(負債の部)			
Deposits	預金	3,890,360	3,739,163	3,803,908
Negotiable certificates of deposit	譲渡性預金	40,984	35,318	9,700
Borrowed money	借入金	80,000	84,200	123,200
Foreign exchanges	外国為替	64	22	42
Bonds payable	社債	15,000	15,000	15,000
Other liabilities	その他負債	57,272	68,122	57,832
Income taxes payable	未払法人税等	2,831	3,979	4,724
Lease obligations	リース債務	876	601	816
Asset retirement obligations	資産除去債務	62	—	—
Other	その他の負債	53,503	63,540	52,291
Reserve for employee retirement benefits	退職給付引当金	6,825	5,638	6,317
Reserve for directors' retirement benefits	役員退職慰労引当金	129	—	455
Reserve for contingent loss	偶発損失引当金	581	630	544
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	726	442	825
Acceptances and guarantees	支払承諾	30,550	28,989	27,963
Total liabilities	負債の部合計	4,122,497	3,977,527	4,045,790
(Net assets)	(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
Legal capital surplus	資本準備金	16,795	16,795	16,795
Retained earnings	利益剰余金	37,552	55,267	34,383
Legal retained earnings	利益準備金	4,503	4,158	4,342
Other retained earnings	その他利益剰余金	33,048	51,109	30,040
Retained earnings brought forward	繰越利益剰余金	33,048	51,109	30,040
Treasury stock	自己株式	—	(26,523)	—
Total shareholders' equity	株主資本合計	147,871	139,063	144,702
Valuation difference on available-for-sale securities	その他有価証券評価差額金	9,821	5,730	6,041
Total valuation and translation adjustments	評価・換算差額等合計	9,821	5,730	6,041
Total net assets	純資産の部合計	157,693	144,794	150,744
Total liabilities and net assets	負債及び純資産の部合計	4,280,190	4,122,321	4,196,534

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

Statements of Income (Unaudited)

				<i>Millions of yen</i>
		For the six months ended Sep.30, 2010	For the six months ended Sep.30, 2009	For the fiscal year ended Mar.31, 2010
Ordinary income	經常収益	44,827	46,923	93,704
Interest income	資金運用収益	32,176	33,395	66,546
(Interest on loans and discounts)	(貸出金利息)	26,932	28,548	56,629
(Interest and dividends on securities)	(有価証券利息配当金)	5,071	4,696	9,584
Fees and commissions	役務取引等収益	7,686	7,819	15,475
Other ordinary income	その他業務収益	4,151	4,911	9,748
Other income	その他經常収益	812	796	1,934
Ordinary expenses	經常費用	38,129	42,550	76,765
Interest expenses	資金調達費用	3,448	4,643	8,757
(Interest on deposits)	(預金利息)	2,753	3,858	7,113
Fees and commissions payments	役務取引等費用	3,520	3,418	6,863
Other ordinary expenses	その他業務費用	1,421	1,475	2,288
General and administrative expenses	営業経費	23,032	22,228	44,519
Other expenses	その他經常費用	6,707	10,783	14,336
Ordinary profits	經常利益	6,697	4,373	16,938
Extraordinary income	特別利益	9	1,377	1,382
Extraordinary loss	特別損失	118	73	682
Income before income taxes	税引前中間(当期)純利益	6,588	5,677	17,638
Income taxes-current	法人税、住民税及び事業税	2,552	3,771	7,881
Income taxes for prior periods	過年度法人税等	—	—	779
Income taxes-deferred	法人税等調整額	61	(1,917)	(1,407)
Total income taxes	法人税等合計	2,613	1,853	7,253
Net income	中間(当期)純利益	3,974	3,823	10,384

III. Summary of Interim Financial Results

1. Income Analysis

【Hokuhoku FG (consolidated)】

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2010		Sep.30, 2009
		(A)	(A - B)	(B)
Consolidated gross business profits	連結粗利益	83,776	(2,491)	86,267
Net interest income	資金利益	64,985	(342)	65,328
Net fees and commissions	役務取引等利益	13,696	(508)	14,205
Net trading income	特定取引利益	611	(278)	890
Net other income	その他業務利益	4,482	(1,360)	5,842
General and administrative expenses	営業経費	(53,900)	(980)	(52,920)
Amortization of goodwill	うちのれん償却	(1,202)	—	(1,202)
Total credit costs	不良債権処理額	(10,013)	9,174	(19,187)
Written-off of loans	貸出金償却	(256)	175	(431)
Provision of allowance for loan losses	貸倒引当金繰入額	(8,554)	8,795	(17,349)
Other credit costs	その他不良債権処理額	(1,202)	204	(1,406)
Net gains (losses) related to stocks	株式等損益	(2,768)	(1,808)	(960)
Other non-recurring gains (losses)	その他臨時損益	971	818	153
Ordinary profits	経常利益	18,064	4,712	13,352
Net extraordinary gains (losses)	特別損益	(542)	607	(1,150)
Income before income taxes	税金等調整前中間純利益	17,522	5,320	12,201
Income taxes-current	法人税、住民税及び事業税	(3,006)	1,271	(4,277)
Income taxes-deferred	法人税等調整額	(4,364)	(2,284)	(2,079)
Minority interests in income	少数株主利益	(73)	(2)	(70)
Interim net income	中間純利益	10,078	4,304	5,773

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

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

(Reference)

Consolidated net business Profits (before reversal (provision) of general allowance for loan losses)	連結業務純益 (一般貸倒引当金繰入前)	33,374	(3,768)	37,142
Consolidated core net business profits	連結コア業務純益	30,283	(4,738)	35,021

* 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	11	(3)	14
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)	For the six months ended		(Millions of yen)
		Sep.30, 2010		Sep.30, 2009
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	43,434	(1,409)	44,843
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	44,111	(1,230)	45,342
Domestic gross business profits	国内業務粗利益	42,839	(890)	43,730
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	43,516	(712)	44,229
Net interest income	資金利益	36,303	(80)	36,383
Net fees and commissions	役務取引等利益	6,492	(297)	6,789
Net trading income	特定取引利益	562	(251)	814
Net other income	その他業務利益	(519)	(261)	(257)
Net gains (losses) related to bonds	国債等債券関係損益	(677)	(178)	(499)
International gross business profits	国際業務粗利益	594	(518)	1,113
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	594	(518)	1,113
Net interest income	資金利益	(117)	(309)	191
Net fees and commissions	役務取引等利益	188	12	176
Net trading income	特定取引利益	4	(1)	5
Net other income	その他業務利益	519	(219)	739
Net gains (losses) related to bonds	国債等債券関係損益	—	—	—
General and administrative expenses	経費(臨時処理分を除く)	(26,539)	(714)	(25,824)
Personnel expenses	人件費	(13,208)	(225)	(12,982)
Non-personnel expenses	物件費	(11,896)	(238)	(11,658)
Taxes	税金	(1,434)	(251)	(1,183)
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)	16,894	(2,124)	19,018
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	17,572	(1,945)	19,517
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	836	2,110	(1,273)
Net business profits	業務純益	17,731	(13)	17,745
Net gains (losses) related to bonds	国債等債券関係損益	(677)	(178)	(499)
Net non-recurring gains (losses)	臨時損益	(5,576)	2,317	(7,894)
Credit related costs ②	不良債権処理額②	(3,834)	1,930	(5,764)
Written-off of loans	貸出金償却	(2)	154	(157)
Provision of allowance for loan losses	個別貸倒引当金繰入額	(3,259)	1,717	(4,977)
Losses on sales of non-performing loans	延滞債権等売却損	(5)	12	(17)
Provision of reserve for contingent loss	偶発損失引当金繰入額	(165)	195	(360)
Other credit costs	その他の債権売却損等	(401)	(150)	(251)
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(2,997)	4,040	(7,038)
Net gains (losses) related to stocks	株式等損益	(1,379)	(653)	(725)
Gains on sales of stocks and other securities	株式等売却益	459	114	345
Losses on sales of stocks and other securities	株式等売却損	(382)	(366)	(16)
Losses on devaluation of stocks and other securities	株式等償却	(1,456)	(401)	(1,054)
Ordinary profits	経常利益	12,155	2,304	9,850
Net extraordinary gains (losses)	特別損益	(447)	(2,897)	2,450
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(49)	307	(356)
Gain on disposal of noncurrent assets	固定資産処分益	—	—	—
Loss on disposal of noncurrent assets	固定資産処分損	(49)	307	(356)
Impairment loss	減損損失	(278)	(69)	(209)
Gains on liquidation of subsidiaries	子会社清算益	—	(3,028)	3,028
Income before income taxes	税引前中間純利益	11,707	(593)	12,300
Income taxes-current	法人税、住民税及び事業税	7	(51)	59
Income taxes-deferred	法人税等調整額	(4,491)	281	(4,773)
Interim net income	中間純利益	7,223	(363)	7,587

【Hokkaido Bank (Non-consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	For the six months ended		(Millions of yen)
		Sep.30, 2010		Sep.30, 2009
		(A)	(A - B)	(B)
Gross business profits	業務粗利益	35,628	(965)	36,593
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	31,908	(2,362)	34,271
Domestic gross business profits	国内業務粗利益	35,128	294	34,833
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	31,408	(1,127)	32,536
Net interest income	資金利益	28,586	12	28,573
Net fees and commissions	役務取引等利益	4,136	(231)	4,368
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	2,405	513	1,891
Net gains (losses) related to bonds	国債等債券関係損益	3,719	1,422	2,297
International gross business profits	国際業務粗利益	500	(1,259)	1,760
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	500	(1,234)	1,735
Net interest income	資金利益	145	(37)	183
Net fees and commissions	役務取引等利益	29	(2)	32
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	325	(1,219)	1,544
Net gains (losses) related to bonds	国債等債券関係損益	—	(25)	25
General and administrative expenses	経費(臨時処理分を除く)	(21,869)	(562)	(21,307)
Personnel expenses	人件費	(8,835)	(234)	(8,600)
Non-personnel expenses	物件費	(11,741)	(404)	(11,336)
Taxes	税金	(1,292)	76	(1,369)
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)	13,758	(1,527)	15,286
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	10,038	(2,925)	12,964
Reversal (provision) of general allowance for loan losses ①	一般貸倒引当金繰入①	(1,843)	739	(2,583)
Net business profits	業務純益	11,915	(787)	12,703
Net gains (losses) related to bonds	国債等債券関係損益	3,719	1,397	2,322
Net non-recurring gains (losses)	臨時損益	(5,217)	3,112	(8,330)
Credit related costs ②	不良債権処理額②	(3,532)	3,660	(7,193)
Written-off of loans	貸出金償却	(2)	(2)	—
Provision of allowance for loan losses	個別貸倒引当金繰入額	(3,328)	3,736	(7,064)
Losses on sales of non-performing loans	延滞債権等売却損	—	—	—
Provision of reserve for contingent loss	偶発損失引当金繰入額	(37)	11	(48)
Other credit costs	その他の債権売却損等	(165)	(84)	(80)
(Reference) Total credit costs ①+②	(参考)与信費用 ①+②	(5,375)	4,400	(9,776)
Net gains (losses) related to stocks	株式等損益	(815)	(605)	(209)
Gains on sales of stocks and other securities	株式等売却益	20	(149)	169
Losses on sales of stocks and other securities	株式等売却損	(49)	(39)	(10)
Losses on devaluation of stocks and other securities	株式等償却	(786)	(417)	(369)
Ordinary profits	経常利益	6,697	2,324	4,373
Net extraordinary gains (losses)	特別損益	(109)	(1,413)	1,303
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(86)	(43)	(42)
Gain on disposal of noncurrent assets	固定資産処分益	—	(21)	21
Loss on disposal of noncurrent assets	固定資産処分損	(86)	(21)	(64)
Impairment loss	減損損失	(4)	4	(9)
Gains on contribution of securities to retirement benefit trust	退職給付信託設定益	—	(1,349)	(1,349)
Income before income taxes	税引前中間純利益	6,588	911	5,677
Income taxes-current	法人税、住民税及び事業税	(2,552)	1,219	(3,771)
Income taxes-deferred	法人税等調整額	(61)	(1,979)	1,917
Interim net income	中間純利益	3,974	151	3,823

2. Average Balance of Use and Source of Funds

【Domestic】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	9,499.0	322.0	9,176.9	5,462.1	144.6	5,317.4	4,036.8	177.3	3,859.5
Loans and bills discounted	貸出金	6,890.8	(61.6)	6,952.4	4,045.8	(72.3)	4,118.2	2,844.9	10.7	2,834.2
Securities	有価証券	2,059.2	264.0	1,795.2	1,010.2	158.7	851.5	1,048.9	105.2	943.7
Interest-bearing liabilities	資金調達勘定	9,445.9	374.2	9,071.7	5,442.2	178.8	5,263.3	4,003.7	195.3	3,808.3
Deposits and NCD	預金(NCD含む)	9,190.5	348.2	8,842.2	5,283.8	178.2	5,105.5	3,906.7	170.0	3,736.7

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Interest-earning assets	資金運用勘定	9,597.3	326.9	9,270.3	5,538.2	145.3	5,392.9	4,059.0	181.6	3,877.4
Loans and bills discounted	貸出金	6,895.6	(57.9)	6,953.6	4,050.6	(68.6)	4,119.3	2,844.9	10.7	2,834.2
Securities	有価証券	2,117.9	254.0	1,863.9	1,036.4	151.9	884.5	1,081.4	102.0	979.4
Interest-bearing liabilities	資金調達勘定	9,528.9	380.2	9,148.7	5,510.4	181.3	5,329.1	4,018.4	198.8	3,819.5
Deposits and NCD	預金(NCD含む)	9,248.5	354.4	8,894.1	5,327.2	180.9	5,146.2	3,921.3	173.4	3,747.9

3. Interest Rate Spread

【Domestic】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(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	1.54	(0.12)	1.66	1.51	(0.11)	1.62	1.58	(0.13)	1.71
Loans and bills discounted (b)	貸出金利回り	1.78	(0.11)	1.89	1.71	(0.11)	1.82	1.88	(0.12)	2.00
Securities	有価証券利回り	1.03	0.05	0.98	1.15	0.12	1.03	0.92	(0.02)	0.94
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.17	(0.09)	1.26	1.13	(0.08)	1.21	1.21	(0.12)	1.33
Deposits and NCD (d)	預金等利回り	0.15	(0.07)	0.22	0.17	(0.07)	0.24	0.14	(0.06)	0.20
Expense ratio (e)	預金経費率	1.01	(0.02)	1.03	0.97	(0.01)	0.98	1.07	(0.04)	1.11
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.62	(0.05)	1.67	1.54	(0.04)	1.58	1.74	(0.06)	1.80
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.61	(0.02)	0.63	0.56	(0.03)	0.59	0.67	(0.02)	0.69
Interest rate spread (a)-(c)	総資金利鞘	0.37	(0.02)	0.39	0.37	(0.04)	0.41	0.36	(0.02)	0.38

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(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	1.54	(0.13)	1.67	1.51	(0.13)	1.64	1.58	(0.13)	1.71
Loans and Bills discounted (b)	貸出金利回り	1.78	(0.11)	1.89	1.71	(0.11)	1.82	1.88	(0.12)	2.00
Securities	有価証券利回り	1.04	0.04	1.00	1.16	0.10	1.06	0.93	(0.02)	0.95
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.20	(0.09)	1.29	1.17	(0.08)	1.25	1.25	(0.10)	1.35
Deposits and NCD (d)	預金等利回り	0.15	(0.07)	0.22	0.17	(0.07)	0.24	0.14	(0.06)	0.20
Expense ratio (e)	預金経費率	1.04	(0.01)	1.05	0.99	0.00	0.99	1.11	(0.02)	1.13
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.62	(0.05)	1.67	1.54	(0.03)	1.57	1.74	(0.06)	1.80
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.58	(0.03)	0.61	0.54	(0.03)	0.57	0.63	(0.03)	0.66
Interest rate spread (a)-(c)	総資金利鞘	0.33	(0.04)	0.37	0.34	(0.04)	0.38	0.32	(0.04)	0.36

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, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	27,610	(4,870)	32,481	17,572	(1,945)	19,517	10,038	(2,925)	12,964
As per employee (in thousands of yen)	一人当たり(千円)	5,570	(1,757)	7,327	6,401	(1,053)	7,455	4,538	(2,604)	7,142
Net business profits	業務純益	29,646	(801)	30,448	17,731	(13)	17,745	11,915	(787)	12,703
As per employee (in thousands of yen)	一人当たり(千円)	5,980	(887)	6,868	6,459	(318)	6,778	5,386	(1,612)	6,999

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, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(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	16.61	(7.98)	24.59	15.83	(4.98)	20.81	18.32	(16.42)	34.74
Net business profits per common shareholders' equity	業務純益ベース	17.87	(5.13)	23.00	15.97	(2.94)	18.91	22.04	(11.95)	33.99
Net income per common shareholders' equity	当期純利益ベース	6.44	(1.67)	8.11	6.50	(1.52)	8.02	6.28	(2.09)	8.37

(2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core gross business profits basis	コア業務粗利益ベース	63.67	4.47	59.20	60.16	3.21	56.95	68.53	6.36	62.17
Gross business profits basis	業務粗利益ベース	61.22	3.35	57.87	61.10	3.52	57.58	61.38	3.16	58.22

(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, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009		Sep.30, 2010	Sep.30, 2009	
(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	0.54	(0.12)	0.66	0.60	(0.09)	0.69	0.47	(0.16)	0.63
Net business profits on assets	業務純益ベース	0.59	(0.03)	0.62	0.61	(0.02)	0.63	0.55	(0.07)	0.62
Net income on assets	当期純利益ベース	0.22	(0.01)	0.23	0.24	(0.02)	0.26	0.18	0.00	0.18

6. Net Gains and Losses on Securities

【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2010		Sep.30, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,090	969	2,120
Gains on sales	売却益	3,833	163	3,669
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	698	(199)	898
Losses on redemption	償還損	—	(150)	150
Losses on devaluation	償却	44	(455)	500
Net gains (losses) related to stocks and others	株式等損益	(2,768)	(1,808)	(960)
Gains on sales	売却益	453	(95)	549
Losses on sales	売却損	444	380	64
Losses on devaluation	償却	2,778	1,332	1,445

【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2010		Sep.30, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,042	1,219	1,823
Gains on sales	売却益	3,833	356	3,477
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	698	(199)	898
Losses on redemption	償還損	48	(207)	255
Losses on devaluation	償却	44	(455)	500
Net gains (losses) related to stocks and others	株式等損益	(2,195)	(1,259)	(935)
Gains on sales	売却益	480	(35)	515
Losses on sales	売却損	432	405	26
Losses on devaluation	償却	2,242	818	1,424

【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2010		Sep.30, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(677)	(178)	(499)
Gains on sales	売却益	12	(83)	96
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	646	444	201
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	44	(349)	394
Net gains (losses) related to stocks and others	株式等損益	(1,379)	(653)	(725)
Gains on sales	売却益	459	114	345
Losses on sales	売却損	382	366	16
Losses on devaluation	償却	1,456	401	1,054

【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2010		Sep.30, 2009
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	3,719	1,397	2,322
Gains on sales	売却益	3,820	439	3,380
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	52	(644)	696
Losses on redemption	償還損	48	(207)	255
Losses on devaluation	償却	—	(105)	105
Net gains (losses) related to stocks and others	株式等損益	(815)	(605)	(209)
Gains on sales	売却益	20	(149)	169
Losses on sales	売却損	49	39	10
Losses on devaluation	償却	786	417	369

7. Valuation Difference on Securities

(1) Valuation difference on securities

【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2010				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	1,393	601	1,444	51	791	922	130
Available-for-sale securities	その他有価証券	32,131	18,112	51,557	19,426	14,018	32,058	18,040
Stocks	株式	(5,009)	(4,057)	8,496	13,505	(952)	10,577	11,529
Bonds	債券	40,482	21,689	41,351	868	18,792	20,301	1,509
Other	その他	(3,342)	479	1,709	5,051	(3,822)	1,179	5,002
Total	合計	33,524	18,714	53,001	19,477	14,810	32,980	18,170
Stocks	株式	(5,009)	(4,057)	8,496	13,505	(952)	10,577	11,529
Bonds	債券	41,883	22,262	42,794	911	19,621	21,223	1,602
Other	その他	(3,349)	509	1,711	5,060	(3,858)	1,179	5,038

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2010				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	1,318	581	1,366	47	737	867	130
Available-for-sale securities	その他有価証券	39,279	17,653	54,615	15,335	21,625	35,728	14,102
Stocks	株式	1,576	(4,578)	11,200	9,623	6,154	13,897	7,742
Bonds	債券	41,030	21,719	41,811	781	19,310	20,794	1,484
Other	その他	(3,326)	512	1,604	4,930	(3,839)	1,035	4,875
Total	合計	40,598	18,234	55,981	15,383	22,363	36,596	14,232
Stocks	株式	1,576	(4,578)	11,200	9,623	6,154	13,897	7,742
Bonds	債券	42,355	22,270	43,176	820	20,084	21,662	1,578
Other	その他	(3,333)	542	1,605	4,939	(3,876)	1,035	4,911

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2010				As of Mar.31, 2010		
		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	22,418	11,219	31,277	8,858	11,199	19,588	8,389
Stocks	株式	(190)	(3,202)	6,957	7,148	3,012	8,385	5,373
Bonds	債券	22,350	12,935	22,905	555	9,414	10,388	974
Other	その他	259	1,487	1,413	1,154	(1,228)	814	2,042
Total	合計	22,418	11,219	31,277	8,858	11,199	19,588	8,389
Stocks	株式	(190)	(3,202)	6,957	7,148	3,012	8,385	5,373
Bonds	債券	22,350	12,935	22,905	555	9,414	10,388	974
Other	その他	259	1,487	1,413	1,154	(1,228)	814	2,042

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2010				As of Mar.31, 2010		
		Valuation difference				Valuation difference		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Bonds being held to maturity	満期保有目的	1,318	581	1,366	47	737	867	130
Available-for-sale securities	その他有価証券	16,860	6,433	23,337	6,477	10,426	16,139	5,712
Stocks	株式	1,766	(1,376)	4,242	2,475	3,142	5,512	2,369
Bonds	債券	18,679	8,783	18,905	225	9,895	10,405	510
Other	その他	(3,585)	(974)	190	3,776	(2,611)	221	2,833
Total	合計	18,179	7,014	24,704	6,524	11,164	17,007	5,843
Stocks	株式	1,766	(1,376)	4,242	2,475	3,142	5,512	2,369
Bonds	債券	20,005	9,335	20,270	265	10,669	11,273	604
Other	その他	(3,592)	(944)	191	3,784	(2,648)	221	2,869

8. Capital Adequacy Ratio (Domestic Standard)

Capital adequacy ratio is calculated in accordance with the new standard (BaseII) 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)】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.39%	0.56%	0.48%	10.83%	10.91%
Tier1 ratio	Tier1比率	7.49%	0.44%	0.79%	7.05%	6.70%
(2) Tier1 capital	Tier1	366,978	10,941	20,128	356,037	346,849
(3) Tier2 capital	Tier2	192,326	197	(26,774)	192,128	219,100
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	30,608	(930)	(1,701)	31,539	32,310
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,917	(71)	(72)	7,989	7,990
Subordinated debts	劣後ローン(債券)残高	153,800	1,200	(25,000)	152,600	178,800
(4) Deductions	控除項目	1,361	(49)	(75)	1,411	1,437
(5) Capital (2)+(3)-(4)	自己資本	557,942	11,188	(6,570)	546,754	564,513
(6) Risk-weighted assets	リスクアセット	4,897,327	(148,956)	(272,307)	5,046,284	5,169,635

【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.27%	0.47%	0.71%	10.80%	10.56%
Tier1 ratio	Tier1比率	7.11%	0.35%	0.87%	6.76%	6.24%
(2) Tier1 capital	Tier1	199,722	3,326	11,701	196,395	188,020
(3) Tier2 capital	Tier2	117,053	(563)	(13,290)	117,616	130,343
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	17,335	(691)	(1,217)	18,027	18,553
Revaluation reserve for land included as qualifying capital	自己資本に計上された土地再評価差額	7,917	(71)	(72)	7,989	7,990
Subordinated debts	劣後ローン(債券)残高	91,800	200	(12,000)	91,600	103,800
(4) Deductions	控除項目	52	—	52	52	—
(5) Capital (2)+(3)-(4)	自己資本	316,723	2,763	(1,641)	313,959	318,364
(6) Risk-weighted assets	リスクアセット	2,808,616	(96,045)	(204,009)	2,904,661	3,012,626

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	11.28%	0.47%	0.66%	10.81%	10.62%
Tier1 ratio	連結Tier1比率	7.12%	0.36%	0.84%	6.76%	6.28%

【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.68%	0.49%	0.38%	10.19%	10.30%
Tier1 ratio	Tier1比率	7.07%	0.26%	0.62%	6.81%	6.45%
(2) Tier1 capital	Tier1	145,605	1,709	7,464	143,896	138,141
(3) Tier2 capital	Tier2	74,177	2,880	(8,274)	71,297	82,452
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	12,177	1,880	(1,203)	10,297	13,381
Revaluation reserve for land 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	62,000	1,000	(7,070)	61,000	69,070
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	219,733	4,589	(809)	215,143	220,543
(6) Risk-weighted assets	リスクアセット	2,056,589	(54,003)	(84,518)	2,110,592	2,141,107

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.66%	0.37%	0.40%	10.29%	10.26%
Tier1 ratio	連結Tier1比率	7.10%	0.26%	0.63%	6.84%	6.47%

IV. Loan Portfolio and Other

1. Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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	54,860	(904)	(4,536)	55,765	59,396
Doubtful	危険債権	136,671	(5,941)	(2,536)	142,613	139,208
Substandard	要管理債権	22,824	5,995	6,837	16,829	15,987
Non-Performing Loans	(1) 小計	214,357	(850)	(235)	215,207	214,592
	Normal	6,972,666	(29,296)	(45,083)	7,001,962	7,017,750
Total	(2) 合計	7,187,024	(30,146)	(45,319)	7,217,170	7,232,343
NPL ratio (%)	(1)/(2) 比率	2.98%	0.00%	0.02%	2.98%	2.96%

Amount of partial write-off	部分直接償却実施額	127,697	2,024	(5,211)	125,672	132,908
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【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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	40,943	1,359	(2,874)	39,584	43,818
Doubtful	危険債権	90,485	(1,988)	9,303	92,474	81,181
Substandard	要管理債権	14,674	(528)	(405)	15,202	15,079
Non-Performing Loans	(1) 小計	146,103	(1,156)	6,024	147,260	140,079
	Normal	4,112,019	(39,783)	(83,272)	4,151,803	4,195,291
Total	(2) 合計	4,258,122	(40,940)	(77,248)	4,299,063	4,335,371
NPL ratio (%)	(1)/(2) 比率	3.43%	0.01%	0.20%	3.42%	3.23%

Amount of partial write-off	部分直接償却実施額	85,301	(1,339)	(9,095)	86,641	94,397
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【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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	13,916	(2,264)	(1,661)	16,181	15,578
Doubtful	危険債権	46,185	(3,953)	(11,840)	50,138	58,026
Substandard	要管理債権	8,150	6,523	7,242	1,627	908
Non-Performing Loans	(1) 小計	68,253	306	(6,259)	67,947	74,513
	Normal	2,860,647	10,487	38,188	2,850,159	2,822,458
Total	(2) 合計	2,928,901	10,794	31,929	2,918,107	2,896,972
NPL ratio (%)	(1)/(2) 比率	2.33%	0.01%	(0.24%)	2.32%	2.57%

Amount of partial write-off	部分直接償却実施額	42,395	3,364	3,884	39,030	38,510
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2. Coverage on Disclosed Claims under the Financial Reconstruction Law

【Total of two banks】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2010 (a)	54,860	45,099	9,761	100.00%	100.00%
		As of Mar.31, 2010 (b)	55,765	45,665	10,099	100.00%	100.00%
		(a) - (b)	(904)	(566)	(338)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2010 (a)	136,671	90,319	28,929	62.41%	87.25%
		As of Mar.31, 2010 (b)	142,613	91,451	33,465	65.41%	87.59%
		(a) - (b)	(5,941)	(1,131)	(4,536)	(3.00%)	(0.34%)
Substandard	要管理債権	As of Sep.30, 2010 (a)	22,824	13,491	2,391	25.62%	69.58%
		As of Mar.31, 2010 (b)	16,829	7,488	3,244	34.74%	63.77%
		(a) - (b)	5,995	6,002	(853)	(9.12%)	5.81%
Total	合計	As of Sep.30, 2010 (a)	214,357	148,910	41,081	62.77%	88.63%
		As of Mar.31, 2010 (b)	215,207	144,605	46,810	66.30%	88.94%
		(a) - (b)	(850)	4,305	(5,728)	(3.53%)	(0.31%)

【Hokuriku bank】

(Millions of yen)

(Japanese)			Loan amount	Covered by collateral and/or guarantees	Allowance for loan losses	Coverage ratio for unsecured portion	Coverage ratio
			(A)	(B)	(C)	(C)/{(A)-(B)}	{(B)+(C)}/(A)
			債権額	担保・保証等	貸倒引当金等	引当率	保全率
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	As of Sep.30, 2010 (a)	40,943	33,455	7,488	100.00%	100.00%
		As of Mar.31, 2010 (b)	39,584	32,042	7,541	100.00%	100.00%
		(a) - (b)	1,359	1,412	(53)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2010 (a)	90,485	62,984	18,406	66.93%	89.94%
		As of Mar.31, 2010 (b)	92,474	62,197	21,525	71.09%	90.53%
		(a) - (b)	(1,988)	787	(3,118)	(4.16%)	(0.59%)
Substandard	要管理債権	As of Sep.30, 2010 (a)	14,674	7,364	2,203	30.14%	65.20%
		As of Mar.31, 2010 (b)	15,202	6,237	3,193	35.62%	62.04%
		(a) - (b)	(528)	1,126	(989)	(5.48%)	3.16%
Total	合計	As of Sep.30, 2010 (a)	146,103	103,804	28,099	66.42%	90.28%
		As of Mar.31, 2010 (b)	147,260	100,477	32,261	68.95%	90.13%
		(a) - (b)	(1,156)	3,326	(4,161)	(2.53%)	0.15%

【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, 2010 (a)	13,916	11,644	2,272	100.00%	100.00%
		As of Mar.31, 2010 (b)	16,181	13,623	2,557	100.00%	100.00%
		(a) - (b)	(2,264)	(1,978)	(285)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30, 2010 (a)	46,185	27,335	10,522	55.81%	81.96%
		As of Mar.31, 2010 (b)	50,138	29,253	11,939	57.16%	82.15%
		(a) - (b)	(3,953)	(1,918)	(1,417)	(1.35%)	(0.19%)
Substandard	要管理債権	As of Sep.30, 2010 (a)	8,150	6,126	187	9.27%	77.46%
		As of Mar.31, 2010 (b)	1,627	1,250	51	13.65%	80.02%
		(a) - (b)	6,523	4,875	136	(4.38%)	(2.56%)
Total	合計	As of Sep.30, 2010 (a)	68,253	45,106	12,982	56.08%	85.10%
		As of Mar.31, 2010 (b)	67,947	44,128	14,548	61.08%	86.35%
		(a) - (b)	306	978	(1,566)	(5.00%)	(1.25%)

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	12,684	(4,087)	(6,092)	16,771	18,777
Non-accrual delinquent loans	延滞債権額	174,927	(2,561)	167	177,488	174,759
Loans past due for 3 months or more	3カ月以上延滞債権額	1,637	891	298	746	1,338
Restructured loans	貸出条件緩和債権額	21,187	5,104	6,538	16,083	14,648
Total	合計	210,436	(652)	911	211,089	209,525
Total loans and bills discounted	貸出金残高	6,966,702	(26,981)	(34,849)	6,993,683	7,001,552

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.18%	(0.05%)	(0.08%)	0.23%	0.26%
Non-accrual delinquent loans	延滞債権額	2.51%	(0.02%)	0.02%	2.53%	2.49%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.02%	0.01%	0.01%	0.01%	0.01%
Restructured loans	貸出条件緩和債権額	0.30%	0.08%	0.10%	0.22%	0.20%
Total	合計	3.02%	0.01%	0.03%	3.01%	2.99%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	9,757	(3,225)	(4,923)	12,982	14,681
Non-accrual delinquent loans	延滞債権額	118,979	2,576	11,796	116,402	107,182
Loans past due for 3 months or more	3カ月以上延滞債権額	790	87	(548)	702	1,338
Restructured loans	貸出条件緩和債権額	13,883	(615)	143	14,499	13,740
Total	合計	143,410	(1,177)	6,467	144,587	136,942
Total loans and bills discounted	貸出金残高	4,109,229	(33,405)	(63,419)	4,142,634	4,172,649

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.23%	(0.08%)	(0.12%)	0.31%	0.35%
Non-accrual delinquent loans	延滞債権額	2.89%	0.09%	0.33%	2.80%	2.56%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.00%	(0.02%)	0.01%	0.03%
Restructured loans	貸出条件緩和債権額	0.33%	(0.02%)	0.01%	0.35%	0.32%
Total	合計	3.48%	(0.01%)	0.20%	3.49%	3.28%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	2,927	(861)	(1,169)	3,788	4,096
Non-accrual delinquent loans	延滞債権額	55,948	(5,138)	(11,629)	61,086	67,577
Loans past due for 3 months or more	3カ月以上延滞債権額	847	803	847	43	—
Restructured loans	貸出条件緩和債権額	7,303	5,719	6,395	1,583	908
Total	合計	67,026	524	(5,555)	66,502	72,582
Total loans and bills discounted	貸出金残高	2,857,473	6,424	28,569	2,851,049	2,828,903

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.10%	(0.03%)	(0.04%)	0.13%	0.14%
Non-accrual delinquent loans	延滞債権額	1.95%	(0.19%)	(0.43%)	2.14%	2.38%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.02%	0.02%	0.02%	0.00%	—
Restructured loans	貸出条件緩和債権額	0.25%	0.20%	0.22%	0.05%	0.03%
Total	合計	2.34%	0.01%	(0.22%)	2.33%	2.56%

4. Allowance for Loan Losses

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	68,169	(3,817)	(7,994)	71,987	76,163
General allowance	一般貸倒引当金	27,234	1,006	(2,913)	26,228	30,147
Specific allowance	個別貸倒引当金	40,935	(4,824)	(5,080)	45,759	46,016

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	43,192	(3,423)	(1,662)	46,615	44,855
General allowance	一般貸倒引当金	15,638	(836)	(1,643)	16,475	17,282
Specific allowance	個別貸倒引当金	27,554	(2,586)	(19)	30,140	27,573

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	24,977	(394)	(6,331)	25,372	31,308
General allowance	一般貸倒引当金	11,596	1,843	(1,269)	9,752	12,865
Specific allowance	個別貸倒引当金	13,381	(2,238)	(5,061)	15,619	18,442

5. Coverage Ratio for Risk-Monitored Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	57.66%	(0.88%)	(3.27%)	58.54%	60.93%
After partial write-off	部分直接償却後	32.39%	(1.71%)	(3.96%)	34.10%	36.35%
Amount of partial write-off	部分直接償却実施額	125,643	1,158	(6,182)	124,484	131,825

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	56.18%	(1.44%)	(4.01%)	57.62%	60.19%
After partial write-off	部分直接償却後	30.11%	(2.13%)	(2.64%)	32.24%	32.75%
Amount of partial write-off	部分直接償却実施額	85,301	(1,339)	(9,095)	86,641	94,397

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	60.83%	0.25%	(1.65%)	60.58%	62.48%
After partial write-off	部分直接償却後	37.26%	(0.89%)	(5.87%)	38.15%	43.13%
Amount of partial write-off	部分直接償却実施額	40,341	2,498	2,913	37,843	37,427

6. Deposits and Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	9,223,949	103,600	293,656	9,120,349	8,930,293
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	9,248,587	313,765	354,430	8,934,821	8,894,156
Loans (term-end balance)	貸出金(末残)	6,966,702	(26,981)	(34,849)	6,993,683	7,001,552
Loans (average balance)	貸出金(平残)	6,895,653	(72,007)	(60,346)	6,967,660	6,956,000

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	5,292,603	(14,136)	136,792	5,306,740	5,155,811
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	5,327,227	168,433	180,974	5,158,793	5,146,253
Loans (term-end balance)	貸出金(末残)	4,109,229	(33,405)	(63,419)	4,142,634	4,172,649
Loans (average balance)	貸出金(平残)	4,050,680	(60,132)	(71,056)	4,110,813	4,121,737

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits and NCD (term-end balance)	預金(含む譲渡性預金)(末残)	3,931,345	117,737	156,863	3,813,608	3,774,481
Deposits and NCD (average balance)	預金(含む譲渡性預金)(平残)	3,921,359	145,331	173,456	3,776,027	3,747,903
Loans (term-end balance)	貸出金(末残)	2,857,473	6,424	28,569	2,851,049	2,828,903
Loans (average balance)	貸出金(平残)	2,844,973	(11,874)	10,710	2,856,847	2,834,263

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

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,714,261	(176,364)	(229,834)	4,890,625	4,944,095
% to total loans	中小企業等貸出比率	67.66%	(2.26)%	(2.95)%	69.92%	70.61%

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,801,828	(80,400)	(118,828)	2,882,228	2,920,656
% to total loans	中小企業等貸出比率	68.18%	(1.39)%	(1.81)%	69.57%	69.99%

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	1,912,433	(95,964)	(111,006)	2,008,397	2,023,439
% to total loans	中小企業等貸出比率	66.92%	(3.52)%	(4.60)%	70.44%	71.52%

8. Housing and Consumer Loans

【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,974,326	6,994	40,929	1,967,331	1,933,396
Housing loans	うち住宅系ローン残高	1,865,406	7,421	44,567	1,857,984	1,820,839
Other consumer loans	うちその他のローン残高	108,920	(426)	(3,637)	109,346	112,557

【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,033,586	13,261	35,081	1,020,324	998,504
Housing loans	うち住宅系ローン残高	974,892	14,065	38,682	960,826	936,210
Other consumer loans	うちその他のローン残高	58,694	(804)	(3,600)	59,498	62,294

【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	940,740	(6,267)	5,848	947,007	934,892
Housing loans	うち住宅系ローン残高	890,514	(6,644)	5,885	897,158	884,629
Other consumer loans	うちその他のローン残高	50,226	378	(37)	49,848	50,263

9. Classification of Loans by Type of Industry

【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	6,966,702	(26,981)	(34,849)	6,993,683	7,001,552
Manufacturing	製造業	878,996	(48,587)	(85,247)	927,583	964,243
Agriculture and forestry	農業、林業	24,153	(4,981)	1,464	29,134	22,689
Fishery	漁業	4,898	(346)	(90)	5,244	4,988
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	10,346	(6,004)	(6,095)	16,350	16,441
Construction	建設業	311,971	(29,294)	(37,773)	341,265	349,744
Utilities	電気・ガス・熱供給・水道業	82,092	684	(3,406)	81,408	85,498
Communication	情報通信業	40,993	(1,453)	(975)	42,446	41,968
Transportation and postal activities	運輸業、郵便業	161,803	2,541	1,022	159,262	160,781
Wholesale and retail	卸売業、小売業	813,110	(30,169)	(58,750)	843,279	871,860
Finance and insurance	金融業、保険業	233,327	(2,113)	13,552	235,440	219,775
Real estate and goods rental and leasing	不動産業、物品賃貸業	546,041	5,217	(15,281)	540,824	561,322
Other services	各種サービス業(学究研究他)	570,496	(15,943)	(38,370)	586,439	608,866
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,230,917 310,050	97,993 (209)	154,524 (9,881)	1,132,924 310,259	1,076,393 319,931
Others	その他	2,057,559	5,474	40,575	2,052,085	2,016,984

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	210,436	(652)	911	211,089	209,525
Manufacturing	製造業	29,896	746	1,472	29,150	28,424
Agriculture and forestry	農業、林業	712	(184)	(273)	896	985
Fishery	漁業	911	(18)	(146)	929	1,058
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	454	28	26	425	427
Construction	建設業	39,651	(2,633)	(1,929)	42,284	41,581
Utilities	電気・ガス・熱供給・水道業	31	2	2	28	29
Communication	情報通信業	1,430	(397)	226	1,827	1,203
Transportation and postal activities	運輸業、郵便業	3,200	(75)	(1,191)	3,276	4,392
Wholesale and retail	卸売業、小売業	35,024	(175)	(1,679)	35,200	36,704
Finance and insurance	金融業、保険業	438	(1,704)	(1,092)	2,143	1,530
Real estate and goods rental and leasing	不動産業、物品賃貸業	31,073	(3,186)	(1,445)	34,260	32,518
Other services	各種サービス業(学究研究他)	33,236	2,951	(199)	30,284	33,435
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	34,374	3,993	7,141	30,381	27,233

【Hokuriku bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	4,109,229	(33,405)	(63,419)	4,142,634	4,172,649
Manufacturing	製造業	617,311	(29,978)	(66,704)	647,289	684,015
Agriculture and forestry	農業、林業	13,853	(5,947)	162	19,800	13,691
Fishery	漁業	3,073	(277)	(172)	3,350	3,245
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	8,370	(6,322)	(6,262)	14,692	14,632
Construction	建設業	202,675	(22,165)	(29,780)	224,840	232,455
Utilities	電気・ガス・熱供給・水道業	36,628	(2,675)	(2,086)	39,303	38,714
Communication	情報通信業	24,649	(1,342)	(1,276)	25,991	25,925
Transportation and postal activities	運輸業、郵便業	89,500	5,253	3,259	84,247	86,241
Wholesale and retail	卸売業、小売業	486,485	(22,127)	(35,766)	508,612	522,251
Finance and insurance	金融業、保険業	101,434	1,793	14,110	99,641	87,324
Real estate and goods rental and leasing	不動産業、物品賃貸業	333,616	(4,260)	(16,085)	337,876	349,701
Other services	各種サービス業(学究研究他)	328,404	(12,635)	(30,479)	341,039	358,883
Government, local government (Government)	地方公共団体等 (うち政府向け)	774,754 310,050	54,447 (209)	71,016 (9,881)	720,307 310,259	703,738 319,931
Others	その他	1,088,477	12,830	36,643	1,075,647	1,051,834

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	143,410	(1,177)	6,467	144,587	136,942
Manufacturing	製造業	21,986	1,717	1,110	20,269	20,876
Agriculture and forestry	農業、林業	31	(72)	(130)	103	161
Fishery	漁業	396	(15)	(61)	412	458
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	295	(129)	(131)	424	426
Construction	建設業	29,110	(1,849)	741	30,959	28,368
Utilities	電気・ガス・熱供給・水道業	2	2	2	—	—
Communication	情報通信業	942	(419)	215	1,361	726
Transportation and postal activities	運輸業、郵便業	1,868	23	(703)	1,844	2,571
Wholesale and retail	卸売業、小売業	26,688	2,174	5,032	24,513	21,655
Finance and insurance	金融業、保険業	167	(773)	(1,100)	940	1,267
Real estate and goods rental and leasing	不動産業、物品賃貸業	19,019	(2,818)	(746)	21,838	19,766
Other services	各種サービス業(学究研究他)	23,617	202	(1,465)	23,414	25,082
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	19,284	781	3,702	18,503	15,581

【Hokkaido bank】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	2,857,473	6,424	28,569	2,851,049	2,828,903
Manufacturing	製造業	261,685	(18,609)	(18,543)	280,294	280,228
Agriculture and forestry	農業、林業	10,300	966	1,302	9,334	8,998
Fishery	漁業	1,825	(69)	82	1,894	1,743
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,976	318	167	1,658	1,809
Construction	建設業	109,296	(7,129)	(7,993)	116,425	117,289
Utilities	電気・ガス・熱供給・水道業	45,464	3,359	(1,320)	42,105	46,784
Communication	情報通信業	16,344	(111)	301	16,455	16,043
Transportation and postal activities	運輸業、郵便業	72,303	(2,712)	(2,237)	75,015	74,540
Wholesale and retail	卸売業、小売業	326,625	(8,042)	(22,984)	334,667	349,609
Finance and insurance	金融業、保険業	131,893	(3,906)	(558)	135,799	132,451
Real estate and goods rental and leasing	不動産業、物品賃貸業	212,425	9,477	804	202,948	211,621
Other services	各種サービス業(学究研究他)	242,092	(3,308)	(7,891)	245,400	249,983
Government, local government (Government)	地方公共団体等 (うち政府向け)	456,163 —	43,546 —	83,508 —	412,617 —	372,655 —
Others	その他	969,082	(7,356)	3,932	976,438	965,150

Classification of risk-monitored loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2010			As of Mar.31,2010	As of Sep.30,2009
		(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)	67,026	524	(5,555)	66,502	72,582
Manufacturing	製造業	7,910	(970)	361	8,880	7,548
Agriculture and forestry	農業、林業	680	(112)	(143)	793	824
Fishery	漁業	515	(2)	(85)	517	600
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	158	157	157	0	0
Construction	建設業	10,541	(783)	(2,671)	11,325	13,212
Utilities	電気・ガス・熱供給・水道業	28	(0)	(0)	28	29
Communication	情報通信業	487	22	11	465	476
Transportation and postal activities	運輸業、郵便業	1,332	(98)	(487)	1,431	1,820
Wholesale and retail	卸売業、小売業	8,336	(2,350)	(6,712)	10,686	15,048
Finance and insurance	金融業、保険業	271	(930)	8	1,202	263
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,053	(368)	(698)	12,422	12,752
Other services	各種サービス業(学究研究他)	9,619	2,748	1,266	6,870	8,352
Government, local government	地方公共団体等	—	—	—	—	—
Others	その他	15,090	3,212	3,438	11,878	11,651