



Summary :

July 30, 2021

Financial Results for the First Quarter of Fiscal 2021 (Japanese GAAP)

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

Stock Code Number (Japan): 8377

Stock Exchanges (Japan): Tokyo Stock Exchange (First Section), 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: Eishin Ihori
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 2021 (for the three months ended June 30, 2021)

(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 F2021	43,337	0.3	11,078	37.3	7,781	55.5
1Q F2020	43,196	(0.0)	8,069	(5.2)	5,002	(13.8)

Note: Comprehensive Income: 1Q FY2021: ¥12,491 million [(50.2)%]; 1Q FY2020: ¥25,061 million [—]%

	Net Income per Share of Common Stock		Diluted Net Income per Share of Common Stock	
	¥		¥	
1Q F2021	59.30		59.10	
1Q F2020	38.14		38.03	

(2) Consolidated Financial Conditions

	Total Assets		Total Net Assets		Own Capital Ratio	
	¥ million		¥ million		%	
1Q F2021	17,073,080		645,758		3.8	
Fiscal 2020	16,635,471		638,504		3.8	

Reference: Own Capital: as of June 30, 2021: ¥642,008 million; as of March 31, 2021: ¥634,702 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 2020	—	0.00	—	35.00	35.00
Fiscal 2021	—				
Fiscal 2021 (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 2021 (for the fiscal year ending March 31, 2022)

(%: 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 2021 (Accumulated period)	14,000	(22.9)	8,500	(34.7)	59.87	
Fiscal 2021	30,500	(5.2)	18,500	(13.3)	131.79	

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, 2021	132,163,014	As of March 31, 2021	132,163,014
As of June 30, 2021	827,365	As of March 31, 2021	953,838
As of June 30, 2021	131,212,983	As of June 30, 2020	131,170,543

(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 2020	¥ —	¥ 7.50	¥ —	¥ 7.50	¥ 15.00
Fiscal 2021	—				
Fiscal 2021 (forecast)		7.50	—	7.50	15.00

5. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheet

Millions of yen

		As of March 31, 2021	As of June 30, 2021
Assets	資産の部		
Cash and due from banks	現金預け金	5,096,491	5,524,347
Monetary claims bought	買入金銭債権	27,985	25,941
Trading assets	特定取引資産	3,407	3,297
Money held in trust	金銭の信託	18,545	17,528
Securities	有価証券	2,107,290	2,088,132
Loans and bills discounted	貸出金	9,050,446	9,098,049
Foreign exchanges	外国為替	22,385	16,382
Other assets	その他資産	202,694	190,815
Tangible fixed assets	有形固定資産	95,784	95,404
Intangible fixed assets	無形固定資産	13,568	12,552
Asset for retirement benefit	退職給付に係る資産	3,084	3,460
Deferred tax assets	繰延税金資産	3,596	2,594
Customers' liabilities for acceptances and guarantees	支払承諾見返	52,921	56,201
Allowance for loan losses	貸倒引当金	(62,731)	(61,626)
Total assets	資産の部合計	16,635,471	17,073,080
Liabilities	負債の部		
Deposits	預金	12,724,675	12,987,204
Negotiable certificates of deposit	譲渡性預金	64,238	115,822
Call money and bills sold	コールマネー及び売渡手形	280,517	340,798
Payables under repurchase agreements	売現先勘定	24,670	26,951
Payables under securities lending transactions	債券貸借取引受入担保金	307,787	308,443
Trading liabilities	特定取引負債	349	428
Borrowed money	借入金	2,385,969	2,433,963
Foreign exchanges	外国為替	447	337
Borrowed money from trust account	信託勘定借	2,942	3,294
Other liabilities	その他負債	120,203	119,914
Liability for retirement benefits	退職給付に係る負債	3,566	3,655
Provision for director's retirement benefits	役員退職慰労引当金	192	113
Reserve for contingent losses	偶発損失引当金	755	753
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,629	1,629
Reserves under the special laws	特別法上の引当金	7	7
Deferred tax liabilities	繰延税金負債	20,966	22,679
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	5,123	5,123
Acceptances and guarantees	支払承諾	52,921	56,201
Total liabilities	負債の部合計	15,996,966	16,427,322
Net assets	純資産の部		
Capital stock	資本金	70,895	70,895
Capital surplus	資本剰余金	133,905	133,906
Retained earnings	利益剰余金	344,103	346,647
Treasury stock	自己株式	(1,180)	(1,025)
Shareholders' equity	株主資本合計	547,723	550,423
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,937	85,567
Deferred gains or losses on hedges	繰延ヘッジ損益	(61)	(171)
Revaluation reserve for land	土地再評価差額金	8,088	8,088
Defined retirement benefit plans	退職給付に係る調整累計額	(1,986)	(1,898)
Accumulated other comprehensive income	その他の包括利益累計額合計	86,979	91,585
Stock acquisition rights	新株予約権	538	382
Non-controlling interests	非支配株主持分	3,263	3,367
Total net assets	純資産の部合計	638,504	645,758
Total liabilities and net assets	負債及び純資産の部合計	16,635,471	17,073,080

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2021

【Consolidated Statement of Income】

Millions of yen

		For the three months ended June 30, 2020	For the three months ended June 30, 2021
Ordinary income	経常収益	43,196	43,337
Interest income	資金運用収益	26,112	26,079
(Interest on loans and discounts)	(うち貸出金利息)	20,686	20,722
(Interest and dividends on securities)	(うち有価証券利息配当金)	4,957	4,699
Trust fees	信託報酬	4	7
Fees and commissions	役務取引等収益	8,595	9,620
Trading income	特定取引収益	266	447
Other ordinary income	その他業務収益	6,257	4,579
Other income	その他経常収益	1,959	2,602
Ordinary expenses	経常費用	35,126	32,259
Interest expenses	資金調達費用	620	363
(Interest on deposits)	(うち預金利息)	198	120
Fees and commissions payments	役務取引等費用	3,764	3,814
Other ordinary expenses	その他業務費用	4,115	3,610
General and administrative expenses	営業経費	23,136	22,411
Other expenses	その他経常費用	3,488	2,058
Ordinary profits	経常利益	8,069	11,078
Extraordinary income	特別利益	11	—
Gain on disposal of fixed assets	固定資産処分益	11	—
Extraordinary loss	特別損失	134	94
Loss on disposal of fixed assets	固定資産処分損	64	35
Impairment loss	減損損失	70	58
Income before income taxes	税金等調整前四半期純利益	7,947	10,983
Income taxes-current	法人税、住民税及び事業税	2,970	3,314
Income taxes-deferred	法人税等調整額	(59)	(196)
Total income taxes	法人税等合計	2,910	3,118
Net income	四半期純利益	5,036	7,865
Net income attributable to non-controlling interests	非支配株主に帰属する四半期純利益	33	84
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	5,002	7,781

【Consolidated Statement of Comprehensive Income】

Millions of yen

		For the three months ended June 30, 2020	For the three months ended June 30, 2021
Net income	四半期純利益	5,036	7,865
Other comprehensive income	その他の包括利益	20,024	4,626
Valuation difference on available-for-sale securities	その他有価証券評価差額金	19,293	4,558
Deferred gains or losses on hedges	繰延ヘッジ損益	493	(110)
Defined retirement benefit plans	退職給付に係る調整額	213	87
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	23	91
Total comprehensive income	四半期包括利益	25,061	12,491
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	24,999	12,387
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	62	104

Financial Highlights For the First Quarter of Fiscal 2021

1. Income Analysis

FG [Consolidated]

	Forecasts		1st Qtr of FY 2021 (3 months)	Changes from 1st Qtr of FY 2020	1st Qtr of FY 2020 (3 months)	Fiscal Year 2020 results (reference)
	Full year	Interim				
Ordinary income			43,337	141	43,196	175,963
Ordinary profits	30,500	14,000	11,078	3,008	8,069	32,224
Net income attributable to owners of the parent	18,500	8,500	7,781	2,778	5,002	21,334

(Millions of yen)

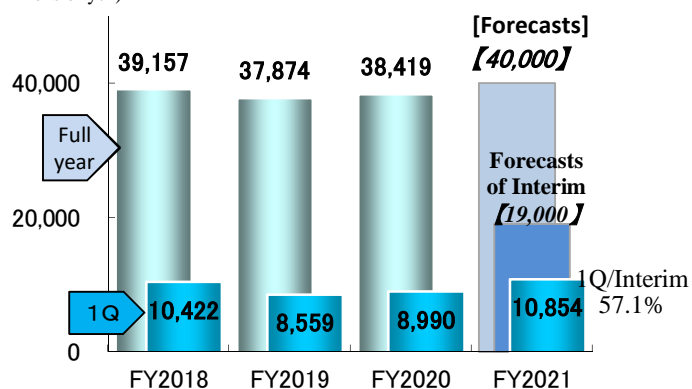
【Total of two banks】

	Forecasts		1st Qtr of FY 2021 (3 months)	Changes from 1st Qtr of FY 2020	1st Qtr of FY 2020 (3 months)	Fiscal Year 2020 results (reference)
	Full year	Interim				
Ordinary income			39,826	286	39,540	157,999
Core gross business profits	122,500	60,500	31,198	1,282	29,915	120,778
Net interest income			26,724	328	26,395	103,703
Net fees and commissions			4,199	928	3,271	15,982
Net trading income			2	(27)	29	50
Net other income			271	52	218	1,042
Net gains (losses) on foreign exchange transactions			273	50	222	980
Net income on derivatives			0	(0)	0	75
General and administrative expenses	82,500	41,500	20,343	(582)	20,925	82,359
Personnel			9,535	(411)	9,946	39,270
Non-personnel			9,150	(201)	9,351	36,731
Core net business profits	40,000	19,000	10,854	1,864	8,990	38,419
Net gains (losses) related to bonds			228	(1,180)	1,408	2,004
Net business profits (before reversal (provision) of general allowance for loan losses)			11,083	684	10,398	40,423
Total credit costs	13,000	6,500	167	(1,791)	1,959	13,073
Net gains (losses) related to stocks			1,225	535	690	5,499
Ordinary profits	31,500	15,000	11,982	3,121	8,860	32,080
Net extraordinary gains (losses)			(74)	48	(122)	(1,017)
Income before income taxes			11,908	3,170	8,737	31,062
Income taxes			2,902	176	2,725	8,572
Income taxes deferred			(118)	(51)	(66)	(995)
Net income	21,000	10,000	9,005	2,993	6,011	22,490

(Millions of yen)

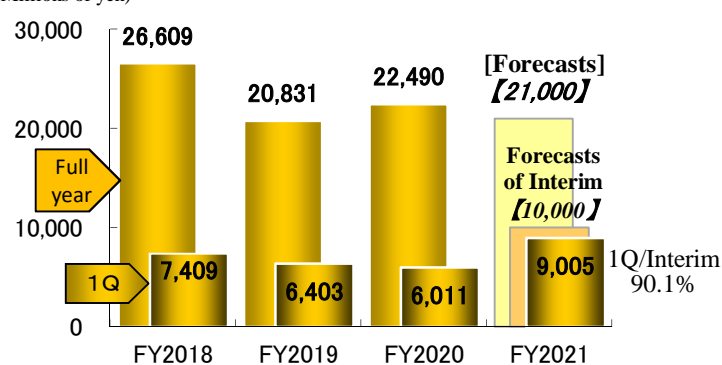
《 Core net business profits 》

(Millions of yen)



《 Net income 》

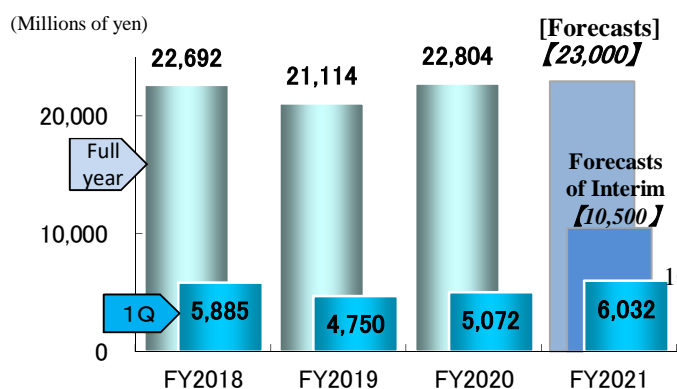
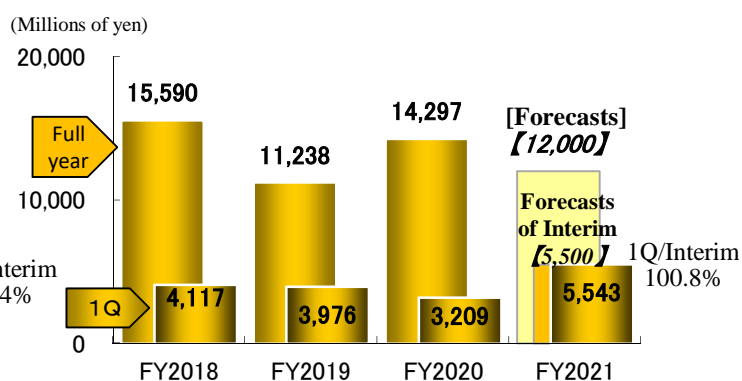
(Millions of yen)



【Non-Consolidated】 Hokuriku Bank

- Core net business profits were JPY6,032 million, JPY960 million increase compared to the corresponding period of the previous fiscal year due to an increase in net fees and commissions and a decrease in general and administrative expenses.
- Ordinary profits increased by JPY2,028 million to JPY7,324 million, , due to a decrease in total credit costs, despite of a decrease in net gains related to bonds.
- Accordingly, net income increased by JPY2,333 million to JPY5,543 million.

	Forecasts		1st Qtr of FY 2021 (3 months)	Changes from 1st Qtr of FY 2020	1st Qtr of FY 2020 (3 months)	(Millions of yen) Fiscal Year 2020 results (reference)
	Full year	Interim				
Ordinary income			21,502	(57)	21,560	86,427
Core gross business profits	67,000	32,500	16,865	723	16,142	66,708
Net interest income			13,947	210	13,736	55,773
Net fees and commissions			2,754	553	2,200	10,168
Net trading income			2	(27)	29	50
Net other income			161	(13)	175	714
Net gains (losses) on foreign exchange transactions			161	(13)	175	714
Net income on derivatives			—	—	—	—
General and administrative expenses	44,000	22,000	10,833	(237)	11,070	43,903
Personnel			5,330	(276)	5,607	21,863
Non-personnel			4,608	36	4,572	18,685
Core net business profits	23,000	10,500	6,032	960	5,072	22,804
Net gains (losses) related to bonds			120	(1,362)	1,482	1,899
Net business profits (before reversal (provision) of general allowance for loan losses)			6,152	(401)	6,554	24,703
Total credit costs	8,000	4,000	55	(1,524)	1,580	8,464
Net gains (losses) related to stocks			1,090	717	373	3,881
Ordinary profits	19,000	8,500	7,324	2,028	5,295	20,515
Net extraordinary gains (losses)			(57)	63	(121)	(858)
Income before income taxes			7,266	2,091	5,174	19,657
Income taxes			1,723	(241)	1,965	5,359
Income taxes deferred			(364)	19	(383)	(1,093)
Net income	12,000	5,500	5,543	2,333	3,209	14,297

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

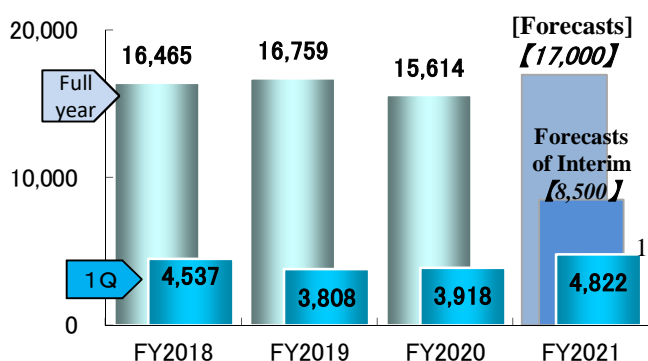
【Non-consolidated】 Hokkaido Bank

- Core net business profits were JPY4,822 million, JPY904 million increase compared to the corresponding period of the previous fiscal year due to an increase in net fees and commissions and a decrease in general and administrative expenses.
- Ordinary profits increased by JPY1,093 million to JPY4,658 million, due to a decrease in total credit costs.
- Accordingly, net income increased by JPY660 million to JPY3,462 million.

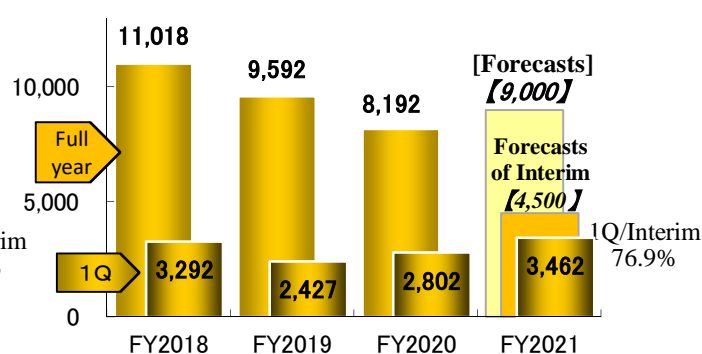
	Forecasts		1st Qtr of FY 2021 (3 months)	Changes from 1st Qtr of FY 2020	1st Qtr of FY 2020 (3 months)	Fiscal Year 2020 results (reference)
	Full year	Interim				
Ordinary income			18,323	343	17,980	71,572
Core gross business profits	55,500	28,000	14,332	558	13,773	54,070
Net interest income			12,777	117	12,659	47,929
Net fees and commissions			1,445	374	1,070	5,813
Net trading income			—	—	—	—
Net other income			109	66	43	328
Net gains (losses) on foreign exchange transactions			111	64	47	265
Net income on derivatives			0	(0)	0	75
General and administrative expenses	38,500	19,500	9,509	(345)	9,855	38,456
Personnel			4,205	(134)	4,339	17,407
Non-personnel			4,541	(237)	4,779	18,046
Core net business profits	17,000	8,500	4,822	904	3,918	15,614
Net gains (losses) related to bonds			108	182	(73)	105
Net business profits (before reversal (provision) of general allowance for loan losses)			4,930	1,086	3,844	15,719
Total credit costs	5,000	2,500	112	(267)	379	4,608
Net gains (losses) related to stocks			135	(181)	316	1,618
Ordinary profits	12,500	6,500	4,658	1,093	3,564	11,564
Net extraordinary gains (losses)			(16)	(15)	(1)	(158)
Income before income taxes			4,641	1,078	3,563	11,405
Income taxes			1,179	418	760	3,212
Income taxes deferred			246	(70)	317	97
Net income	9,000	4,500	3,462	660	2,802	8,192

《 Core net business profits 》

(Millions of yen)

**《 Net income 》**

(Millions of yen)



2. Loans and Deposits

(1) Loans

	As of June 30, 2021			As of June 30, 2020	(Millions of yen) As of Mar. 31, 2021 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks	9,111,862	206,980	2.32%	8,904,882	9,065,166
Loans to small and medium-sized enterprises("SMEs") and individuals	5,731,613	160,845	2.88%	5,570,767	5,766,681
Housing and consumer loans	2,752,581	175,131	6.79%	2,577,450	2,715,512
Hokuriku bank	4,983,967	(62,024)	(1.22%)	5,045,992	5,033,384
Loans to small and medium-sized enterprises("SMEs") and individuals	3,302,348	25,676	0.78%	3,276,672	3,341,016
Housing and consumer loans	1,447,547	97,919	7.25%	1,349,627	1,426,702
Hokkaido bank	4,127,895	269,005	6.97%	3,858,890	4,031,781
Loans to small and medium-sized enterprises("SMEs") and individuals	2,429,265	135,169	5.89%	2,294,095	2,425,665
Housing and consumer loans	1,305,034	77,212	6.28%	1,227,822	1,288,810

(2) Deposits and Investment products

	As of June 30, 2021			As of June 30, 2020	(Millions of yen) As of Mar. 31, 2021 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total of two banks					
Deposits*	13,129,698	735,041	5.93%	12,394,656	12,815,670
Individual deposits*	8,612,217	407,591	4.96%	8,204,626	8,445,046
Total individual assets	9,088,066	421,980	4.86%	8,666,085	8,913,035
Individual deposits* (deposits in yen)	8,594,142	410,174	5.01%	8,183,967	8,425,435
Investment products (for individuals)	493,924	11,805	2.44%	482,118	487,600
Foreign currency deposits	18,075	(2,583)	(12.50%)	20,659	19,611
Public bonds	214,136	(12,638)	(5.57%)	226,775	217,546
Investment trusts	261,711	27,028	11.51%	234,683	250,442
Hokuriku bank [Non-consolidated]					
Deposits*	7,489,328	361,357	5.06%	7,127,970	7,350,562
Individual deposits*	4,723,108	194,688	4.29%	4,528,420	4,644,652
Total individual assets	4,950,214	209,228	4.41%	4,740,986	4,864,911
Individual deposits* (deposits in yen)	4,713,141	196,760	4.35%	4,516,381	4,633,875
Investment products (for individuals)	237,072	12,468	5.55%	224,604	231,036
Foreign currency deposits	9,966	(2,072)	(17.21%)	12,039	10,776
Public bonds	88,289	(4,057)	(4.39%)	92,347	89,249
Investment trusts	138,816	18,597	15.47%	120,218	131,009
Hokkaido bank [Non-consolidated]					
Deposits*	5,640,370	373,684	7.09%	5,266,686	5,465,108
Individual deposits*	3,889,109	212,903	5.79%	3,676,205	3,800,394
Total individual assets	4,137,851	212,751	5.42%	3,925,099	4,048,124
Individual deposits* (deposits in yen)	3,881,000	213,414	5.81%	3,667,585	3,791,560
Investment products (for individuals)	256,851	(662)	(0.25%)	257,513	256,564
Foreign currency deposits	8,109	(510)	(5.92%)	8,619	8,834
Public bonds	125,846	(8,581)	(6.38%)	134,428	128,296
Investment trusts	122,895	8,430	7.36%	114,464	119,432

*including NCD

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

	As of June 30, 2021			As of June 30, 2020	(Millions of yen) As of Mar. 31, 2021 (reference)
	(A)	(C)=(A)-(B)	(C)/(B)	(B)	
Total balance of investment products for individuals	592,945	33,640	6.01%	559,305	583,059
Total balance of investment products for individuals (Total of two banks)	493,924	11,805	2.44%	482,118	487,600
Investment products for individuals at Hokuhoku Tokai Tokyo Securities Co.,Ltd.	99,021	21,834	28.28%	77,187	95,459

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

(Millions of yen)

		As of June 30, 2021	As of June 30, 2020	As of March 31, 2021
Total of two banks	Bankrupt and substantially bankrupt	12,366	13,784	11,505
	Doubtful	143,715	122,212	143,072
	Substandard	28,573	23,120	25,552
	Non Performing Loan (A)	184,655	159,117	180,129
	Total (B)	9,357,488	9,157,801	9,310,103
	NPL ratio (A)/(B)	1.97%	1.73%	1.93%
Hokuriku bank 【Non-consolidated】	Bankrupt and substantially bankrupt	7,458	7,817	7,009
	Doubtful	94,548	79,897	93,524
	Substandard	15,998	12,775	14,061
	Non Performing Loan (A)	118,005	100,490	114,594
	Total (B)	5,062,619	5,125,170	5,114,107
	NPL ratio (A)/(B)	2.33%	1.96%	2.24%
Hokkaido bank 【Non-consolidated】	Bankrupt and substantially bankrupt	4,907	5,966	4,496
	Doubtful	49,167	42,314	49,547
	Substandard	12,575	10,345	11,490
	Non Performing Loan (A)	66,649	58,626	65,534
	Total (B)	4,294,868	4,032,631	4,195,995
	NPL ratio (A)/(B)	1.55%	1.45%	1.56%

4. Capital Adequacy Ratio (Domestic Standard)

		As of June 30, 2021	As of June 30, 2020	As of March 31, 2021
FG (Consolidated)	Capital adequacy ratio	9.74%	9.07%	9.45%
Hokuriku bank (Non-consolidated)	Capital adequacy ratio	9.47%	8.75%	9.14%
Hokkaido bank (Non-consolidated)	Capital adequacy ratio	9.12%	8.85%	8.88%

5. Valuation Difference on Securities

(Millions of yen)

		As of June 30, 2021			
		Market value	Valuation difference		
			Gains	Losses	
FG(Consolidated)	Available-for-sale securities	1,871,656	118,425	141,643	23,218
	Stocks	205,955	106,835	114,882	8,046
	Bonds	1,040,269	4,436	5,067	630
	Other	625,431	7,152	21,694	14,541
Total of two banks	Available-for-sale securities	1,871,027	117,160	139,540	22,379
	Stocks	204,920	110,164	117,372	7,207
	Bonds	1,045,422	4,589	5,219	630
	Other	620,685	2,407	16,948	14,541
Hokuriku bank (Non-consolidated)	Available-for-sale securities	1,237,984	98,560	110,849	12,289
	Stocks	147,452	84,661	91,080	6,419
	Bonds	710,860	4,534	4,636	101
	Other	379,672	9,364	15,132	5,768
Hokkaido bank (Non-consolidated)	Available-for-sale securities	633,043	18,600	28,690	10,090
	Stocks	57,467	25,503	26,291	788
	Bonds	334,562	54	582	528
	Other	241,013	(6,957)	1,816	8,773

(Millions of yen)

As of March 31, 2021			
Market value	Valuation difference		
		Gains	Losses
1,906,926	111,634	142,060	30,425
209,478	112,142	118,129	5,986
1,089,109	1,907	3,863	1,956
608,339	(2,415)	20,067	22,482
1,906,683	111,038	140,501	29,463
208,382	115,693	120,717	5,024
1,094,264	2,062	4,019	1,956
604,037	(6,717)	15,765	22,482
1,280,355	95,053	110,202	15,149
150,409	87,917	92,685	4,768
737,856	2,939	3,555	615
392,090	4,196	13,961	9,765
626,327	15,984	30,299	14,314
57,972	27,775	28,031	255
356,408	(877)	463	1,341
211,946	(10,913)	1,803	12,717

6. Net Gains and Losses on Securities

(Millions of yen)

		1st Qtr of FY 2021 (3 months)		1st Qtr of FY 2020 (3 months)	FY 2020 (reference)
		(A)	(A)-(B)	(B)	
		FG (Consolidated)	Net gains (losses) related to bonds	228	
	Gains on sales	1,192	(1,572)	2,764	5,620
	Gains on redemption	—	—	—	334
	Losses on sales	963	(352)	1,315	3,869
	Losses on redemption	—	—	—	41
	Losses on devaluation	—	(39)	39	40
	Net gains (losses) related to stocks and others	944	254	689	5,085
	Gains on sales	2,181	770	1,411	9,612
	Losses on sales	654	(61)	716	4,427
	Losses on devaluation	582	577	5	98

(Millions of yen)

		1st Qtr of FY 2021 (3 months)		1st Qtr of FY 2020 (3 months)	FY 2020 (reference)
		(A)	(A)-(B)	(B)	
		Total of two banks	Net gains (losses) related to bonds	228	
	Gains on sales	1,192	(1,572)	2,764	5,620
	Gains on redemption	—	—	—	334
	Losses on sales	963	(352)	1,315	3,869
	Losses on redemption	—	—	—	41
	Losses on devaluation	—	(39)	39	40
	Net gains (losses) related to stocks and others	1,225	535	690	5,499
	Gains on sales	2,309	897	1,412	9,792
	Losses on sales	502	(214)	716	4,193
	Losses on devaluation	581	576	5	98

(Millions of yen)

		1st Qtr of FY 2021 (3 months)		1st Qtr of FY 2020 (3 months)	FY 2020 (reference)
		(A)	(A)-(B)	(B)	
		Hokuriku bank (Non-consolidated)	Net gains (losses) related to bonds	120	
	Gains on sales	636	(1,544)	2,180	3,311
	Gains on redemption	—	—	—	38
	Losses on sales	515	(141)	657	1,410
	Losses on redemption	—	—	—	—
	Losses on devaluation	—	(39)	39	40
	Net gains (losses) related to stocks and others	1,090	717	373	3,881
	Gains on sales	1,479	821	658	6,256
	Losses on sales	274	(9)	283	2,366
	Losses on devaluation	114	113	1	8

(Millions of yen)

		1st Qtr of FY 2021 (3 months)		1st Qtr of FY 2020 (3 months)	FY 2020 (reference)
		(A)	(A)-(B)	(B)	
		Hokkaido bank (Non-consolidated)	Net gains (losses) related to bonds	108	
	Gains on sales	556	(28)	584	2,309
	Gains on redemption	—	—	—	296
	Losses on sales	447	(210)	658	2,459
	Losses on redemption	—	—	—	41
	Losses on devaluation	—	—	—	—
	Net gains (losses) related to stocks and others	135	(181)	316	1,618
	Gains on sales	829	76	753	3,536
	Losses on sales	227	(205)	432	1,827
	Losses on devaluation	467	463	3	90