

Notice of Corrections

ANNUAL REPORT 2004 (Year Ended March 31, 2004)

1. Capital Adequacy Ratio (Our Profile)

	Hokugin Financial Group, Inc.	The Hokuriku Bank, Ltd.
Correct Figures	8.20%	8.04%
Incorrect Figures	8.27%	8.10%

2. Consolidated Balance Sheet (Page 6)

		Customers' Liabilities for Acceptances and Guarantees	Total Assets	Acceptances and Guarantees
Correct Figures	(Millions of yen)	198,247	5,675,209	198,247
Incorrect Figures	(Millions of yen)	118,287	5,595,249	118,287
Correct Figures	(Thousands of U.S. dollars)	1,875,748	53,696,749	1,875,748
Incorrect Figures	(Thousands of U.S. dollars)	1,119,195	52,940,196	1,119,196

		Total Liabilities	Total Liabilities, Minority Interests and Shareholders' Equity
Correct Figures	(Millions of yen)	5,481,341	5,675,209
Incorrect Figures	(Millions of yen)	5,401,381	5,595,249
Correct Figures	(Thousands of U.S. dollars)	51,862,440	53,696,749
Incorrect Figures	(Thousands of U.S. dollars)	51,105,887	52,940,196

3. Identifiable Assets in Segment Information (Pages 15 & 16)

		Other Business	Total	Consolidated
Correct Figures	(Millions of yen)	353,166	6,046,149	5,675,209
Incorrect Figures	(Millions of yen)	273,205	5,966,189	5,595,249
Correct Figures	(Thousands of U.S. dollars)	3,341,528	57,206,453	53,696,749
Incorrect Figures	(Thousands of U.S. dollars)	2,584,975	56,449,900	52,940,196

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Capital Adequacy Ratio (Page 5)

	The Hokuriku Bank, Ltd. and Consolidated Subsidiaries
Correct Figures	7.47%
Incorrect Figures	7.48%