

**INTERIM FINANCIAL DATA  
FOR THE SIX MONTHS ENDED  
SEPTEMBER 30, 2015**

**The Hachijuni Bank, Ltd.**

# I FINANCIAL REVIEW (The first half fiscal year ended September 30, 2015)

## 1. Breakdown of income

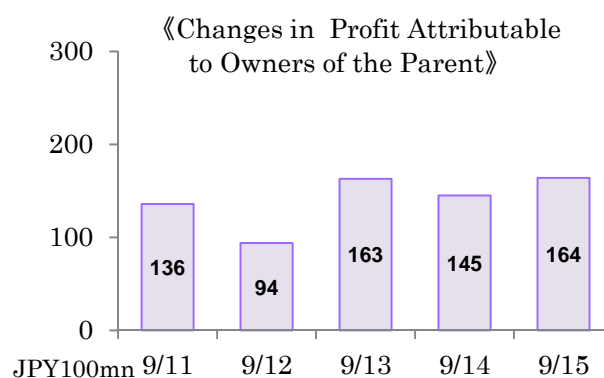
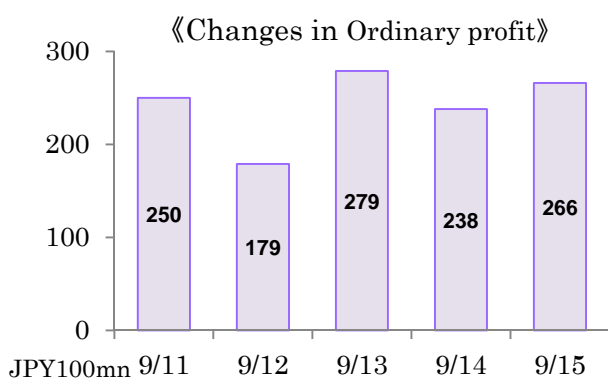
&lt;Consolidated&gt;

(Units: 1million yen)

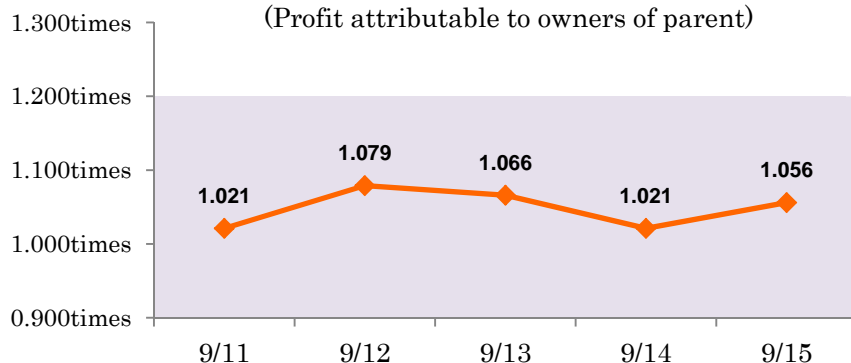
	First half of FY 2015 (A)	Inc/Dec (A-B)	First half of FY 2014 (B)
Consolidated gross business profit	52,008	267	51,740
Profit on interest	38,615	851	37,764
Profit on fees and commissions	7,592	(111)	7,703
Trading profit	1,090	487	603
Profit from other business transactions	4,710	(959)	5,669
General & administrative expenses	30,662	(1,932)	32,594
Credit related expenses	(2,317)	261	(2,579)
<b>Ordinary profit</b>	<b>26,678</b>	<b>2,787</b>	<b>23,890</b>
Extraordinary gains (losses)	(170)	386	(556)
Income before income taxes and minority interests	26,507	3,173	23,333
Total income taxes	8,646	939	7,707
Profit	17,861	2,234	15,626
Profit attributable to non-controlling interests	1,385	336	1,049
<b>Profit attributable to owners of parent</b>	<b>16,475</b>	<b>1,898</b>	<b>14,577</b>

(Number of Consolidated Companies)

Number of consolidated subsidiaries	10	—	10
Number of companies accounted for by the equity method	—	—	—



《The ratio of consolidated profits to parent company's profits》  
(Profit attributable to owners of parent)



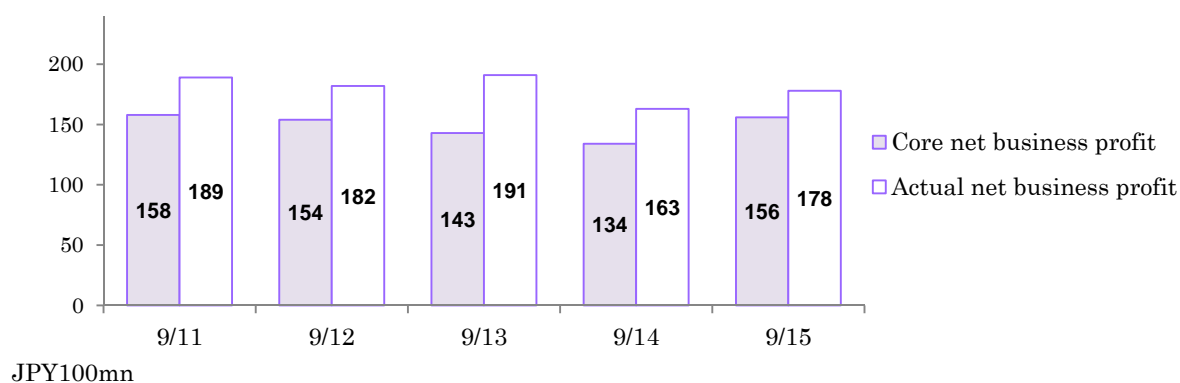
1.200times  
= target ratio of the long term  
management plan

&lt;Non-consolidated&gt;

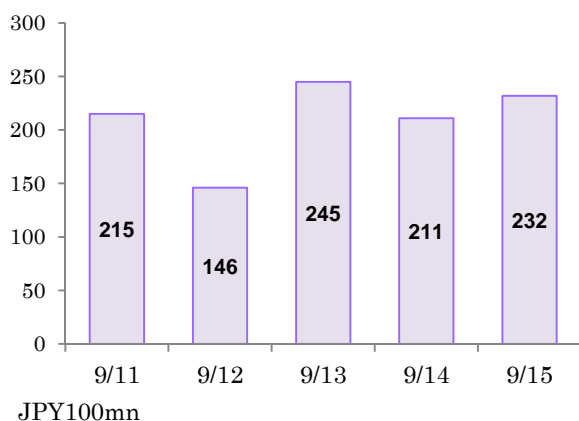
(Units: 1million yen)

		First half of FY 2015 (A)	Inc/Dec (A-B)	First half of FY 2014 (B)
Gross business profit	A	46,261	(26)	46,287
Profit on interest		38,539	850	37,689
Profit on fees and commissions		5,075	6	5,069
Trading profit		136	(12)	148
Profit from other business transactions		2,509	(871)	3,380
Gains (losses) related to bonds	B	2,223	(681)	2,905
General & administrative expenses	C	28,366	(1,608)	29,974
Personnel expenses		14,503	(186)	14,690
Non personnel expenses		11,968	(1,474)	13,442
<b>Core net business profit</b>	<b>A-B-C</b>	<b>15,671</b>	<b>2,263</b>	<b>13,408</b>
<b>Actual net business profit</b>	<b>A-C</b>	<b>17,895</b>	<b>1,581</b>	<b>16,313</b>
Transfer to general reserve for possible loan losses	D	—	—	—
Net business profit	A-C-D	17,895	1,581	16,313
Net gains (losses) related to equity securities	E	1,813	1,297	515
Profit (loss) on money held in trust		(141)	(376)	235
Disposal of nonperforming loans	F	151	(69)	220
Transfer to specific reserve		—	—	—
Reversal of allowance for loan losses	G	2,501	(818)	3,319
Transfer to general reserve		3,275	5,282	(2,006)
Reversal of specific reserve		5,776	4,464	1,312
Recoveries of written-off claims	H	12	11	1
<b>Ordinary profit</b>		<b>23,221</b>	<b>2,056</b>	<b>21,164</b>
Extraordinary gains (losses)		(170)	(28)	(141)
Income before income taxes		23,050	2,028	21,022
Total income taxes		7,461	711	6,749
<b>Profit</b>		<b>15,589</b>	<b>1,316</b>	<b>14,273</b>
Profit(losses) related to securities	B+E	4,036	615	3,420
Credit related expenses	D+F-G-H	(2,362)	736	(3,099)

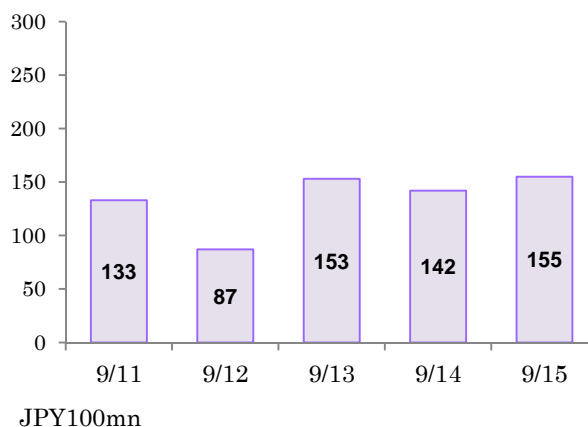
《Changes in Core net business profit and Actual net business profit》



《Changes in Ordinary profit》



《Changes in Profit》



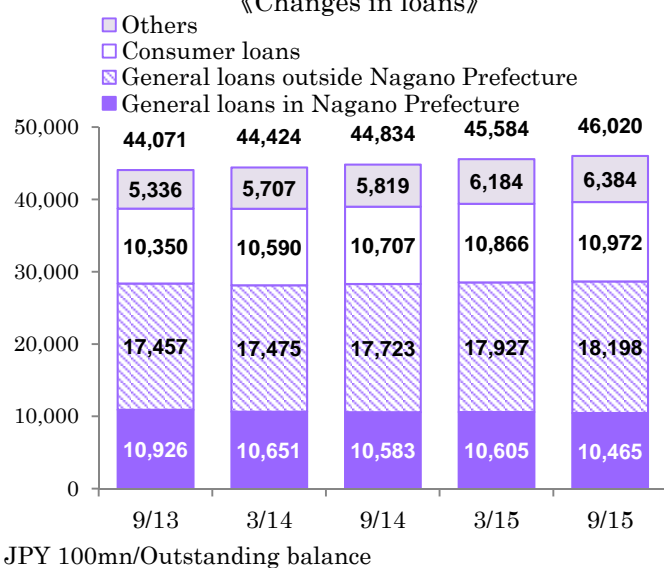
## 2. Major accounts

### ◆ Loans <Non-consolidated>

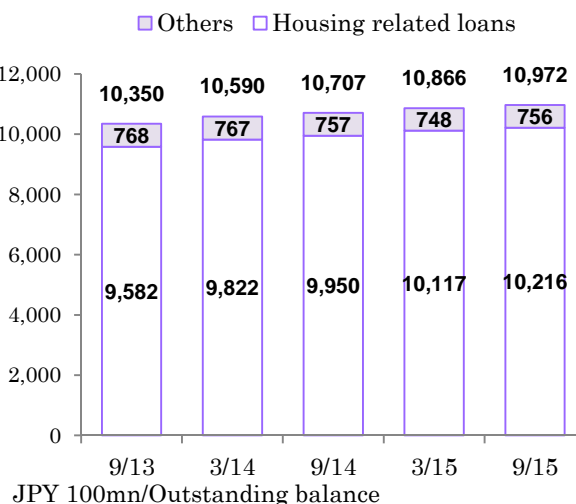
(Units: 100 million yen)

	First half of FY 2015 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	FY 2014 (B)	First half of FY 2014(C)
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>46,020</b>	<b>435</b>	<b>1,185</b>	<b>45,584</b>	<b>44,834</b>
Loans to general corporations	28,663	130	356	28,532	28,306
Loans to consumers	10,972	106	265	10,866	10,707
Housing related loans thereof	10,216	98	266	10,117	9,950
Others	6,384	199	564	6,184	5,819
<b>For all offices (average balance of the period)</b>	<b>46,232</b>	<b>660</b>	<b>859</b>	<b>45,572</b>	<b>45,373</b>
Loans to general corporations	28,904	(95)	51	28,999	28,852
Loans to consumers	10,889	200	282	10,689	10,606
Others	6,438	555	524	5,883	5,914

《Changes in loans》



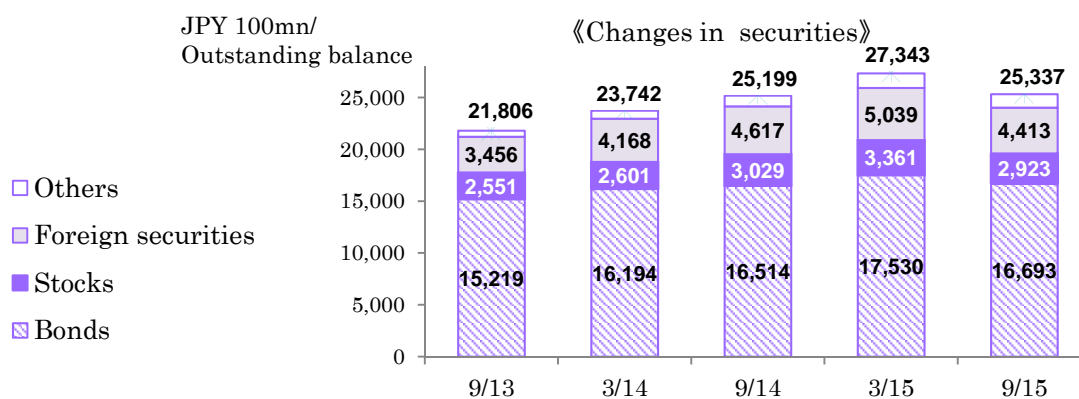
《Changes in consumer loans》



◆ Securities <Non-consolidated>

(Units: 100 million yen)

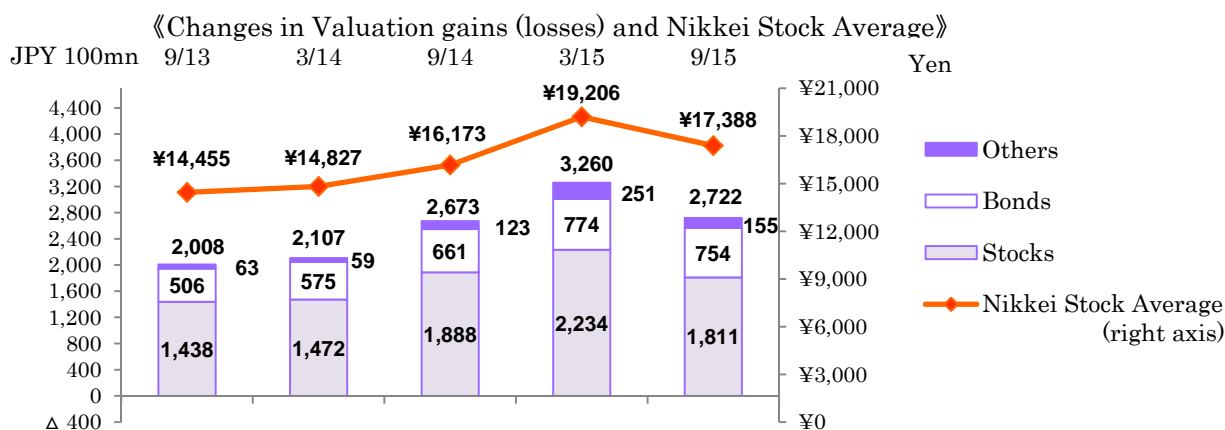
	As of September 30, 2015			FY 2014 (B)	First half of FY 2014(C)
	First half of FY 2015 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	25,337	(2,005)	138	27,343	25,199
Bonds	16,693	(836)	178	17,530	16,514
JGB thereof	13,090	(1,079)	214	14,169	12,876
Stocks	2,923	(437)	(106)	3,361	3,029
Foreign securities	4,413	(625)	(203)	5,039	4,617
Others	1,307	(105)	269	1,412	1,037
For all offices (average balance of the period)	23,468	798	1,399	22,670	22,068
Bonds	16,324	349	531	15,975	15,792
JGB thereof	12,919	475	713	12,443	12,206
Stocks	1,144	(38)	(9)	1,182	1,154
Foreign securities	4,708	181	456	4,527	4,252
Others	1,290	305	421	984	868



◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

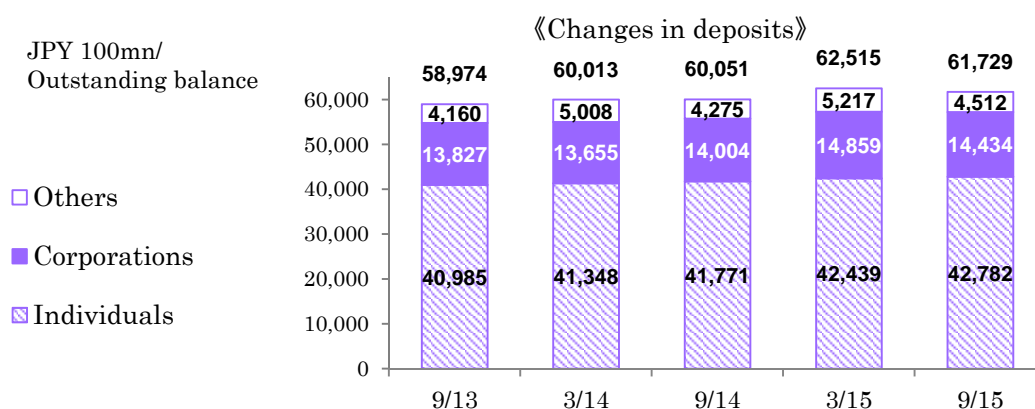
	As of September 30, 2015			
	Valuation gains (losses)	Change from March 31, 2015	Valuation gains	Valuation losses
Other securities	2,722	(537)	2,746	24
Stocks	1,811	(422)	1,814	2
Bonds	754	(19)	757	2
Others	155	(95)	174	18



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	First half of FY 2015 (A)		FY 2014 (B)	First half of FY 2014(C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	61,729	(786)	62,515	60,051
Individuals	42,782	343	42,439	41,771
Corporations	14,434	(425)	14,859	14,004
Others	4,512	(704)	5,217	4,275
For all offices (average balance of the period)	62,676	2,008	60,668	60,465
Individuals	42,791	785	42,005	41,707
Corporations	15,324	1,037	14,286	14,326
Others	4,560	185	4,375	4,431

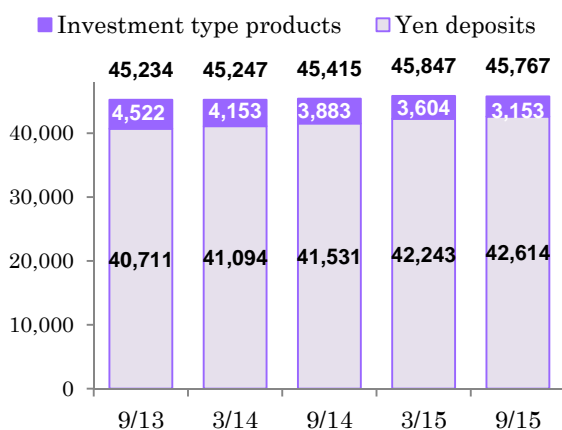


◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

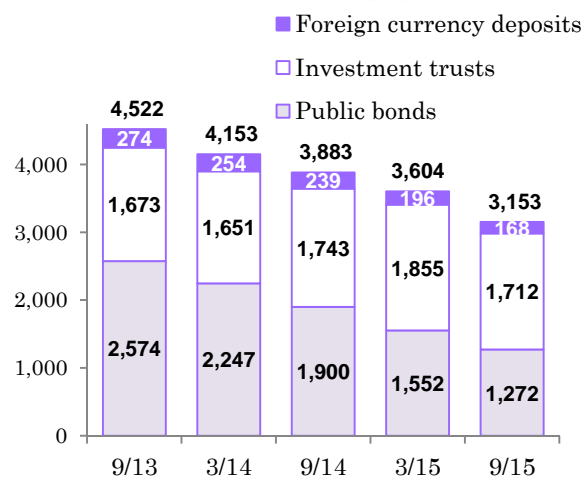
	As of September 30, 2015 (A)		As of March 31, 2015 (B)	As of September 30, 2014 (C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total (outstanding balance)	45,767	(79)	45,847	45,415
Yen deposits	42,614	371	42,243	41,531
Investment type products	3,153	(450)	3,604	3,883
Foreign currency deposits	168	(28)	196	239
Investment trusts	1,712	(142)	1,855	1,743
Public bonds (Government bonds, and other bonds)	1,272	(280)	1,552	1,900

《Changes in personal financial assets deposited》



JPY 100mn/Outstanding balance

《Changes in investment type products》



JPY 100mn/Outstanding balance

## 3. Financial soundness

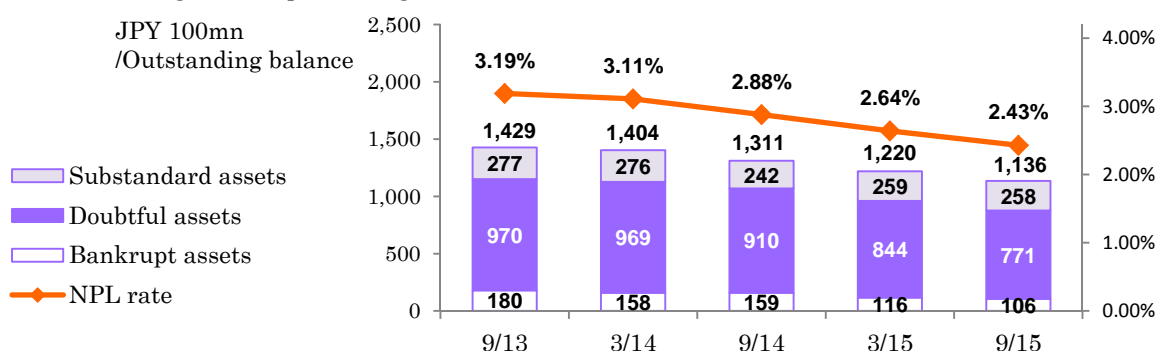
## ◆ Disclosure of loans based on the Financial Revitalization Law

&lt;Non-consolidated&gt;

(Units: 100 million yen, %)

	As of			As of March 31, 2015 (B)	As of September 30, 2014 (C)
	September 30, 2015 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total</b>	<b>1,136</b>	<b>(84)</b>	<b>(175)</b>	<b>1,220</b>	<b>1,311</b>
Bankrupt and quasi-bankrupt assets	106	(10)	(52)	116	159
Doubtful assets	771	(73)	(139)	844	910
Substandard assets	258	(0)	16	259	242
<b>As a percentage of total credits</b>	<b>2.43</b>	<b>(0.21)</b>	<b>(0.45)</b>	<b>2.64</b>	<b>2.88</b>
Coverage ratio	72.5	(0.7)	(2.3)	73.2	74.8

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



## ◆ Capital ratio (Basel III standards)

&lt;Consolidated&gt;

		As of			As of March 31, 2015 (B)	As of September 30, 2014 (C)
		September 30, 2015 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total capital ratio</b>	<b>A/D</b>	<b>19.90%</b>	<b>0.11%</b>	<b>0.19%</b>	<b>19.79%</b>	<b>19.71%</b>
Tier1 capital ratio	B/D	17.79%	0.49%	1.07%	17.30%	16.72%
Common Equity Tier1 capital ratio	C/D	17.59%	0.50%	1.11%	17.09%	16.48%

(Units: 100 million yen)

Total capital	A	6,120	(135)	211	6,255	5,908
Tier1 capital	B	5,473	4	460	5,468	5,012
Common Equity Tier1 capital	C	5,409	7	468	5,401	4,940
Risk weighted assets	D	30,751	(854)	778	31,606	29,973
Required capital	D×8%	2,460	(68)	62	2,528	2,397

&lt;Non-consolidated&gt;

		As of			As of March 31, 2015 (B)	As of September 30, 2014 (C)
		September 30, 2015 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total capital ratio</b>	<b>a/d</b>	<b>19.02%</b>	<b>0.04%</b>	<b>0.26%</b>	<b>18.98%</b>	<b>18.76%</b>
Tier1 capital ratio	b/d	16.98%	0.43%	1.14%	16.55%	15.84%
Common Equity Tier1 capital ratio	c/d	16.98%	0.43%	1.14%	16.55%	15.84%

(Units: 100 million yen)

Total capital	a	5,703	(146)	223	5,850	5,480
Tier1 capital	b	5,091	(8)	464	5,100	4,627
Common Equity Tier1 capital	c	5,091	(8)	464	5,100	4,627
Risk weighted assets	d	29,972	(838)	772	30,810	29,200
Required capital	d×8%	2,397	(67)	61	2,464	2,336

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 FY 2015

<Consolidated> (Units: 100 million yen)

		First half of FY 2015	Projection for FY 2015 (A)	(A-B)	FY 2014 (B)
Ordinary profit		266	440	(38)	478
Profit attributable to owners of parent		164	285	14	271

<Non-consolidated> (Units: 100 million yen)

		First half of FY 2015	Projection for FY 2015 (A)	(A-B)	FY 2014 (B)
Gross business profit		462	877	(58)	935
Profit on interest		385	722	(43)	765
Profit on fees and commissions		50	108	3	105
Trading profit		1	2	0	2
Profit from other business transactions		25	43	(19)	62
(Gains (losses) related to bonds) A		22	40	(12)	52
General & administrative expenses		283	567	(16)	583
(Personnel expenses)		145	290	(1)	291
(Non personnel expenses)		119	246	(15)	261
Core net business profit		156	270	(29)	299
Actual net business profit		178	310	(42)	352
Transfer to general reserve for possible loan losses B		—	—	—	—
Net business profit		178	310	(42)	352
Net gains (losses) related to equity securities C		18	28	14	14
Disposal of nonperforming loans D		1	3	0	3
Reversal of allowance for loan losses E		25	51	11	40
Recoveries of written-off claims F		0	0	0	0
Ordinary profit		232	390	(22)	412
Profit		155	270	13	257
Profit(losses) related to securities A+C		40	68	1	67
Credit related expenses B+D-E-F		(23)	(48)	(11)	(37)

※ 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.