

**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)

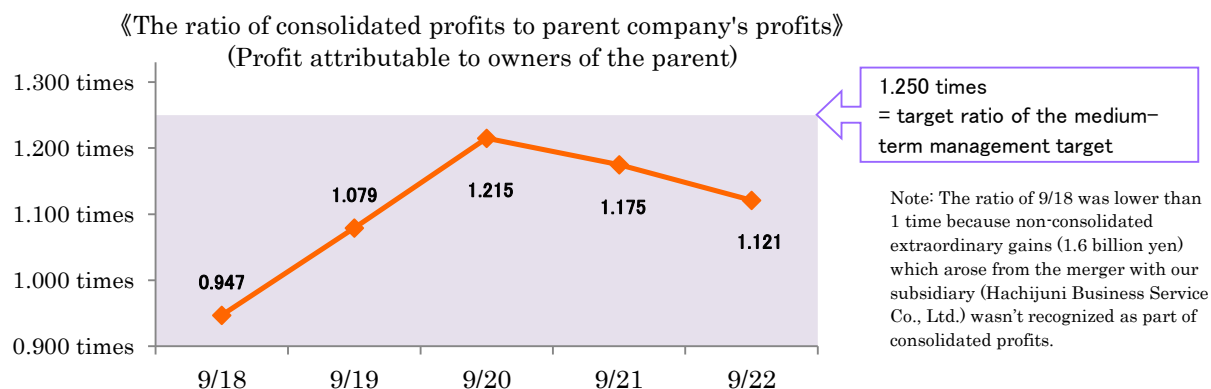
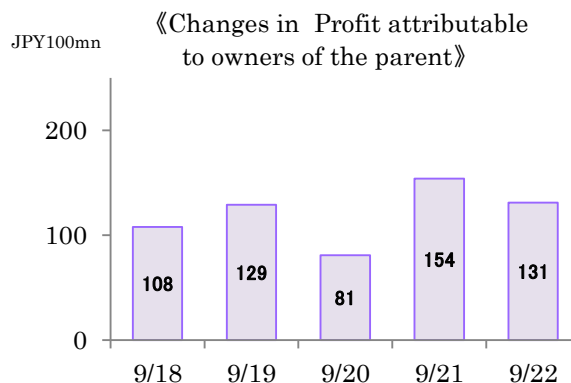
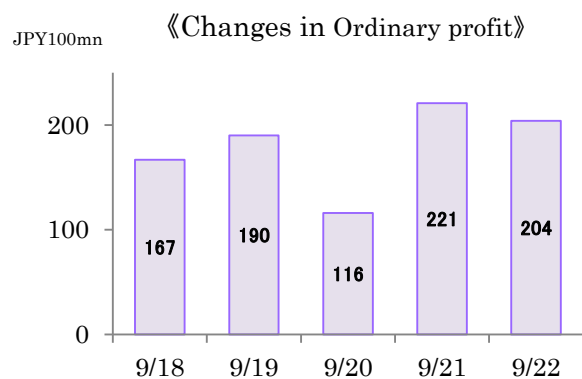
## 1. Breakdown of income

<Consolidated> (Units: 1million yen)

	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)
<b>Ordinary profit</b>	<b>20,428</b>	<b>(1,712)</b>	<b>22,141</b>
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
<b>Profit attributable to owners of the parent</b>	<b>13,120</b>	<b>(2,312)</b>	<b>15,433</b>

(Number of Consolidated Companies)

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

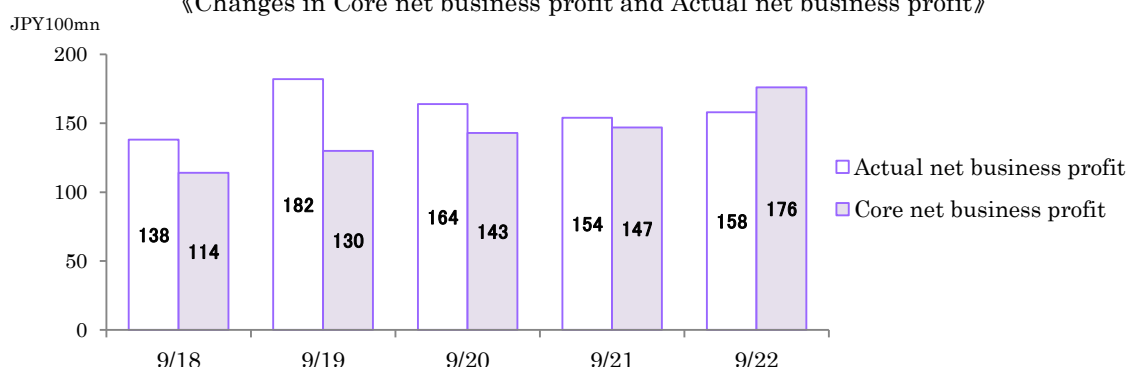


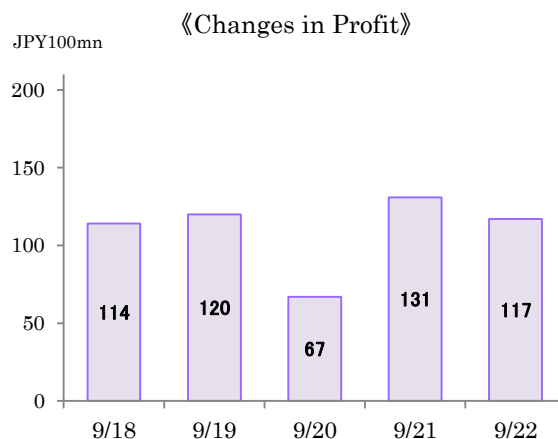
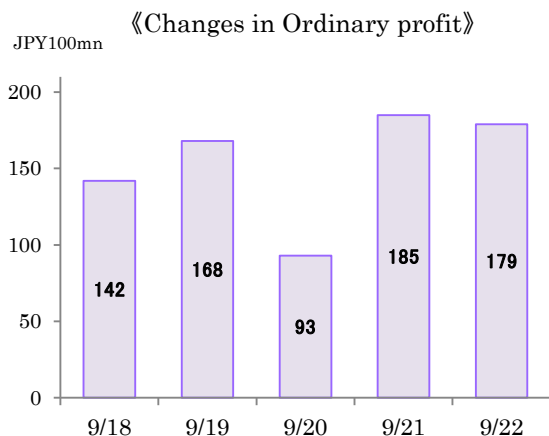
&lt;Non-consolidated&gt;

(Units: 1million yen)

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

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





## 2. Major accounts

### ◆ Loans <Non-consolidated>

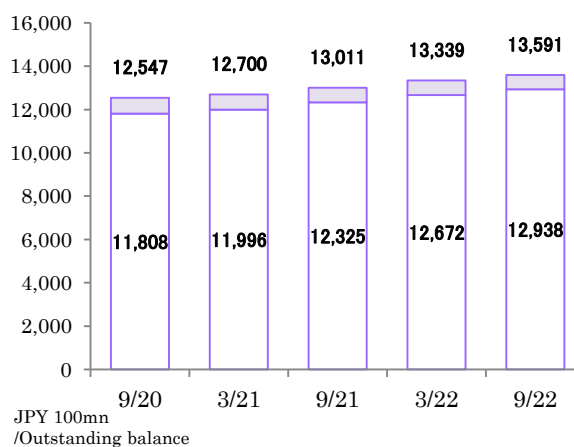
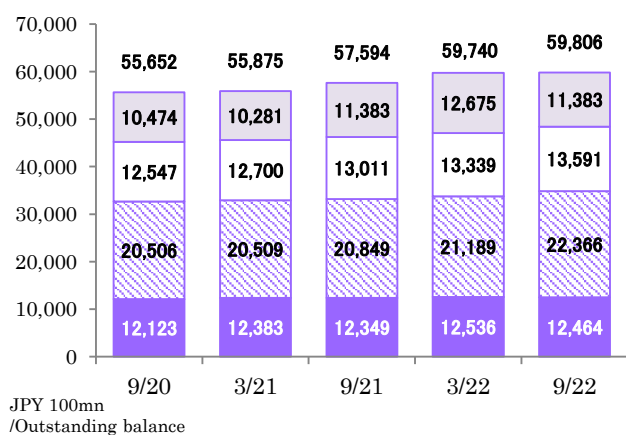
(Units: 100 million yen)

	First half of FY 2022 (A)	Inc/Dec		FY 2021 (B)	First half of FY 2021 (C)
		(A-B)	(A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>59,806</b>	<b>65</b>	<b>2,211</b>	<b>59,740</b>	<b>57,594</b>
Loans to general corporations	34,831	1,105	1,632	33,725	33,199
Loans to consumers	13,591	252	579	13,339	13,011
Housing related loans thereof	12,938	266	613	12,672	12,325
Others	11,383	(1,292)	(0)	12,675	11,383
<b>For all offices (average balance of the period)</b>	<b>60,626</b>	<b>2,514</b>	<b>4,014</b>	<b>58,112</b>	<b>56,612</b>
Loans to general corporations	34,762	1,057	1,367	33,704	33,395
Loans to consumers	13,442	446	620	12,995	12,821
Others	12,421	1,009	2,026	11,412	10,395

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

《Changes in consumer loans》

■ Others    ■ Housing related loans



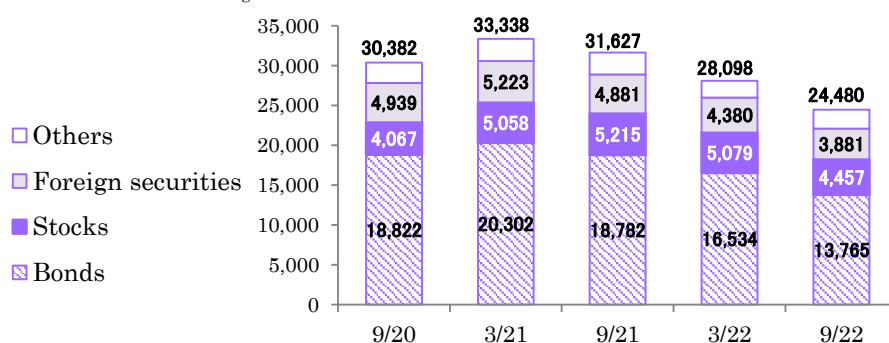
## ◆ Securities &lt;Non-consolidated&gt;

(Units: 100 million yen)

	As of September 30, 2022			FY 2021 (B)	First half of FY 2021 (C)
	First half of FY 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>24,480</b>	<b>(3,617)</b>	<b>(7,146)</b>	<b>28,098</b>	<b>31,627</b>
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
<b>For all offices (average balance of the period)</b>	<b>23,113</b>	<b>(3,970)</b>	<b>(5,172)</b>	<b>27,084</b>	<b>28,285</b>
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

JPY 100mn  
/Outstanding balance

《Changes in securities》

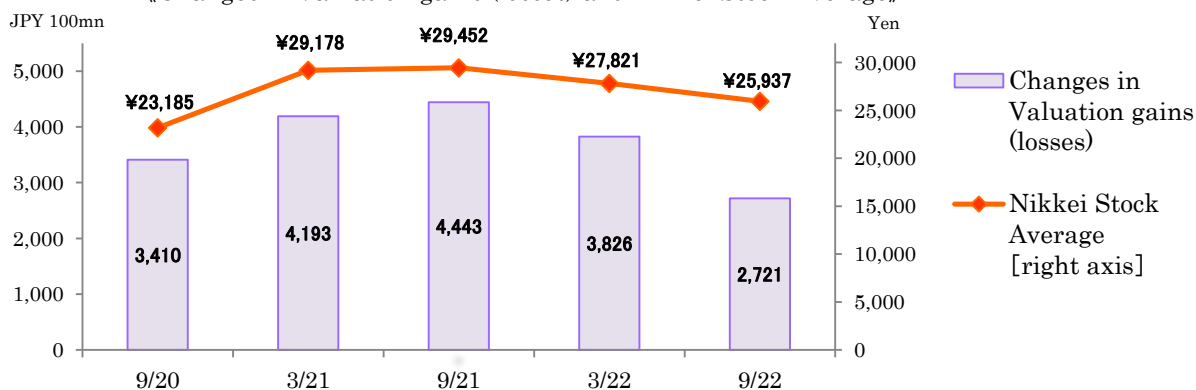


## ◆ Valuation gains (losses) &lt;Non-consolidated&gt;

(Units: 100 million yen)

	As of September 30, 2022			
	Valuation gains (losses)	Change from March 31, 2022	Valuation gains	Valuation losses
<b>Other securities</b>	<b>2,721</b>	<b>(1,105)</b>	<b>3,569</b>	<b>848</b>
Stocks	3,308	(607)	3,317	8
Bonds	(320)	(264)	86	407
Others	(266)	(233)	165	432

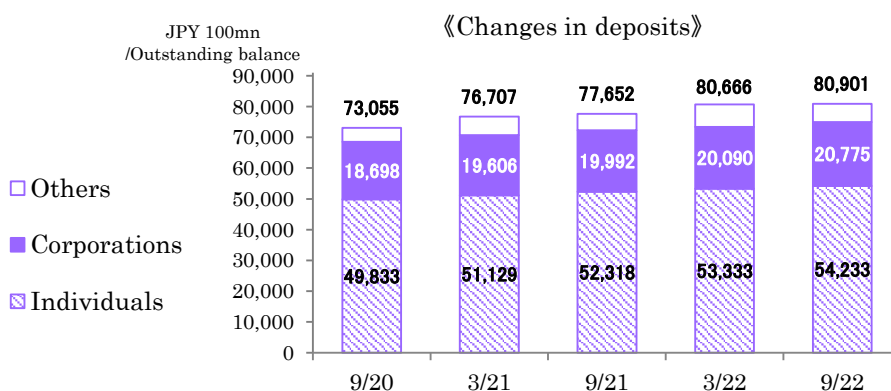
《Changes in Valuation gains (losses) and Nikkei Stock Average》



◆ Deposits <Non-consolidated>

(Units: 100 million yen)

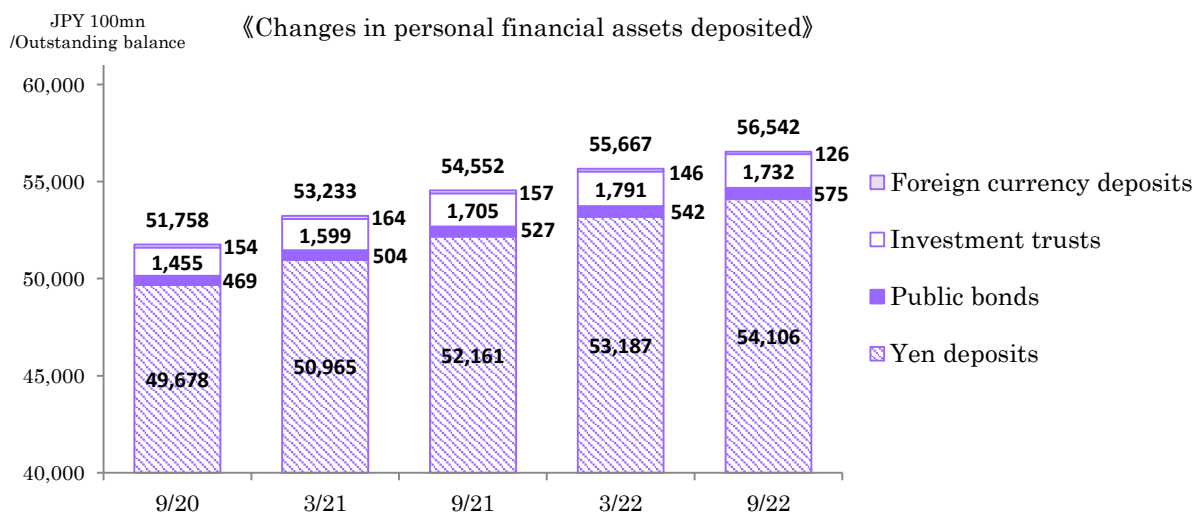
	As of			FY 2021 (B)	First half of FY 2021 (C)
	First half of FY 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>For all offices (outstanding balance as of the end of the period)</b>	<b>80,901</b>	<b>234</b>	<b>3,248</b>	<b>80,666</b>	<b>77,652</b>
Individuals	54,233	900	1,915	53,333	52,318
Corporations	20,775	685	782	20,090	19,992
Others	5,891	(1,350)	550	7,242	5,341
<b>For all offices (average balance of the period)</b>	<b>81,047</b>	<b>3,123</b>	<b>3,588</b>	<b>77,923</b>	<b>77,458</b>
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)

	As of			As of March 31, 2022 (B)	As of September 30, 2021 (C)
	September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total (outstanding balance)</b>	<b>56,542</b>	<b>874</b>	<b>1,990</b>	<b>55,667</b>	<b>54,552</b>
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

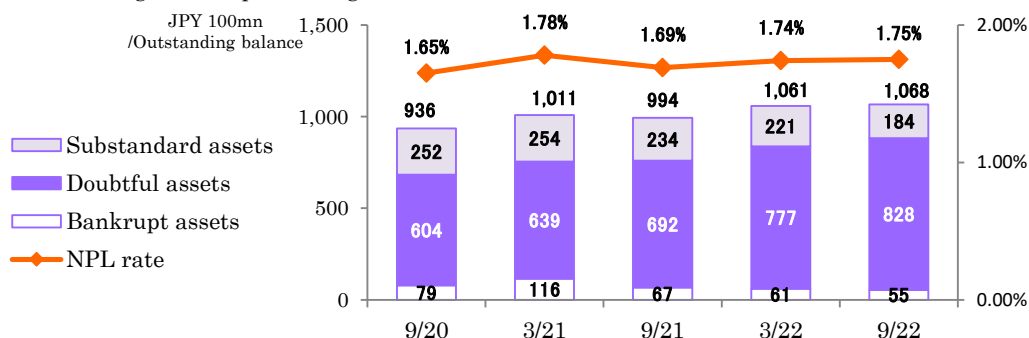
#### ◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of			As of March 31, 2022 (B)	As of September 30, 2021 (C)
	September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total</b>	<b>1,068</b>	<b>6</b>	<b>73</b>	<b>1,061</b>	<b>994</b>
Bankrupt and quasi-bankrupt assets	55	(6)	(12)	61	67
Doubtful assets	828	50	135	777	692
Substandard assets	184	(37)	(49)	221	234
<b>As a percentage of total credits</b>	<b>1.75</b>	<b>0.01</b>	<b>0.06</b>	<b>1.74</b>	<b>1.69</b>

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



#### ◆ Capital ratio (Basel III standards)

<Consolidated>

		As of			As of March 31, 2022 (B)	As of September 30, 2021 (C)
		September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total capital ratio</b>	A/D	<b>16.76%</b>	<b>(2.30%)</b>	<b>(3.63%)</b>	<b>19.06%</b>	<b>20.39%</b>
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 million yen)

Total capital	A	7,330	(878)	(1,179)	8,208	8,510
Tier1 capital	B	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>

		As of			As of March 31, 2022 (B)	As of September 30, 2021 (C)
		September 30, 2022 (A)	Inc/Dec (A-B)	Inc/Dec (A-C)		
<b>Total capital ratio</b>	a/d	<b>15.19%</b>	<b>(2.43%)</b>	<b>(3.86%)</b>	<b>17.62%</b>	<b>19.05%</b>
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 yen)

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.

## II Earning projections for FY 2022

<Consolidated> (Units: 100 million yen)

	First half of FY 2022	Projection for FY 2022		FY 2021 (B)
		(A)	(A-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.