

**Financial Highlights**  
**For the Year Ended March 31, 2021**  
(April 1, 2020 through March 31, 2021)



**THE HOKKOKU BANK, LTD.**

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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 Bank, Ltd. and Consolidated Subsidiaries

## Consolidated Balance Sheets

(Millions of yen)

	March 31, 2020	March 31, 2021
<b>Assets:</b>		
Cash and due from banks	1,389,813	1,483,423
Call loans and bills bought	—	118,000
Monetary claims bought	3,411	3,096
Trading account securities	111	105
Money held in trusts	13,519	13,513
Securities	990,091	1,198,610
Loans and bills discounted	2,599,328	2,614,865
Foreign exchanges	13,106	10,778
Lease receivables and investment in leased assets	36,532	35,846
Other assets	33,804	39,342
Tangible fixed assets	31,414	31,428
Intangible fixed assets	11,122	12,108
Deferred tax assets	2,666	197
Customers' liabilities for acceptances and guarantees	18,476	17,345
Reserve for possible loan losses	△46,131	△54,148
<b>Total assets</b>	<b>5,097,268</b>	<b>5,524,513</b>

(Millions of yen)

	March 31, 2020	March 31, 2021
<b>Liabilities:</b>		
Deposits	3,634,904	3,969,004
Negotiable certificates of deposit	65,062	69,707
Call money and bills sold	981,819	718,694
Guarantee deposit received under securities lending transactions	93,634	230,366
Borrowed money	1,033	136,346
Foreign exchanges	12	2
Bonds payable	—	20,000
Borrowed money from trust account	129	145
Other liabilities	42,495	45,638
Reserve for bonuses	789	773
Net defined benefit liability	14,796	13,040
Reserve for directors' retirement benefits	28	31
Reserve for management board incentive plan trust	559	460
Reserve for reimbursement of deposits	235	172
Reserve for loss on interest repayment	55	33
Reserve for customer service points	258	324
Deferred tax liabilities	711	14,681
Deferred tax liability arising from revaluation of land	1,499	1,473
Acceptances and guarantees	18,476	17,345
<b>Total liabilities</b>	<b>4,856,502</b>	<b>5,238,244</b>
<b>Net Assets:</b>		
Common stock	26,673	26,673
Capital surplus	13,053	13,053
Retained earnings	174,603	176,013
Treasury shares	△4,064	△663
<b>Total shareholders' equity</b>	<b>210,266</b>	<b>215,077</b>
Net unrealized gains on available-for-sale securities	24,954	63,560
Net deferred gains or losses on hedging instruments	△16	△3
Land revaluation surplus	1,980	2,272
Remeasurements of defined benefit plans	△3,593	△2,443
<b>Total accumulated other comprehensive income</b>	<b>23,325</b>	<b>63,385</b>
Non-controlling interests	7,173	7,806
<b>Total net assets</b>	<b>240,765</b>	<b>286,269</b>
<b>Total liabilities and net assets</b>	<b>5,097,268</b>	<b>5,524,513</b>

## Consolidated Statements of Income

(Millions of yen)

	Year ended March 31, 2020	Year ended March 31, 2021
<b>Ordinary income</b>	74,740	79,098
Interest income	37,082	34,882
Interest on loans and discounts	26,288	25,091
Interest and dividends on securities	10,412	9,286
Trust fees	0	0
Fees and commissions	10,485	10,130
Other operating income	19,555	15,835
Other income	7,616	18,249
<b>Ordinary expenses</b>	61,558	66,207
Interest expense	2,098	542
Interest on deposits	298	219
Fees and commissions	3,567	3,547
Other operating expenses	11,855	16,108
General and administrative expenses	31,499	31,261
Other expenses	12,537	14,746
<b>Ordinary profit</b>	13,181	12,890
<b>Extraordinary income</b>	0	1
<b>Extraordinary losses</b>	1,154	899
<b>Income before income taxes</b>	12,027	11,993
<b>Income taxes</b>	4,512	4,916
Current	5,735	6,052
Deferred	△1,222	△1,136
<b>Profit</b>	7,514	7,076
<b>Profit attributable to non-controlling interests</b>	204	324
<b>Profit attributable to owners of parent</b>	7,310	6,752

## Consolidated Statements of Comprehensive Income

(Millions of yen)

	Year ended March 31, 2020	Year ended March 31, 2021
<b>Profit</b>	7,514	7,076
<b>Other comprehensive income</b>	△32,119	40,082
Net unrealized gains on available-for-sale securities	△31,798	38,919
Net deferred gains or losses on hedging instruments	△15	12
Remeasurements of defined benefit plans	△305	1,149
<b>Comprehensive income</b>	△24,604	47,159
Owners of the parent	△24,608	46,520
Non-controlling interests	4	638

## Financial Highlights (consolidated)

### Consolidated Operating Results

(Millions of yen)

	Year ended March 31, 2020 (B)	Year ended March 31, 2021 (A)	(A)–(B)
Ordinary income	74,740	79,098	4,358
Ordinary profit	13,181	12,890	△290
Profits attributable to owners of parent	7,310	6,752	△557
Earnings per share-basic(yen)	255.60	241.49	△14.11
Earnings per share-diluted(yen)	—	—	—

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

(%)

	March 31, 2020 (B)	March 31, 2021 (A)	(A)–(B)
Net assets(except for non-controlling interests) ratio	4.5	5.0	0.5

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

(Millions of yen)

	Year ending March 31, 2022
Ordinary profit	12,500
Profits attributable to owners of parent	5,500
Earnings per share-basic(yen)	196.61

## Securities (consolidated)

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

(Billions of yen)

	March 31, 2020				
	Fair value	Acquisition cost	Difference		
				gains	losses
Total	986	949	36	65	28
Stock	140	86	53	61	8
Debt securities	662	662	△0	1	2
Others	183	200	△16	2	18

	March 31, 2021				
	Fair value	Acquisition cost	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



## Soundness of Assets (non-consolidated)

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

(Billions of yen)

	March 31, 2020 (B)	March 31, 2021 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	11	13	1
Doubtful	43	46	2
Special Attention	1	2	0
Subtotal (C)	57	62	4
Normal assets	2,649	2,705	55
Total (D)	2,707	2,767	60

(C) / (D) (%)	2.11	2.24	0.13
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Disclosed Assets Based on the Financial Reconstruction Law (After partial direct write-off)

(Billions of yen)

	March 31, 2020 (B)	March 31, 2021 (A)	(A)–(B)
Bankrupt or De facto Bankrupt	10	12	1
Doubtful	43	46	2
Special Attention	1	2	0
Subtotal (C)	56	60	4
Normal assets	2,649	2,705	55
Total (D)	2,705	2,766	60

(C) / (D) (%)	2.07	2.20	0.13
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