# FINANCIAL DATA FOR THE THREE MONTHS ENDED JUNE 30, 2023

## The Hachijuni Bank, Ltd.

On June 1,2023 the Hachijuni Bank merged with the Nagano Bank by making it a wholly owned subsidiary.

### 1. Breakdown of income

The Hachijuni Bank <Non-consolidated>

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	For the three months ended June 30, 2023 (A)	Inc/Dec (A-B)	For the three months ended June 30, 2022 (B)	Projection for half year ending Sept.30,2023
Gross business profit	26,655	1,608	25,046	
Profit on interest	23,049	1,015	22,033	
Profit on fees and commissions	2,880	46	2,833	
Trading profit	18	(24)	43	
Profit from other business transactions	706	570	135	
Gains (losses) related to bonds	8	365	(356)	
General & administrative expenses	13,654	131	13,523	
Personnel expenses	6,729	(127)	6,856	
Non personnel expenses	5,695	301	5,394	
Actual net business profit	13,000	1,477	11,523	
Core net business profit	12,992	1,111	11,880	
Core net business profit excluding gains (losses) on cancellation of investment trusts	12,912	(36)	12,948	
Transfer to general reserve for possible loan losses	184	(631)	816	
Net business profit	12,816	2,108	10,707	
Net gains (losses) related to equity securities	1,303	388	915	
Profit (loss) on money held in trust	(588)	250	(839)	
Disposal of nonperforming loans	721	1,508	(787)	
Transfer to specific reserve	656	1,377	(720)	
Recoveries of written-off claims	0	0	_	
Ordinary profit	10,782	(856)	11,639	145
Extraordinary gains (losses)	80	31	48	
Total income taxes	2,911	(530)	3,442	
Profit	7,952	(293)	8,245	100
Profit (losses) related to securities	1,312	754	558	
Credit related expenses	905	876	29	

[Progress on projection for half year ending Sept.30,2023]

Ordinary profit	74%
Profit	79%

#### 2. Major accounts

Deposits

2 banks' total	As of June 30,		As of June 30,	(Units: 100million ye
	2023 (A)	Inc/Dec (A-B)	2022 (B)	2023
Cotal Cotal	68,748	2,000	66,748	68,511
Loans to consumers	16,036	404	15,631	15,964
The Hachijuni Bank <non-conso< td=""><td>lidated&gt;</td><td></td><td></td><td>(Units: 100million ye</td></non-conso<>	lidated>			(Units: 100million ye
	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31,
	61,842	1,613	60,228	2023
Loans to consumers	13,780	334	13,446	13,72
he Nagano Bank <non-consolic< td=""><td></td><td></td><td>·</td><td>(Units: 100million ye</td></non-consolic<>			·	(Units: 100million ye
ne magano bank \mon consone	As of June 30,		As of June 30,	As of March 31
	2023 (A)	Inc/Dec (A-B)	2022 (B)	2023
otal	6,906	386	6,519	6,95
Loans to consumers	2,256	70	2,185	2,24
Loans to small and medium-size	zed businesses, etc.			
banks' total	As of June 30,		As of June 30,	Inits: 100million yen, As of March 31
	2023 (A)	Inc/Dec (A-B)	2022 (B)	2023
pans to small and medium-sized businesses, etc.	37,038	1,941	35,097	37,05
atio of loans to small and medium-sized businesses, etc.	54.0	1.2	52.8	54.
mediam shed sasinesses, etc.				
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	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	Inits: 100million yen, As of March 31 2023
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(372)

11,005

10,804

10,632

◆ Personal financial assets deposited <Non-consolidated> 2 banks' total

•	anks' total	11011 COIISOII	davear		(Units: 100million yen)
		As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Total (outstanding balance)		65,855	1,578	64,276	64,706
_	Yen deposits	62,938	1,286	61,651	61,962
]	Investment type products	2,917	292	2,625	2,744
	Foreign currency deposits	118	(16)	134	115
	Investment trusts	2,157	247	1,910	2,005
	Public bonds (Government bonds, and other bonds)	640	60	579	623

The Hachijuni Bank < Non-consoli	dated>			(Units: 100million yen)
	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Total (outstanding balance)	58,358	1,719	56,638	57,225
Yen deposits	55,646	1,440	54,205	54,673
Investment type products	2,711	278	2,433	2,552
Foreign currency deposits	115	(14)	130	112
Investment trusts	1,969	232	1,736	1,828
Public bonds (Government bonds, and other bonds)	627	60	566	611

The	Nagano Bank < Non-consolida	ated>			(Units: 100million yen)
		As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Tota	al (outstanding balance)	7,497	(140)	7,637	7,481
Y	en deposits	7,291	(154)	7,445	7,289
I	nvestment type products	205	13	192	191
	Foreign currency deposits	3	(1)	4	3
	Investment trusts	188	14	174	176
	Public bonds (Government bonds, and other bonds)	13	0	12	12

♦ Securities <0	onsolidated>			(Un	its: 100million yen
		As of June 30,2023		As of Marc	ch 31,2023
	0 1:	77.1	1 1	0 1:	** 1

		Outstanding	Valuation gains	77.1	77 1 1
		balance	(losses)	Valuation gains	Valuation losses
Other securities		32,707	4,634	5,187	552
	Stocks	6,060	4,931	4,934	3
	Bonds	17,539	(218)	98	317
	Others	9,107	(78)	154	232

As of March 31,2023					
Outstanding	Valuation gains				
balance	(losses)				
26,898	3,850				
5,148	4,204				
14,814	(280)				
6,935	(73)				

3. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

2 banks' total

2 banks' total (Units: 100million yen, 9					
		As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Total (outstanding balance)		1,401	192	1,208	1,243
Bankrupt and quasi-bankrupt	assets	123	23	99	86
Doubtful assets		1,039	171	868	942
Substandard assets		238	(2)	241	214
As a percentage of total credits		2.00	0.22	1.78	1.78

The Hachijuni Bank < Non-consoli	n <u>its: 100million yen, %)</u>			
	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Total (outstanding balance)	1,069	24	1,045	1,074
Bankrupt and quasi-bankrupt assets	85	25	60	53
Doubtful assets	790	28	762	826
Substandard assets	192	(29)	222	194
As a percentage of total credits	1.70	0.00	1.70	1.71

The Nagano Bank < Non-consolida	ted>		(U	nits: 100million yen, %)
	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of June 30, 2022 (B)	As of March 31, 2023
Total (outstanding balance)	331	168	163	168
Bankrupt and quasi-bankrupt assets	37	(2)	39	33
Doubtful assets	248	142	105	116
Substandard assets	45	27	18	19
As a percentage of total credits	4.75	2.27	2.48	2.40

### ◆ Capital ratio (Basel Ⅲ standards)

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	As of June 30, 2023 (A)	Inc/Dec (A-B)	As of March 31, 2023 (B)
Total capital ratio	17.34%	(1.02%)	18.36%
Tier1 capital ratio	17.34%	(1.02%)	18.36%
Common Equity Tier1 capital ratio	17.34%	(1.02%)	18.36%
		J)	Jnits: 100million yen)
Total capital	9,003	900	8,102
Tier1 capital	9,003	900	8,102
Common Equity Tier1 capital	9,003	900	8,102
Risk weighted assets	51,916	7,806	44,110
Required capital	4,153	624	3,528

The Hachijuni Bank <Non-consolidated>

The fracinjum bank Non conson <u>dated&gt;</u>				
	As of June 30,	As of June 30,		
	2023 (A)	Inc/Dec (A-B)	2023 (B)	
Total capital ratio	17.27%	0.72%	16.55%	
Tier1 capital ratio	17.27%	0.72%	16.55%	
Common Equity Tier1 capital ratio	17.27%	0.72%	16.55%	
(Units: 100million yen)				
m . 1 1	0.104	700	7 991	

	((	Jnits: 100million yen)	
Total capital	8,124	793	7,331
Tier1 capital	8,124	793	7,331
Common Equity Tier1 capital	8,124	793	7,331
Risk weighted assets	47,038	2,757	44,281
Required capital	3,763	220	3,542