

**INTERIM FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2019**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW (The first half fiscal year ended September 30, 2019)

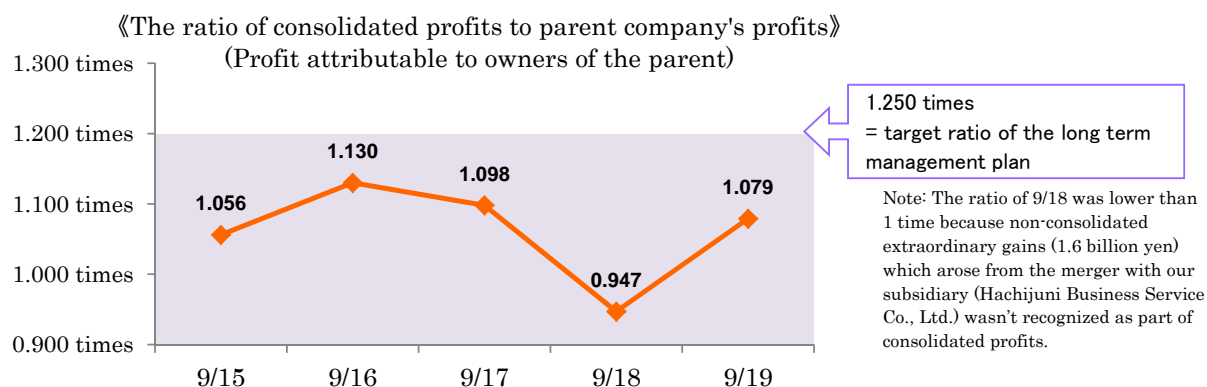
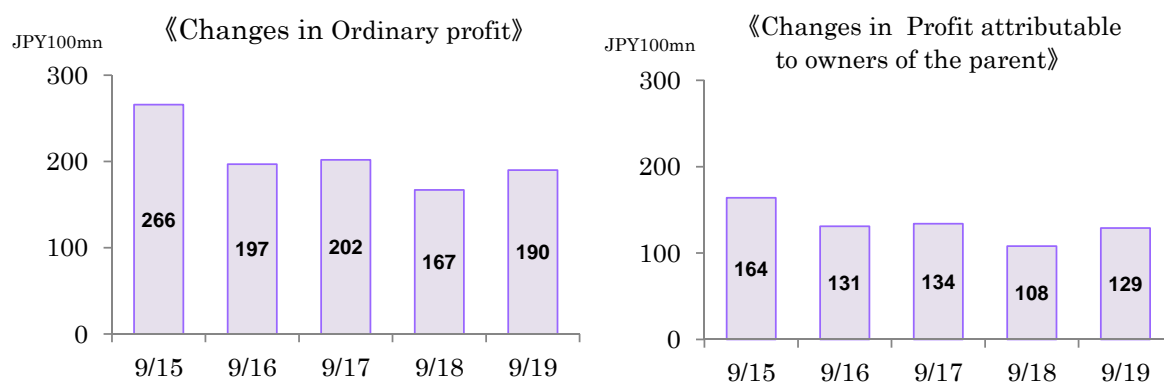
1. Breakdown of income

<Consolidated> (Units: 1million yen)

	First half of FY 2019 (A)	Inc/Dec (A - B)	First half of FY 2018 (B)
Consolidated gross business profit	50,210	3,408	46,801
Profit on interest	35,016	805	34,210
Profit on fees and commissions	6,847	270	6,577
Trading profit	798	(461)	1,260
Profit from other business transactions	7,547	2,793	4,753
General & administrative expenses	29,946	(1,150)	31,096
Credit related expenses	95	466	(370)
Ordinary profit	19,085	2,312	16,773
Extraordinary gains (losses)	(274)	105	(380)
Profit before income taxes	18,811	2,418	16,392
Total income taxes	5,225	330	4,894
Profit	13,586	2,088	11,498
Profit attributable to non-controlling interests	591	(64)	655
Profit attributable to owners of the parent	12,995	2,152	10,842

(Number of Consolidated Companies)

Number of consolidated subsidiaries	9	0	9
Number of companies accounted for by the equity method	—	—	—

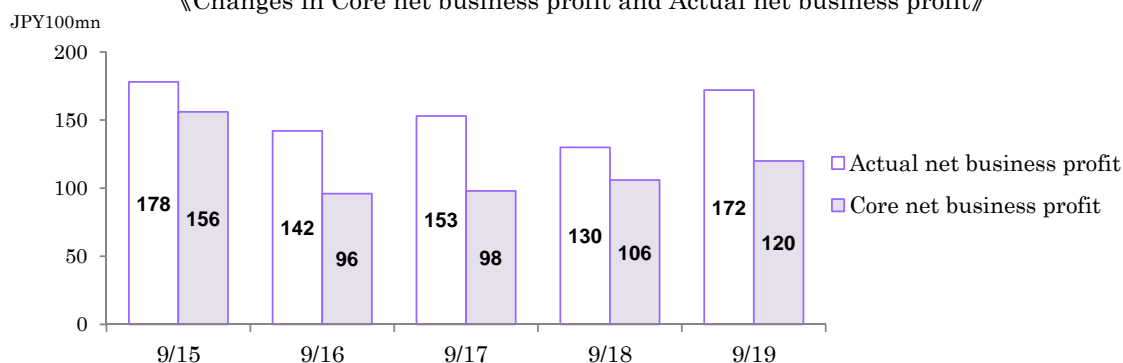


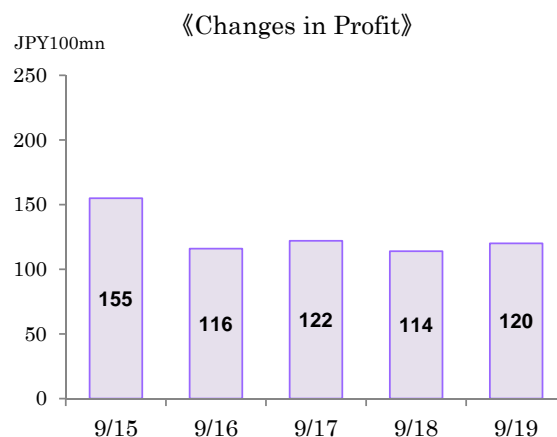
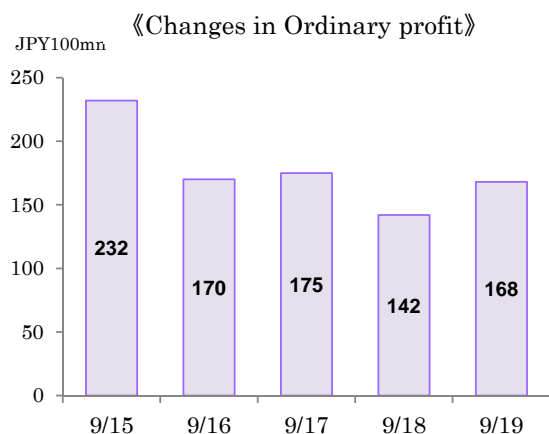
<Non-consolidated>

(Units: 1million yen)

		First half of FY 2019 (A)	Inc/Dec (A-B)	First half of FY 2018 (B)
Gross business profit	A	44,432	3,685	40,746
Profit on interest		34,893	802	34,090
Profit on fees and commissions		3,962	109	3,853
Trading profit		51	13	37
Profit from other business transactions		5,526	2,760	2,765
Gains (losses) related to bonds	B	5,169	2,793	2,375
General & administrative expenses	C	27,173	(531)	27,704
Personnel expenses		14,219	(360)	14,579
Non personnel expenses		11,093	(136)	11,230
Actual net business profit	A-C	17,259	4,217	13,041
Core net business profit	A-B-C	12,089	1,423	10,666
Core net business profit excluding gains (losses) on cancellation of investment trusts		11,980	407	11,573
Transfer to general reserve for possible loan losses	D	—	—	—
Net business profit	A-C-D	17,259	4,217	13,041
Net gains (losses) related to equity securities	E	1,142	194	948
Profit (loss) on money held in trust		(2,553)	(1,373)	(1,180)
Disposal of nonperforming loans	F	112	63	48
Transfer to specific reserve		—	—	—
Reversal of allowance for loan losses	G =a+b	639	151	487
Reversal of general reserve	a	(286)	(1,453)	1,167
Reversal of specific reserve	b	925	1,605	(679)
Recoveries of written-off claims	H	0	(12)	12
Ordinary profit		16,806	2,581	14,224
Extraordinary gains (losses)		(274)	(1,535)	1,261
Profit before income taxes		16,532	1,046	15,486
Total income taxes		4,497	448	4,048
Profit		12,035	597	11,437
Profit(losses) related to securities	B+E	6,311	2,988	3,323
Credit related expenses	D+F-G-H	(527)	(75)	(451)

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





2. Major accounts

◆ Loans <Non-consolidated>

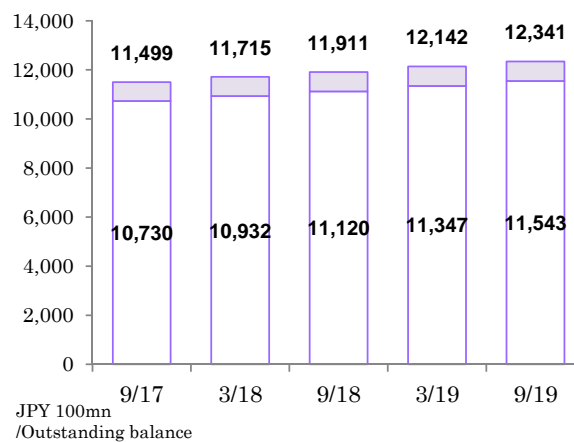
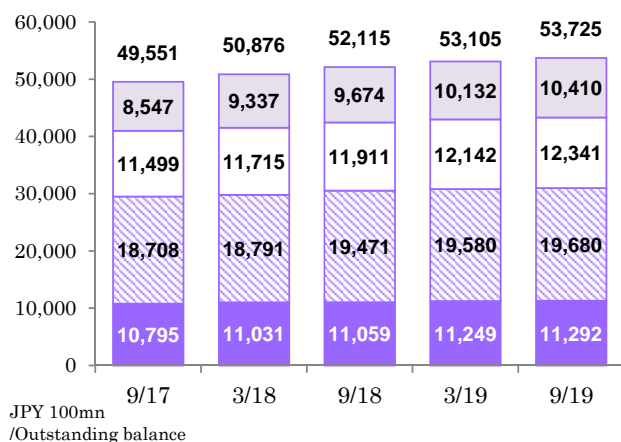
(Units: 100 million yen)

	First half of FY 2019 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	FY 2018 (B)	First half of FY 2018 (C)
For all offices (outstanding balance as of the end of the period)	53,725	619	1,609	53,105	52,115
Loans to general corporations	30,973	142	443	30,830	30,530
Loans to consumers	12,341	199	429	12,142	11,911
Housing related loans thereof	11,543	196	422	11,347	11,120
Others	10,410	277	736	10,132	9,674
For all offices (average balance of the period)	53,863	1,388	2,078	52,474	51,784
Loans to general corporations	31,229	391	797	30,838	30,432
Loans to consumers	12,216	319	425	11,897	11,790
Others	10,416	678	855	9,738	9,560

■ Others 《Changes in loans》
■ Consumer loans
■ General loans outside Nagano Prefecture
■ General loans in Nagano Prefecture

《Changes in consumer loans》

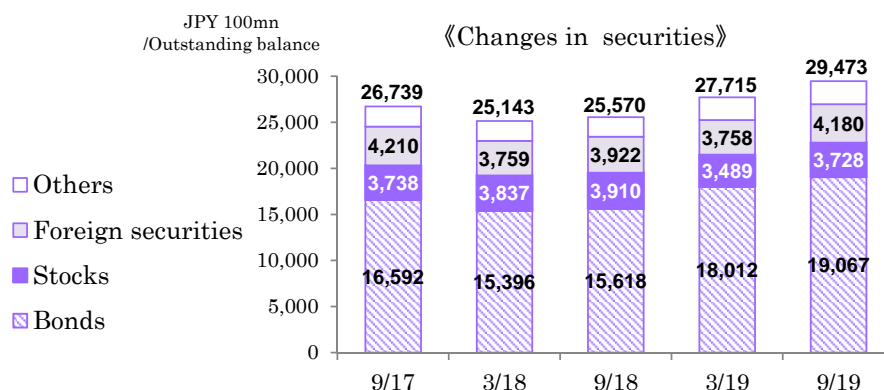
■ Others ■ Housing related loans



◆ Securities <Non-consolidated>

(Units: 100 million yen)

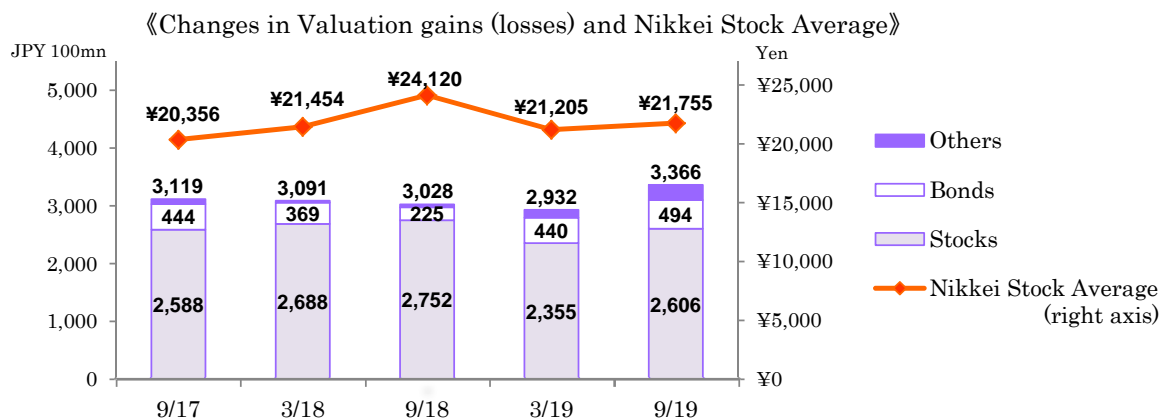
	As of September 30, 2019			FY 2018 (B)	First half of FY 2018 (C)
	First half of FY 2019 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	29,473	1,758	3,903	27,715	25,570
Bonds	19,067	1,055	3,448	18,012	15,618
JGB thereof	9,629	(381)	(489)	10,010	10,119
Stocks	3,728	238	(182)	3,489	3,910
Foreign securities	4,180	421	257	3,758	3,922
Others	2,497	43	379	2,454	2,117
For all offices (average balance of the period)	25,871	2,479	3,212	23,392	22,658
Bonds	18,417	2,500	3,046	15,916	15,371
JGB thereof	9,892	(153)	(69)	10,046	9,962
Stocks	1,185	(75)	(68)	1,261	1,254
Foreign securities	3,979	(80)	29	4,059	3,949
Others	2,288	133	205	2,154	2,083



◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

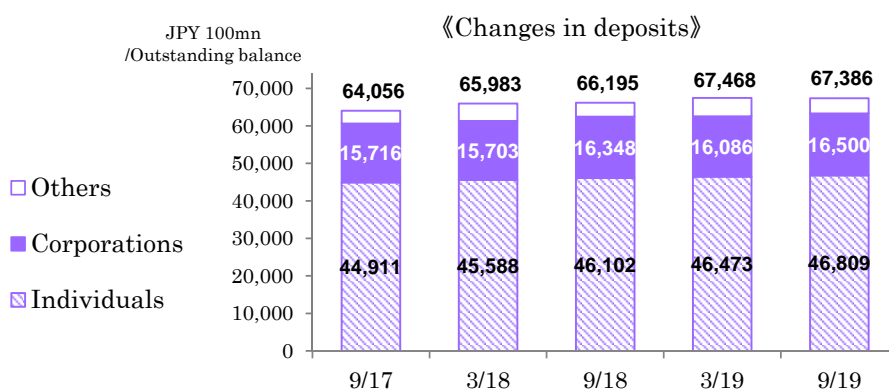
	As of September 30, 2019			
	Valuation gains (losses)	Change from March 31, 2019	Valuation gains	Valuation losses
Other securities	3,366	434	3,422	55
Stocks	2,606	250	2,612	6
Bonds	494	54	501	7
Others	265	129	307	41



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

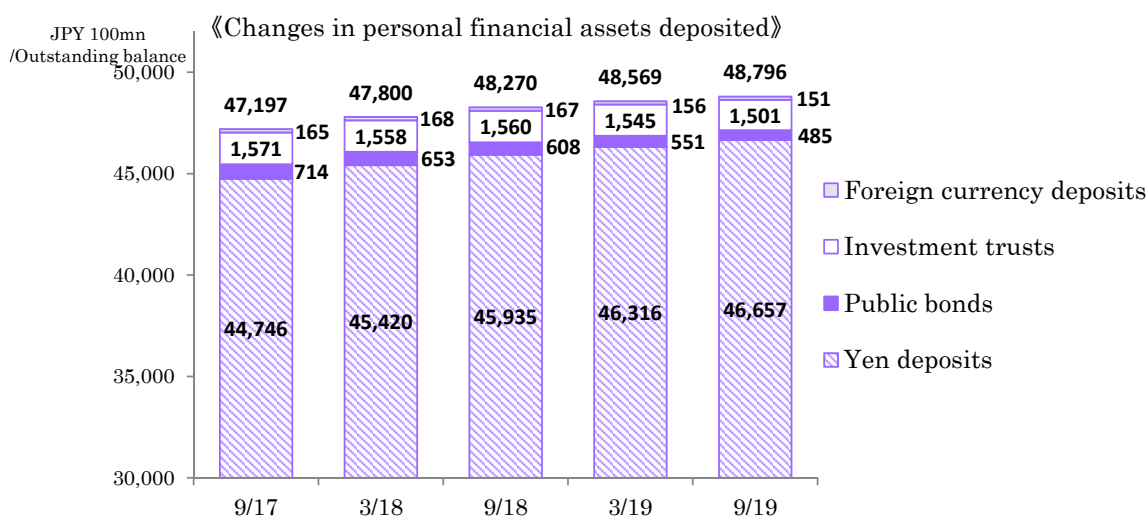
	First half of FY 2019 (A)			FY 2018 (B)	First half of FY 2018 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	67,386	(82)	1,191	67,468	66,195
Individuals	46,809	336	707	46,473	46,102
Corporations	16,500	414	152	16,086	16,348
Others	4,076	(833)	331	4,909	3,744
For all offices (average balance of the period)	67,643	1,472	1,657	66,170	65,986
Individuals	46,758	640	894	46,118	45,864
Corporations	16,709	559	597	16,150	16,112
Others	4,175	273	165	3,901	4,009



◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of September 30, 2019 (A)			As of March 31, 2019 (B)	As of September 30, 2018 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Total (outstanding balance)	48,796	226	525	48,569	48,270
Yen deposits	46,657	341	722	46,316	45,935
Investment type products	2,138	(114)	(197)	2,253	2,335
Foreign currency deposits	151	(5)	(15)	156	167
Investment trusts	1,501	(44)	(59)	1,545	1,560
Public bonds (Government bonds, and other bonds)	485	(65)	(122)	551	608



3. Financial soundness

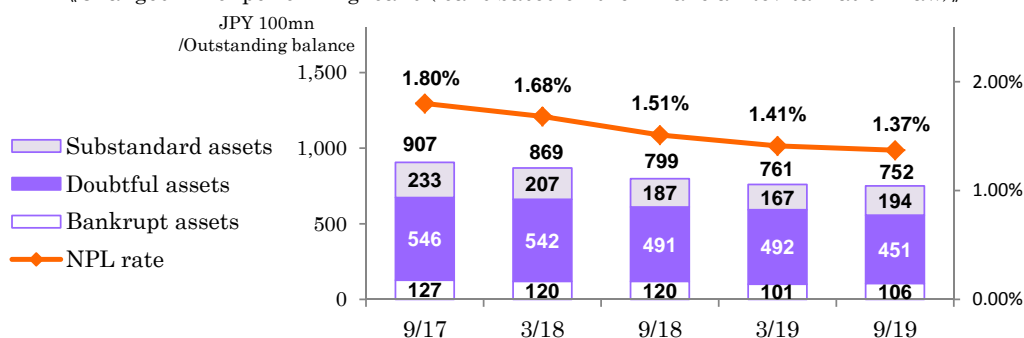
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of			As of March 31, 2019 (B)	As of September 30, 2018 (C)
	September 30, 2019 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total	752	(9)	(46)	761	799
Bankrupt and quasi-bankrupt assets	106	4	(14)	101	120
Doubtful assets	451	(40)	(39)	492	491
Substandard assets	194	27	7	167	187
As a percentage of total credits	1.37	(0.04)	(0.14)	1.41	1.51

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of			As of March 31, 2019 (B)	As of September 30, 2018 (C)
		September 30, 2019 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	A/D	20.71%	0.89%	0.97%	19.82%	19.74%
Tier1 capital ratio	B/D	20.71%	0.89%	0.97%	19.82%	19.74%
Common Equity Tier1 capital ratio	C/D	20.71%	0.89%	0.97%	19.82%	19.74%

(Units: 100 million yen)

Total capital	A	7,248	288	194	6,960	7,054
Tier1 capital	B	7,248	288	194	6,960	7,054
Common Equity Tier1 capital	C	7,248	288	194	6,960	7,054
Risk weighted assets	D	34,999	(102)	(731)	35,102	35,731
Required capital	D×8%	2,799	(8)	(58)	2,808	2,858

<Non-consolidated>

		As of			As of March 31, 2019 (B)	As of September 30, 2018 (C)
		September 30, 2019 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	a/d	19.85%	0.75%	0.79%	19.10%	19.06%
Tier1 capital ratio	b/d	19.85%	0.75%	0.79%	19.10%	19.06%
Common Equity Tier1 capital ratio	c/d	19.85%	0.75%	0.79%	19.10%	19.06%

(Units: 100 million yen)

Total capital	a	6,858	270	168	6,588	6,690
Tier1 capital	b	6,858	270	168	6,588	6,690
Common Equity Tier1 capital	c	6,858	270	168	6,588	6,690
Risk weighted assets	d	34,539	61	(560)	34,478	35,100
Required capital	d×8%	2,763	4	(44)	2,758	2,808

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 FY 2019

<Consolidated>

(Units: 100 million yen)

	First half of FY 2019	Projection for FY 2019		FY 2018 (B)
		(A)	(A-B)	
Ordinary profit	190	320	(23)	343
Profit attributable to owners of parent	129	220	(4)	224

<Non-consolidated>

(Units: 100 million yen)

	First half of FY 2019	Projection for FY 2019		FY 2018 (B)
		(A)	(A-B)	
Core net business profit	120	230	1	229
Actual net business profit	172	310	(10)	320
Net business profit	172	300	(50)	350
Ordinary profit	168	290	0	290
Profit	120	200	(18)	218

※ 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.