

# Financial Highlights

For the Year Ended March 31, 2022

(April 1, 2021 through March 31, 2022)



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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)

	March 31, 2022
<b>Assets:</b>	
Cash and due from banks	1,607,871
Call loans and bills bought	65,000
Monetary claims bought	3,052
Money held in trusts	13,528
Securities	1,356,079
Loans and bills discounted	2,585,262
Foreign exchanges	11,138
Lease receivables and investment in leased assets	35,195
Other assets	37,364
Tangible fixed assets	31,388
Intangible fixed assets	9,949
Deferred tax assets	265
Customers' liabilities for acceptances and guarantees	17,986
Reserve for possible loan losses	△61,849
<b>Total assets</b>	<b>5,712,233</b>

(Millions of yen)

	March 31, 2022
<b>Liabilities:</b>	
Deposits	4,257,200
Negotiable certificates of deposit	1,000
Call money and bills sold	618,824
Guarantee deposit received under securities lending transactions	313,497
Borrowed money	155,985
Foreign exchanges	1
Bonds payable	20,000
Borrowed money from trust account	154
Other liabilities	53,752
Reserve for bonuses	747
Net defined benefit liability	2,398
Reserve for management board incentive plan trust	496
Reserve for reimbursement of deposits	127
Reserve for loss on interest repayment	19
Deferred tax liabilities	4,368
Deferred tax liability arising from revaluation of land	1,412
Acceptances and guarantees	17,986
<b>Total liabilities</b>	<b>5,447,975</b>
<b>Net Assets:</b>	
Common stock	10,000
Capital surplus	29,727
Retained earnings	182,357
Treasury shares	△3,124
<b>Total shareholders' equity</b>	<b>218,960</b>
Net unrealized gains on available-for-sale securities	36,652
Net deferred gains or losses on hedging instruments	115
Land revaluation surplus	2,296
Remeasurements of defined benefit plans	△1,467
<b>Total accumulated other comprehensive income</b>	<b>37,597</b>
Non-controlling interests	7,701
<b>Total net assets</b>	<b>264,258</b>
<b>Total liabilities and net assets</b>	<b>5,712,233</b>

## Consolidated Statements of Income

(Millions of yen)

	Year ended March 31, 2022
<b>Ordinary income</b>	84,730
Interest income	36,087
Interest on loans and discounts	23,989
Interest and dividends on securities	11,378
Trust fees	0
Fees and commissions	9,487
Other operating income	17,559
Other income	21,595
<b>Ordinary expenses</b>	65,563
Interest expense	494
Interest on deposits	109
Fees and commissions	3,578
Other operating expenses	13,799
General and administrative expenses	31,038
Other expenses	16,651
<b>Ordinary profit</b>	19,167
<b>Extraordinary income</b>	731
<b>Extraordinary losses</b>	3,952
<b>Income before income taxes</b>	15,946
<b>Income taxes</b>	6,319
Current	5,723
Deferred	596
<b>Profit</b>	9,626
<b>Profit attributable to non-controlling interests</b>	238
<b>Profit attributable to owners of parent</b>	9,387

## Consolidated Statements of Comprehensive Income

(Millions of yen)

	Year ended March 31, 2022
<b>Profit</b>	9,626
<b>Other comprehensive income</b>	Δ25,934
Net unrealized gains on available-for-sale securities	Δ27,030
Net deferred gains or losses on hedging instruments	119
Remeasurements of defined benefit plans	976
<b>Comprehensive income</b>	Δ16,308
Owners of the parent	Δ16,424
Non-controlling interests	116

## Financial Highlights (consolidated)

### Consolidated Operating Results

(Millions of yen)

	Year ended March 31, 2022
Ordinary income	84,730
Ordinary profit	19,167
Profits attributable to owners of parent	9,387
Earnings per share-basic(yen)	340.73
Earnings per share-diluted(yen)	—

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

(%)

	March 31, 2022
Net assets(except for non-controlling interests) ratio	4.4

### Projections for the year ending March 31, 2022

(Millions of yen)

	Year ending March 31, 2022
Ordinary profit	16,500
Profits attributable to owners of parent	10,000
Earnings per share-basic(yen)	373.27

## Securities (consolidated)

Unrealized gains and losses of available-for-sale securities (consolidated)

(Billions of yen)

	March 31, 2021				
	Fair value	Acquisition cost	Difference	Difference	
				gains	losses
Total	1,194	1,102	92	103	11
Stock	170	79	91	93	2
Debt securities	701	701	0	1	1
Others	323	322	1	8	7

	March 31, 2022				
	Fair value	Acquisition cost	Difference	Difference	
				gains	losses
Total	1,353	1,299	53	79	25
Stock	139	67	72	73	1
Debt securities	813	818	△5	0	5
Others	400	413	△12	5	18



## Soundness of Assets (non-consolidated)

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

(Billions of yen)

	March 31, 2021 (B)	March 31, 2022 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	13	17	4
Doubtful	46	49	3
Special Attention	2	9	7
Subtotal (C)	62	76	14
Normal assets	2,705	2,633	△71
Total (D)	2,767	2,710	△57

(C) / (D) (%)	2.24	2.83	0.59
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Disclosed Assets Based on the Financial Reconstruction Law (After partial direct write-off)

(Billions of yen)

	March 31, 2021 (B)	March 31, 2022 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	12	16	4
Doubtful	46	49	3
Special Attention	2	9	7
Subtotal (C)	60	75	14
Normal assets	2,705	2,633	△71
Total (D)	2,766	2,709	△57

(C) / (D) (%)	2.20	2.79	0.59
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