

Summary :

## Interim Financial Results of Fiscal 2009

November 13, 2009

Company Name:

Hokuhoku Financial Group, Inc.

Stock Code Number (Japan):

8377

Stock Exchanges (Japan):

Tokyo Stock Exchange (First Section), Sapporo Securities Exchange

URL:

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

Address:

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

Representative:

Name: Shigeo Takagi

Title: President

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

## 1. Financial Highlights for the First Half of Fiscal 2009 (for the six months ended September 30, 2009)

## (1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
1H F2009	114,346	(7.6)	13,352	(32.1)	5,773	(84.6)
1H F2008	123,810	(1.5)	19,660	(40.0)	37,539	128.0

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥		¥	
1H F2009	3.57		3.29	
1H F2008	26.13		23.41	

Note: Diluted Net Income per Share of Common Stock for the First Half of fiscal 2009 is not applicable due to no potential dilution.

## (2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock	Consolidated Capital Adequacy Ratio (BIS)
	¥ million	¥ million	%	¥	%
1H F2009	9,912,941	399,059	4.0	247.31	10.91
Fiscal 2008	9,929,086	441,664	4.4	234.56	10.81

Reference: Own Capital: as of September 30, 2009: ¥398,307million; as of March 31, 2009: ¥440,988million

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

## 2. Cash Dividends for Shareholders of Common Stock

	Cash Dividends for Share				
	The end of 1 <sup>st</sup> Qtr	The end of 2 <sup>nd</sup> Qtr	The end of 3 <sup>rd</sup> Qtr	Fiscal year-end	Annual
	¥	¥	¥	¥	¥
Fiscal 2008	—	0.00	—	3.00	3.00
Fiscal 2009	—	0.00	—	3.00	3.00
Fiscal 2009 (forecast)	—	—	—	3.00	3.00

Note: Revision of forecast for cash dividends for shareholders of common stock during the First Half : No

## 3. Consolidated Earnings Estimates for Fiscal 2009 (for the fiscal year ending March 31, 2010)

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

	Ordinary Income		Ordinary Profits		Net Income		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥ million	%	¥
Fiscal 2009	225,000	(6.1)	35,000	63.6	18,000	(51.4)	11.78

Note: Revision of earnings estimates in three months ended September 30, 2009: Yes

#### 4. Others

- (1) Changes in Significant Subsidiaries during the First Half of Fiscal 2009  
(changes in specified subsidiaries accompanying changes in scope of consolidation): No
- (2) Changes in Accounting Methods and Presentation of Consolidated Financial Statements  
(a) Changes due to revisions of accounting standards etc.: Yes  
(b) Changes other than (a) above: No
- (3) Issued Shares (Common Stock)  
(a) Number of Common Stock outstanding (including Treasury Stock):  
as of September 30, 2009 and as of March 31, 2009: 1,391,630,146  
(b) Number of Treasury Stock:  
as of September 30, 2009: 1,554,688; as of March 31, 2009: 1,488,730  
(c) Average outstanding shares for the six months ended:  
as of September 30, 2009: 1,390,103,992; as of September 30, 2008: 1,390,325,539

#### (Reference)

On July 7, 2009, Preferred Stock Type 1 and Type 4 were acquired and retired by 50,000,000 shares and 26,400,000 shares respectively. On August 27, 2009, 35,000,000 shares of Preferred Stock Type 4 were additionally acquired and retired. As a result of above retirements, public funds were all refunded. Shares issued and outstanding are as follows:

Common Stock: 1,391,630,146  
Preferred Stock (Type 5): 107,432,000

### Non-consolidated Financial Results

#### 1. Financial Highlights for the First Half of Fiscal 2009 (for the six months ended September 30, 2009)

##### (1) Non-Consolidated Results of Operations (%: Changes from corresponding period of previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%	¥ million	%
1H F2009	1,836	(10.3)	1,504	(11.6)	1,460	(11.6)	11,389	61.9
1H F2008	2,047	461.0	1,701	—	1,650	—	7,034	—

	Net Income per Share of Common Stock
1H F2009	¥ 7.61
1H F2008	4.19

##### (2) Non-Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
1H F2009	277,262	237,045	85.5	131.29
Fiscal 2008	341,161	300,945	88.2	133.80

Reference: Own Capital:

as of September 30, 2009: ¥237,045million; as of March 31, 2009: ¥300,945million

#### Notes for using forecasts information etc.

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

**SELECTED INTERIM FINANCIAL INFORMATION**  
**For the Fiscal Year 2009**  
**(Ended September 30, 2009)**



**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 2009 (Ended September 30, 2009)

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#### Note

“FG” means Hokuhoku Financial Group, Inc..

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

“Hokugin Corp.”, Hokuriku bank's fully-owned subsidiary for corporate revitalization, terminated its projected operations and was liquidated in September, 2009.

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, 2009			Sep.30, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	114.3	(9.4)	(7.6%)	123.8
Ordinary profits	経 常 利 益	13.3	(6.3)	(32.1%)	19.6
Interim net income	中 間 純 利 益	5.7	(31.7)	(84.6%)	37.5

### 【Total of two banks】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2009			Sep.30, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	104.4	(8.6)	(7.6%)	113.0
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>79.6</b>	<b>(7.7)</b>	<b>(8.8%)</b>	<b>87.3</b>
Net interest income	資 金 利 益	65.3	(0.8)		66.1
Domestic	国 内 業 務 部 門	64.9	(0.3)		65.3
International	国 際 業 務 部 門	0.3	(0.4)		0.8
Net fees and commissions	役 務 取 引 等 利 益	11.3	(2.0)		13.3
Net trading income	特 定 取 引 利 益	0.8	(0.0)		0.9
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 (国 債 等 債 券 損 益 除 く)	2.0	(4.8)		6.9
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	2.2	(1.8)		4.1
Income from derivatives	う ち 金 融 派 生 商 品 収 益	(0.1)	(2.9)		2.8
General and administrative expenses	経 費	(47.1)	(1.5)		(45.6)
Personnel	人 件 費	(21.5)	(1.0)		(20.5)
Non-personnel	物 件 費	(22.9)	(0.5)		(22.4)
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>32.4</b>	<b>(9.2)</b>	<b>(22.2%)</b>	<b>41.7</b>
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	1.8	3.4		(1.6)
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)	34.3	(5.8)		40.1
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(3.8)	(3.5)		(0.3)
Net business profits	業 務 純 益	30.4	(9.3)		39.8
Net non-recurring gains (losses)	臨 時 損 益	(16.2)	4.1		(20.4)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(12.9)	2.8		(15.8)
(Reference) Total credit costs (1)+(2)	(参 考) 与 信 費 用 (1)+(2)	(16.8)	(0.7)		(16.1)
Net gains (losses) related to stocks	株 式 等 損 益	(0.9)	2.6		(3.5)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>14.2</b>	<b>(5.2)</b>	<b>(26.7%)</b>	<b>19.4</b>
Net extraordinary gains (losses)	特 別 損 益	3.7	3.9		(0.2)
Income taxes	法 人 税 等	(6.5)	(25.2)		18.6
<b>Interim net income</b>	<b>中 間 純 利 益</b>	<b>11.4</b>	<b>(26.4)</b>	<b>(69.8%)</b>	<b>37.8</b>

**【Hokuriku Bank】**

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2009			Sep.30, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経 常 収 益	57.5	(7.8)	(12.0%)	65.3
<b>Core gross business profits</b>	<b>コ ア 業 務 粗 利 益</b>	<b>45.3</b>	<b>(4.5)</b>	<b>(9.1%)</b>	<b>49.8</b>
Net interest income	資 金 利 益	36.5	(0.9)		37.5
Domestic	国 内 業 務 部 門	36.3	(0.6)		37.0
International	国 際 業 務 部 門	0.1	(0.2)		0.4
Net fees and commissions	役 務 取 引 等 利 益	6.9	(1.2)		8.2
Net trading income	特 定 取 引 利 益	0.8	(0.0)		0.9
Net other income (excluding gains (losses) related to bonds)	そ の 他 業 務 利 益 ( 国 債 等 債 券 損 益 除 く )	0.9	(2.2)		3.2
Gains on foreign exchange transactions	う ち 外 国 為 替 売 買 益	0.7	(1.3)		2.0
Income from derivatives	う ち 金 融 派 生 商 品 収 益	0.2	(0.8)		1.1
General and administrative expenses	経 費	(25.8)	(0.1)		(25.7)
Personnel	人 件 費	(12.9)	(0.8)		(12.1)
Non-personnel	物 件 費	(11.6)	0.6		(12.2)
<b>Core net business profits</b>	<b>コ ア 業 務 純 益</b>	<b>19.5</b>	<b>(4.6)</b>	<b>(19.1%)</b>	<b>24.1</b>
Net gains (losses) related to bonds	国 債 等 債 券 関 係 損 益	(0.4)	(0.0)		(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 )	19.0	(4.6)		23.6
Reversal (provision) of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 (1)	(1.2)	(2.0)		0.7
Net business profits	業 務 純 益	17.7	(6.6)		24.4
Net non-recurring gains (losses)	臨 時 損 益	(7.8)	6.9		(14.8)
Credit related costs (2)	不 良 債 権 処 理 額 (2)	(5.7)	5.5		(11.2)
(Reference) Total credit costs (1)+(2)	( 参 考 ) 与 信 費 用 (1)+(2)	(7.0)	3.4		(10.5)
Net gains (losses) related to stocks	株 式 等 損 益	(0.7)	2.6		(3.3)
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>9.8</b>	<b>0.2</b>	<b>2.5%</b>	<b>9.6</b>
Net extraordinary gains (losses)	特 別 損 益	2.4	2.5		(0.1)
Income taxes	法 人 税 等	(4.7)	(25.3)		20.6
<b>Interim net income</b>	<b>中 間 純 利 益</b>	<b>7.5</b>	<b>(22.5)</b>	<b>(74.8%)</b>	<b>30.1</b>

## 【Hokkaido Bank】

For the six months ended

(Billions of yen)

	(Japanese)	Sep.30, 2009			Sep.30, 2008
		(A)	(A)-(B)	{(A)-(B)}/(B)	(B)
Ordinary income	経常収益	46.9	(0.8)	(1.7%)	47.7
<b>Core gross business profits</b>	<b>コア業務粗利益</b>	<b>34.2</b>	<b>(3.2)</b>	<b>(8.6%)</b>	<b>37.5</b>
Net interest income	資金利益	28.7	0.1		28.6
Domestic	国内業務部門	28.5	0.2		28.3
International	国際業務部門	0.1	(0.1)		0.3
Net fees and commissions	役務取引等利益	4.4	(0.7)		5.1
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)	1.1	(2.5)		3.7
Gains on foreign exchange transactions	うち外国為替売買益	1.5	(0.5)		2.0
Income from derivatives	うち金融派生商品収益	(0.4)	(2.1)		1.6
General and administrative expenses	経費	(21.3)	(1.4)		(19.8)
Personnel	人件費	(8.6)	(0.2)		(8.3)
Non-personnel	物件費	(11.3)	(1.1)		(10.1)
<b>Core net business profits</b>	<b>コア業務純益</b>	<b>12.9</b>	<b>(4.6)</b>	<b>(26.4%)</b>	<b>17.6</b>
Net gains (losses) related to bonds	国債等債券関係損益	2.3	3.4		(1.1)
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)	15.2	(1.1)		16.4
Reversal (provision) of general allowance for loan losses (1)	一般貸倒引当金繰入(1)	(2.5)	(1.5)		(1.0)
Net business profits	業務純益	12.7	(2.7)		15.4
Net non-recurring gains (losses)	臨時損益	(8.3)	(2.7)		(5.6)
Credit related costs (2)	不良債権処理額(2)	(7.1)	(2.6)		(4.5)
(Reference) Total credit costs (1)+(2)	(参考)与信費用(1)+(2)	(9.7)	(4.1)		(5.6)
Net gains (losses) related to stocks	株式等損益	(0.2)	0.0		(0.2)
<b>Ordinary profits</b>	<b>経常利益</b>	<b>4.3</b>	<b>(5.4)</b>	<b>(55.4%)</b>	<b>9.8</b>
Net extraordinary gains (losses)	特別損益	1.3	1.3		(0.0)
Income taxes	法人税等	(1.8)	0.1		(1.9)
<b>Interim net income</b>	<b>中間純利益</b>	<b>3.8</b>	<b>(3.9)</b>	<b>(50.6%)</b>	<b>7.7</b>

## 2. Loans and Deposits

### (1) Loans

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

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>7,001.5</b>	<b>(155.2)</b>	<b>(4.7)</b>	<b>7,156.7</b>	<b>7,006.3</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	4,944.0	(106.4)	(32.9)	5,050.5	4,977.0
Housing and consumer loans	(3) 個人ローン	1,933.3	25.1	61.3	1,908.2	1,872.0
Housing loans	住宅系ローン	1,820.8	28.2	71.1	1,792.6	1,749.7
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	70.61%	0.05%	(0.42%)	70.56%	71.03%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	27.61%	0.95%	0.90%	26.66%	26.71%

#### 【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>4,172.6</b>	<b>(120.6)</b>	<b>(73.3)</b>	<b>4,293.3</b>	<b>4,245.9</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,920.6	(93.0)	(49.2)	3,013.7	2,969.9
Housing and consumer loans	(3) 個人ローン	998.5	20.0	44.2	978.4	954.2
Housing loans	住宅系ローン	936.2	22.9	53.5	913.2	882.6
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	69.99%	(0.20%)	0.05%	70.19%	69.94%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	23.92%	1.14%	1.45%	22.78%	22.47%

#### 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Loans</b>	(1) 貸 出 金	<b>2,828.9</b>	<b>(34.5)</b>	<b>68.5</b>	<b>2,863.4</b>	<b>2,760.3</b>
Loans to small and medium-sized enterprises("SMEs") and individuals	(2) 中小企業等向け貸出	2,023.4	(13.3)	16.2	2,036.8	2,007.1
Housing and consumer loans	(3) 個人ローン	934.8	5.0	17.0	929.8	917.7
Housing loans	住宅系ローン	884.6	5.2	17.5	879.3	867.0
Percentage of loans to SMEs and individuals, to total loans	(2)/(1) 中小企業等向け貸出比率	71.52%	0.39%	(1.19%)	71.13%	72.71%
Percentage of housing and consumer loans, to total loans	(3)/(1) 個人ローン比率	33.04%	0.57%	(0.20%)	32.47%	33.24%



## (2) Deposits and Investment products

## 【Total of two banks】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>8,818.7</b>	<b>147.2</b>	<b>266.9</b>	<b>8,671.5</b>	<b>8,551.8</b>
Individual deposits	個 人 預 金	6,285.3	94.5	236.8	6,190.7	6,048.4
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>7,031.6</b>	<b>127.3</b>	<b>166.4</b>	<b>6,904.3</b>	<b>6,865.2</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	6,260.0	94.4	232.4	6,165.5	6,027.5
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>771.6</b>	<b>32.8</b>	<b>(66.0)</b>	<b>738.7</b>	<b>837.6</b>
Foreign currency deposits	外 貨 預 金	25.2	0.0	4.4	25.1	20.8
Public bonds	公 共 債	312.1	(10.4)	(12.7)	322.6	324.8
Investment trusts	投 資 信 託	434.2	43.2	(57.7)	390.9	491.9
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	10.97%	0.28%	(1.23%)	10.69%	12.20%

## 【Hokuriku bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>5,079.5</b>	<b>39.5</b>	<b>116.9</b>	<b>5,040.0</b>	<b>4,962.6</b>
Individual deposits	個 人 預 金	3,489.7	37.7	101.7	3,452.0	3,388.0
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>3,965.4</b>	<b>59.1</b>	<b>52.1</b>	<b>3,906.2</b>	<b>3,913.2</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	3,471.3	37.6	98.6	3,433.6	3,372.6
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>494.0</b>	<b>21.5</b>	<b>(46.5)</b>	<b>472.5</b>	<b>540.6</b>
Foreign currency deposits	外 貨 預 金	18.4	0.0	3.0	18.4	15.3
Public bonds	公 共 債	201.5	(3.7)	(9.7)	205.2	211.2
Investment trusts	投 資 信 託	274.1	25.2	(39.8)	248.8	313.9
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	12.45%	0.36%	(1.36%)	12.09%	13.81%

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
<b>Deposits</b>	預 金	<b>3,739.1</b>	<b>107.6</b>	<b>149.9</b>	<b>3,631.4</b>	<b>3,589.1</b>
Individual deposits	個 人 預 金	2,795.5	56.8	135.1	2,738.6	2,660.4
<b>Total individual assets</b>	(1) 個 人 預 かり 資 産	<b>3,066.2</b>	<b>68.1</b>	<b>114.2</b>	<b>2,998.0</b>	<b>2,951.9</b>
Individual deposits (deposits in yen)	個 人 預 金 ( 円 貨 )	2,788.6	56.7	133.7	2,731.8	2,654.9
<b>Investment products (for individuals)</b>	(2) 投 資 型 金 融 商 品	<b>277.5</b>	<b>11.3</b>	<b>(19.4)</b>	<b>266.1</b>	<b>297.0</b>
Foreign currency deposits	外 貨 預 金	6.8	0.0	1.3	6.7	5.4
Public bonds	公 共 債	110.5	(6.7)	(2.9)	117.3	113.5
Investment trusts	投 資 信 託	160.1	18.0	(17.8)	142.0	177.9
Percentage of investment products, to total individual assets	(2)/(1) 投 資 型 金 融 商 品 比 率	9.05%	0.18%	(1.01%)	8.87%	10.06%

### 3. Securities

#### (1) Balance of securities

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30, 2009			As of Mar.31, 2009			As of Sep.30, 2009			As of Mar.31, 2009		
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)			
<b>Securities</b>	有価証券	<b>1,787.6</b>	<b>62.5</b>	<b>1,725.0</b>	<b>858.4</b>	<b>(0.4)</b>	<b>858.8</b>	<b>929.1</b>	<b>62.9</b>	<b>866.2</b>			
Government bonds	国債	781.8	70.4	711.4	281.7	(5.7)	287.5	500.0	76.1	423.8			
Local government bonds	地方債	307.8	47.0	260.8	175.5	25.8	149.7	132.2	21.2	111.0			
Corporate bonds	社債	428.3	(29.6)	457.9	236.6	5.1	231.5	191.6	(34.7)	226.4			
Japanese stocks	株式	170.4	(14.5)	184.9	128.5	(16.4)	144.9	41.8	1.8	39.9			
Foreign securities	外国証券	59.2	(14.2)	73.4	26.3	(10.2)	36.5	32.9	(4.0)	36.9			
Others	その他	39.8	3.4	36.4	9.4	0.9	8.4	30.4	2.5	27.9			
Average duration to maturity of yen bonds (years)	円債デュレーション(年)	2.33	0.19	2.14	2.37	(0.08)	2.45	2.30	0.43	1.87			

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

(Billions of yen)

	(Japanese)	Total of two banks											
		As of Sep.30, 2009			As of Mar.31, 2009			As of Sep.30, 2009			As of Mar.31, 2009		
		(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>21.0</b>	<b>39.2</b>	<b>(18.2)</b>	<b>11.1</b>	<b>21.9</b>	<b>(10.7)</b>	<b>9.8</b>	<b>17.3</b>	<b>(7.4)</b>			
Japanese stocks	株式	11.8	12.7	(0.8)	6.8	9.0	(2.2)	4.9	3.6	1.3			
Japanese bonds	債券	15.5	19.0	(3.5)	6.2	9.4	(3.1)	9.2	9.6	(0.4)			
Others	その他	(6.3)	7.4	(13.7)	(2.0)	3.4	(5.4)	(4.3)	4.0	(8.3)			

Valuation difference of floating rate government bonds as of Sep.30,2009 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	4.7		4.2
(reference) Valuation difference (market price)	(7.0)		(7.5)

## 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, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	59.4	(10.6)	(8.6)	70.0	68.1
Doubtful	危険債権	139.2	(1.0)	(5.2)	140.3	144.4
Substandard	要管理債権	16.0	(1.1)	(24.6)	17.1	40.7
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>214.6</b>	<b>(12.8)</b>	<b>(38.5)</b>	<b>227.5</b>	<b>253.1</b>
Normal	正常債権	7,017.8	(153.3)	7.5	7,171.1	7,010.2
Total	(2) 合計 (総与信)	7,232.3	(166.2)	(30.9)	7,398.6	7,263.3
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.96%</b>	<b>(0.11%)</b>	<b>(0.52%)</b>	<b>3.07%</b>	<b>3.48%</b>

## 【Hokuriku bank (+ Hokugin Corp.)】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A - B)	(A - C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	43.8	(4.7)	(6.7)	48.5	50.5
Doubtful	危険債権	81.2	(0.1)	(5.3)	81.4	86.5
Substandard	要管理債権	15.1	2.3	(7.5)	12.7	22.7
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>140.1</b>	<b>(2.5)</b>	<b>(19.6)</b>	<b>142.6</b>	<b>159.7</b>
Normal	正常債権	4,195.3	(130.2)	(76.4)	4,325.6	4,271.8
Total	(2) 合計 (総与信)	4,335.4	(132.8)	(96.0)	4,468.2	4,431.5
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>3.23%</b>	<b>0.04%</b>	<b>(0.37%)</b>	<b>3.19%</b>	<b>3.60%</b>

## 【Hokkaido bank】

(Billions of yen)

	(Japanese)	As of Sep.30, 2009			As of Mar.31, 2009	As of Sep.30, 2008
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt	破産更生債権等	15.6	(5.9)	(1.9)	21.5	17.6
Doubtful	危険債権	58.0	(0.8)	0.1	58.9	57.9
Substandard	要管理債権	0.9	(3.5)	(17.0)	4.4	18.0
<b>Non Performing Loan</b>	(1) 小計 (金融再生法開示債権)	<b>74.5</b>	<b>(10.3)</b>	<b>(18.9)</b>	<b>84.8</b>	<b>93.5</b>
Normal	正常債権	2,822.5	(23.0)	84.0	2,845.6	2,738.4
Total	(2) 合計 (総与信)	2,897.0	(33.4)	65.0	2,930.4	2,831.9
<b>NPL ratio</b>	(1)/(2) 開示債権比率	<b>2.57%</b>	<b>(0.32%)</b>	<b>(0.72%)</b>	<b>2.89%</b>	<b>3.29%</b>

## 5. Forecast

### (1) Earnings forecast

(Billions of yen)

	(Japanese)	【FG (consolidated)】 Forecast for FY 2009		
		Full year		Change from FY 2008
		Interim results	Forecast	
Ordinary income	経常収益	114.3	<b>225.0</b>	(14.6)
Ordinary profits	経常利益	13.3	<b>35.0</b>	13.6
Net income	当期純利益	5.7	<b>18.0</b>	(19.0)

(Billions of yen)

	(Japanese)	【Total of two banks】 Forecast for FY 2009								
		Full year			Hokuriku bank			Hokkaido bank		
		Interim results	Forecast	Change from FY 2008	Full year		Change from FY 2008	Full year		Change from FY 2008
					Interim results	Forecast		Interim results	Forecast	
Ordinary Income	経常収益	104.4	<b>205.0</b>	(13.5)	57.5	<b>115.0</b>	(9.2)	46.9	<b>90.0</b>	(4.3)
Core gross business profits	コア業務粗利益	79.6	<b>162.0</b>	(6.3)	45.3	<b>91.0</b>	(3.7)	34.2	<b>71.0</b>	(2.5)
General and administrative expenses	経費	(47.1)	<b>(94.0)</b>	(2.4)	(25.8)	<b>(52.0)</b>	(0.6)	(21.3)	<b>(42.0)</b>	(1.7)
Core net business profits	コア業務純益	32.4	<b>68.0</b>	(8.8)	19.5	<b>39.0</b>	(4.4)	12.9	<b>29.0</b>	(4.3)
Total credit costs	与信費用	(16.8)	<b>(27.0)</b>	8.5	(7.0)	<b>(14.0)</b>	7.4	(9.7)	<b>(13.0)</b>	1.0
Ordinary profits	経常利益	14.2	<b>37.0</b>	15.6	9.8	<b>21.0</b>	12.1	4.3	<b>16.0</b>	3.4
Net income	当期純利益	11.4	<b>25.0</b>	(12.9)	7.5	<b>15.0</b>	(11.4)	3.8	<b>10.0</b>	(1.4)

### (2) Dividends forecast

	(Japanese)	Annual			
		Interim (results)	Year-end (forecast)	(forecast)	Change from FY 2008
Dividend per common share	普通株式	¥0.00	¥3.00	<b>¥3.00</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)

3.00%

## II. Financial Statements

【Hokuhoku Financial Group, Inc. (Consolidated)】

### Consolidated Balance Sheets (Unaudited)

		<i>Millions of yen</i>			
		As of September 30, 2009	As of September 30, 2008	Increase (Decrease)	As of March 31, 2009
		(A)	(B)	(A)-(B)	
<b>(Assets)</b>	(資産の部)				
Cash and due from banks	現金預け金	395,992	342,600	53,392	412,377
Call loans and bills bought	コールローン及び買入手形	90,071	22,071	67,999	60,726
Monetary claims bought	買入金銭債権	141,063	167,228	(26,164)	154,830
Trading assets	特定取引資産	9,030	7,705	1,324	8,719
Money held in trust	金銭の信託	4,421	5,888	(1,466)	4,751
Securities	有価証券	1,761,745	1,693,487	68,257	1,673,591
Loans and bills discounted	貸出金	6,983,518	6,981,048	2,469	7,133,148
Foreign exchanges	外国為替	9,788	16,939	(7,151)	13,381
Other assets	その他資産	256,122	199,323	56,798	182,963
Tangible fixed assets	有形固定資産	111,669	110,291	1,378	111,642
Intangible fixed assets	無形固定資産	38,726	40,540	(1,814)	39,902
Deferred tax assets	繰延税金資産	76,891	96,054	(19,162)	93,391
Customers' liabilities for acceptances and guarantees	支払承諾見返	126,561	155,304	(28,743)	135,055
Allowance for loan losses	貸倒引当金	(92,662)	(98,464)	5,801	(95,397)
<b>Total assets</b>	<b>資産の部合計</b>	<b>9,912,941</b>	<b>9,740,021</b>	<b>172,920</b>	<b>9,929,086</b>
<b>(Liabilities)</b>	(負債の部)				
Deposits	預金	8,770,418	8,487,515	282,902	8,590,573
Negotiable certificates of deposit	譲渡性預金	111,565	98,493	13,071	70,965
Call money and bills sold	コールマネー及び売渡手形	44,000	180,000	(136,000)	10,000
Trading liabilities	特定取引負債	2,630	927	1,703	2,263
Borrowed money	借入金	190,189	122,911	67,278	395,559
Foreign exchanges	外国為替	98	187	(88)	55
Bonds payable	社債	79,500	66,500	13,000	64,500
Other liabilities	その他負債	169,297	157,862	11,434	196,678
Provision for employee retirement benefits	退職給付引当金	6,864	11,198	(4,333)	8,960
Reserve for contingent loss	偶発損失引当金	1,968	1,195	773	1,558
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,815	2,388	(572)	2,196
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,970	9,054	(83)	9,054
Acceptances and guarantees	支払承諾	126,561	155,304	(28,743)	135,055
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>9,513,881</b>	<b>9,293,539</b>	<b>220,342</b>	<b>9,487,421</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	153,194	223,115	(69,920)	223,098
Retained earnings	利益剰余金	157,466	158,647	(1,181)	156,942
Treasury stock	自己株式	(482)	(468)	(14)	(470)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>381,072</b>	<b>452,189</b>	<b>(71,116)</b>	<b>450,466</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	8,468	(15,230)	23,698	(18,341)
Deferred gains or losses on hedges	繰延ヘッジ損益	(18)	(11)	(7)	(45)
Revaluation reserve for land	土地再評価差額金	8,785	8,909	(123)	8,908
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>17,234</b>	<b>(6,333)</b>	<b>23,568</b>	<b>(9,478)</b>
Minority interests	少数株主持分	751	625	126	676
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>399,059</b>	<b>446,481</b>	<b>(47,422)</b>	<b>441,664</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>9,912,941</b>	<b>9,740,021</b>	<b>172,920</b>	<b>9,929,086</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, 2009	For the six months ended September 30, 2008	Increase (Decrease)	For the fiscal year ended March 31, 2009
		(A)	(B)	(A)-(B)	
<b>Ordinary income</b>	經常収益	<b>114,346</b>	123,810	(9,463)	239,648
Interest income	資金運用収益	77,726	82,425	(4,699)	164,295
(Interest on loans and discounts)	(貸出金利息)	66,360	70,275	(3,914)	140,596
(Interest and dividends on securities)	(有価証券利息配当金)	9,240	9,543	(302)	19,280
Fees and commissions	役務取引等収益	20,174	21,804	(1,630)	41,017
Trading income	特定取引収益	890	941	(51)	1,633
Other ordinary income	その他業務収益	13,823	16,815	(2,991)	29,345
Other income	その他經常収益	1,732	1,822	(90)	3,357
<b>Ordinary expenses</b>	經常費用	<b>100,994</b>	104,149	(3,155)	218,249
Interest expenses	資金調達費用	12,397	16,089	(3,691)	30,536
(Interest on deposits)	(預金利息)	10,004	13,322	(3,318)	25,157
Fees and commissions payments	役務取引等費用	5,968	5,616	352	11,547
Other ordinary expenses	その他業務費用	7,980	9,553	(1,572)	18,837
General and administrative expenses	営業経費	52,920	50,196	2,723	100,622
Other expenses	その他經常費用	21,727	22,694	(967)	56,705
<b>Ordinary profits</b>	經常利益	<b>13,352</b>	19,660	(6,308)	21,399
<b>Extraordinary income</b>	特別利益	<b>40</b>	38	1	2,517
Gain on disposal of fixed assets	固定資産処分益	8	1	6	1
Recoveries of written-off claims	償却債権取立益	30	37	(6)	113
Other	その他の特別利益	1	—	1	2,402
<b>Extraordinary loss</b>	特別損失	<b>1,190</b>	235	954	1,593
Loss on disposal of fixed assets	固定資産処分損	421	229	192	1,572
Impairment loss	減損損失	317	4	313	14
loss on contribution of securities to retirement benefit trust	退職給付信託設定損	445	—	445	—
Other	その他の特別損失	5	1	3	6
<b>Income before income taxes and minority interests</b>	税金等調整前中間(当期)純利益	<b>12,201</b>	19,463	(7,261)	22,323
Income taxes-current	法人税、住民税及び事業税	4,382	7,881	(3,499)	8,516
Refund of income taxes for prior periods	過年度法人税等戻入額	(104)	—	(104)	—
Income taxes-deferred	法人税等調整額	2,079	(25,995)	28,075	(23,315)
Total income taxes	法人税等合計	6,357	(18,113)	24,471	(14,798)
Minority interests in net income	少数株主利益	70	37	33	87
<b>Net income</b>	中間(当期)純利益	<b>5,773</b>	37,539	(31,766)	37,034

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

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

		<i>Millions of yen</i>		
		For the six months ended September 30,2009	For the six months ended September 30,2008	For the fiscal year ended March 31,2009
<b>Shareholders' equity:</b>	株主資本			
<b>Capital stock</b>	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
<b>Capital surplus</b>	資本剰余金			
Balance at the end of the previous period	前期末残高	223,098	253,234	253,234
Changes of items during the period	期中変動額			
Disposal of treasury stock	自己株式の処分	(1)	(8)	(25)
Retirement of treasury stock	自己株式の消却	(69,903)	(30,110)	(30,110)
Total changes of items during the period	期中変動額合計	(69,904)	(30,119)	(30,135)
Balance at the end of current period	当期末残高	153,194	223,115	223,098
<b>Retained earnings</b>	利益剰余金			
Balance at the end of the previous period	前期末残高	156,942	125,950	125,950
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	(5,372)	(4,851)	(6,053)
Net income	純利益	5,773	37,539	37,034
Reversal of revaluation reserve for land	土地再評価差額金の取崩	122	9	10
Total changes of items during the period	期中変動額合計	523	32,697	30,992
Balance at the end of current period	当期末残高	157,466	158,647	156,942
<b>Treasury stock</b>	自己株式			
Balance at the end of the previous period	前期末残高	(470)	(421)	(421)
Changes of items during the period	期中変動額			
Purchase of treasury stock	自己株式の取得	(69,918)	(30,192)	(30,232)
Disposal of treasury stock	自己株式の処分	2	35	72
Retirement of treasury stock	自己株式の消却	69,903	30,110	30,110
Total changes of items during the period	期中変動額合計	(12)	(46)	(48)
Balance at the end of current period	当期末残高	(482)	(468)	(470)
<b>Total shareholders' equity</b>	株主資本合計			
Balance at the end of the previous period	前期末残高	450,466	449,658	449,658
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	(5,372)	(4,851)	(6,053)
Net income	純利益	5,773	37,539	37,034
Purchase of treasury stock	自己株式の取得	(69,918)	(30,192)	(30,232)
Disposal of treasury stock	自己株式の処分	1	26	47
Reversal of revaluation reserve for land	土地再評価差額金の取崩	122	9	10
Total changes of items during the period	期中変動額合計	(69,393)	2,531	807
Balance at the end of current period	当期末残高	381,072	452,189	450,466

		<i>Millions of yen</i>		
		<b>For the six months ended September 30,2009</b>	For the six months ended September 30,2008	For the fiscal year ended March 31,2009
<b>Valuation and translation adjustments:</b>	評価・換算差額等			
<b>Valuation difference on available-for-sale securities</b>	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	<b>(18,341)</b>	(4,722)	(4,722)
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	<b>26,809</b>	(10,507)	(13,618)
Total changes of items during the period	期中変動額合計	<b>26,809</b>	(10,507)	(13,618)
Balance at the end of current period	当期末残高	<b>8,468</b>	(15,230)	(18,341)
<b>Deferred gains or losses on hedges</b>	繰延ヘッジ損益			
Balance at the end of the previous period	前期末残高	<b>(45)</b>	(16)	(16)
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	<b>26</b>	4	(28)
Total changes of items during the period	期中変動額合計	<b>26</b>	4	(28)
Balance at the end of current period	当期末残高	<b>(18)</b>	(11)	(45)
<b>Revaluation reserve for land</b>	土地再評価差額金			
Balance at the end of the previous period	前期末残高	<b>8,908</b>	8,918	8,918
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	<b>(122)</b>	(9)	(10)
Total changes of items during the period	期中変動額合計	<b>(122)</b>	(9)	(10)
Balance at the end of current period	当期末残高	<b>8,785</b>	8,909	8,908
<b>Total valuation difference on available-for-sale securities</b>	評価・換算差額等合計			
Balance at the end of the previous period	前期末残高	<b>(9,478)</b>	4,179	4,179
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	<b>26,712</b>	(10,512)	(13,657)
Total changes of items during the period	期中変動額合計	<b>26,712</b>	(10,512)	(13,657)
Balance at the end of current period	当期末残高	<b>17,234</b>	(6,333)	(9,478)
<b>Minority interests</b>	少数株主持分			
Balance at the end of the previous period	前期末残高	<b>676</b>	590	590
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	<b>74</b>	34	86
Total changes of items during the period	期中変動額合計	<b>74</b>	34	86
Balance at the end of current period	当期末残高	<b>751</b>	625	676
<b>Total net assets</b>	純資産合計			
Balance at the end of the previous period	前期末残高	<b>441,664</b>	454,428	454,428
Changes of items during the period	期中変動額			
Cash dividends	剰余金の配当	<b>(5,372)</b>	(4,851)	(6,053)
Net income	純利益	<b>5,773</b>	37,539	37,034
Purchase of treasury stock	自己株式の取得	<b>(69,918)</b>	(30,192)	(30,232)
Disposal of treasury stock	自己株式の処分	<b>1</b>	26	47
Reversal of revaluation reserve for land	土地再評価差額金の取崩	<b>122</b>	9	10
Net changes of items other than shareholders' equity	株主資本以外の項目の変動	<b>26,787</b>	(10,477)	(13,571)
Total changes of items during the period	期中変動額合計	<b>(42,605)</b>	(7,946)	(12,763)
Balance at the end of current period	当期末残高	<b>399,059</b>	446,481	441,664



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

## Consolidated Statements of Cash Flows (Unaudited)

					<i>Millions of yen</i>
		For the six months ended September 30, 2009	For the six months ended September 30, 2008	Increase (Decrease)	For the fiscal year ended March 31, 2009
<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	12,201	19,463	(7,261)	22,323
Depreciation	減価償却費	3,889	3,352	536	7,135
Impairment loss	減損損失	317	4	313	14
Amortization of goodwill	のれん償却額	1,202	1,210	(7)	2,420
Equity in losses(gains) of affiliates	持分法による投資損益(△)	28	14	13	(3)
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	(2,734)	(4,705)	1,970	(7,772)
Increase (decrease) in reserve for contingent loss	偶発損失引当金の増減(△)額	409	595	(186)	959
Increase (decrease) in provision for retirement benefits	退職給付引当金の増減(△)額	(2,095)	146	(2,241)	(2,091)
Increase (decrease) in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	(380)	(388)	7	(580)
Interest income	資金運用収益	(77,726)	(82,425)	4,699	(164,295)
Interest expenses	資金調達費用	12,397	16,089	(3,691)	30,536
Losses (gains) on securities	有価証券関係損益(△)	(1,160)	5,314	(6,474)	18,210
Losses (gains) on money held in trust	金銭の信託の運用損益(△)	(24)	93	(117)	124
Losses (gains) on foreign exchange	為替差損益(△)	314	(175)	490	41
Losses (gains) on sales of fixed assets	固定資産処分損益(△)	413	228	185	1,570
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	(310)	246	(556)	(767)
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	367	(636)	1,003	699
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	149,630	(109,664)	259,295	(261,765)
Net increase (decrease) in deposits	預金の純増減(△)	179,844	146,683	33,160	249,742
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	40,599	3,700	36,899	(23,828)
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(△)	(235,369)	(110,851)	(124,517)	149,796
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	38,529	(11,705)	50,234	(46,560)
Net decrease (increase) in call loans, and others	コールローン等の純増(△)減	(15,577)	78,120	(93,697)	51,862
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	34,000	140,000	(106,000)	(30,000)
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)	6,492	(6,492)
Net decrease (increase) in foreign exchanges (assets)	外国為替(資産)の純増(△)減	3,592	(2,910)	6,503	647
Net increase (decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	43	(83)	126	(214)
Interest income-cash basis	資金運用による収入	68,583	72,477	(3,894)	144,010
Interest expenses-cash basis	資金調達による支出	(8,957)	(11,514)	2,556	(22,680)
Other, net	その他	(97,021)	(18,001)	(79,020)	37,048
<b>Subtotal</b>	小計	<b>105,006</b>	<b>128,185</b>	<b>(23,178)</b>	<b>150,091</b>
Income taxes paid	法人税等の支払額	(7,324)	(422)	(6,901)	(794)
<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>97,682</b>	<b>127,763</b>	<b>(30,080)</b>	<b>149,296</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	(997,444)	(446,145)	(551,299)	(1,013,105)
Proceeds from sales of securities	有価証券の売却による収入	785,176	246,303	538,873	669,250
Proceeds from redemption of securities	有価証券の償還による収入	163,366	141,583	21,783	288,450
Proceeds from sales of money held in trust	金銭の信託の減少による収入	500	1,500	(1,000)	2,600
Proceeds from fund management	投資活動としての資金運用による収入	9,264	9,556	(291)	19,302
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,339)	(3,443)	104	(12,128)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	54	61	(7)	2,951
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,131)	(601)	(529)	(2,267)
<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>(43,553)</b>	<b>(51,185)</b>	<b>7,631</b>	<b>(44,945)</b>
<b>III. Cash flows from financing activities:</b>	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	30,000	8,000	22,000	20,000
Proceed from issuance of subordinated bonds	劣後特約付社債の発行による収入	15,000	—	15,000	—
Repayment of subordinated bonds	劣後特約付社債の償還による支出	—	—	—	(2,000)
Expenditures for fund procurement	財務活動としての資金調達による支出	(1,665)	(1,497)	(167)	(3,081)
Dividends paid	配当金の支払額	(5,372)	(4,851)	(520)	(6,053)
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	(69,918)	(30,192)	(39,725)	(30,232)
Proceeds from sales of treasury stock	自己株式の売却による収入	1	26	(24)	47
<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>(31,955)</b>	<b>(28,516)</b>	<b>(3,438)</b>	<b>(21,319)</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>(28)</b>	<b>6</b>	<b>(34)</b>	<b>(41)</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>22,144</b>	<b>48,067</b>	<b>(25,922)</b>	<b>82,989</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>248,324</b>	<b>165,335</b>	<b>82,989</b>	<b>165,335</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>270,469</b>	<b>213,402</b>	<b>57,066</b>	<b>248,324</b>

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

## Balance Sheets (Unaudited)

Millions of yen

		As of September 30, 2009	As of September 30, 2008	As of March 31, 2009
<b>(Assets)</b>	<b>(資産の部)</b>			
Cash and due from banks	現金預け金	278,214	249,931	293,653
Call loans and bills bought	コールローン及び買入手形	38,266	2,071	20,726
Monetary claims bought	買入金銭債権	140,899	167,142	154,750
Trading assets	特定取引資産	6,740	5,327	6,589
Securities	有価証券	858,419	833,777	858,854
Loans and bills discounted	貸出金	4,172,649	4,232,823	4,290,055
Foreign exchanges	外国為替	5,689	10,847	6,649
Other assets	その他資産	85,045	75,246	73,920
Tangible fixed assets	有形固定資産	68,642	65,803	68,573
Intangible fixed assets	無形固定資産	3,358	3,208	3,175
Deferred tax assets	繰延税金資産	54,261	66,923	66,126
Customers' liabilities for acceptances and guarantees	支払承諾見返	75,386	89,605	81,703
Allowance for loan losses	貸倒引当金	(44,855)	(47,611)	(49,391)
Allowance for investment losses	投資損失引当金	(1,057)	(57)	(1,035)
<b>Total assets</b>	<b>資産の部合計</b>	<b>5,741,662</b>	<b>5,755,040</b>	<b>5,874,352</b>
<b>(Liabilities)</b>	<b>(負債の部)</b>			
Deposits	預金	5,079,564	4,962,630	5,040,041
Negotiable certificates of deposit	譲渡性預金	76,246	53,498	52,515
Call money and bills sold	コールマネー及び売渡手形	44,000	180,000	10,000
Trading liabilities	特定取引負債	2,630	927	2,263
Borrowed money	借入金	169,034	139,028	360,040
Foreign exchanges	外国為替	75	161	35
Other liabilities	その他負債	72,054	72,521	83,200
Income taxes payable	未払法人税等	139	1,780	740
Lease obligations	リース債務	165	119	156
Other	その他の負債	71,749	70,621	82,303
Provision for retirement benefits	退職給付引当金	905	354	584
Reserve for contingent loss	偶発損失引当金	1,338	673	977
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,373	1,805	1,643
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,970	9,054	9,054
Acceptances and guarantees	支払承諾	75,386	89,605	81,703
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,531,582</b>	<b>5,510,261</b>	<b>5,642,059</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
Legal capital surplus	資本準備金	14,998	14,998	14,998
Retained earnings	利益剰余金	82,843	101,210	75,571
Legal retained earnings	利益準備金	4,433	3,566	4,345
Other retained earnings	その他利益剰余金	78,410	97,643	71,226
Retained earnings brought forward	繰越利益剰余金	78,410	97,643	71,226
Treasury stock	自己株式	(44,322)	(18,050)	—
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>193,929</b>	<b>238,568</b>	<b>230,980</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	7,384	(2,687)	(7,550)
Deferred gains or losses on hedges	繰延ヘッジ損益	(18)	(11)	(45)
Revaluation reserve for land	土地再評価差額金	8,785	8,909	8,908
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>16,151</b>	<b>6,210</b>	<b>1,312</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>210,080</b>	<b>244,779</b>	<b>232,293</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>5,741,662</b>	<b>5,755,040</b>	<b>5,874,352</b>

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

## Statements of Income (Unaudited)

		<i>Millions of yen</i>		
		As of September 30, 2009	As of September 30, 2008	As of March 31, 2009
<b>Ordinary income</b>	經常収益	<b>57,502</b>	65,350	124,270
Interest income	資金運用収益	<b>44,358</b>	47,751	94,228
(Interest on loans and discounts)	(貸出金利息)	<b>37,662</b>	40,723	80,872
(Interest and dividends on securities)	(有価証券利息配当金)	<b>4,721</b>	4,863	9,664
Fees and commissions	役務取引等収益	<b>10,326</b>	11,515	20,892
Trading income	特定取引収益	<b>820</b>	909	1,534
Other ordinary income	その他業務収益	<b>1,077</b>	3,889	5,351
Other income	その他經常収益	<b>919</b>	1,283	2,262
<b>Ordinary expenses</b>	經常費用	<b>47,651</b>	55,744	115,466
Interest expenses	資金調達費用	<b>7,783</b>	10,230	19,465
(Interest on deposits)	(預金利息)	<b>6,185</b>	8,088	15,445
Fees and commissions payments	役務取引等費用	<b>3,359</b>	3,285	6,571
Other ordinary expenses	その他業務費用	<b>595</b>	1,168	2,316
General and administrative expenses	営業経費	<b>27,489</b>	26,602	53,110
Other expenses	その他經常費用	<b>8,422</b>	14,458	34,002
<b>Ordinary profits</b>	經常利益	<b>9,850</b>	9,605	8,803
<b>Extraordinary income</b>	特別利益	<b>3,037</b>	10	43
<b>Extraordinary loss</b>	特別損失	<b>587</b>	137	1,261
<b>Income before income taxes</b>	税引前中間(当期)純利益	<b>12,300</b>	9,477	7,586
Income taxes-current	法人税、住民税及び事業税	<b>45</b>	1,704	745
Refund of income taxes for prior periods	過年度法人税等戻入額	<b>(104)</b>	—	—
Income taxes-deferred	法人税等調整額	<b>4,773</b>	(22,358)	(19,595)
Total income taxes	法人税等合計	<b>4,713</b>	(20,654)	(18,850)
<b>Net income</b>	中間(当期)純利益	<b>7,587</b>	30,132	26,436

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

## Balance Sheets (Unaudited)

Millions of yen

		As of September 30, 2009	As of September 30, 2008	As of March 31, 2009
<b>(Assets)</b>	(資産の部)			
Cash and due from banks	現金預け金	116,659	91,811	117,569
Call loans and bills bought	コールローン及び買入手形	51,804	20,000	40,000
Monetary claims bought	買入金銭債権	—	0	—
Trading account securities	商品有価証券	2,290	2,378	2,130
Money held in trust	金銭の信託	4,421	5,888	4,751
Securities	有価証券	929,191	912,099	866,202
Loans and bills discounted	貸出金	2,828,903	2,760,344	2,863,495
Foreign exchanges	外国為替	4,099	6,091	6,732
Other assets	その他資産	128,853	80,387	66,212
Tangible fixed assets	有形固定資産	32,280	28,429	31,510
Intangible fixed assets	無形固定資産	3,289	2,831	3,418
Deferred tax assets	繰延税金資産	22,847	29,959	28,038
Customers' liabilities for acceptances and guarantees	支払承諾見返	28,989	30,020	25,409
Allowance for loan losses	貸倒引当金	(31,308)	(33,404)	(29,431)
<b>Total assets</b>	<b>資産の部合計</b>	<b>4,122,321</b>	<b>3,936,839</b>	<b>4,026,037</b>
<b>(Liabilities)</b>	(負債の部)			
Deposits	預金	3,739,163	3,589,187	3,631,469
Negotiable certificates of deposit	譲渡性預金	35,318	44,994	18,450
Borrowed money	借入金	84,200	48,000	98,300
Foreign exchanges	外国為替	22	25	19
Bonds payable	社債	15,000	—	—
Other liabilities	その他負債	68,122	57,895	84,899
Income taxes payable	未払法人税等	3,979	5,561	6,827
Lease obligations	リース債務	601	200	338
Other	その他の負債	63,540	52,133	77,733
Provision for retirement benefits	退職給付引当金	5,638	10,475	8,068
Reserve for contingent loss	偶発損失引当金	630	521	581
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	442	583	553
Acceptances and guarantees	支払承諾	28,989	30,020	25,409
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,977,527</b>	<b>3,781,704</b>	<b>3,867,751</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
Legal capital surplus	資本準備金	16,795	16,795	16,795
Retained earnings	利益剰余金	55,267	64,126	52,467
Legal retained earnings	利益準備金	4,158	3,524	3,953
Other retained earnings	その他利益剰余金	51,109	60,601	48,513
Retained earnings brought forward	繰越利益剰余金	51,109	60,601	48,513
Treasury stock	自己株式	(26,523)	(13,230)	—
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>139,063</b>	<b>161,215</b>	<b>162,786</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	5,730	(6,079)	(4,500)
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>5,730</b>	<b>(6,079)</b>	<b>(4,500)</b>
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>144,794</b>	<b>155,135</b>	<b>158,285</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>4,122,321</b>	<b>3,936,839</b>	<b>4,026,037</b>

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

## Statements of Income (Unaudited)

Millions of yen

		As of September 30, 2009	As of September 30, 2008	As of March 31, 2009
<b>Ordinary income</b>	經常収益	<b>46,923</b>	47,736	94,304
Interest income	資金運用収益	<b>33,395</b>	34,540	69,844
(Interest on loans and discounts)	(貸出金利息)	<b>28,548</b>	29,321	59,272
(Interest and dividends on securities)	(有価証券利息配当金)	<b>4,696</b>	4,776	9,847
Fees and commissions	役務取引等収益	<b>7,819</b>	8,413	16,057
Other ordinary income	その他業務収益	<b>4,911</b>	4,238	7,411
Other income	その他經常収益	<b>796</b>	543	991
<b>Ordinary expenses</b>	經常費用	<b>42,550</b>	37,912	81,798
Interest expenses	資金調達費用	<b>4,643</b>	5,919	11,175
(Interest on deposits)	(預金利息)	<b>3,858</b>	5,307	9,842
Fees and commissions payments	役務取引等費用	<b>3,418</b>	3,250	6,573
Other ordinary expenses	その他業務費用	<b>1,475</b>	1,672	3,441
General and administrative expenses	営業経費	<b>22,228</b>	20,334	41,120
Other expenses	その他經常費用	<b>10,783</b>	6,734	19,487
<b>Ordinary profits</b>	經常利益	<b>4,373</b>	9,823	12,505
<b>Extraordinary income</b>	特別利益	<b>1,377</b>	2	2,616
<b>Extraordinary loss</b>	特別損失	<b>73</b>	90	274
<b>Income before income taxes</b>	税引前中間(当期)純利益	<b>5,677</b>	9,735	14,848
Income taxes-current	法人税、住民税及び事業税	<b>3,771</b>	5,484	6,879
Income taxes-deferred	法人税等調整額	<b>(1,917)</b>	(3,496)	(3,496)
Total income taxes	法人税等合計	<b>1,853</b>	1,988	3,383
<b>Net income</b>	中間(当期)純利益	<b>3,823</b>	7,747	11,464

### III. Summary of Interim Financial Results

#### 1. Income Analysis

##### 【Hokuhoku FG (consolidated)】

		For the six months ended		(Millions of yen)
		Sep.30, 2009	change	Sep.30, 2008
		(A)	(A - B)	(B)
		(Japanese)		
Consolidated gross business profits	連結粗利益	86,267	(4,461)	90,728
Net interest income	資金利益	65,328	(1,007)	66,336
Net fees and commissions	役務取引等利益	14,205	(1,982)	16,188
Net trading income	特定取引利益	890	(51)	941
Net other income	その他業務利益	5,842	(1,419)	7,261
General and administrative expenses	営業経費	(52,920)	(2,723)	(50,196)
Amortization of goodwill	うちのれん償却	(1,202)	7	(1,210)
Total credit costs	不良債権処理額	(19,187)	(1,711)	(17,476)
Written-off of loans	うち貸出金償却	(431)	(182)	(249)
Provision of allowance for loan losses	うち貸倒引当金繰入額	(17,349)	(1,603)	(15,746)
Other credit costs	うちその他不良債権処理額	(1,406)	74	(1,480)
Net gains (losses) related to stocks	株式等損益	(960)	2,730	(3,690)
Other non-recurring gains (losses)	その他臨時損益	153	(141)	295
Ordinary profits	経常利益	13,352	(6,308)	19,660
Net extraordinary gains (losses)	特別損益	(1,150)	(953)	(197)
Income before income taxes	税金等調整前中間純利益	12,201	(7,261)	19,463
Income taxes-current	法人税、住民税及び事業税	(4,277)	3,604	(7,881)
Income taxes-deferred	法人税等調整額	(2,079)	(28,075)	25,995
Minority interests in income	少数株主利益	(70)	(33)	(37)
Interim net income	中間純利益	5,773	(31,766)	37,539

\* 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)	37,142	(5,948)	43,091
Consolidated core net business profits	連結コア業務純益	35,021	(9,693)	44,715

\* 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	14	(1)	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, 2009	change (A - B)	Sep.30, 2008
		(A)		(B)
Gross business profits	業務粗利益	44,843	(4,538)	49,382
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	45,342	(4,528)	49,870
Domestic gross business profits	国内業務粗利益	43,730	(3,684)	47,414
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	44,229	(2,800)	47,029
Net interest income	資金利益	36,383	(647)	37,030
Net fees and commissions	役務取引等利益	6,789	(1,198)	7,988
Net trading income	特定取引利益	814	(68)	882
Net other income	その他業務利益	(257)	(1,770)	1,512
Net gains (losses) related to bonds	国債等債券関係損益	(499)	(883)	384
International gross business profits	国際業務粗利益	1,113	(854)	1,967
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	1,113	(1,727)	2,841
Net interest income	資金利益	191	(298)	489
Net fees and commissions	役務取引等利益	176	(65)	242
Net trading income	特定取引利益	5	(21)	27
Net other income	その他業務利益	739	(468)	1,207
Net gains (losses) related to bonds	国債等債券関係損益	—	873	(873)
General and administrative expenses	経費(臨時処理分を除く)	(25,824)	(100)	(25,724)
Personnel expenses	人件費	(12,982)	(810)	(12,172)
Non-personnel expenses	物件費	(11,658)	612	(12,270)
Taxes	税金	(1,183)	97	(1,280)
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)	19,018	(4,639)	23,658
(Reference) Excluding net gains (losses) related to bonds	(参考) 除く国債等債券関係損益	19,517	(4,629)	24,146
Reversal (provision) of general allowance for loan losses①	一般貸倒引当金繰入①	(1,273)	(2,029)	755
Net business profits	業務純益	17,745	(6,669)	24,414
Net gains (losses) related to bonds	国債等債券関係損益	(499)	(10)	(488)
Net non-recurring gains (losses)	臨時損益	(7,894)	6,914	(14,808)
Credit related costs②	不良債権処理額②	(5,764)	5,500	(11,265)
(Reference) Total credit costs①+②	(参考) 与信費用①+②	(7,038)	3,471	(10,509)
Net gains (losses) related to stocks	株式等損益	(725)	2,641	(3,366)
Gains on sales of stocks and other securities	株式等売却益	345	42	302
Losses on sales of stocks and other securities	株式等売却損	(16)	(16)	(0)
Losses on devaluation of stocks and other securities	株式等償却	(1,054)	2,615	(3,669)
Ordinary profits	経常利益	9,850	245	9,605
Net extraordinary gains (losses)	特別損益	2,450	2,577	(127)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(356)	(224)	(131)
Gain on disposal of noncurrent assets	固定資産処分益	—	(1)	1
Loss on disposal of noncurrent assets	固定資産処分損	(356)	(223)	(133)
Impairment loss	減損損失	(209)	(204)	(4)
Gain 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	12,300	2,823	9,477
Income taxes-current	法人税、住民税及び事業税	59	1,763	(1,704)
Income taxes-deferred	法人税等調整額	(4,773)	(27,131)	22,358
Interim net income	中間純利益	7,587	(22,545)	30,132

## 【Hokkaido Bank (Non-consolidated)】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2009	change (A - B)	Sep.30, 2008
		(A)		(B)
Gross business profits	業務粗利益	36,593	233	36,359
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	34,271	(3,231)	37,502
Domestic gross business profits	国内業務粗利益	34,833	174	34,658
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	32,536	(2,580)	35,116
Net interest income	資金利益	28,573	258	28,314
Net fees and commissions	役務取引等利益	4,368	(755)	5,123
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	1,891	671	1,219
Net gains (losses) related to bonds	国債等債券関係損益	2,297	2,755	(458)
International gross business profits	国際業務粗利益	1,760	59	1,701
(Reference) Excluding net gains (losses) related to bonds	(除く国債等債券関係損益)	1,735	(650)	2,386
Net interest income	資金利益	183	(132)	315
Net fees and commissions	役務取引等利益	32	(6)	39
Net trading income	特定取引利益	—	—	—
Net other income	その他業務利益	1,544	198	1,346
Net gains (losses) related to bonds	国債等債券関係損益	25	710	(685)
General and administrative expenses	経費(臨時処理分を除く)	(21,307)	(1,429)	(19,877)
Personnel expenses	人件費	(8,600)	(247)	(8,353)
Non-personnel expenses	物件費	(11,336)	(1,149)	(10,186)
Taxes	税金	(1,369)	(32)	(1,337)
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)	15,286	(1,195)	16,481
(Reference) Excluding net gains (losses) related to bonds	(参考)除く国債等債券関係損益	12,964	(4,660)	17,624
Reversal (provision) of general allowance for loan losses①	一般貸倒引当金繰入①	(2,583)	(1,526)	(1,056)
Net business profits	業務純益	12,703	(2,722)	15,425
Net gains (losses) related to bonds	国債等債券関係損益	2,322	3,465	(1,143)
Net non-recurring gains (losses)	臨時損益	(8,330)	(2,728)	(5,601)
Credit related costs②	不良債権処理額②	(7,193)	(2,648)	(4,545)
(Reference) Total credit costs①+②	(参考)与信費用①+②	(9,776)	(4,175)	(5,601)
Net gains (losses) related to stocks	株式等損益	(209)	16	(226)
Gains on sales of stocks and other securities	株式等売却益	169	165	4
Losses on sales of stocks and other securities	株式等売却損	(10)	9	(19)
Losses on devaluation of stocks and other securities	株式等償却	(369)	(158)	(211)
Ordinary profits	経常利益	4,373	(5,450)	9,823
Net extraordinary gains (losses)	特別損益	1,303	1,391	(87)
Net gain (loss) on disposal of noncurrent assets	固定資産処分損益	(42)	47	(90)
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	(64)	25	(90)
Impairment loss	減損損失	(9)	(9)	—
Gain 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	5,677	(4,058)	9,735
Income taxes-current	法人税、住民税及び事業税	(3,771)	1,712	(5,484)
Income taxes-deferred	法人税等調整額	1,917	(1,578)	3,496
Interim net income	中間純利益	3,823	(3,924)	7,747



## 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, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008
(A)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,176.9	169.9	9,007.0	5,317.4	40.3	5,277.1	3,859.5	129.5	3,729.9
Loans and bills discounted	貸出金	6,952.4	93.8	6,858.6	4,118.2	(48.9)	4,167.2	2,834.2	142.8	2,691.4
Securities	有価証券	1,795.2	94.8	1,700.3	851.5	67.7	783.8	943.7	27.1	916.5
Interest-bearing liabilities	資金調達勘定	9,071.7	216.8	8,854.9	5,263.3	67.0	5,196.3	3,808.3	149.7	3,658.5
Deposits and NCD	預金(NCD含む)	8,842.2	280.9	8,561.3	5,105.5	164.4	4,941.1	3,736.7	116.4	3,620.2

【Total】

For the six months ended

(Billions of yen)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008
(A)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)
Interest-earning assets	資金運用勘定	9,270.3	164.3	9,105.9	5,392.9	31.0	5,361.9	3,877.4	133.3	3,744.0
Loans and bills discounted	貸出金	6,953.6	91.3	6,862.2	4,119.3	(51.4)	4,170.7	2,834.2	142.8	2,691.4
Securities	有価証券	1,863.9	69.6	1,794.2	884.5	52.4	832.0	979.4	17.1	962.2
Interest-bearing liabilities	資金調達勘定	9,148.7	211.4	8,937.2	5,329.1	59.5	5,269.5	3,819.5	151.9	3,667.6
Deposits and NCD	預金(NCD含む)	8,894.1	282.9	8,611.1	5,146.2	164.4	4,981.8	3,747.9	118.5	3,629.3

## 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, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008
(A)	(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	1.66	(0.11)	1.77	1.62	(0.12)	1.74	1.71	(0.11)	1.82
Loans and bills discounted (b)	貸出金利回り	1.89	(0.14)	2.03	1.82	(0.12)	1.94	2.00	(0.17)	2.17
Securities	有価証券利回り	0.98	0.00	0.98	1.03	0.01	1.02	0.94	(0.00)	0.94
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.26	(0.07)	1.33	1.21	(0.09)	1.30	1.33	(0.04)	1.37
Deposits and NCD (d)	預金等利回り	0.22	(0.08)	0.30	0.24	(0.07)	0.31	0.20	(0.09)	0.29
Expense ratio (e)	預金経費率	1.03	0.00	1.03	0.98	(0.02)	1.00	1.11	0.04	1.07
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.67	(0.05)	1.72	1.58	(0.04)	1.62	1.80	(0.07)	1.87
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.63	(0.06)	0.69	0.59	(0.02)	0.61	0.69	(0.11)	0.80
Interest rate spread (a)-(c)	総資金利鞘	0.39	(0.05)	0.44	0.41	(0.02)	0.43	0.38	(0.06)	0.44

【Total】

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008	Sep.30, 2009	(A-B)	Sep.30, 2008
(A)	(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	1.67	(0.13)	1.80	1.64	(0.13)	1.77	1.71	(0.13)	1.84
Loans and bills discounted (b)	貸出金利回り	1.89	(0.14)	2.03	1.82	(0.12)	1.94	2.00	(0.17)	2.17
Securities	有価証券利回り	1.00	(0.06)	1.06	1.06	(0.10)	1.16	0.95	(0.03)	0.98
Interest rate on interest-bearing liabilities (c) (including expenses)	資金調達原価	1.29	(0.08)	1.37	1.25	(0.10)	1.35	1.35	(0.05)	1.40
Deposits and NCD (d)	預金等利回り	0.22	(0.09)	0.31	0.24	(0.09)	0.33	0.20	(0.10)	0.30
Expense ratio (e)	預金経費率	1.05	0.00	1.05	0.99	(0.03)	1.02	1.13	0.04	1.09
Spread between loans and deposits rates(b)-(d)	預貸金直接利鞘	1.67	(0.04)	1.71	1.57	(0.04)	1.61	1.80	(0.07)	1.87
Spread between loans and deposits rates (including expenses) (b)-(d)-(e)	預貸金利鞘	0.61	(0.05)	0.66	0.57	(0.01)	0.58	0.66	(0.12)	0.78
Interest rate spread (a)-(c)	総資金利鞘	0.37	(0.05)	0.42	0.38	(0.03)	0.41	0.36	(0.07)	0.43

#### 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, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008	
(A)	(A-B)	(B)	(A)	(A-B)	(B)	(A)	(A-B)	(B)		
Core net business profits	コア業務純益	32,481	(9,289)	41,771	19,517	(4,629)	24,146	12,964	(4,660)	17,624
As per employee (in thousands of yen)	一人当たり(千円)	7,327	(2,391)	9,718	7,455	(2,126)	9,582	7,142	(2,770)	9,912
Net business profits	業務純益	30,448	(9,391)	39,839	17,745	(6,669)	24,414	12,703	(2,722)	15,425
As per employee (in thousands of yen)	一人当たり(千円)	6,868	(2,400)	9,269	6,778	(2,910)	9,688	6,999	(1,676)	8,675

#### 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, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008	
(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	24.59	(8.66)	33.25	20.81	(6.13)	26.94	34.74	(15.21)	49.95
Net business profits per common shareholders' equity	業務純益ベース	23.00	(8.65)	31.65	18.91	(8.33)	27.24	33.99	(9.34)	43.33
Net income per common shareholders' equity	中間純利益ベース	8.11	(21.93)	30.04	8.02	(25.72)	33.74	8.37	(11.86)	20.23

##### (2) OHR (Overhead Ratio)

For the six months ended

(%)

	(Japanese)	Total of two banks								
		Total of two banks			Hokuriku bank			Hokkaido bank		
		Sep.30, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008	
(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	59.20	7.01	52.19	56.95	5.37	51.58	62.17	9.17	53.00
Gross business profits basis	業務粗利益ベース	57.87	4.69	53.18	57.58	5.49	52.09	58.22	3.56	54.66

##### (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, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008		Sep.30, 2009	Sep.30, 2008	
(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	0.66	(0.22)	0.88	0.69	(0.17)	0.86	0.63	(0.27)	0.90
Net business profits on assets	業務純益ベース	0.62	(0.22)	0.84	0.63	(0.24)	0.87	0.62	(0.16)	0.78
Net income on assets	中間純利益ベース	0.23	(0.56)	0.79	0.26	(0.82)	1.08	0.18	(0.21)	0.39

## 6. Net Gains and Losses on Securities

### 【FG(consolidated)】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2009		Sep.30, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,120	3,744	(1,624)
Gains on sales	売却益	3,669	2,483	1,186
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	898	(176)	1,074
Losses on redemption	償還損	150	(428)	578
Losses on devaluation	償却	500	(656)	1,156
Net gains (losses) related to stocks and others	株式等損益	(960)	2,730	(3,690)
Gains on sales	売却益	549	244	305
Losses on sales	売却損	64	41	22
Losses on devaluation	償却	1,445	(2,526)	3,972

### 【Total of two banks】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2009		Sep.30, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	1,823	3,454	(1,631)
Gains on sales	売却益	3,477	2,283	1,194
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	898	(142)	1,040
Losses on redemption	償還損	255	(372)	628
Losses on devaluation	償却	500	(656)	1,156
Net gains (losses) related to stocks and others	株式等損益	(935)	2,657	(3,593)
Gains on sales	売却益	515	208	307
Losses on sales	売却損	26	7	19
Losses on devaluation	償却	1,424	(2,457)	3,881

### 【Hokuriku bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2009		Sep.30, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	(499)	(10)	(488)
Gains on sales	売却益	96	(583)	679
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	201	190	11
Losses on redemption	償還損	—	—	—
Losses on devaluation	償却	394	(762)	1,156
Net gains (losses) related to stocks and others	株式等損益	(725)	2,641	(3,366)
Gains on sales	売却益	345	42	302
Losses on sales	売却損	16	16	0
Losses on devaluation	償却	1,054	(2,615)	3,669

### 【Hokkaido bank】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2009		Sep.30, 2008
		(A)	(A-B)	(B)
Net gains (losses) related to bonds	国債等債券損益	2,322	3,465	(1,143)
Gains on sales	売却益	3,380	2,866	514
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	696	(332)	1,029
Losses on redemption	償還損	255	(372)	628
Losses on devaluation	償却	105	105	—
Net gains (losses) related to stocks and others	株式等損益	(209)	16	(226)
Gains on sales	売却益	169	165	4
Losses on sales	売却損	10	(9)	19
Losses on devaluation	償却	369	158	211

## 7. Valuation Difference on Securities

### (1) Valuation difference on securities

#### 【FG(consolidated)】

(Millions of yen)

	(Japanese)	As of Sep.30, 2009				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	277	1,356	529	252	(1,079)	468	1,548
Available-for-sale securities	その他有価証券	13,090	41,025	31,970	18,879	(27,934)	13,305	41,240
Stocks	株式	4,606	14,633	14,953	10,346	(10,026)	8,832	18,858
Bonds	債券	15,044	18,954	16,433	1,389	(3,910)	4,398	8,309
Other	その他	(6,560)	7,437	583	7,143	(13,997)	74	14,072
Total	合計	13,367	42,382	32,500	19,132	(29,014)	13,774	42,788
Stocks	株式	4,606	14,633	14,953	10,346	(10,026)	8,832	18,858
Bonds	債券	15,424	20,102	16,960	1,536	(4,677)	4,867	9,544
Other	その他	(6,663)	7,646	585	7,249	(14,310)	74	14,385

#### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30, 2009				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	230	1,319	483	252	(1,089)	459	1,548
Available-for-sale securities	その他有価証券	21,023	39,264	36,275	15,252	(18,241)	17,180	35,421
Stocks	株式	11,833	12,733	18,774	6,940	(899)	12,407	13,306
Bonds	債券	15,520	19,089	16,878	1,358	(3,569)	4,654	8,223
Other	その他	(6,330)	7,441	622	6,953	(13,772)	119	13,891
Total	合計	21,253	40,584	36,758	15,505	(19,330)	17,639	36,970
Stocks	株式	11,833	12,733	18,774	6,940	(899)	12,407	13,306
Bonds	債券	15,854	20,200	17,359	1,505	(4,345)	5,113	9,459
Other	その他	(6,434)	7,650	624	7,059	(14,084)	119	14,204

#### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2009				As of Mar.31, 2009		
		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	11,144	21,925	20,033	8,889	(10,780)	11,008	21,789
Stocks	株式	6,881	9,083	12,158	5,276	(2,202)	8,692	10,894
Bonds	債券	6,280	9,433	7,400	1,120	(3,153)	2,245	5,399
Other	その他	(2,017)	3,407	474	2,491	(5,425)	70	5,495
Total	合計	11,144	21,925	20,033	8,889	(10,780)	11,008	21,789
Stocks	株式	6,881	9,083	12,158	5,276	(2,202)	8,692	10,894
Bonds	債券	6,280	9,433	7,400	1,120	(3,153)	2,245	5,399
Other	その他	(2,017)	3,407	474	2,491	(5,425)	70	5,495

#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30, 2009				As of Mar.31, 2009		
		Valuation difference				Valuation difference		
		(a)	(a)-(b)	Gains	Losses	(b)	Gains	Losses
Bonds being held to maturity	満期保有目的	230	1,319	483	252	(1,089)	459	1,548
Available-for-sale securities	その他有価証券	9,878	17,339	16,242	6,363	(7,460)	6,171	13,632
Stocks	株式	4,952	3,650	6,616	1,663	1,302	3,715	2,412
Bonds	債券	9,239	9,655	9,477	237	(416)	2,408	2,824
Other	その他	(4,313)	4,033	148	4,461	(8,346)	48	8,395
Total	合計	10,109	18,659	16,725	6,615	(8,549)	6,630	15,180
Stocks	株式	4,952	3,650	6,616	1,663	1,302	3,715	2,412
Bonds	債券	9,574	10,766	9,959	384	(1,192)	2,867	4,059
Other	その他	(4,417)	4,242	149	4,567	(8,659)	48	8,708

**(2) Breakdown of securitization products(Total of two banks)**

(10億円)

(Billions of yen)

		Balance (as of September 30,2009) 21年9月末残高							
		Securitization products 証券化商品				(Unrealized losses) (評価損)			
				RMBS	CMBS	CDO	ABS		
Securities	有価証券	1,787.6	(▲0) 17.1	(▲0) 15.4		(▲0) 0.3	(+0) 1.4		
Japanese government bonds	国債	781.8	—	—	—	—	—	—	—
Japanese local government bonds	地方債	307.8	—	—	—	—	—	—	—
Japanese corporate bonds	社債	428.3	(+0) 4.4	(+0) *1 2.6	—	(▲0) 0.3	(+0) 1.4		
Stocks	株式	170.4	—	—	—	—	—	—	—
Foreign currency denominated securities	外国債券	59.2	(▲0) 12.7	(▲0) *2 12.7	—	—	—	—	—
Others	その他証券	39.8	—	—	—	—	—	—	—
Money held in trust	金銭の信託	4.4	(+0) 0.4	—	(+0) 0.4	—	—	—	—
Monetary claims bought	買入金銭債権	140.8	111.7	*1 108.6	1.8	—	—	—	1.2

• **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。

## 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)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.91%	0.10%	0.52%	10.81%	10.39%
Tier 1 ratio	Tier1比率	6.70%	(0.88%)	(0.66%)	7.58%	7.36%
(2) Tier 1 capital	Tier 1	346,849	(63,214)	(52,007)	410,064	398,856
(3) Tier 2 capital	Tier 2	219,100	43,445	53,056	175,655	166,044
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	32,310	(1,462)	(1,550)	33,772	33,860
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	7,990	(92)	(93)	8,083	8,083
Subordinated debts	劣後ローン(債券)残高	178,800	45,000	54,700	133,800	124,100
(4) Deductions	控除項目	1,437	(137)	(54)	1,575	1,492
(5) Capital (2)+(3)-(4)	自己資本	564,513	(19,631)	1,104	584,144	563,408
(6) Risk-weighted assets	リスクアセット	5,169,635	(233,955)	(248,067)	5,403,591	5,417,703

### 【Hokuriku bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.56%	0.33%	0.30%	10.23%	10.26%
Tier 1 ratio	Tier1比率	6.24%	(0.90%)	(0.88%)	7.14%	7.12%
(2) Tier 1 capital	Tier 1	188,020	(39,831)	(40,668)	227,852	228,689
(3) Tier 2 capital	Tier 2	130,343	31,538	29,495	98,805	100,848
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	18,553	1,631	1,888	16,922	16,665
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	7,990	(92)	(93)	8,083	8,083
Subordinated debts	劣後ローン(債券)残高	103,800	30,000	27,700	73,800	76,100
(4) Deductions	控除項目	—	—	(53)	—	53
(5) Capital (2)+(3)-(4)	自己資本	318,364	(8,292)	(11,119)	326,657	329,484
(6) Risk-weighted assets	リスクアセット	3,012,626	(178,470)	(197,703)	3,191,096	3,210,330

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.62%	0.15%	0.17%	10.47%	10.45%
Tier1 ratio	連結Tier1比率	6.28%	(1.06%)	(0.97%)	7.34%	7.25%

### 【Hokkaido bank】

(non-consolidated)

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	10.30%	(0.15%)	0.62%	10.45%	9.68%
Tier 1 ratio	Tier1比率	6.45%	(0.82%)	(0.49%)	7.27%	6.94%
(2) Tier 1 capital	Tier 1	138,141	(23,622)	(14,848)	161,763	152,989
(3) Tier 2 capital	Tier 2	82,452	11,588	22,071	70,864	60,380
General allowance for loan losses included as qualifying capital	一般貸倒引当金の自己資本算入額	13,381	2,517	1,000	10,864	12,380
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	69,070	9,070	21,070	60,000	48,000
(4) Deductions	控除項目	50	—	—	50	50
(5) Capital (2)+(3)-(4)	自己資本	220,543	(12,034)	7,222	232,577	213,320
(6) Risk-weighted assets	リスクアセット	2,141,107	(83,880)	(60,723)	2,224,988	2,201,830

(Consolidated)

(1) Capital adequacy ratio	連結自己資本比率	10.26%	(0.27%)	0.55%	10.53%	9.71%
Tier1 ratio	連結Tier1比率	6.47%	(0.82%)	(0.51%)	7.29%	6.98%

## 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.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(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	59,396	(10,642)	(8,678)	70,039	68,075
Doubtful	危険債権	139,208	(1,096)	(5,210)	140,305	144,418
Substandard	要管理債権	15,987	(1,132)	(24,667)	17,120	40,654
Non Performing Loans	(1) 小計	214,592	(12,872)	(38,556)	227,464	253,148
	Normal	7,017,750	(153,385)	7,561	7,171,135	7,010,188
Total	(2) 合計	7,232,343	(166,257)	(30,994)	7,398,600	7,263,337
NPL ratio	(1)/(2) 比率	2.96%	(0.11%)	(0.52%)	3.07%	3.48%

Amount of partial write-off	部分直接償却実施額	132,908	6,412	12,113	126,496	120,795
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#### 【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(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	43,818	(4,709)	(6,705)	48,527	50,524
Doubtful	危険債権	81,181	(198)	(5,319)	81,380	86,501
Substandard	要管理債権	15,079	2,370	(7,593)	12,708	22,672
Non Performing Loans	(1) 小計	140,079	(2,537)	(19,618)	142,616	159,698
	Normal	4,195,291	(130,290)	(76,463)	4,325,581	4,271,755
Total	(2) 合計	4,335,371	(132,827)	(96,082)	4,468,198	4,431,453
NPL ratio	(1)/(2) 比率	3.23%	0.04%	(0.37%)	3.19%	3.60%

Amount of partial write-off	部分直接償却実施額	94,397	30	(4,626)	94,366	99,024
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#### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(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	15,578	(5,932)	(1,972)	21,511	17,551
Doubtful	危険債権	58,026	(898)	109	58,924	57,917
Substandard	要管理債権	908	(3,503)	(17,073)	4,411	17,982
Non Performing Loans	(1) 小計	74,513	(10,334)	(18,937)	84,847	93,450
	Normal	2,822,458	(23,095)	84,025	2,845,554	2,738,432
Total	(2) 合計	2,896,972	(33,429)	65,088	2,930,401	2,831,883
NPL ratio	(1)/(2) 比率	2.57%	(0.32%)	(0.72%)	2.89%	3.29%

Amount of partial write-off	部分直接償却実施額	38,510	6,381	16,739	32,129	21,771
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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.30,2009 (a)	59,396	48,643	10,753	100.00%	100.00%
		As of Mar.31,2009 (b)	70,039	56,135	13,903	100.00%	100.00%
		(a) - (b)	(10,642)	(7,492)	(3,149)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30,2009 (a)	139,208	88,180	34,031	66.69%	87.79%
		As of Mar.31,2009 (b)	140,305	83,957	37,972	67.38%	86.90%
		(a) - (b)	(1,096)	4,223	(3,941)	(0.69%)	(0.89%)
Substandard	要管理債権	As of Sep.30,2009 (a)	15,987	6,107	3,010	30.47%	57.03%
		As of Mar.31,2009 (b)	17,120	5,738	3,630	31.89%	54.72%
		(a) - (b)	(1,132)	368	(619)	(1.42%)	2.31%
Total	合計	As of Sep.30,2009 (a)	214,592	142,930	47,795	66.69%	88.87%
		As of Mar.31,2009 (b)	227,464	145,831	55,506	67.99%	88.51%
		(a) - (b)	(12,872)	(2,900)	(7,710)	(1.30%)	0.36%

## 【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.30,2009 (a)	43,818	35,308	8,509	100.00%	100.00%
		As of Mar.31,2009 (b)	48,527	37,072	11,455	100.00%	100.00%
		(a) - (b)	(4,709)	(1,763)	(2,945)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30,2009 (a)	81,181	55,988	18,314	72.69%	91.52%
		As of Mar.31,2009 (b)	81,380	51,231	22,174	73.55%	90.20%
		(a) - (b)	(198)	4,756	(3,859)	(0.86%)	1.32%
Substandard	要管理債権	As of Sep.30,2009 (a)	15,079	5,703	2,936	31.32%	57.30%
		As of Mar.31,2009 (b)	12,708	4,332	3,097	36.98%	58.46%
		(a) - (b)	2,370	1,371	(160)	(5.66%)	(1.16%)
Total	合計	As of Sep.30,2009 (a)	140,079	97,000	29,761	69.08%	90.49%
		As of Mar.31,2009 (b)	142,616	92,636	36,727	73.48%	90.70%
		(a) - (b)	(2,537)	4,364	(6,966)	(4.40%)	(0.21%)

## 【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.30,2009 (a)	15,578	13,334	2,244	100.00%	100.00%
		As of Mar.31,2009 (b)	21,511	19,063	2,448	100.00%	100.00%
		(a) - (b)	(5,932)	(5,728)	(203)	0.00%	0.00%
Doubtful	危険債権	As of Sep.30,2009 (a)	58,026	32,191	15,716	60.83%	82.56%
		As of Mar.31,2009 (b)	58,924	32,725	15,797	60.29%	82.34%
		(a) - (b)	(898)	(533)	(81)	0.54%	0.22%
Substandard	要管理債権	As of Sep.30,2009 (a)	908	403	73	14.59%	52.55%
		As of Mar.31,2009 (b)	4,411	1,406	532	17.73%	43.95%
		(a) - (b)	(3,503)	(1,002)	(459)	(3.14%)	8.60%
Total	合計	As of Sep.30,2009 (a)	74,513	45,930	18,034	63.09%	85.84%
		As of Mar.31,2009 (b)	84,847	53,194	18,778	59.32%	84.82%
		(a) - (b)	(10,334)	(7,264)	(744)	3.77%	1.02%



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

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	18,777	(11,097)	(10,446)	29,875	29,224
Non-accrual delinquent loans	延滞債権額	174,759	(917)	(4,207)	175,677	178,967
Loans past due for 3 months or more	3カ月以上延滞債権額	1,338	630	932	707	406
Restructured loans	貸出条件緩和債権額	14,648	(1,763)	(25,599)	16,412	40,248
Total	合計	209,525	(13,148)	(39,321)	222,673	248,846
Total loans and bills discounted	貸出金残高	7,001,552	(155,244)	(4,780)	7,156,797	7,006,332

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.26%	(0.15%)	(0.15%)	0.41%	0.41%
Non-accrual delinquent loans	延滞債権額	2.49%	0.04%	(0.06%)	2.45%	2.55%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.01%	0.01%	0.01%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.20%	(0.02%)	(0.37%)	0.22%	0.57%
Total	合計	2.99%	(0.12%)	(0.56%)	3.11%	3.55%

## 【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	14,681	(5,382)	(8,589)	20,064	23,270
Non-accrual delinquent loans	延滞債権額	107,182	281	(3,709)	106,900	110,891
Loans past due for 3 months or more	3カ月以上延滞債権額	1,338	630	932	707	406
Restructured loans	貸出条件緩和債権額	13,740	1,739	(8,525)	12,000	22,266
Total	合計	136,942	(2,730)	(19,891)	139,673	156,834
Total loans and bills discounted	貸出金残高	4,172,649	(120,653)	(73,339)	4,293,302	4,245,988

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.35%	(0.11%)	(0.19%)	0.46%	0.54%
Non-accrual delinquent loans	延滞債権額	2.56%	0.08%	(0.05%)	2.48%	2.61%
Loans past due for 3 months or more	3カ月以上延滞債権額	0.03%	0.02%	0.03%	0.01%	0.00%
Restructured loans	貸出条件緩和債権額	0.32%	0.05%	(0.20%)	0.27%	0.52%
Total	合計	3.28%	0.03%	(0.41%)	3.25%	3.69%

## 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to bankrupt borrowers	破綻先債権額	4,096	(5,714)	(1,857)	9,811	5,953
Non-accrual delinquent loans	延滞債権額	67,577	(1,199)	(498)	68,777	68,076
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	908	(3,503)	(17,073)	4,411	17,982
Total	合計	72,582	(10,418)	(19,429)	83,000	92,012
Total loans and bills discounted	貸出金残高	2,828,903	(34,591)	68,558	2,863,495	2,760,344

(% to total loans and bills discounted)

Loans to bankrupt borrowers	破綻先債権額	0.14%	(0.20%)	(0.07%)	0.34%	0.21%
Non-accrual delinquent loans	延滞債権額	2.38%	(0.02%)	(0.08%)	2.40%	2.46%
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	0.03%	(0.12%)	(0.62%)	0.15%	0.65%
Total	合計	2.56%	(0.33%)	(0.77%)	2.89%	3.33%

#### 4. Allowance for Loan Losses

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	76,163	(3,603)	(6,731)	79,767	82,895
General allowance	一般貸倒引当金	30,147	3,846	104	26,301	30,043
Specific allowance	個別貸倒引当金	46,016	(7,450)	(6,836)	53,466	52,852

##### 【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	44,855	(5,480)	(4,635)	50,335	49,490
General allowance	一般貸倒引当金	17,282	1,263	(379)	16,018	17,662
Specific allowance	個別貸倒引当金	27,573	(6,743)	(4,255)	34,317	31,828

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Allowance for loan losses	貸倒引当金	31,308	1,876	(2,095)	29,431	33,404
General allowance	一般貸倒引当金	12,865	2,583	484	10,282	12,380
Specific allowance	個別貸倒引当金	18,442	(706)	(2,580)	19,149	21,023

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

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	60.93%	1.96%	5.83%	58.97%	55.10%
After partial write-off	部分直接償却後	36.35%	0.53%	3.04%	35.82%	33.31%
Amount of partial write-off	部分直接償却実施額	131,825	6,118	11,035	125,706	120,790

##### 【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	60.19%	(1.63%)	2.15%	61.82%	58.04%
After partial write-off	部分直接償却後	32.75%	(3.28%)	1.20%	36.03%	31.55%
Amount of partial write-off	部分直接償却実施額	94,397	30	(4,626)	94,366	99,024

##### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Before partial write-off	部分直接償却前	62.48%	9.34%	14.00%	53.14%	48.48%
After partial write-off	部分直接償却後	43.13%	7.68%	6.83%	35.45%	36.30%
Amount of partial write-off	部分直接償却実施額	37,427	6,088	15,661	31,339	21,765

## 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.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			7,156,797	7,006,332
Manufacturing	製造業			973,872	903,615
Agriculture	農業			21,435	15,871
Forestry	林業			8,245	3,209
Fishery	漁業			6,165	6,545
Mining	鉱業			13,461	13,806
Construction	建設業			376,972	370,546
Utilities	電気・ガス・熱供給・水道業			85,579	65,882
Communication	情報通信業			46,591	32,788
Transportation	運輸業			163,149	162,324
Wholesale and retail	卸売・小売業			935,594	916,044
Finance and insurance	金融・保険業			230,342	241,650
Real estate	不動産業			470,572	480,155
Services	各種サービス業			740,678	709,463
Government, local government (Government)	地方公共団体等 (うち政府向け)			1,088,431 346,700	1,123,158 449,722
Others	その他			1,995,709	1,961,266

### 【Total of two banks】

Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	7,001,552	100.0%		
Manufacturing	製造業	964,243	13.8%		
Agriculture and forestry	農業、林業	22,689	0.3%		
Fishery	漁業	4,988	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	16,441	0.2%		
Construction	建設業	349,744	5.0%		
Utilities	電気・ガス・熱供給・水道業	85,498	1.2%		
Communication	情報通信業	41,968	0.6%		
Transportation and postal activities	運輸業・郵便業	160,781	2.3%		
Wholesale and retail	卸売・小売業	871,860	12.5%		
Finance and insurance	金融・保険業	219,775	3.1%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	561,322	8.0%		
Other services	各種サービス業(学究研究他)	608,866	8.7%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	1,076,393 319,931	15.4% 4.6%		
Others	その他	2,016,984	28.8%		

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

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			222,673	248,846
Manufacturing	製造業			28,024	32,484
Agriculture	農業			966	972
Forestry	林業			59	122
Fishery	漁業			1,140	1,738
Mining	鉱業			445	681
Construction	建設業			43,051	50,275
Utilities	電気・ガス・熱供給・水道業			0	51
Communication	情報通信業			971	893
Transportation	運輸業			5,254	7,054
Wholesale and retail	卸売・小売業			47,391	48,234
Finance and insurance	金融・保険業			1,524	3,124
Real estate	不動産業			32,685	34,403
Services	各種サービス業			35,658	43,705
Government, local government	地方公共団体等			—	—
Others	その他			25,500	25,105

## 【Total of two banks】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	209,525	100.0%		
Manufacturing	製造業	28,424	13.6%		
Agriculture and forestry	農業、林業	985	0.5%		
Fishery	漁業	1,058	0.5%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	427	0.2%		
Construction	建設業	41,581	19.8%		
Utilities	電気・ガス・熱供給・水道業	29	0.0%		
Communication	情報通信業	1,203	0.6%		
Transportation and postal activities	運輸業・郵便業	4,392	2.1%		
Wholesale and retail	卸売・小売業	36,704	17.5%		
Finance and insurance	金融・保険業	1,530	0.7%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	32,518	15.5%		
Other services	各種サービス業(学究研究他)	33,435	16.0%		
Government, local government	地方公共団体等	—	—		
Others	その他	27,233	13.0%		

## 【Hokuriku bank + Hokugin Corp.】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			4,293,302	4,245,988
Manufacturing	製造業			714,053	669,754
Agriculture	農業			11,701	6,966
Forestry	林業			7,857	2,814
Fishery	漁業			3,788	4,221
Mining	鉱業			11,856	12,029
Construction	建設業			249,498	248,985
Utilities	電気・ガス・熱供給・水道業			38,604	31,246
Communication	情報通信業			27,104	24,169
Transportation	運輸業			89,189	90,462
Wholesale and retail	卸売・小売業			565,501	555,468
Finance and insurance	金融・保険業			93,083	93,628
Real estate	不動産業			289,219	304,791
Services	各種サービス業			448,849	426,469
Government, local government (Government)	地方公共団体等 (うち政府向け)			706,778 346,700	762,602 410,612
Others	その他			1,036,220	1,012,374

## 【Hokuriku bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	4,172,649	100.0%		
Manufacturing	製造業	684,015	16.4%		
Agriculture and forestry	農業、林業	13,691	0.3%		
Fishery	漁業	3,245	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	14,632	0.3%		
Construction	建設業	232,455	5.6%		
Utilities	電気・ガス・熱供給・水道業	38,714	0.9%		
Communication	情報通信業	25,925	0.6%		
Transportation and postal activities	運輸業・郵便業	86,241	2.1%		
Wholesale and retail	卸売・小売業	522,251	12.5%		
Finance and insurance	金融・保険業	87,324	2.1%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	349,701	8.4%		
Other services	各種サービス業(学究研究他)	358,883	8.6%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	703,738 319,931	16.9% 7.7%		
Others	その他	1,051,834	25.2%		

**【Hokuriku bank + Hokugin Corp.】**

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			139,673	156,834
Manufacturing	製造業			20,430	21,825
Agriculture	農業			170	171
Forestry	林業			0	7
Fishery	漁業			412	907
Mining	鉱業			445	666
Construction	建設業			29,323	30,611
Utilities	電気・ガス・熱供給・水道業			—	—
Communication	情報通信業			711	576
Transportation	運輸業			2,716	3,107
Wholesale and retail	卸売・小売業			23,246	28,605
Finance and insurance	金融・保険業			1,164	1,247
Real estate	不動産業			21,500	22,014
Services	各種サービス業			25,175	33,568
Government, local government	地方公共団体等			—	—
Others	その他			14,377	13,523

**【Hokuriku bank】**

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	136,942	100.0%		
Manufacturing	製造業	20,876	15.3%		
Agriculture and forestry	農業、林業	161	0.1%		
Fishery	漁業	458	0.3%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	426	0.3%		
Construction	建設業	28,368	20.7%		
Utilities	電気・ガス・熱供給・水道業	—	—		
Communication	情報通信業	726	0.5%		
Transportation and postal activities	運輸業・郵便業	2,571	1.9%		
Wholesale and retail	卸売・小売業	21,655	15.8%		
Finance and insurance	金融・保険業	1,267	0.9%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	19,766	14.5%		
Other services	各種サービス業(学究研究他)	25,082	18.3%		
Government, local government	地方公共団体等	—	—		
Others	その他	15,581	11.4%		

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			2,863,495	2,760,344
Manufacturing	製造業			259,819	233,861
Agriculture	農業			9,734	8,905
Forestry	林業			388	395
Fishery	漁業			2,377	2,324
Mining	鉱業			1,605	1,777
Construction	建設業			127,474	121,561
Utilities	電気・ガス・熱供給・水道業			46,975	34,636
Communication	情報通信業			19,487	8,619
Transportation	運輸業			73,960	71,862
Wholesale and retail	卸売・小売業			370,093	360,576
Finance and insurance	金融・保険業			137,259	148,022
Real estate	不動産業			181,353	175,364
Services	各種サービス業			291,829	282,994
Government, local government (Government)	地方公共団体等 (うち政府向け)			381,653	360,556
Others	その他			—	39,110
				959,489	948,892

## 【Hokkaido bank】

## Classification of loans by type of industry

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	2,828,903	100.0%		
Manufacturing	製造業	280,228	9.9%		
Agriculture and forestry	農業、林業	8,998	0.3%		
Fishery	漁業	1,743	0.1%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	1,809	0.1%		
Construction	建設業	117,289	4.1%		
Utilities	電気・ガス・熱供給・水道業	46,784	1.6%		
Communication	情報通信業	16,043	0.6%		
Transportation and postal activities	運輸業・郵便業	74,540	2.6%		
Wholesale and retail	卸売・小売業	349,609	12.4%		
Finance and insurance	金融・保険業	132,451	4.7%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	211,621	7.5%		
Other services	各種サービス業(学究研究他)	249,983	8.8%		
Government, local government (Government)	地方公共団体等 (うち政府向け)	372,655	13.2%		
Others	その他	965,150	34.1%		

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)			83,000	92,012
Manufacturing	製造業			7,594	10,658
Agriculture	農業			795	800
Forestry	林業			58	114
Fishery	漁業			727	831
Mining	鉱業			—	15
Construction	建設業			13,727	19,663
Utilities	電気・ガス・熱供給・水道業			0	51
Communication	情報通信業			260	316
Transportation	運輸業			2,538	3,946
Wholesale and retail	卸売・小売業			24,145	19,628
Finance and insurance	金融・保険業			359	1,877
Real estate	不動産業			11,185	12,388
Services	各種サービス業			10,482	10,137
Government, local government	地方公共団体等			—	—
Others	その他			11,123	11,581

## 【Hokkaido bank】

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009		As of Mar.31,2009	As of Sep.30,2008
			%		
Domestic total (excluding loans booked offshore)	国内 (除く特別国際金融取引勘定)	72,582	100.0%		
Manufacturing	製造業	7,548	10.4%		
Agriculture and forestry	農業、林業	824	1.1%		
Fishery	漁業	600	0.8%		
Mining and quarrying of stone and gravel	鉱業・砕石業、砂利採取業	0	0.0%		
Construction	建設業	13,212	18.2%		
Utilities	電気・ガス・熱供給・水道業	29	0.0%		
Communication	情報通信業	476	0.7%		
Transportation and postal activities	運輸業・郵便業	1,820	2.5%		
Wholesale and retail	卸売・小売業	15,048	20.7%		
Finance and insurance	金融・保険業	263	0.4%		
Real estate and goods rental and leasing	不動産業・物品賃貸業	12,752	17.6%		
Other services	各種サービス業(学究研究他)	8,352	11.5%		
Government, local government	地方公共団体等	—	—		
Others	その他	11,651	16.1%		



## 7. Housing and Consumer Loans

### 【Total of two banks】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	1,933,396	25,130	61,312	1,908,266	1,872,083
Housing loans	うち住宅系ローン残高	1,820,839	28,216	71,125	1,792,622	1,749,714
Other consumer loans	うちその他のローン残高	112,557	(3,086)	(9,812)	115,644	122,369

### 【Hokuriku bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	998,504	20,069	44,213	978,435	954,290
Housing loans	うち住宅系ローン残高	936,210	22,953	53,539	913,256	882,671
Other consumer loans	うちその他のローン残高	62,294	(2,884)	(9,325)	65,179	71,619

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Housing and consumer loans	個人ローン	934,892	5,061	17,099	929,831	917,793
Housing loans	うち住宅系ローン残高	884,629	5,263	17,586	879,366	867,043
Other consumer loans	うちその他のローン残高	50,263	(202)	(487)	50,465	50,750

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

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	4,944,095	(106,451)	(32,983)	5,050,546	4,977,078
% to total loans	中小企業等貸出比率	70.61%	0.05%	(0.42%)	70.56%	71.03%

### 【Hokuriku bank (+ Hokugin Corp.)】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,920,656	(93,070)	(49,273)	3,013,726	2,969,929
% to total loans	中小企業等貸出比率	69.99%	(0.20%)	0.05%	70.19%	69.94%

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Loans to SMEs and Individuals	中小企業等貸出残高	2,023,439	(13,381)	16,290	2,036,820	2,007,149
% to total loans	中小企業等貸出比率	71.52%	0.39%	(1.19%)	71.13%	72.71%

## 9. Deposits and Loans

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	8,818,728	147,217	266,910	8,671,510	8,551,817
Deposits (average balance)	預金(平残)	8,708,970	245,233	277,766	8,463,737	8,431,204
Loans (term-end balance)	貸出金(未残)	7,001,552	(155,244)	(4,780)	7,156,797	7,006,332
Loans (average balance)	貸出金(平残)	6,956,000	6,201	81,770	6,949,799	6,874,229

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

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	5,079,564	39,523	116,934	5,040,041	4,962,630
Deposits (average balance)	預金(平残)	5,021,593	124,364	137,144	4,897,229	4,884,449
Loans (term-end balance)	貸出金(未残)	4,172,649	(120,653)	(73,339)	4,293,302	4,245,988
Loans (average balance)	貸出金(平残)	4,121,737	(70,657)	(61,036)	4,192,395	4,182,774

### 【Hokkaido bank】

(Millions of yen)

	(Japanese)	As of Sep.30,2009			As of Mar.31,2009	As of Sep.30,2008
		(A)	(A-B)	(A-C)	(B)	(C)
Deposits (term-end balance)	預金(未残)	3,739,163	107,693	149,975	3,631,469	3,589,187
Deposits (average balance)	預金(平残)	3,687,376	120,869	140,621	3,566,507	3,546,754
Loans (term-end balance)	貸出金(未残)	2,828,903	(34,591)	68,558	2,863,495	2,760,344
Loans (average balance)	貸出金(平残)	2,834,263	76,859	142,807	2,757,403	2,691,455