

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR ENDED
MARCH 31, 2016**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW

1. Breakdown of income

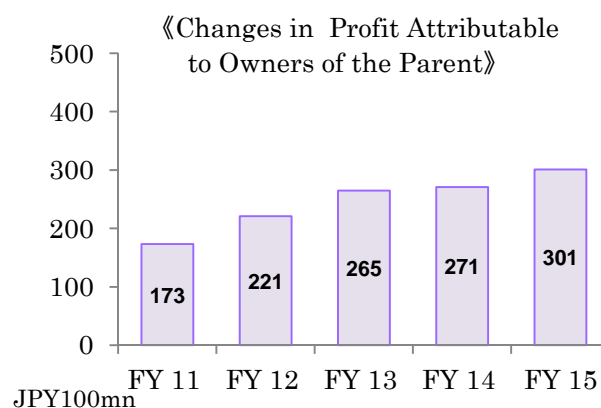
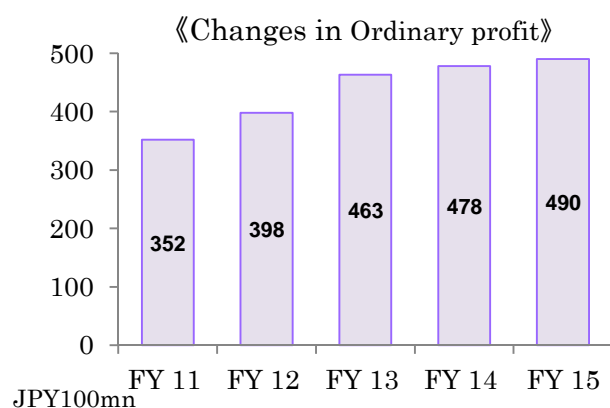
<Consolidated>

(Units: 1million yen)

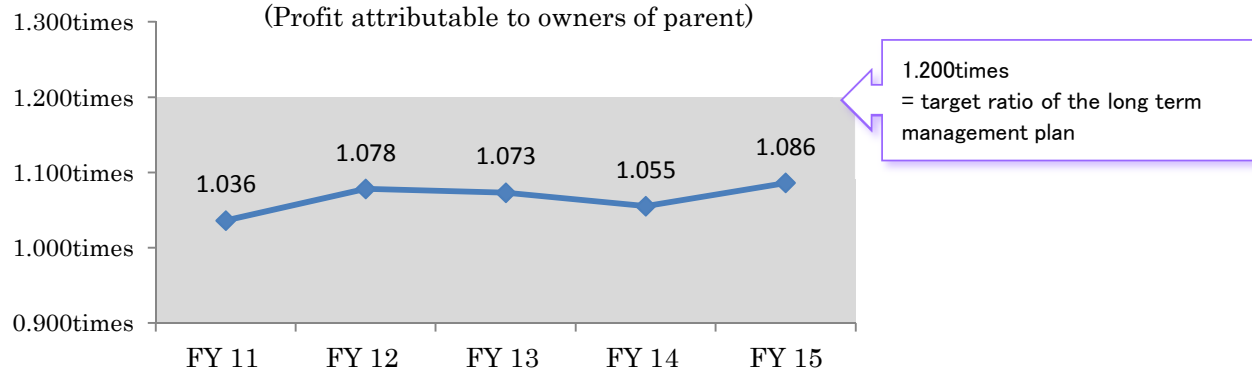
	FY ended March 31, 2016 (A)	Inc/Dec (A-B)	FY ended
			March 31,2015 (B)
Consolidated gross business profit	101,916	(3,164)	105,081
Profit on interest	75,295	(1,413)	76,709
Profit on fees and commissions	14,994	(785)	15,780
Trading profit	1,832	208	1,624
Profit from other business transactions	9,793	(1,173)	10,967
General & administrative expenses	60,869	(2,842)	63,711
Credit related expenses	(5,001)	(1,556)	(3,444)
Ordinary profit	49,023	1,152	47,870
Extraordinary gains (losses)	(387)	249	(637)
Income before income taxes and minority interests	48,635	1,402	47,233
Total income taxes	16,656	(988)	17,645
Profit	31,979	2,391	29,587
Profit attributable to non-controlling interests	1,807	(594)	2,402
Profit attributable to owners of parent	30,171	2,986	27,185

(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)

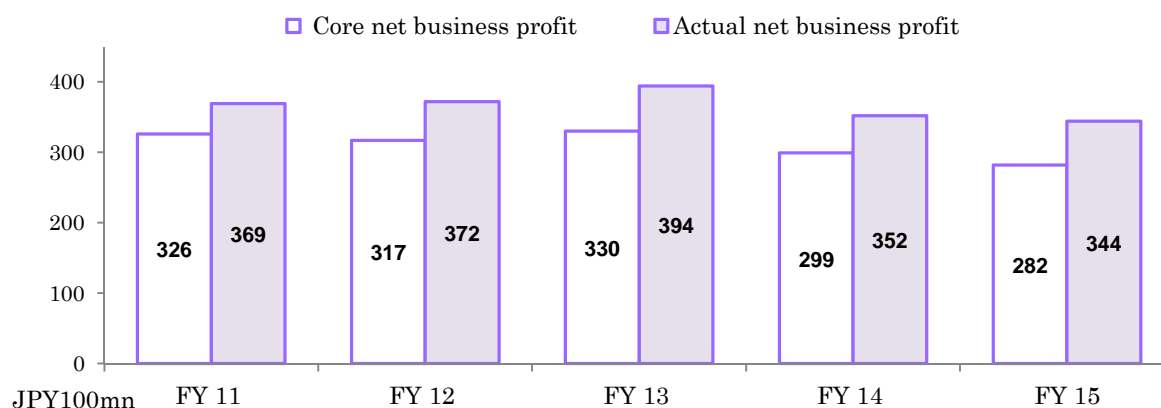


<Non-consolidated>

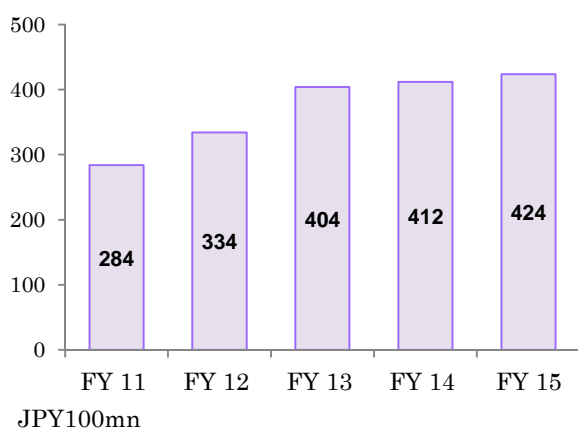
(Units: 1million yen)

		FY ended March 31, 2016 (A)	Inc/Dec (A-B)	FY ended March 31,2015 (B)
Gross business profit	A	90,663	(2,932)	93,596
Profit on interest		75,148	(1,369)	76,517
Profit on fees and commissions		9,976	(529)	10,506
Trading profit		228	(63)	291
Profit from other business transactions		5,310	(969)	6,280
Gains (losses) related to bonds	B	6,267	971	5,295
General & administrative expenses	C	56,189	(2,172)	58,362
Personnel expenses		28,743	(435)	29,178
Non personnel expenses		24,309	(1,816)	26,125
Core net business profit	A - B - C	28,206	(1,731)	29,938
Actual net business profit	A - C	34,474	(759)	35,233
Transfer to general reserve for possible loan losses	D	—	—	—
Net business profit	A - C - D	34,474	(759)	35,233
Net gains (losses) related to equity securities	E	2,209	716	1,493
Profit (loss) on money held in trust		161	(86)	248
Disposal of nonperforming loans	F	147	(171)	319
Transfer to specific reserve		—	—	—
Reversal of allowance for loan losses	G=(b-a)	5,016	986	4,030
Transfer to general reserve	a	2,938	4,192	(1,254)
Reversal of specific reserve	b	7,954	5,178	2,776
Recoveries of written-off claims	H	13	1	11
Ordinary profit		42,462	1,250	41,212
Extraordinary gains (losses)		(386)	(164)	(222)
Income before income taxes		42,076	1,086	40,990
Total income taxes		14,311	(916)	15,227
Profit		27,765	2,002	25,762
Profit(losses) related to securities	B+E	8,476	1,688	6,788
Credit related expenses	D+F - G - H	(4,882)	(1,159)	(3,722)

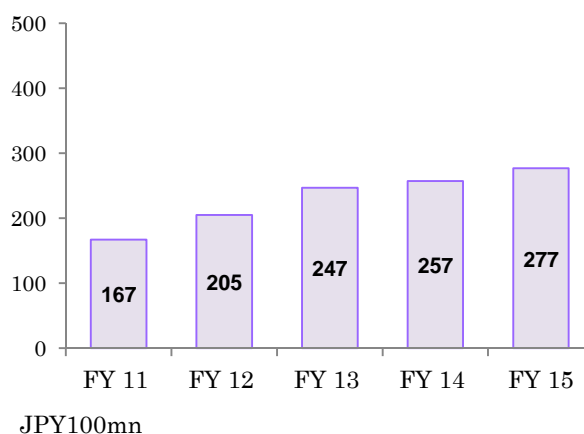
《Changes in Core net business profit and Actual net business profit》



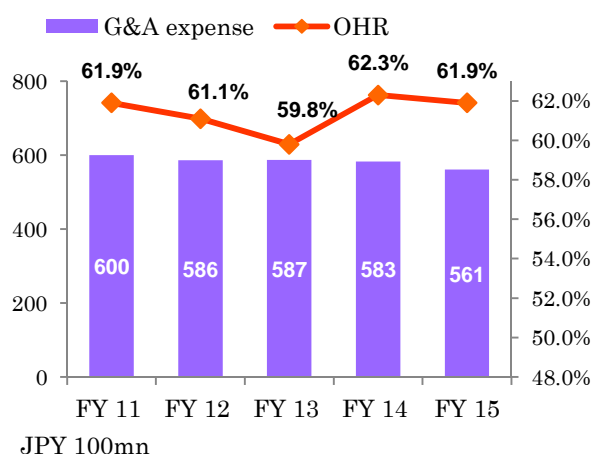
《Changes in Ordinary profit》



《Changes in Profit》

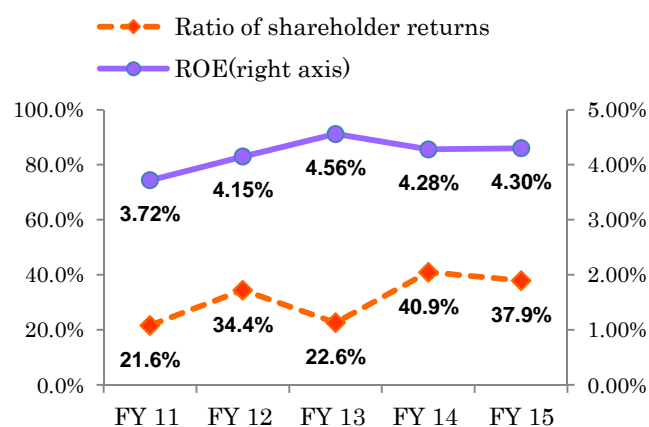


《Changes in G&A expenses and gross business profit OHR》



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)
/ profit
ROE: Return on Equity
=Profit/Net Assets

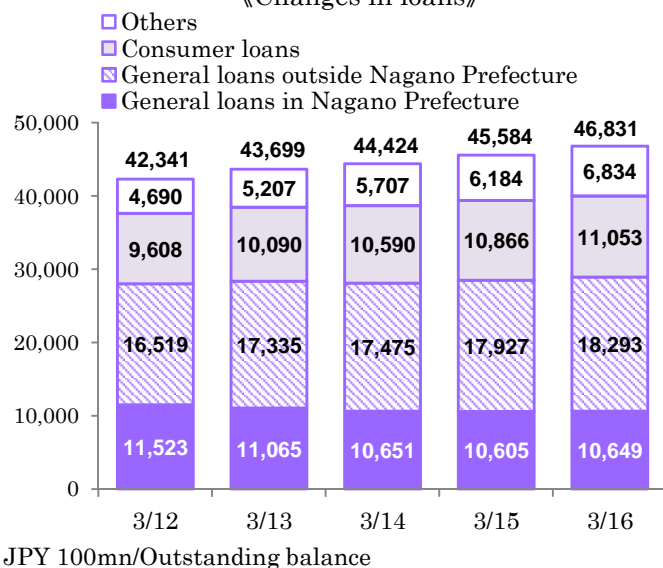
2. Major accounts

◆ Loans <Non-consolidated>

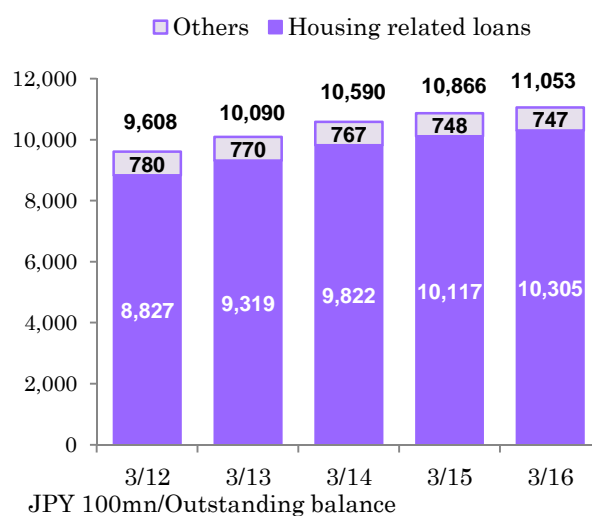
(Units: 100 million yen)

	FY ended March 31, 2016 (A)	Inc/Dec		First half year ended Sept.30, 2015(B)	FY ended March 31, 2015 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	46,831	811	1,246	46,020	45,584
Loans to general corporations	28,943	279	410	28,663	28,532
Loans to consumers	11,053	80	186	10,972	10,866
Housing related loans thereof	10,305	88	187	10,216	10,117
Others	6,834	450	650	6,384	6,184
For all offices (average balance of the period)	46,451	218	878	46,232	45,572
Loans to general corporations	29,088	184	88	28,904	28,999
Loans to consumers	10,938	48	248	10,889	10,689
Others	6,424	(14)	540	6,438	5,883

《Changes in loans》



《Changes in consumer loans》



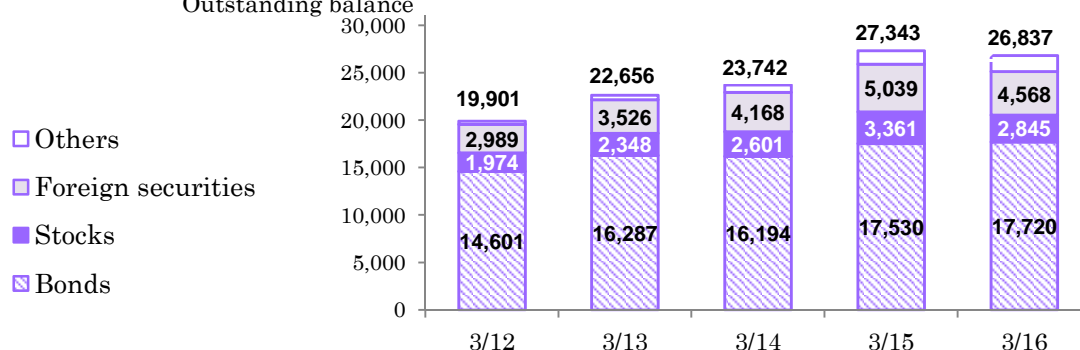
◆ Securities <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2016 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	First half year ended Sept.30, 2015(B)	FY ended March 31, 2015 (C)
For all offices (outstanding balance as of the end of the period)	26,837	1,499	(506)	25,337	27,343
Bonds	17,720	1,027	190	16,693	17,530
JGB thereof	13,511	420	(658)	13,090	14,169
Stocks	2,845	(78)	(515)	2,923	3,361
Foreign securities	4,568	154	(471)	4,413	5,039
Others	1,702	395	290	1,307	1,412
For all offices (average balance of the period)	23,307	(161)	637	23,468	22,670
Bonds	16,282	(42)	306	16,324	15,975
JGB thereof	12,671	(247)	228	12,919	12,443
Stocks	1,194	49	11	1,144	1,182
Foreign securities	4,487	(221)	(39)	4,708	4,527
Others	1,343	53	358	1,290	984

JPY 100mn/
Outstanding balance

《Changes in securities》

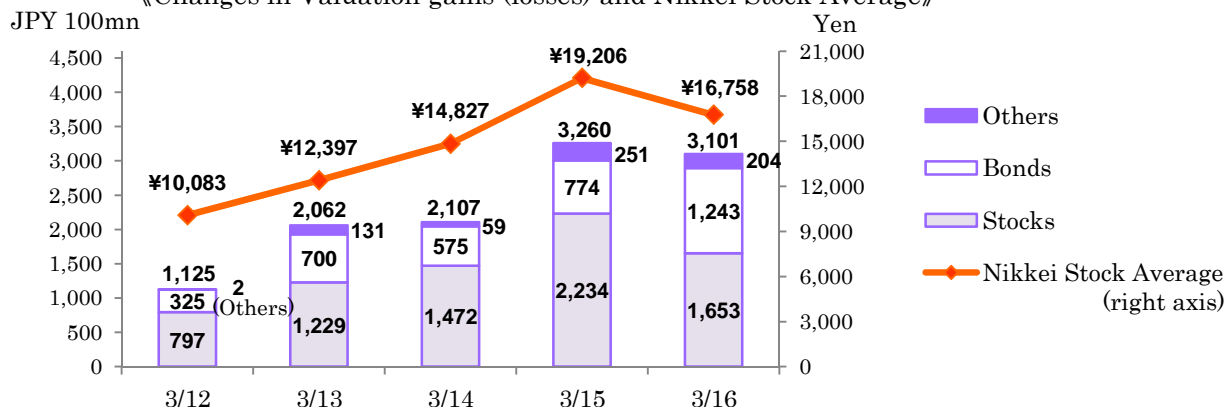


◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2016			
	Valuation gains (losses)	Change from March 31, 2015	Valuation gains	Valuation losses
Other securities	3,101	(158)	3,133	31
Stocks	1,653	(581)	1,659	6
Bonds	1,243	469	1,245	2
Others	204	(46)	227	22

《Changes in Valuation gains (losses) and Nikkei Stock Average》

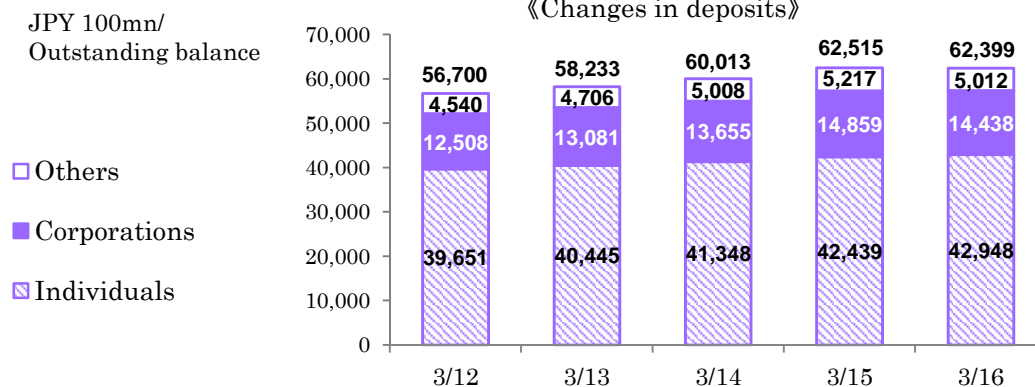


◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2016 (A)	FY ended March 31, 2016 (A)		First half year ended Sept. 30, 2015 (B)	FY ended March 31, 2015 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	62,399	670	(116)	61,729	62,515
Individuals	42,948	165	509	42,782	42,439
Corporations	14,438	4	(421)	14,434	14,859
Others	5,012	500	(204)	4,512	5,217
For all offices (average balance of the period)	62,392	(283)	1,724	62,676	60,668
Individuals	42,921	130	915	42,791	42,005
Corporations	14,987	(337)	700	15,324	14,286
Others	4,484	(76)	108	4,560	4,375

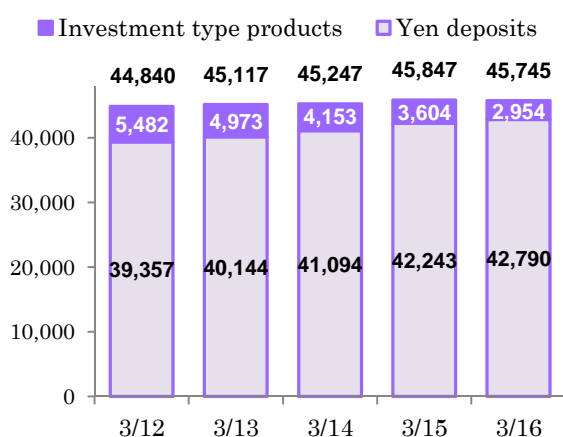
《Changes in deposits》



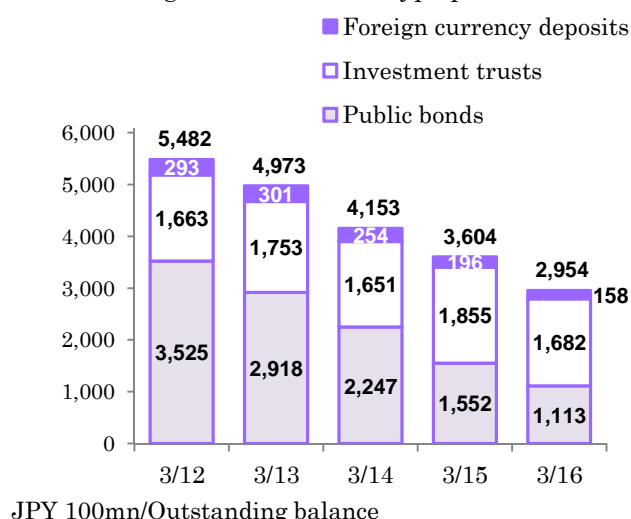
◆ Personal financial assets deposited <Non-consolidated> (Units: 100 million yen)

	As of March 31, 2016 (A)	Inc/Dec		As of Sept. 30, 2015 (B)	As of March 31, 2015 (C)
		(A-B)	(A-C)		
Total (outstanding balance)	45,745	(22)	(102)	45,767	45,847
Yen deposits	42,790	175	547	42,614	42,243
Investment type products	2,954	(198)	(649)	3,153	3,604
Foreign currency deposits	158	(10)	(38)	168	196
Investment trusts	1,682	(29)	(172)	1,712	1,855
Public bonds (Government bonds, and other bonds)	1,113	(158)	(438)	1,272	1,552

《Changes in personal financial assets deposited》



《Changes in investment type products》



3. Financial soundness

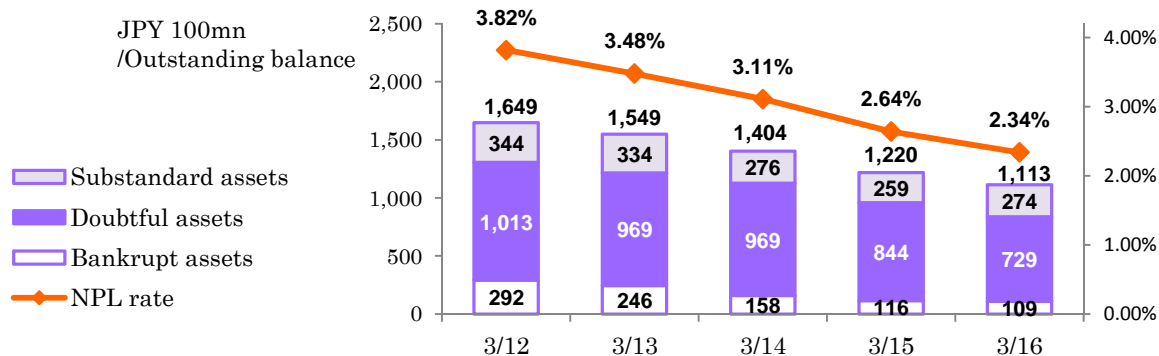
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of March 31, 2016 (A)	Inc/Dec		As of Sept. 30, 2015 (B)	As of March 31, 2015 (C)
		(A-B)	(A-C)		
Total	1,113	(23)	(107)	1,136	1,220
Bankrupt and quasi-bankrupt assets	109	3	(7)	106	116
Doubtful assets	729	(41)	(114)	771	844
Substandard assets	274	15	14	258	259
As a percentage of total credits	2.34	(0.09)	(0.30)	2.43	2.64
Coverage ratio	71.1	(1.4)	(2.1)	72.5	73.2

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of March 31, 2016 (A) (preliminary)		As of Sept. 30, 2015 (B)	As of March 31, 2015 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	A/D	19.92%	0.02%	19.90%	19.79%
Tier1 capital ratio	B/D	18.52%	0.73%	17.79%	17.30%
Common Equity Tier1 capital ratio	C/D	18.37%	0.78%	17.59%	17.09%

(Units: 100 million yen)

Total capital	A	6,321	201	66	6,120	6,255
Tier1 capital	B	5,878	405	410	5,473	5,468
Common Equity Tier1 capital	C	5,830	421	429	5,409	5,401
Risk weighted assets	D	31,728	976	122	30,751	31,606
Required capital	D×8%	2,538	78	9	2,460	2,528

<Non-consolidated>

		As of March 31, 2016 (A) (preliminary)		As of Sept. 30, 2015 (B)	As of March 31, 2015 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	a/d	19.19%	0.17%	19.02%	18.98%
Tier1 capital ratio	b/d	17.86%	0.88%	16.98%	16.55%
Common Equity Tier1 capital ratio	c/d	17.86%	0.88%	16.98%	16.55%

(Units: 100 million yen)

Total capital	a	5,960	256	110	5,703	5,850
Tier1 capital	b	5,546	455	446	5,091	5,100
Common Equity Tier1 capital	c	5,546	455	446	5,091	5,100
Risk weighted assets	d	31,054	1,081	243	29,972	30,810
Required capital	d×8%	2,484	86	19	2,397	2,464

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, 2017

<Consolidated> (Units: 100 million yen)

		Projection for half year ending 2016/9/30	Projection for FY ending 2017/3/31 (A)	(A-B)	Results for FY ended 2016/3/31 (B)
Ordinary profit		185	380	(110)	490
Profit attributable to owners of parent		115	245	(56)	301

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

		Projection for half year ending 2016/9/30	Projection for FY ending 2017/3/31 (A)	(A-B)	Results for FY ended 2016/3/31 (B)
Gross business profit		407	842	(64)	906
Profit on interest		322	657	(94)	751
Profit on fees and commissions		49	100	1	99
Trading profit		0	1	(1)	2
Profit from other business transactions		34	84	31	53
(Gains (losses) related to bonds) A		31	80	18	62
General & administrative expenses		296	582	21	561
(Personnel expenses)		144	288	1	287
(Non personnel expenses)		131	259	16	243
Core net business profit		80	180	(102)	282
Actual net business profit		110	260	(84)	344
Transfer to general reserve for possible loan losses B		—	—	—	—
Net business profit		110	260	(84)	344
Net gains (losses) related to equity securities C		20	40	18	22
Disposal of nonperforming loans D		0	1	0	1
Reversal of allowance for loan losses E		21	21	(29)	50
Recoveries of written-off claims F		0	0	0	0
Ordinary profit		155	320	(104)	424
Profit		105	220	(57)	277

Profit(losses) related to securities	A+C	51	120	36	84
Credit related expenses	B+D-E-F	(20)	(20)	28	(48)

※ 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.