

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR ENDED
MARCH 31, 2021**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW

1. Breakdown of income

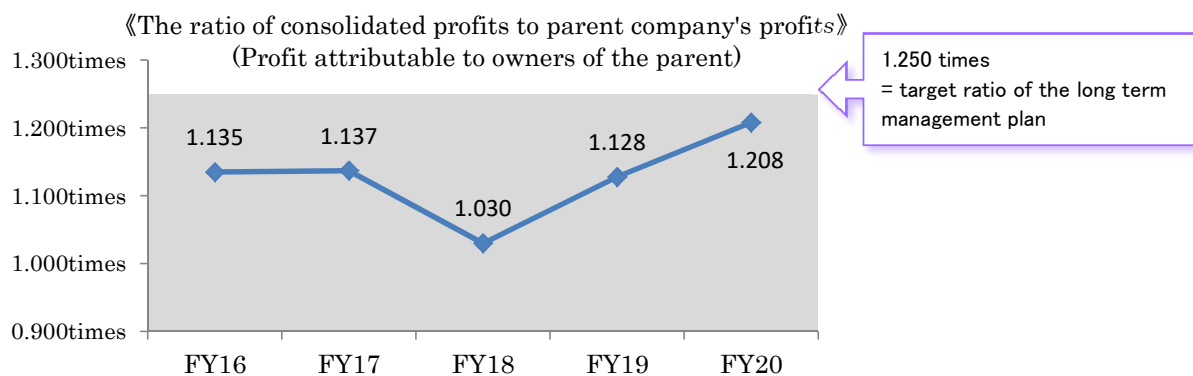
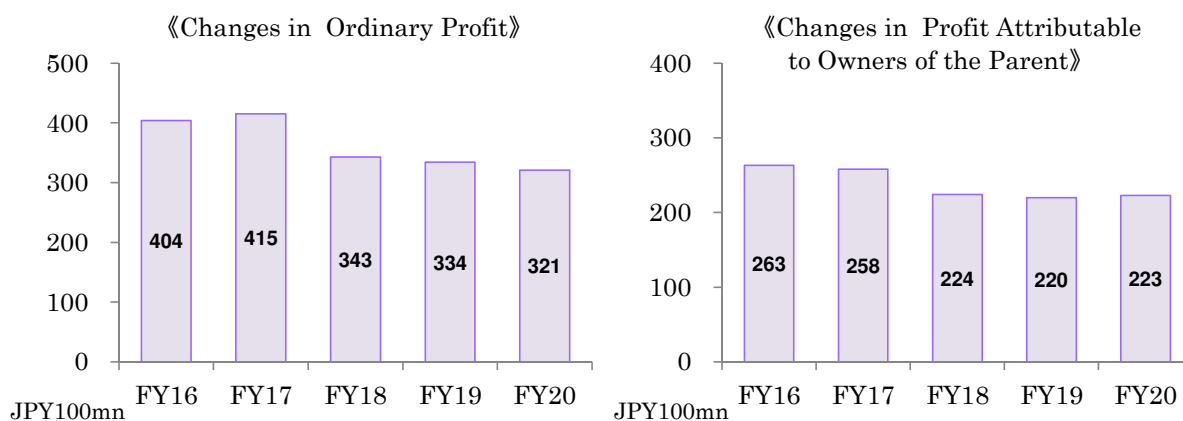
<Consolidated>

(Units: 1million yen)

	FY ended March 31, 2021 (A)	Inc/Dec (A - B)	FY ended March 31, 2020 (B)
Consolidated gross business profit	94,791	(4,278)	99,070
Profit on interest	70,954	1,935	69,018
Profit on fees and commissions	13,859	(488)	14,347
Trading profit	3,360	1,045	2,315
Profit from other business transactions	6,616	(6,771)	13,388
General & administrative expenses	59,021	(433)	59,455
Credit related expenses	9,370	7,907	1,462
Net gains (losses) related to equity securities	6,632	8,473	(1,840)
Profit (loss) on money held in trust	(717)	920	(1,637)
Ordinary profit	32,147	(1,299)	33,447
Extraordinary gains (losses)	(332)	406	(739)
Profit before income taxes	31,815	(892)	32,707
Total income taxes	9,290	(193)	9,483
Profit	22,524	(699)	23,224
Profit attributable to non-controlling interests	140	(1,005)	1,146
Profit attributable to owners of the parent	22,384	306	22,077

(Number of Consolidated Companies)

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

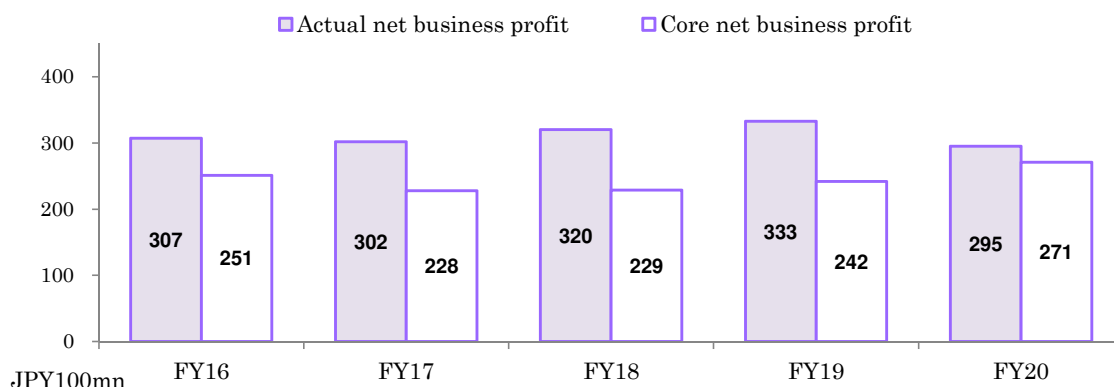


<Non-consolidated>

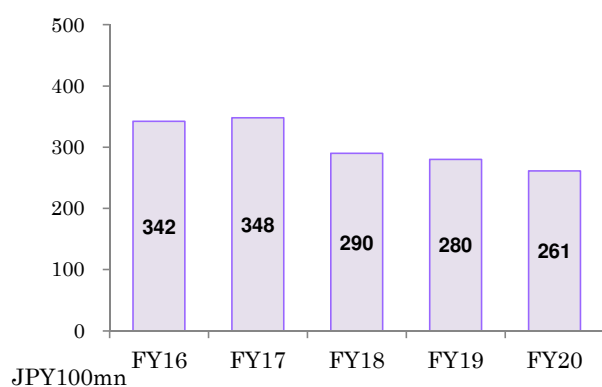
(Units: 1million yen)

		FY ended March 31, 2021 (A)	Inc/Dec (A - B)	FY ended March 31, 2020 (B)
Gross business profit	A	81,909	(5,204)	87,114
Profit on interest		70,892	1,960	68,932
Profit on fees and commissions		7,889	(516)	8,405
Trading profit		133	79	54
Profit from other business transactions		2,993	(6,727)	9,721
Gains (losses) related to bonds	B	2,409	(6,644)	9,054
General & administrative expenses	C	52,392	(1,383)	53,775
Personnel expenses		27,196	(952)	28,148
Non personnel expenses		21,669	(659)	22,329
Actual net business profit	A-C	29,517	(3,821)	33,339
Core net business profit	A-B-C	27,107	2,823	24,284
Core net business profit excluding gains (losses) on cancellation of investment trusts		26,853	2,083	24,770
Transfer to general reserve for possible loan losses	D	503	(494)	998
Net business profit	A-C-D	29,013	(3,326)	32,340
Net gains (losses) related to equity securities	E	6,419	8,747	(2,327)
Profit (loss) on money held in trust		(717)	920	(1,637)
Disposal of nonperforming loans	F	8,249	8,601	(352)
Transfer to specific reserve		7,714	8,308	(593)
Recoveries of written-off claims	G	78	77	1
Ordinary profit		26,152	(1,869)	28,021
Extraordinary gains (losses)		(296)	441	(737)
Profit before income taxes		25,855	(1,427)	27,283
Total income taxes		7,338	(382)	7,720
Profit		18,517	(1,045)	19,562
Profit(losses) related to securities	B+E	8,829	2,102	6,726
Credit related expenses	D+F-G	8,673	8,028	645

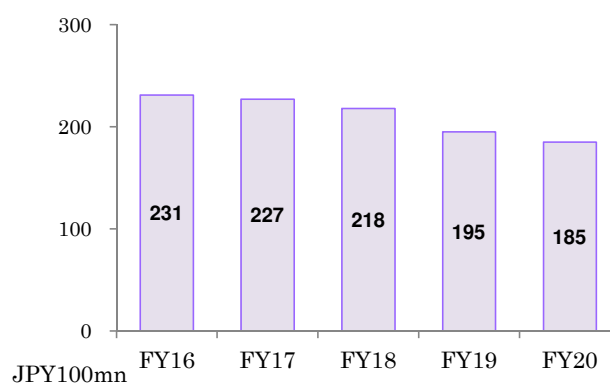
《Changes in Core net business profit and Actual net business profit》



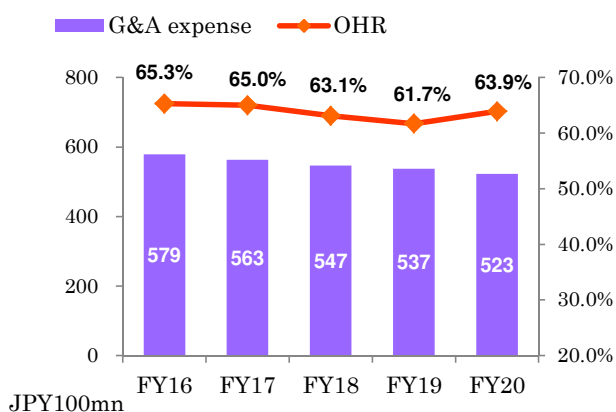
《Changes in Ordinary profit》



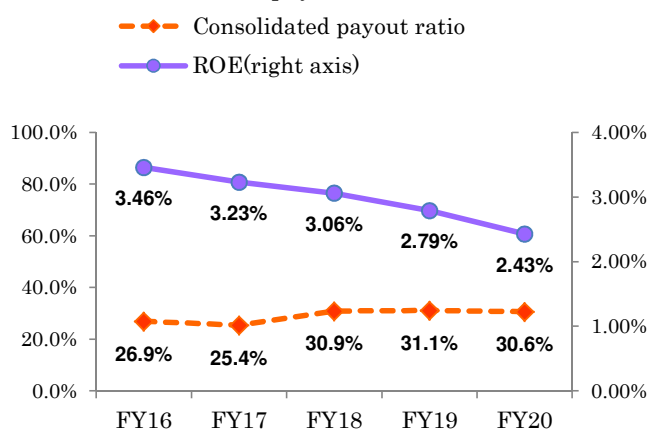
《Changes in Profit》



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



《Consolidated payout ratio and ROE》



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

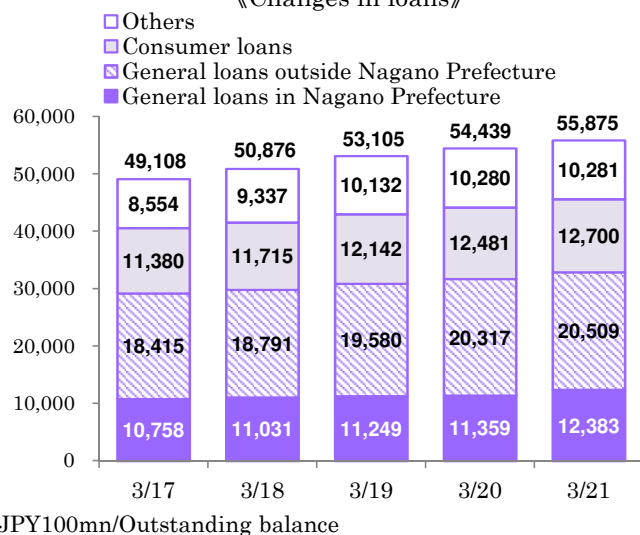
2. Major accounts

◆ Loans <Non-consolidated>

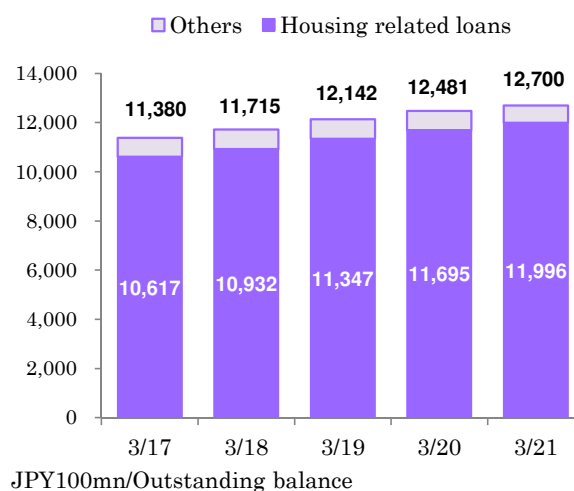
(Units: 100 million yen)

	FY ended March 31, 2021 (A)	Inc/Dec		First half year ended Sept.30, 2020(B)	FY ended March 31, 2020(C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	55,875	223	1,435	55,652	54,439
Loans to general corporations	32,893	263	1,215	32,629	31,677
Loans to consumers	12,700	153	219	12,547	12,481
Housing related loans thereof	11,996	188	300	11,808	11,695
Others	10,281	(193)	0	10,474	10,280
For all offices (average balance of the period)	56,162	208	1,846	55,954	54,316
Loans to general corporations	33,224	100	1,588	33,124	31,636
Loans to consumers	12,538	55	235	12,482	12,302
Others	10,399	52	21	10,347	10,377

《Changes in loans》



《Changes in consumer loans》

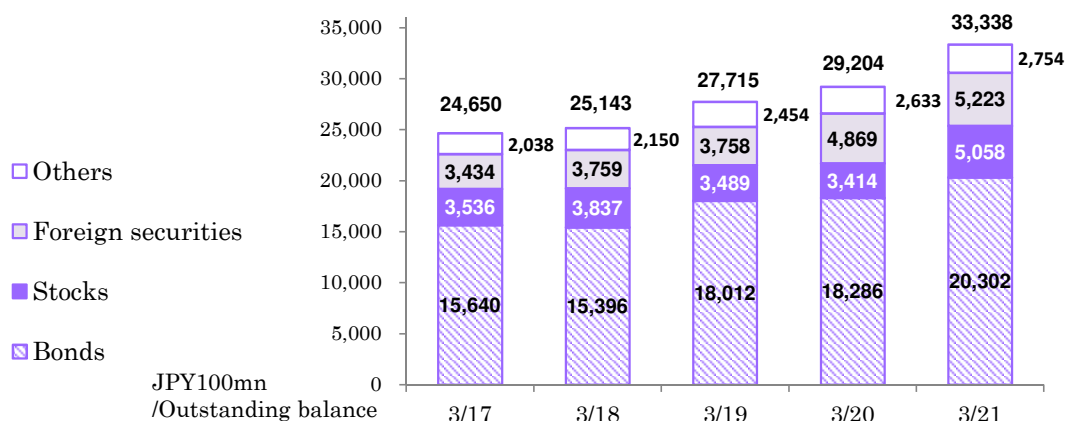


◆ Securities <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	First half year ended Sept.30, 2020(B)	FY ended March 31, 2020(C)
For all offices (outstanding balance as of the end of the period)	33,338	2,956	4,134	30,382	29,204
Bonds	20,302	1,480	2,016	18,822	18,286
JGB thereof	11,811	1,253	1,802	10,557	10,008
Stocks	5,058	991	1,644	4,067	3,414
Foreign securities	5,223	283	353	4,939	4,869
Others	2,754	201	120	2,552	2,633
For all offices (average balance of the period)	27,902	316	2,082	27,586	25,820
Bonds	19,337	239	1,267	19,098	18,070
JGB thereof	10,981	279	1,573	10,702	9,407
Stocks	1,223	50	7	1,172	1,216
Foreign securities	4,916	(39)	722	4,956	4,194
Others	2,424	65	85	2,359	2,338

《Changes in securities》

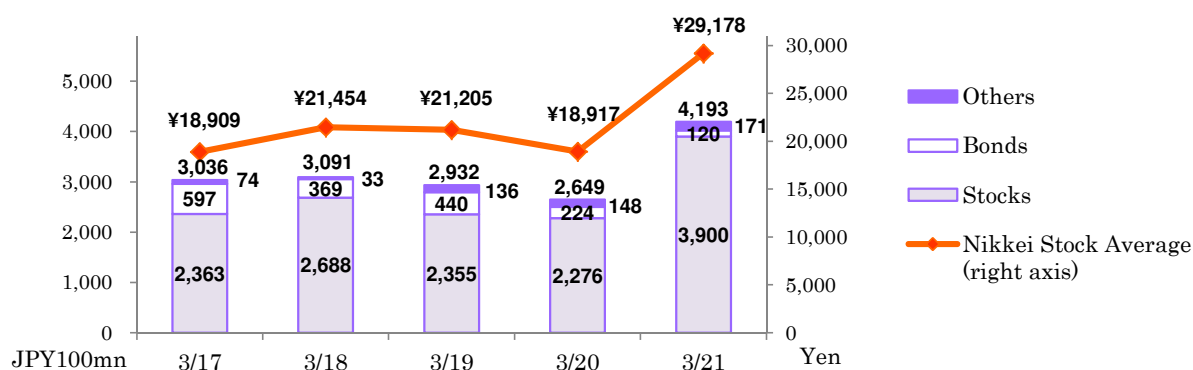


◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2021			
	Valuation gains (losses)	Change from March 31, 2020	Valuation gains	Valuation losses
Other securities	4,193	1,543	4,429	235
Stocks	3,900	1,624	3,902	1
Bonds	120	(104)	241	120
Others	171	23	284	113

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

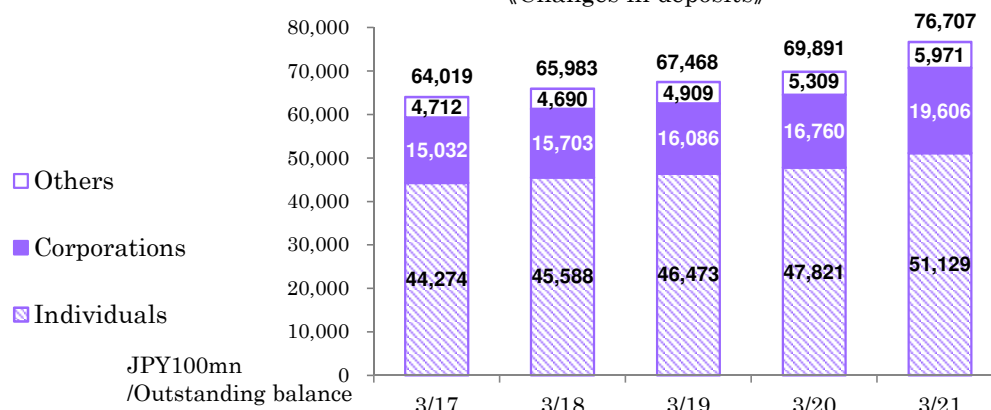


◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2021 (A)	FY ended March 31, 2021 (A)		First half year ended Sept. 30, 2020 (B)	FY ended March 31, 2020 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	76,707	3,652	6,815	73,055	69,891
Individuals	51,129	1,296	3,307	49,833	47,821
Corporations	19,606	907	2,845	18,698	16,760
Others	5,971	1,448	662	4,522	5,309
For all offices (average balance of the period)	73,411	1,227	5,367	72,183	68,043
Individuals	49,858	725	2,712	49,133	47,145
Corporations	19,058	623	2,208	18,435	16,849
Others	4,494	(120)	446	4,615	4,048

《Changes in deposits》

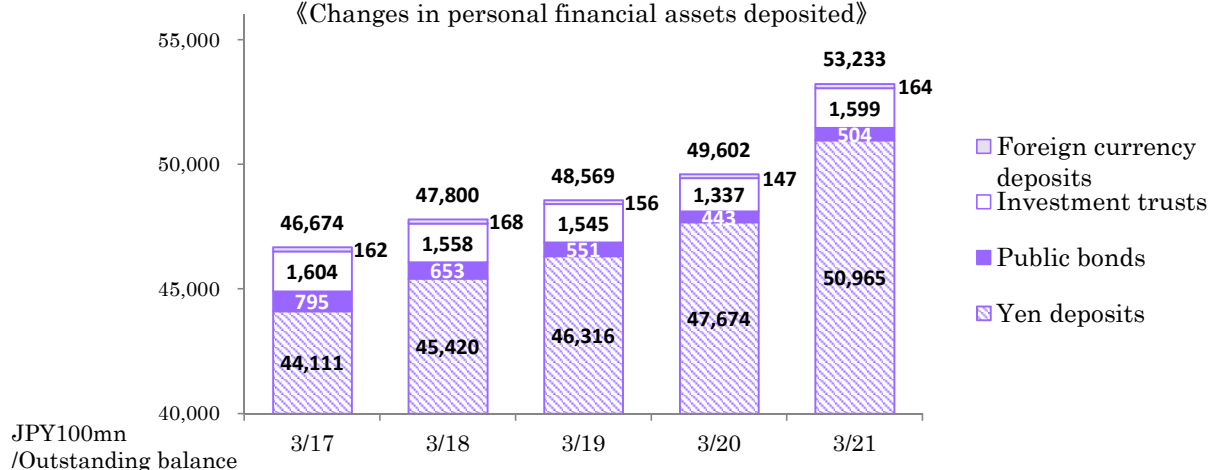


◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2021 (A)	Inc/Dec		As of Sept. 30, 2020 (B)	As of March 31, 2020 (C)
		(A-B)	(A-C)		
Total (outstanding balance)	53,233	1,475	3,631	51,758	49,602
Yen deposits	50,965	1,286	3,290	49,678	47,674
Investment type products	2,268	188	340	2,079	1,927
Foreign currency deposits	164	10	17	154	147
Investment trusts	1,599	143	261	1,455	1,337
Public bonds (Government bonds, and other bonds)	504	35	61	469	443

《Changes in personal financial assets deposited》



3. Financial soundness

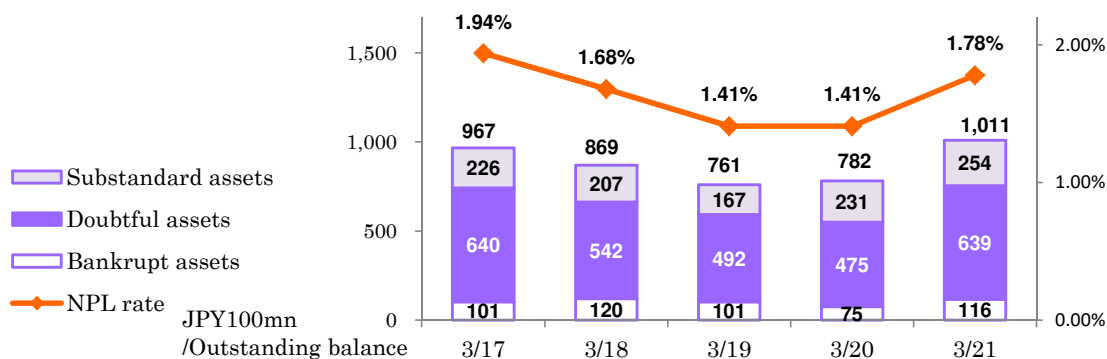
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of March 31, 2021 (A)	Inc/Dec		As of Sept. 30, 2020 (B)	As of March 31, 2020 (C)
		(A-B)	(A-C)		
Total	1,011	74	228	936	782
Bankrupt and quasi-bankrupt assets	116	36	41	79	75
Doubtful assets	639	35	164	604	475
Substandard assets	254	1	23	252	231
As a percentage of total credits	1.78	0.13	0.37	1.65	1.41
Coverage ratio	75.9	0.7	3.1	75.2	72.8

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of March 31, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2020 (B)	As of March 31, 2020 (C)
Total capital ratio	A/D	20.69%	0.15%	1.75%	20.54%	18.94%
Tier1 capital ratio	B/D	20.69%	0.15%	1.75%	20.54%	18.94%
Common Equity Tier1 capital ratio	C/D	20.69%	0.15%	1.75%	20.54%	18.94%

(Units: 100 million yen)

Total capital	A	8,435	778	1,603	7,656	6,832
Tier1 capital	B	8,435	778	1,603	7,656	6,832
Common Equity Tier1 capital	C	8,435	778	1,603	7,656	6,832
Risk weighted assets	D	40,760	3,484	4,689	37,276	36,071
Required capital	D×8%	3,260	278	375	2,982	2,885

<Non-consolidated>

		As of March 31, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2020 (B)	As of March 31, 2020 (C)
Total capital ratio	a/d	19.30%	0.21%	1.71%	19.09%	17.59%
Tier1 capital ratio	b/d	19.30%	0.21%	1.71%	19.09%	17.59%
Common Equity Tier1 capital ratio	c/d	19.30%	0.21%	1.71%	19.09%	17.59%

(Units: 100 million yen)

Total capital	a	7,763	741	1,496	7,021	6,266
Tier1 capital	b	7,763	741	1,496	7,021	6,266
Common Equity Tier1 capital	c	7,763	741	1,496	7,021	6,266
Risk weighted assets	d	40,205	3,430	4,595	36,774	35,609
Required capital	d×8%	3,216	274	367	2,941	2,848

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, 2022

<Consolidated>

(Units: 100 million yen)

		Projection for half year ending 2021/9/30	Projection for FY ending 2022/3/31 (A)	(A-B)	Results for FY ended 2021/3/31 (B)
Ordinary profit		155	310	(11)	321
Profit attributable to owners of the parent		110	225	2	223

<Non-consolidated>

(Units: 100 million yen)

		Projection for half year ending 2021/9/30	Projection for FY ending 2022/3/31 (A)	(A-B)	Results for FY ended 2021/3/31 (B)
Gross business profit		393	784	(35)	819
Profit on interest		340	680	(28)	708
Profit on fees and commissions		44	88	10	78
Trading profit		0	1	0	1
Profit from other business transactions		8	14	(15)	29
(Gains (losses) related to bonds)	A	3	3	(21)	24
General & administrative expenses		263	520	(3)	523
(Personnel expenses)		133	266	(5)	271
(Non personnel expenses)		110	220	4	216
Core net business profit		129	265	(30)	295
Actual net business profit		126	260	(11)	271
Transfer to general reserve for possible loan losses	B	9	8	3	5
Net business profit		119	255	(35)	290
Net gains (losses) related to equity securities	C	8	17	(47)	64
Disposal of nonperforming loans	D	29	48	(34)	82
Recoveries of written-off claims	E	0	0	0	0
Ordinary profit		130	260	(1)	261
Profit		90	185	0	185
Profit(losses) related to securities	A+C	11	20	(68)	88
Credit related expenses	B+D-E	38	56	(30)	86

※ 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.