

**ANNUAL FINANCIAL DATA  
FOR THE FISCAL YEAR ENDED  
MARCH 31, 2023**

**The Hachijuni Bank, Ltd.**

# I FINANCIAL REVIEW

## 1. Breakdown of income

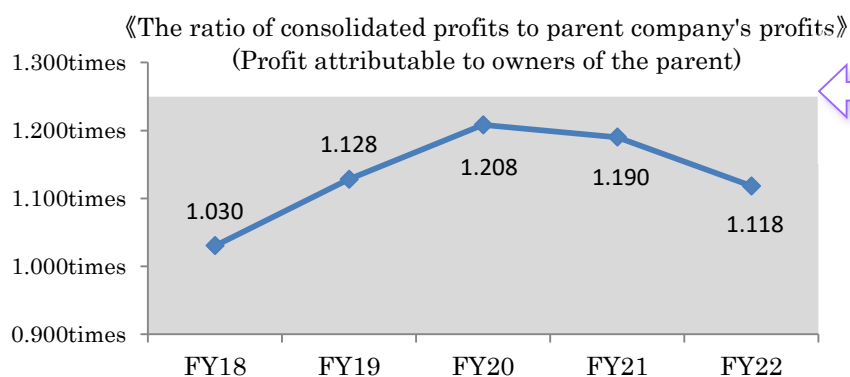
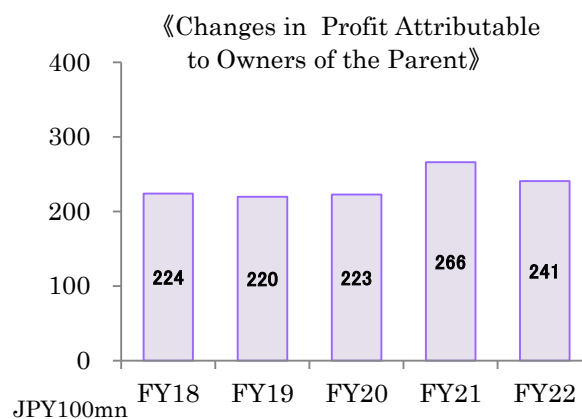
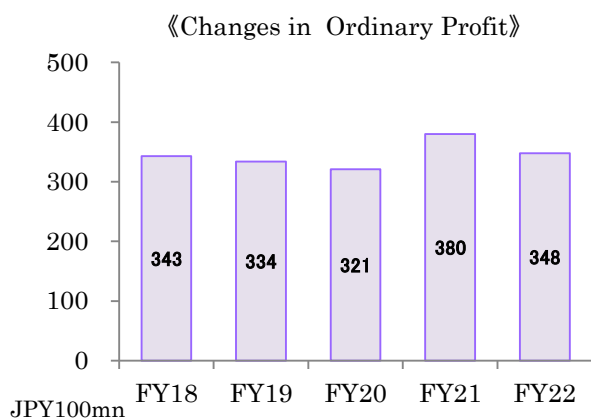
<Consolidated>

(Units: 1million yen)

	FY ended	Inc/Dec (A - B)	FY ended
	March 31, 2023 (A)		March 31, 2022 (B)
Consolidated gross business profit	91,557	(2,335)	93,892
Profit on interest	72,737	4,239	68,497
Profit on fees and commissions	17,211	793	16,418
Trading profit	961	(1,101)	2,063
Profit from other business transactions	647	(6,266)	6,913
General & administrative expenses	56,631	2,592	54,038
Credit related expenses	4,222	2,301	1,920
Net gains (losses) related to equity securities	8,708	6,508	2,199
Profit (loss) on money held in trust	(338)	(888)	549
<b>Ordinary profit</b>	<b>34,893</b>	<b>(3,154)</b>	<b>38,047</b>
Extraordinary gains (losses)	(145)	(153)	7
Profit before income taxes	34,747	(3,307)	38,055
Total income taxes	10,533	(671)	11,204
Profit	24,214	(2,636)	26,850
Profit attributable to non-controlling interests	79	(103)	182
<b>Profit attributable to owners of the parent</b>	<b>24,135</b>	<b>(2,532)</b>	<b>26,667</b>

(Number of Consolidated Companies)

Number of consolidated subsidiaries	13	2	11
Number of companies accounted for by the equity method	—	—	—



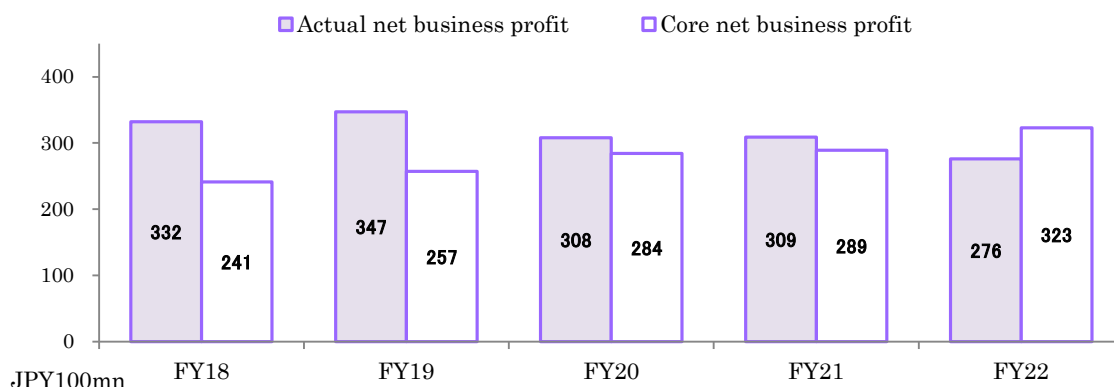
1.250 times  
= target ratio of the medium-term management target

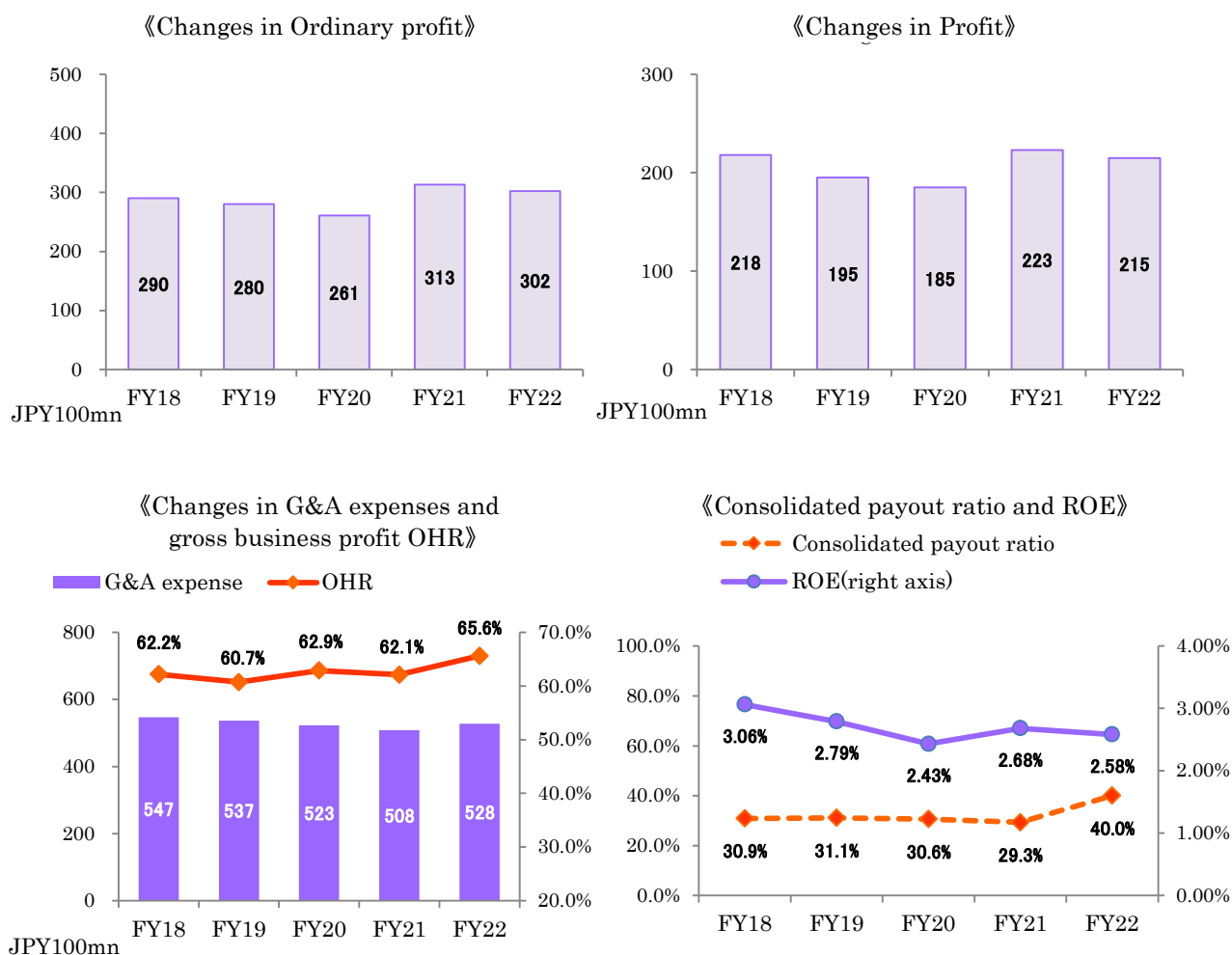
## &lt;Non-consolidated&gt;

(Units: 1million yen)

		FY ended March 31, 2023 (A)	Inc/Dec (A-B)	FY ended March 31, 2022 (B)
Gross business profit	A	80,540	(1,213)	81,754
Profit on interest		72,798	4,398	68,400
Profit on fees and commissions		10,607	645	9,962
Trading profit		181	(16)	198
Profit from other business transactions		(3,047)	(6,240)	3,193
Gains (losses) related to bonds	B	(4,691)	(6,688)	1,997
General & administrative expenses	C	52,898	2,059	50,838
Personnel expenses		27,242	1,055	26,187
Non personnel expenses		21,922	654	21,268
<b>Actual net business profit</b>	<b>A-C</b>	<b>27,641</b>	<b>(3,273)</b>	<b>30,915</b>
<b>Core net business profit</b>	<b>A-B-C</b>	<b>32,333</b>	<b>3,415</b>	<b>28,917</b>
Core net business profit excluding gains (losses) on cancellation of investment trusts		36,911	2,949	33,961
Transfer to general reserve for possible loan losses	D	965	2,885	(1,920)
Net business profit	A-C-D	26,676	(6,159)	32,835
Net gains (losses) related to equity securities	E	8,662	6,463	2,199
Profit (loss) on money held in trust		(338)	(888)	549
Disposal of nonperforming loans	F	3,207	(701)	3,909
Transfer to specific reserve		3,241	(567)	3,808
Recoveries of written-off claims	G	—	(19)	19
<b>Ordinary profit</b>		<b>30,249</b>	<b>(1,116)</b>	<b>31,365</b>
Extraordinary gains (losses)		48	39	8
Profit before income taxes		30,297	(1,076)	31,373
Total income taxes		8,723	(254)	8,977
<b>Profit</b>		<b>21,574</b>	<b>(822)</b>	<b>22,396</b>
Profit(losses) related to securities	B+E	3,971	(225)	4,196
Credit related expenses	D+F-G	4,173	2,203	1,969

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





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

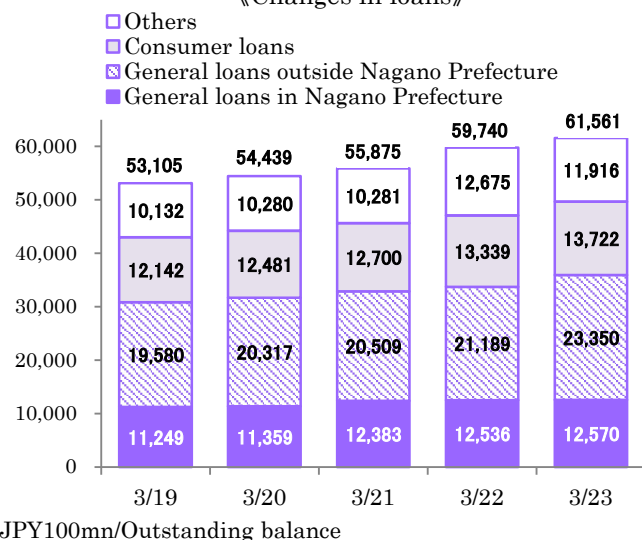
## 2. Major accounts

### ◆ Loans <Non-consolidated>

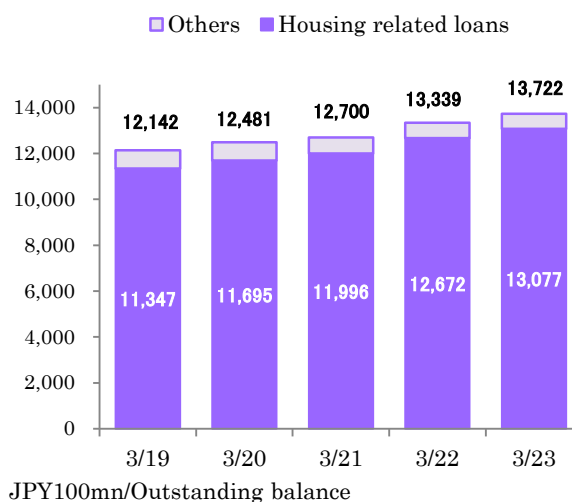
(Units: 100 million yen)

	FY ended March 31, 2023 (A)	Inc/Dec		First half year ended Sept.30, 2022(B)	FY ended March 31, 2022 (C)
		(A-B)	(A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>61,561</b>	<b>1,754</b>	<b>1,820</b>	<b>59,806</b>	<b>59,740</b>
Loans to general corporations	35,921	1,090	2,195	34,831	33,725
Loans to consumers	13,722	131	383	13,591	13,339
Housing related loans thereof	13,077	138	405	12,938	12,672
Others	11,916	533	(759)	11,383	12,675
<b>For all offices (average balance of the period)</b>	<b>60,921</b>	<b>295</b>	<b>2,809</b>	<b>60,626</b>	<b>58,112</b>
Loans to general corporations	35,344	581	1,639	34,762	33,704
Loans to consumers	13,549	107	553	13,442	12,995
Others	12,028	(393)	616	12,421	11,412

《Changes in loans》



《Changes in consumer loans》

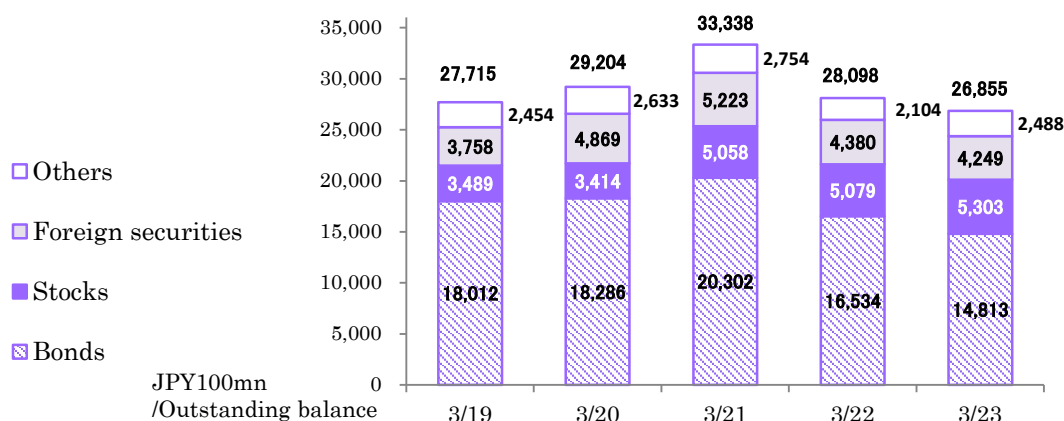


◆ Securities <Non-consolidated>

(Units: 100 million yen)

	FY ended March 31, 2023(A)	Inc/Dec (A-B)	Inc/Dec (A-C)	First half year ended Sept.30, 2022(B)	FY ended March 31, 2022 (C)
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>26,855</b>	<b>2,374</b>	<b>(1,242)</b>	<b>24,480</b>	<b>28,098</b>
Bonds	14,813	1,048	(1,720)	13,765	16,534
JGB thereof	5,467	(1,070)	(2,738)	6,537	8,205
Stocks	5,303	845	224	4,457	5,079
Foreign securities	4,249	368	(130)	3,881	4,380
Others	2,488	112	384	2,376	2,104
<b>For all offices (average balance of the period)</b>	<b>22,240</b>	<b>(873)</b>	<b>(4,844)</b>	<b>23,113</b>	<b>27,084</b>
Bonds	14,305	(756)	(4,198)	15,061	18,503
JGB thereof	6,787	(551)	(3,337)	7,338	10,124
Stocks	1,252	47	(17)	1,205	1,270
Foreign securities	4,319	(66)	(487)	4,385	4,806
Others	2,363	(97)	(140)	2,460	2,503

《Changes in securities》

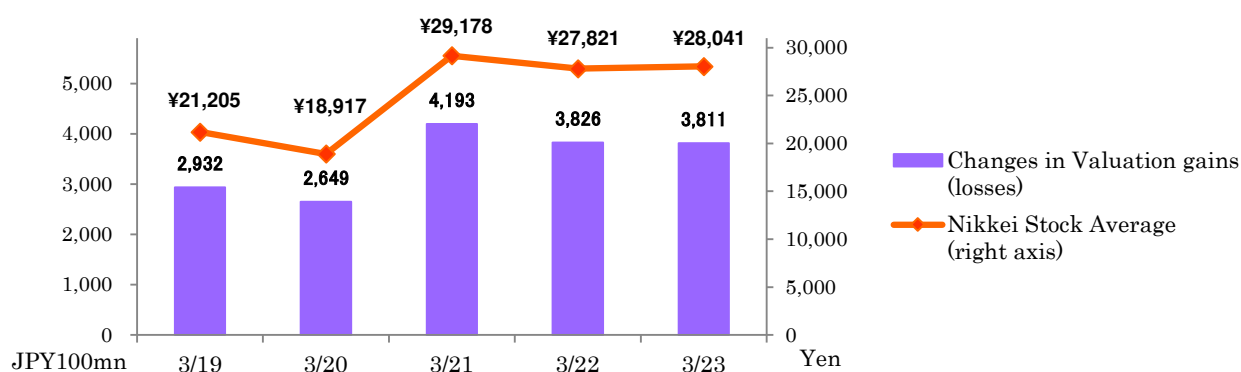


## ◆ Valuation gains (losses) &lt;Non-consolidated&gt;

(Units: 100 million yen)

	As of March 31, 2023			
	Valuation gains (losses)	Change from March 31, 2022	Valuation gains	Valuation losses
<b>Other securities</b>	<b>3,811</b>	<b>(15)</b>	<b>4,373</b>	<b>562</b>
Stocks	4,165	250	4,170	5
Bonds	(280)	(224)	81	361
Others	(73)	(40)	121	195

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

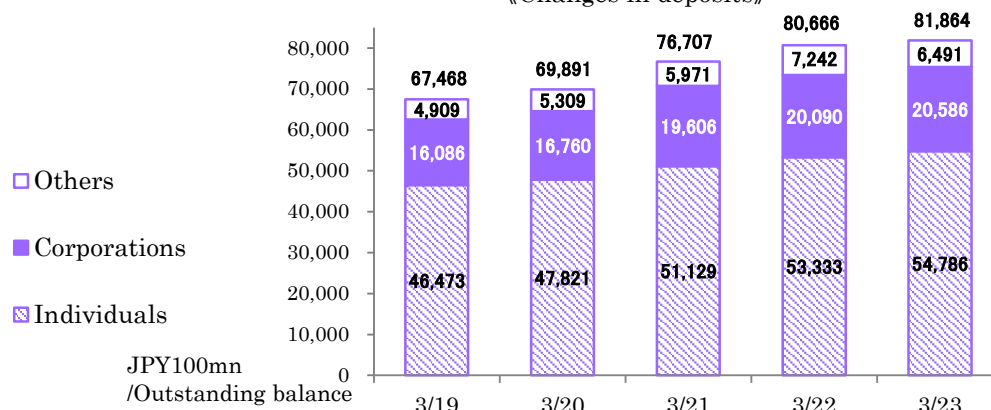


## ◆ Deposits &lt;Non-consolidated&gt;

(Units: 100 million yen)

	FY ended March 31, 2023(A)	Inc/Dec		First half year ended Sept.30, 2022(B)	FY ended March 31, 2022(C)
		(A-B)	(A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>81,864</b>	<b>962</b>	<b>1,197</b>	<b>80,901</b>	<b>80,666</b>
Individuals	54,786	552	1,452	54,233	53,333
Corporations	20,586	(189)	496	20,775	20,090
Others	6,491	599	(750)	5,891	7,242
<b>For all offices (average balance of the period)</b>	<b>80,963</b>	<b>(83)</b>	<b>3,039</b>	<b>81,047</b>	<b>77,923</b>
Individuals	54,269	379	1,894	53,890	52,375
Corporations	21,123	(6)	630	21,130	20,492
Others	5,570	(456)	514	6,027	5,055

## 《Changes in deposits》

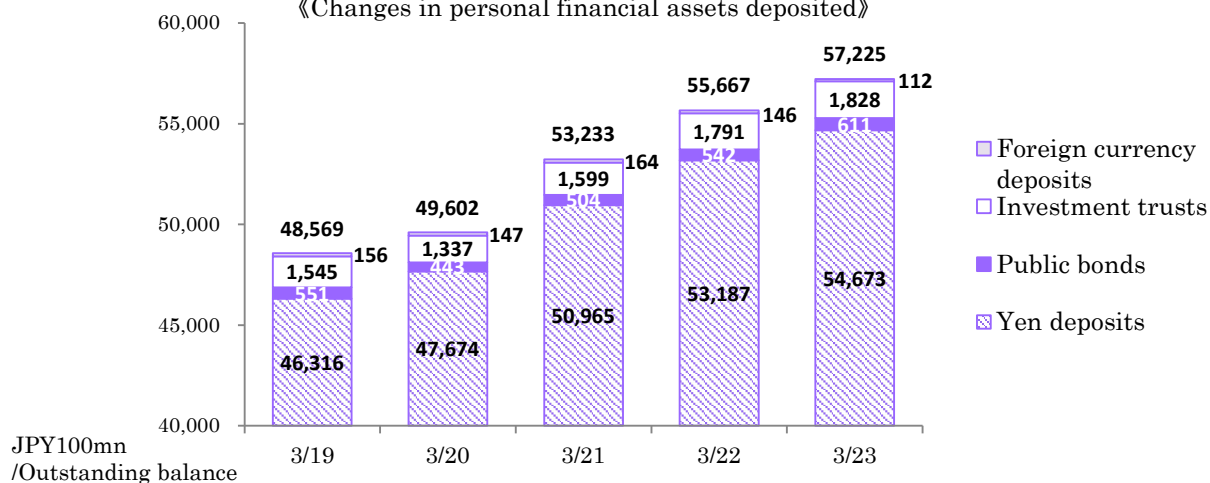


## ◆ Personal financial assets deposited &lt;Non-consolidated&gt;

(Units: 100 million yen)

	As of March 31, 2023 (A)	Inc/Dec		As of Sept. 30, 2022 (B)	As of March 31, 2022 (C)
		(A-B)	(A-C)		
<b>Total (outstanding balance)</b>	<b>57,225</b>	<b>683</b>	<b>1,558</b>	<b>56,542</b>	<b>55,667</b>
Yen deposits	54,673	566	1,486	54,106	53,187
Investment type products	2,552	116	72	2,435	2,479
Foreign currency deposits	112	(14)	(33)	126	146
Investment trusts	1,828	95	37	1,732	1,791
Public bonds (Government bonds, and other bonds)	611	35	68	575	542

《Changes in personal financial assets deposited》



## 3. Financial soundness

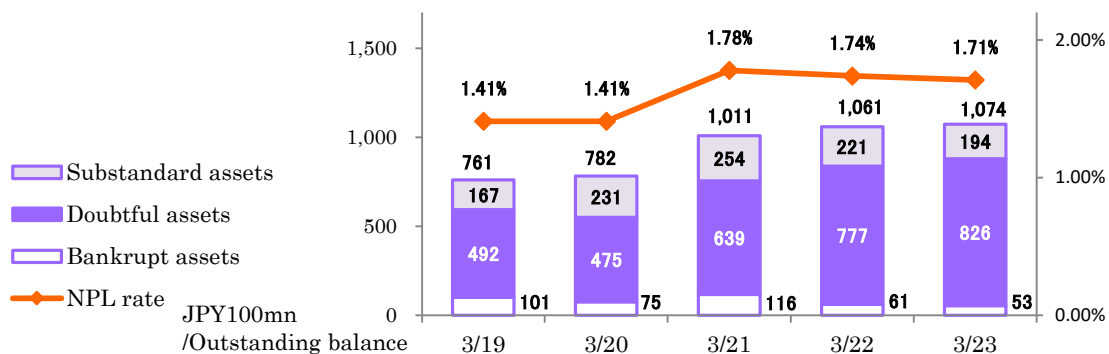
## ◆ Disclosure of loans based on the Financial Revitalization Law

&lt;Non-consolidated&gt;

(Units: 100 million yen, %)

	As of March 31, 2023 (A)	Inc/Dec		As of Sept. 30, 2022 (B)	As of March 31, 2022 (C)
		(A-B)	(A-C)		
<b>Total</b>	<b>1,074</b>	<b>5</b>	<b>12</b>	<b>1,068</b>	<b>1,061</b>
Bankrupt and quasi-bankrupt assets	53	(2)	(8)	55	61
Doubtful assets	826	(1)	49	828	777
Substandard assets	194	9	(27)	184	221
<b>As a percentage of total credits</b>	<b>1.71</b>	<b>(0.04)</b>	<b>(0.03)</b>	<b>1.75</b>	<b>1.74</b>
Coverage ratio	80.4	0.2	3.2	80.2	77.2

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



## ◆ Capital ratio (Basel III standards)

## &lt;Consolidated&gt;

		As of March 31, 2023 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2022 (B)	As of March 31, 2022 (C)
<b>Total capital ratio</b>	A/D	18.36%	1.60%	(0.70%)	16.76%	19.06%
Tier1 capital ratio	B/D	18.36%	1.60%	(0.70%)	16.76%	19.06%
Common Equity Tier1 capital ratio	C/D	18.36%	1.60%	(0.70%)	16.76%	19.06%

(Units: 100 million yen)

Total capital	A	8,102	772	(105)	7,330	8,208
Tier1 capital	B	8,102	772	(105)	7,330	8,208
Common Equity Tier1 capital	C	8,102	772	(105)	7,330	8,208
Risk weighted assets	D	44,110	379	1,058	43,730	43,052
Required capital	D×8%	3,528	30	84	3,498	3,444

## &lt;Non-consolidated&gt;

		As of March 31, 2023 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of Sept. 30, 2022 (B)	As of March 31, 2022 (C)
<b>Total capital ratio</b>	a/d	16.55%	1.36%	(1.07%)	15.19%	17.62%
Tier1 capital ratio	b/d	16.55%	1.36%	(1.07%)	15.19%	17.62%
Common Equity Tier1 capital ratio	c/d	16.55%	1.36%	(1.07%)	15.19%	17.62%

(Units: 100 million yen)

Total capital	a	7,331	765	(134)	6,565	7,465
Tier1 capital	b	7,331	765	(134)	6,565	7,465
Common Equity Tier1 capital	c	7,331	765	(134)	6,565	7,465
Risk weighted assets	d	44,281	1,072	1,913	43,209	42,368
Required capital	d×8%	3,542	85	153	3,456	3,389

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 2023/9/30	Projection for FY ending 2024/3/31 (A)	(A-B)	Results for FY ended 2023/3/31 (B)
Ordinary profit		165	330	(18)	348
Profit attributable to owners of the parent		115	230	(11)	241

**<Non-consolidated>**

(Units: 100 million yen)

		Projection for half year ending 2023/9/30	Projection for FY ending 2024/3/31 (A)	(A-B)	Results for FY ended 2023/3/31 (B)
Gross business profit		407	813	8	805
Profit on interest		344	686	(41)	727
Profit on fees and commissions		52	103	(3)	106
Trading profit		2	5	4	1
Profit from other business transactions		8	16	46	(30)
(Gains (losses) related to bonds)	A	—	—	46	(46)
General & administrative expenses		272	536	8	528
(Personnel expenses)		135	270	(2)	272
(Non personnel expenses)		117	230	11	219
Actual net business profit		140	280	4	276
Core net business profit		140	280	(43)	323
Transfer to general reserve for possible loan losses	B	3	4	(5)	9
Net business profit		130	275	9	266
Net gains (losses) related to equity securities	C	18	33	(53)	86
Disposal of nonperforming loans	D	5	12	(20)	32
Recoveries of written-off claims	E	0	0	0	—
<b>Ordinary profit</b>		<b>145</b>	<b>285</b>	<b>(17)</b>	<b>302</b>
<b>Profit</b>		<b>100</b>	<b>200</b>	<b>(15)</b>	<b>215</b>
Profit(losses) related to securities	A+C	18	33	(6)	39
Credit related expenses	B+D-E	9	17	(24)	41

※ 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.