

Financial Highlights
For the Third Quarter of FY 2021

(April 1, 2021 through December 31, 2021)



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(Note)

All numbers and ratios less down unit have been rounded down.

The amounts, ratios or any other information presented herein have not been audited.

The Hokkoku Financial Holdings, Inc. and Consolidated Subsidiaries

Consolidated Balance Sheets

(Millions of yen)

	December 31, 2021
Assets:	
Cash and due from banks	1,328,365
Call loans and bills bought	191,000
Monetary claims bought	3,504
Trading account securities	0
Money held in trusts	13,588
Securities	1,353,373
Loans and bills discounted	2,586,926
Foreign exchanges	12,219
Lease receivables and investment in leased assets	35,191
Other assets	42,813
Tangible fixed assets	30,949
Intangible fixed assets	12,292
Deferred tax assets	221
Customers' liabilities for acceptances and guarantees	18,195
Reserve for possible loan losses	△60,390
Total assets	5,568,251

(Millions of yen)

	December 31, 2021
Liabilities:	
Deposits	4,168,333
Negotiable certificates of deposit	5,800
Call money and bills sold	529,999
Guarantee deposit received under securities lending transactions	328,036
Borrowed money	155,442
Foreign exchanges	0
Bonds payable	20,000
Borrowed money from trust account	155
Other liabilities	22,579
Net defined benefit liability	12,202
Reserve for directors' retirement benefits	29
Reserve for management board incentive plan trust	473
Reserve for reimbursement of deposits	174
Reserve for loss on interest repayment	28
Deferred tax liabilities	14,902
Deferred tax liability arising from revaluation of land	1,441
Acceptances and guarantees	18,195
Total liabilities	5,277,795
Net Assets:	
Common stock	10,000
Capital surplus	29,727
Retained earnings	181,368
Treasury stock	△1,713
Total shareholders' equity	219,382
Net unrealized gains on available-for-sale securities	62,846
Land revaluation surplus	2,335
Remeasurements of defined benefit plans	△2,024
Total accumulated other comprehensive income	63,158
Non-controlling interests	7,915
Total net assets	290,455
Total liabilities and net assets	5,568,251

Consolidated Statements of Income

(Millions of yen)

	Nine Months ended December 31, 2021
Ordinary income	62,972
Interest income	27,140
Interest on loans and discounts	18,149
Interest and dividends on securities	8,449
Trust fees	0
Fees and commissions	7,339
Other operating income	13,857
Other income	14,633
Ordinary expenses	48,052
Interest expense	335
Interest on deposits	85
Fees and commissions	2,726
Other operating expenses	9,080
General and administrative expenses	23,399
Other expenses	12,510
Ordinary profit	14,919
Extraordinary income	5
Extraordinary losses	456
Profit before income taxes	14,469
Income taxes	5,851
Current	5,681
Deferred	169
Profit	8,618
Profit attributable to non-controlling interests	179
Profit attributable to owners of parent	8,438

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Nine Months Ended December 31, 2021
Profit	8,618
Other comprehensive income	△356
Net unrealized gains on available-for-sale securities	△779
Net deferred gains or losses on hedging instruments	3
Remeasurements of defined benefit plans	419
Comprehensive income	8,261
Owners of the parent	8,147
Non-controlling interests	114

Financial Highlights (consolidated)

Consolidated Operating Results

(Millions of yen)

	Nine Months ended December 31, 2021
Ordinary income	62,972
Ordinary profit	14,919
Profit attributable to owners of parent	8,438
Earnings per share-basic(yen)	303.98
Earnings per share-diluted(yen)	—

Note: Earnings per share-diluted(yen) is not indicated as there is no amount of share-diluted.

(%)

	December 31, 2021
Net assets(except for non-controlling interests) ratio	5.0

Note: Net assets ratio=(Total Net Assets – Non-controlling Interests)/Total Assets

Projections for the year ending March 31, 2021

(Millions of yen)

	Year ending March 31, 2022
Ordinary profit	13,000
Profits attributable to owners of parent	7,000
Earnings per share-basic(yen)	256.75

Note: Revision of earnings forecasts from the latest announcement: No

Soundness of Assets (Hokkoku Bank)

Disclosed Assets Based on the Financial Reconstruction Law (Before partial direct write-off)

(Billions of yen)

	December 31, 2020 (B)	December 31, 2021 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	12	16	3
Doubtful	45	51	5
Special Attention	2	2	0
Subtotal (C)	60	69	9
Normal assets	2,669	2,956	286
Total (D)	2,730	3,026	296

(C) / (D) (%)	2.21	2.30	0.09
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Disclosed Assets Based on the Financial Reconstruction Law (After partial direct write-off)

(Billions of yen)

	December 31, 2020 (B)	December 31, 2021 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	11	14	3
Doubtful	45	51	5
Special Attention	2	2	0
Subtotal (C)	59	68	9
Normal assets	2,669	2,956	286
Total (D)	2,729	3,025	296

(C) / (D) (%)	2.17	2.27	0.10
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