

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR ENDED
MARCH 31, 2009**

THE HACHIJUNI BANK, LTD.

FINANCIAL REVIEW

1. Summary (Non-consolidated)

(1) Breakdown of income

A. Net business profit

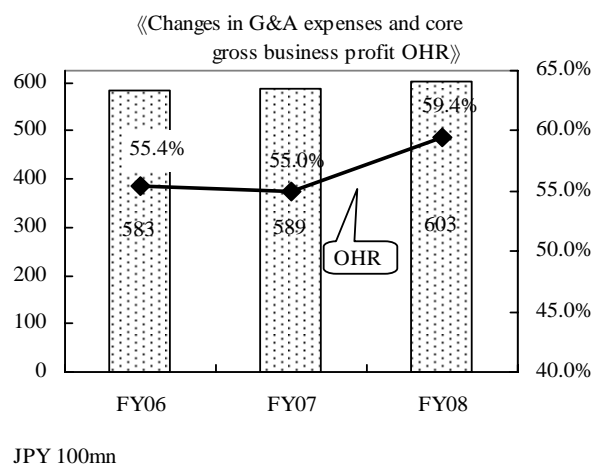
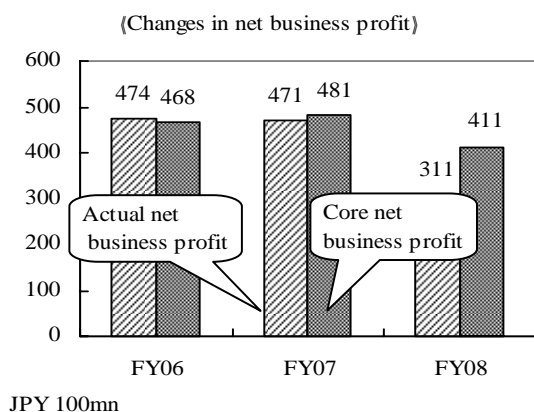
(Units: 1 million yen)

	FY ended March 31, 2009 (A)		FY ended March 31, 2008 (B)
		Inc/Dec (A-B)	
Gross business profit	91,480	(14,655)	106,135
Profit on interest	87,675	(3,357)	91,032
Profit on fees and commissions	11,608	(2,524)	14,133
Trading profit	745	83	661
Profit from other business transactions	(8,548)	(8,856)	308
Gains (losses) related to bonds	(10,058)	(9,046)	(1,011)
General & administrative expenses	60,338	1,341	58,996
Personnel expenses	30,227	457	29,770
Non personnel expenses	27,396	852	26,543
Core net business profit (Note)	41,199	(6,951)	48,150
Actual net business profit (Note)	31,141	(15,997)	47,138
Transfer to general reserve for possible loan losses	(1,740)	771	(2,511)
Net business profit	32,881	(16,768)	49,650

Note: 1. Core net business profit means a net business profit minus gains (losses) related to bonds.

2. Actual net business profit means a net business profit before transfer to general reserve for possible loan losses.

- (a) Core net business profit decreased ¥6.9 billion from a year earlier to ¥41.1 billion, owing to decreases in profit on interest and in profit on fees and commissions, and an increase in general and administrative expenses.
- (b) Actual net business profit was ¥31.1 billion, down ¥15.9 billion from a year earlier, because of ¥10.0 billion losses related to bonds caused by a increase in write-down on foreign bonds reflecting to the global market turmoil.
- (c) Net business profit was ¥32.8 billion, down ¥16.7 billion from the previous year due to an increase in transfer to general reserve for possible loan losses.
- (d) Profit on interest decreased ¥3.3 billion to ¥87.6 billion due mainly to a decrease in interest and dividends on securities according to the decline in yield of securities investment.
- (e) Profit on fees and commissions decreased ¥2.5 billion to ¥11.6 billion owing to a decrease in commissions on investment type products by the slump of stock markets.
- (f) General and administrative expenses increased ¥1.3 billion to ¥60.3 billion due to increases both in personnel expenses and non-personnel expenses.



Note: Core gross business profit OHR=G&A expense/core gross business profit

B. Operating profit

(Units: 1 million yen)

	FY ended March 31, 2009 (A)		FY ended March 31, 2008 (B)
		Inc/Dec (A-B)	
Temporary profit (loss)	(31,460)	(14,159)	(17,301)
Net gains (losses) related to stocks, etc.	(5,681)	(12,429)	6,747
Profit (loss) on money held in trust	15	(304)	319
Disposal of nonperforming loans	24,167	(1,493)	25,660
Operating profit	1,383	(30,876)	32,260

(a) Operating profit decreased ¥30.8 billion from the previous year to ¥1.3 billion because temporary losses increased ¥14.1 billion due to a drastic decrease in gains related to stocks etc. along with a decrease in net business profit.

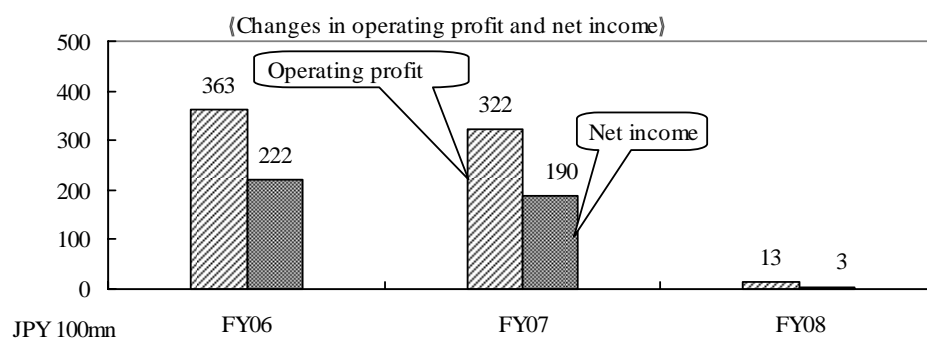
(b) Disposal of nonperforming loans amounted to ¥24.1 billion, down ¥1.4 billion from a year earlier.

C. Current net income

(Units: 1 million yen)

	FY ended March 31, 2009 (A)		FY ended March 31, 2008 (B)
		Inc/Dec (A-B)	
Extraordinary gains (losses)	(110)	523	(633)
Impairment losses	80	36	43
Net income before income taxes	1,273	(30,353)	31,627
Income taxes-current	3,173	(9,916)	13,089
Income taxes-deferred	(2,294)	(1,802)	(491)
Net income (loss)	394	(18,634)	19,029

As a result, net income for the current fiscal year was ¥0.3 billion, down ¥18.6 billion from a year earlier.



(Reference)

Credit related expenses

(Units: 1 million yen)

	FY ended March 31, 2009 (A)		FY ended March 31, 2008 (B)
		Inc/Dec (A-B)	
Transfer to general reserve (a)	(1,740)	771	(2,511)
Disposal of nonperforming loans (b)	24,167	(1,493)	25,660
Credit related expenses (a)+(b)	22,427	(721)	23,149

Credit related expenses totaling the amounts of transfer to general reserve and disposal of nonperforming loans was ¥22.4 billion, down ¥0.7 billion from a year earlier.

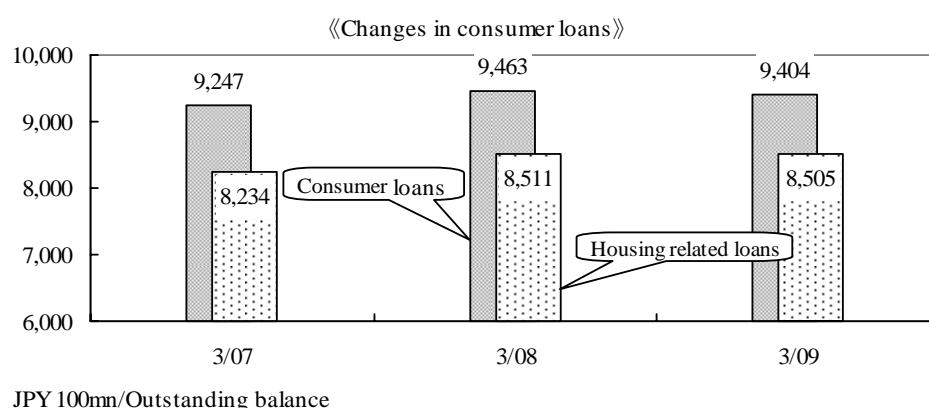
(2) Major accounts 【Non-consolidated】

A. Loans

(Units: 100 million yen)

	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
For all offices (outstanding balance as of the end of the period)	41,422	2,025	1,682	39,396
Loans to general corporations	29,468	1,690	1,885	27,777
Loans to consumers	9,404	(81)	(59)	9,485
For all offices (average balance for the period)	40,097	565	136	39,531
Loans to general corporations	28,530	635	649	27,895
Loans to consumers	9,434	(2)	79	9,436

- (a) The outstanding balance increased ¥168.2 billion, or 4.2% from a year earlier to ¥4,142.2 billion due to an increase in loans to general corporations, despite decreases in loans to governments and to consumers.
- (b) Average balance was ¥ 4,009.7 billion, up ¥13.6 billion, or 0.3% from a year earlier.



B. Securities

(Units: 100 million yen)

	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
For all offices (outstanding balance as of the end of the period)	12,979	(771)	(1,561)	13,751
Bonds thereof	8,561	(243)	(486)	8,805
Government bonds thereof	5,281	(206)	(346)	5,487
Stocks thereof	1,858	(507)	(667)	2,365
For all offices (average balance of the period)	13,475	(206)	(92)	13,682
Bonds thereof	9,396	(230)	(39)	9,627
Government bonds thereof	5,988	(169)	37	6,158
Stocks thereof	1,251	1	85	1,250

- (a) The outstanding balance decreased ¥156.1 billion, or \triangle 10.7% from a year earlier to ¥1,297.9 billion due to the reduction in the balance of government bonds and a decrease in stocks, etc. reflecting to the price decline by the financial market turmoil.
- (b) Average balance decreased ¥ 9.2 billion, or \triangle 0.6% from a year earlier to ¥1,347.5 billion.

C. Deposits

(Units: 100 million yen)

	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
For all offices (outstanding balance as of the end of the period)	53,621	1,499	952	52,122
Individuals thereof	37,370	260	636	37,110
Corporations thereof	11,925	571	317	11,354
For all offices (average balance of the period)	52,618	(311)	141	52,929
Individuals thereof	37,144	107	887	37,037
Corporations thereof	11,589	(60)	(103)	11,649

(a) The outstanding balance increased ¥95.2 billion or 1.8% from a year earlier to ¥53,621 billion due to increases in deposits from individual customers and corporate customers.

(b) The average balance increased ¥14.1 billion or 0.2% from a year earlier to ¥52,618 billion.

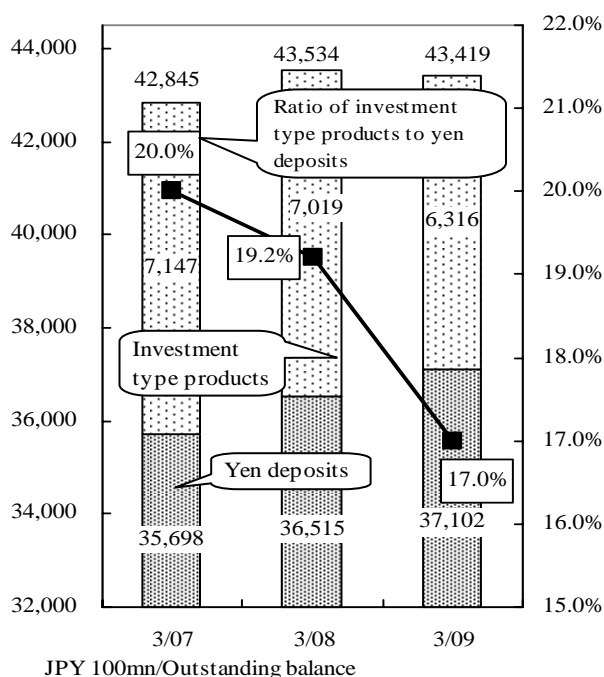
D. Personal financial assets deposited (outstanding balance)

(Units: 100 million yen)

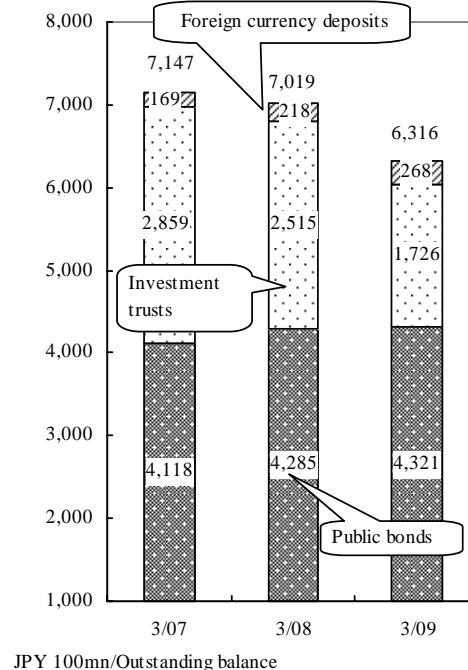
	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
Yen deposits	37,102	210	586	36,891
Foreign currency deposits	268	49	50	218
Investment trusts	1,726	(578)	(788)	2,305
Public bonds (Government bonds, and other bonds)	4,321	28	36	4,293
Total	43,419	(289)	(115)	43,708

The outstanding balance decreased ¥11.5 billion, or Δ 0.2% from a year earlier to ¥43,419 billion due mainly to a decrease in investment trusts by the gloomy market condition despite an increase in yen deposits.

《Changes in personal financial assets deposited》



《Changes in investment type products》



(3) Risk adjusted capital ratio 【Consolidated】

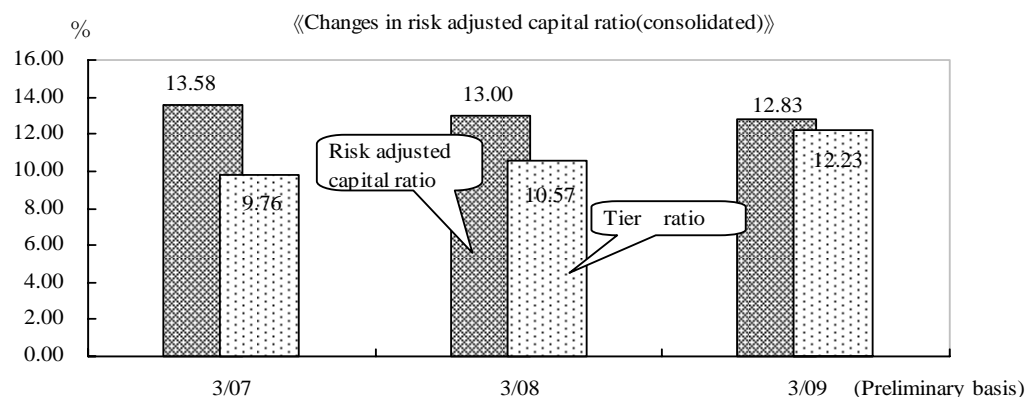
(Units: %)

	FY ended March 31, 2009 (A)			First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
	(Preliminary)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Risk adjusted capital ratio (BIS standards)	12.83%	△ 0.14%	△ 0.17%	12.97%	13.00%
Tier I risk adjusted ratio	12.23%	0.10%	1.66%	12.13%	10.57%

(Units: 100 million yen)

Tier I (1)	3,785	21	(22)	3,763	3,807
Tax effect equivalent	459	11	21	447	438
Tier II (2)	307	(132)	(687)	439	994
Deduction (3)	121	(55)	4	177	117
Risk adjusted capital (1)+(2)-(3)	3,970	(54)	(714)	4,024	4,684
Risk assets	30,923	(91)	(5,095)	31,015	36,019
Total required capital	2,473	(7)	(407)	2,481	2,881

- (a) Risk adjusted capital ratio exceeds 8.0% required by the BIS standards.
- (b) Risk assets calculation was based on the Standardized Approach until March 31, 2008. Then the calculation was based on the Foundation Internal Ratings-Based Approach.
- (c) The above figures were not reflected by "Special measures for partial relaxation of the capital adequacy requirements for banks ,etc".



(4) Booking of valuation gains (losses) 【Non-consolidated】

Valuation gains (losses)

(Units: 100 million yen)

	As of March 31, 2009			
	Valuation gains (losses)		Valuation gains	Valuation losses
		Change from March 31, 2008		
Securities held to maturity	—	—	—	—
Other securities	438	(852)	814	376
Stocks	666	(672)	734	68
Bonds	(25)	(64)	71	96
Others	(202)	(115)	8	211

- (a) Valuation gains on other securities decreased ¥85.2 billion from a year earlier to ¥43.8 billion.
- (b) As for floating-rate JGBs, the valuation were based on the market price at the end of fiscal year.

(5) Status of Assets 【Non-consolidated】

Disclosure of loans based on the Financial Revitalization Law

(Units: 100 million yen, %)

	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
Bankrupt and quasi-bankrupt assets	503	(3)	11	506
Doubtful assets	1,116	32	133	1,083
Substandard assets	371	(394)	(419)	765
Total	1,991	(365)	(274)	2,266
As a percentage of total credits	4.70	△ 1.14	△ 0.86	5.84

Coverage ratio	78.4	6.0	7.1	72.4	71.3
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(a) Disclosed loans based on the Financial Revitalization Law decreased ¥27.4 billion from a year earlier to ¥199.1 billion.

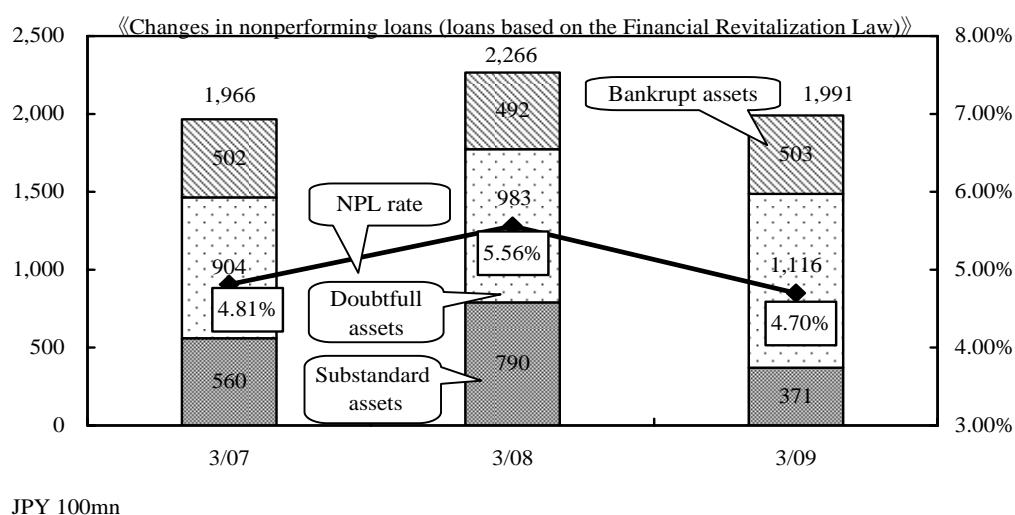
(b) Disclosed loans based on the Financial Revitalization Law as a percentage of total credits decreased 0.86% to 4.70%.

(c) Although a partial direct charge-off was not executed, the above table would have been shown as follows if it were performed.

(Units: 100 million yen, %)

	FY ended March 31, 2009 (A)		First half year ended Sept. 30, 2008 (B)	FY ended March 31, 2008 (C)
		Inc/Dec (A-B)		
Bankrupt and quasi-bankrupt assets	213	7	1	205
Doubtful assets	1,116	32	133	983
Substandard assets	371	(394)	(419)	790
Total	1,701	(354)	(284)	1,986
As a percentage of total credits	4.04	△ 1.09	△ 0.86	5.13

Note: Partial direct charge-off means an execution of a direct charge-off of credit claims secured by collateral and guarantees that are determined ultimately uncollectible or valueless by an internal self-assessment (classified as Category IV), deducted by the amount estimated to be collectible through the disposal of such collateral and execution of guarantees.



2. Earning projections for the fiscal year ending March 31, 2010

【Non-consolidated】

(Units: 100 million yen)

	Projection for half year ending 2009/9/30	Projection for FY ending 2010/3/31(A)	(A-B)	Results for FY ended 2009/3/31 (B)
Operating income	605	1,182	(204)	1,386
Gross business profit	447	919	5	914
Profit on interest	419	822	(54)	876
Profit on fees and commissions	53	109	(7)	116
Trading profit	3	7	0	7
Other business profit	(28)	(18)	67	(85)
(Profit(losses) related to bonds (JGB etc.)) (a)	(35)	(35)	65	(100)
General and administrative expenses	310	608	5	603
(Personnel expenses)	153	302	0	302
(Non-personnel expense)	139	280	7	273
Core net business profit	172	346	(65)	411
Actual net business profit	137	311	0	311
Transfer to general reserve for possible loan losses (b)	13	32	49	(17)
Net business profit	124	279	(49)	328
Gains/losses on sales of stocks, etc. (c)	3	6	27	(21)
Write-down of stocks, etc. (d)	—	—	(34)	34
Profit (loss) on money held in trust	0	1	1	0
Disposal of nonperforming loans (e)	80	151	(90)	241
Operating profit	50	130	117	13
Extraordinary gains	—	1	(1)	2
Extraordinary losses	0	1	(2)	3
Net income	30	80	77	3

Credit related expenses (b)+(e)	94	184	(40)	224
Profit(losses) related to securities (a)+(c)-(d)	(31)	(28)	129	(157)

【Consolidated】

(Units: 100 million yen)

	Projection for half year ending 2009/9/30	Projection for FY ending 2010/3/31(A)	(A-B)	Results for FY ended 2009/3/31 (B)
Operating income	835	1,642	(220)	1,862
Operating profit	57	147	106	41
Net income (interim)	31	83	79	4

These projections are based on certain estimates which the bank believes are reasonable, based on information available as of the date of this filing; there is the possibility that the actual results may vary significantly due to various factors in the future.