

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR ENDED
MARCH 31, 2015**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW

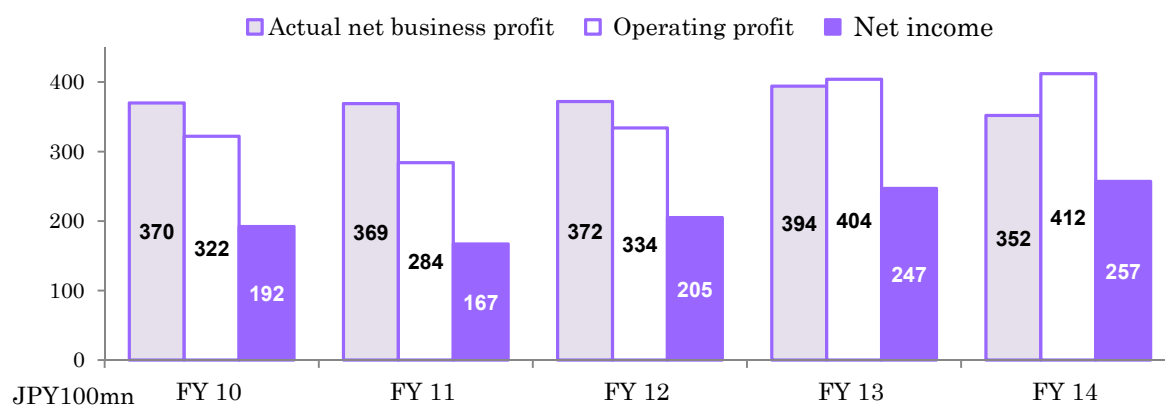
1. Breakdown of income

<Non-consolidated>

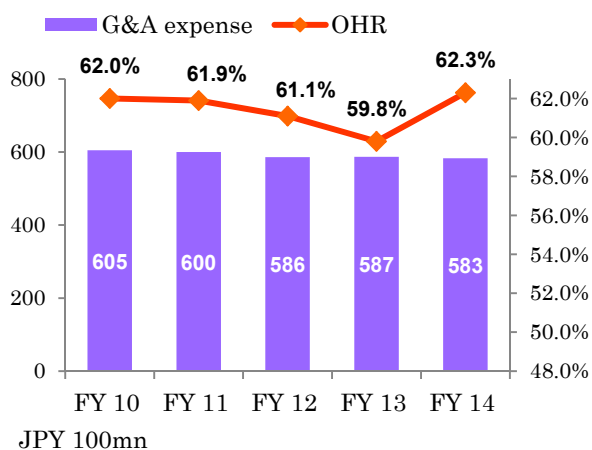
(Units: 1million yen)

		FY ended March 31, 2015 (A)	Inc/Dec (A-B)	FY ended March 31,2014 (B)
Gross business profit	A	93,596	(4,576)	98,172
Profit on interest		76,517	(4,155)	80,673
Profit on fees and commissions		10,506	129	10,376
Trading profit		291	65	226
Profit from other business transactions		6,280	(615)	6,895
Gains (losses) related to bonds	B	5,295	(1,111)	6,406
General & administrative expenses	C	58,362	(392)	58,755
Personnel expenses		29,178	(617)	29,795
Non personnel expenses		26,125	(287)	26,413
Core net business profit	A-B-C	29,938	(3,072)	33,010
Actual net business profit	A-C	35,233	(4,183)	39,417
Transfer to general reserve for possible loan losses	D	—	5,928	(5,928)
Net business profit	A-C-D	35,233	(10,111)	45,345
Net gains (losses) related to equity securities	E	1,493	(319)	1,813
Profit (loss) on money held in trust		248	507	(259)
Disposal of nonperforming loans	F	319	(6,448)	6,767
Transfer to specific reserve		—	(6,041)	6,041
Reversal of allowance for loan losses	G	4,030	4,030	—
Reversal of general reserve		1,254	1,254	—
Reversal of specific reserve		2,776	2,776	—
Recoveries of written-off claims	H	11	2	8
Operating profit		41,212	730	40,481
Extraordinary gains (losses)		(222)	88	(311)
Income before income taxes		40,990	819	40,170
Total income taxes		15,227	(229)	15,457
Net income		25,762	1,049	24,713
Profit(losses) related to securities	B+E	6,788	(1,430)	8,219
Credit related expenses	D+F-G-H	(3,722)	(4,553)	830

《Changes in Actual net business profit ,Operating profit and Net income》



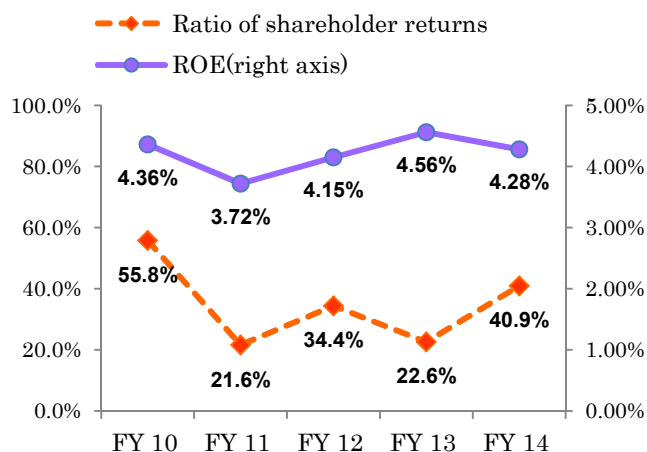
《Changes in G&A expenses and gross business profit OHR》



JPY 100mn

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

《Ratio of shareholder returns and ROE》



Note: Ratio of shareholder returns
= (Annual dividends + purchase of own stocks) / net income
ROE: Based on Annual Securities Report

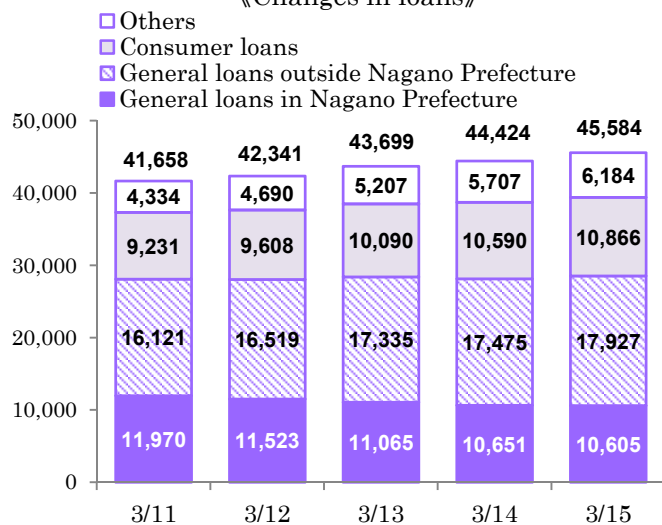
2. Major accounts

◆ Loans <Non-consolidated>

(Units: 100 million yen)

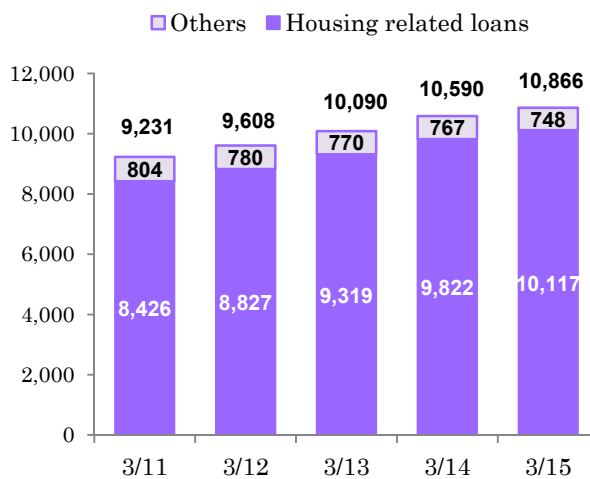
	FY ended March 31, 2015 (A)	FY ended March 31, 2015 (A)		First half year ended Sept. 30, 2014 (B)	FY ended March 31, 2014 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	45,584	750	1,160	44,834	44,424
Loans to general corporations	28,532	226	405	28,306	28,127
Loans to consumers	10,866	159	276	10,707	10,590
Housing related loans thereof	10,117	167	295	9,950	9,822
Others	6,184	364	477	5,819	5,707
For all offices (average balance of the period)	45,572	199	1,072	45,373	44,499
Loans to general corporations	28,999	147	170	28,852	28,828
Loans to consumers	10,689	82	368	10,606	10,321
Others	5,883	(31)	534	5,914	5,348

《Changes in loans》



JPY 100mn/Outstanding balance

《Changes in consumer loans》

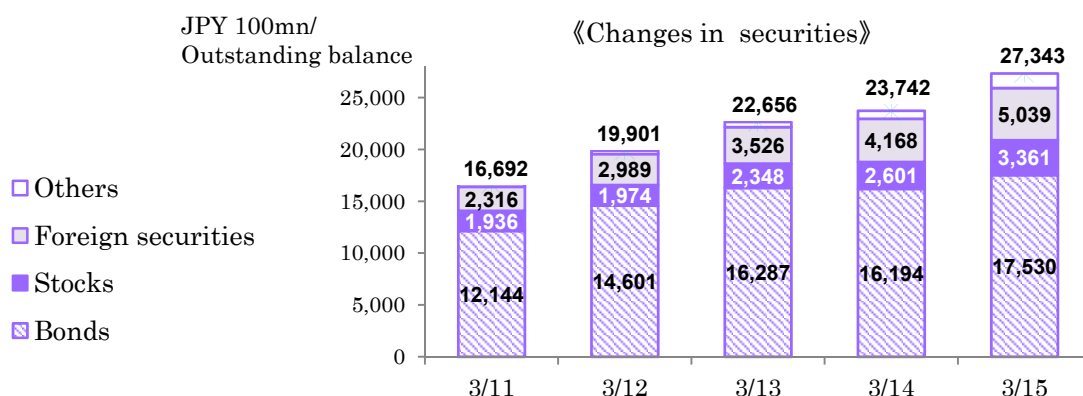


JPY 100mn/Outstanding balance

◆ Securities <Non-consolidated>

(Units: 100 million yen)

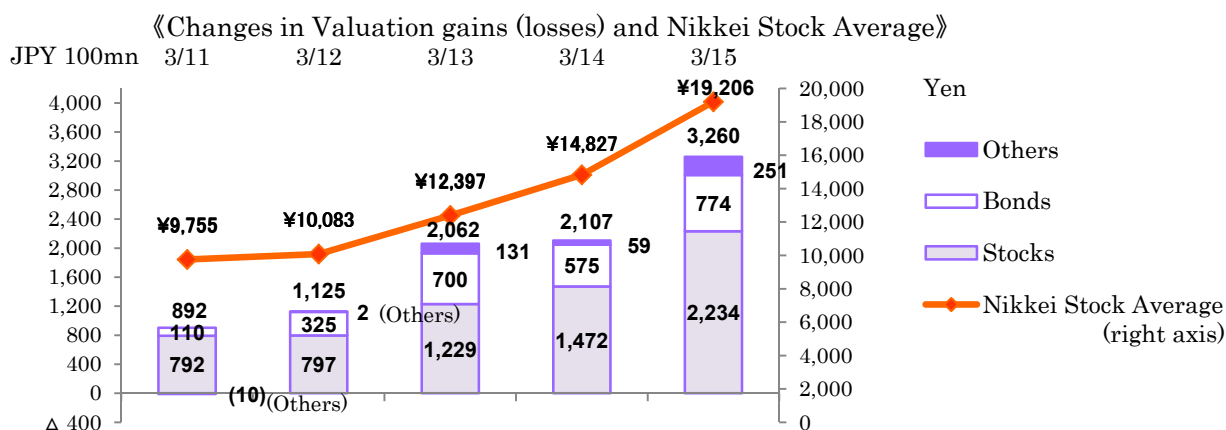
	FY ended March 31, 2015 (A)	Inc/Dec		First half year ended Sept.30, 2014(B)	FY ended March 31, 2014 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	27,343	2,143	3,601	25,199	23,742
Bonds	17,530	1,015	1,335	16,514	16,194
JGB thereof	14,169	1,293	1,538	12,876	12,631
Stocks	3,361	331	759	3,029	2,601
Foreign securities	5,039	421	870	4,617	4,168
Others	1,412	375	635	1,037	777
For all offices (average balance of the period)	22,670	601	2,133	22,068	20,537
Bonds	15,975	182	851	15,792	15,124
JGB thereof	12,443	237	697	12,206	11,745
Stocks	1,182	28	12	1,154	1,170
Foreign securities	4,527	274	852	4,252	3,674
Others	984	116	417	868	567



◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

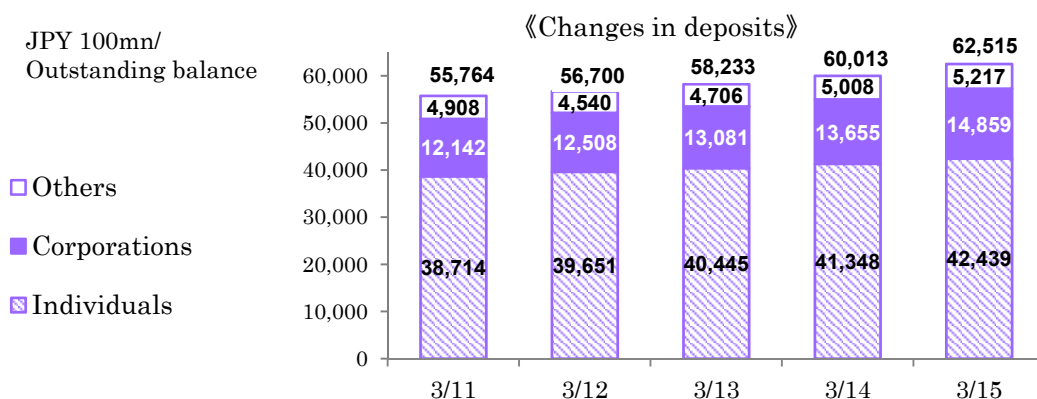
	As of March 31, 2015			
	Valuation gains (losses)	Change from March 31, 2014	Valuation gains	Valuation losses
Other securities	3,260	1,152	3,270	10
Stocks	2,234	762	2,236	1
Bonds	774	198	776	2
Others	251	192	257	6



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2015 (A)	Inc/Dec		First half year ended Sept.30, 2014(B)	FY ended March 31, 2014 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	62,515	2,464	2,502	60,051	60,013
Individuals	42,439	668	1,090	41,771	41,348
Corporations	14,859	854	1,203	14,004	13,655
Others	5,217	941	208	4,275	5,008
For all offices (average balance of the period)	60,668	203	1,816	60,465	58,851
Individuals	42,005	298	876	41,707	41,129
Corporations	14,286	(39)	858	14,326	13,428
Others	4,375	(56)	81	4,431	4,293

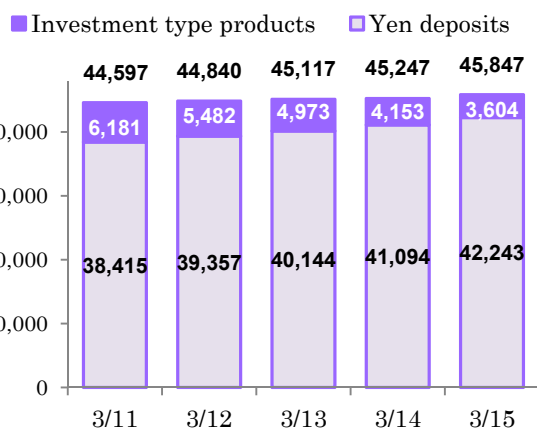


◆ Personal financial assets deposited <Non-consolidated>

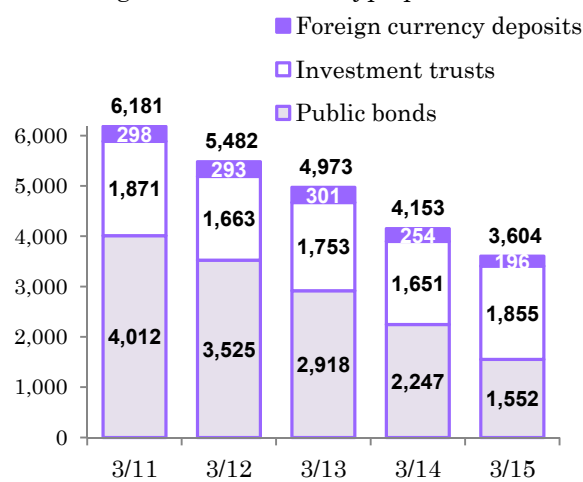
(Units: 100 million yen)

	As of March 31, 2015 (A)	Inc/Dec		As of Sept. 30, 2014 (B)	As of March 31, 2014 (C)
		(A-B)	(A-C)		
Total (outstanding balance)	45,847	431	600	45,415	45,247
Yen deposits	42,243	711	1,148	41,531	41,094
Investment type products	3,604	(279)	(548)	3,883	4,153
Foreign currency deposits	196	(43)	(58)	239	254
Investment trusts	1,855	111	204	1,743	1,651
Public bonds (Government bonds, and other bonds)	1,552	(348)	(694)	1,900	2,247

《Changes in personal financial assets deposited》



《Changes in investment type products》



JPY 100mn/Outstanding balance

JPY 100mn/Outstanding balance

3. Financial soundness

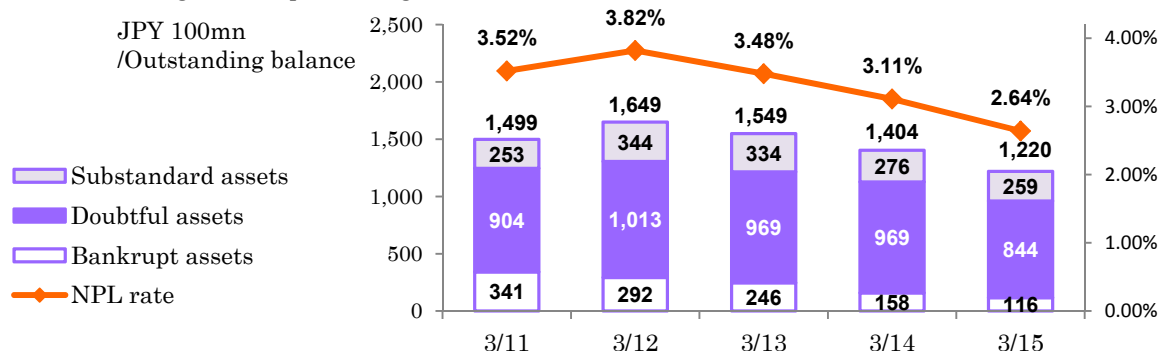
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of March 31, 2015 (A)	Inc/Dec		As of Sept. 30, 2014 (B)	As of March 31, 2014 (C)
		(A-B)	(A-C)		
Total	1,220	(91)	(183)	1,311	1,404
Bankrupt and quasi-bankrupt assets	116	(42)	(42)	159	158
Doubtful assets	844	(65)	(124)	910	969
Substandard assets	259	17	(16)	242	276
As a percentage of total credits	2.64	(0.24)	(0.47)	2.88	3.11
Coverage ratio	73.2	(1.6)	(0.2)	74.8	73.4

《Changes in nonperforming loans (loans based on the Financial Revitalization Law)》



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of March 31, 2015 (A)		As of Sept. 30, 2014 (B)	As of March 31, 2014 (C)
		(preliminary)	Inc/Dec (A-B)		
Total capital ratio	A/D	19.79%	0.08%	0.94%	19.71%
Tier1 capital ratio	B/D	17.30%	0.58%	0.88%	16.72%
Common Equity Tier1 capital ratio	C/D	17.09%	0.61%	0.86%	16.48%

(Units: 100 million yen)

Total capital	A	6,255	347	739	5,908	5,516
Tier1 capital	B	5,468	455	665	5,012	4,802
Common Equity Tier1 capital	C	5,401	460	654	4,940	4,747
Risk weighted assets	D	31,606	1,632	2,358	29,973	29,247
Required capital	D×8%	2,528	130	188	2,397	2,339

<Non-consolidated>

		As of March 31, 2015 (A)		As of Sept. 30, 2014 (B)	As of March 31, 2014 (C)
		(preliminary)	Inc/Dec (A-B)		
Total capital ratio	a/d	18.98%	0.22%	0.96%	18.76%
Tier1 capital ratio	b/d	16.55%	0.71%	0.92%	15.84%
Common Equity Tier1 capital ratio	c/d	16.55%	0.71%	0.92%	15.84%

(Units: 100 million yen)

Total capital	a	5,850	369	733	5,480	5,116
Tier1 capital	b	5,100	472	661	4,627	4,438
Common Equity Tier1 capital	c	5,100	472	661	4,627	4,438
Risk weighted assets	d	30,810	1,610	2,426	29,200	28,384
Required capital	d×8%	2,464	128	194	2,336	2,270

Note: In the above Risk weighted assets calculation, credit risk assets was based on The Foundation Internal Ratings-Based Approach and operational risk amount was based on The Standardized Approach.

II Earning projections for the fiscal year ending March 31, 2016

<Non-consolidated>

(Units: 100 million yen)

		Projection for half year ending 2015/9/30	Projection for FY ending 2016/3/31 (A)	(A-B)	Results for FY ended 2015/3/31 (B)
Gross business profit		420	821	(114)	935
Profit on interest		344	676	(89)	765
Profit on fees and commissions		47	94	(11)	105
Trading profit		2	5	3	2
Profit from other business transactions		25	44	(18)	62
(Gains (losses) related to bonds) A		19	31	(21)	52
General & administrative expenses		291	576	(7)	583
(Personnel expenses)		148	295	4	291
(Non personnel expenses)		124	248	(13)	261
Core net business profit		110	215	(84)	299
Actual net business profit		130	245	(107)	352
Transfer to general reserve for possible loan losses B		—	—	—	—
Net business profit		130	245	(107)	352
Net gains (losses) related to equity securities C		6	12	(2)	14
Disposal of nonperforming loans D		1	3	0	3
Reversal of allowance for loan losses E		15	42	2	40
Recoveries of written-off claims F		0	0	0	0
Operating profit		160	310	(102)	412
Net income		110	210	(47)	257
Credit related expenses B+D-E-F		25	43	(24)	67
Profit(losses) related to securities A+C		(13)	(38)	(1)	(37)

<Consolidated>

(Units: 100 million yen)

		Projection for half year ending 2015/9/30	Projection for FY ending 2016/3/31 (A)	(A-B)	Results for FY ended 2015/3/31 (B)
Operating profit		185	360	(118)	478
Net income		115	225	(46)	271

※ 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.