

**FINANCIAL DATA
FOR THE NINE MONTHS ENDED
DECEMBER 31, 2022**

The Hachijuni Bank, Ltd.

1. Breakdown of income

<Non-consolidated>

(Units: 1million yen)

		For the nine months ended Dec.31, 2022 (A)	Inc/Dec (A-B)	For the nine months ended Dec.31, 2021 (B)
Gross business profit	A	63,813	(1,277)	65,091
Profit on interest		57,050	1,736	55,313
Profit on fees and commissions		8,399	597	7,802
Trading profit		121	(3)	124
Profit from other business transactions		(1,757)	(3,608)	1,850
Gains (losses) related to bonds	B	(3,121)	(4,023)	901
General & administrative expenses	C	39,581	1,290	38,291
Personnel expenses		20,483	715	19,767
Non personnel expenses		16,190	241	15,949
Actual net business profit	A-C	24,231	(2,568)	26,799
Core net business profit	A-B-C	27,353	1,455	25,897
Core net business profit excluding gains (losses) on cancellation of investment trusts		30,466	4,017	26,448
Transfer to general reserve for possible loan losses	D	521	521	—
Net business profit	A-C-D	23,710	(3,089)	26,799
Net gains (losses) related to equity securities	E	8,676	6,832	1,843
Profit (loss) on money held in trust		(1,570)	(2,414)	843
Disposal of nonperforming loans	F	1,387	1,362	25
Reversal of allowance for loan losses	G=(a+b)	—	(1,154)	1,154
Reversal of general reserve	a	—	(385)	385
Reversal of specific reserve	b	—	(769)	769
Recoveries of written-off claims	H	—	(19)	19
Ordinary profit		28,595	(1,890)	30,486
Extraordinary gains (losses)		(1,261)	(1,343)	82
Total income taxes		8,063	(724)	8,787
Profit		19,271	(2,509)	21,781
Profit(losses) related to securities	B+E	5,554	2,809	2,745
Credit related expenses	D+F-G-H	1,908	3,057	(1,149)

2. Earning projection for the year ending March 31, 2023.

<Non-consolidated>

(Units: 100million yen)

	For the nine months ended Dec.31, 2022 (A)	Projection for the year ending 2023/3/31 (B)	
		A / B	
Actual net business profit	242	82%	295
Ordinary Profit	285	98%	290
Profit	192	96%	200

3. Major accounts

◆ Loans <Non-consolidated>

(Units: 100 million yen)

	For the nine months ended Dec.31, 2022 (A)		For the nine months ended Dec.31, 2021 (B)	First half of FY 2022
		Inc/Dec (A-B)		
Outstanding balance as of the end of the period	61,081	1,340	59,741	59,806
Average balance of the period	60,676	3,237	57,439	60,626

Loans to consumers <Non-consolidated>

(Units: 100 million yen)

	As of Dec.31, 2022 (A)		As of Dec.31, 2021 (B)	As of Sept.30, 2022
		Inc/Dec (A-B)		
Loans to consumers	13,686	469	13,217	13,591
Housing related loans thereof	13,051	495	12,555	12,938

Loans to small and medium-sized businesses, etc. <Non-consolidated>

(Units: 100 million yen, %)

	As of Dec.31, 2022 (A)		As of Dec.31, 2021 (B)	As of Sept.30, 2022
		Inc/Dec (A-B)		
Loans to small and medium-sized businesses, etc.	31,313	1,533	29,779	30,775
Ratio of loans to small and medium-sized businesses, etc.	51.4	1.4	50.0	51.7

◆ Securities <Non-consolidated>

(Units: 100 million yen)

	As of Dec.31, 2022			
	Outstanding balance	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	23,128	2,724	3,657	932
Stocks	4,407	3,469	3,477	7
Bonds	12,446	(591)	39	630
Others	6,274	(153)	140	294

(Units: 100 million yen)

	As of Sept.30, 2022			
	Outstanding balance	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	24,391	2,721	3,569	848
Stocks	4,258	3,308	3,317	8
Bonds	13,765	(320)	86	407
Others	6,367	(266)	165	432

◆ Deposits <Non-consolidated>

(Units: 100 million yen)

	For the nine months ended Dec.31, 2022 (A)		For the nine months ended Dec.31, 2021 (B)	First half of FY 2022
		Inc/Dec (A-B)		
Outstanding balance as of the end of the period	80,989	1,982	79,007	80,901
Average balance of the period	81,151	3,416	77,735	81,047

◆ Personal financial assets deposited <Non-consolidated>

(Units: 100 million yen)

	As of Dec.31, 2022 (A)	Inc/Dec (A-B)	As of Dec.31, 2021 (B)	As of Sept.30, 2022
Total (outstanding balance)	57,658	1,743	55,915	56,542
Yen deposits	55,208	1,755	53,452	54,106
Investment type products	2,450	(12)	2,462	2,435
Foreign currency deposits	114	(35)	149	126
Investment trusts	1,743	(41)	1,785	1,732
Public bonds (Government bonds, and other bonds)	592	64	528	575

4. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

<Non-consolidated>

(Units: 100 million yen, %)

	As of Dec.31, 2022	As of Sept.30, 2022
Total	1,062	1,068
Bankrupt and quasi-bankrupt assets	55	55
Doubtful assets	820	828
Substandard assets	186	184
As a percentage of total credits	1.70	1.75

◆ Capital ratio (Basel III standards)

<Consolidated>

		As of Dec.31, 2022 (A)	Inc/Dec (A-B)	As of Sept.30, 2022 (B)
Total capital ratio	A/D	17.09%	0.33%	16.76%
Tier1 capital ratio	B/D	17.09%	0.33%	16.76%
Common Equity Tier1 capital ratio	C/D	17.09%	0.33%	16.76%

(Units: 100 million yen)

		As of Dec.31, 2022 (A)	Inc/Dec (A-B)	As of Sept.30, 2022 (B)
Total capital	A	7,474	144	7,330
Tier1 capital	B	7,474	144	7,330
Common Equity Tier1 capital	C	7,474	144	7,330
Risk weighted assets	D	43,714	(16)	43,730
Required capital	D×8%	3,497	(1)	3,498

<Non-consolidated>

		As of Dec.31, 2022 (A)	Inc/Dec (A-B)	As of Sept.30, 2022 (B)
Total capital ratio	a/d	15.54%	0.35%	15.19%
Tier1 capital ratio	b/d	15.54%	0.35%	15.19%
Common Equity Tier1 capital ratio	c/d	15.54%	0.35%	15.19%

(Units: 100 million yen)

		As of Dec.31, 2022 (A)	Inc/Dec (A-B)	As of Sept.30, 2022 (B)
Total capital	a	6,704	138	6,565
Tier1 capital	b	6,704	138	6,565
Common Equity Tier1 capital	c	6,704	138	6,565
Risk weighted assets	d	43,140	(69)	43,209
Required capital	d×8%	3,451	(5)	3,456

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.