INTERIM FINANCIAL DATA FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2022

The Hachijuni Bank, Ltd.

I FINANCIAL REVIEW (The first half fiscal year ended September 30, 2022)

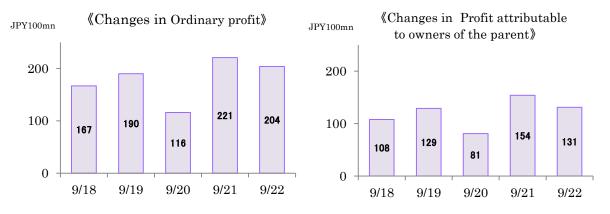
1. Breakdown of income

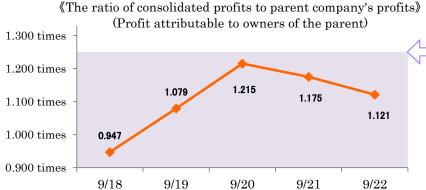
<Consolidated> (Units: 1million yen)

Cinto in				
	First half of FY 2022 (A)	Inc/Dec (A-B)	First half of FY 2021 (B)	
Consolidated gross business profit	47,955	550	47,405	
Profit on interest	37,733	2,623	35,110	
Profit on fees and commissions	8,508	173	8,335	
Trading account profit	691	(541)	1,233	
Profit from other business transactions	1,021	(1,704)	2,726	
General & administrative expenses	28,195	859	27,335	
Credit related expenses	1,835	3,729	(1,894)	
Ordinary profit	20,428	(1,712)	22,141	
Extraordinary gains (losses)	(1,396)	(1,218)	(178)	
Profit before income taxes	19,032	(2,930)	21,963	
Total income taxes	5,868	(539)	6,407	
Profit	13,164	(2,391)	15,555	
Profit attributable to non-controlling interests	43	(78)	122	
Profit attributable to owners of the parent	13,120	(2,312)	15,433	

(Number of Consolidated Companies)

Number of consolidated subsidiaries	12	3	9
Number of companies accounted for by the equity method	_	_	_



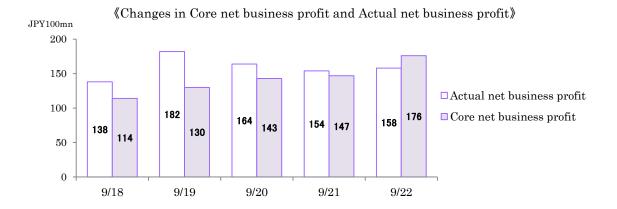


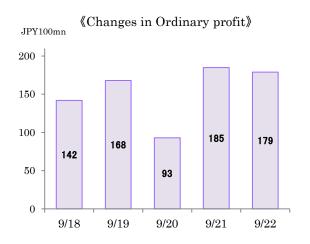
1.250 times
= target ratio of the mediumterm management target

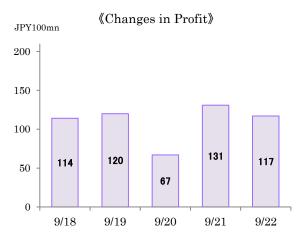
Note: The ratio of 9/18 was lower than 1 time because non-consolidated extraordinary gains (1.6 billion yen) which arose from the merger with our subsidiary (Hachijuni Business Service Co., Ltd.) wasn't recognized as part of consolidated profits.

<Non-consolidated> (Units: 1 million yen)

FY 2022 (A) Inc/Dec (A-B) FY 202 (A) Inc/Dec (A-B) Inc/Dec (A	Non consonuateu>		-	(Omts, 1)	mmon yen <i>i</i>
Profit on interest					First half of FY 2021 (B)
Profit on interest 37,652 2,610 38	Gross business profit	A	42,200	1,014	41,186
Trading account profit 97 85 Profit from other business transactions (841) (1,838) Gains (losses) related to bonds B (1,735) (2,368) General & administrative expenses C 26,308 543 28 Personnel expenses 13,471 268 13 Non personnel expenses 10,755 111 10 Actual net business profit A-C 15,892 470 18 Core net business profit A-B-C 17,628 2,839 14 Core net business profit A-B-C 17,628 2,839 14 Core net business profit A-B-C 17,628 2,839 14 Transfer to general reserve for possible loan losses D 467 467 Net business profit A-C-D 15,425 2 16 Net gains (losses) related to equity securities E 5,865 4,521 16 Net gains (losses) related to equity securities E 5,865 4,521 16 Transfer to specific reserve <td>_</td> <td></td> <td>37,652</td> <td>2,610</td> <td>35,041</td>	_		37,652	2,610	35,041
Trading account profit 97 85 Profit from other business transactions (841) (1,838) Gains (losses) related to bonds B (1,735) (2,368) General & administrative expenses C 26,308 543 28 Personnel expenses 13,471 268 13 Non personnel expenses 10,755 111 10 Actual net business profit A-C 15,892 470 18 Core net business profit A-B-C 17,628 2,839 14 Core net business profit A-B-C 17,628 2,839 14 Core net business profit A-B-C 17,628 2,839 14 Transfer to general reserve for possible loan losses D 467 467 Net business profit A-C-D 15,425 2 16 Net gains (losses) related to equity securities E 5,865 4,521 16 Net gains (losses) related to equity securities E 5,865 4,521 16 Profit (loss) on money held in t	Profit on fees and commissions		5,292	156	5,135
Profit from other business transactions Gains (losses) related to bonds B (1,735) (2,368) General & administrative expenses C 26,308 543 25 Personnel expenses 13,471 268 15 Non personnel expenses 10,755 111 10 Actual net business profit A - C 15,892 470 15 Core net business profit A - B - C 17,628 2,839 14 Core net business profit A - B - C 17,628 2,839 14 Core net business profit A - C 15,892 470 15 Transfer to general reserve for possible loan losses D 467 467 Net business profit A - C - D 15,425 2 15 Net gains (losses) related to equity securities E 5,865 4,521 17 Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 Reversal of allowance for loan losses G = a+b - (1,760) 17 Reversal of specific reserve a - (527) Reversal of specific reserve b - (1,232) 17 Recoveries of written-off claims H - (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 55			97	85	11
Personnel expenses C 26,308 543 25 Personnel expenses 13,471 268 15 Non personnel expenses 10,755 111 10 Actual net business profit A-C 15,892 470 15 Core net business profit A-B-C 17,628 2,839 14 Core net business profit excluding gains (losses) on cancellation of investment trusts 19,790 4,706 15 Transfer to general reserve for possible loan losses D 467 467 Net business profit A-C-D 15,425 2 15 Net gains (losses) related to equity securities E 5,865 4,521 17 Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 Reversal of allowance for loan losses G = a+b - (1,760) 17 Reversal of specific reserve b - (1,232) 17 Reversal of specific reserve b - (1,232) 17 Recoveries of written off claims H - (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 5,036 (179) 58 Total i	Profit from other business transactions		(841)	(1,838)	996
Personnel expenses 13,471 268 16 Non personnel expenses 10,755 111 10 Actual net business profit A-C 15,892 470 18 Core net business profit A-B-C 17,628 2,839 14 Core net business profit excluding gains (losses) 19,790 4,706 18 On cancellation of investment trusts 19,790 4,706 18 Transfer to general reserve for possible loan losses D 467 467 Net business profit A-C-D 15,425 2 18 Net gains (losses) related to equity securities E 5,865 4,521 19 Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 Reversal of allowance for loan losses G = a+b - (1,760) 17 Reversal of specific reserve a - (527) Reversal of specific reserve b - (1,232) 17 Recoveries of written-off claims H - (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 5,036 (179) 58 Total income taxes 5,036 (179) 58	Gains (losses) related to bonds	В	(1,735)	(2,368)	632
Non personnel expenses	General & administrative expenses	С	26,308	543	25,764
Actual net business profit	Personnel expenses		13,471	268	13,203
Core net business profit A-B-C 17,628 2,839 14 Core net business profit excluding gains (losses) on cancellation of investment trusts 19,790 4,706 18 Transfer to general reserve for possible loan losses D 467 467 Net business profit A-C-D 15,425 2 18 Net gains (losses) related to equity securities E 5,865 4,521 1 Profit (loss) on money held in trust (1,366) (1,851) 1 Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 1,331 Reversal of allowance for loan losses G = a+b — (1,760) 1 Reversal of specific reserve a — (527) 1 Recoveries of written off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 5,036 (179) 5	Non personnel expenses		10,755	111	10,643
Core net business profit excluding gains (losses) on cancellation of investment trusts 19,790 4,706 18	Actual net business profit	A-C	15,892	470	15,422
On cancellation of investment trusts	Core net business profit	A-B-C	17,628	2,839	14,789
Net business profit A-C-D 15,425 2 18 Net gains (losses) related to equity securities E 5,865 4,521 3 Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 1,331 Reversal of allowance for loan losses G = a+b — (1,760) 3 Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) 3 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 5			19,790	4,706	15,083
Net gains (losses) related to equity securities E 5,865 4,521 1 Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 1,331 Reversal of allowance for loan losses G = a+b — (1,760) 1 Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) 1 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 5	Transfer to general reserve for possible loan losses	D	467	467	l
Profit (loss) on money held in trust (1,366) (1,851) Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 1,331 Reversal of allowance for loan losses G = a+b — (1,760) 1 Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) 1 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 5	Net business profit	A-C-D	15,425	2	15,422
Disposal of nonperforming loans F 1,262 1,264 Transfer to specific reserve 1,331 1,331 Reversal of allowance for loan losses G = a+b — (1,760) Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 5	Net gains (losses) related to equity securities	E	5,865	4,521	1,343
Transfer to specific reserve 1,331 1,331 Reversal of allowance for loan losses G = a + b - (1,760) Reversal of general reserve a - (527) Reversal of specific reserve b - (1,232) Recoveries of written-off claims H - (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 5	Profit (loss) on money held in trust		(1,366)	(1,851)	485
Reversal of allowance for loan losses G = a+b — (1,760) 1 Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) 1 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Disposal of nonperforming loans	F	1,262	1,264	(1)
Reversal of general reserve a — (527) Reversal of specific reserve b — (1,232) 1 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Transfer to specific reserve		1,331	1,331	ı
Reversal of specific reserve b — (1,232) 1 Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Reversal of allowance for loan losses	G =a+b	_	(1,760)	1,760
Recoveries of written-off claims H — (6) Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Reversal of general reserve	a	_	(527)	527
Ordinary profit 17,934 (587) 18 Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Reversal of specific reserve	b	_	(1,232)	1,232
Extraordinary gains (losses) (1,197) (1,020) Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Recoveries of written-off claims	Н	_	(6)	6
Profit before income taxes 16,736 (1,607) 18 Total income taxes 5,036 (179) 8	Ordinary profit		17,934	(587)	18,522
Total income taxes 5,036 (179) 8	Extraordinary gains (losses)		(1,197)	(1,020)	(177)
· · · · · · · · · · · · · · · · · · ·	Profit before income taxes		16,736	(1,607)	18,344
Profit 11,700 (1,428) 18	Total income taxes		5,036	(179)	5,216
	Profit		11,700	(1,428)	13,128
Profit(losses) related to securities B+E 4,129 2,153	Profit(losses) related to securities	В+Е	4,129	2,153	1,976
Credit related expenses D+F-G-H 1,730 3,498 (1	Credit related expenses	D+F-G-H	1,730	3,498	(1,767)

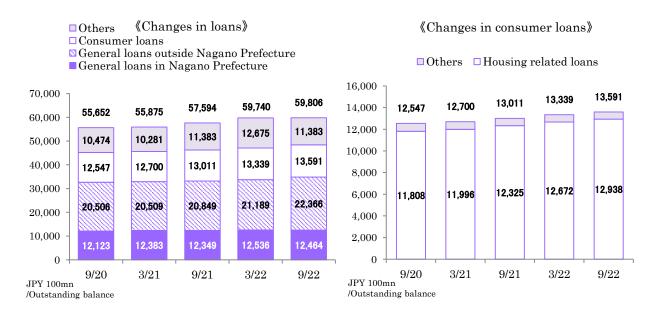






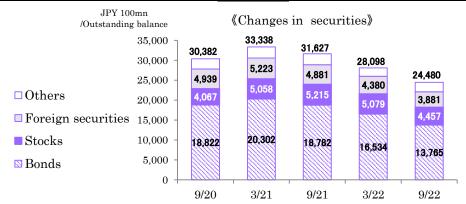
2. Major accounts

◆ Loans <Non-consolidated> (Units: 100 million yen) First half of FY 2021 First half of Inc/Dec Inc/Dec FY 2022 (A) (B) FY 2021 (C) (A-B) (A-C) For all offices (outstanding balance as of the 57,594 59,806 65 2,211 59,740 end of the period) Loans to general corporations 34,831 1,105 1,632 33,725 33,199 Loans to consumers 13,591 252579 13,339 13,011 Housing related loans thereof 12,938 266 613 12,672 12,325 (0) 11,383 (1,292)12,675 11,383 Others For all offices (average balance of the period) 60,626 56,612 2,514 4,014 58,112 Loans to general corporations 34,762 1,057 1,367 33,704 33,395 13,442 446 620 12,821 Loans to consumers 12,995 Others 12,421 1,009 2,026 11,412 10,395



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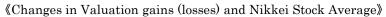
♦ Securities <non-consolidated></non-consolidated>	Securities <non-consolidated> (Units: 100 million yen)</non-consolidated>				
	First half of FY 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	FY 2021 (B)	First half of FY 2021 (C)
For all offices (outstanding balance as of the end of the period)	24,480	(3,617)	(7,146)	28,098	31,627
Bonds	13,765	(2,769)	(5,016)	16,534	18,782
JGB thereof	6,537	(1,668)	(3,997)	8,205	10,534
Stocks	4,457	(621)	(757)	5,079	5,215
Foreign securities	3,881	(499)	(1,000)	4,380	4,881
Others	2,376	272	(371)	2,104	2,747
For all offices (average balance of the period)	23,113	(3,970)	(5,172)	27,084	28,285
Bonds	15,061	(3,441)	(4,487)	18,503	19,549
JGB thereof	7,338	(2,785)	(3,811)	10,124	11,150
Stocks	1,205	(65)	(13)	1,270	1,218
Foreign securities	4,385	(421)	(541)	4,806	4,926
Others	2,460	(43)	(129)	2,503	2,590

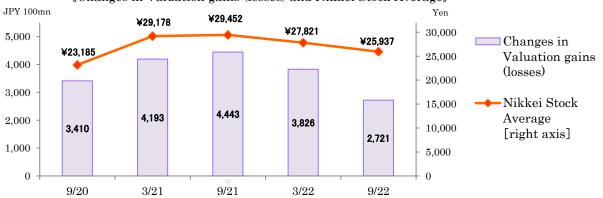


◆ Valuation gains (losses) <non-consolidate< p=""></non-consolidate<>	:ed>
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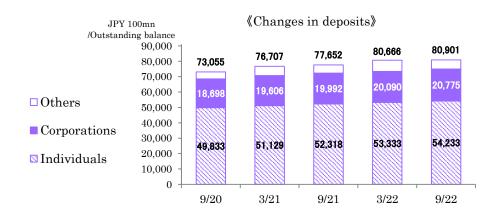
	(Units:	100	million	yen)
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▼ Variation gams (tobses) 4100 componitati		(011105-1001			
		As of Septem	mber 30, 2022		
	Valuation gains (losses)	Change from March 31, 2022	Valuation gains	Valuation losses	
Other securities	2,721	(1,105)	3,569	848	
Stocks	3,308	(607)	3,317	8	
Bonds	(320)	(264)	86	407	
Others	(266)	(233)	165	432	





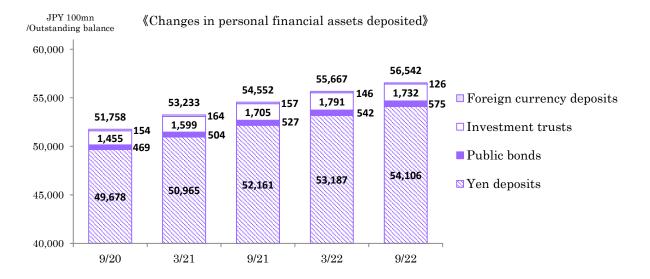
Deposits <non-consolidated></non-consolidated>				(Units: 100	million yen)
	First half of FY 2022 (A) Inc/Dec (A-B) Inc/Dec (A-C)			FY 2021 (B)	First half of FY 2021 (C)
For all offices (outstanding balance as of the end of the period)	80,901	234	3,248	80,666	77,652
Individuals	54,233	900	1,915	53,333	52,318
Corporations	20,775	685	782	20,090	19,992
Others	5,891	(1,350)	550	7,242	5,341
For all offices (average balance of the period)	81,047	3,123	3,588	77,923	77,458
Individuals	53,890	1,514	2,083	52,375	51,806
Corporations	21,130	637	547	20,492	20,582
Others	6,027	971	958	5,055	5,068



◆ Personal financial assets deposited <Non-consolidated>

(Units:	100	million	yen)
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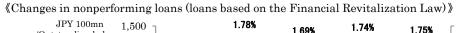
		As of			As of March	As of
		September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	31, 2022 (B)	Contombon
Т	otal (outstanding balance)	56,542	874	1,990	55,667	54,552
	Yen deposits	54,106	919	1,945	53,187	52,161
	Investment type products	2,435	(44)	44	2,479	2,391
	Foreign currency deposits	126	(19)	(30)	146	157
	Investment trusts	1,732	(58)	26	1,791	1,705
	Public bonds (Government bonds, and other bonds)	575	33	47	542	527



3. Financial soundness

♦ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated> (Units: 100 million yen, %) As of As of As of March September September Inc/Dec Inc/Dec 31, 2022 (B) 30, 2022 (A) 30, 2021 (C) (A-B) (A-C) 1,068 1,061 994 73 Bankrupt and quasi-bankrupt assets (6) (12)67 55 61 Doubtful assets 828 777 692 50 135 Substandard assets 184 (37)(49)221234 As a percentage of total credits 1.75 0.01 0.06 1.74 1.69





◆ Capital ratio (Basel Ⅲ standards)

<Consolidated>

		As of September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)	As of March 31, 2022 (B)	As of September 30, 2021 (C)
Total capital ratio	A/D	16.76%	(2.30%)	(3.63%)	19.06%	20.39%
Tier1 capital ratio	B/D	16.76%	(2.30%)	(3.63%)	19.06%	20.39%
Common Equity Tier1 capital ratio	C/D	16.76%	(2.30%)	(3.63%)	19.06%	20.39%
				((Units: 100 ı	million yen)
Total capital	A	7,330	(878)	(1,179)	8,208	8,510
Tier1 capital	В	7,330	(878)	(1,179)	8,208	8,510
Common Equity Tier1 capital	C	7,330	(878)	(1,179)	8,208	8,510
Risk weighted assets	D	43,730	678	2,011	43,052	41,718
Required capital	D×8%	3,498	54	160	3,444	3,337

<Non-consolidated>

110h consonateur										
		As of			As of March	As of				
		September	Inc/Dec	Inc/Dec	31, 2022 (B)	September				
		30, 2022 (A)	(A-B)	(A-C)	51, 2022 (B)	30, 2021 (C)				
Total capital ratio	a/d	15.19%	(2.43%)	(3.86%)	17.62%	19.05%				
Tier1 capital ratio	b/d	15.19%	(2.43%)	(3.86%)	17.62%	19.05%				
Common Equity Tier1 capital ratio	c∕d	15.19%	(2.43%)	(3.86%)	17.62%	19.05%				
(Units: 100 million ye										
Total capital	a	6,565	(900)	(1,248)	7,465	7,814				
Tier1 capital	b	6,565	(900)	(1,248)	7,465	7,814				
Common Equity Tier1 capital	c	6,565	(900)	(1,248)	7,465	7,814				
Risk weighted assets	d	43,209	840	2,189	42,368	41,020				
Required capital	d×8%	3,456	67	175	3,389	3,281				

Note: In the above Risk weighted assets calculation, credit risk assets were based on The Foundation Internal Ratings-Based Approach and operational risk amount was based on The Standardized Approach.

I Earning projections for FY 2022

<Consolidated> (Units: 100 million yen)

Combonation (Cintos 100 million year				
	First half of FY 2022	Projection for FY 2022 (A)	(A-B)	FY 2021 (B)
Ordinary profit	204	330	(50)	380
Profit attributable to owners of parent	131	230	(36)	266

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

	First half of FY 2022	Projection for FY 2022		FY 2021 (B)
		(A)	(A-B)	
Core net business profit	158	295	(14)	309
Actual net business profit	176	290	1	289
Net business profit	154	295	(33)	328
Ordinary profit	179	290	(23)	313
Profit	117	200	(23)	223

^{**}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.