

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR ENDED
MARCH 31, 2020**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW

1. Breakdown of income

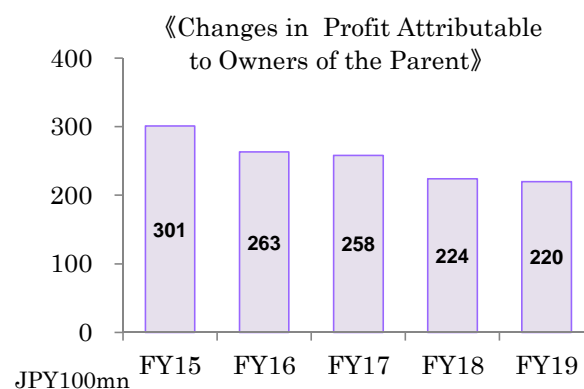
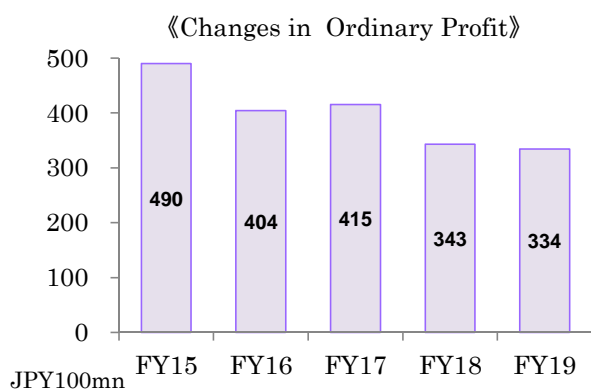
<Consolidated>

(Units: 1million yen)

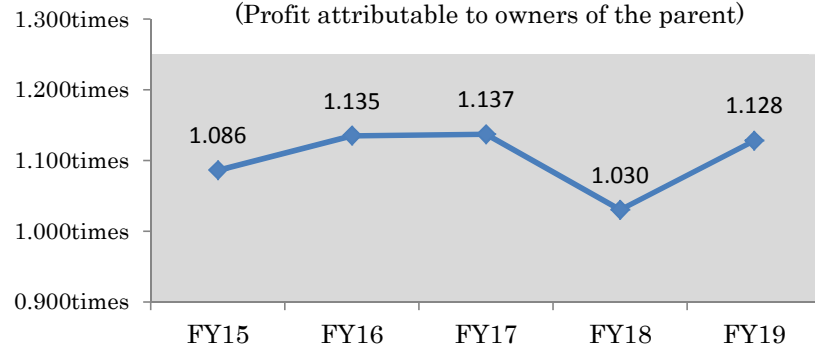
	FY ended March 31, 2020 (A)	Inc/Dec (A - B)	FY ended March 31, 2019 (B)
Consolidated gross business profit	99,070	679	98,390
Profit on interest	69,018	14	69,004
Profit on fees and commissions	14,347	875	13,472
Trading profit	2,315	215	2,099
Profit from other business transactions	13,388	(426)	13,814
General & administrative expenses	59,455	(1,485)	60,940
Credit related expenses	1,462	(405)	1,868
Net gains (losses) related to equity securities	(1,840)	(3,736)	1,896
Profit (loss) on money held in trust	(1,637)	2,508	(4,146)
Ordinary profit	33,447	(907)	34,354
Extraordinary gains (losses)	(739)	(254)	(485)
Profit before income taxes	32,707	(1,161)	33,868
Total income taxes	9,483	(574)	10,058
Profit	23,224	(586)	23,810
Profit attributable to non-controlling interests	1,146	(171)	1,317
Profit attributable to owners of the parent	22,077	(415)	22,492

(Number of Consolidated Companies)

Number of consolidated subsidiaries	9	0	9
Number of companies accounted for by the equity method	—	—	—



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



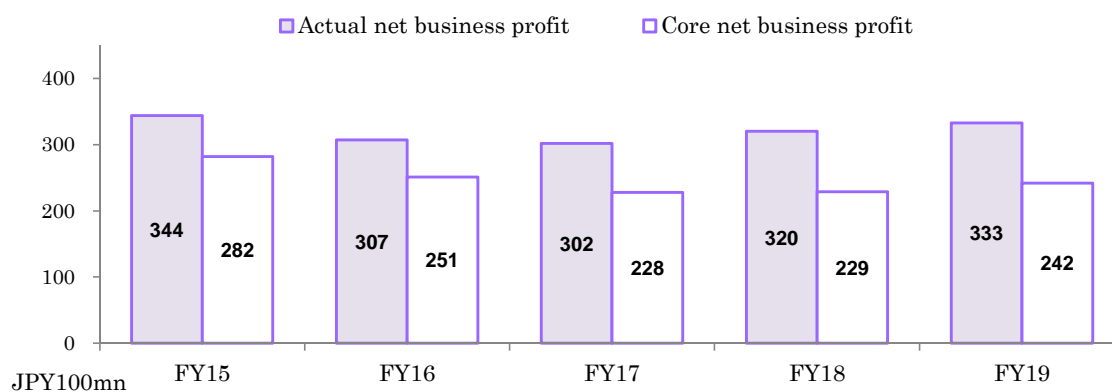
1.250 times
= target ratio of the long term
management plan

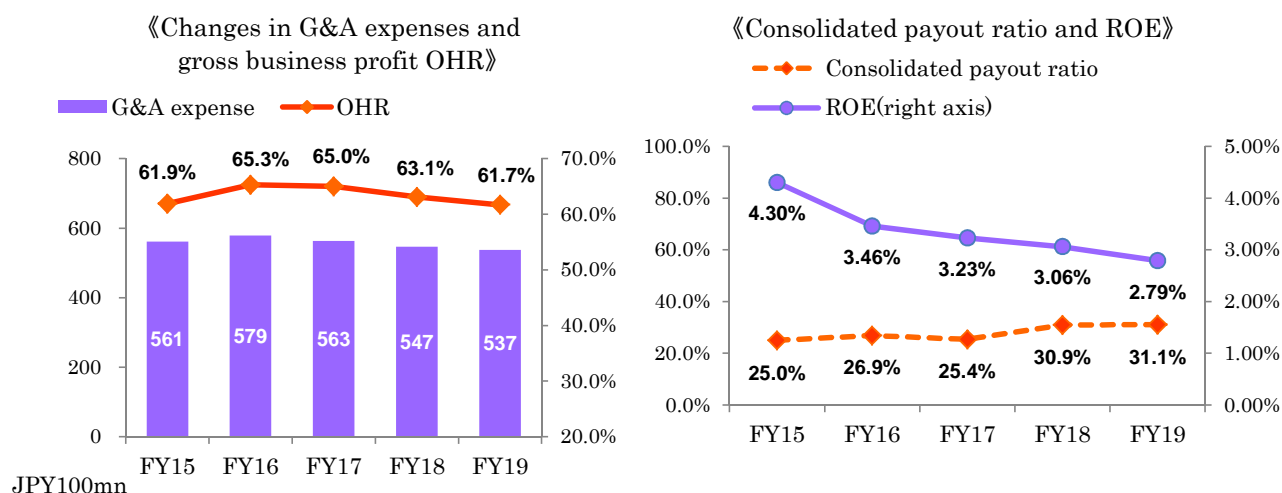
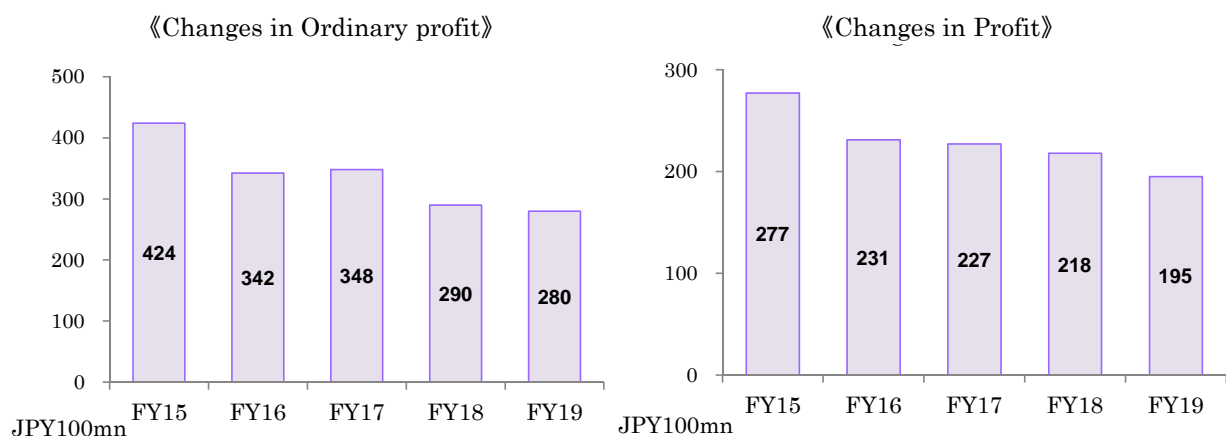
<Non-consolidated>

(Units: 1million yen)

		FY ended March 31, 2020 (A)	Inc/Dec (A - B)	FY ended March 31, 2019 (B)
Gross business profit	A	87,114	273	86,841
Profit on interest		68,932	102	68,829
Profit on fees and commissions		8,405	505	7,900
Trading profit		54	(72)	126
Profit from other business transactions		9,721	(262)	9,984
Gains (losses) related to bonds	B	9,054	(9)	9,064
General & administrative expenses	C	53,775	(1,023)	54,798
Personnel expenses		28,148	(745)	28,894
Non personnel expenses		22,329	(323)	22,653
Actual net business profit	A - C	33,339	1,296	32,042
Core net business profit	A - B - C	24,284	1,306	22,978
Core net business profit excluding gains (losses) on cancellation of investment trusts		24,770	740	24,029
Transfer to general reserve for possible loan losses	D	998	4,007	(3,009)
Net business profit	A - C - D	32,340	(2,711)	35,051
Net gains (losses) related to equity securities	E	(2,327)	(4,091)	1,763
Profit (loss) on money held in trust		(1,637)	2,508	(4,146)
Disposal of nonperforming loans	F	(352)	(5,112)	4,759
Transfer to specific reserve		(593)	(5,307)	4,714
Recoveries of written-off claims	G	1	(11)	12
Ordinary profit		28,021	(1,002)	29,024
Extraordinary gains (losses)		(737)	(1,894)	1,156
Profit before income taxes		27,283	(2,897)	30,180
Total income taxes		7,720	(629)	8,350
Profit		19,562	(2,267)	21,830
Profit(losses) related to securities	B+E	6,726	(4,101)	10,827
Credit related expenses	D+F-G	645	(1,092)	1,737

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





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

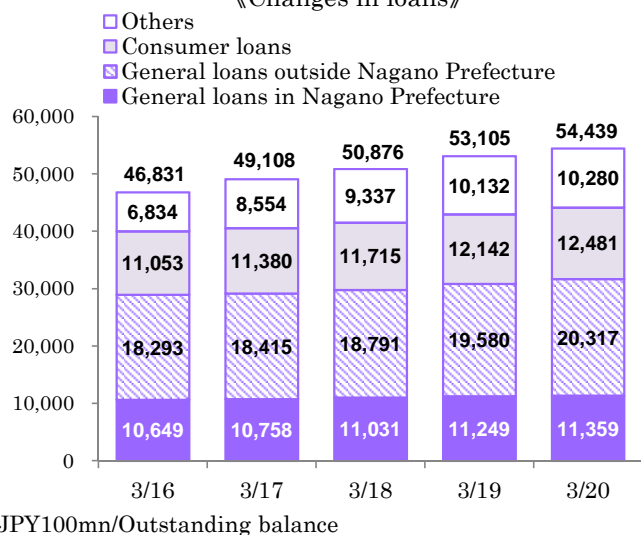
2. Major accounts

◆ Loans <Non-consolidated>

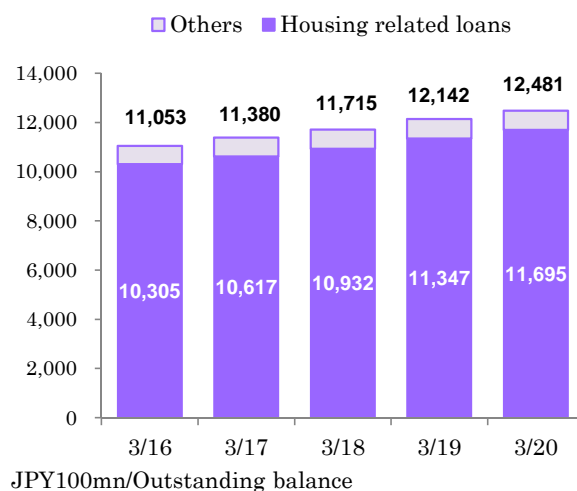
(Units: 100 million yen)

	FY ended March 31, 2020 (A)	Inc/Dec		First half year ended Sept.30, 2019(B)	FY ended March 31, 2019 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	54,439	714	1,334	53,725	53,105
Loans to general corporations	31,677	704	847	30,973	30,830
Loans to consumers	12,481	140	339	12,341	12,142
Housing related loans thereof	11,695	152	348	11,543	11,347
Others	10,280	(129)	147	10,410	10,132
For all offices (average balance of the period)	54,316	452	1,841	53,863	52,474
Loans to general corporations	31,636	406	797	31,229	30,838
Loans to consumers	12,302	85	404	12,216	11,897
Others	10,377	(38)	639	10,416	9,738

《Changes in loans》



《Changes in consumer loans》

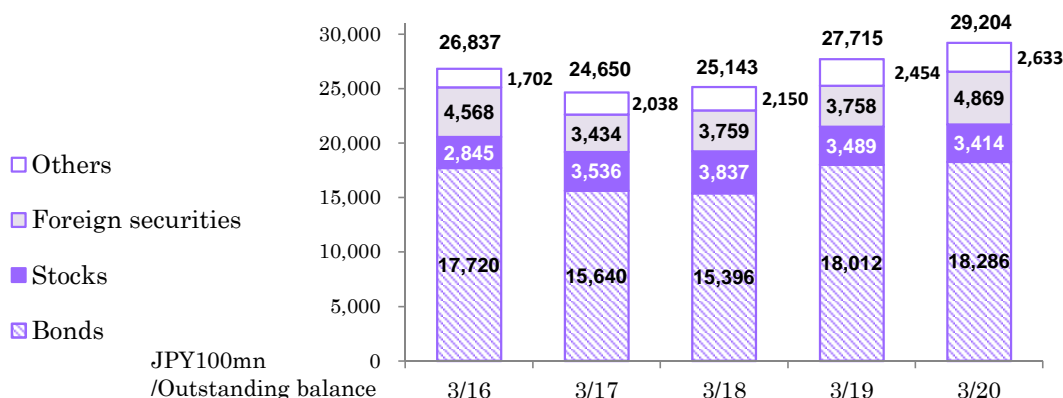


◆ Securities <Non-consolidated>

(Units: 100 million yen)

	FY ended			First half year ended	FY ended
	March 31, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	29,204	(269)	1,488	29,473	27,715
Bonds	18,286	(781)	274	19,067	18,012
JGB thereof	10,008	378	(2)	9,629	10,010
Stocks	3,414	(313)	(75)	3,728	3,489
Foreign securities	4,869	689	1,111	4,180	3,758
Others	2,633	136	179	2,497	2,454
For all offices (average balance of the period)	25,820	(51)	2,427	25,871	23,392
Bonds	18,070	(347)	2,153	18,417	15,916
JGB thereof	9,407	(485)	(638)	9,892	10,046
Stocks	1,216	30	(44)	1,185	1,261
Foreign securities	4,194	214	134	3,979	4,059
Others	2,338	50	184	2,288	2,154

《Changes in securities》

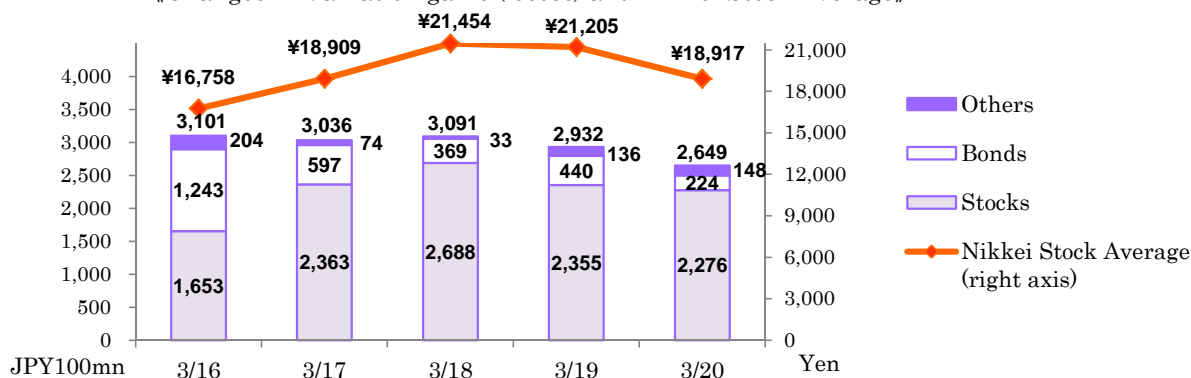


◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2020			
	Valuation gains (losses)	Change from March 31, 2019	Valuation gains	Valuation losses
Other securities	2,649	(282)	2,872	222
Stocks	2,276	(78)	2,285	8
Bonds	224	(215)	300	75
Others	148	11	286	138

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

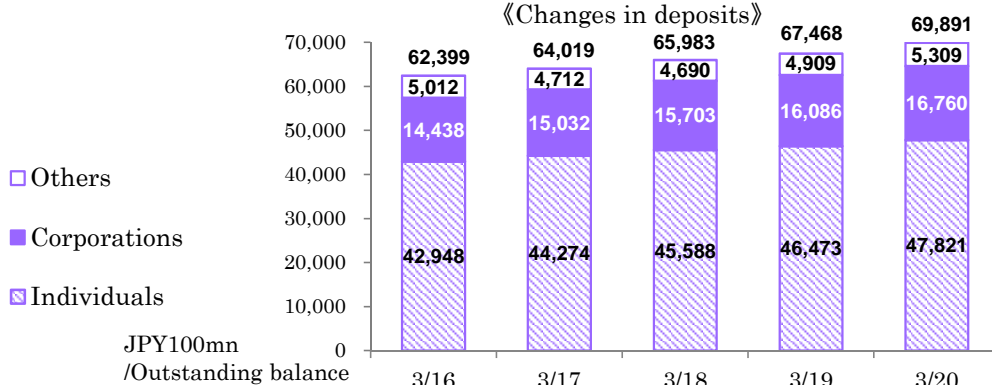


◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2020 (A)	Inc/Dec		First half year ended Sept.30, 2019(B)	FY ended March 31, 2019 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	69,891	2,505	2,422	67,386	67,468
Individuals	47,821	1,012	1,348	46,809	46,473
Corporations	16,760	260	674	16,500	16,086
Others	5,309	1,232	399	4,076	4,909
For all offices (average balance of the period)	68,043	400	1,873	67,643	66,170
Individuals	47,145	386	1,027	46,758	46,118
Corporations	16,849	140	699	16,709	16,150
Others	4,048	(126)	146	4,175	3,901

《Changes in deposits》

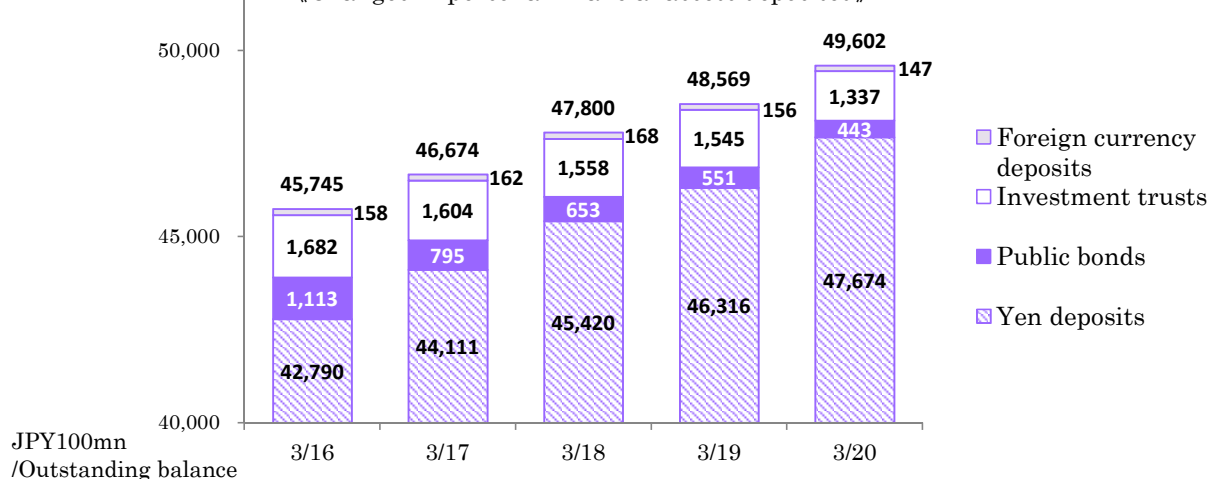


◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2020 (A)	Inc/Dec		As of Sept. 30, 2019 (B)	As of March 31, 2019 (C)
		(A-B)	(A-C)		
Total (outstanding balance)	49,602	805	1,032	48,796	48,569
Yen deposits	47,674	1,016	1,358	46,657	46,316
Investment type products	1,927	(210)	(325)	2,138	2,253
Foreign currency deposits	147	(4)	(9)	151	156
Investment trusts	1,337	(163)	(208)	1,501	1,545
Public bonds (Government bonds, and other bonds)	443	(42)	(108)	485	551

《Changes in personal financial assets deposited》



3. Financial soundness

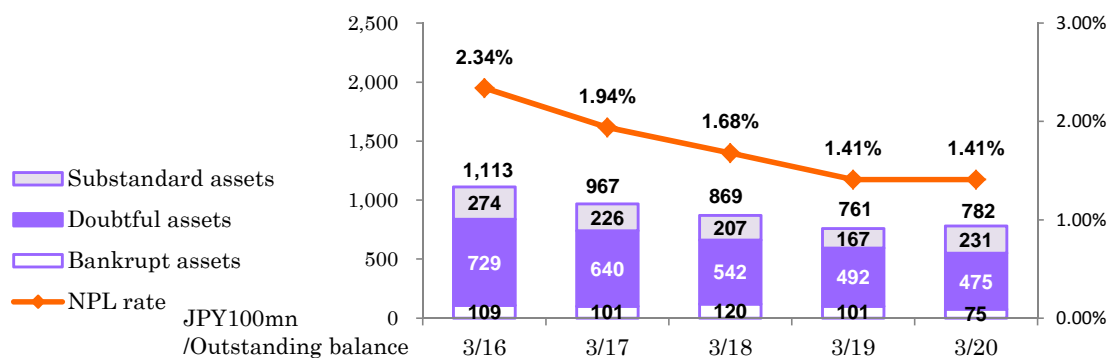
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of March 31, 2020 (A)	Inc/Dec		As of Sept. 30, 2019 (B)	As of March 31, 2019 (C)
		(A-B)	(A-C)		
Total	782	29	20	752	761
Bankrupt and quasi-bankrupt assets	75	(30)	(26)	106	101
Doubtful assets	475	23	(17)	451	492
Substandard assets	231	36	64	194	167
As a percentage of total credits	1.41	0.04	0.00	1.37	1.41
Coverage ratio	72.8	(3.2)	(4.6)	76.0	77.4

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of March 31, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2019 (B)	As of March 31, 2019 (C)
Total capital ratio	A/D	18.94%	(1.77%)	(0.88%)	20.71%	19.82%
Tier1 capital ratio	B/D	18.94%	(1.77%)	(0.88%)	20.71%	19.82%
Common Equity Tier1 capital ratio	C/D	18.94%	(1.77%)	(0.88%)	20.71%	19.82%

(Units: 100 million yen)

Total capital	A	6,832	(416)	(128)	7,248	6,960
Tier1 capital	B	6,832	(416)	(128)	7,248	6,960
Common Equity Tier1 capital	C	6,832	(416)	(128)	7,248	6,960
Risk weighted assets	D	36,071	1,071	969	34,999	35,102
Required capital	D×8%	2,885	85	77	2,799	2,808

<Non-consolidated>

		As of March 31, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2019 (B)	As of March 31, 2019 (C)
Total capital ratio	a/d	17.59%	(2.26%)	(1.51%)	19.85%	19.10%
Tier1 capital ratio	b/d	17.59%	(2.26%)	(1.51%)	19.85%	19.10%
Common Equity Tier1 capital ratio	c/d	17.59%	(2.26%)	(1.51%)	19.85%	19.10%

(Units: 100 million yen)

Total capital	a	6,266	(592)	(321)	6,858	6,588
Tier1 capital	b	6,266	(592)	(321)	6,858	6,588
Common Equity Tier1 capital	c	6,266	(592)	(321)	6,858	6,588
Risk weighted assets	d	35,609	1,069	1,130	34,539	34,478
Required capital	d×8%	2,848	85	90	2,763	2,758

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.