

**INTERIM FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2021**

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW (The first half fiscal year ended September 30, 2021)

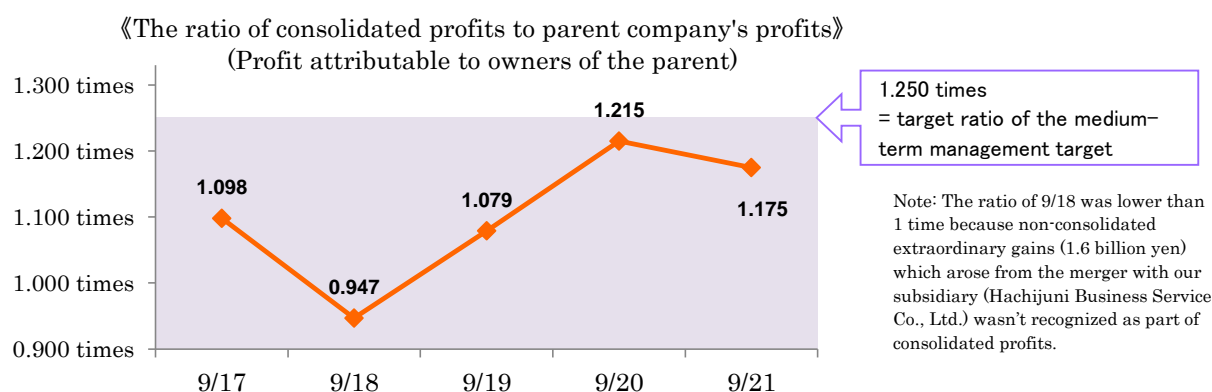
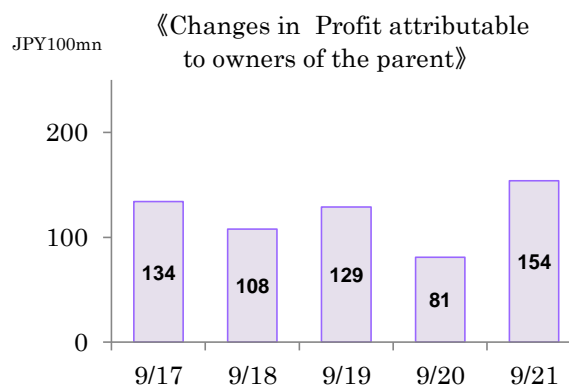
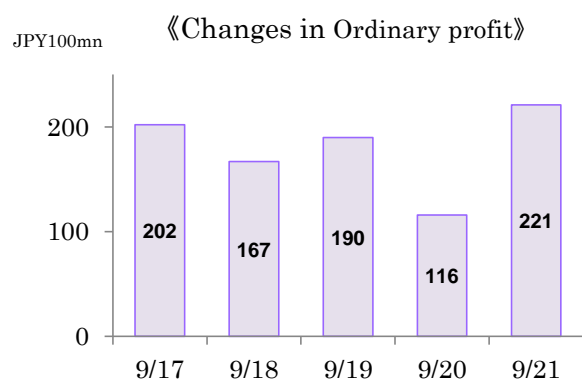
1. Breakdown of income

<Consolidated> (Units: 1million yen)

	First half of FY 2021 (A)	Inc/Dec (A-B)	First half of FY 2020 (B)
Consolidated gross business profit	47,405	(1,197)	48,603
Profit on interest	35,110	(661)	35,772
Profit on fees and commissions	8,335	782	7,552
Trading account profit	1,233	(63)	1,296
Profit from other business transactions	2,726	(1,255)	3,981
General & administrative expenses	27,335	(2,295)	29,631
Credit related expenses	(1,894)	(8,238)	6,344
Ordinary profit	22,141	10,529	11,612
Extraordinary gains (losses)	(178)	61	(239)
Profit before income taxes	21,963	10,590	11,372
Total income taxes	6,407	3,219	3,187
Profit	15,555	7,371	8,184
Profit attributable to non-controlling interests	122	101	21
Profit attributable to owners of the parent	15,433	7,269	8,163

(Number of Consolidated Companies)

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

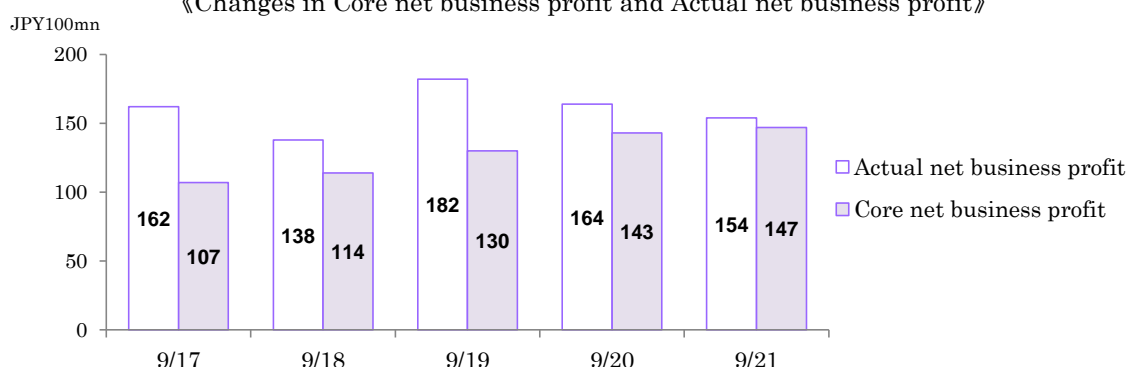


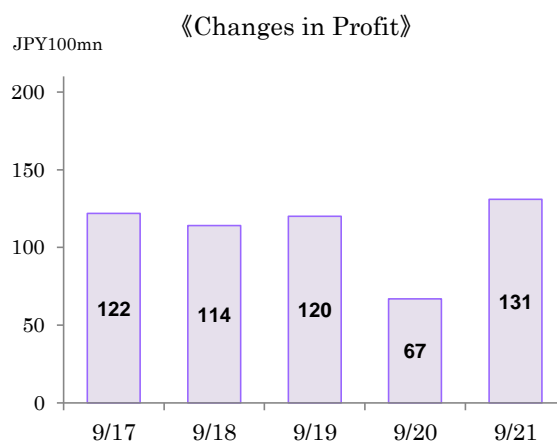
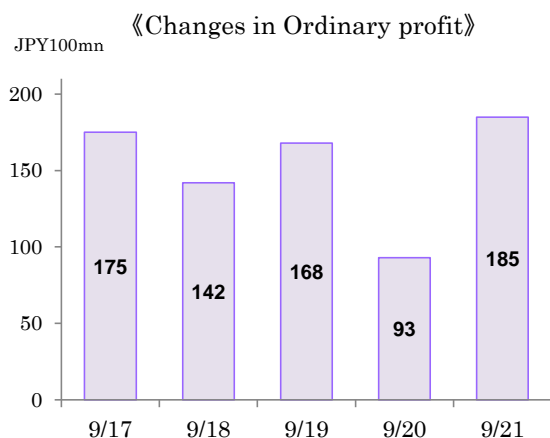
<Non-consolidated>

(Units: 1million yen)

		First half of FY 2021 (A)	Inc/Dec (A-B)	First half of FY 2020 (B)
Gross business profit	A	41,186	(1,592)	42,779
Profit on interest		35,041	(698)	35,740
Profit on fees and commissions		5,135	473	4,662
Trading account profit		11	(71)	83
Profit from other business transactions		996	(1,296)	2,293
Gains (losses) related to bonds	B	632	(1,427)	2,060
General & administrative expenses	C	25,764	(593)	26,358
Personnel expenses		13,203	(495)	13,699
Non personnel expenses		10,643	(32)	10,675
Actual net business profit	A-C	15,422	(998)	16,421
Core net business profit	A-B-C	14,789	429	14,360
Core net business profit excluding gains (losses) on cancellation of investment trusts		15,083	1,578	13,505
Transfer to general reserve for possible loan losses	D	—	(1,000)	1,000
Net business profit	A-C-D	15,422	1	15,420
Net gains (losses) related to equity securities	E	1,343	822	521
Profit (loss) on money held in trust		485	1,446	(961)
Disposal of nonperforming loans	F	(1)	(5,027)	5,026
Transfer to specific reserve		—	(4,710)	4,710
Reversal of allowance for loan losses	G =a+b	1,760	1,760	—
Reversal of general reserve	a	527	527	—
Reversal of specific reserve	b	1,232	1,232	—
Recoveries of written-off claims	H	6	(68)	74
Ordinary profit		18,522	9,175	9,346
Extraordinary gains (losses)		(177)	30	(208)
Profit before income taxes		18,344	9,206	9,138
Total income taxes		5,216	2,791	2,424
Profit		13,128	6,414	6,714
Profit(losses) related to securities	B+E	1,976	(605)	2,581
Credit related expenses	D+F-G-H	(1,767)	(7,720)	5,952

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





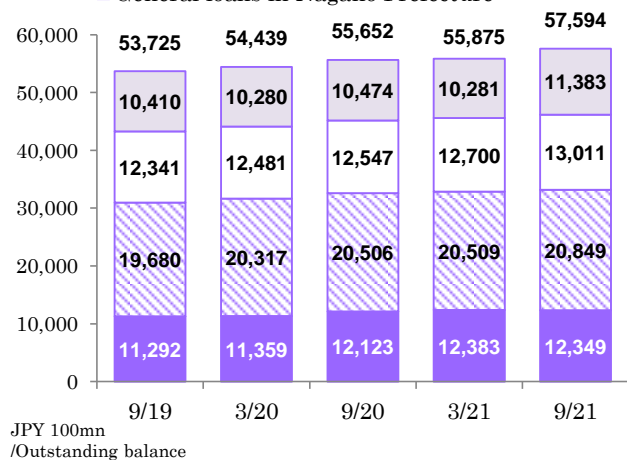
2. Major accounts

◆ Loans <Non-consolidated>

(Units: 100 million yen)

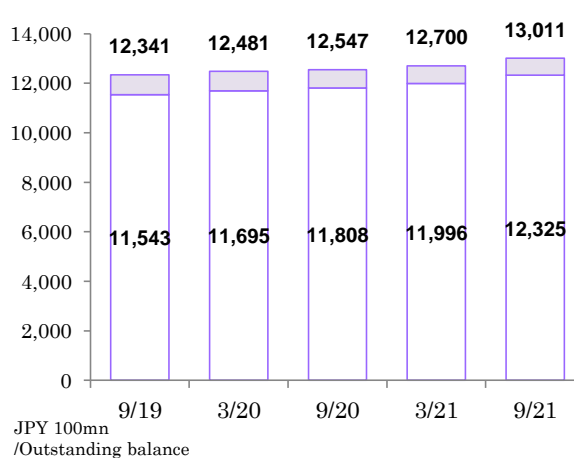
	First half of FY 2021 (A)	Inc/Dec		FY 2020 (B)	First half of FY 2020 (C)
		(A-B)	(A-C)		
For all offices (outstanding balance as of the end of the period)	57,594	1,718	1,942	55,875	55,652
Loans to general corporations	33,199	305	569	32,893	32,629
Loans to consumers	13,011	310	464	12,700	12,547
Housing related loans thereof	12,325	329	517	11,996	11,808
Others	11,383	1,102	908	10,281	10,474
For all offices (average balance of the period)	56,612	449	657	56,162	55,954
Loans to general corporations	33,395	170	270	33,224	33,124
Loans to consumers	12,821	283	338	12,538	12,482
Others	10,395	(4)	48	10,399	10,347

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



《Changes in consumer loans》

■ Others ■ Housing related loans



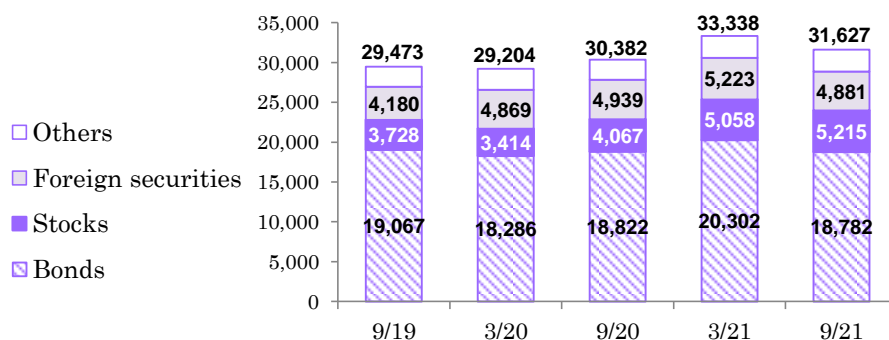
◆ Securities <Non-consolidated>

(Units: 100 million yen)

	As of September 30, 2021			FY 2020 (B)	First half of FY 2020 (C)
	First half of FY 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	31,627	(1,711)	1,244	33,338	30,382
Bonds	18,782	(1,520)	(40)	20,302	18,822
JGB thereof	10,534	(1,276)	(23)	11,811	10,557
Stocks	5,215	156	1,147	5,058	4,067
Foreign securities	4,881	(341)	(57)	5,223	4,939
Others	2,747	(6)	194	2,754	2,552
For all offices (average balance of the period)	28,285	382	699	27,902	27,586
Bonds	19,549	212	451	19,337	19,098
JGB thereof	11,150	169	448	10,981	10,702
Stocks	1,218	(4)	46	1,223	1,172
Foreign securities	4,926	10	(29)	4,916	4,956
Others	2,590	165	231	2,424	2,359

JPY 100mn
/Outstanding balance

《Changes in securities》

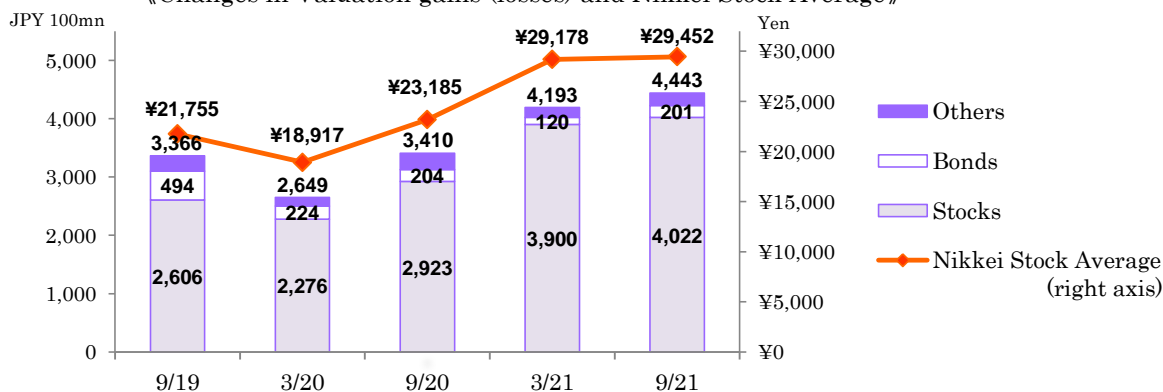


◆ Valuation gains (losses) <Non-consolidated>

(Units: 100 million yen)

	As of September 30, 2021			
	Valuation gains (losses)	Change from March 31, 2021	Valuation gains	Valuation losses
Other securities	4,443	250	4,599	155
Stocks	4,022	121	4,028	6
Bonds	201	80	262	60
Others	219	48	308	88

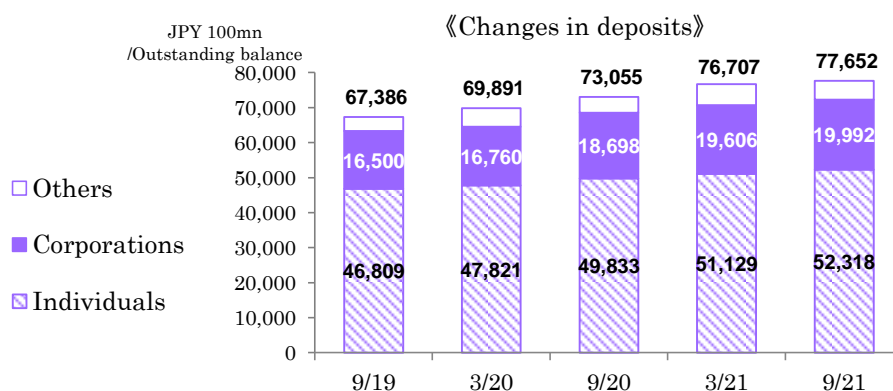
《Changes in Valuation gains (losses) and Nikkei Stock Average》



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

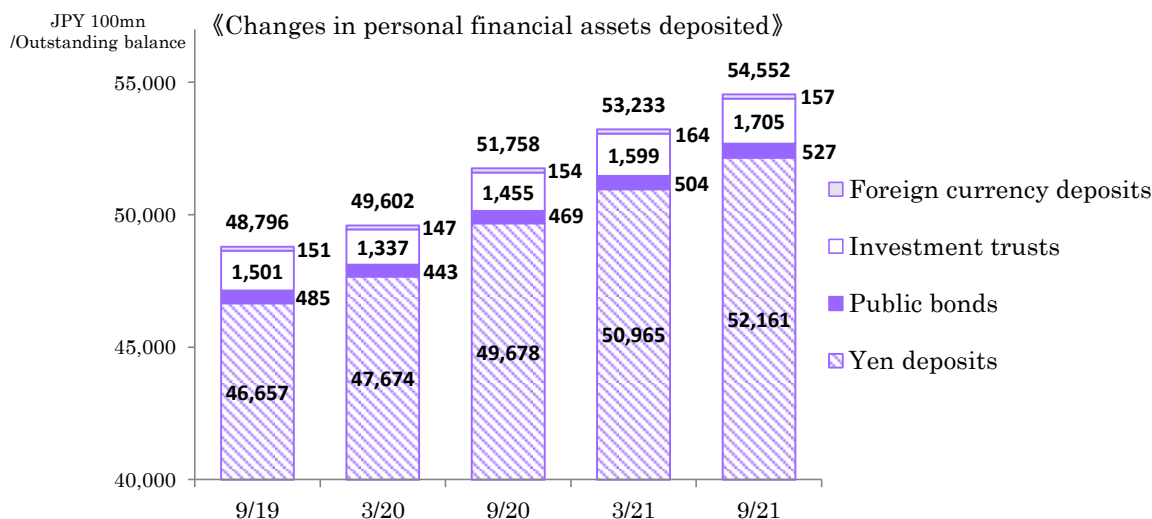
	As of			FY 2020 (B)	First half of FY 2020 (C)
	First half of FY 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
For all offices (outstanding balance as of the end of the period)	77,652	944	4,597	76,707	73,055
Individuals	52,318	1,188	2,485	51,129	49,833
Corporations	19,992	386	1,293	19,606	18,698
Others	5,341	(629)	818	5,971	4,522
For all offices (average balance of the period)	77,458	4,047	5,274	73,411	72,183
Individuals	51,806	1,948	2,673	49,858	49,133
Corporations	20,582	1,524	2,147	19,058	18,435
Others	5,068	574	453	4,494	4,615



◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of			As of March 31, 2021 (B)	As of September 30, 2020 (C)
	September 30, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total (outstanding balance)	54,552	1,318	2,793	53,233	51,758
Yen deposits	52,161	1,195	2,482	50,965	49,678
Investment type products	2,391	122	311	2,268	2,079
Foreign currency deposits	157	(7)	2	164	154
Investment trusts	1,705	106	250	1,599	1,455
Public bonds (Government bonds, and other bonds)	527	23	58	504	469



3. Financial soundness

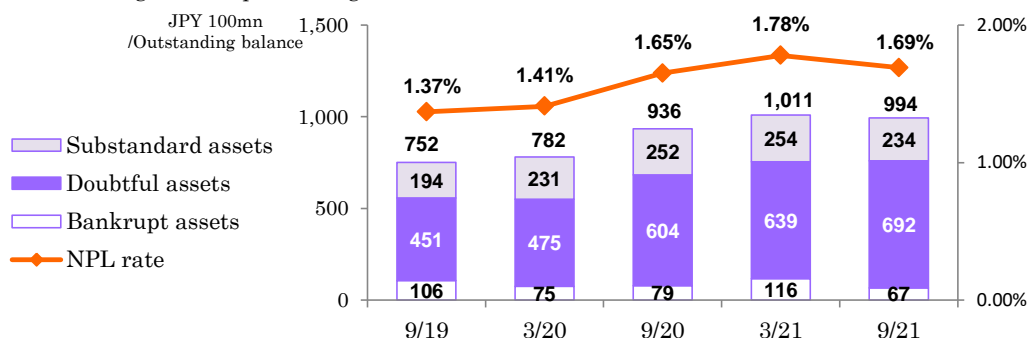
◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of			As of March 31, 2021 (B)	As of September 30, 2020 (C)
	September 30, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total	994	(16)	57	1,011	936
Bankrupt and quasi-bankrupt assets	67	(48)	(11)	116	79
Doubtful assets	692	52	88	639	604
Substandard assets	234	(19)	(18)	254	252
As a percentage of total credits	1.69	(0.09)	0.04	1.78	1.65

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



◆ Capital ratio (Basel III standards)

<Consolidated>

		As of			As of March 31, 2021 (B)	As of September 30, 2020 (C)
		September 30, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	A/D	20.39%	(0.30%)	(0.15%)	20.69%	20.54%
Tier1 capital ratio	B/D	20.39%	(0.30%)	(0.15%)	20.69%	20.54%
Common Equity Tier1 capital ratio	C/D	20.39%	(0.30%)	(0.15%)	20.69%	20.54%

(Units: 100 million yen)

Total capital	A	8,510	74	853	8,435	7,656
Tier1 capital	B	8,510	74	853	8,435	7,656
Common Equity Tier1 capital	C	8,510	74	853	8,435	7,656
Risk weighted assets	D	41,718	958	4,442	40,760	37,276
Required capital	D×8%	3,337	76	355	3,260	2,982

<Non-consolidated>

		As of			As of March 31, 2021 (B)	As of September 30, 2020 (C)
		September 30, 2021 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Total capital ratio	a/d	19.05%	(0.25%)	(0.04%)	19.30%	19.09%
Tier1 capital ratio	b/d	19.05%	(0.25%)	(0.04%)	19.30%	19.09%
Common Equity Tier1 capital ratio	c/d	19.05%	(0.25%)	(0.04%)	19.30%	19.09%

(Units: 100 million yen)

Total capital	a	7,814	51	792	7,763	7,021
Tier1 capital	b	7,814	51	792	7,763	7,021
Common Equity Tier1 capital	c	7,814	51	792	7,763	7,021
Risk weighted assets	d	41,020	815	4,246	40,205	36,774
Required capital	d×8%	3,281	65	339	3,216	2,941

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 2021

<Consolidated> (Units: 100 million yen)

	First half of FY 2021	Projection for FY 2021		FY 2020 (B)
		(A)	(A-B)	
Ordinary profit	221	310	(11)	321
Profit attributable to owners of parent	154	225	2	223

<Non-consolidated> (Units: 100 million yen)

	First half of FY 2021	Projection for FY 2021		FY 2020 (B)
		(A)	(A-B)	
Core net business profit	154	265	(43)	308
Actual net business profit	147	260	(24)	284
Net business profit	154	255	(48)	303
Ordinary profit	185	260	(1)	261
Profit	131	185	0	185

※ 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.