

The 47th Information Meeting

May 13, 2021



August 1st 2021:
90th anniversary



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- This document includes statements concerning future business results. These statements do not guarantee future business results, but contain risks and uncertainties. Please note that future business results may differ from projections for reasons such as changes in the business environment.
- Information contained herein may be changed or revised without prior notice.

<For inquiry>

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Hachijuni Bank's Profile

Company name	THE HACHIJUNI BANK, LTD.
Head office	Nagano City, Nagano Prefecture
Date of establishments	August 1st, 1931
Network	Domestic 151 (In Nagano: 131, outside Nagano: 20) Overseas branch: 1 (Hong Kong) Representative Offices: 3 (Shanghai, Bangkok, Singapore)
No. of employees	3,159
Capital stock	¥52.2bn
Issued shares	511,103 thousand shares
Total assets	¥12,075.0bn (+¥1,661.8bn YoY)
Net assets	¥832.8bn (+141.2bn YoY)
Loans	¥7,670.7bn (+681.5bn YoY)
Deposits	¥5,587.5bn (+143.5bn YoY)
Total capital ratio (Basel III)	Consolidated: 20.69% Non-consolidated: 19.30%
Ratings	S&P Global Ratings : A- R&I : A+ JCR : AA

(As of Mar 31, 2021)

CDP2020 (Climate Change) Top rank in Japanese banks



Our replies to CDP (Climate Change) gained 'A-' rating :
No.1 rank in the Japanese banking sector

'A-' was the 2nd highest rank in 9 ranks and it was highly evaluated as a leadership level of the environmental management, reflecting our group-wide efforts for ESG so far as well as the substantial progress in the reduction target of GHG emissions of the 31st Long-Term Management Plan.



CDP (Climate Change) survey

CDP is one of the most famous ESG evaluation organizations. CDP sends questions to major companies in the world annually and evaluates their replies for 3 areas: "climate change", "water resources", and "forest". In 2020, CDP (Climate Change) surveyed more than 9,500 companies around the world.



Head Office

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Main Volume P.4~25

1. Outlines of FY2020 Financial Results and FY2021 Forecasts
2. Major Accounts and Main Figures
3. Review of the 31st Long-Term Management Plan

Topics

Our cost reduction efforts made steady progress

The 31st Long-Term
Management Plan
(FY2018~FY2020)

(¥100mn)		FY2008	FY2009	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
G&A expenses	Personnel	302	304	304	303	299	297	291	287	287	282	288	281	271
	Non personnel	273	273	274	271	261	264	261	243	256	245	226	223	216
	Total	603	604	605	600	586	587	583	561	579	563	547	537	523

Outline of FY2020 Financial Results

(¥100mn)

Consolidated

	3/2020	3/2021	Change
Consolidated gross business profit	990	947	▲42
Profit on interest	690	709	19
Profit on fees & commissions	143	138	▲4
Trading profit	23	33	10
Profit from other business transactions	133	66	▲67
General & administrative expenses	594	590	▲4
Credit related expenses	14	93	79
Gains/losses related to stocks	▲18	66	84
Gains/losses on money held in trust	▲16	▲7	9
Ordinary profit	334	321	▲12
Profit attributable to owners of parent	220	223	3
Ratio of consolidated profits to parent company's profits (times)	1.128	1.208	0.08

◆ FY2021 Forecasts (consolidated)

Ordinary profit	¥31.0bn
Profit attributable to owners of parent	¥22.5bn

(¥100mn)

Non-Consolidated

	3/2020	3/2021	Change	3/2022 plan
Gross business profit (A)	871	819	▲52	784
Profit on interest	689	708	19	680
Profit on f&c	84	78	▲5	88
Profit from other business transactions	97	29	▲67	14
Gains/losses related to bonds (B)	90	24	▲66	3
G&A expenses (C)	537	523	▲13	520
Actual net business profit (A-C)	333	295	▲38	265
Core net business profit (A-B-C)	242	271	28	260
Excl. gains/losses on cancellation of investment trusts	247	268	20	-
Transfer to general reserve for possible loan losses (D)	9	5	▲4	8
Net business profit (A-C-D)	323	290	▲33	255
Gains/losses related to stocks (E)	▲23	64	87	17
Gains/losses on money held in trust	▲16	▲7	9	-
Disposal of NPL	▲3	82	86	48
Reversal of allowance for loan losses	-	-	-	-
Reversal of general reserve	-	-	-	-
Reversal of specific reserve	-	-	-	-
Ordinary profit	280	261	▲18	260
Extraordinary gains/losses	▲7	▲2	4	-
Profit	195	185	▲10	185
Profit/losses related to securities (B+E)	67	88	21	20
Credit related expenses	6	86	80	56

■ Non-Consolidated

- Core net business profit was ¥27.1bn (+¥2.8bn from FY2019) due to an increase in profit on interest including a decrease in funding costs and an increase in interest & dividends on securities (gains on cancellation of investment trusts) in addition to a decrease in G&A expenses. Actual net business profit was ¥29.5bn (▲¥3.8bn) due to a decrease in gains related to bonds despite the increase in core net business profit.
- Ordinary profit was ¥26.1bn (▲¥1.8bn) due to the decrease in actual net business profit and an increase in credit related expenses despite an increase in gains related to stocks.
- Profit was ¥18.5bn (▲¥1.0bn) according to the decrease in ordinary profit.

■ Consolidated

- Ordinary profit was ¥32.1 (▲¥1.2bn) due to the decrease in non-consolidated profit despite an increase in operating income of Hachijuni Securities Co., Ltd.
- Profit attributable to owners of parent was ¥22.3bn (+¥0.3bn). Ratio of consolidated profits to parent company's profit was 1.208, hit record high.

Ratio of consolidated profits to parent company's profits hit record high

**The 31st Long-Term
Management Plan
(FY2018~FY2020)**

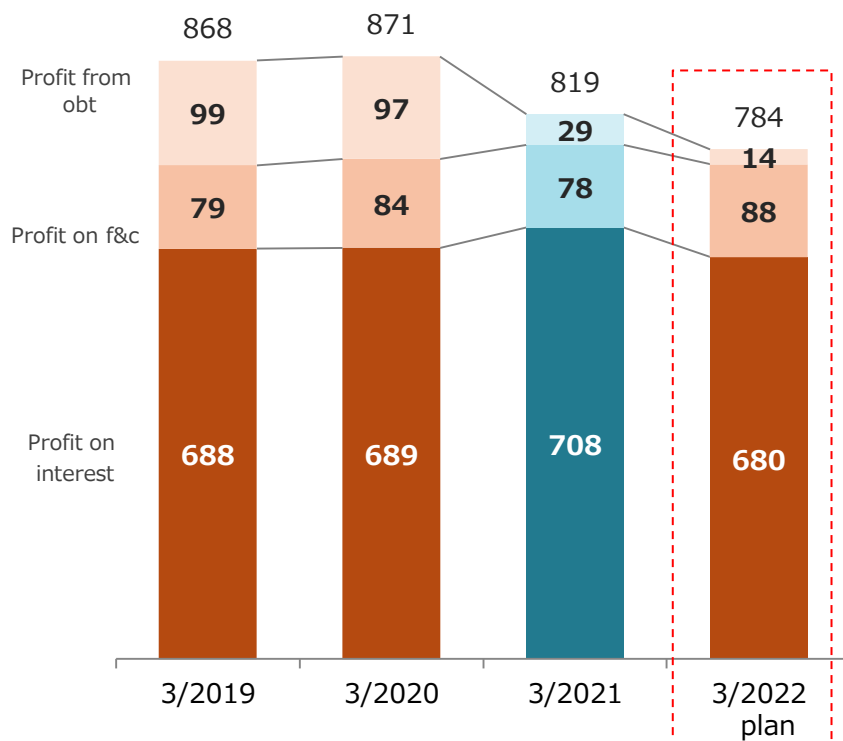
(Times)	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
1st half	1.039	1.021	1.079	1.066	1.021	1.056	1.130	1.098	0.947	1.079	1.215
Full year	1.049	1.036	1.078	1.073	1.055	1.086	1.135	1.137	1.030	1.128	1.208

Gross Business Profit (Non-Consolidated)

- Profit on interest increased by ¥1.9bn from FY2019 due to an increase in interest and dividends on securities in domestic, and a decrease in funding costs in international.

■ Gross Business Profit

(¥100mn)



(¥100mn)	3/2019	3/2020	3/2021
Profit on interest	688	689	708
Gains/losses on cancellation of investment trusts	▲10	▲4	2

◆ FY2020 Increase/Decrease Factors

(¥100mn)	3/2020	3/2021	Change	For reference
Profit on interest	689	708	+19	See page 7
Profit on fees & commissions	84	78	▲5	See page 8
Profit from other business transactions	97	29	▲67	See page 9

◆ FY2021 (3/2022) Plan

- Gross business profit: ¥78.4bn (▲¥3.5bn from FY2020)
- Profit on interest: ¥68.0bn (▲¥2.8bn)
- Profit on f&c: ¥8.8bn (+¥1.0bn)
- Profit from obt: ¥1.4bn (▲¥1.5bn)

Profit on Interest (Non-Consolidated)

- Interest on loans was ¥43.3bn (▲¥3.6 from FY2019).
- Interest on loans of 3/2022 will decrease by ¥1.0bn from that of 3/2021.

(¥100mn)	3/2019	3/2020	3/2021	3/2022 (plan)
Profit on interest	688	689	708	680
Interest on loans	474	469	433	423
Domestic	433	418	406	—
International	41	51	26	—
Interest & dividends on securities	302	316	323	294
Domestic	202	226	241	—
International	100	89	81	—
Interest on deposits	▲32	▲35	▲9	▲7
Domestic	▲5	▲4	▲3	—
International	▲27	▲30	▲5	—
Interest payment on interest rate swaps	▲23	▲28	▲33	▲38
Domestic	▲15	▲17	▲23	—
International	▲8	▲10	▲10	—
(¥100mn)	3/2019	3/2020	3/2021	
Loans to the Japanese government (average balance)	2,335	2,859	3,133	

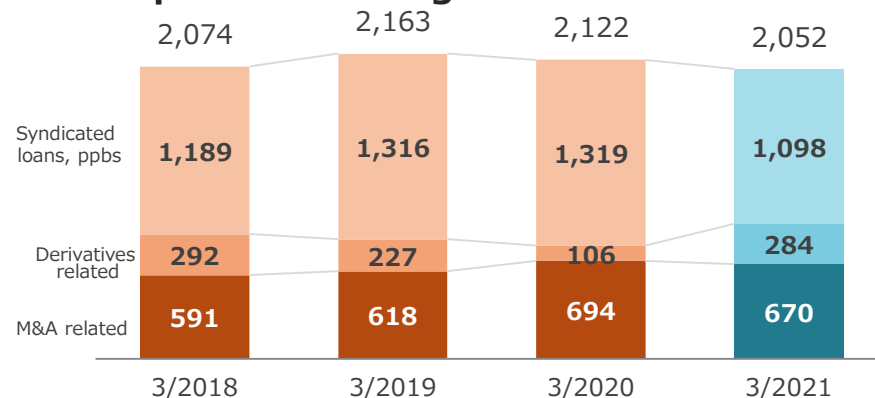
■ Yield			
(%)	3/2019	3/2020	3/2021
Yield on loans	0.90	0.86	0.77
Domestic	0.84	0.79	0.75
Excl. loans to the Japanese govt.	<u>0.89</u>	<u>0.84</u>	<u>0.81</u>
International	2.81	2.70	1.25
Yield on securities	1.29	1.22	1.15
Domestic	1.04	1.04	1.05
International	2.46	2.14	1.66
Funding costs	0.13	0.13	0.06
Domestic	0.02	0.02	0.02
International	1.64	1.64	0.57
Yield on deposits	0.04	0.05	0.01
Domestic	0.00	0.00	0.00
International	1.90	1.94	0.44

Profit on Fees & Commissions (Non-Consolidated)

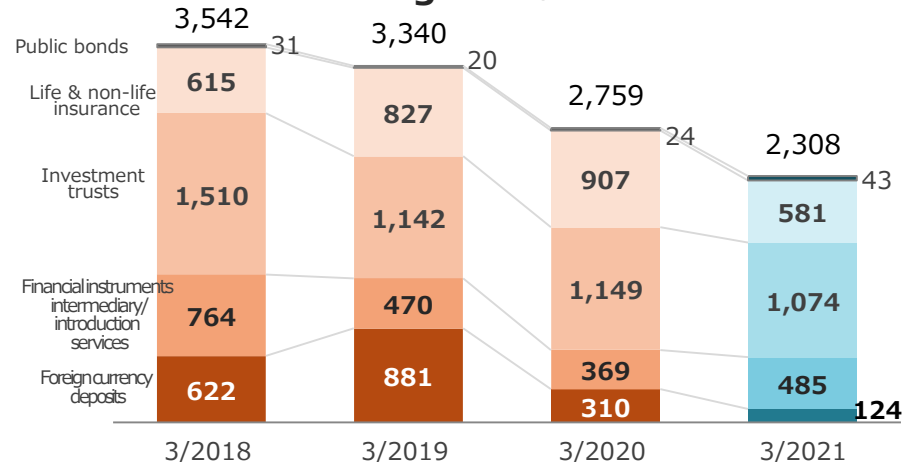
- Profit on fees & commissions was ¥7.8bn (▲¥0.5bn from FY2019) due to the decline in the consulting-related fees in corporate and personal banking.

(¥100mn)		3/2019	3/2020	3/2021	3/2022 (plan)
Profit on fees & commissions		79	84	78	88
Fees & commissions		173	180	175	183
〈Major items〉	Deposit/loan business	72	76	74	—
	Exchange business	59	60	59	—
	Securities-related business	19	21	21	—
	Agency business	11	11	8	—
Fees & commissions payment		94	96	96	94
〈Major items〉	Fees related to payment loans	67	69	71	—
	Exchange business	10	11	11	—

◆ Corporate Banking (¥1mn)



◆ Personal Banking (¥1mn)

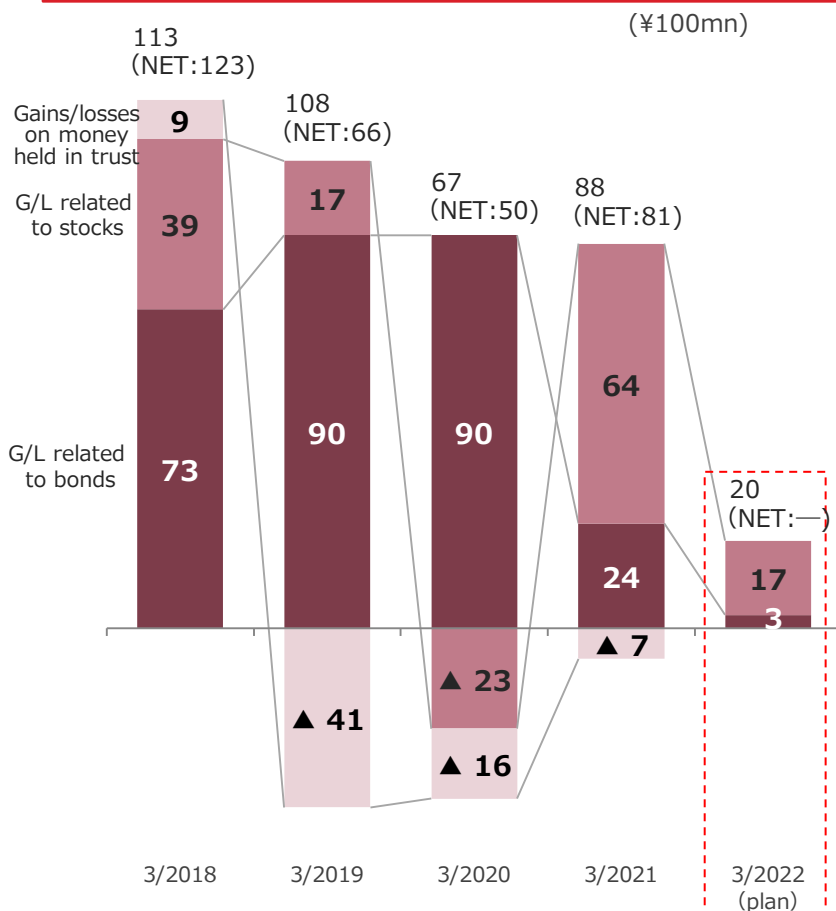


- ※ The above figures show consulting-related incomes in each business.
 ※ Incomes other than "fees & commissions" were also included in these figures.

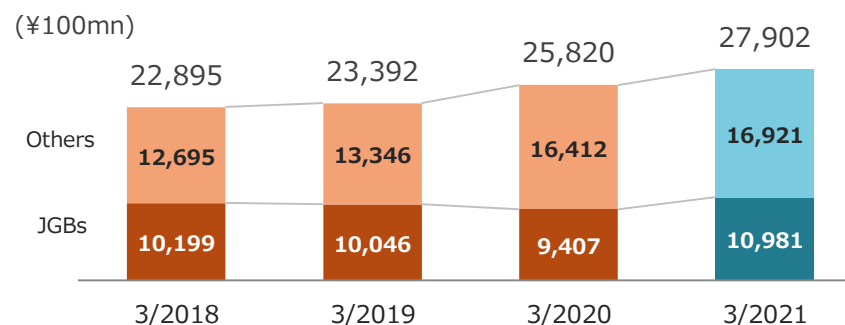
Profit/Losses Related to Securities (Non-Consolidated)

- Profit/losses related to securities was ¥8.8bn (+¥2.1bn from FY2019).
- Net P/L including gains on money held in trust was ¥8.1bn (+¥3.0bn).

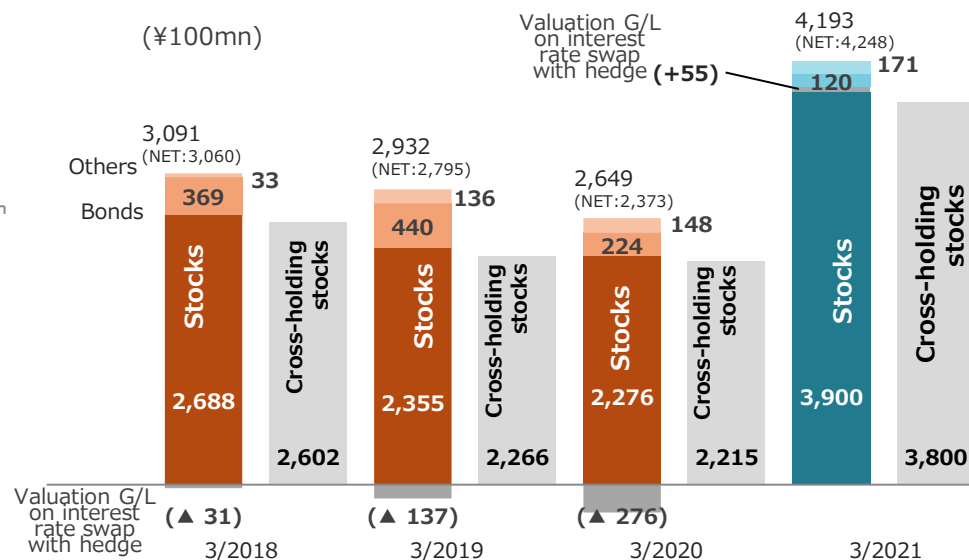
■ Profit/Losses Related to Securities



■ Average Balance of Securities



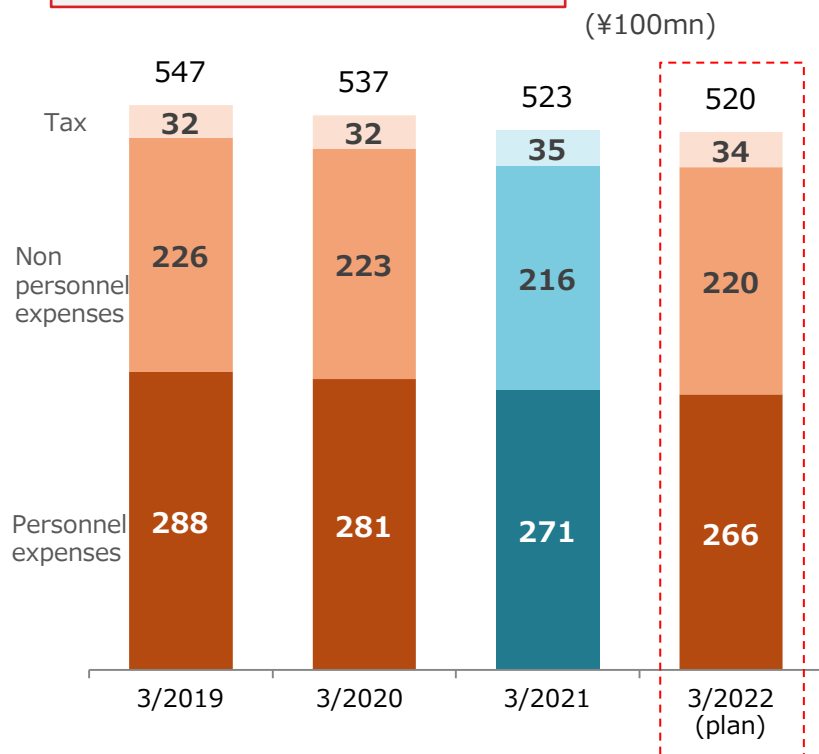
■ Valuation Gains/Losses on Securities



General & Administrative Expenses (Non-Consolidated)

- Personnel expenses was ¥27.1bn (▲¥0.9bn from FY2019), non personnel expenses was ¥21.6bn (▲¥0.6bn).
- Personnel expenses decreased due mainly to a change in staff composition.

■ G&A Expenses



◆ FY2021 (3/2022) Plan

- Personnel expenses: ▲¥0.5bn from FY2020
- Non personnel expenses: +¥0.4bn

■ Depreciation and Investment Amounts

(¥100mn)	3/2020	3/2021	3/2022 (plan)
Depreciation	37	37	35
Investment amounts	(Original plan: 72) 37	(Original plan: 39) 33	(Original plan : 40) —
Main investments	*Next phased information system *Reconstruction of branches/welfare facilities	*Reconstruction of branches *Renewal of operation concentration system *Renewal of PC/ATM	*Reconstruction of branches *Renewal of ATM

◆ FY2020 Increase/Decrease Factors

(¥100mn)	3/2020	3/2021	Change	Main factors
Personnel expenses	281	271	▲9	• Change in staff composition
Non personnel expenses	223	216	▲6	• Decrease in telecommunications & transportation expenses, consumable supplies expenses, system maintenance expenses
Tax	32	35	+2	—

Credit Related Expenses (Non-Consolidated)

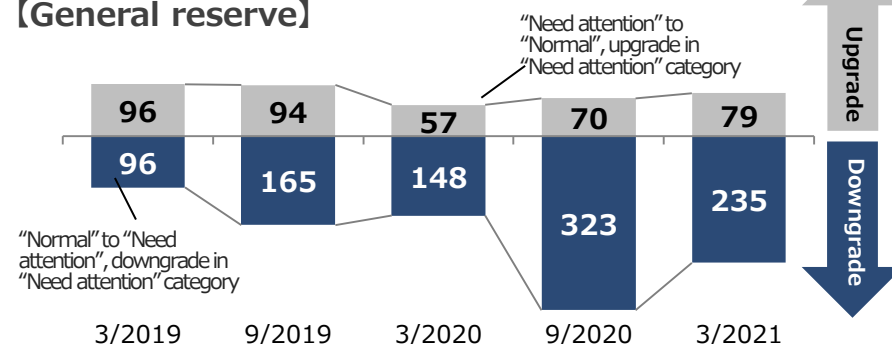
- Credit related expenses was ¥8.6bn due to an increase of customers worsening business results by COVID-hit and an increase in transfer to general reserve for possible loan losses reflecting downgrades of large borrowers.

■ Credit Related Expenses

(¥100mn)	3/2018	3/2019	3/2020	3/2021	3/2022 (forecast)
Transfer to general reserve for possible loan losses (TGR)	▲19	▲30	9	5	8
Disposal of NPL	15	47	▲3	82	48
Credit related expenses (CRE)	▲3	17	6	86	56

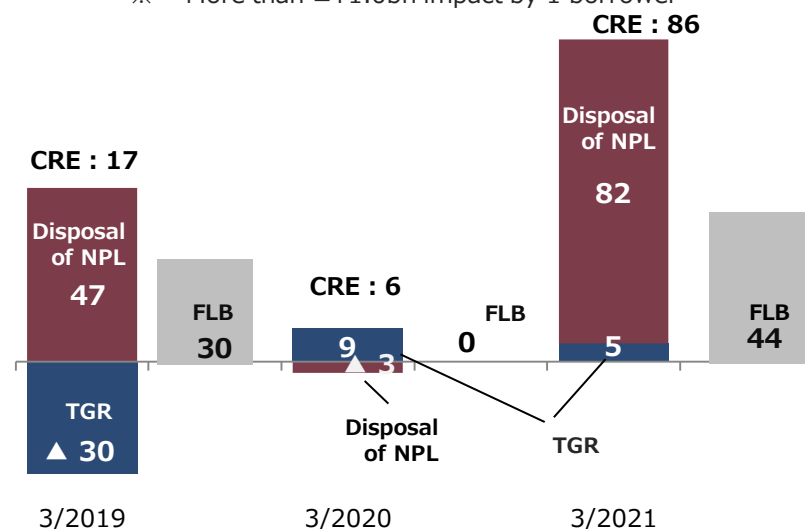
◆ No. of Upgrade/Downgrade

【General reserve】

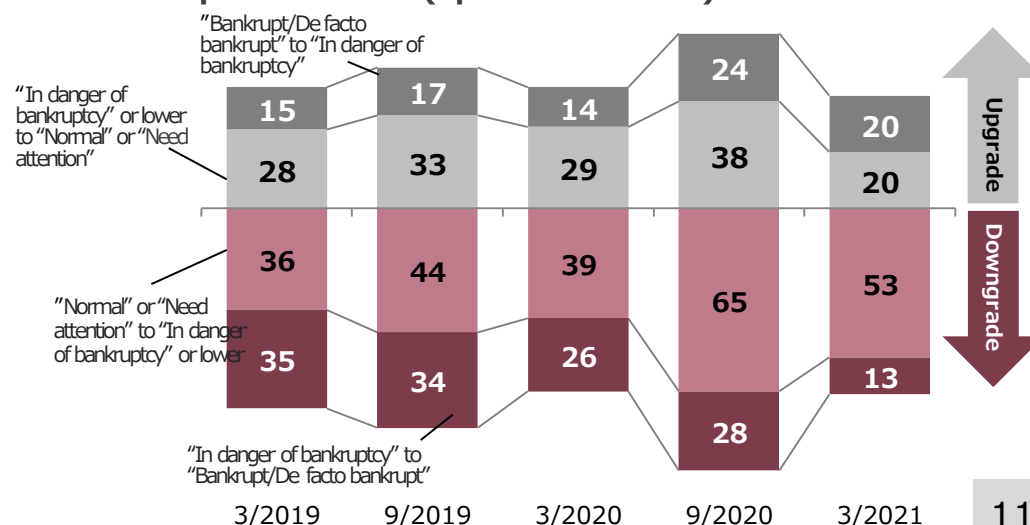


◆ Factors of Large Borrowers (FLB)

※ More than ±¥1.0bn impact by 1 borrower



【Disposal of NPL (specific reserve)】



Return to Shareholders

- Dividend payout ratio of 3/2021 exceeded 30%, achieving the target of “over 30%” of the 31st Long-Term Management Plan.

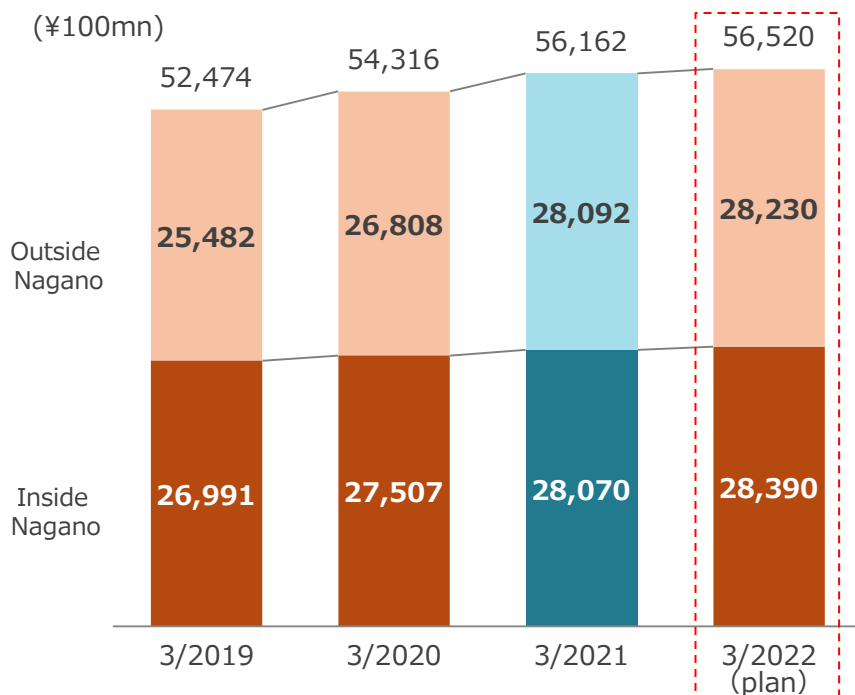
(¥100mn)		3/2018	3/2019	3/2020	3/2021	3/2022 (forecast)
Annual dividends ①		65	69	68	68	—
Dividend per share (full year)		¥13.0	¥14.0	¥14.0	¥14.0	¥14.0
	Interim dividend	¥6.0	¥6.0	¥6.0	¥6.0	¥6.0
Purchase of own stocks ②		Note 29	28	29	—	Undecided
Shareholder returns ③ = ① + ②		95	98	98	68	—
Profit (net income) (consolidated) ④		227 ※Non-consolidated	224	220	223	225
Dividend payout ratio (consolidated) ① ÷ ④		28.9% ※Non-consolidated	30.9%	31.1%	30.6%	30.4%
Ratio of shareholder returns (consolidated) ③ ÷ ④		41.9% ※Non-consolidated	43.7%	44.7%	30.6%	—

Note: Based on the resolution of Feb 2018

Major Accounts (Loans/Deposits)

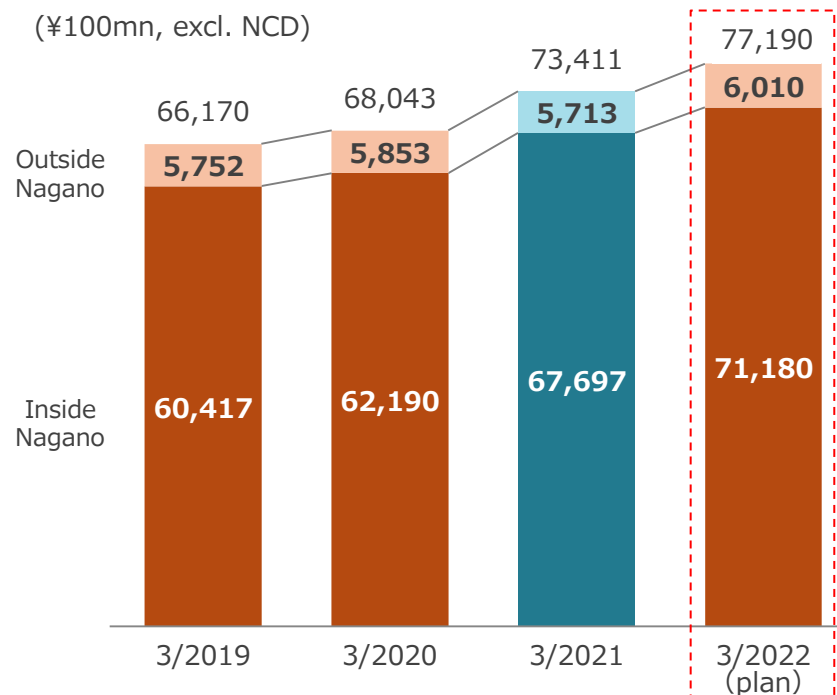
- Average balance of loans and deposits marked new record highs respectively.
- Loans both inside and outside Nagano increased firmly and the increasing trend will continue.

■ Average Balance of Loans



Inc/Dec ratio (Annual : %)	3/2019	3/2020	3/2021	3/2022 (plan)
All	4.64	3.51	3.39	0.63
Outside Nagano	5.74	5.20	4.78	0.49
Inside Nagano	3.62	1.91	2.04	1.14

■ Average Balance of Deposits

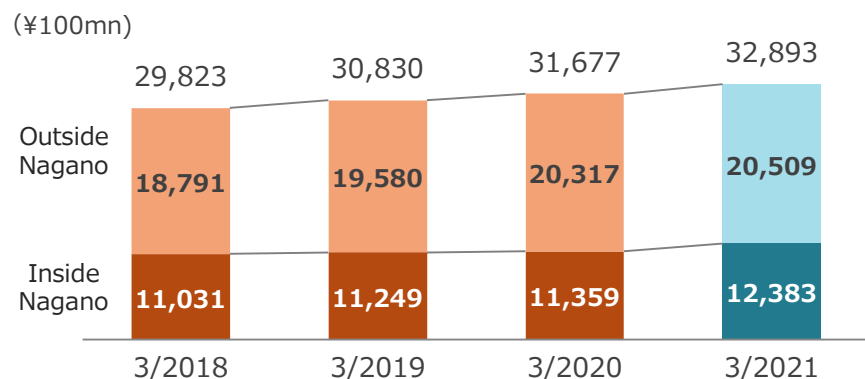


Inc/Dec ratio (Annual : %)	3/2019	3/2020	3/2021	3/2022 (plan)
All	2.68	2.83	7.88	5.14
Outside Nagano	▲2.64	1.75	▲2.39	5.02
Inside Nagano	3.22	2.93	8.85	5.14

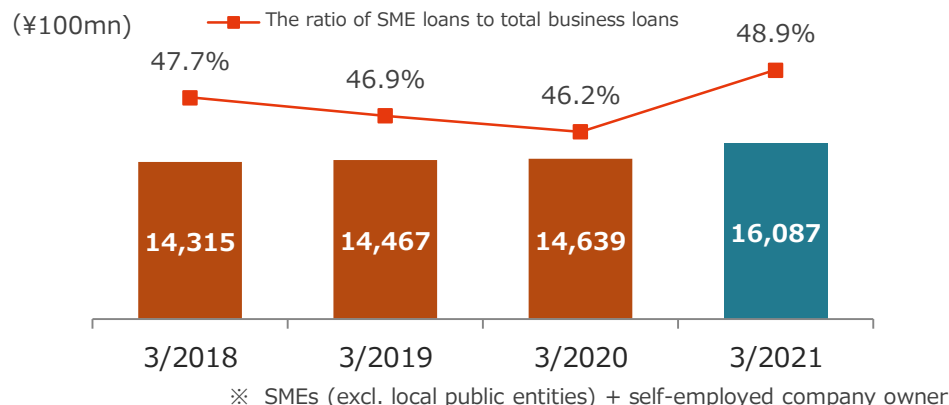
Main Figures (Business Loans)

- Business loans increased by ¥121.5bn from FY2019 due to an increase in fund raising support for customers affected by COVID-19.

■ Business Loans by District (Outstanding Balance)



■ Business Loans to SMEs※ (Outstanding Balance)



■ Business Loans for Real Estate Sector (Outstanding Balance)

(¥100mn)	3/2018	3/2019	3/2020	3/2021
Inside Nagano	1,658	1,712	1,699	1,803
Total	3,732	3,969	4,159	4,293
Loans to large companies	1,212	1,348	1,520	1,493

※ Large companies: ¥1bn or more capital with 300 or over employees

COVID-19 dedicated loans

(as of Mar 31, 2021)

<15,307 cases/¥236.2bn>

Regular loans

※incl. loans with guarantee by the Associations

1,378 cases
¥15.4bn

Special financing system with guarantee by the Associations

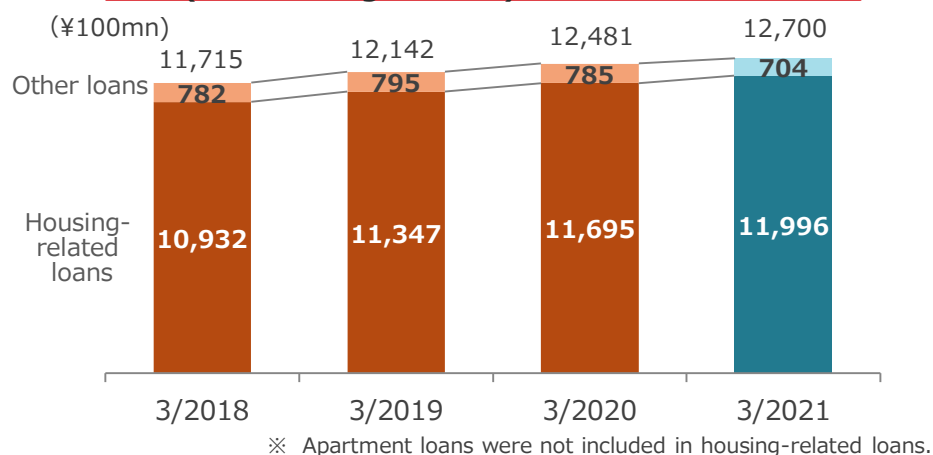
13,929 cases
¥220.8bn

※Loan total until Mar 31, 2021

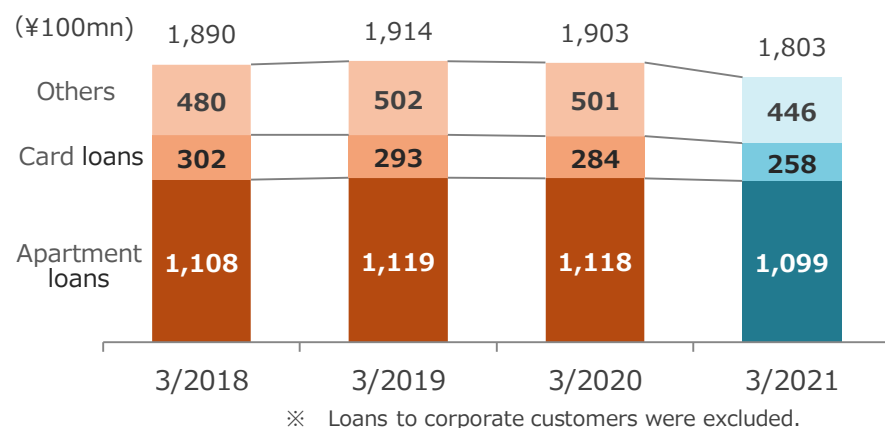
Main Figures (Personal Loans)

- Personal loans increased by ¥21.9bn from FY2019 and marked new record high.
- Housing-related loans increased by ¥30.0bn and also marked new record high.

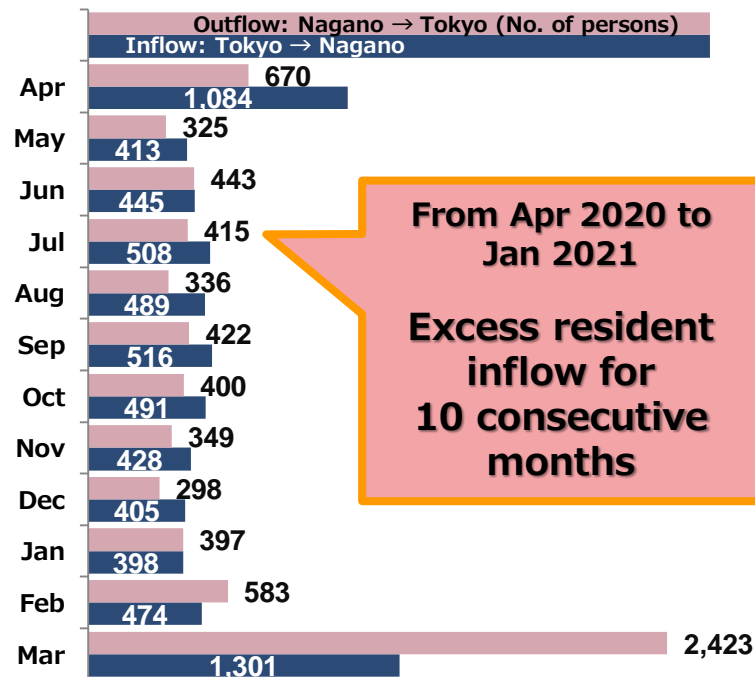
■ Personal Loan (Outstanding Balance)



■ Apartment Loans, Other Loans (Outstanding Balance)



● Responding to migration/settlement needs



※ Source: Nagano Prefecture

Migration/settlement loans (For houses or second houses)

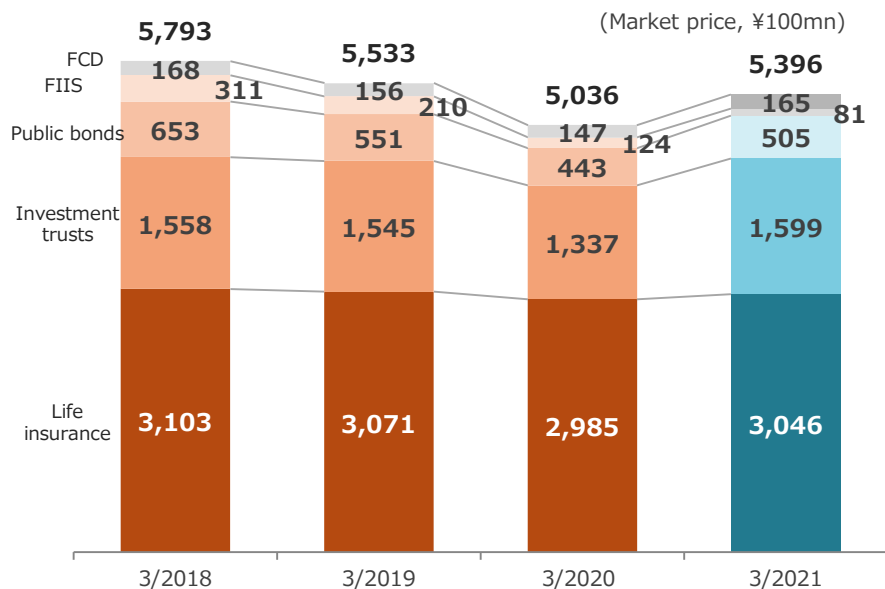
(Upper row: cases
Lower row: ¥1mn)

FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
25	86	93	118	75	82
613	1,771	2,394	3,294	1,862	2,219

Main Figures (Investment Type Products)

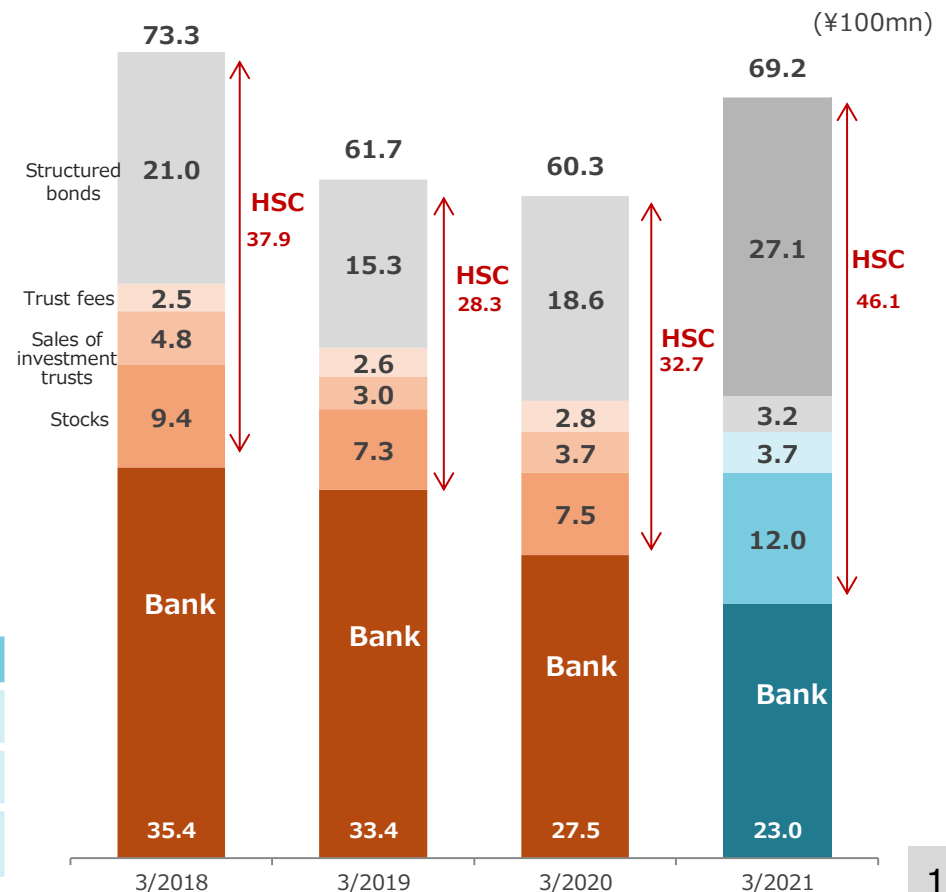
- Outstanding balance of investment type products (market price) in personal banking increased by ¥36.0bn from FY2019 reflecting a robust stock market. Monthly installments of IIT of 3/2021 was ¥1.1bn.
- Income from investment type products increased by ¥0.8bn due to firm sales of structured bonds by Hachijuni Securities Co., Ltd. (HSC).

Investment Type Products (Outstanding Balance)



Income from ITP

(Bank+HSC) ※after deduction of the Bank's intermediary fee



◆ Installment-type Investment Trusts (IIT)

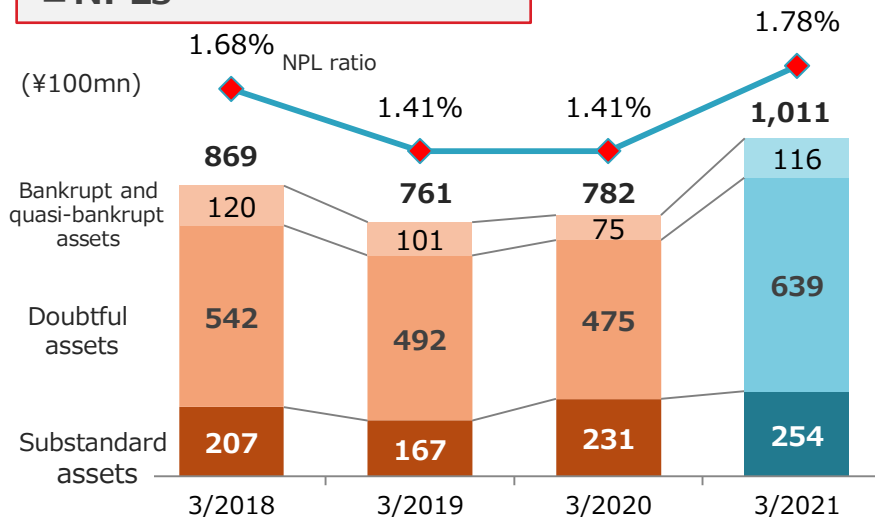
	3/2018	3/2019	3/2020	3/2021
No. of IIT accounts	22,175	25,676	32,787	40,701
Installment NISA	2,675	5,460	10,278	16,549
Monthly installments (¥1mn)	361	480	907	1,170

Main Figures (Non-Performing Loans, Reserve for Loan Losses)



HACHIJUNI BANK

■ NPLs

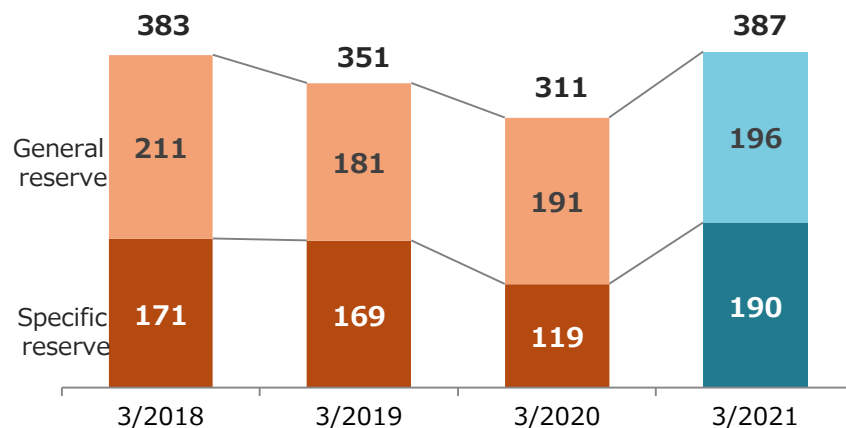


(¥100mn)	3/2018	3/2019	3/2020	3/2021
Bankrupt and quasi-bankrupt assets	120	101	75	116
Doubtful assets	542	492	475	639
Substandard assets	207	167	231	254
Total	869	761	782	1,011
NPL ratio	1.68%	1.41%	1.41%	1.78%
After partial direct charge-off (※)	1.53%	1.30%	1.34%	1.64%

※ Partial direct charge-off was not executed.
This figure was disclosed only for the reference.

■ Reserve for Loan Losses

(¥100mn)



(¥100mn)	3/2018	3/2019	3/2020	3/2021
General reserve	211	181	191	196
Normal	62	64	65	64
Need attention	92	69	67	72
Special attention	56	47	58	59
Specific reserve	171	169	119	190
In danger of bankrupt	89	106	77	107
Bankrupt/De facto bankrupt	82	63	41	82
Total	383	351	311	387

Main Figures (the Change in Outstanding Balance of Securities)

- Increasing profitability by diversified investment mainly in yen-denominated securities investment

(Cost basis, ¥100mn)		9/2019	3/2020	9/2020	3/2021	Valuation gains/losses	Direction of FY2021
Bonds	Interest bearing JGBs	8,234	8,870	9,800	11,314	95	→
	Floating-rate JGBs	824	731	346	161	1	→
	Inflation-protected JGBs	167	218	242	242	▲3	→
	Other domestic bonds	8,528	7,071	7,016	7,105	14	→
	Yen-denominated securitized products	639	656	681	716	11	→
	Structured bonds, Beneficial interests	282	802	940	1,153	0	→
	CLO	54	94	79	81	▲0	→
Stocks	Domestic stocks	1,122	1,138	1,143	1,157	3,900	→
Yen-denominated investment trusts	Domestic ETF	81	209	87	120	10	↑
	J-REIT	219	267	263	289	83	↑
	Other investment trusts	2,182	2,288	2,217	2,189	52	↑
	Union-type of funds etc.	207	214	216	221	▲0	→
	Hedge funds	227	225	184	169	1	→
Foreign securities	Hedge funds	47	48	46	48	5	→
	Yen-denominated foreign bonds	374	443	623	642	3	→
	Foreign stocks, ETF etc.	123	151	138	235	12	→
	Foreign currency- denominated bonds	2,356	2,760	2,828	3,217	▲0	→
	Foreign currency- denominated securitized products	594	750	604	668	4	→
	Foreign currency-denominated CLO	0	0	0	0	0	→
Total		26,207	26,840	27,379	29,656	4,193	
Bond duration (years)		4.21	3.77	3.60	4.27		

Review of the 31st Long-Term Management Plan

“Dare to Change; Create the Next Generation”

(April 2018 ~ March 2021)

Management Targets			Achieved	Environmental Targets		
	Targets	FY2020			Targets	FY2020
Profit attributable to owners of parent	¥25.0bn (FY2020)	¥22.3bn		Amount of greenhouse gas emissions reduced (compared to FY2013)	15% (FY2020)	19.9%
Ratio of consolidated profits to parent company's profit	1.25 times (FY2020)	1.20 times		No. of new contracts for electronic delivery services: cases ※1	3,000 (over 3 years)	6,340
Dividend payout ratio (consolidated)	Over 30% (annual)	30.6%		No. of new contracts for and renewals to e-livret: cases ※2	100,000 (over 3 years)	104,998
				No. of environmental investments and loans: cases	3,000 (over 3 years)	3,071

※1 Achieved 3,000 cases : ¥1.5mn cost reduction effect (annual)

※2 Achieved 100 thousands cases : ¥54mn cost reduction effect (annual)

Regional Vitality Targets

	Targets (over 3 years)	FY2020	
No. of new business launches: companies	1,000	1,147	Achieved
No. of cases through business matching (sales channel development, etc.)	6,000	10,797	Achieved
No. of cases utilizing private placement bonds, fund, etc.	500	697	Achieved
No. of business successions, M&As, and change/discontinuation of businesses	1,000	1,295	Achieved

Review of the 31 Long-Term Management Plan [Challenge Targets/Long-Term Management Guideline]

Challenge Targets	Targets	FY2018 (3/2019)	FY2019 (3/2020)	FY2020 (3/2021)
Business loans to SMEs (outstanding balance)	[FY2027] ¥2tn	¥1,446.7bn	¥1,463.9bn	¥1,608.7bn
No. of SME borrowers	[FY2027] 30,000	26,250	26,903	27,921
Income from investment type products (Bank + HSC)	[FY2022] ¥10.0bn	¥6.1bn	¥6.0bn	¥6.9bn
OHR (gross business profit basis)	[FY2022] Under 60%	63.1%	61.7%	63.9%
Amount of greenhouse gas emissions reduced (compared to FY2013)	[FY2030] 30%	14.4%	18.8%	19.9%

Long-term Management Guideline	Guideline	FY2020
ROE	5% or higher	2.43%

Theme① Strengthening and Expansion of “Face-to-Face Sales” in Order to Realize Customer Profit

Providing financial services most suited to customer needs

A New Team for Utilizing Company Support System

A team for utilizing company support system was established in Nov 2020 to strengthen hands-on support for corporate customers.

Helping customers’ subsidy application by fee-charging services, supporting business expansion of customers through subsidy programs of “facilitation measures for business restructuring of SMEs”

No. of fee-charging support for business restructuring subsidy : 53 cases

Hands-on support for customers’ business growth



Various Online Seminar: Webinar

Seminar contents

Medical/welfare management seminar

Standardization of work utilizing IT
(retail, restaurant)

Productivity improvement utilizing IT
(manufacturing)

Marketing seminar utilizing internet

Business support seminar with/after coronavirus

Digitalization of work, introducing know-how & case studies



Holding seminars in various themes to explain business model innovations adaptable to coronavirus era, official support system such as the Employment Adjustment Subsidy etc.

Backing up customers’ consideration of business strategies

Theme② Expansion of Investment in Developing “Human Resources” and More Opportunities for Their Active Participation

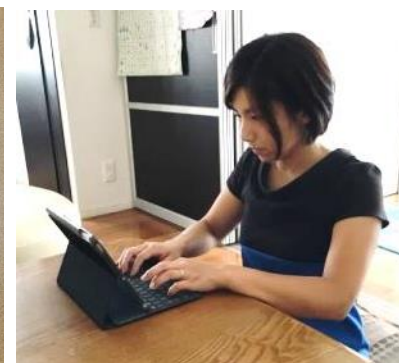
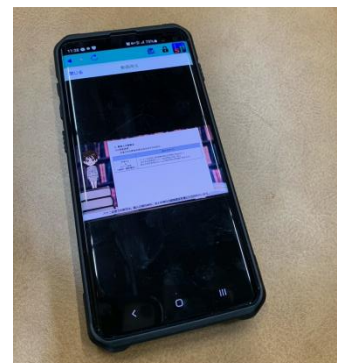
Reinforcement of personnel system focused on each staff's growth and worthwhileness of working

Support for Eagerness of Skill Improvement

Learning contents are provided via smartphone using internal system ('Terrace82') anytime, anywhere.

For staff in child care leave, operational processes updated during their leave period are also provided, helping smooth return to work.

**Creating a better work environment
to support staffs' capabilities and eagerness**



Carrier Counseling



The Personnel Department offers carrier counseling based on a staff's carrier choice, ability, learning progress state, and personal aptitude for a job.

**789 staff received carrier counseling
from Apr 2019 to Mar 2021**

**Staff reassignment by understanding
personal aptitude of staff**

Theme③ Reform of “Sales Promotion Structure and Operational Processes”

Reinforcement of sales promotion structure by increasing efficiency

Cross-Functional ‘DX Project’ in Head Office

‘DX project’ (Dec 2020 ~ Mar 2021) made a roadmap for arranging the promotion team and human resources development. Promoting bold and speedy innovation according to the roadmap to implement the Bank’s DX strategy



New Offices Focused on the Regional Characteristic and Functions

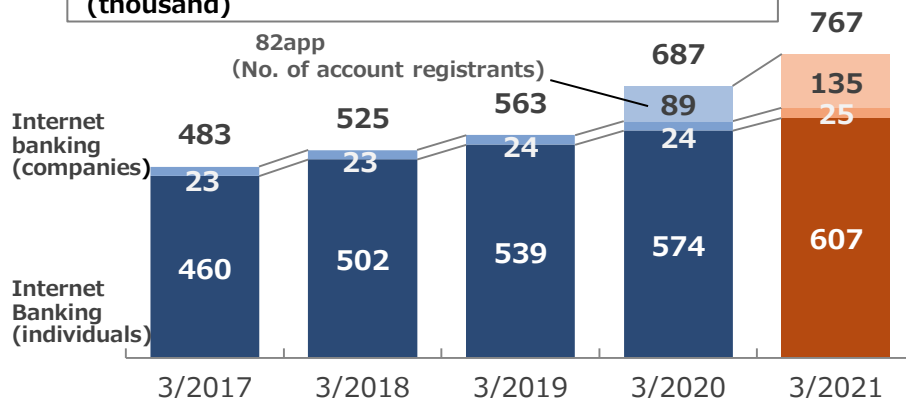
Expansion of new offices most suited to the regional characteristic and store functions, raising customer convenience and the business efficiency

Centralization of non face-to-face operation
One-stop cancel of administrative services
Easy access to the gateway of the prefectural capital

Direct Br.	May 2021 open
Agematsu Br.	May 2021 open
Nagano Ekimae Br.	Jul 2021 open

Expansion of Non Face-to-Face Services

No. of non face-to-face services contracts (thousand)



The number of internet banking contracts with individuals exceeded 600,000 cases.

Against a backdrop of the spread of smartphone and cashless payments, digital channel including 'Wallet+' is expanded further to improve our business efficiency as well as customer convenience.

Coexistence of customer convenience and the business efficiency

Deepening of Environmental Management

Deepening of Environmental Management and Contributing to SDGs

Public Offering Structured Bond with Donation



Launch of a new structured bond: “Hachini-no smile bond” in Apr 2021

More simple and less risky character attracts customers who are starting the asset formation.

A part of the Bank’s profit relating to this bond is donated to SDGs-related organizations, contributing to SDGs.

Efforts to Reduce Greenhouse Gas Emissions



Positioning the global environment problem as the important management theme, the Bank took a lot of initiatives (e.g. the introduction of the environmental accounting in FY2005) that were appreciated as the first attempts in the banking industry. The Bank plans further deepening of the environmental management that is our strength.

Medium-Term Management Targets [release on Apr 2021]

**GHG(CO2)
emissions**

**[FY2030] 60% reduction
compared to FY2013**
[FY2023] Net zero



Nakano Branch “CO2-free store”

Use of CO2-free electric power made by hydroelectric power stations in Nagano Prefecture

- The amount of GHG emissions generated from both our offices and vehicles will reduce by 60% in FY2030 compared to FY2013, by introducing solar-power generation system and environment friendly facilities.
- Utilizing renewable energy in addition to the above-mentioned measures, GHG emissions will become net zero in FY2023.

Medium-Term Management Target [release on Apr 30, 2021]

**FY2020 results
(3/2021)**

Profit attributable to owners of parent	【FY2025】 ¥25.0bn or more	¥22.3bn
Ratio of consolidated profits to parent company's profit	【FY2025】 1.25 times or more	1.208 times
Greenhouse Gas (CO ₂) emissions	【FY2030】 60% reduction compared to FY2013 【FY2023】 Net zero	31.7% reduction compared to FY2013

Establishment of the Hachijuni Asset Management Co., Ltd. [release on Apr 23, 2021]

Company name	Hachijuni Asset Management Co., Ltd.
Head office	Nihonbashi Muromachi 4 Chome Bldg.4F, 4-1-22 Nihonbashi Muromachi, Chuo-ku, Tokyo
Business details	Investment Advisory and Agency Business, Investment Management Business (Discretionary Investment Business, Investment Trust Management Business), Type II Financial Instruments Business
Capital stock	¥200mn
Start of the business	After the completion of the registration to relevant authorities
Investment ratio of the Bank	100%
Objectives	Providing financial products to financial institutions, nurturing human resources by continuous personnel exchanges between the Bank and the company, challenging new business fields by utilizing asset management know-how

Organizational Reform in Head Office, Personnel System Reform [scheduled in Jun 2021]

Through these reforms, recent changes such as work style reform, DX, and global trend toward the decarbonization society will be converted into our growth energy.