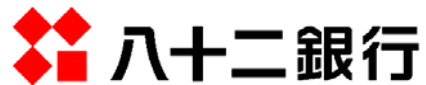




The 22nd Information Meeting



December 2nd, 2008
The Hachijuni Bank, Ltd.
<http://www.82bank.co.jp/>



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This report includes the descriptions relating to the future business performance but these descriptions would not assure the future business results. Please note that the actual business results will be substantially change due to variable economic conditions.

<for inquiry>

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*Financial Results for The 1st Half of
FY2008
(non-consolidated)*

(Amount and ratios presented are rounded down to the nearest unit)

Highlights of Financial Results

Core net business profit: ¥20.4bn (▲¥3.2bn from the 1st half of FY07)

Current net profit: ¥3.1bn (▲¥6.6bn from the 1st half of FY07)

~Due mainly to increases in both write-down on securities and credit costs~

Write-down on securities: ¥5.5bn (+¥5.0bn from the 1st half of FY07)

~Reflecting the financial markets turmoil, impairment losses on foreign bonds: ¥4.2bn, on domestic stocks: ¥0.7bn~

Credit costs: ¥11.6bn (+¥0.7bn from the 1st half of FY07)

Non-performing loans ratio: 5.84% (+0.28 point from the end of FY07)

~Owing to the deterioration of financial strength of corporate customers and collapse of real estate companies in metropolises~

Risk adjusted capital ratio (non-consolidated) (preliminary basis) stood at 12.63%
(Tier 1 ratio: 11.70%)

~"Foundation Internal Ratings-Based Approach" was introduced from the current period~

Valuation gains on securities: ¥91.3bn

Average balance of deposits: ¥5,292.9bn (+¥32.8bn (+0.6%) from the end of FY07)

~Outstanding balance of deposits from individual customers: ¥3,711.0bn (+¥37.6bn from the end of FY07)~

Statement of Income

(JPY 100 mn)

P/L statement	1H FY08	1H FY07	Increase/ decrease
Operating income	731	771	▲40
Gross business profit	480	548	▲67
Profit on interest	441	450	▲8
Profit on fees and commissions	62	75	▲12
Other business profit	▲25	19	▲45
Profit(losses) related to bonds	▲31	13	▲44
General and administrative expenses	307	298	9
Personnel expenses	155	148	7
Non-personnel expenses	134	133	1
Core net business profit	204	236	▲32
Actual net business profit	173	249	▲76
Transfer to general reserve for loan losses	9	33	▲23
Net business profit	163	216	▲52
Temporary profit(losses)	▲110	▲52	▲57
Net gains related to stocks	6	9	▲2
Disposal of nonperforming	107	75	31
Operating profit	52	163	▲110
Net income	31	97	▲66

■ Profit on interest for domestic branch

➤ Interest on loans +¥805mn
(average balance factor) ▲¥42mn (yield factor) +¥847mn

➤ Interest on securities, dividends ▲¥824mn
(average balance factor) ▲¥201mn (yield factor) ▲¥623mn

➤ Interest on deposit +¥1,362mn
(average balance factor) +¥54mn (yield factor) +¥1,308mn

➤ Due to a decrease in handling commissions on investment trusts reflecting to the stock market slump

➤ Due to an increase in write-down on foreign bonds attributing to the financial markets turmoil

➤ Due to an increase about 200 staff (average balance basis) from the 1H FY07

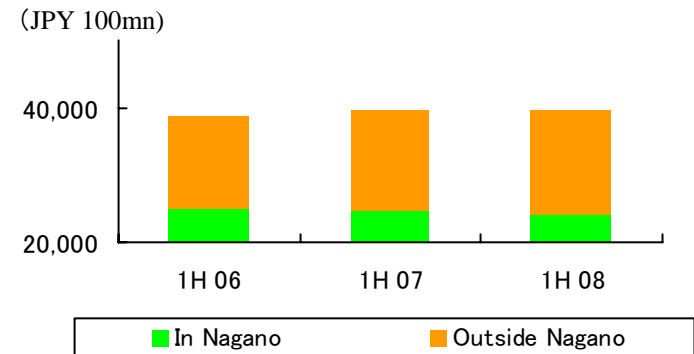
➤ Reflecting the deterioration of business conditions of customers facing the economic downturn and the collapse of real estate companies in metropolises from August

Credit related expenses	116	108	7
Profit(losses) on securities	▲24	22	▲46

Major Accounts (Loans/Securities/Deposits)

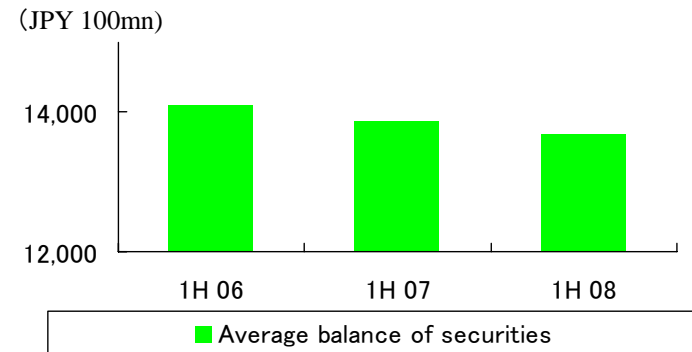
(JPY 100mn・%)

Loans	1H FY06	1H FY07	1H FY08
Loans (average balance on a half-year basis)	38,682	39,675	39,531
In Nagano	25,127	24,858	24,228
Yield on loans (entire offices)	1.83	2.04	2.06
<ul style="list-style-type: none"> ◆ ▲¥14.3bn from the 1H FY07(▲0.3% on a one-year basis) ◆ Loans for consumers: +¥14.7bn from the 1H FY07 to ¥943.6bn(+1.5% on a one-year basis) 			



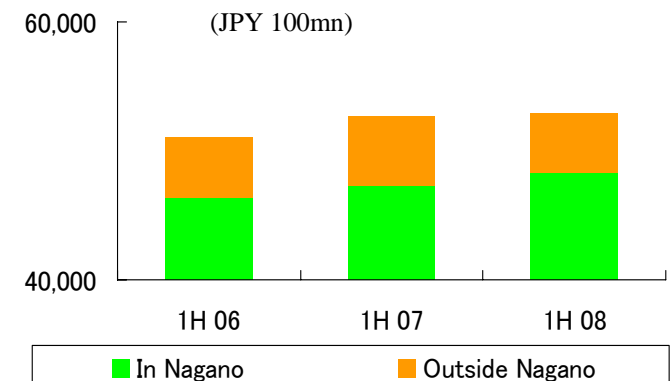
(JPY 100mn・%)

Securities	1H FY06	1H FY07	1H FY08
Securities (average balance on a half-year basis)	14,101	13,860	13,682
Valuation gains at the end of the period	2,448	2,405	913
Yield on securities (entire offices)	1.78	1.86	1.54
<ul style="list-style-type: none"> ◆ ▲¥17.8bn from the 1H FY07 (▲1.2% on a one-year basis) ◆ Valuation gains(losses): ¥91.3bn (Stocks:¥112,1bn, Bonds:▲¥5.7bn, Others:▲¥15.1bn) 			



(JPY 100mn・%)

Deposits	1H FY06	1H FY07	1H FY08
Deposits (average balance on a half-year basis)	51,068	52,601	52,929
In Nagano	46,328	47,292	48,228
Yield on deposits (entire offices)	0.15	0.38	0.34
<ul style="list-style-type: none"> ◆ +¥32.8bn from the 1H FY07 (+0.6% on a one-year basis) ◆ Deposits from individual customers increased ¥107.2bn to ¥3,703.7bn (+2.9% on a one-year basis) 			



Profit on Securities

(JPY 100mn)

Write-down on securities

Write-down on bonds	47
CDO (Synthetic CDO)	18
Foreign companies bonds	14
“Lehman Brothers” related bonds	8
Securities guaranteed by Monolines, J-REIT investment	7
Write-down on stocks (cross-shareholding)	7
Total	55

Holding of securitized products and valuation gains(losses), realized profit(losses)

(JPY Mn)

	Holding	Book value before write-down (incl. valuation gains/losses)	Write-down	Book value after write-down (excl. valuation gains/losses)	Valuation gains/losses after write-down	Realized P/L	Backed assets, Reference assets
Synthetic CDO	11	9,920	▲1,823	8,097	▲976	▲244	Foreign companies CDS (11)
CLO, CBO	5	3,897	0	3,897	▲227	0	Foreign company loans & bonds(4), Domestic company bond(1)
ABS	2	933	0	933	0	0	Domestic credit card loan(1), auto loan(1)
CMBS	15	8,547	0	8,547	▲102	0	Domestic commercial mortgage (15)
CDO equity	1	1,000	0	1,000	▲94	0	Domestic blue-chip company(1)
total	34	24,298	▲1,823	22,475	▲1,399	▲244	

Holding of funds/structured securities and valuation gains(losses), realized profit(losses)

(JPY Mn)

	Holding	Book value before write-down (excl. valuation gains/losses)	Write-down	Valuation gains/losses after write-down	Realized P/L on sales during period	Dividend	Total realized P/L
FTD securities	4	8,000	0	▲531	0	—	0
Structured securities of interest rate	1	3,000	0	▲18	0	—	0
Securities guaranteed by Monolines	1	517	▲207	0	0	—	▲207
J-REIT investment accounts	11	12,766	▲497	▲2,281	▲145	330	▲313
J-REIT securities	1	997	0	▲210	0	—	0
Hedge funds	19	65,547	0	▲5,064	▲83	53	▲29
Private placement fund (real estate)	3	751	0	0	0	3	3
PE etc.	5	3,394	0	0	0	98	98
Relationship banking PE etc.	9	3,033	0	0	0	▲313	▲313
Foreign PE	1	540	0	16	0	18	18
Total	55	98,549	▲704	▲8,090	▲229	190	▲743

Note 1: Redemption amount of union-type of fund investments were netting with dividends.

2: Realized P/L excludes funding cost and securities' interests.

3: Write-down on CDOs was based on market value without consideration of ratings

Nonperforming Loans/Credit Costs

(JPY 100mn, %)

Nonperforming loans (based on the Financial Revitalization Law)					
	FY06		FY07		FY08
	1H		1H		1H
Bankrupt assets	397	502	508	492	506
Doubtful assets	862	904	922	983	1,083
Substandard assets	405	560	577	790	765
Total	1,666	1,966	2,008	2,266	2,356
NPL ratio	4.14	4.81	4.92	5.56	5.84
In case of partial direct charge-off	3.71	4.18	4.27	4.90	5.13

Note: Partial direct charge-off was not executed.

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

(JPY 100mn, %)

Credit costs					
	FY06		FY07		FY08
	1H		1H		1H
Transfer to general reserve	▲53	9	33	▲25	9
Disposal of nonperforming loans	110	276	75	256	107
Credit costs	57	285	108	231	116
Credit costs ratio ※		0.72		0.57	

※Credit costs ratio: Credit expenses/total credit (average balance)

◆ Credit costs for real estate companies operating outside Nagano (or based on outside Nagano) greatly increased.

(JPY Mn)

Credit costs for the 1H FY07 (by business/by area)	In Nagano	Outside Nagano	Total
Manufacturing	512	1,694	2,207
Construction	915	570	1,486
Wholesale	538	591	1,129
Retail	▲28	207	179
Real estate	1,867	2,379	4,245
Various services	18	940	958
Others	1,021	452	1,473
Total	4,846	6,832	11,680

Risk Adjusted Capital Ratio

- ◆ The calculation method for risk adjusted capital ratio was changed to the **‘Foundation Internal Ratings-Based Approach’**. (Authorized by FSA on Sep 08)

(JPY 100mn, %)

	Standardized Approach (SA)			FIRB Approach	
	9/07	9/08 (preliminary)	Inc/Dec	9/08 (preliminary)	Inc/Dec (vs. 9/08 SA figures)
Risk adjusted capital ratio	13.79%	12.39%	▲1.40	12.63%	+0.24
Tier I ratio	9.77%	10.26%	+0.49	11.70%	+1.44
Capital	4,995	4,378	▲617	3,823	▲555
Tier I	3,540	3,627	+87	3,544	▲83
Tier II	1,511	796	▲715	416	▲380
Deduction	56	45	▲11	137	+92
Risk assets	36,221	35,321	▲900	30,267	▲5,054
Credit risk	34,204	33,279	▲925	28,225	▲5,054
Operational risk	2,017	2,042	+25	2,042	—

- Tier I ratio soundly stood at **11.70% (FIRB base)**.
- Tier II : ¥41.6bn ⇒ 45% of valuation gains as of Sep 30, 08

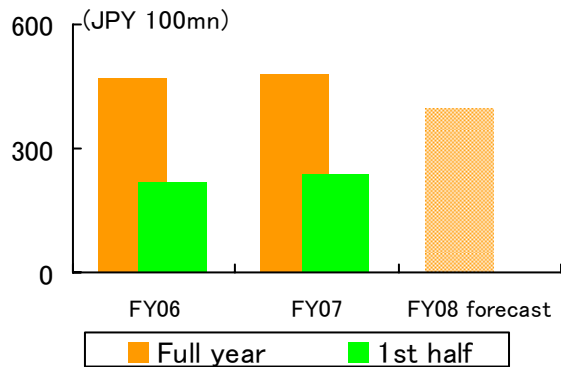
External Rating (as of Sep 30, 08)		
	Long-term	Reference
S&P	A	Request rating
R&I	A+ (for Issuer rating)	Request rating

*Earnings Projections for FY2008 and Staple
Figures (non-consolidated)*

Earnings Projections for FY2008 Full Year

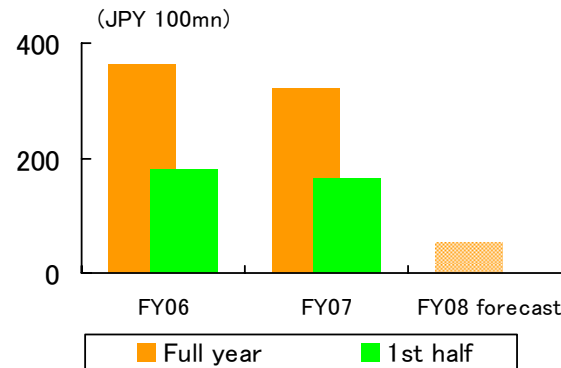
- ◆ Core net business profit will decrease ¥8.6bn from FY07 due to the decreases in profit on interest, fees and commissions.
- ◆ Net income will decrease ¥15.7bn from FY07 due to the decreases in core net business profit, profit on securities.
- ◆ Dividend per share for full year will be ¥5.0 (¥2.5 for interim dividend) by performance-linked standard.

Core net business profit



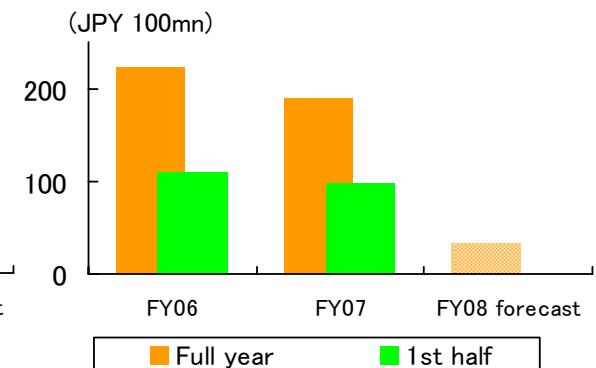
(JPY 100mn)

Operating profit



(JPY 100mn)

Net income



(JPY 100mn)

Core net business profit	FY06	FY07	FY08 forecast
Full year	468	481	395
(1st half)	(219)	(236)	(204)

Operating profit	FY06	FY07	FY08 forecast
Full year	363	322	55
(1st half)	(179)	(163)	(52)

Net income	FY06	FY07	FY08 forecast
Full year	222	190	33
(1st half)	(110)	(97)	(31)

【Dividend policy】

Hachijuni Bank has set a goal to achieve the dividend ratio of approximately 20% against net income of ¥20.0 billion or lower, and if net income exceeds ¥20.0 billion mark, it will aim to add 30% of a portion of net income in excess of such amount to the foregoing 20%.
(lower limit of dividend per share: ¥5.0 a year)

Changes of dividend

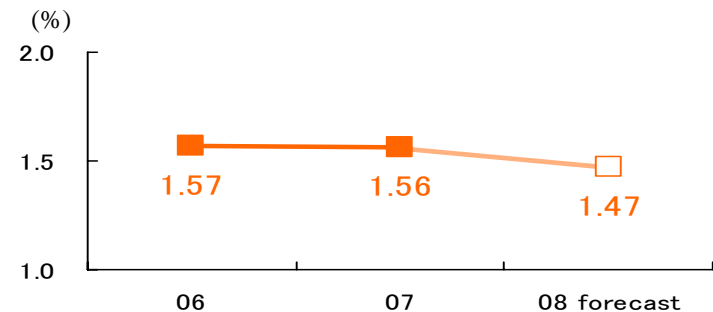
FY	03	04	05	06	07	08 forecast
Amount (full year)	¥6	¥6.5	¥7	¥9	¥8	¥5
Dividend ratio(%)	14.4	13.2	13.6	21.3	22.1	

Projections for Yield, Interest Margin/G&A Expenses

(%)

Yield, interest margin (for entire office)	2H 06	1H 07	2H 07	1H 08	2H 08 forecast
Yield on interest earning assets	1.99	2.02	2.05	1.90	1.84
Yield on funding costs	0.40	0.47	0.48	0.38	0.40
Interest margin	1.58	1.54	1.57	1.51	1.43
Changes in yield (for domestic offices)	2H 06	1H 07	2H 07	1H 08	2H 08 forecast
Yield on interest earning assets	1.68	1.78	1.77	1.78	1.73
Yield on loans	1.91	2.00	2.05	2.05	2.04
Yield on securities	1.27	1.51	1.34	1.40	1.31
Yield on funding costs	0.15	0.23	0.27	0.28	0.30
Yield on deposit etc.	0.13	0.22	0.26	0.27	0.28

Interest margin (for entire offices)



- ◆ Interest rate cut affected slightly.
(The impact for 2H FY08 will be around ¥0.3bn.)
- ◆ Decline of interest margin
⇒ due to a decrease in profit on securities investment

(JPY 100mn)

Projection for G&A expenses	FY06	FY07	FY08 forecast	Inc/Dec
Personnel expenses	287	297	306	+9
Non-personnel expenses	267	265	280	+15
Core gross business profit OHR (%)	55.4	55.0	60.8	+5.8

- ◆ Personnel expenses +¥0.9bn from FY07
➤ Due to an increase in number of staff
- ◆ Non-personnel expenses +¥1.5bn from FY07
➤ Outsourcing expenses +¥0.6bn
 • Investment in credit card “HaLuCa” issued by Bank
 • Reinforcement of security for internet banking
➤ Depreciation +¥0.2bn
- ◆ While profit on market investment decreased by the financial markets turmoil, reinforcement of sales promotion and investment to improve efficiency pushed up core gross business profit OHR.
This ratio will decline eventually as the Bank’s investment will pay dividends in the future.

Projections for Nonperforming Loans/Credit Costs

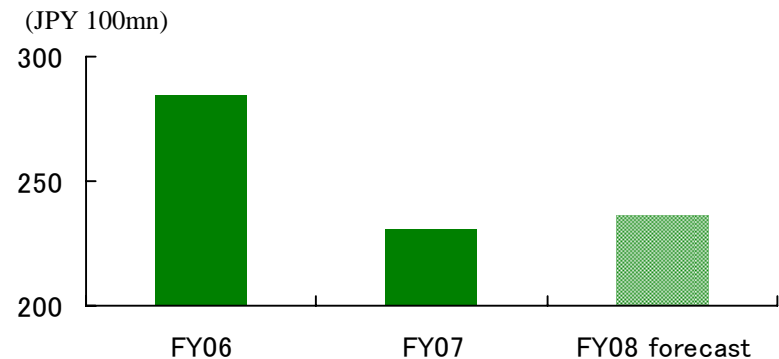
Projections for credit costs

- Under the deterioration of holding assets by economic downturn from the 1H of FY2008, Hachijuni Bank estimates credit costs using latest ratio of debtors' rating change (Oct 07~Sep 08) for the next 1 year.

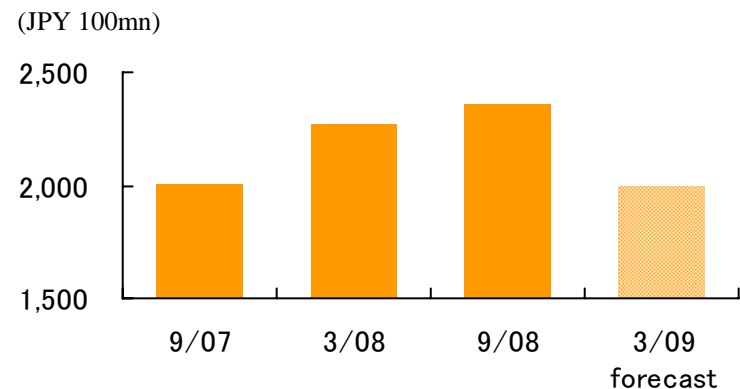
Credit costs for the 2H FY08: about ¥12.0bn (conservative figure)

Changes in credit costs (JPY 100mn, %)				
	FY06	FY07	FY 08 forecast	
			1H 08	
Transfer to general reserve	9	▲25	9	19
Disposal of nonperforming loans	276	256	107	217
Credit costs	285	231	116	236
Credit costs ratio	0.72	0.57		

※Credit costs ratio: Credit expenses/total credit (average balance)



Changes in nonperforming loans (based on the Financial Revitalization Law) (JPY 100mn, %)				
	9/07	3/08	9/08	3/09 forecast
Bankrupt assets	508	492	506	400
Doubtful assets	922	983	1,083	1,050
Substandard assets	577	790	765	550
Total	2,008	2,266	2,356	2,000
Ratio to total credit	4.92	5.56	5.84	5.00



Projections for Securities Investments

◆ Reconstruction of investment portfolio amid severe investment climates

Projections for profit(losses) on securities for FY08

(JPY 100mn)

	Projection for 2H	Projection for full year	Factors
Profit(losses) related to bonds	▲31	▲62	
Hedge funds	▲25	▲25	Loss on sales of products by prices decline after Oct 08
Synthetic CDOs	▲10	▲28	Impairment losses by prices decline after Oct 08
Foreign companies bonds	10	▲4	Reversal profit of the above impairment losses by bouncing back of prices
“Lehman Brothers” related bonds	▲1	▲8	Write-down on “Lehman Brothers” related bonds
J-REIT	▲12	▲18	Loss on sale of products which have valuation losses
Others	7	22	Profit on sales of JGB etc.
Profit(losses) related to stocks	▲39	▲33	
Realized profit(losses)	▲18	▲5	Loss on sale of stocks which have valuation losses
Charge-off of stocks	21	28	Impairment losses on cross-shareholding stocks (Nikkei 225=¥9,000 level)

Personal Banking

Deposit, Loans

(JPY 100mn/Outstanding balance)

	3/07	9/07	3/08	9/08	3/09 forecast
Yen deposits	35,698	35,874	36,515	36,891	37,480
Consumer loans	9,247	9,417	9,463	9,485	9,628
Housing related loans	8,234	8,433	8,511	8,554	8,684

Investment type products for individual customers

(JPY 100mn/Outstanding balance)

	3/07	9/07	3/08	9/08	3/09 forecast
Public bonds	4,118	4,296	4,285	4,293	4,322
Investment trusts	2,859	3,094	2,515	2,305	1,900
Foreign currency deposits	169	165	218	218	250
Life insurance (Market value basis)	860	1,010	1,098	1,233	1,449
Total	8,006	8,567	8,116	8,050	7,921

Profit on investment type products

(JPY 100mn)

	2H 06	1H 07	2H 07	1H 08	2H08 forecast
Public bonds	2	1	1	1	1
Investment trusts	22	20	10	9	6
Trust fees		8	7	6	4
Foreign currency deposits	5	5	5	5	6
Life and non-life insurance	8	11	11	10	13
Total	38	38	28	25	27

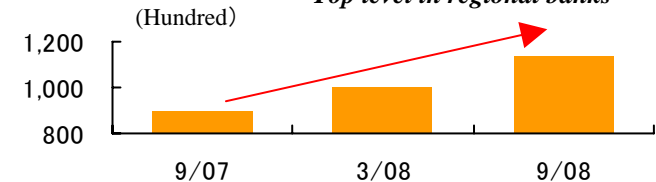
Construction of solid base for “lifelong bank”

◆ Credit card “HaLuCa”(ha-ru-ka) contractors

As of Oct 31, 08: about 3,800

 Target as of Mar 31, 09: 30,000

◆ Internet banking contractors (individual customers)

 As of Sep 30, 08: 114,000
Top level in regional banks


◆ Banking account without passbook “e-libre”

Started in Jul 08. (“e” means ecology and electronics.)

Reinforcement of the channel that is not necessary to face-to-face transactions (An internet banking contract is needed).

◆ Services for borrowers of housing loans

 “Happy every day” started in Jul 08

Providing customers value-added services by allowing borrowers the qualification of “club off” members which is available for various discount services.

Shift to enclose the demand for renewal of loans

◆ Eco-products & services

 “Hoshi-no-mirai” (Future for the Earth) (time deposit)

Started in Oct 08.

【Common product of Judan-kai】

Environment support campaign for housing loans is scheduled to start in Jan 09.

Giving borrowers “Certificate of green electric power”

【Joint project with other regional banks】

Corporate Banking

Loans

(JPY 100mn/Outstanding balance)

	3/07	9/07	3/08	9/08	3/09 forecast
Business area neighboring Nagano (Nagano, Niigata, Gifu)	15,291	14,903	14,628	14,060	13,890
For SMEs	12,559	12,153	11,947	11,612	11,550
No. of customers	25,138	24,794	24,938	24,816	
Business area outside Nagano (Tokyo, Saitama, Gunma, Aichi, Osaka)	12,471	12,689	12,954	13,716	14,160
For SMEs	3,736	3,835	3,879	4,122	3,850
No. of customers	2,773	2,860	2,948	2,914	

Note: SMEs is small and medium-sized enterprises (companies).

Fees and commissions

(JPY Mn)

	2H 06	1H 07	2H 07	1H 08	2H 08 forecast
Syndicated loans, private placement bonds, factoring	556	593	673	690	625
M&A, business matching etc.	85	242	115	107	145
Derivative	448	428	560	219	600

◆ Promotion of loans guaranteed by Credit Guaranty Association (CGA)

Sep 30, 08

Mar 31, 09 (forecast)

 Outstanding balance: ¥303.2bn ⇒ ¥325.0bn

 Ratio of loans with guarantee
in Nagano: 23% ⇒ over 25%
Share of loans (CGA related) as of Sep 30: 51.4%

◆ Reinforcement of business loans offered by Business Loan Centers in Nagano

2H 07

201 cases/¥713mn

1H 08

392 cases/¥1,554mn

◆ The needs of the hedge for rapid appreciation of the Yen is expanding

Profit on derivative related (incl. interest rate derivative)

 2H 08 forecast: ¥600mn

Management Strategy

Reinforcement of Assistance for SME ①

Loan Strategy Meeting (committee) was established in Oct 08

- ◆ This meeting decides “loan strategy” with high mobility in reacting to the change of surrounding environment immediately.

In Nagano

- Reinforcement of rehabilitation support for corporate customers

Outside Nagano

- Review of loan portfolio

“Through pursuit of business promotion”

“Corporate Support Office” in Loan Supervision Dept. assists management restructuring

~Bank’s assistant skill for restructuring is top level in regional banks~

- ◆ Divide Nagano into 340 grids

- Visit all clients (60,000 companies) by allocation of staff to each grid
- Client-relations staff visit 10 clients (incl. 3 new clients) in a day
- Reinforce assistance for clients through strengthening relations by frequent visits to the clients

- Main cases of completion of management restructuring (05~1H08)

~Total balance of assets for assistance: about **¥75bn** ~

Restructuring method	cases
Perfection of restructuring by the execution of management restructuring plan	5
Business assignment, spin-off, M&A	17
Voluntary liquidation guideline	1
DDS, DES	2
Procedure on Civil Rehabilitation Act	7
Total (incl. cases on the way)	32

Reinforcement of assistance for management restructuring in retail banking

~Expansion of target from major clients to SME clients~

- ◆ Increase of Corporate Support Office’s staff
This Office instructs business branches to make management restructuring plan for each client.
- ◆ 440 clients categorized in customers under close observation were newly selected as the targets for management restructuring plan.
- ◆ Corporate Support Office is to take charge of major 110 clients for facilitation of management restructuring.

Target clients/assets

(based on the Financial Revitalization Law)

550 clients/¥120bn

Full support to raise the debtors’ rank

Protection from the decline of the debtors’ rank preventively

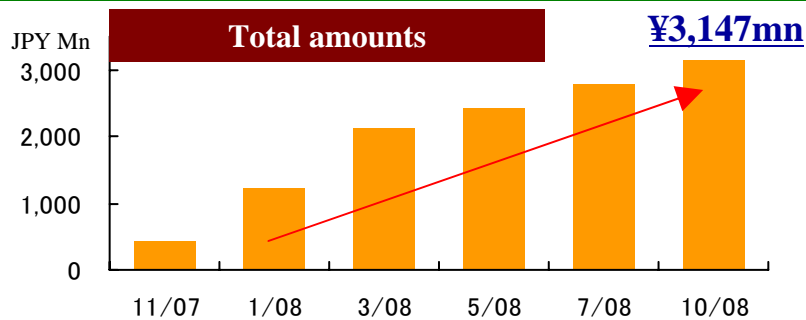
Reinforcement of Assistance for SME ②

Emergency loans related to fuel and materials prices rise

- ◆ Apr 08 “Management soundness assist loans against the price hike of fuel and materials (guaranteed indirectly by Nagano Prefecture through Credit Guaranty Association)” started.
- ◆ Aug 08 “Emergency assist loans confronting fuel and materials prices rise” started.

As of Oct 31, 08 259 cases/¥4.4bn

Scoring products “Super Speed Max”



As of Oct 31, 08

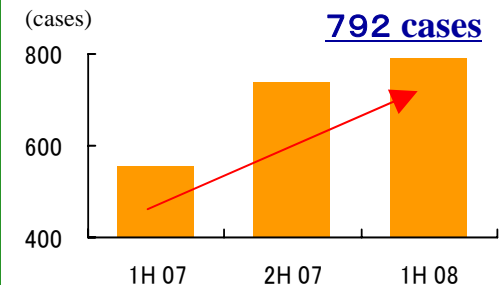
1,094 cases/¥3,147mn
(incl. 375 new cases/¥1,219mn)

Business matching

~Support to clients' business talk with abundant achievements~

Business meeting	Start	Latest meeting
Shinshu Food Fair (at major cities in Nagano Pref.)	2006	Oct 08 at Nagano city (5 th): 83 companies entry
Food Selection Fair in Tokyo	2006	Nov 08 (3 rd): co-held with 14 regional banks 345 companies entry (incl. 39 of our clients)
Tokyo Business Summit	2006	Oct 07: 37 companies in Nagano Pref. entry (incl. 6 of our clients)
China Business Matching Fair in Shanghai, China	2005	Dec 07: 106 companies entry (incl. 22 of our clients)
Japan Food Fair in Shanghai, China	2007	Jul 08: 153 companies entry (incl. 12 of our clients)
Japan Companies Exchange Meeting in Canton, China	2007	Jun 08: 144 companies entry (incl. 19 of our clients)

Matching completed



Reinforcement of Personal Banking

Introduction of “Charge of clients” system

New “Area-unit branch network”

- ◆ Introduced in 24 areas (Nagano & Niigata)
- ◆ Promotion of efficiency: Reallocation of staff
- ◆ Specialization : Allocation of “82 plaza”’s specialized in holiday consulting services

Reallocation of staff with specialty

- ◆ No. of staff in personal banking will be increased 100 to 630 by Mar 2010.
40 staff have been already increased by Sep 08.

- ◆ “Charge of clients” system was introduced in Oct 08.
 - 1 counter staff/1 client-relations staff is in charge of 350 clients.
(No. of all clients: 120,000)
- Establishment of long term relationship of mutual trust with customers by strengthening sales promotion of investment type products and aftercare

Expansion of footholds specialized in personal banking

Allocated 4 joint branches with Hachijuni Securities Co., Ltd.

- In Matsumoto Head Office
- In 82 plaza Asakawa Wakatsuki (May 08)
- In Inashiekimae Branch (Jun 08)
- In Iidaekimae Branch (Sep 08)

◆ Hachijuni Securities Co., Ltd. (entire offices)

Achievement results from Apr 08 to Oct 08

~Expansion of joint branch’s synergy effects~

- Opening of the securities accounts 737
- Introduction by the Bank 1,091 cases



Allocated 5 “82 plaza”’s ~Plan to allocate total 12 “82 plaza”’s in the Prefecture gradually~

- 82 plaza Asakawa-Wakatsuki (May 08)
- 82 plaza Sakuchuo (Sep 08)
- 82 plaza Uedahigashi (Oct 08)
- 82 plaza Denmacho (Oct 08)
- 82 plaza Minamimatsumoto (Dec 08)

◆ “82 plaza”’s and “Loan plaza”’s (total 12)

➢ Sales results (Apr 08~Sep 08)

Investment trusts	180 cases/¥369mn
Insurance	182 cases/¥674mn
Public bonds	420 cases/¥1,266mn
Housing loans	1,565 cases/¥27bn
Other loans	1,093 cases/¥3.3bn



Reform of Clerical Works and Loan Operations

Reform plan for clerical works

- ◆ Review whole process of clerical works to realize “customers/employees-friendly operation”

About 200 staff’s duties in back office operations will be reduced.
(The quantity of back office operations is equivalent to 900 staff’s duties.)

Reform plan for clerical works aiming at “New branch structure”

《Paper-less》《Operation-less》

Radical reduction of clerical works by implementation of image processing for all operations or procedures

Reform of loan operations

- ◆ Sep 08 Judan-kai agreed common use of “New Loan Assist System”
~The first agreement for common use of peripheral systems~

All branches will introduce this system in 1H of FY2010

About 30% reduction in loan operations

The effect of “New Loan Assist System”

- ◆ Reduction of clerical works in loan operations for origination/execution
- ◆ Improvement of origination, speedup of examination for irregular loans
- ◆ Extension of consulting time, improvement of services by reducing staff’s burden

Note: Judan-kai, organized by Hachijuni Bank, is sharing project in operation system with other regional banks using the same infrastructure system with Hachijuni Bank.

Characteristics

- All PCs in Head Office/Branches link to the Bank’s main systems (account systems and information systems)
Information sharing without time lag even including daily business situations
- Alarm function (reinforcement of credit control)
Alarm sounds in real time by connecting to the Bank’s account systems
- Navigation/guidance function
Fully support for the improvement of each one’s skill in whole loan operations