



Summary :

July 29, 2022

Financial Results for the First Quarter of Fiscal 2022 (Japanese GAAP)

Company Name: **Hokuhoku Financial Group, Inc.**

Stock Code Number (Japan): 8377

Stock Exchanges (Japan): Tokyo Stock Exchange (Prime Market), Sapporo Securities Exchange

URL: <https://www.hokuhoku-fg.co.jp/>

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

Representative: Name: Hiroshi Nakazawa
Title: President & CEO

Trading Accounts: Established

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

1. Financial Highlights for the First Quarter of Fiscal 2022 (for the three months ended June 30, 2022)

(1) Consolidated Results of Operations

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	¥ million	%	¥ million	%	¥ million	%
1Q F2022	50,942	17.5	9,038	(18.4)	5,730	(26.4)
1Q F2021	43,337	0.3	11,078	37.3	7,781	55.5

Note: Comprehensive Income: 1Q FY2022: ¥(16,855) million [—]%; 1Q FY2021: ¥12,491 million [(50.2)]%

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥		¥	
1Q F2022	44.78		44.62	
1Q F2021	59.30		59.10	

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Own Capital Ratio
	¥ million	¥ million	%
1Q F2022	17,295,383	600,946	3.5
Fiscal 2021	17,280,071	622,845	3.6

Reference: Own Capital: as of June 30, 2022: ¥597,154 million; as of March 31, 2022: ¥618,896 million

Note: Own Capital Ratio is calculated as follows: (Total Net Assets — Stock Acquisition Rights — Non-controlling Interests) / Total Assets × 100

2. Cash Dividends for Shareholders of Common Stock

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2021	—	0.00	—	35.00	35.00
Fiscal 2022	—				
Fiscal 2022 (forecast)		0.00	—	35.00	35.00

Note: Revision of estimates for cash dividends for shareholders of common stock during this quarter: No

3. Earnings Estimates for Fiscal 2022 (for the fiscal year ending March 31, 2023)

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

	Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	¥ million	%	¥ million	%	¥
2Q Fiscal 2022 (Accumulated period)	13,000	(31.9)	7,000	(46.7)	50.30
Fiscal 2022	31,000	2.4	19,000	(7.4)	140.32

Note: Revision of the earnings estimates during this quarter: No

4. Others

(1) Changes in Significant Subsidiaries during the First Quarter: No

(Note) Changes in specified subsidiaries accompanying changes in scope of consolidation during the first Quarter

(2) Adoption of Specified Accounting Methods for the Preparation of Quarterly Consolidated Financial Statements: Yes

(3) Changes in Accounting Policies and Accounting Estimates / Restatements

(a) Changes in accounting policies due to revisions of accounting standards, etc.: Yes

(b) Changes in accounting policies other than (a) above: No

(c) Changes in accounting estimates: No

(d) Restatements: No

(4) Issued Shares (Common Stock)

(a) Number of Common Stock outstanding at the end of fiscal year and the First Quarter (including Treasury Stock)

As of June 30, 2022	128,770,814	As of March 31, 2022	128,770,814
As of June 30, 2022	657,097	As of March 31, 2022	831,643
As of June 30, 2022	127,952,365	As of June 30, 2021	131,212,983

(b) Number of Treasury Stock at the end of fiscal year and the First Quarter

(c) Average outstanding shares for the three months ended

(Implementation status of audit procedures)

This report is not subject to audit procedures.

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.

(Reference)

Cash Dividends for Shareholders of Preferred Stock (Type 5)

(Record Date)	Cash Dividends for Share				
	The end of 1 st Qtr	The end of 2 nd Qtr	The end of 3 rd Qtr	Fiscal year-end	Annual
Fiscal 2021	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2022	—				
Fiscal 2022 (forecast)		7.50	—	7.50	15.00

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheet

Millions of yen

		As of March 31, 2022	As of June 30, 2022
Assets	資産の部		
Cash and due from banks	現金預け金	5,471,090	5,452,305
Call loans and bills bought	コールローン及び買入手形	26,731	29,244
Monetary claims bought	買入金銭債権	21,217	19,823
Trading assets	特定取引資産	3,454	3,496
Money held in trust	金銭の信託	18,474	17,903
Securities	有価証券	2,206,987	2,185,455
Loans and bills discounted	貸出金	9,193,283	9,240,718
Foreign exchanges	外国為替	25,628	22,142
Other assets	その他資産	201,789	207,510
Tangible fixed assets	有形固定資産	99,135	99,024
Intangible fixed assets	無形固定資産	10,323	9,815
Asset for retirement benefit	退職給付に係る資産	10,839	11,081
Deferred tax assets	繰延税金資産	3,275	6,786
Customers' liabilities for acceptances and guarantees	支払承諾見返	60,310	65,741
Allowance for loan losses	貸倒引当金	(72,470)	(75,666)
Total assets	資産の部合計	17,280,071	17,295,383
Liabilities	負債の部		
Deposits	預金	13,138,524	13,316,804
Negotiable certificates of deposit	譲渡性預金	64,079	116,445
Call money and bills sold	コールマネー及び売渡手形	318,920	322,917
Payables under repurchase agreements	売戻先勘定	21,123	25,269
Payables under securities lending transactions	債券貸借取引受入担保金	288,815	374,709
Trading liabilities	特定取引負債	651	758
Borrowed money	借入金	2,608,500	2,325,516
Foreign exchanges	外国為替	647	587
Borrowed money from trust account	信託勘定借	4,514	4,657
Other liabilities	その他負債	125,967	122,310
Liability for retirement benefits	退職給付に係る負債	3,703	3,689
Provision for director's retirement benefits	役員退職慰労引当金	123	76
Reserve for contingent losses	偶発損失引当金	943	927
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,495	1,495
Reserves under the special laws	特別法上の引当金	10	10
Deferred tax liabilities	繰延税金負債	13,909	7,544
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	4,984	4,973
Acceptances and guarantees	支払承諾	60,310	65,741
Total liabilities	負債の部合計	16,657,226	16,694,437
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	125,128	125,150
Retained earnings	利益剰余金	359,045	359,757
Treasury stock	自己株式	(852)	(677)
Shareholders' equity	株主資本合計	554,215	555,125
Valuation difference on available-for-sale securities	その他有価証券評価差額金	56,225	33,703
Deferred gains or losses on hedges	繰延ヘッジ損益	325	70
Revaluation reserve for land	土地再評価差額金	7,791	7,766
Defined retirement benefit plans	退職給付に係る調整累計額	338	487
Accumulated other comprehensive income	その他の包括利益累計額合計	64,680	42,028
Stock acquisition rights	新株予約権	500	301
Non-controlling interests	非支配株主持分	3,449	3,490
Total net assets	純資産の部合計	622,845	600,946
Total liabilities and net assets	負債及び純資産の部合計	17,280,071	17,295,383

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2022

【Consolidated Statement of Income】

Millions of yen

		For the three months ended June 30, 2021	For the three months ended June 30, 2022
Ordinary income	経常収益	43,337	50,942
Interest income	資金運用収益	26,079	27,315
(Interest on loans and discounts)	(うち貸出金利息)	20,722	20,376
(Interest and dividends on securities)	(うち有価証券利息配当金)	4,699	5,354
Trust fees	信託報酬	7	6
Fees and commissions	役務取引等収益	9,620	9,272
Trading income	特定取引収益	447	373
Other ordinary income	その他業務収益	4,579	4,176
Other income	その他経常収益	2,602	9,798
Ordinary expenses	経常費用	32,259	41,903
Interest expenses	資金調達費用	363	943
(Interest on deposits)	(うち預金利息)	120	123
Fees and commissions payments	役務取引等費用	3,814	3,699
Other ordinary expenses	その他業務費用	3,610	5,218
General and administrative expenses	営業経費	22,411	21,236
Other expenses	その他経常費用	2,058	10,805
Ordinary profits	経常利益	11,078	9,038
Extraordinary income	特別利益	—	9
Gain on disposal of fixed assets	固定資産処分益	—	9
Extraordinary loss	特別損失	94	55
Loss on disposal of fixed assets	固定資産処分損	35	30
Impairment loss	減損損失	58	24
Income before income taxes	税金等調整前四半期純利益	10,983	8,992
Income taxes-current	法人税、住民税及び事業税	3,314	3,422
Income taxes-deferred	法人税等調整額	(196)	(206)
Total income taxes	法人税等合計	3,118	3,215
Net income	四半期純利益	7,865	5,776
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	84	46
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	7,781	5,730

【Consolidated Statement of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2021	For the three months ended June 30, 2022
Net income	四半期純利益	7,865	5,776
Other comprehensive income	その他の包括利益	4,626	(22,632)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	4,558	(22,499)
Deferred gains or losses on hedges	繰延ヘッジ損益	(110)	(254)
Defined retirement benefit plans	退職給付に係る調整額	87	148
Share of other comprehensive income of associates accounted for using equity method	持分法適用会社に対する持分相当額	91	(27)
Total comprehensive income	四半期包括利益	12,491	(16,855)
Breakdown	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	12,387	(16,897)
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	104	41

Financial Highlights For the First Quarter of Fiscal 2022

1. Income Analysis

FG [Consolidated]

	Forecasts		1st Qtr of FY 2022 (3 months)	Changes from 1st Qtr of FY 2021	1st Qtr of FY 2021 (3 months)	Fiscal Year 2021 results (reference)
	Full year	Interim				
Ordinary income			50,942	7,604	43,337	177,793
Ordinary profits	31,000	13,000	9,038	(2,039)	11,078	30,281
Net income attributable to owners of the parent	19,000	7,000	5,730	(2,051)	7,781	20,526

(Millions of yen)

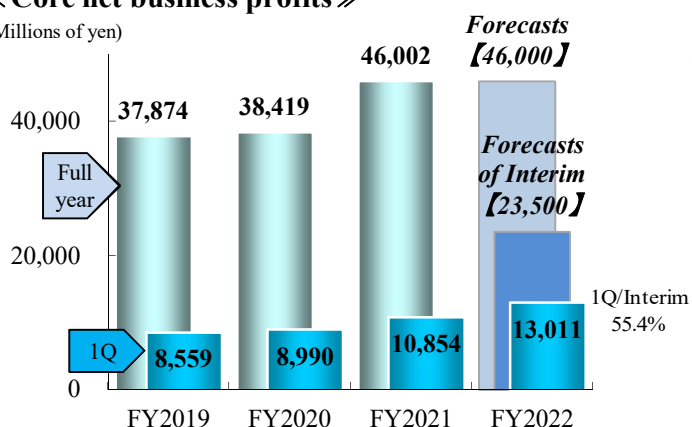
【Total of two banks】

	Forecasts		1st Qtr of FY 2022 (3 months)	Changes from 1st Qtr of FY 2021	1st Qtr of FY 2021 (3 months)	Fiscal Year 2021 results (reference)
	Full year	Interim				
Ordinary income			47,338	7,511	39,826	161,982
Core gross business profits	124,500	62,500	32,113	915	31,198	124,858
Net interest income			27,355	631	26,724	105,951
Net fees and commissions			4,119	(80)	4,199	17,730
Net trading income			3	1	2	14
Net other income			634	363	271	1,161
Net gains (losses) on foreign exchange transactions			638	364	273	1,184
Net income on derivatives			0	0	0	(9)
General and administrative expenses	78,500	39,000	19,102	(1,240)	20,343	78,855
Personnel			9,192	(342)	9,535	37,498
Non-personnel			8,297	(852)	9,150	35,483
Core net business profits	46,000	23,500	13,011	2,156	10,854	46,002
Net gains (losses) related to bonds			(2,213)	(2,442)	228	(4,356)
Net business profits(before reversal (provision) of general allowance for loan losses)			10,797	(285)	11,083	41,646
Total credit costs	14,500	9,000	3,883	3,715	167	13,526
Net gains (losses) related to stocks			3,469	2,243	1,225	2,866
Ordinary profits	32,000	14,000	9,828	(2,153)	11,982	30,485
Net extraordinary gains (losses)			(40)	33	(74)	2,974
Income before income taxes			9,788	(2,119)	11,908	33,459
Income taxes			2,999	96	2,902	11,586
Income taxes deferred			(201)	(83)	(118)	974
Net income	20,500	8,500	6,789	(2,216)	9,005	21,873

(Millions of yen)

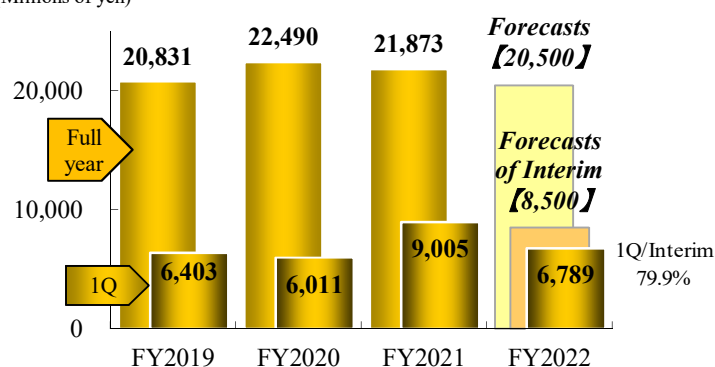
《 Core net business profits 》

(Millions of yen)



《 Net income 》

(Millions of yen)

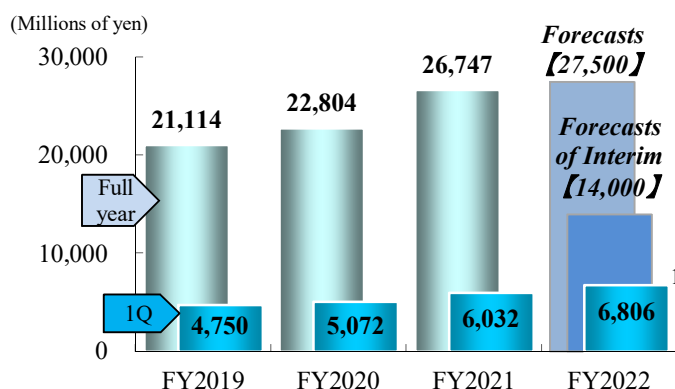


【Non-Consolidated】Hokuriku Bank

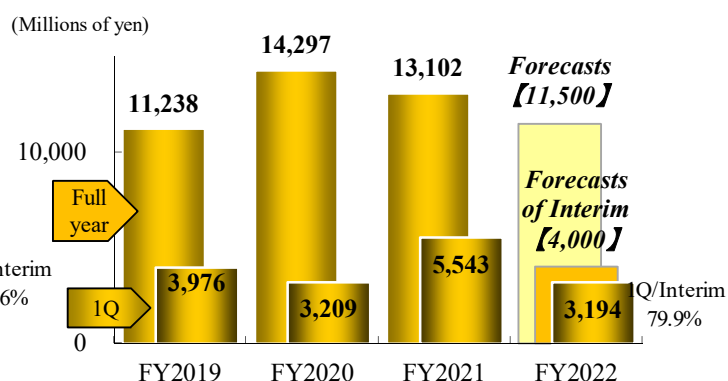
- Core net business profits were JPY6,806 million, JPY773 million increase compared to the corresponding period of the previous fiscal year due to an increase in net gains (losses) on foreign exchange transactions and a decrease in general and administrative expenses.
- Ordinary profits decreased by JPY2,536 million to JPY4,787 million, , due to a decrease in net gains (losses) related to bonds and an increase in total credit costs.
- Accordingly, net income decreased by JPY2,349 million to JPY3,194 million.

	Forecasts		1st Qtr of FY 2022 (3 months)	Changes from 1st Qtr of FY 2021	1st Qtr of FY 2021 (3 months)	(Millions of yen) Fiscal Year 2021 results (reference)
	Full year	Interim				
Ordinary income			29,177	7,674	21,502	88,998
Core gross business profits	69,000	34,500	16,934	68	16,865	68,448
Net interest income			13,769	(177)	13,947	56,331
Net fees and commissions			2,694	(59)	2,754	11,393
Net trading income			3	1	2	14
Net other income			465	303	161	710
Net gains (losses) on foreign exchange transactions			465	303	161	716
Net income on derivatives			0	0	—	(6)
General and administrative expenses	41,500	20,500	10,127	(705)	10,833	41,700
Personnel			5,150	(180)	5,330	20,728
Non-personnel			4,106	(501)	4,608	17,915
Core net business profits	27,500	14,000	6,806	773	6,032	26,747
Net gains (losses) related to bonds			(2,193)	(2,313)	120	(2,063)
Net business profits (before reversal (provision) of general allowance for loan losses)			4,613	(1,539)	6,152	24,684
Total credit costs	9,000	6,000	3,190	3,134	55	8,575
Net gains (losses) related to stocks			3,679	2,588	1,090	4,211
Ordinary profits	18,500	7,500	4,787	(2,536)	7,324	20,910
Net extraordinary gains (losses)			(34)	23	(57)	(836)
Income before income taxes			4,753	(2,512)	7,266	20,074
Income taxes			1,559	(163)	1,723	6,972
Income taxes deferred			(689)	(325)	(364)	(233)
Net income	11,500	4,000	3,194	(2,349)	5,543	13,102

《Core net business profits》



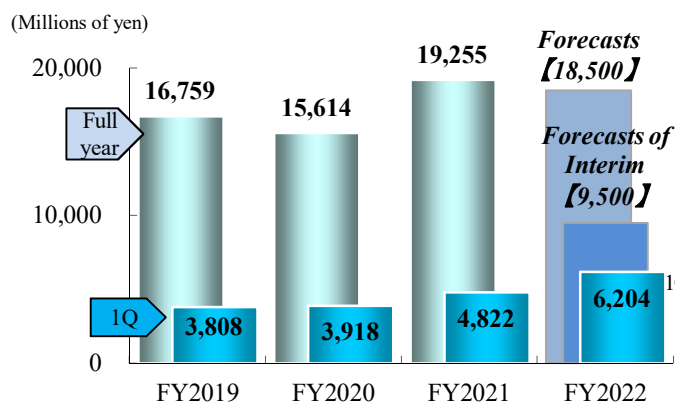
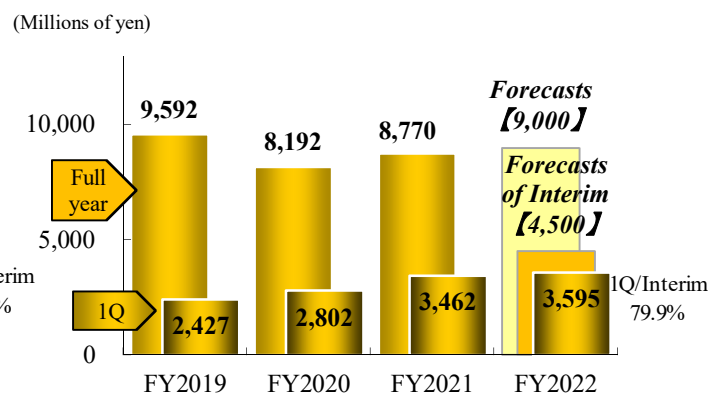
《Net income》



【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY6,204 million, JPY1,382 million increase compared to the corresponding period of the previous fiscal year due to an increase in net interest income and a decrease in general and administrative expenses.
- Ordinary profits increased by JPY383 million to JPY5,041 million, despite of an increase in total credit costs and a decrease in net gains (losses) related to stocks.
- Accordingly, net income increased by JPY132 million to JPY3,595 million.

	Forecasts		1st Qtr of FY 2022 (3 months)	Changes from 1st Qtr of FY 2021	1st Qtr of FY 2021 (3 months)	Fiscal Year 2021 results (reference)
	Full year / Interim					
Ordinary income			18,161	(162)	18,323	72,983
Core gross business profits	55,500 / 28,000		15,179	847	14,332	56,409
Net interest income			13,586	809	12,777	49,620
Net fees and commissions			1,424	(21)	1,445	6,337
Net trading income			—	—	—	—
Net other income			169	59	109	451
Net gains (losses) on foreign exchange transactions			172	61	111	467
Net income on derivatives			0	0	0	(2)
General and administrative expenses	37,000 / 18,500		8,974	(535)	9,509	37,154
Personnel			4,042	(162)	4,205	16,769
Non-personnel			4,190	(350)	4,541	17,567
Core net business profits	18,500 / 9,500		6,204	1,382	4,822	19,255
Net gains (losses) related to bonds			(20)	(129)	108	(2,292)
Net business profits(before reversal (provision) of general allowance for loan losses)			6,184	1,253	4,930	16,962
Total credit costs	5,500 / 3,000		693	581	112	4,951
Net gains (losses) related to stocks			(209)	(344)	135	(1,344)
Ordinary profits	13,500 / 6,500		5,041	383	4,658	9,574
Net extraordinary gains (losses)			(6)	10	(16)	3,810
Income before income taxes			5,034	393	4,641	13,385
Income taxes			1,439	260	1,179	4,614
Income taxes deferred			488	241	246	1,207
Net income	9,000 / 4,500		3,595	132	3,462	8,770

《 Core net business profits 》**《 Net income 》**

2. Loans and Deposits

(1) Loans

	As of June 30, 2022			As of June 30, 2021 (B)	As of Mar. 31, 2022 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)		
Total of two banks	9,252,274	140,411	1.54%	9,111,862	9,211,164
Loans to small and medium-sized enterprises("SMEs") and individuals	5,808,538	76,924	1.34%	5,731,613	5,836,472
Housing and consumer loans	2,879,320	126,738	4.60%	2,752,581	2,862,570
Hokuriku bank	5,112,506	128,539	2.57%	4,983,967	5,061,661
Loans to small and medium-sized enterprises("SMEs") and individuals	3,341,053	38,705	1.17%	3,302,348	3,364,050
Housing and consumer loans	1,512,900	65,353	4.51%	1,447,547	1,502,779
Hokkaido bank	4,139,767	11,872	0.28%	4,127,895	4,149,502
Loans to small and medium-sized enterprises("SMEs") and individuals	2,467,485	38,219	1.57%	2,429,265	2,472,422
Housing and consumer loans	1,366,419	61,384	4.70%	1,305,034	1,359,791

(2) Deposits and Investment products

	As of June 30, 2022			As of June 30, 2021 (B)	As of Mar. 31, 2022 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)		
Total of two banks					
Deposits*	13,459,880	330,182	2.51%	13,129,698	13,233,390
Individual deposits*	8,936,075	323,857	3.76%	8,612,217	8,781,417
Total individual assets	9,400,221	312,155	3.43%	9,088,066	9,252,058
Individual deposits* (deposits in yen)	8,924,498	330,356	3.84%	8,594,142	8,767,447
Investment products (for individuals)	475,723	(18,200)	(3.68%)	493,924	484,611
Foreign currency deposits	11,577	(6,498)	(35.95%)	18,075	13,970
Public bonds	189,603	(24,533)	(11.45%)	214,136	190,046
Investment trusts	274,542	12,831	4.90%	261,711	280,593
Hokuriku bank [Non-consolidated]					
Deposits*	7,592,704	103,376	1.38%	7,489,328	7,536,937
Individual deposits*	4,860,748	137,640	2.91%	4,723,108	4,788,126
Total individual assets	5,088,062	137,847	2.78%	4,950,214	5,020,624
Individual deposits* (deposits in yen)	4,854,211	141,069	2.99%	4,713,141	4,780,109
Investment products (for individuals)	233,851	(3,221)	(1.35%)	237,072	240,515
Foreign currency deposits	6,537	(3,429)	(34.40%)	9,966	8,017
Public bonds	83,480	(4,809)	(5.44%)	88,289	84,020
Investment trusts	143,833	5,017	3.61%	138,816	148,477
Hokkaido bank [Non-consolidated]					
Deposits*	5,867,175	226,805	4.02%	5,640,370	5,696,452
Individual deposits*	4,075,326	186,217	4.78%	3,889,109	3,993,290
Total individual assets	4,312,158	174,307	4.21%	4,137,851	4,231,433
Individual deposits* (deposits in yen)	4,070,286	189,286	4.87%	3,881,000	3,987,337
Investment products (for individuals)	241,871	(14,979)	(5.83%)	256,851	244,096
Foreign currency deposits	5,039	(3,069)	(37.85%)	8,109	5,953
Public bonds	106,122	(19,724)	(15.67%)	125,846	106,026
Investment trusts	130,709	7,814	6.35%	122,895	132,115

*including NCD

[Group Total (Two banks and Hokuhoku Tokai Tokyo Securities Co.,Ltd. Combined)]

	As of June 30, 2022			As of June 30, 2021 (B)	As of Mar. 31, 2022 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)		
Total balance of investment products for individuals	578,757	(14,188)	(2.39%)	592,945	591,100
Total balance of investment products for individuals (Total of two banks)	475,723	(18,200)	(3.68%)	493,924	484,611
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	103,034	4,012	4.05%	99,021	106,489

3. Non-Performing Loan (“NPL”) based on the Financial Reconstruction Law (the“FRL”)

(Millions of yen)

		As of June 30, 2022	As of June 30, 2021	As of March 31, 2022
Total of two banks	Bankrupt and substantially bankrupt	13,113	12,366	13,625
	Doubtful	168,226	143,715	164,811
	Substandard	38,677	28,573	34,087
	Non Performing Loan (A)	220,017	184,655	212,524
	Total (B)	9,508,041	9,357,488	9,464,461
	NPL ratio (A)/(B)	2.31%	1.97%	2.24%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	7,985	7,458	7,976
	Doubtful	107,042	94,548	106,390
	Substandard	22,407	15,998	22,024
	Non Performing Loan (A)	137,434	118,005	136,391
	Total (B)	5,206,674	5,062,619	5,158,660
	NPL ratio (A)/(B)	2.63%	2.33%	2.64%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	5,128	4,907	5,649
	Doubtful	61,184	49,167	58,421
	Substandard	16,269	12,575	12,062
	Non Performing Loan (A)	82,582	66,649	76,132
	Total (B)	4,301,366	4,294,868	4,305,801
	NPL ratio (A)/(B)	1.91%	1.55%	1.76%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30, 2022	As of June 30, 2021	As of March 31, 2022
FG (Consolidated)	Capital adequacy ratio	9.73%	9.74%	9.54%
Hokuriku bank (Non-consolidated)	Capital adequacy ratio	9.53%	9.47%	9.31%
Hokkaido bank (Non-consolidated)	Capital adequacy ratio	9.11%	9.12%	8.94%

5. Valuation Difference on Securities

(Millions of yen)

		As of June 30, 2022			
		Market value	Valuation difference		
			Gains	Losses	
FG(Consolidated)	Available-for-sale securities	2,156,243	44,838	118,671	73,833
	Stocks	184,446	89,742	95,880	6,137
	Bonds	1,257,747	(796)	10,257	11,054
	Other	714,050	(44,107)	12,533	56,641
Total of two banks	Available-for-sale securities	2,155,404	43,097	116,244	73,147
	Stocks	183,453	92,846	98,298	5,451
	Bonds	1,262,840	(702)	10,351	11,054
	Other	709,111	(49,046)	7,594	56,641
Hokuriku bank (Non-consolidated)	Available-for-sale securities	1,235,572	46,676	82,921	36,244
	Stocks	127,700	71,799	74,120	2,320
	Bonds	707,006	(1,762)	3,335	5,097
	Other	400,865	(23,360)	5,464	28,825
Hokkaido bank (Non-consolidated)	Available-for-sale securities	919,832	(3,579)	33,323	36,903
	Stocks	55,752	21,047	24,178	3,130
	Bonds	555,834	1,059	7,015	5,956
	Other	308,246	(25,686)	2,130	27,816

(Millions of yen)

As of March 31, 2022			
Market value	Valuation difference		
		Gains	Losses
2,178,790	76,969	128,261	51,291
198,459	94,849	104,474	9,625
1,316,026	3,103	10,763	7,660
664,305	(20,982)	13,022	34,005
2,177,977	75,265	125,893	50,627
197,526	98,026	106,987	8,961
1,321,126	3,204	10,864	7,660
659,324	(25,964)	8,041	34,005
1,283,544	66,221	93,577	27,355
139,738	77,130	83,582	6,451
751,317	(45)	3,206	3,251
392,488	(10,863)	6,788	17,652
894,432	9,043	32,315	23,271
57,787	20,895	23,404	2,509
569,809	3,249	7,658	4,408
266,835	(15,100)	1,252	16,352

6. Net Gains and Losses on Securities

(Millions of yen)

		1st Qtr of FY 2022 (3 months)		1st Qtr of FY 2021 (3 months)	FY 2021 (reference)
		(A)	(A)-(B)	(B)	
		FG (Consolidated)	Net gains (losses) related to bonds	(2,213)	
	Gains on sales	404	(787)	1,192	6,218
	Gains on redemption	-	-	-	65
	Losses on sales	2,618	1,654	963	8,974
	Losses on redemption	-	-	-	2
	Losses on devaluation	-	-	-	99
	Net gains (losses) related to stocks and others	3,457	2,513	944	2,048
	Gains on sales	9,637	7,455	2,181	9,780
	Losses on sales	243	(410)	654	2,889
	Losses on devaluation	5,936	5,353	582	4,842

(Millions of yen)

		1st Qtr of FY 2022 (3 months)		1st Qtr of FY 2021 (3 months)	FY 2021 (reference)
		(A)	(A)-(B)	(B)	
		Total of two banks	Net gains (losses) related to bonds	(2,213)	
	Gains on sales	404	(787)	1,192	6,218
	Gains on redemption	-	-	-	65
	Losses on sales	2,618	1,654	963	8,974
	Losses on redemption	-	-	-	1,567
	Losses on devaluation	-	-	-	99
	Net gains (losses) related to stocks and others	3,469	2,243	1,225	2,866
	Gains on sales	9,649	7,339	2,309	10,078
	Losses on sales	243	(258)	502	2,678
	Losses on devaluation	5,936	5,354	581	4,533

(Millions of yen)

		1st Qtr of FY 2022 (3 months)		1st Qtr of FY 2021 (3 months)	FY 2021 (reference)
		(A)	(A)-(B)	(B)	
		Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	(2,193)	
	Gains on sales	243	(392)	636	3,541
	Gains on redemption	-	-	-	63
	Losses on sales	2,436	1,920	515	5,665
	Losses on redemption	-	-	-	2
	Losses on devaluation	-	-	-	-
	Net gains (losses) related to stocks and others	3,679	2,588	1,090	4,211
	Gains on sales	9,417	7,937	1,479	6,851
	Losses on sales	37	(236)	274	920
	Losses on devaluation	5,700	5,585	114	1,719

(Millions of yen)

		1st Qtr of FY 2022 (3 months)		1st Qtr of FY 2021 (3 months)	FY 2021 (reference)
		(A)	(A)-(B)	(B)	
		Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	(20)	
	Gains on sales	161	(394)	556	2,677
	Gains on redemption	-	-	-	2
	Losses on sales	182	(265)	447	3,308
	Losses on redemption	-	-	-	1,564
	Losses on devaluation	-	-	-	99
	Net gains (losses) related to stocks and others	(209)	(344)	135	(1,344)
	Gains on sales	231	(598)	829	3,226
	Losses on sales	205	(21)	227	1,757
	Losses on devaluation	235	(231)	467	2,813