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Consolidated Financial Results for the Year Ended March 31, 2026 ［Japanese GAAP］

May 15, 2026

Company name: Hachijuni Nagano Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8359
URL: https://bank.82group.jp/
Representative: Masaki Matsushita,President
Inquiries:Takehiko Kimura,Executive Officer and Planning and Coordination Department Manager
Telephone: +81-26-227-1182
Scheduled date of annual general meeting of shareholders: June 26, 2026
Scheduled date to commence dividend payments: June 29, 2026
Scheduled date to file annual securities report: June 16, 2026
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Amounts and percentages listed in this document are rounded down to the nearest unit.)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	305,443	20.1	81,533	27.7	64,572	34.5
March 31, 2025	254,193	19.7	63,838	81.2	47,982	29.4

(Note): Comprehensive income Fiscal year ended March 31, 2026: ¥ 221,096 million [-%]
Fiscal year ended March 31, 2025: ¥ (117,253) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	141.18	141.10	6.1	0.6	26.6
March 31, 2025	101.23	101.16	4.6	0.4	25.1

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,554,489	1,156,165	8.4	2,534.41
March 31, 2025	13,515,316	967,658	7.1	2,087.32

(Reference): Equity
As of March 31, 2026: ¥ 1,151,952 million
As of March 31, 2025: ¥ 963,361 million

(Note) “Capital adequacy ratio” is calculated by dividing (total equity at the end of the year − stock acquisition rights at the end of the year – noncontrolling interests at the end of the year) by total assets at the end of the year. “Capital adequacy ratio” herein is not the capital adequacy ratio specified by regulatory notices pertaining to the capital adequacy ratio.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(440,464)	276,491	(32,608)	2,803,142
March 31, 2025	(639,483)	(7,544)	(33,391)	2,999,723

2. Dividends

	Annual dividends					Total dividends	Payout ratio (Consolidated)	Dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	13.00	-	29.00	42.00	19,587	41.4	1.9
Fiscal year ended March 31, 2026	-	20.00	-	40.00	60.00	27,321	42.4	2.5
Fiscal year ending March 31, 2027 (Forecast)	-	30.00	-	35.00	65.00		40.4	

(Note) Breakdown of final dividend for the fiscal year ending March 31,2026:

Year-end dividend Ordinary dividend: 35.00 yen Commemorative dividend: 5.00 yen

3. Consolidated Financial Result Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	50,500	20.3	34,500	15.9	75.90
Full year	106,000	30.0	73,000	13.0	160.60

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - companies( )

Excluded: 1 companies(The Nagano Bank, Ltd)

(2) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares) :

March 31, 2026	493,767,424 shares
March 31, 2025	493,767,424 shares

2) Number of treasury shares at the end of the period:

March 31, 2026	39,244,326 shares
March 31, 2025	32,238,561 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2026	457,355,889 shares
Fiscal Year ended March 31, 2025	473,974,220 shares

[Reference] Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(1) Non-consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	252,951	26.9	75,800	26.4	66,537	44.6
March 31, 2025	199,313	22.8	59,934	65.3	45,989	69.2

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	145.46	145.38
March 31, 2025	97.01	96.94

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,432,753	1,044,993	7.7	2,298.84
March 31, 2025	12,532,911	872,569	6.9	1,889.98

(Reference): Equity: As of March 31, 2026: ¥ 1,044,879 million
As of March 31, 2025: ¥ 872,418 million

(Note) “Capital adequacy ratio” is calculated by dividing (total equity at the end of the year − stock acquisition rights at the end of the year) by total assets at the end of the year. “Capital adequacy ratio” herein is not the capital adequacy ratio specified by regulatory notices pertaining to the capital adequacy ratio.

2. Non-consolidated Financial Result Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	48,000	22.8	33,000	18.4	72.60
Full year	101,000	33.2	70,000	5.2	154.00

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters
Forecasts are based on information available to the Bank as of the date of publication of this document and on certain assumptions deemed reasonable, and do not represent any guarantee of future performance. Actual results may differ materially from the forecasted figures due to various factors in the future.

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* ANNUAL FINANCIAL DATA FOR FISCAL YEAR 2025

1. Overview of Operating Results

(1) Overview of operating results for the fiscal year under review

The Bank's performance on a consolidated basis for the fiscal year under review is as follows.

Ordinary income increased by 51,249 million yen year on year to 305,443 million yen, mainly due to increases in interest income and other ordinary income. Ordinary expenses increased by 33,554 million yen year on year to 223,909 million yen, primarily due to increases in interest expense and other ordinary expenses.

As a result, ordinary profit increased by 17,695 million yen year on year to 81,533 million yen, and profit attributable to owners of parent increased by 16,590 million yen year on year to 64,572 million yen.

The Bank's non-consolidated operating results, which account for the majority of the consolidated results, are as follows.

Ordinary income increased by 53,638 million yen year on year to 252,951 million yen, mainly due to an increase in interest income on loans and gains on sale of bonds. In addition, ordinary expenses increased by 37,772 million yen year on year to 177,151 million yen, primarily due to increases in deposit interest expenses, losses on sale of bonds and general and administrative expenses.

As a result, ordinary profit increased by 15,865 million yen year on year to 75,800 million yen.

As the Bank conducted a merger effective January 1, 2026, with the Bank as the surviving company and its wholly owned subsidiary, The Nagano Bank, Ltd. (hereinafter, "The Nagano Bank"), as the absorbed company, a gain on extinguishment of tie-in shares of 5,745 million yen was recorded under extraordinary gains. As a result of the above, net income increased by 20,547 million yen year on year to 66,537 million yen.

Regarding performance by reportable segment, segment profit in the banking business increased by 17,763 million yen year on year to 79,448 million yen, while segment profit in the leasing business decreased by 460 million yen year on year to 2,277 million yen.

(2) Overview of financial position for the fiscal year under review

The Bank's consolidated financial position as of the end of the fiscal year under review is as follows.

Total assets increased by 39.1 billion yen from the end of the previous consolidated fiscal year to 13,554.4 billion yen, mainly due to an increase in loans and bills discounted, despite a decrease in deposits due from the Bank of Japan (cash and due from banks). Liabilities decreased by 149.3 billion yen from the end of the previous consolidated fiscal year to 12,398.3 billion yen, despite increases in call money and bills sold, due to a decrease in borrowings from

the Bank of Japan (borrowed money). Net assets increased by 188.5 billion yen from the end of the previous consolidated fiscal year to 1,156.1 billion yen, mainly due to an increase in total accumulated other comprehensive income.

Other main accounts are as follows.

Loans and bills discounted increased by 250.3 billion yen during the period to a balance of 6,711.9 billion yen at the end of the fiscal year.

Securities decreased by 41.4 billion yen during the period to a balance of 3,365.2 billion yen at the end of the fiscal year.

Deposits increased by 2.6 billion yen during the period to a balance of 9,552.0 billion yen at the end of the fiscal year.

On a non-consolidated basis, total assets increased by 899.8 billion yen during the period due mainly to the merger with The Nagano Bank, and the main accounts are as follows.

Loans and bills discounted increased by 762.5 billion yen during the period to a balance of 6,788.6 billion yen at the end of the fiscal year, due to increases in loans to corporate clients and loans to individuals, despite a decrease in loans to the central government.

Securities increased by 161.4 billion yen during the period to a balance of 3,369.0 billion yen at the end of the fiscal year, due to increases in stocks and national government bonds, despite decreases in corporate bonds and local government bonds.

Deposits increased by 874.6 billion yen during the period to a balance of 9,568.5 billion yen at the end of the fiscal year, mainly due to increases in personal deposits and corporate deposits.

(3) Overview of cash flows for the fiscal year under review

Consolidated cash flows for the fiscal year under review are as follows.

Net cash used in operating activities amounted to 440.4 billion yen (net cash used in the previous fiscal year was 639.4 billion yen), as outflows due to a decrease in borrowed money and an increase in loans and bills discounted exceeded inflows from an increase in call money and bills sold.

Net cash provided by investing activities amounted to 276.4 billion yen (net cash used in the previous fiscal year was 7.5 billion yen), mainly because proceeds from redemptions and sales of securities exceeded payments for purchases of securities.

Net cash used in financing activities amounted to 32.6 billion yen (net cash used in the previous fiscal year was 33.3 billion yen) due to dividend payments and the acquisition of treasury stock.

As a result of the above, the balance of cash and cash equivalents at the end of the fiscal year decreased by 196.5 billion yen during the period to 2,803.1 billion yen.

(4) Future outlook

For the fiscal year ending March 31, 2027, the Bank forecasts, on a consolidated basis, ordinary profit to increase by 24.4 billion yen to 106.0 billion yen and profit attributable to owners of parent to increase by 8.4 billion yen to 73.0 billion yen.

On a non-consolidated basis, the Bank forecasts ordinary profit to increase by 25.1 billion yen to 101.0 billion yen and net income to increase by 3.4 billion yen to 70.0 billion yen.

(5) Significant events related to entity's ability to continue as a going concern

Not applicable.

2. Basic Policy on Selection of Accounting Standards

The Group applies Japanese GAAP as the accounting standards. The Bank is currently collecting information and conducting research based on the status of Japanese systems regarding the application of International Financial Reporting Standards (IFRS).

3. Consolidated Financial Statements and Major Notes

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	3,027,055	2,818,818
Call loans and bills bought	11,958	-
Monetary claims bought	105,003	73,397
Trading account assets	38,602	56,281
Money held in trust	78,761	39,540
Securities	3,406,740	3,365,253
Loans and bills discounted	6,461,544	6,711,935
Foreign exchanges	18,482	16,049
Lease receivables and investments in leases	96,629	105,308
Other assets	156,648	231,335
Tangible fixed assets	38,628	38,749
Buildings, net	12,260	12,969
Land	11,913	11,699
Leased assets, net	384	6
Construction in progress	1,155	408
Other tangible fixed assets	12,913	13,666
Intangible fixed assets	4,076	4,803
Software	3,428	4,112
Leased assets	2	5
Other intangible fixed assets	645	685
Retirement benefit asset	64,335	86,402
Deferred tax assets	1,698	1,906
Customers' liabilities for acceptances and guarantees	60,149	58,301
Allowance for loan losses	(55,000)	(53,592)
Total assets	13,515,316	13,554,489
Liabilities		
Deposits	9,549,428	9,552,050
Negotiable certificates of deposit	218,447	57,208
Call money and bills sold	593,483	918,300
Securities sold under repurchase agreements	127,391	169,725
Cash collateral received for securities lent	97,492	84,245
Trading account liabilities	6,945	9,523
Borrowed money	1,581,461	1,097,909
Foreign exchanges	2,431	1,441
Borrowed money from trust account	1,499	1,628
Other liabilities	167,558	241,934
Provision for share awards for directors (and other officers)	90	-
Retirement benefit liability	11,233	9,929
Provision for reimbursement of deposits	351	176
Provision for contingent loss	1,719	1,606
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,058	-
Deferred tax liabilities	125,899	194,326
Acceptances and guarantees	60,149	58,301
Total liabilities	12,547,657	12,398,324

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	57,221
Retained earnings	579,909	621,952
Treasury shares	(25,397)	(35,216)
Total shareholders' equity	663,715	696,201
Valuation difference on available-for-sale securities	229,750	328,384
Deferred gains or losses on hedges	51,676	97,208
Remeasurements of defined benefit plans	18,218	30,158
Total accumulated other comprehensive income	299,645	455,750
Share acquisition rights	150	114
Non-controlling interests	4,147	4,099
Total net assets	967,658	1,156,165
Total liabilities and net assets	13,515,316	13,554,489

(2) Consolidated statements of income and comprehensive income

Consolidated statement of income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	254,193	305,443
Interest income	148,962	170,835
Interest on loans and discounts	72,700	86,838
Interest and dividends on securities	65,671	65,806
Interest on call loans and bills bought	373	136
Interest on deposits with banks	8,386	16,735
Other interest income	1,830	1,318
Trust fees	11	8
Fees and commissions	25,763	28,459
Gain on trading account transactions	270	497
Other ordinary income	42,428	64,462
Other income	36,756	41,178
Reversal of allowance for loan losses	-	202
Recoveries of written off receivables	1	0
Other	36,755	40,975
Ordinary expenses	190,355	223,909
Interest expenses	44,711	54,203
Interest on deposits	9,496	20,270
Interest on negotiable certificates of deposit	241	1,286
Interest on call money and bills sold	2,592	5,029
Interest expenses on securities sold under repurchase agreements	7,731	5,009
Interest expenses on cash collateral received for securities lent	3,171	1,772
Interest on borrowings and rediscounts	4,714	2,193
Other interest expenses	16,764	18,641
Fees and commissions payments	8,015	8,146
Other ordinary expenses	51,540	74,036
General and administrative expenses	72,578	81,145
Other expenses	13,508	6,378
Provision of allowance for loan losses	1,120	-
Other	12,388	6,378
Ordinary profit	63,838	81,533
Extraordinary income	1,692	69
Gain on disposal of non-current assets	1,463	69
Reversal of provision for loss on cancellation of system contracts	228	-
Extraordinary losses	666	1,726
Loss on disposal of non-current assets	145	91
Impairment losses	521	1,634
Profit before income taxes	64,863	79,876
Income taxes - current	16,407	15,475
Income taxes - deferred	356	(323)
Total income taxes	16,764	15,152
Profit	48,099	64,724
Profit attributable to non-controlling interests	117	151
Profit attributable to owners of parent	47,982	64,572

Consolidated statement of comprehensive income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	48,099	64,724
Other comprehensive income	(165,352)	156,371
Valuation difference on available-for-sale securities	(182,335)	98,895
Deferred gains or losses on hedges	24,560	45,531
Remeasurements of defined benefit plans, net of tax	(7,578)	11,945
Comprehensive income	(117,253)	221,096
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(117,170)	220,677
Comprehensive income attributable to non-controlling interests	(83)	418

(3) Consolidated statements of changes in equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	52,243	71,074	546,496	(20,713)	649,099
Changes during period					
Dividends of surplus			(12,954)		(12,954)
Profit attributable to owners of parent			47,982		47,982
Purchase of treasury shares				(20,520)	(20,520)
Disposal of treasury shares		28		80	108
Cancellation of treasury shares		(14,141)	(1,615)	15,756	-
Net changes in items other than shareholders' equity					
Total changes during period	-	(14,113)	33,412	(4,683)	14,615
Balance at end of period	52,243	56,960	579,909	(25,397)	663,715

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	411,889	27,116	25,792	464,797	141	4,236	1,118,275
Changes during period							
Dividends of surplus							(12,954)
Profit attributable to owners of parent							47,982
Purchase of treasury shares							(20,520)
Disposal of treasury shares							108
Cancellation of treasury shares							-
Net changes in items other than shareholders' equity	(182,138)	24,560	(7,573)	(165,152)	8	(89)	(165,232)
Total changes during period	(182,138)	24,560	(7,573)	(165,152)	8	(89)	(150,616)
Balance at end of period	229,750	51,676	18,218	299,645	150	4,147	967,658

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	52,243	56,960	579,909	(25,397)	663,715
Changes during period					
Dividends of surplus			(22,527)		(22,527)
Profit attributable to owners of parent			64,572		64,572
Purchase of treasury shares				(10,003)	(10,003)
Disposal of treasury shares			(2)	185	183
Purchase of shares of consolidated subsidiaries		260			260
Net changes in items other than shareholders' equity					
Total changes during period	-	260	42,043	(9,818)	32,485
Balance at end of period	52,243	57,221	621,952	(35,216)	696,201

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	229,750	51,676	18,218	299,645	150	4,147	967,658
Changes during period							
Dividends of surplus							(22,527)
Profit attributable to owners of parent							64,572
Purchase of treasury shares							(10,003)
Disposal of treasury shares							183
Purchase of shares of consolidated subsidiaries							260
Net changes in items other than shareholders' equity	98,633	45,531	11,940	156,105	(35)	(47)	156,021
Total changes during period	98,633	45,531	11,940	156,105	(35)	(47)	188,507
Balance at end of period	328,384	97,208	30,158	455,750	114	4,099	1,156,165

(4) Consolidated statements of cash flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	64,863	79,876
Depreciation	6,186	6,088
Impairment losses	521	1,634
Increase (decrease) in allowance for loan losses	95	(1,408)
Decrease (increase) in retirement benefit asset	6,052	(22,066)
Increase (decrease) in retirement benefit liability	(909)	(1,303)
Increase (decrease) in provision for reimbursement of deposits	76	(174)
Increase (decrease) in provision for contingent loss	(18)	(113)
Increase (decrease) in provision for directors' stock benefits	(6)	(90)
Increase (decrease) in provision for loss on cancellation of system contracts	(228)	(2,058)
Interest income	(148,962)	(170,835)
Interest expenses	44,711	54,203
Loss (gain) related to securities	(15,450)	(18,658)
Loss (gain) on money held in trust	285	382
Foreign exchange losses (gains)	6	-
Loss (gain) on disposal of non-current assets	(1,318)	21
Net decrease (increase) in trading account assets	6,994	(17,679)
Net increase (decrease) in trading account liabilities	1,072	2,577
Net decrease (increase) in loans and bills discounted	319,673	(250,390)
Net increase (decrease) in deposits	111,468	2,622
Net increase (decrease) in negotiable certificates of deposit	163,253	(161,239)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(523,825)	(483,551)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	10,194	11,655
Net decrease (increase) in call loans	18,068	43,564
Net increase (decrease) in call money	(633,498)	367,151
Net increase (decrease) in cash collateral received for securities lent	(225,709)	(13,246)
Net decrease (increase) in foreign exchanges - assets	8,329	2,433
Net increase (decrease) in foreign exchanges - liabilities	52	(989)
Net decrease (increase) in lease receivables and investments in leases	(7,518)	(8,678)
Net increase (decrease) in borrowed money from trust account	318	128
Interest received	143,530	164,089
Interest paid	(46,666)	(52,781)
Other, net	71,507	44,611
Subtotal	(626,851)	(424,225)
Income taxes paid	(12,631)	(16,238)
Net cash provided by (used in) operating activities	(639,483)	(440,464)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(734,783)	(778,370)
Proceeds from sale of securities	414,634	450,177
Proceeds from redemption of securities	318,013	575,459
Increase in money held in trust	(1,561)	(7,955)
Decrease in money held in trust	2,502	46,794
Purchase of non-current assets	(9,517)	(11,824)
Proceeds from sale of non-current assets	3,167	2,210
Net cash provided by (used in) investing activities	(7,544)	276,491
Cash flows from financing activities		
Purchase of treasury shares	(20,520)	(10,003)
Proceeds from sale of treasury shares	89	127
Dividends paid	(12,954)	(22,527)
Dividends paid to non-controlling interests	(5)	(6)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	-	(198)
Net cash provided by (used in) financing activities	(33,391)	(32,608)
Effect of exchange rate change on cash and cash equivalents	(1)	-
Net increase (decrease) in cash and cash equivalents	(680,420)	(196,581)
Cash and cash equivalents at beginning of period	3,680,144	2,999,723
Cash and cash equivalents at end of period	2,999,723	2,803,142

(5) Notes to consolidated financial statements

(Note on entity's ability to continue as a going concern)

Not applicable.

(Business Combination)

(Absorption-Type Merger of a Consolidated Subsidiary)

The Bank resolved at a meeting of its Board of Directors held on September 26, 2025, to enter into an absorption-type merger agreement in which the Bank would be the surviving company and its wholly owned subsidiary, The Nagano Bank, Ltd. (hereinafter referred to as "Nagano Bank," and together with the Bank, collectively referred to as the "Banks"), would be the disappearing company. Based on the receipt on December 25, 2025 of the approval for the merger of the Banks pursuant to Article 30, Paragraph 1 of the Banking Act, the merger became effective on January 1, 2026, and the trade name of the Bank was changed to Hachijuni Nagano Bank, Ltd.

1. Outline of the Business Combination

(1) Name of the Absorbed Company and Description of Its Business

Name: The Nagano Bank, Ltd.

Description of business: Banking

(2) Purpose of the Business Combination

The purpose of the Merger is to achieve the quick integration of the Banks and transform them into a bank that grows together with the local community by combining their expertise, relationships, and human resources, thereby providing better value to customers, local residents, shareholders, employees, etc.

After the Merger, the Banks will be even more engaged with their customers, walking alongside them to create value for every single company in the region and achieve well-being for each and every customer.

(3) Effective Date of the Business Combination

January 1, 2026

(4) Legal Form of the Business Combination

An absorption-type merger in which the Bank is the surviving company and Nagano Bank is the disappearing company

(5) Name of the Company After the Business Combination

Hachijuni Nagano Bank, Ltd.

2. Overview of the Accounting Treatment Applied

In accordance with the "Accounting Standard for Business Combinations" (Accounting Standards Board of Japan ("ASBJ") Statement No. 21, January 16, 2019) and the "Implementation Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures" (ASBJ Guidance No. 10, September 13, 2024), the merger has been accounted for as a transaction under common control.

(Segment information, etc.)

(Segment information)

1. Description of reportable segments

The Group's reportable segments consist of the banking business centered around the Bank , and the leasing business developed by Hachijuni Lease Co., Ltd., Hachijuni Auto Lease Co., Ltd. and The Nagagin Lease Co., Ltd.

In the banking business, overall strategies and plans related to deposit operations, loan operations, domestic and foreign currency exchange operations, debt guarantees, and credit card operations, etc. are formulated at the Bank's head office, and business activities are conducted by the Bank's head office, branches, and consolidated subsidiaries.

The leasing business is involved in business related to finance leases and operating leases mainly for companies.

2. Calculation method for ordinary income, profit (loss), assets, liabilities and other items by reportable segment

The accounting policies for the reportable business segments are generally consistent with the method used in the preparation of the consolidated financial statements. Profits of reportable segments are based on ordinary profit. Intersegment ordinary income is based on prevailing market prices.

3. Information about ordinary income, profit (loss), assets, liabilities and other items by reportable segment

Fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili-ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	215,114	36,593	251,707	2,485	254,193	—	254,193
Intersegment	513	356	869	46	916	(916)	—
Total	215,627	36,949	252,577	2,532	255,109	(916)	254,193
Segment profit (loss)	61,685	2,323	64,009	(199)	63,809	28	63,838
Segment assets	13,436,811	132,276	13,569,088	28,789	13,597,877	(82,560)	13,515,316
Segment liabilities	12,526,603	86,427	12,613,030	13,710	12,626,740	(79,082)	12,547,657
Other:							
Depreciation	3,980	2,181	6,161	24	6,186	—	6,186
Interest income	148,979	56	149,035	268	149,304	(341)	148,962
Interest expense	44,657	391	45,048	6	45,054	(343)	44,711
Extraordinary gains	1,663	—	1,663	28	1,692	—	1,692
Extraordinary losses	426	0	426	240	666	—	666
Loss on disposal of assets	143	0	143	1	145	—	145
Impairment losses of assets	282	—	282	238	521	—	521
Income taxes	15,929	723	16,652	97	16,750	13	16,764
Increase in property, plant, and equipment and intangible assets	5,125	4,121	9,247	270	9,517	—	9,517

(Notes) 1. Ordinary income is listed in place of net sales reported by general corporations.

2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.

3. Details of reconciliation are as follows.

(1) Reconciliations for segment profit of 28 million yen are eliminations of intersegment transactions.

(2) Reconciliations for segment assets of (82,560) million yen are eliminations of intersegment transactions.

(3) Reconciliations for segment liabilities of (79,082) million yen are eliminations of intersegment transactions.

(4) Reconciliations for interest income of (341) million yen are eliminations of intersegment transactions.

(5) Reconciliations for interest expense of (343) million yen are eliminations of intersegment transactions.

(6) Reconciliations for income taxes of 13 million yen is due to the offsetting of claims and obligations from intersegment transactions.

4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

Fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili-ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	263,251	39,065	302,316	3,126	305,443	—	305,443
Intersegment	758	419	1,177	65	1,243	(1,243)	—
Total	264,010	39,484	303,494	3,191	306,686	(1,243)	305,443
Segment profit (loss)	79,448	2,277	81,726	(196)	81,529	4	81,533
Segment assets	13,476,066	140,667	13,616,733	29,590	13,646,323	(91,833)	13,554,489
Segment liabilities	12,379,113	93,921	12,473,034	14,332	12,487,367	(89,043)	12,398,324
Other:							
Depreciation	3,849	2,194	6,043	44	6,088	—	6,088
Interest income	171,053	62	171,116	334	171,450	(614)	170,835
Interest expense	54,137	655	54,792	21	54,814	(610)	54,203
Extraordinary gains	69	0	69	—	69	—	69
Extraordinary losses	1,745	0	1,746	0	1,746	(20)	1,726
Loss on disposal of assets	89	0	90	—	90	1	91
Impairment losses of assets	1,656	—	1,656	0	1,656	(21)	1,634
Income taxes	14,336	697	15,033	112	15,146	5	15,152
Increase in property, plant, and equipment and intangible assets	6,683	4,391	11,074	749	11,824	—	11,824

(Notes) 1. Ordinary income is listed in place of net sales reported by general corporations.

2. The “Other” section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.

3. Details of reconciliation are as follows.

(1) Reconciliations for segment profit of 4 million yen are eliminations of intersegment transactions.

(2) Reconciliations for segment assets of (91,833) million yen are eliminations of intersegment transactions.

(3) Reconciliations for segment liabilities of (89,043) million yen are eliminations of intersegment transactions.

(4) Reconciliations for interest income of (614) million yen are eliminations of intersegment transactions.

(5) Reconciliations for interest expense of (610) million yen are eliminations of intersegment transactions.

(6) Reconciliations for impairment losses of assets of (21) million yen are eliminations of intersegment transactions.

(7) Reconciliations for income taxes of 5 million yen is due to the offsetting of claims and obligations from intersegment transactions.

4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

(Per share information)

	Fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)
Net assets per share	2,087.32 yen	2,534.41 yen
Basic earnings per share	101.23 yen	141.18 yen
Diluted earnings per share	101.16 yen	141.10 yen

(Notes) 1. The basis for calculating net assets per share is as follows.

		As of March 31, 2025	As of March 31, 2026
Total net assets	Million yen	968,658	1,156,165
Deduction for total net assets	Million yen	4,297	4,213
Of which, stock acquisition rights	Million yen	150	114
Of which, noncontrolling interests	Million yen	4,147	4,099
Net assets related to common stock at fiscal year-end	Million yen	963,361	1,151,952
Number of common stock at fiscal year-end used for calculation of net assets per share	Thousand shares	461,528	454,523

(Note) The number of shares of the Bank's common stock held by the Stock Benefit Trust for Directors of a subsidiary (72 thousand shares in the previous fiscal year) are deducted from the number of shares of common stock, which is the basis for calculating net assets per share.

2. The basis for calculating basic earnings per share and diluted earnings per share is as follows.

		Fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)
Basic earnings per share			
Profit attributable to owners of parent	Million yen	47,982	64,572
Amount not attributable to common stock	Million yen	—	—
Profit attributable to owners of parent related to common stock	Million yen	47,982	64,572
Average number of common stock outstanding during the period	Thousand shares	473,974	457,355
Diluted earnings per share			
Reconciliation on profit attributable to owners of parent	Million yen	—	—
Increase in common stock	Thousand shares	315	251
Of which, stock acquisition rights	Thousand shares	315	251
Overview of dilutive shares that were not included in the calculation of diluted earnings per share because of their anti-dilutive effect		—	—

(Note) In the calculation of the average number of common stock outstanding during the period, which is the basis for calculating basic earnings per share and diluted earnings per share, the number of shares of the Bank's common stock held by the Stock Benefit Trust for Directors of a subsidiary (79 thousand shares in the previous fiscal year and 54 thousand shares in the fiscal year under review) are included in the number of shares of treasury stock deducted in the calculation therein.

(Significant subsequent events)

(Introduction of Restricted Stock Incentive Plan for Group Employee Shareholding Association and Disposal of Treasury Stock)

The Hachijuni Bank, Ltd. (the "Bank") hereby announces that at the meeting of the Board of Directors held on November 28, 2025, it resolved to introduce a "Restricted Stock Incentive Plan for the Group's Employee Shareholding Association" (hereinafter, the "Plan"), and, in accordance with the Plan, to dispose of treasury stock as restricted stock (hereinafter, the "Disposal of Treasury Stock" or the "Disposal"), with the Hachijuni Group Employee Shareholding Association (hereinafter, the "Shareholding Association") as the intended recipient of the allotment. The payment procedures for such disposition were completed on April 1, 2026.

1.Outline of the Plan

Under the Plan, monetary claims (hereinafter, the "Special Incentive Compensation") will be granted to employees of the Bank and its subsidiaries who agree to participate in the Plan (hereinafter, the "Eligible Employees") as special incentive compensation for the purpose of granting restricted stock. The Eligible Employees will contribute the Special Incentive Compensation to the Shareholding Association. The Shareholding Association will then make an in-kind contribution of the Special Incentive Compensation to the Bank in exchange for which it will receive the issuance or disposal of shares of the Bank's common stock as restricted stock.

2.Outline of the Disposition

(1) Date of disposition: April 1, 2026
(2) Type and number of shares to be disposed of: 1,935,800 shares of the Bank's common stock
(3) Disposal price: 1,645.5 yen per share
(4) Total disposal value: 3,185,358,900 yen
(5) Method of disposition (allottee): Through a third-party allotment
(The Hachijuni Group Employee Shareholding Association: 1,935,800 shares)

3.Purpose and Reason for the Disposition

The Bank resolved the Disposal of Treasury Stock in connection with the introduction of the Plan as a measure to enhance benefits and welfare for the Eligible Employees among the members of the Shareholding Association employed by the Bank and its subsidiaries. The Plan aims to create opportunities for the Eligible Employees to acquire the Bank's common stock as restricted stock issued or disposed of by the Bank through the Shareholding Association to help them to build their assets. In addition, the Plan intends to provide them with incentives for achieving sustainable enhancement of the Bank's corporate value and to further promote shared value between the Eligible Employees and the Bank's shareholders.

4.Non-consolidated Financial Statements

(1) Balance sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	2,842,454	2,804,730
Cash	110,608	96,315
Due from banks	2,731,845	2,708,415
Call loans	11,958	-
Monetary claims bought	105,003	73,397
Trading account assets	38,602	56,281
Trading securities	330	419
Trading account financial derivatives	7,312	9,931
Other trading account assets	30,959	45,930
Money held in trust	78,761	39,540
Securities	3,207,667	3,369,091
Government bonds	679,250	809,219
Local government bonds	330,912	268,635
Corporate bonds	706,993	600,499
Stocks	597,988	772,708
Other securities	892,521	918,028
Loans and bills discounted	6,026,084	6,788,673
Bills discounted	9,937	7,416
Loans on bills	49,565	43,599
Loans on deeds	5,148,948	5,818,803
Overdrafts	817,633	918,853
Foreign exchanges	15,823	16,049
Due from foreign banks (our accounts)	13,756	14,653
Foreign bills bought	1,826	1,146
Foreign bills receivable	240	249
Other assets	120,506	196,747
Domestic exchange settlement account, debit	18	18
Prepaid expenses	1,086	1,492
Accrued revenue	13,543	16,134
Financial derivatives	89,686	149,640
Cash collateral paid for financial instruments	8,277	20,476
Other	7,893	8,984
Tangible fixed assets	25,563	28,968
Buildings, net	10,468	12,715
Land	9,385	11,550
Leased assets, net	298	250
Construction in progress	1,086	378
Other tangible fixed assets	4,324	4,073
Intangible fixed assets	3,893	4,554
Software	3,355	3,966
Other intangible fixed assets	538	587
Prepaid pension costs	36,210	42,310
Customers' liabilities for acceptances and guarantees	59,380	58,301
Allowance for loan losses	(38,999)	(45,891)
Total assets	12,532,911	13,432,753

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	8,693,886	9,568,580
Current deposits	381,966	401,489
Ordinary deposits	5,664,001	6,128,616
Savings deposits	57,175	64,177
Time deposits	2,355,432	2,780,948
Installment savings	29,655	31,333
Other deposits	205,654	162,015
Negotiable certificates of deposit	244,447	86,208
Call money	593,483	918,300
Securities sold under repurchase agreements	127,391	169,725
Cash collateral received for securities lent	97,492	84,245
Trading account liabilities	6,945	9,523
Trading account financial derivatives	6,945	9,523
Borrowed money	1,570,595	1,088,034
Borrowings from other banks	1,570,595	1,088,034
Foreign exchanges	2,431	1,441
Foreign bills sold	106	148
Foreign bills payable	2,325	1,293
Borrowed money from trust account	1,499	1,628
Other liabilities	134,263	210,239
Domestic exchange settlement account, credit	15	15
Income taxes payable	6,565	5,361
Accrued expenses	12,186	14,759
Unearned revenue	2,563	3,021
Reserve for interest on installment savings	4	25
Financial derivatives	15,605	27,488
Cash collateral received for financial instruments	10,841	5,857
Lease liabilities	329	275
Asset retirement obligations	111	195
Other	86,042	153,240
Provision for retirement benefits	10,886	10,623
Provision for reimbursement of deposits	321	176
Provision for contingent loss	1,278	1,606
Deferred tax liabilities	116,038	179,124
Acceptances and guarantees	59,380	58,301
Total liabilities	11,660,342	12,387,760

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	530,625	574,633
Legal retained earnings	47,610	47,610
Other retained earnings	483,015	527,023
Reserve for tax purpose reduction entry of non-current assets	1,928	2,113
Reserve for special account for tax purpose reduction entry of non-current assets	584	225
General reserve	399,600	399,600
Retained earnings brought forward	80,902	125,084
Treasury shares	(25,342)	(35,216)
Total shareholders' equity	587,135	621,269
Valuation difference on available-for-sale securities	233,606	326,401
Deferred gains or losses on hedges	51,676	97,208
Total valuation and translation adjustments	285,282	423,609
Share acquisition rights	150	114
Total net assets	872,569	1,044,993
Total liabilities and net assets	12,532,911	13,432,753

(2) Statements of income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	199,313	252,951
Interest income	139,817	164,475
Interest on loans and discounts	66,081	82,588
Interest and dividends on securities	63,583	64,605
Interest on call loans	340	111
Interest on deposits with banks	8,045	15,928
Other interest income	1,767	1,242
Trust fees	11	8
Fees and commissions	19,260	22,124
Fees and commissions on domestic and foreign exchanges	5,431	5,784
Other fees and commissions	13,829	16,339
Gain on trading account transactions	241	470
Net gain on trading securities	72	111
Net gain on trading account financial derivatives	86	124
Net gain on other trading account transactions	82	234
Other ordinary income	5,448	24,734
Gain on foreign exchange transactions	1,715	1,741
Gain on sale of bonds	3,703	22,992
Gain on financial derivatives	29	-
Other income	34,534	41,138
Reversal of allowance for loan losses	-	815
Gain on sale of equity securities	32,612	37,572
Gain on money held in trust	-	29
Other	1,921	2,721
Ordinary expenses	139,378	177,151
Interest expenses	44,081	53,127
Interest on deposits	8,969	19,209
Interest on negotiable certificates of deposit	252	1,400
Interest on call money	2,592	5,029
Interest expenses on securities sold under repurchase agreements	7,731	5,009
Interest expenses on cash collateral received for securities lent	3,171	1,772
Interest on borrowings and rediscounts	4,643	2,104
Interest expenses on interest rate swaps	5,645	9,147
Other interest expenses	11,075	9,452
Fees and commissions payments	8,814	9,431
Fees and commissions on domestic and foreign exchanges	735	686
Other fees and commissions	8,078	8,744

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Other ordinary expenses	15,633	39,383
Loss on sale of bonds	15,633	39,374
Loss on financial derivatives	-	8
General and administrative expenses	57,255	68,777
Other expenses	13,594	6,431
Provision of allowance for loan losses	1,373	-
Write-off of loans	2	227
Loss on sale of equity securities	3,029	2,345
Loss on money held in trust	259	412
Other	8,930	3,446
Ordinary profit	59,934	75,800
Extraordinary income	1,434	5,815
Gain on disposal of non-current assets	1,434	69
Gain on extinguishment of tie-in shares	-	5,745
Extraordinary losses	319	1,571
Loss on disposal of non-current assets	141	85
Impairment losses	178	1,485
Profit before income taxes	61,050	80,044
Income taxes - current	14,714	13,638
Income taxes - deferred	346	(131)
Total income taxes	15,060	13,507
Profit	45,989	66,537

(3) Statements of changes in equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	52,243	29,609	14,113	43,722
Changes during period				
Dividends of surplus				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of reserve for special account for tax purpose reduction entry of non-current assets				
Reversal of reserve for special account for tax purpose reduction entry of non-current assets				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			28	28
Cancellation of treasury shares			(14,141)	(14,141)
Net changes in items other than shareholders' equity				
Total changes during period	-	-	(14,113)	(14,113)
Balance at end of period	52,243	29,609	-	29,609

	Shareholders' equity							
	Retained earnings						Treasury shares	Total shareholders' equity
		Other retained earnings				Total retained earnings		
	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	Reserve for special account for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	47,610	1,619	256	399,600	50,118	499,205	(20,639)	574,531
Changes during period								
Dividends of surplus					(12,954)	(12,954)		(12,954)
Provision of reserve for tax purpose reduction entry of non-current assets		361			(361)	-		-
Reversal of reserve for tax purpose reduction entry of non-current assets		(53)			53	-		-
Provision of reserve for special account for tax purpose reduction entry of non-current assets			581		(581)	-		-
Reversal of reserve for special account for tax purpose reduction entry of non-current assets			(252)		252	-		-
Profit					45,989	45,989		45,989
Purchase of treasury shares							(20,520)	(20,520)
Disposal of treasury shares							61	89
Cancellation of treasury shares					(1,615)	(1,615)	15,756	-
Net changes in items other than shareholders' equity								
Total changes during period	-	308	328	-	30,783	31,420	(4,702)	12,604
Balance at end of period	47,610	1,928	584	399,600	80,902	530,625	(25,342)	587,135

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	409,928	27,116	437,044	141	1,011,717
Changes during period					
Dividends of surplus					(12,954)
Provision of reserve for tax purpose reduction entry of non-current assets					-
Reversal of reserve for tax purpose reduction entry of non-current assets					-
Provision of reserve for special account for tax purpose reduction entry of non-current assets					-
Reversal of reserve for special account for tax purpose reduction entry of non-current assets					-
Profit					45,989
Purchase of treasury shares					(20,520)
Disposal of treasury shares					89
Cancellation of treasury shares					-
Net changes in items other than shareholders' equity	(176,321)	24,560	(151,761)	8	(151,752)
Total changes during period	(176,321)	24,560	(151,761)	8	(139,148)
Balance at end of period	233,606	51,676	285,282	150	872,569

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	52,243	29,609	-	29,609
Changes during period				
Dividends of surplus				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of reserve for special account for tax purpose reduction entry of non-current assets				
Reversal of reserve for special account for tax purpose reduction entry of non-current assets				
Profit				
Purchase of treasury shares				
Disposal of treasury shares				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	52,243	29,609	-	29,609

	Shareholders' equity							
	Retained earnings						Treasury shares	Total shareholders' equity
		Other retained earnings						
	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	Reserve for special account for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	47,610	1,928	584	399,600	80,902	530,625	(25,342)	587,135
Changes during period								
Dividends of surplus					(22,527)	(22,527)		(22,527)
Provision of reserve for tax purpose reduction entry of non-current assets		263			(263)	-		-
Reversal of reserve for tax purpose reduction entry of non-current assets		(78)			78	-		-
Provision of reserve for special account for tax purpose reduction entry of non-current assets			225		(225)	-		-
Reversal of reserve for special account for tax purpose reduction entry of non-current assets			(584)		584	-		-
Profit					66,537	66,537		66,537
Purchase of treasury shares							(10,059)	(10,059)
Disposal of treasury shares					(2)	(2)	185	183
Net changes in items other than shareholders' equity								
Total changes during period	-	184	(358)	-	44,182	44,008	(9,874)	34,134
Balance at end of period	47,610	2,113	225	399,600	125,084	574,633	(35,216)	621,269

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	233,606	51,676	285,282	150	872,569
Changes during period					
Dividends of surplus					(22,527)
Provision of reserve for tax purpose reduction entry of non-current assets					-
Reversal of reserve for tax purpose reduction entry of non-current assets					-
Provision of reserve for special account for tax purpose reduction entry of non-current assets					-
Reversal of reserve for special account for tax purpose reduction entry of non-current assets					-
Profit					66,537
Purchase of treasury shares					(10,059)
Disposal of treasury shares					183
Net changes in items other than shareholders' equity	92,794	45,531	138,326	(35)	138,290
Total changes during period	92,794	45,531	138,326	(35)	172,424
Balance at end of period	326,401	97,208	423,609	114	1,044,993

ANNUAL FINANCIAL DATA FOR FISCAL YEAR 2025

(THE FISCAL YEAR ENDED MARCH 31, 2026)

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The Hachijuni Bank,Ltd. and The Nagano Bank,Ltd. Merged to form Hachijuni Nagano Bank,Ltd (January 1, 2026)

1. Profit and Loss

Consolidated

(Unit: million yen)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Consolidated gross business profit	128,027	14,788	113,239
Profit on interest	116,781	12,459	104,321
Profit on fees and commissions	20,322	2,563	17,759
Trading profit	497	226	270
Profit from other business transactions	(9,573)	(461)	(9,112)
(Gains (losses) on bonds)	(16,382)	(1,255)	(15,126)
General & administrative expenses	81,145	8,566	72,578
Credit related expenses	343	(1,237)	1,580
Written-off of loans	234	226	7
Provision of allowance for specific loan losses	—	(2,377)	2,377
Provision of allowance for general loan losses	—	1,263	(1,263)
Provision for specific overseas receivables	—	(5)	5
Reversal of Allowance for Doubtful Accounts	202	202	—
Recoveries of written-off claims	0	(0)	1
Other	311	(141)	453
Gain or loss on stocks and other securities	35,040	4,463	30,577
Loss (gain) on money held in trust	(382)	(96)	(285)
Other	484	5,948	(5,464)
Ordinary profit	81,533	17,695	63,838
Extraordinary gains (losses)	(1,656)	(2,682)	1,025
Profit before income taxes	79,876	15,013	64,863
Income taxes - current	15,475	(932)	16,407
Income taxes - deferred	(323)	(679)	356
Total income taxes	15,152	(1,611)	16,764
Profit	64,724	16,624	48,099
Profit attributable to non-controlling interests	151	34	117
Profit attributable to owners of the parent	64,572	16,590	47,982

(Related items regarding consolidated companies)

Number of consolidated subsidiaries	15	(1)	16
Number of affiliated companies applicable to the equity method	—	—	—

Non-consolidated

(Unit: million yen)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Gross business profit	110,020	13,703	96,317
(on bonds and cancellation of gains (losses) on bonds)	126,402	18,154	108,247
Gross operating income from domestic operations	96,616	13,102	83,514
(on bonds and cancellation of gains (losses) on bonds)	110,776	16,815	93,961
Profit on interest	97,893	14,264	83,629
Profit on fees and commissions	12,545	2,396	10,149
Trading profit	345	191	154
Profit from other business transactions	(14,168)	(3,749)	(10,418)
(Gains (Losses) related to bonds)	(14,159)	(3,712)	(10,447)
Gross operating income from international operations	13,403	600	12,803
(on bonds and cancellation of gains (losses) on bonds)	15,625	1,339	14,285
Profit on interest	13,604	1,429	12,174
Profit on fees and commissions	155	(152)	308
Trading profit	124	36	87
Profit from other business transactions	(480)	(713)	233
(Gains (Losses) related to bonds)	(2,222)	(739)	(1,482)
General & administrative expenses	71,877	10,403	61,473
Personnel expenses	37,263	2,398	34,865
Non-personnel expenses	30,301	7,352	22,949
Taxes	4,312	653	3,659
Actual net business profit	38,142	3,299	34,843
Core net business profit on bonds	54,524	7,751	46,773
on bonds and cancellation of investment trusts	54,471	6,353	48,118
Transfer to general reserve for possible loan losses	—	502	(502)
Net business profit	38,142	2,796	35,346
gains (losses) on bonds	(16,382)	(4,451)	(11,930)
Non-recurring gains (losses)	37,806	13,150	24,655
Net gains (losses) related to equity securities	35,226	5,644	29,582
Profit (Loss) on money held in trust	(382)	(123)	(259)
Disposal of nonperforming loans	504	(1,767)	2,272
Written-off of loans	227	225	2
Provision of allowance for specific loan losses	—	(1,869)	1,869
Provision for specific overseas receivables	—	(5)	5
Other	277	(117)	394
Reversal of Allowance for Doubtful Accounts	815	815	—
Other non-recurring gains (losses)	2,651	5,046	(2,394)
Ordinary profit	75,800	15,865	59,934
Extraordinary gains (losses)	4,243	3,128	1,115
Gains (losses) on disposal of non-current assets	(15)	(1,309)	1,293
Impairment losses	1,485	1,307	178
Other Extraordinary Gains and Losses	5,745	5,745	—
Profit before income taxes	80,044	18,994	61,050
Income taxes - current	13,638	(1,075)	14,714
Income taxes - deferred	(131)	(477)	346
Total income taxes	13,507	(1,553)	15,060
Profit	66,537	20,547	45,989

(Reference)

Total for the two banks

The figures for fiscal year 2025 represent a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd. for the period from April to December 2025, and the figures of Hachijuni Nagano Bank, Ltd. for the period from January 2026 onward.
The figures for fiscal year 2024 represent a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(Unit: million yen)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Gross business profit	115,084	14,526	100,557
(on bonds and cancellation of gains (losses) on bonds)	131,466	14,783	116,682
Gross operating income from domestic operations	101,682	13,936	87,745
(on bonds and cancellation of gains (losses) on bonds)	115,842	13,454	102,387
Profit on interest	103,041	10,886	92,154
Profit on fees and commissions	12,464	2,398	10,065
Trading profit	345	191	154
Profit from other business transactions	(14,168)	460	(14,628)
(Gains (Losses) related to bonds)	(14,160)	482	(14,642)
Gross operating income from international operations	13,401	589	12,812
(on bonds and cancellation of gains (losses) on bonds)	15,623	1,329	14,294
Profit on interest	13,603	1,428	12,174
Profit on fees and commissions	155	(157)	312
Trading profit	124	36	87
Profit from other business transactions	(481)	(718)	237
(Gains (Losses) related to bonds)	(2,222)	(739)	(1,482)
General & administrative expenses	77,703	7,660	70,042
Personnel expenses	39,758	584	39,174
Non-personnel expenses	33,185	6,530	26,654
Taxes	4,759	545	4,213
Actual net business profit	37,380	6,865	30,515
Core net business profit on bonds	53,762	7,123	46,639
on bonds and cancellation of investment trusts	53,709	5,999	47,710
Transfer to general reserve for possible loan losses	—	502	(502)
Net business profit	37,380	6,362	31,017
gains (losses) on bonds	(16,382)	(257)	(16,124)
Non-recurring gains (losses)	39,234	11,760	27,474
Net gains (losses) related to equity securities	35,501	3,631	31,870
Profit (Loss) on money held in trust	(382)	(96)	(285)
Disposal of nonperforming loans	493	(1,815)	2,308
Provision of allowance for specific loan losses	—	(1,869)	1,869
Provision for specific overseas receivables	—	(5)	5
Other	265	(165)	430
Reversal of Allowance for Doubtful Accounts	1,236	856	379
Other non-recurring gains (losses)	3,372	5,553	(2,181)
Ordinary profit	76,466	18,045	58,421
Extraordinary gains (losses)	4,101	2,862	1,239
Gains (losses) on disposal of non-current assets	(18)	(1,312)	1,293
Impairment losses	1,351	1,277	73
Other Extraordinary Gains and Losses	5,741	5,512	228
Profit before income taxes	80,568	20,908	59,660
Income taxes - current	13,651	(1,079)	14,731
Income taxes - deferred	(126)	(568)	441
Total income taxes	13,524	(1,647)	15,172
Profit	67,044	22,555	44,488

2. Net Business Profit

Non-consolidated

(Unit: million yen)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Core net business profit excluding gains (losses)on bonds	54,524	7,751	46,773
As per employee (in thousands of yen)	16,413	1,667	14,745
Core net business profit	38,142	3,299	34,843
As per employee (in thousands of yen)	11,481	497	10,984
Net business profit	38,142	2,796	35,346
As per employee (in thousands of yen)	11,481	338	11,143

Note : The number of employees is the average number of employees during the period.

3. Interest Rate Spread

Non-consolidated

(1) All branches

(Unit: %)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Average yield on interest earning assets (a)	1.39	0.22	1.17
Average yield on loans and bills discounted	1.31	0.24	1.07
Average yield on securities	2.21	0.03	2.18
Average yield on interest bearing liabilities(b)	0.46	0.09	0.37
Average yield on deposits and negotiable certificates of deposit	0.22	0.12	0.10
Average yield on external liabilities	0.34	0.07	0.27
Total Funding Expense Ratio(c)	0.62	0.10	0.52
Average interest rate spread(a)-(b)-(c)	0.30	0.04	0.26

(2) Domestic business

AYield on interest - earning assets (a)	1.07	0.26	0.81
Loans and bills discounted	1.10	0.29	0.81
Securities	1.65	0.08	1.57
Average yield on interest - bearing liabilities(b)	0.22	0.14	0.08
Average yield on deposits and negotiable certificates of deposit	0.19	0.14	0.05
Average yield on external liabilities	0.20	0.14	0.06
Total Funding Expense Ratio(c)	0.62	0.09	0.53
verage interest rate spread(a)-(b)-(c)	0.21	0.02	0.19

4. Gains or Losses on Investment Securities

Non-consolidated

(Unit: million yen)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Gains (losses) on bonds	(16,382)	(4,451)	(11,930)
Gain on sales	22,992	19,289	3,703
Gain on redemption	—	—	—
Loss on sales	39,374	23,741	15,633
Loss on redemption	—	—	—
Loss on devaluation	—	—	—
Gains (losses) on stocks and other securities	35,226	5,644	29,582
Gain on sales	37,572	4,959	32,612
Loss on sales	2,345	(684)	3,029
Loss on devaluation	—	—	—
Loss (gain) on money held in trust	(382)	(123)	(259)

Note: Gains and losses on sales of government bonds and other bonds include gains and losses on the cancellation of swaps used to hedge against the risk of long-term bonds.

5. ROE

Non-consolidated

(Unit: %)

	FY2025 (a)	(a) - (b)	FY2024 (b)
Core net business profit excluding gains (losses)on bonds basis	5.68	0.72	4.96
Core net business profit basis	3.97	0.28	3.69
Net business profit basis	3.97	0.22	3.75
Net income basis	6.94	2.06	4.88

Note : The average equity balance, which is the denominator, is calculated using a formula of {(net assets at beginning of period - stock acquisition rights) + (net assets at end of period - stock acquisition rights)} / 2.

6. Status of Loans

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(1) Outstanding Balance of Loans (Closing Balance)

Non-consolidated

(Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loans (All Branches)	6,788.6	211.0	259.0	6,577.6	6,529.6
General Corporations	4,445.6	205.2	402.4	4,240.4	4,043.1
Consumers	1,653.3	12.8	12.5	1,640.5	1,640.7
Others (Including Overseas Branches)	689.7	(6.9)	(155.9)	696.6	845.7

(2) Outstanding balance of consumer loans(Closing Balance)

Non-consolidated

(Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loans to consumersloans	1,653.3	12.8	12.5	1,640.5	1,640.7
Housing loans	1,569.9	14.3	14.9	1,555.6	1,554.9
Other consumer loans	83.3	(1.4)	(2.4)	84.8	85.8

(3) Loans to small and medium-sized businesses, etc.(Closing Balance)

Non-consolidated

(Unit: billion yen,%)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,864.1	111.0	160.2	3,753.0	3,703.8
Ratio of loans to small and medium-sized businesses, etc. (%)	57.4	0.0	0.4	57.4	57.0

(4) Classification of loans by type of industry(Closing Balance)

Non-consolidated

(Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Domestic branches (excluding loans in offshore market account)	6,730.4	192.0	238.9	6,538.3	6,491.5
Manufacturing	1,102.9	51.9	149.1	1,050.9	953.7
Agriculture and forestry	25.1	(2.8)	(0.6)	27.9	25.7
Fishery	0.1	0.0	0.0	0.0	0.0
Mining and quarrying of stone and gravel	12.7	5.3	5.2	7.4	7.4
Construction	174.0	8.4	1.9	165.6	172.0
Electric power, gas, heat supply and water supply	138.1	12.5	27.0	125.6	111.1
IT and telecommunication	72.6	(3.2)	2.4	75.8	70.1
Transport and postal activities	235.7	5.8	24.8	229.9	210.8
Wholesale and retail	759.9	47.4	58.3	712.5	701.6
Finance and insurance	439.6	14.9	11.3	424.6	428.2
Real estate and goods rental and leasing	952.8	34.3	80.3	918.4	872.5
Other services	365.1	6.7	6.2	358.4	358.9
Local governments	611.8	(28.4)	(26.5)	640.3	638.4
Others	1,839.3	38.9	(101.0)	1,800.4	1,940.4
(mainly consumer loans)	1,653.6	20.9	21.8	1,632.7	1,631.8

7. Loan Breakdown by Domicile of Borrower, etc.

(1)Balance of loans to specific foreign countries

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Amount of Loans	—	(1.5)	(1.6)	1.5	1.6
Number of target countries	—	(1.0)	(1.0)	1.0	1.0

(2) Balance of loans to Asian countries

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Balance of loans to Asian countries	93.9	18.6	18.1	75.3	75.7
Risk-Monitored Loans	0.6	(0.0)	(0.0)	0.6	0.6

(3) Balance of loans to Latin American countries

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Balance of loans to Latin American countries	12.5	(3.1)	(3.7)	15.7	16.3
Risk-Monitored Loans	—	—	—	—	—

(4) Balance of loans to Russia

Non-consolidated

Not applicable.

8. Deposits and Personal Financial Assets Under Custody

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of Hachijuni Bank, Ltd. and Nagano Bank, Ltd.

(1) Deposits (Closing Balance)

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Deposit (All Branches)	9,568.5	46.5	0.5	9,522.0	9,568.0
Consumers	6,373.9	1.2	(3.8)	6,372.7	6,377.8
General Corporations	2,470.8	2.0	44.6	2,468.7	2,426.1
Others (Including Overseas Branches)	723.7	43.2	(40.2)	680.4	763.9

(2) Personal Financial Assets Under Custody (Closing Balance) (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Personal financial assets	6,904.9	76.6	151.6	6,828.2	6,753.2
Yen Deposits	6,363.3	1.0	(4.6)	6,362.2	6,367.9
Investment products	541.5	75.6	156.2	465.9	385.3
Foreign Currency Deposits	10.6	0.1	0.7	10.4	9.9
Investment trusts	353.4	38.6	87.2	314.7	266.2
Public bonds (government bonds, etc.)	177.5	36.8	68.3	140.6	109.1

9. Loans based on the Financial Revitalization Law

Non-consolidated : The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(1) Loans disclosed under the Financial Reconstruction Act and Risk management loans

Consolidated

(Unit: million yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Bankrupt and quasi-bankrupt assets	13,212	(319)	(1,144)	13,531	14,357
Doubtful assets	100,509	(4,184)	(5,252)	104,694	105,761
Substandard assets under the self-assessment guideline	20,211	343	(177)	19,867	20,388
Accruing loans contractually past due for 3 months or more	1,358	211	(166)	1,147	1,525
Restructured loans	18,852	132	(11)	18,720	18,863
Total	133,933	(4,160)	(6,574)	138,094	140,507
Claims to normal borrowers (excluding claims in need of caution)	6,692,206	207,465	252,152	6,484,741	6,440,054
Total claims	6,826,140	203,304	245,578	6,622,835	6,580,562

Non-consolidated

(Unit: million yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Unrecoverable or valueless claims	11,615	(415)	(1,320)	12,031	12,935
Doubtful claims	100,398	(4,184)	(5,252)	104,583	105,651
Substandard assets under the self-assessment guideline	20,211	343	(177)	19,867	20,388
Accruing loans contractually past due for 3 months or more	1,358	211	(166)	1,147	1,525
Restructured loans	18,852	132	(11)	18,720	18,863
Total	132,225	(4,257)	(6,749)	136,483	138,975
Claims to normal borrowers (excluding claims in need of caution)	6,769,338	213,181	260,822	6,556,157	6,508,516
Total claims	6,901,564	208,923	254,072	6,692,640	6,647,491

(Reference)
Partial direct depreciation: Not implemented.
Bankrupt and quasi-bankrupt assets refer to claims on bankrupt or effectively bankrupt borrowers.
Doubtful assets refer to loans to borrowers in danger of bankruptcy.
Loans requiring special attention refer to loans that are past due for three months or more and loans among loans to borrowers requiring caution wi relaxed lending conditions.
Please note that "loans past due for three months or more" and "loans with relaxed lending conditions" are classified as risk management loans, while "loans requiring special attention" are classified as loans disclosed under the Financial Reconstruction Act. The same applies to the rest of this explanatory document.

(2) Ratio of total credit balance of loans disclosed under the Financial Reconstruction Act and Risk management loans

Consolidated

Ratio to the total claims (Unit: %)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Bankrupt and quasi-bankrupt assets	0.19	(0.01)	(0.02)	0.20	0.21
Doubtful assets	1.47	(0.11)	(0.13)	1.58	1.60
Substandard assets under the self-assessment guideline	0.29	0.00	(0.01)	0.29	0.30
Accruing loans contractually past due for 3 months or more	0.01	0.00	(0.01)	0.01	0.02
Restructured loans	0.27	(0.01)	(0.01)	0.28	0.28
Total	1.96	(0.12)	(0.17)	2.08	2.13

Non-consolidated

Ratio to the total claims (Unit: %)

Unrecoverable or valueless claims	0.16	(0.01)	(0.03)	0.17	0.19
Doubtful claims	1.45	(0.11)	(0.13)	1.56	1.58
Substandard assets under the self-assessment guideline	0.29	0.00	(0.01)	0.29	0.30
Accruing loans contractually past due for 3 months or more	0.01	0.00	(0.01)	0.01	0.02
estructured loans	0.27	0.00	(0.01)	0.27	0.28
Total	1.91	(0.12)	(0.18)	2.03	2.09

(3) Risk management loans by industry and loans disclosed under the Financial Reconstruction Act (excluding normal loans)

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	**Total for the two banks** As of Sep. 30, 2025 (b)	**Total for the two banks** As of Mar. 31, 2025 (c)
Domestic branches (excluding loans in offshore market account)	132.2	(4.2)	(6.7)	136.4	138.9
Manufacturing	41.5	(2.3)	(3.0)	43.9	44.6
Agriculture and forestry	1.5	(0.0)	0.0	1.5	1.5
Fishery	—	—	—	—	—
Mining and quarrying of stone and gravel	0.3	0.0	0.0	0.3	0.3
Construction	8.2	0.2	0.5	7.9	7.6
Electric power, gas, heat supply and water supply	1.0	0.8	0.8	0.1	0.1
IT and telecommunication	0.4	(0.1)	(0.2)	0.6	0.7
Transport and postal activities	3.8	0.5	0.3	3.2	3.5
Wholesale and retail	18.6	(1.4)	(1.8)	20.0	20.5
Finance and insurance	0.0	(0.0)	(0.0)	0.0	0.0
Real estate and goods rental and leasing	7.2	0.8	0.7	6.4	6.5
Other services	37.1	(2.1)	(3.2)	39.2	40.3
Local governments	—	—	—	—	—
Others	12.0	(0.7)	(0.8)	12.8	12.9

10. Coverage of Loans Based on the FRL

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

Non-consolidated

(Unit: million yen, %)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	**Total for the two banks** As of Sep. 30, 2025 (b)	**Total for the two banks** As of Mar. 31, 2025 (c)
Total coverage	107,624	(2,950)	(5,004)	110,574	112,629
Value covered by collateral and guarantees	79,805	(1,522)	(2,630)	81,327	82,435
Allowance for loan losses	27,819	(1,427)	(2,374)	29,247	30,193
Disclosed claims under the "FRL"	132,225	(4,257)	(6,749)	136,483	138,975
Coverage ratio(%)	81.3	0.3	0.3	81.0	81.0

Breakdown of as of Mar. 31, 2026

(Unit: million yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful claims	Substandard assets under the self-assessment guideline	Accruing loans contractually past due for 3 months or more	Restructured loans	Total
Asset Appraisal Value	11,615	100,398	20,211	1,358	18,852	132,225
Value covered by collateral and guarantees	7,469	66,394	5,941	881	5,059	79,805
Allowance for loan losses	4,146	20,753	2,919	196	2,723	27,819
Allowance ratio(%)	100.0	61.0	20.4	41.1	19.7	53.0
Coverage ratio(%)	100.0	86.8	43.8	79.3	41.2	81.3
Compared to the end of Sep. 2025(%)	0.0	0.9	0.1	18.6	(1.5)	0.3
Compared to the end of Mar. 2025(%)	0.0	0.4	2.6	28.6	0.8	0.3

11. Breakdown of Allowance for Loan Losses

Non-consolidated : The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(1) Allowance for loan losses accounts balance

Consolidated (Unit: million yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Allowance for loan losses Total	53,592	(1,549)	(1,408)	55,142	55,000
General allowance	25,592	(107)	1,333	25,699	24,258
Specific allowance	28,000	(1,437)	(2,736)	29,437	30,736
Allowance for specific foreignborrowers/countries	—	(4)	(5)	4	5

Non-consolidated (Unit: million yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	**Total for the two banks** As of Sep. 30, 2025 (b)	**Total for the two banks** As of Mar. 31, 2025 (c)
Allowance for loan losses Total	45,891	(1,390)	(1,396)	47,282	47,288
General allowance	20,991	143	1,528	20,848	19,463
Specific allowance	24,899	(1,529)	(2,918)	26,429	27,818
Allowance for specific foreignborrowers/countries	—	(4)	(5)	4	5

(2) Provision ratio status for unsecured portion of general reserve for possible loan losses

Non-consolidated (Unit: %)

	As of Mar. 31, 2026 (a)
Claims requiring caution	20.4
Other claims requiring caution	7.1

(Reference) Allowance criteria

A. General allowance

Borrower Classification	Allowance criteria
・Normal claims	The amount of possible loan losses over the next one year calculated based on the historical rate of credit losses is reserved.
・Debtors Requiring Caution (include Substandard Debtors)	The expected loss amount for a period corresponding to the average remaining term of the receivables based on the probability of bankruptcy is reserved. (The minimum reserve period for borrowers requiring special attention is three years). Among the borrowers requiring caution, for those in the subcategory of "other borrowers requiring caution" with an unsecured amount of 10 billion yen or more, and for those requiring management with an unsecured amount of 1 billion yen or more, a provision is made for expected losses based on the DCF method in principle.

B. Allowance for specific foreign borrowers/countries

Borrower Classification	Allowance criteria
・Normal claims ・Debtors Requiring Caution (include Substandard Debtors)	In addition to the general reserve for possible loan losses, an expected loss amount is provided, calculated by multiplying the amount of the receivables by the expected loss rate for the period corresponding to the average remaining term of the receivables, based on the probability of bankruptcy.
・Potentially bankrupt claims ・Effectively bankrupt claims ・Bankrupt claims	Reserved the entire amount for Class III amount and Class IV amount.

C. Specific allowance

Borrower Classification	Allowance criteria
・Potentially bankrupt claims	The calculation categories are divided into those with a Class III amount and those with no Class III amount (zero), and an estimated loss amount for the next three years based on the probability of bankruptcy is provided for the Class III amount. For financial institutions, with a Class III amount of 1 billion yen or more, and financial institutions, with a Class III amount of less than 1 billion yen that meet certain requirements, a provision has been made for the expected loss amount based on the cash flow deduction method. * Category III amount = the amount remaining after deducting the expected amount of collateral that can be disposed of and the expected amount to be recovered through guarantees from the amount of receivables
・Effectively bankrupt claims	Reserved is 100% of the amount remaining after deducting the amount of collateral that can be disposed of and the amount expected to be recovered through guarantees from the amount of receivables.
・Bankrupt claims	

(Reference) : Status of self-assessment classified loans, loans disclosed under the Financial Reconstruction Act, and risk management loans

Non-consolidated

(Unit: billion yen, %)

Borrower Classification under Self-Assessment
After depreciation and reserves (Note1)
(Subject: Loans and other credit claims)

Classification Claims Outstandings		Catego-rization	Category Ⅱ	Category Ⅲ	Category Ⅳ
Legal bankruptcy 3.3		1.7	1.5	—	—
Virtual bankruptcy 8.2		6.0	2.2	—	—
Possible bankruptcy 100.2		69.5	17.4	13.2	
Borrowers requiring caution	Substandard borrowers 32.6	4.8	27.8		
	Other borrowers requiring caution 217.2	66.3	150.8		
Normal Borrowers 6,493.0		6,493.0			
Total 6,854.9		6,641.7	199.9	13.2	—

Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans(Note2)
(Subject: Loans and other credit claims)

Classification Claims Outstandings	Covered by collaterals and guarantees	Allowance for loan losses	Coverage ratio (%)
Unrecoverable or valueless 11.6	7.4	4.1	100.0
Doubtful 100.3	66.3	20.7	86.8
Substandard claims 20.2	5.9	(Note3) 2.9	43.8
Loans past due 3months or more 1.3	0.8	0.1	79.3
Restructured Loans 18.8	5.0	2.7	41.2
Sub-total 132.2	79.8	27.8	81.3
Normal claims 6,769.3			
Total 6,901.5			

Note2 : Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans include guaranteed private placement bonds.

Note3 : General allowance for possible loan losses prorated according to the ratio of special attention loans to special attention

Note1 : Guaranteed private placement bonds are not included.

12. Valuation Gains (Losses)

(1) Securities (Closing Balance)

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Securities (All Branches)	3,369.0	(114.9)	(60.1)	3,484.0	3,429.2
Bonds	1,678.3	(221.2)	(253.5)	1,899.5	1,931.9
Government Bonds	809.2	(42.3)	4.2	851.5	804.9
Stocks	772.7	91.0	169.7	681.6	602.9
Foreign Securities	578.5	15.5	19.7	563.0	558.8
Others	339.4	(0.3)	3.9	339.7	335.5

(2) Basis of securities valuation

Non-consolidated

Securities for trading	Market value method (valuation differences are recorded as profits or losses)
Held-to-Maturity Bonds	Amortized cost method
Other securities	Market value method (valuation differences are included in net assets, net of income taxes)
Stocks of subsidiaries and affiliates	Cost method

(3) Securities (Closing Balance)

Consolidated

(Unit: million yen)

	As of Mar. 31, 2026				As of Mar. 31, 2025		
	Net (a)	(a) - (b)	Unrealized gains	Unrealized losses	Net (b)	Unrealized gains	Unrealized losses
Other securities	480,852	141,551	699,495	218,643	339,300	491,909	152,609
Stocks	673,579	199,901	673,651	72	473,677	474,201	523
Bonds	(196,336)	(68,974)	74	196,410	(127,361)	298	127,660
Others	3,608	10,624	25,768	22,160	(7,016)	17,409	24,425

Non-consolidated

(Unit: million yen)

Other securities	474,537	135,159	692,966	218,429	339,377	485,412	146,034
Stocks	667,050	199,856	667,122	72	467,194	467,704	510
Bonds	(196,121)	(75,321)	74	196,196	(120,800)	298	121,098
Others	3,608	10,624	25,768	22,160	(7,016)	17,409	24,425

Note1 : "Other securities" are valued at fair value, and therefore the difference between the amount recorded in the (consolidated) balance sheet and the acquisition cost is recorded in the above table.

Note2 : Based on market value on the balance sheet date.

(Unit: million yen)

	As of Mar. 31, 2026		As of Mar. 31, 2025
	Net (a)	(a) - (b)	Net (b)
Deferred gains or losses on hedges	141,254	59,735	81,519

13. Retirement Benefit Related (Retirement Benefit Costs)

Non-consolidated

(Unit: million yen)

	FY2025	FY2024
Retirement Benefit Costs	(3,217)	(3,661)
Service cost	1,447	1,644
Interest cost	695	421
Expected return on plan assets	(2,167)	(1,433)
Amortization of prior service cost	—	—
Recognized actuarial loss	(3,291)	(4,397)
Other retirement cost	98	103

14. Status of Capital Ratio

(1)Consolidated(International Standard)

		As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Total capital ratio	(1) / (4)	16.72%	△ 0.35%	0.43%	17.07%	16.29%
Tier 1 capital ratio	(2) / (4)	16.72%	△ 0.35%	0.43%	17.07%	16.29%
Common equity Tier 1 capital ratio	(3) / (4)	16.72%	△ 0.35%	0.43%	17.07%	16.29%

(Unit: billion yen)

Total capital	(1)	994.2	74.9	167.3	919.2	826.8
Tier 1 capital	(2)	994.2	74.9	167.3	919.2	826.8
Common equity Tier 1 capital	(3)	994.2	74.9	167.3	919.2	826.8
Risk weighted assets	(4)	5,945.6	562.2	871.8	5,383.4	5,073.8
Total required capital	(4)×8%	475.6	44.9	69.7	430.6	405.9

(2) Non-Consolidated(International Standard)

		As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2025 (b)	As of Mar. 31, 2025 (c)
Total capital ratio	(1) / (4)	15.22%	△ 1.22%	△ 0.43%	16.44%	15.65%
Tier 1 capital ratio	(2) / (4)	15.22%	△ 1.22%	△ 0.43%	16.44%	15.65%
Common equity Tier 1 capital ratio	(3) / (4)	15.22%	△ 1.22%	△ 0.43%	16.44%	15.65%

(Unit: billion yen)

Total capital	(1)	905.6	70.6	164.8	835.0	740.7
Tier 1 capital	(2)	905.6	70.6	164.8	835.0	740.7
Common equity Tier 1 capital	(3)	905.6	70.6	164.8	835.0	740.7
Risk weighted assets	(4)	5,947.6	869.1	1,215.6	5,078.4	4,731.9
Total required capital	(4)×8%	475.8	69.5	97.2	406.2	378.5

Note1 : The following approaches are used to calculate the risk weighted assets:
- Credit risk assets: Foundation internal ratings-based approach
- Operational risk equivalent amount: Standardized measurement approach

Note2 : For the non-consolidated basis, the figures as of the end of March 2025 and the end of September 2025 are those of The Hachijuni Bank,Ltd.

15. Status of Credit Provision to Customers in Our Base Region

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(1) Loans to (Terms-end balance)

Non-consolidated (Unit: billion yen)

		As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Total loans	A	6,788.6	211.0	259.0	6,577.6	6,529.6
branches in Nagano Prefecture	B	3,357.8	(6.9)	(33.3)	3,364.7	3,391.2
Nagano Prefecture branches ratio (%)	B/A	49.4	(1.7)	(2.5)	51.1	51.9

(2) Status of lending operations for small and medium-sized enterprises

A. Loans to small and medium-sized enterprises (Terms-end balance) ＜Nagano Prefecture branches＞

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loan balance for small and medium-sized enterprises (end balance)	2,553.6	20.5	0.4	2,533.1	2,553.1
Total loan balance	3,357.8	(6.9)	(33.3)	3,364.7	3,391.2
Small and Medium Enterprises Loan Ratio (%)	76.0	0.8	0.8	75.2	75.2

B. Loan balance guaranteed by the Guarantee Association (Terms-end balance) ＜for branches in Nagano Prefecture＞

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loan balance guaranteed by guarantee association	299.6	11.7	1.7	287.9	297.9

(3) Loans breakdown by industry (Terms-end balance) ＜Nagano Prefecture branches＞

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Loans for branches in Nagano Prefecture	3,357.8	(6.9)	(33.3)	3,364.7	3,391.2
Manufacturing	444.7	(1.4)	(12.3)	446.2	457.1
Agriculture and forestry	24.4	(2.7)	(0.6)	27.2	25.0
Fishery	0.1	0.0	0.0	0.0	0.0
Mining and quarrying of stone and gravel	1.6	0.2	0.2	1.3	1.3
Construction	102.7	5.6	(5.1)	97.1	107.8
Electric power, gas, heat supply and water supply	12.8	(0.1)	0.5	12.9	12.2
IT and telecommunication	14.2	(1.2)	(2.1)	15.4	16.3
Transport and postal activities	44.4	0.3	(0.5)	44.1	45.0
Wholesale and retail	251.9	0.7	(5.6)	251.1	257.6
Finance and insurance	8.5	0.9	(1.2)	7.6	9.7
Real estate and goods rental and leasing	320.1	(0.1)	12.3	320.2	307.8
Other services	270.1	4.4	1.0	265.6	269.0
Local governments	574.1	(25.1)	(27.2)	599.3	601.4
Others	1,287.5	11.4	7.3	1,276.0	1,280.2
(mainly consumer loans)	1,279.6	11.5	7.0	1,268.0	1,272.5

Note：For individuals, this includes consumption funds of sole proprietors.

(4) Status of personal loan business

Consumer loan balance (Terms-end balance) ＜for branches in Nagano Prefecture＞

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Consumer loan balance	1,282.3	4.1	(1.0)	1,278.1	1,283.3
Housing loan balance	1,201.2	5.4	1.2	1,195.8	1,200.0
Other loan balance	81.0	(1.3)	(2.2)	82.3	83.3
Nagano Prefecture branches ratio (%)	77.5	(0.4)	(0.7)	77.9	78.2

16. Status of Assets Deposited by Customers in Our Base Region

The figures as of March 31, 2025 and September 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

(1) Deposit balance (end of period)

Non-consolidated (Unit: billion yen)

		As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Total Deposits	A	9,568.5	46.5	0.5	9,522.0	9,568.0
Branche in Nagano Prefecture	B	8,999.3	167.8	49.8	8,831.4	8,949.5
Nagano Prefecture branches ratio (%)	B/A	94.0	1.3	0.5	92.7	93.5

(2) Balance of personal financial assets (end of fiscal year)

Breakdown for branches in Nagano Prefecture

Non-consolidated (Unit: billion yen)

	As of Mar. 31, 2026 (a)	(a) - (b)	(a) - (c)	Total for the two banks As of Sep. 30, 2025 (b)	Total for the two banks As of Mar. 31, 2025 (c)
Personal financial assets	6,601.3	73.8	150.8	6,527.4	6,450.5
Yen Deposits	6,085.5	1.9	1.8	6,083.6	6,083.7
Investment products	515.7	71.9	148.9	443.8	366.8
Foreign Currency Deposits	9.9	0.0	0.6	9.8	9.3
Investment trusts	337.2	36.8	83.3	300.3	253.8
Public bonds (government bonds, etc.)	168.5	34.9	64.9	133.5	103.6

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