

**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>

(Units: 1million yen) (Units: 100million yen)

	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

◆ Loans (Outstanding balance as of the end of the period)

2 banks' total

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Total	68,748	2,000	66,748	68,511
Loans to consumers	16,036	404	15,631	15,964

The Hachijuni Bank <Non-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Total	61,842	1,613	60,228	61,561
Loans to consumers	13,780	334	13,446	13,722

The Nagano Bank <Non-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Total	6,906	386	6,519	6,950
Loans to consumers	2,256	70	2,185	2,241

◆ Loans to small and medium-sized businesses, etc.

2 banks' total

(Units: 100million yen, %)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Loans to small and medium-sized businesses, etc.	37,038	1,941	35,097	37,058
Ratio of loans to small and medium-sized businesses, etc.	54.0	1.2	52.8	54.2

The Hachijuni Bank <Non-consolidated>

(Units: 100million yen, %)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Loans to small and medium-sized businesses, etc.	31,743	1,514	30,229	31,722
Ratio of loans to small and medium-sized businesses, etc.	51.4	1.0	50.4	51.6

The Nagano Bank <Non-consolidated>

(Units: 100million yen, %)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Loans to small and medium-sized businesses, etc.	5,295	426	4,868	5,336
Ratio of loans to small and medium-sized businesses, etc.	76.6	2.0	74.6	76.7

◆ Deposits (Outstanding balance as of the end of the period)

2 banks' total

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Deposits	94,439	1,772	92,666	92,668

The Hachijuni Bank <Non-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Deposits	83,807	2,145	81,661	81,864

The Nagano Bank <Non-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Deposits	10,632	(372)	11,005	10,804

◆ Personal financial assets deposited <Non-consolidated>

2 banks' total

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
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-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
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-consolidated>

(Units: 100million yen)

	As of June 30,	Inc/Dec (A-B)	As of June 30,	As of March 31,
	2023 (A)		2022 (B)	
Total (outstanding balance)	7,497	(140)	7,637	7,481
Yen deposits	7,291	(154)	7,445	7,289
Investment 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 <Consolidated>

(Units: 100million yen)

	As of June 30, 2023				As of March 31, 2023	
	Outstanding balance	Valuation gains (losses)	Valuation gains	Valuation losses	Outstanding balance	Valuation gains (losses)
Other securities	32,707	4,634	5,187	552	26,898	3,850
Stocks	6,060	4,931	4,934	3	5,148	4,204
Bonds	17,539	(218)	98	317	14,814	(280)
Others	9,107	(78)	154	232	6,935	(73)

3. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

2 banks' total

(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)	1,401	192	1,208
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-consolidated>

(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)	1,069	24	1,045
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-consolidated>

(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)	331	168	163
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)

<Consolidated>

	As of June 30, 2023 (A)		As of March 31, 2023 (B)
		Inc/Dec (A-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%

(Units: 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>

	As of June 30, 2023 (A)		As of March 31, 2023 (B)
		Inc/Dec (A-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)

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