

**FINANCIAL DATA  
FOR THE THREE MONTHS ENDED  
JUNE 30, 2022**

**The Hachijuni Bank, Ltd.**

## 1. Breakdown of income

&lt;Non-consolidated&gt;

(Units: 1million yen)

		For the three months ended June 30, 2022 (A)	Inc/Dec (A-B)	For the three months ended June 30, 2021 (B)
Gross business profit	A	25,046	1,257	23,789
Profit on interest		22,033	2,223	19,810
Profit on fees and commissions		2,833	(247)	3,081
Trading profit		43	12	31
Profit from other business transactions		135	(730)	866
Gains (losses) related to bonds	B	(356)	(963)	606
General & administrative expenses	C	13,523	166	13,356
Personnel expenses		6,856	199	6,657
Non personnel expenses		5,394	(87)	5,482
<b>Actual net business profit</b>	<b>A-C</b>	<b>11,523</b>	<b>1,090</b>	<b>10,432</b>
<b>Core net business profit</b>	<b>A-B-C</b>	<b>11,880</b>	<b>2,054</b>	<b>9,825</b>
Core net business profit excluding gains (losses) on cancellation of investment trusts		14,329	4,593	9,735
Transfer to general reserve for possible loan losses	D	816	816	—
Net business profit	A-C-D	10,707	274	10,432
Net gains (losses) related to equity securities	E	915	(183)	1,099
Profit (loss) on money held in trust		(839)	(1,100)	260
Disposal of nonperforming loans	F	(787)	(769)	(18)
Transfer to specific reserve		(720)	(720)	—
Reversal of allowance for loan losses	G=(a+b)	—	(1,732)	1,732
Reversal of general reserve	a	—	14	(14)
Reversal of specific reserve	b	—	(1,746)	1,746
Recoveries of written-off claims	H	—	(6)	6
<b>Ordinary profit</b>		<b>11,639</b>	<b>(2,203)</b>	<b>13,842</b>
Extraordinary gains (losses)		48	164	(115)
Total income taxes		3,442	(474)	3,917
<b>Profit</b>		<b>8,245</b>	<b>(1,563)</b>	<b>9,809</b>
Profit(losses) related to securities	B+E	558	(1,147)	1,706
Credit related expenses	D+F-G-H	29	1,785	(1,756)

## 2. Earning projection for half year ending September 30, 2022.

&lt;Non-consolidated&gt;

(Units: 100million yen)

		For the three months ended June 30, 2022 (A)	A / B	Projection for half year ending 2022/9/30 (B)
Ordinary Profit		116	80%	145
Profit		82	82%	100

## 3. Major accounts

## ◆ Loans &lt;Non-consolidated&gt;

(Units: 100 million yen)

	For the three months ended June 30, 2022 (A)	Inc/Dec (A-B)		For the three months ended June 30, 2021 (B)	FY ended March 31, 2022
Outstanding balance as of the end of the period	60,228	4,256		55,972	59,740
Average balance of the period	60,195	4,063		56,131	58,112

## Loans to consumers &lt;Non-consolidated&gt;

(Units: 100 million yen)

	As of June 30, 2022 (A)	Inc/Dec (A-B)		As of June 30, 2021 (B)	As of March 31, 2022
Loans to consumers	13,446	608		12,837	13,339
Housing related loans thereof	12,794	647		12,146	12,672

## Loans to small and medium-sized businesses, etc. &lt;Non-consolidated&gt;

(Units: 100 million yen, %)

	As of June 30, 2022 (A)	Inc/Dec (A-B)		As of June 30, 2021 (B)	As of March 31, 2022
Loans to small and medium-sized businesses, etc.	30,229	983		29,245	30,077
Ratio of loans to small and medium-sized businesses, etc.	50.4	(2.0)		52.4	50.5

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

(Units: 100 million yen)

	As of June 30, 2022			
	Outstanding balance	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	25,867	3,041	3,785	744
Stocks	4,447	3,478	3,486	8
Bonds	14,483	(223)	124	347
Others	6,936	(212)	174	387

(Units: 100 million yen)

	As of March 31, 2022			
	Outstanding balance	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	28,245	3,826	4,277	450
Stocks	4,879	3,915	3,921	6
Bonds	16,534	(55)	156	211
Others	6,831	(32)	199	232

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

(Units: 100 million yen)

	For the three months ended June 30, 2022 (A)	Inc/Dec (A-B)		For the three months ended June 30, 2021 (B)	FY ended March 31, 2022
Outstanding balance as of the end of the period	81,661	3,463		78,198	80,666
Average balance of the period	80,855	3,669		77,186	77,923

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

(Units: 100 million yen)

	As of June 30, 2022 (A)	Inc/Dec (A-B)	As of June 30, 2021 (B)	As of March 31, 2022
<b>Total (outstanding balance)</b>	<b>56,638</b>	<b>2,268</b>	<b>54,370</b>	<b>55,667</b>
Yen deposits	54,205	2,170	52,035	53,187
Investment type products	2,433	97	2,335	2,479
Foreign currency deposits	130	(25)	155	146
Investment trusts	1,736	76	1,659	1,791
Public bonds (Government bonds, and other bonds)	566	46	520	542

## 4. Financial soundness

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

&lt;Non-consolidated&gt;

(Units: 100 million yen, %)

	As of June 30, 2022	As of March 31, 2022
<b>Total</b>	<b>1,045</b>	<b>1,061</b>
Bankrupt and quasi-bankrupt assets	60	61
Doubtful assets	762	777
Substandard assets	222	221
<b>As a percentage of total credits</b>	<b>1.70</b>	<b>1.74</b>

## ◆ Capital ratio (Basel III standards)

&lt;Consolidated&gt;

		As of June 30, 2022 (A)	Inc/Dec (A-B)	As of March 31, 2022 (B)
<b>Total capital ratio</b>	<b>A/D</b>	<b>17.40%</b>	<b>(1.66%)</b>	<b>19.06%</b>
Tier1 capital ratio	B/D	17.40%	(1.66%)	19.06%
Common Equity Tier1 capital ratio	C/D	17.40%	(1.66%)	19.06%

(Units: 100 million yen)

Total capital	A	7,724	(484)	8,208
Tier1 capital	B	7,724	(484)	8,208
Common Equity Tier1 capital	C	7,724	(484)	8,208
Risk weighted assets	D	44,385	1,333	43,052
Required capital	D×8%	3,550	106	3,444

&lt;Non-consolidated&gt;

		As of June 30, 2022 (A)	Inc/Dec (A-B)	As of March 31, 2022 (B)
<b>Total capital ratio</b>	<b>a/d</b>	<b>15.89%</b>	<b>(1.73%)</b>	<b>17.62%</b>
Tier1 capital ratio	b/d	15.89%	(1.73%)	17.62%
Common Equity Tier1 capital ratio	c/d	15.89%	(1.73%)	17.62%

(Units: 100 million yen)

Total capital	a	6,965	(500)	7,465
Tier1 capital	b	6,965	(500)	7,465
Common Equity Tier1 capital	c	6,965	(500)	7,465
Risk weighted assets	d	43,812	1,443	42,368
Required capital	d×8%	3,504	115	3,389

Note: In the above Risk weighted assets calculation, credit risk assets were based on The Foundation Internal Ratings-Based Approach and operational risk amount was based on The Standardized Approach.