

**ANNUAL FINANCIAL DATA  
FOR THE FISCAL YEAR ENDED  
MARCH 31, 2022**

**The Hachijuni Bank, Ltd.**

# I FINANCIAL REVIEW

## 1. Breakdown of income

<Consolidated>

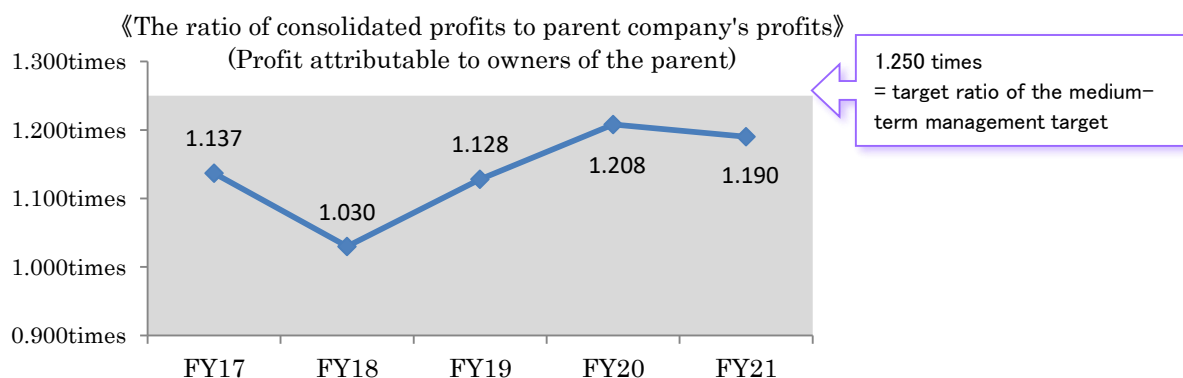
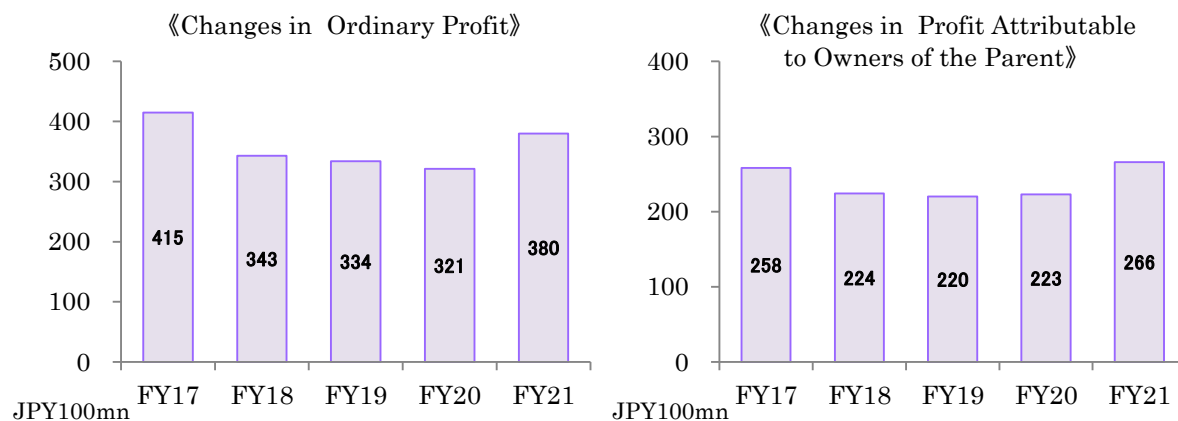
(Units: 1 million yen)

	FY ended	Inc/Dec (A-B)	FY ended
	March 31, 2022 (A)		March 31, 2021 (B)
Consolidated gross business profit	93,892	(2,262)	96,155
Profit on interest	68,497	(2,456)	70,954
Profit on fees and commissions	16,418	1,194	15,224
Trading profit	2,063	(1,297)	3,360
Profit from other business transactions	6,913	297	6,616
General & administrative expenses	54,038	(4,982)	59,021
Credit related expenses	1,920	(7,449)	9,370
Net gains (losses) related to equity securities	2,199	(4,433)	6,632
Profit (loss) on money held in trust	549	1,266	(717)
<b>Ordinary profit</b>	<b>38,047</b>	<b>5,899</b>	<b>32,147</b>
Extraordinary gains (losses)	7	340	(332)
Profit before income taxes	38,055	6,240	31,815
Total income taxes	11,204	1,914	9,290
Profit	26,850	4,326	22,524
Profit attributable to non-controlling interests	182	42	140
<b>Profit attributable to owners of the parent</b>	<b>26,667</b>	<b>4,283</b>	<b>22,384</b>

(Number of Consolidated Companies)

Number of consolidated subsidiaries	11	2	9
Number of companies accounted for by the equity method	—	—	—

Note: From fiscal year 2021, the classification of dividends on group credit life insurance has been changed from other income to the decrease in fees and commissions payment. The above figures of fiscal year 2020 were also revised reflecting this change. The same applies to the following pages.

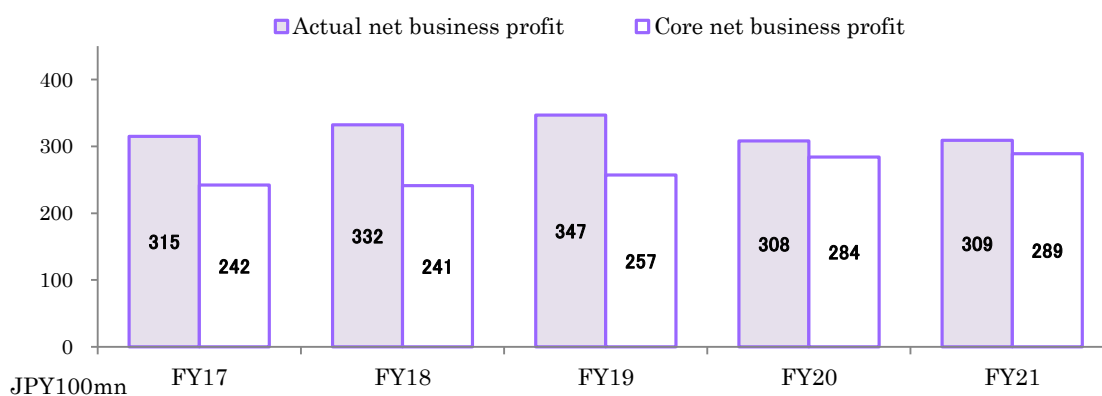


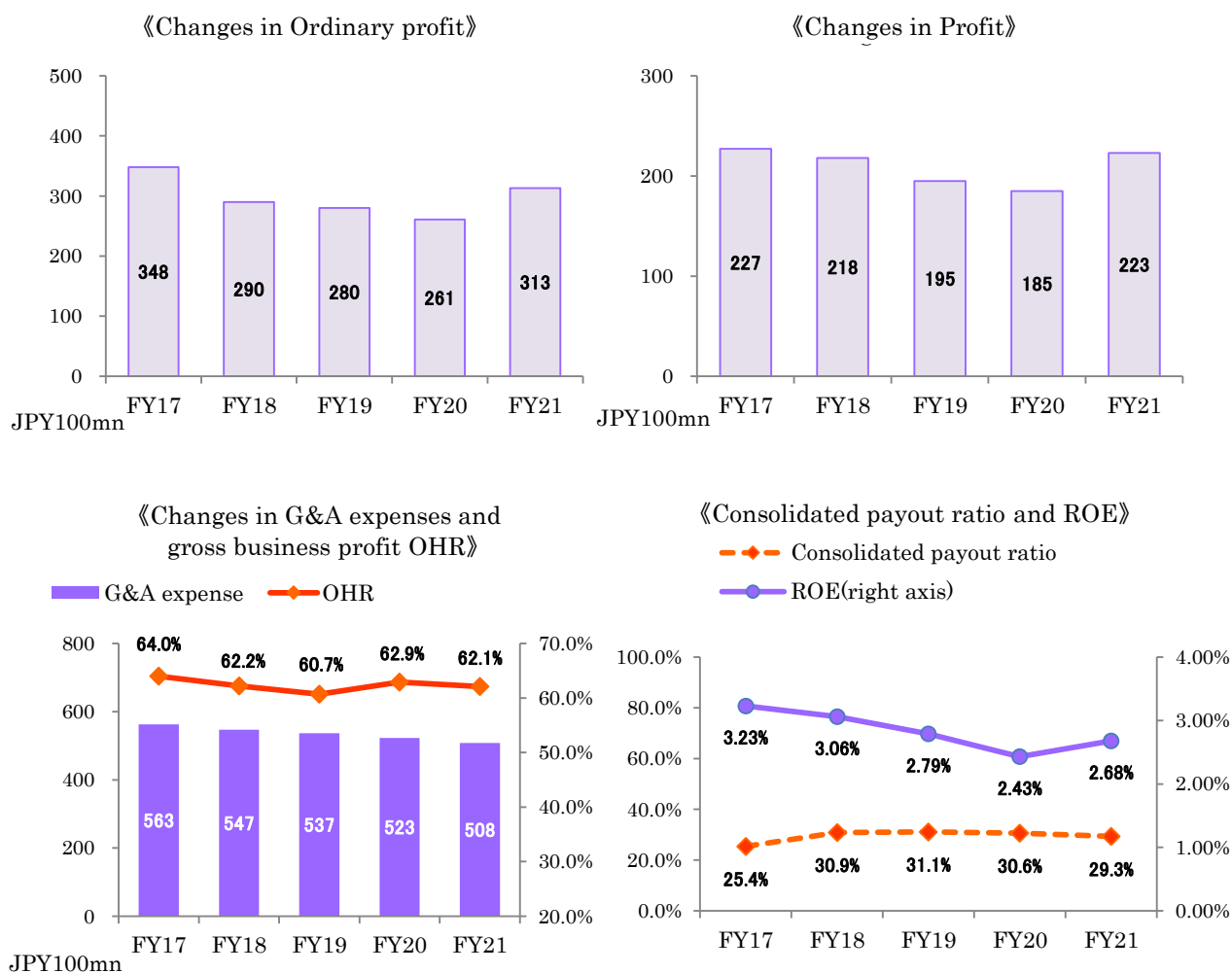
&lt;Non-consolidated&gt;

(Units: 1million yen)

		FY ended March 31, 2022 (A)	Inc/Dec (A-B)	FY ended March 31, 2021 (B)
Gross business profit	A	81,754	(1,520)	83,274
Profit on interest		68,400	(2,492)	70,892
Profit on fees and commissions		9,962	707	9,254
Trading profit		198	64	133
Profit from other business transactions		3,193	199	2,993
Gains (losses) related to bonds	B	1,997	(412)	2,409
General & administrative expenses	C	50,838	(1,553)	52,392
Personnel expenses		26,187	(1,009)	27,196
Non personnel expenses		21,268	(401)	21,669
<b>Actual net business profit</b>	<b>A-C</b>	<b>30,915</b>	<b>33</b>	<b>30,882</b>
<b>Core net business profit</b>	<b>A-B-C</b>	<b>28,917</b>	<b>445</b>	<b>28,472</b>
Core net business profit excluding gains (losses) on cancellation of investment trusts		33,961	5,743	28,218
Transfer to general reserve for possible loan losses	D	(1,920)	(2,424)	503
Net business profit	A-C-D	32,835	2,457	30,378
Net gains (losses) related to equity securities	E	2,199	(4,220)	6,419
Profit (loss) on money held in trust		549	1,266	(717)
Disposal of nonperforming loans	F	3,909	(4,339)	8,249
Transfer to specific reserve		3,808	(3,905)	7,714
Recoveries of written-off claims	G	19	(59)	78
<b>Ordinary profit</b>		<b>31,365</b>	<b>5,213</b>	<b>26,152</b>
Extraordinary gains (losses)		8	304	(296)
Profit before income taxes		31,373	5,517	25,855
Total income taxes		8,977	1,639	7,338
<b>Profit</b>		<b>22,396</b>	<b>3,878</b>	<b>18,517</b>
Profit(losses) related to securities	B+E	4,196	(4,632)	8,829
Credit related expenses	D+F-G	1,969	(6,704)	8,673

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





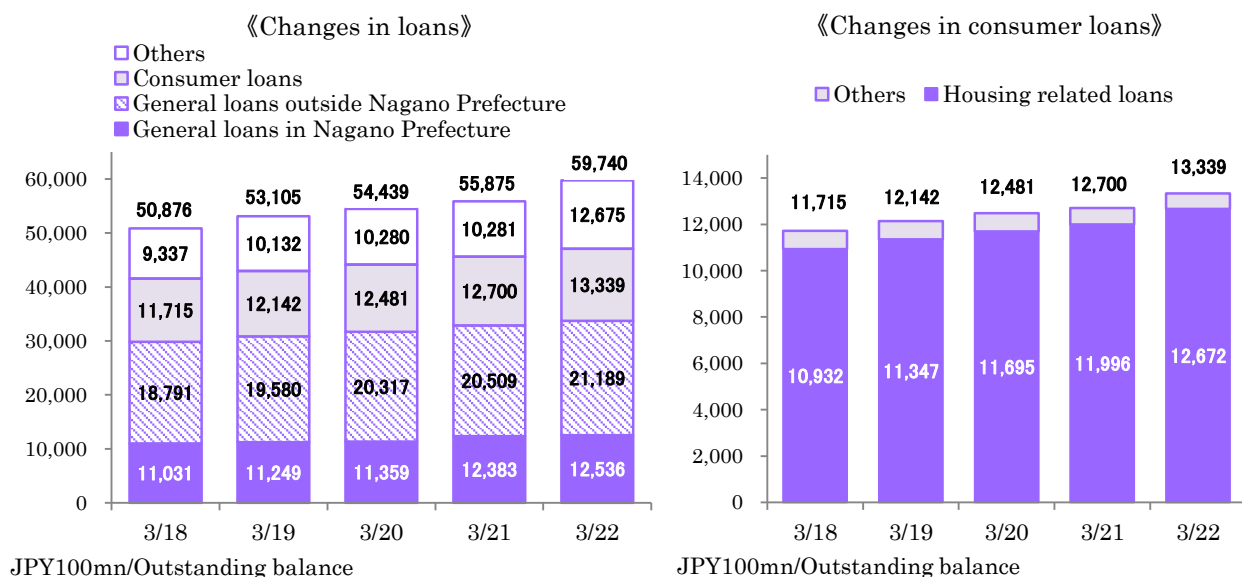
Note: Gross business profit OHR  
=G&A expense/gross business profit

## 2. Major accounts

### ◆ Loans <Non-consolidated>

(Units: 100 million yen)

	FY ended	Inc/Dec		First half	FY ended
	March 31, 2022 (A)	(A-B)	(A-C)	year ended Sept.30, 2021(B)	March 31, 2021 (C)
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>59,740</b>	<b>2,146</b>	<b>3,865</b>	<b>57,594</b>	<b>55,875</b>
Loans to general corporations	33,725	526	832	33,199	32,893
Loans to consumers	13,339	327	638	13,011	12,700
Housing related loans thereof	12,672	346	675	12,325	11,996
Others	12,675	1,292	2,394	11,383	10,281
<b>For all offices (average balance of the period)</b>	<b>58,112</b>	<b>1,499</b>	<b>1,949</b>	<b>56,612</b>	<b>56,162</b>
Loans to general corporations	33,704	309	479	33,395	33,224
Loans to consumers	12,995	173	457	12,821	12,538
Others	11,412	1,016	1,012	10,395	10,399

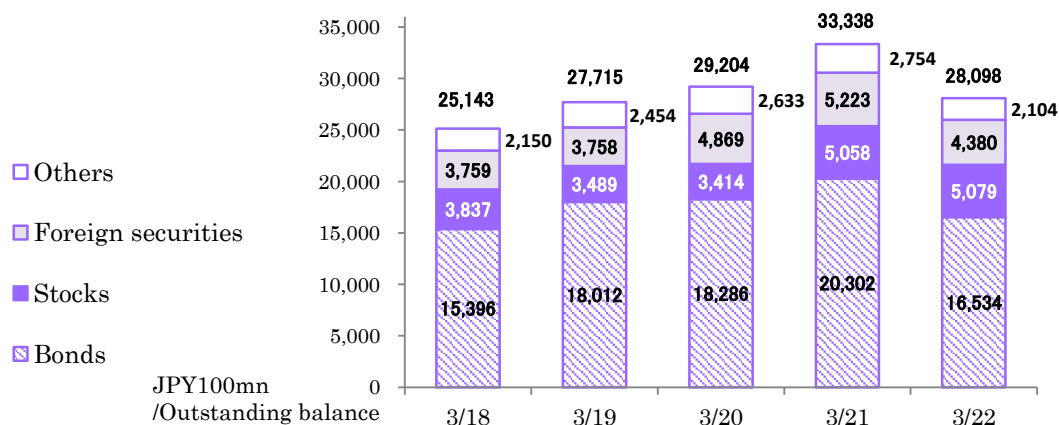


◆ Securities <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2022(A)	Inc/Dec (A-B)	Inc/Dec (A-C)	First half year ended Sept.30, 2021(B)	FY ended March 31, 2021 (C)
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>28,098</b>	<b>(3,528)</b>	<b>(5,240)</b>	<b>31,627</b>	<b>33,338</b>
Bonds	16,534	(2,247)	(3,768)	18,782	20,302
JGB thereof	8,205	(2,329)	(3,606)	10,534	11,811
Stocks	5,079	(136)	20	5,215	5,058
Foreign securities	4,380	(501)	(842)	4,881	5,223
Others	2,104	(643)	(650)	2,747	2,754
<b>For all offices (average balance of the period)</b>	<b>27,084</b>	<b>(1,201)</b>	<b>(818)</b>	<b>28,285</b>	<b>27,902</b>
Bonds	18,503	(1,046)	(834)	19,549	19,337
JGB thereof	10,124	(1,025)	(856)	11,150	10,981
Stocks	1,270	51	46	1,218	1,223
Foreign securities	4,806	(120)	(109)	4,926	4,916
Others	2,503	(86)	78	2,590	2,424

《Changes in securities》

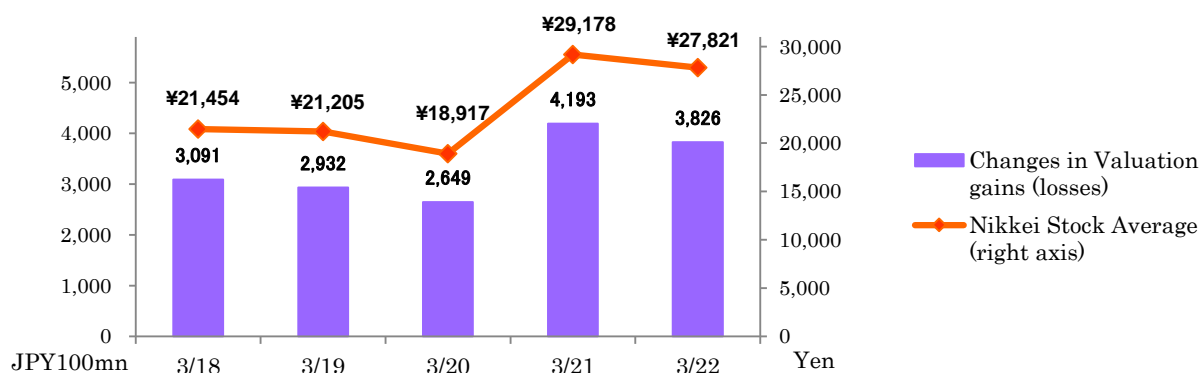


◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

	As of March 31, 2022			
	Valuation gains (losses)	Change from March 31, 2021	Valuation gains	Valuation losses
<b>Other securities</b>	<b>3,826</b>	<b>(366)</b>	<b>4,277</b>	<b>450</b>
Stocks	3,915	14	3,921	6
Bonds	(55)	(176)	156	211
Others	(32)	(204)	199	232

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

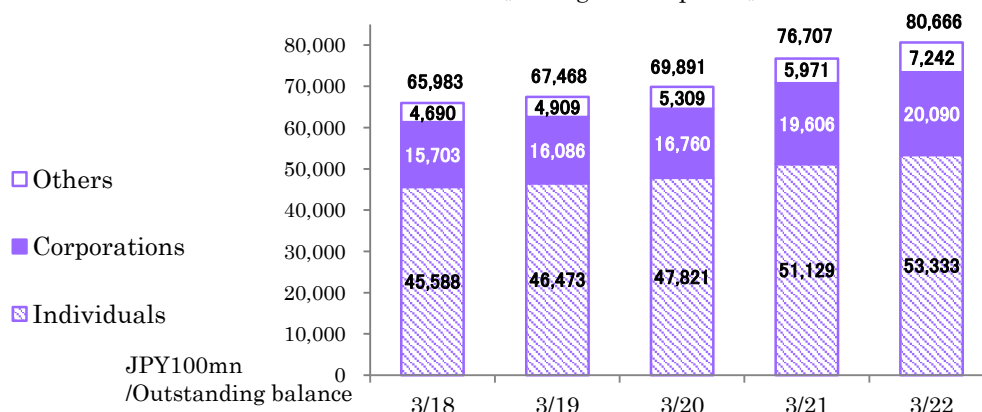


◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2022(A)	FY ended March 31, 2022(A)		First half year ended Sept.30, 2021(B)	FY ended March 31, 2021(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>80,666</b>	<b>3,013</b>	<b>3,958</b>	<b>77,652</b>	<b>76,707</b>
Individuals	53,333	1,015	2,203	52,318	51,129
Corporations	20,090	97	483	19,992	19,606
Others	7,242	1,900	1,271	5,341	5,971
<b>For all offices (average balance of the period)</b>	<b>77,923</b>	<b>465</b>	<b>4,512</b>	<b>77,458</b>	<b>73,411</b>
Individuals	52,375	568	2,517	51,806	49,858
Corporations	20,492	(90)	1,433	20,582	19,058
Others	5,055	(12)	561	5,068	4,494

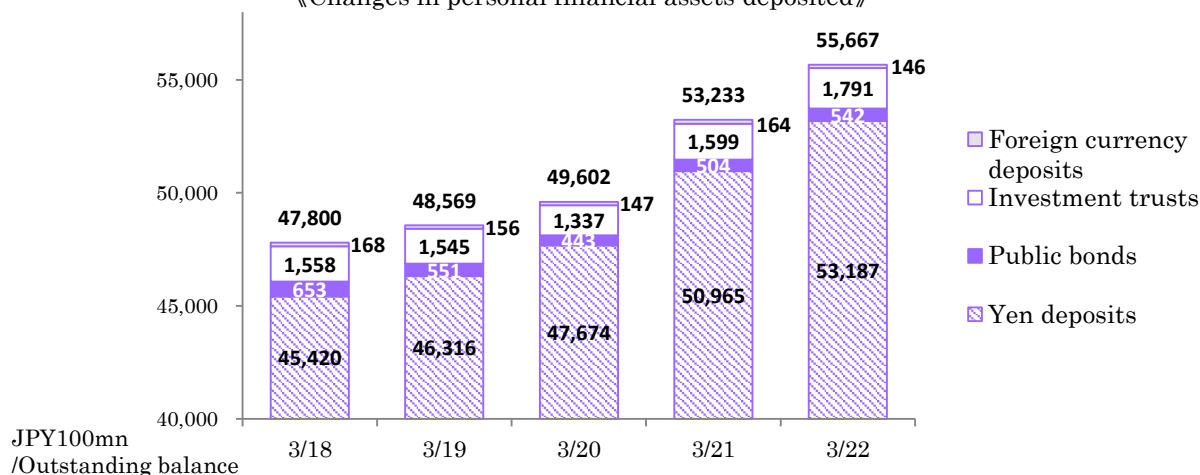
《Changes in deposits》



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

	As of March 31, 2022 (A)	Inc/Dec		As of Sept. 30, 2021 (B)	As of March 31, 2021 (C)
		(A-B)	(A-C)		
<b>Total (outstanding balance)</b>	<b>55,667</b>	<b>1,115</b>	<b>2,433</b>	<b>54,552</b>	<b>53,233</b>
Yen deposits	53,187	1,026	2,222	52,161	50,965
Investment type products	2,479	88	211	2,391	2,268
Foreign currency deposits	146	(11)	(18)	157	164
Investment trusts	1,791	85	192	1,705	1,599
Public bonds (Government bonds, and other bonds)	542	14	37	527	504

《Changes in personal financial assets deposited》



3. Financial soundness

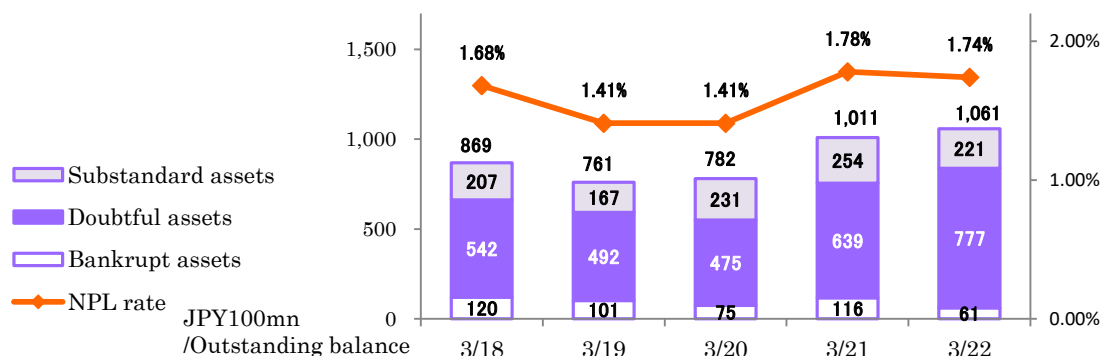
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of March 31, 2022 (A)	Inc/Dec		As of Sept. 30, 2021 (B)	As of March 31, 2021 (C)
		(A-B)	(A-C)		
<b>Total</b>	<b>1,061</b>	<b>66</b>	<b>50</b>	<b>994</b>	<b>1,011</b>
Bankrupt and quasi-bankrupt assets	61	(6)	(54)	67	116
Doubtful assets	777	85	137	692	639
Substandard assets	221	(12)	(32)	234	254
<b>As a percentage of total credits</b>	<b>1.74</b>	<b>0.05</b>	<b>(0.04)</b>	<b>1.69</b>	<b>1.78</b>
Coverage ratio	77.2	1.8	1.3	75.4	75.9

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



## ◆ Capital ratio (Basel III standards)

## &lt;Consolidated&gt;

		As of March 31, 2022 (A)	Inc/Dec		As of Sept. 30, 2021 (B)	As of March 31, 2021 (C)
			(A-B)	(A-C)		
Total capital ratio	A/D	19.06%	(1.33%)	(1.63%)	20.39%	20.69%
Tier1 capital ratio	B/D	19.06%	(1.33%)	(1.63%)	20.39%	20.69%
Common Equity Tier1 capital ratio	C/D	19.06%	(1.33%)	(1.63%)	20.39%	20.69%

(Units: 100 million yen)

Total capital	A	8,208	(301)	(227)	8,510	8,435
Tier1 capital	B	8,208	(301)	(227)	8,510	8,435
Common Equity Tier1 capital	C	8,208	(301)	(227)	8,510	8,435
Risk weighted assets	D	43,052	1,333	2,291	41,718	40,760
Required capital	D×8%	3,444	106	183	3,337	3,260

## &lt;Non-consolidated&gt;

		As of March 31, 2022 (A)	Inc/Dec		As of Sept. 30, 2021 (B)	As of March 31, 2021 (C)
			(A-B)	(A-C)		
Total capital ratio	a/d	17.62%	(1.43%)	(1.68%)	19.05%	19.30%
Tier1 capital ratio	b/d	17.62%	(1.43%)	(1.68%)	19.05%	19.30%
Common Equity Tier1 capital ratio	c/d	17.62%	(1.43%)	(1.68%)	19.05%	19.30%

(Units: 100 million yen)

Total capital	a	7,465	(348)	(297)	7,814	7,763
Tier1 capital	b	7,465	(348)	(297)	7,814	7,763
Common Equity Tier1 capital	c	7,465	(348)	(297)	7,814	7,763
Risk weighted assets	d	42,368	1,348	2,163	41,020	40,205
Required capital	d×8%	3,389	107	173	3,281	3,216

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, 2023

**<Consolidated>**

(Units: 100 million yen)

		Projection for half year ending 2022/9/30	Projection for FY ending 2023/3/31 (A)	(A-B)	Results for FY ended 2022/3/31 (B)
Ordinary profit		165	330	(50)	380
Profit attributable to owners of the parent		115	230	(36)	266

**<Non-consolidated>**

(Units: 100 million yen)

		Projection for half year ending 2022/9/30	Projection for FY ending 2023/3/31 (A)	(A-B)	Results for FY ended 2022/3/31 (B)
Gross business profit		400	780	(37)	817
Profit on interest		339	661	(23)	684
Profit on fees and commissions		52	102	3	99
Trading profit		0	1	0	1
Profit from other business transactions		7	15	(16)	31
(Gains (losses) related to bonds)	A	—	—	(19)	19
General & administrative expenses		270	532	24	508
(Personnel expenses)		134	271	10	261
(Non personnel expenses)		115	225	13	212
Core net business profit		129	250	(59)	309
Actual net business profit		129	250	(39)	289
Transfer to general reserve for possible loan losses	B	5	4	23	(19)
Net business profit		124	245	(83)	328
Net gains (losses) related to equity securities	C	21	41	20	21
Disposal of nonperforming loans	D	13	24	(15)	39
Recoveries of written-off claims	E	0	0	0	0
Ordinary profit		145	290	(23)	313
Profit		100	200	(23)	223
Profit(losses) related to securities	A+C	21	41	0	41
Credit related expenses	B+D-E	18	29	10	19

※ 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.