

**INTERIM FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2020**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW (The first half fiscal year ended September 30, 2020)

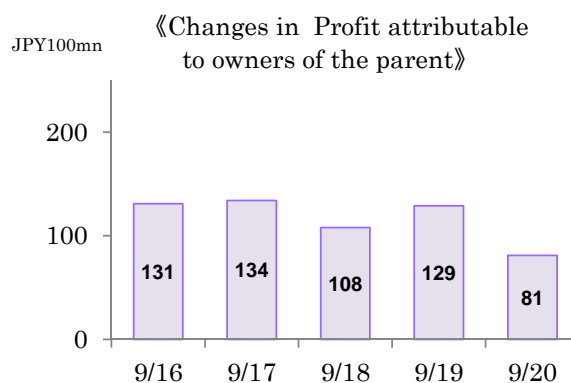
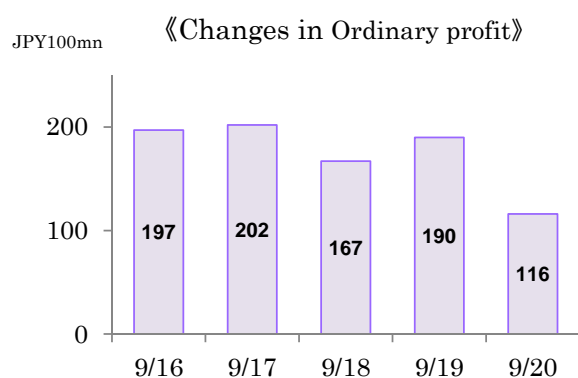
1. Breakdown of income

<Consolidated> (Units: 1million yen)

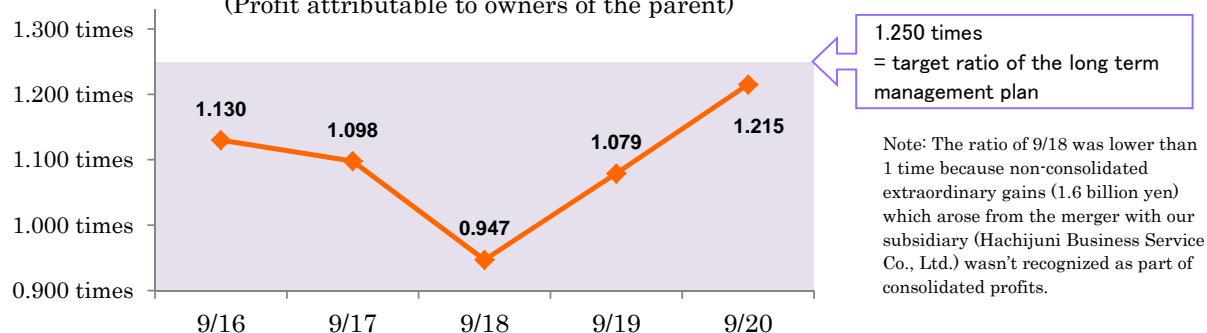
	First half of FY 2020 (A)	Inc/Dec (A-B)	First half of FY 2019 (B)
Consolidated gross business profit	47,626	(2,583)	50,210
Profit on interest	35,772	755	35,016
Profit on fees and commissions	6,576	(271)	6,847
Trading profit	1,296	497	798
Profit from other business transactions	3,981	(3,565)	7,547
General & administrative expenses	29,631	(314)	29,946
Credit related expenses	6,344	6,249	95
Ordinary profit	11,612	(7,473)	19,085
Extraordinary gains (losses)	(239)	34	(274)
Profit before income taxes	11,372	(7,438)	18,811
Total income taxes	3,187	(2,037)	5,225
Profit	8,184	(5,401)	13,586
Profit attributable to non-controlling interests	21	(570)	591
Profit attributable to owners of the parent	8,163	(4,831)	12,995

(Number of Consolidated Companies)

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



《The ratio of consolidated profits to parent company's profits》
(Profit attributable to owners of the parent)

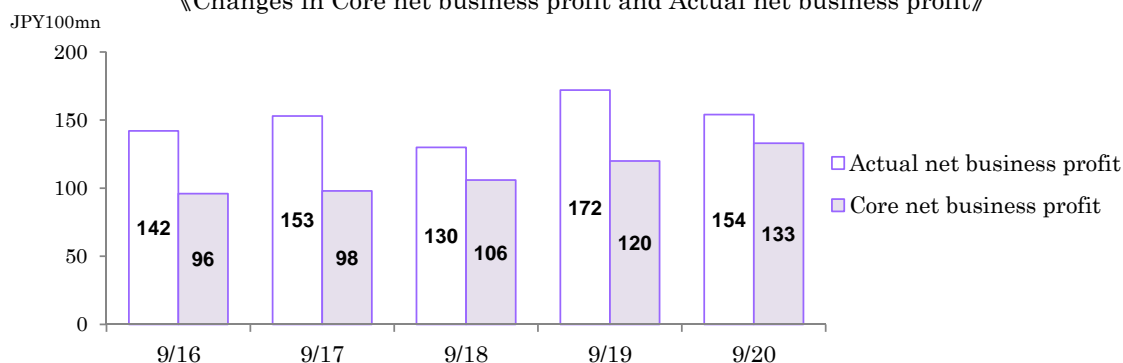


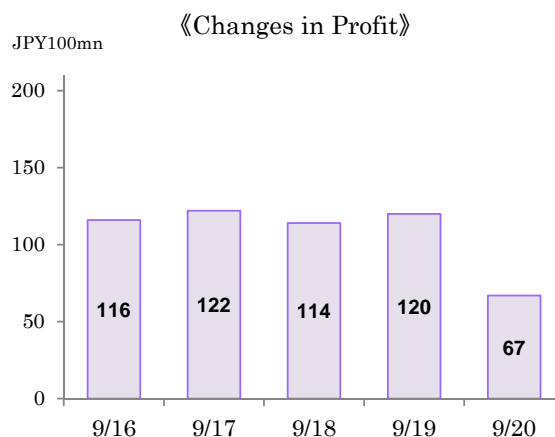
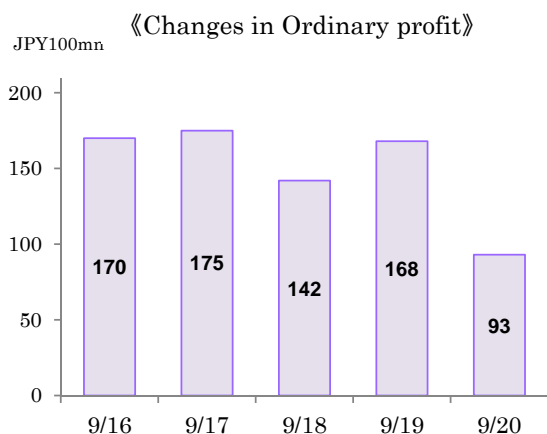
<Non-consolidated>

(Units: 1million yen)

		First half of FY 2020 (A)	Inc/Dec (A-B)	First half of FY 2019 (B)
Gross business profit	A	41,802	(2,629)	44,432
Profit on interest		35,740	847	34,893
Profit on fees and commissions		3,685	(276)	3,962
Trading profit		83	31	51
Profit from other business transactions		2,293	(3,233)	5,526
Gains (losses) related to bonds	B	2,060	(3,108)	5,169
General & administrative expenses	C	26,358	(815)	27,173
Personnel expenses		13,699	(520)	14,219
Non personnel expenses		10,675	(417)	11,093
Actual net business profit	A-C	15,444	(1,814)	17,259
Core net business profit	A-B-C	13,384	1,294	12,089
Core net business profit excluding gains (losses) on cancellation of investment trusts		12,528	547	11,980
Transfer to general reserve for possible loan losses	D	1,000	1,000	—
Net business profit	A-C-D	14,444	(2,815)	17,259
Net gains (losses) related to equity securities	E	521	(621)	1,142
Profit (loss) on money held in trust		(961)	1,592	(2,553)
Disposal of nonperforming loans	F	5,026	4,913	112
Transfer to specific reserve		4,710	4,710	—
Reversal of allowance for loan losses	G =a+b	—	(639)	639
Reversal of general reserve	a	—	286	(286)
Reversal of specific reserve	b	—	(925)	925
Recoveries of written-off claims	H	74	74	0
Ordinary profit		9,346	(7,459)	16,806
Extraordinary gains (losses)		(208)	65	(274)
Profit before income taxes		9,138	(7,393)	16,532
Total income taxes		2,424	(2,073)	4,497
Profit		6,714	(5,320)	12,035
Profit(losses) related to securities	B+E	2,581	(3,729)	6,311
Credit related expenses	D+F-G-H	5,952	6,479	(527)

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





2. Major accounts

◆ Loans <Non-consolidated>

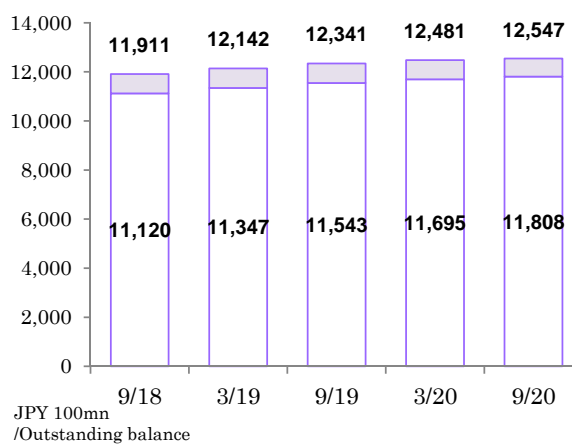
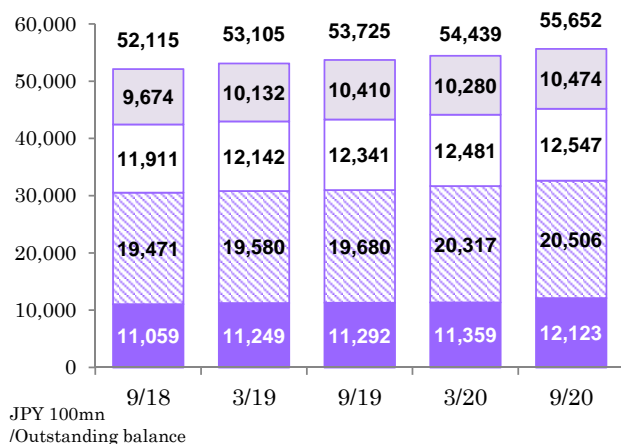
(Units: 100 million yen)

	First half of FY 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	FY 2019 (B)	First half of FY 2019 (C)
For all offices (outstanding balance as of the end of the period)	55,652	1,212	1,926	54,439	53,725
Loans to general corporations	32,629	952	1,656	31,677	30,973
Loans to consumers	12,547	65	205	12,481	12,341
Housing related loans thereof	11,808	112	264	11,695	11,543
Others	10,474	194	64	10,280	10,410
For all offices (average balance of the period)	55,954	1,638	2,091	54,316	53,863
Loans to general corporations	33,124	1,488	1,894	31,636	31,229
Loans to consumers	12,482	180	265	12,302	12,216
Others	10,347	(30)	(69)	10,377	10,416

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

《Changes in consumer loans》

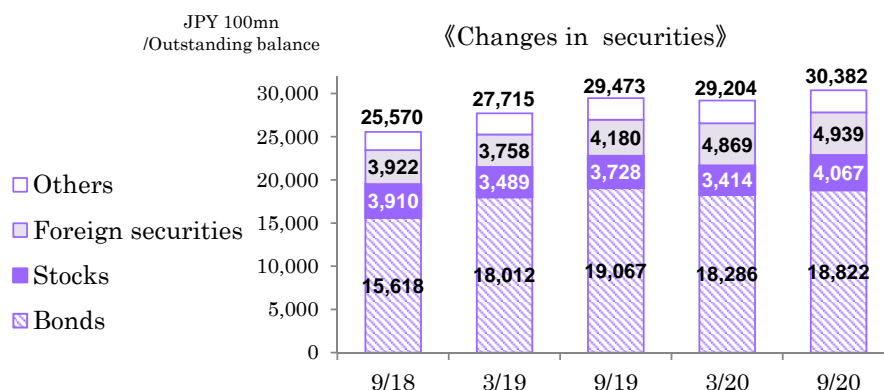
■ Others ■ Housing related loans



◆ Securities <Non-consolidated>

(Units: 100 million yen)

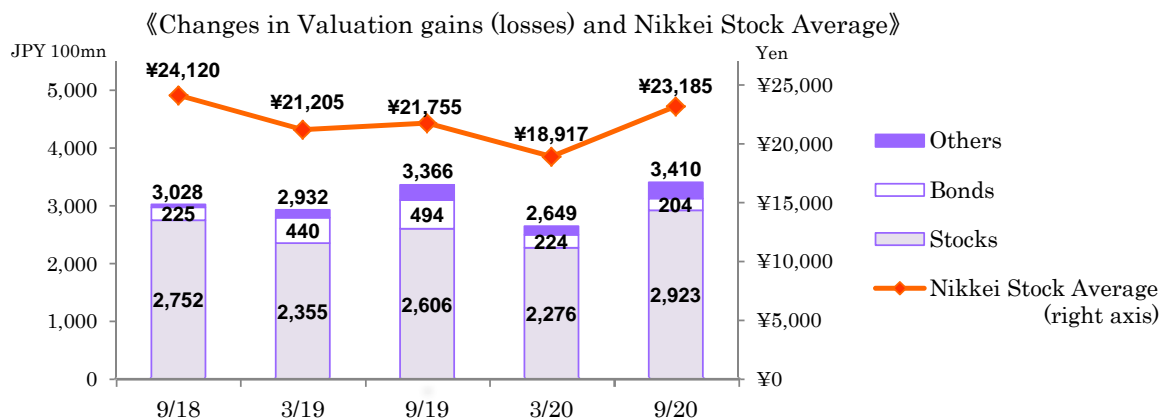
	As of September 30, 2020			FY 2019 (B)	First half of FY 2019 (C)
	First half of FY 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	30,382	1,177	908	29,204	29,473
Bonds	18,822	536	(245)	18,286	19,067
JGB thereof	10,557	549	928	10,008	9,629
Stocks	4,067	653	339	3,414	3,728
Foreign securities	4,939	69	759	4,869	4,180
Others	2,552	(80)	55	2,633	2,497
For all offices (average balance of the period)	27,586	1,766	1,715	25,820	25,871
Bonds	19,098	1,027	680	18,070	18,417
JGB thereof	10,702	1,294	809	9,407	9,892
Stocks	1,172	(43)	(13)	1,216	1,185
Foreign securities	4,956	762	976	4,194	3,979
Others	2,359	20	71	2,338	2,288



◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

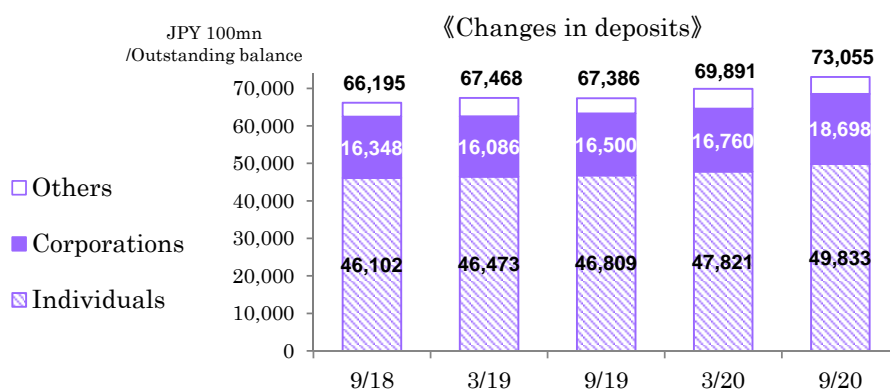
	As of September 30, 2020			
	Valuation gains (losses)	Change from March 31, 2020	Valuation gains	Valuation losses
Other securities	3,410	760	3,542	132
Stocks	2,923	647	2,927	3
Bonds	204	(19)	279	74
Others	281	133	335	53



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

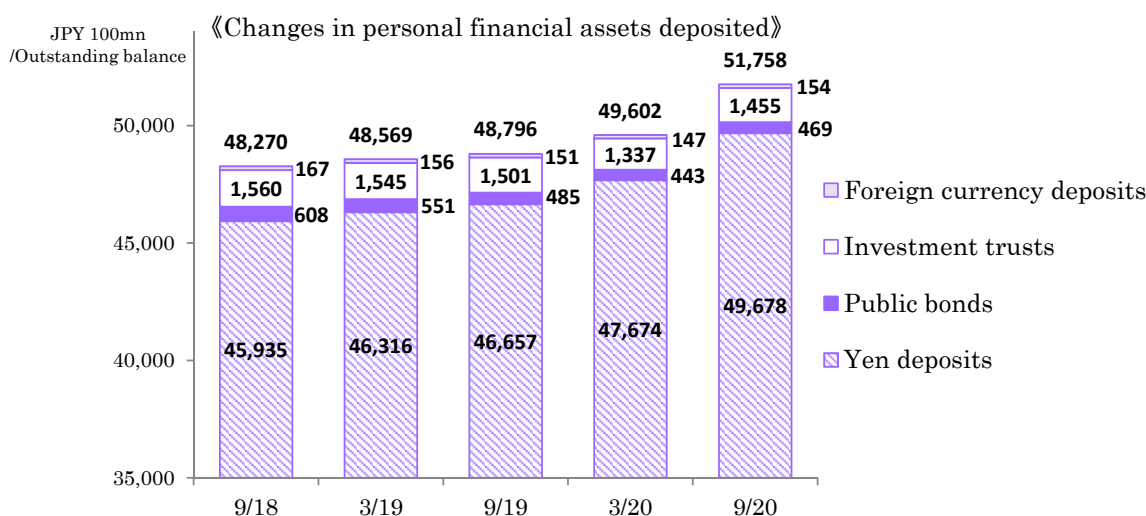
	First half of FY 2020 (A)			FY 2019 (B)	First half of FY 2019 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	73,055	3,163	5,668	69,891	67,386
Individuals	49,833	2,011	3,023	47,821	46,809
Corporations	18,698	1,938	2,198	16,760	16,500
Others	4,522	(786)	446	5,309	4,076
For all offices (average balance of the period)	72,183	4,139	4,539	68,043	67,643
Individuals	49,133	1,987	2,374	47,145	46,758
Corporations	18,435	1,585	1,725	16,849	16,709
Others	4,615	566	439	4,048	4,175



◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of September 30, 2020 (A)			As of March 31, 2020 (B)	As of September 30, 2019 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Total (outstanding balance)	51,758	2,156	2,962	49,602	48,796
Yen deposits	49,678	2,004	3,020	47,674	46,657
Investment type products	2,079	152	(58)	1,927	2,138
Foreign currency deposits	154	7	2	147	151
Investment trusts	1,455	118	(45)	1,337	1,501
Public bonds (Government bonds, and other bonds)	469	26	(16)	443	485



3. Financial soundness

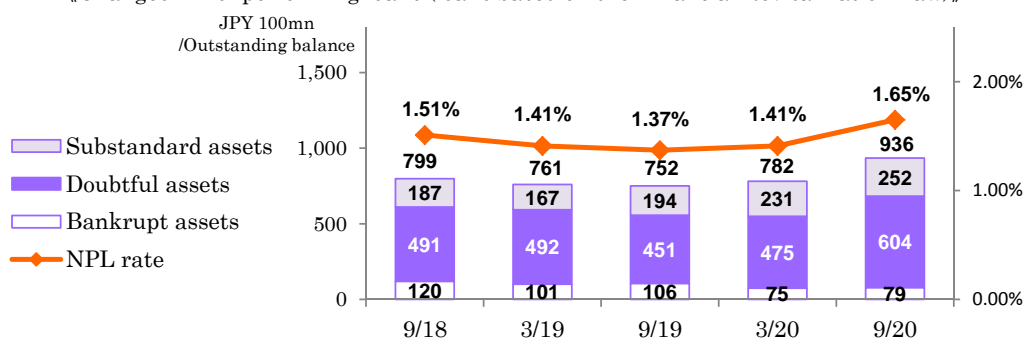
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of			As of March 31, 2020 (B)	As of September 30, 2019 (C)
	September 30, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total	936	154	184	782	752
Bankrupt and quasi-bankrupt assets	79	4	(26)	75	106
Doubtful assets	604	128	152	475	451
Substandard assets	252	21	58	231	194
As a percentage of total credits	1.65	0.24	0.28	1.41	1.37

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of			As of March 31, 2020 (B)	As of September 30, 2019 (C)
		September 30, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	A/D	20.54%	1.60%	(0.17%)	18.94%	20.71%
Tier1 capital ratio	B/D	20.54%	1.60%	(0.17%)	18.94%	20.71%
Common Equity Tier1 capital ratio	C/D	20.54%	1.60%	(0.17%)	18.94%	20.71%

(Units: 100 million yen)

Total capital	A	7,656	824	407	6,832	7,248
Tier1 capital	B	7,656	824	407	6,832	7,248
Common Equity Tier1 capital	C	7,656	824	407	6,832	7,248
Risk weighted assets	D	37,276	1,204	2,276	36,071	34,999
Required capital	D×8%	2,982	96	182	2,885	2,799

<Non-consolidated>

		As of			As of March 31, 2020 (B)	As of September 30, 2019 (C)
		September 30, 2020 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	a/d	19.09%	1.50%	(0.76%)	17.59%	19.85%
Tier1 capital ratio	b/d	19.09%	1.50%	(0.76%)	17.59%	19.85%
Common Equity Tier1 capital ratio	c/d	19.09%	1.50%	(0.76%)	17.59%	19.85%

(Units: 100 million yen)

Total capital	a	7,021	755	163	6,266	6,858
Tier1 capital	b	7,021	755	163	6,266	6,858
Common Equity Tier1 capital	c	7,021	755	163	6,266	6,858
Risk weighted assets	d	36,774	1,164	2,234	35,609	34,539
Required capital	d×8%	2,941	93	178	2,848	2,763

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 2020

<Consolidated>

(Units: 100 million yen)

	First half of FY 2020	Projection for FY 2020		FY 2019 (B)
		(A)	(A-B)	
Ordinary profit	116	250	(84)	334
Profit attributable to owners of parent	81	180	(40)	220

<Non-consolidated>

(Units: 100 million yen)

	First half of FY 2020	Projection for FY 2020		FY 2019 (B)
		(A)	(A-B)	
Core net business profit	154	290	(43)	333
Actual net business profit	133	250	8	242
Net business profit	144	270	(53)	323
Ordinary profit	93	210	(70)	280
Profit	67	150	(45)	195

※ 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.