

Tokyo Stock Exchange, Prime Market: 8359

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# **FY2025 Financial Results and Bank Information Meeting**

**May 28, 2026**


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**Hachijuni Nagano Bank**


Name	Hachijuni Nagano Bank, Ltd.
Head office	Nagano City, Nagano Prefecture
Established	January 1, 2026
Branch network	Domestic: 156 branches (136 in prefecture, 20 outside) Overseas: 1 branch (Singapore) 2 representative offices (Shanghai, Bangkok)
Employees	3,919 (+618 from Mar. 31, 2025)
Share capital	¥52.2bn
Issued shares	493,767,000 (39,244,000 treasury shares)
Total assets	¥13,432.7bn (+¥899.8bn from Mar. 31, 2025)
Net assets	¥1,044.9bn (+¥172.4bn from Mar. 31, 2025)
Deposits	¥9,568.5bn (+¥874.6bn from Mar. 31, 2025)
Loans	¥6,788.6bn (+¥762.5bn from Mar. 31, 2025)
Capital adequacy ratio (Basel III basis)	Consolidated: 16.72% (+0.43% from Mar. 31, 2025) Non-consolidated: 15.22% (-0.43% from Mar. 31, 2025)
Ratings	S&P Global Ratings: A- R&I: A+ JCR: AA

As of Mar. 31, 2026




**HACHIJUNI BANK** As of Dec. 31, 2025

Established	August 1, 1931
Head office	Nagano City, Nagano Prefecture
Deposits	¥8,734.2bn
Loans	¥6,290.5bn
Employees	3,357
Branch network	156 branches (153 domestic)





**NAGANO BANK** As of Dec. 31, 2025

Established	November 15, 1950
Head office	Matsumoto City, Nagano Prefecture
Deposits	¥790.5bn
Loans	¥441.2bn
Employees	576
Branch network	52 branches (52 domestic)



**Hachijuni Nagano Bank**

Our new logo features a rounded triangle, evoking stability and familiarity, and represents the lush natural environment of Nagano Prefecture and the bank's commitment to serving the local community with integrity. The overlapping triangles symbolize the layered mountain landscape of Nagano Prefecture and incorporate the initials of both banks, "H" and "N," representing the merger of the two banks to create a new entity.

<b>Summary of FY2025 Financial Results</b>	<b>5</b>
<b>Hachijuni Group Medium-Term Management Plan</b>	<b>28</b>
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- Hachijuni Nagano Bank was established on January 1, 2026 through the merger of The Hachijuni Bank and The Nagano Bank.
- The Nagano Bank’s final fiscal year was the shortened period from April 1 to December 31, 2025.

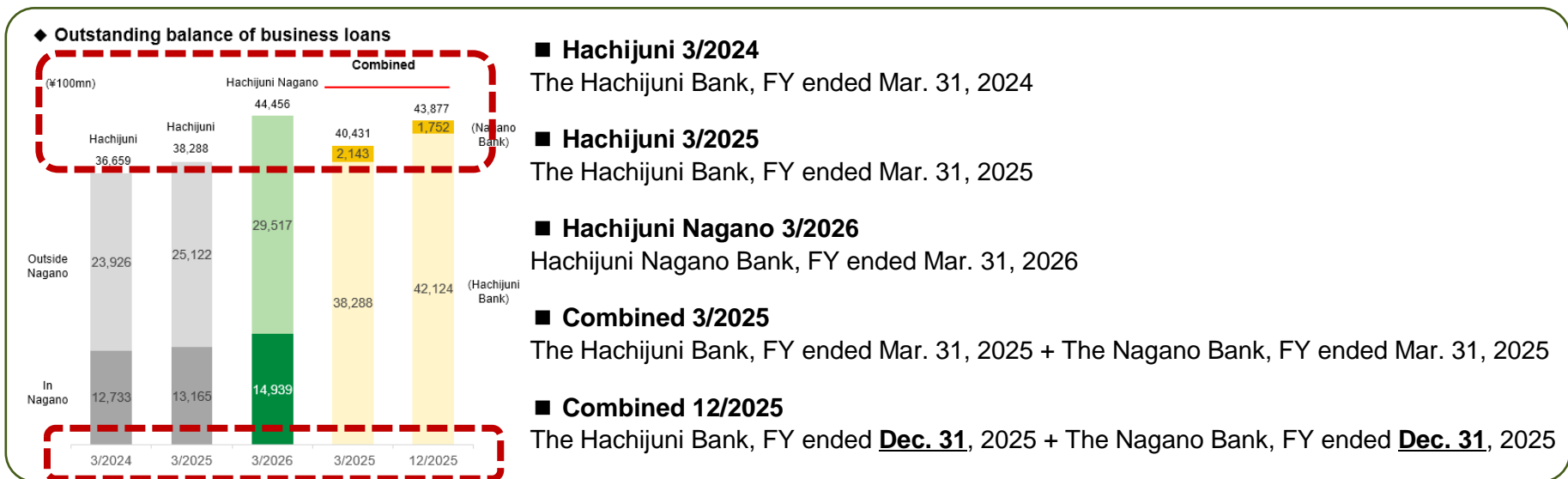
## 1. Tables

◆ Profit on interest (¥100mn) (Combined)

	Hachijuni Nagano		Combined	
	3/2025	3/2026	3/2025 Hachijuni + Nagano	3/2026 Hachijuni Nagano + Nagano*
Domestic sector	836	978	921	1,030
Interest income	930	1,230	1,021	1,293
Interest on loans	472	657	540	704
Interest and dividends on securities	306	388	384	394
Funding costs	94	253	100	264
Interest on deposits (expenses)	47	166	53	176

- **Hachijuni 3/2025**  
The Hachijuni Bank, FY ended Mar. 31, 2025
- **Hachijuni Nagano 3/2026**  
Hachijuni Nagano Bank, FY ended Mar. 31, 2026
- **3/2025 Hachijuni + Nagano**  
The Hachijuni Bank, FY ended Mar. 31, 2025 + The Nagano Bank, FY ended Mar. 31, 2025
- **3/2026 Hachijuni Nagano + Nagano**  
Hachijuni Nagano Bank, FY ended Mar. 31, 2026 + The Nagano Bank, FY ended **Dec. 31**, 2025

## 2. Graphs



# Summary of FY2025 Financial Results

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● **Ordinary profit**

Ordinary profit increased by ¥17.6bn year on year, due mainly to increases in profit on interest and gain or loss on stocks and other securities at Hachijuni Nagano Bank on a non-consolidated basis.

● **Profit attributable to owners of parent**

Profit attributable to owners of parent increased by ¥16.5bn year on year, reflecting the increase in ordinary profit.

◆ Consolidated	(100 million yen)	March 2025	March 2026	YoY
Consolidated gross business profit		1,132	1,280	147
Profit on interest		1,043	1,167	124
Profit on fees & commissions		177	203	25
Trading profit		2	4	2
Profit from other business transactions		(91)	(95)	(4)
General & administrative expenses		725	811	85
Credit related expenses		15	3	(12)
Gains/losses related to stocks		305	350	44
Gains/losses on money held in trust		(2)	(3)	(0)
Ordinary profit		638	815	176
Extraordinary gains/losses		10	(16)	(26)
Profit attributable to owners of parent		479	645	165

**Record profit**

<FY2025 financial results>

**Ordinary profit**

Previous record  
63.8 billion yen (Fiscal Year 2024)

**Profit**

Previous record  
47.9 billion yen (Fiscal Year 2024)

◆ Hachijuni Nagano Bank standalone (100 million yen)	* March 2025	March 2026	YoY	
<b>Gross business profit (A)</b>	<b>963</b>	<b>1,100</b>	<b>137</b>	
Profit on interest	958	1,114	156	
Profit on fees & commissions	104	127	22	
Profit from other business transactions	(101)	(146)	(44)	
Gains/losses related to bonds (B)	(119)	(163)	(44)	
General & administrative expenses (C)	614	718	104	
<b>Actual net business profit (A-C)</b>	<b>348</b>	<b>381</b>	<b>32</b>	
<b>Core net business profit (A-B-C)</b>	<b>467</b>	<b>545</b>	<b>77</b>	
Excl. gains/losses on cancellation of investment trusts	481	544	63	
Transfer of general allowance for credit losses (D)	(5)	—	5	
<b>Net business profit (A-C-D)</b>	<b>353</b>	<b>381</b>	<b>27</b>	
Special profit/losses	Gains/losses related to stocks (E)	295	352	56
	Gains/losses on money held in trust (F)	(2)	(3)	(1)
	Disposal of NPLs	22	5	(17)
	Gains on reversal of allowance for credit losses	—	8	8
<b>Ordinary profit</b>	<b>599</b>	<b>758</b>	<b>158</b>	
Extraordinary gains/losses	11	42	31	
Gains/losses on disposal of non-current assets	12	(0)	(139)	
Impairment losses	1	14	13	
Gain on extinguishment of tie-in shares	—	57	57	
<b>Profit</b>	<b>459</b>	<b>665</b>	<b>205</b>	
Profit/losses related to securities (B+E+F)	173	184	10	
Credit related expenses	17	(3)	(20)	

\* 'Hachijuni Bank' standalone

### ● Profit on interest

Profit on interest increased by ¥15.6bn year on year, due to increases in interest on loans and discounts and interest and dividends on securities in the domestic business division.

\* The accounting treatment for investment partnerships has been changed since Fiscal Year 2025.

As a result, profit on interest decreased by approximately 5.6 billion yen, but since one-time expenses decreased by the same amount, ordinary profit remains unaffected.

### ● Core net business profit

Although general & administrative expenses increased, the increases in profit on interest and profit on fees and commissions resulted in a +7.7 billion yen change from the previous period.

#### Ordinary profit and Profit

### All-time highest Profit

#### ● Ordinary profit

Due primarily to the increase in core net business profit on bonds and gain on sale of equity securities, it increased by 15.8 billion yen compared to the previous period.

Record high profit  
59.9 billion yen (Fiscal Year 2024)

#### ● Profit

It increased by 20.5 billion yen compared to the previous period, reaching 66.5 billion yen.

Record high profit  
45.9 billion yen (Fiscal Year 2024)

## ◆ Nagano Bank

Standalone (100 million yen)	March 2024	*December 2025	
<b>Gross business profit (A)</b>	<b>42</b>	<b>50</b>	
Profit on interest	85	51	
Profit on fees & commissions	(0)	(0)	
Profit from other business transactions	(42)	(0)	
Gains/losses related to bonds (B)	(41)	(0)	
General & administrative expenses (C)	85	58	
<b>Actual net business profit (A-C)</b>	<b>(43)</b>	<b>(7)</b>	
<b>Core net business profit (A-B-C)</b>	<b>(1)</b>	<b>(7)</b>	
Excl. gains/losses on cancellation of investment trusts	(4)	(7)	
Transfer to general allowance for credit losses (D)	—	—	
<b>Net business profit (A-C-D)</b>	<b>(43)</b>	<b>(7)</b>	
Special profit/losses	Gains/losses related to stocks (E)	22	2
	Gains/losses on money held in trust (F)	(0)	—
	Disposal of NPLs	0	(0)
	Gains on reversal of allowance for credit losses	3	4
<b>Ordinary profit</b>	<b>(15)</b>	<b>6</b>	
Extraordinary gains/losses	1	(1)	
<b>Profit</b>	<b>(15)</b>	<b>5</b>	
Profit/losses related to securities (B+E+F)	(19)	2	
Credit related expenses	(3)	(4)	

\* Irregular fiscal year : Fiscal year ended December 2025

\* Merged with The Hachijuni Bank, with The Hachijuni Bank as the surviving company, effective January 1, 2026.

- In the domestic sector, profit on interest grew ¥14.2bn year-on-year due mainly to increases in interest on loans and interest and dividends on securities, reflecting improvements in yields.
- In the international sector, profit on interest grew ¥1.5bn year-on-year due to factors such as an expansion of the loan-deposit gross margin.

## ◆ Profit on interest (100 million yen)

	Hachijuni		Hachijuni Nagano		<2-bank combined>	
	March 2025	March 2026	March 2025	March 2026	March 2025	March 2026
			Hachijuni + Nagano	HachijuniNagano + Nagano※		
<b>Domestic sector</b>	<b>836</b>	<b>978</b>	<b>921</b>	<b>1,030</b>		
Interest income	930	1,230	1,021	1,293		
Interest on loans	472	657	540	704		
Interest and dividends on securities	365	386	384	394		
Funding costs (-)	94	253	100	264		
Interest on deposits (-)	47	165	53	176		
<b>International sector</b>	<b>121</b>	<b>136</b>	<b>121</b>	<b>136</b>		
Interest income	472	432	472	432		
Interest on loans	188	168	188	168		
Interest and dividends on securities	270	259	270	259		
Funding costs (-)	350	296	350	296		
Interest on deposits (-)	41	26	41	26		

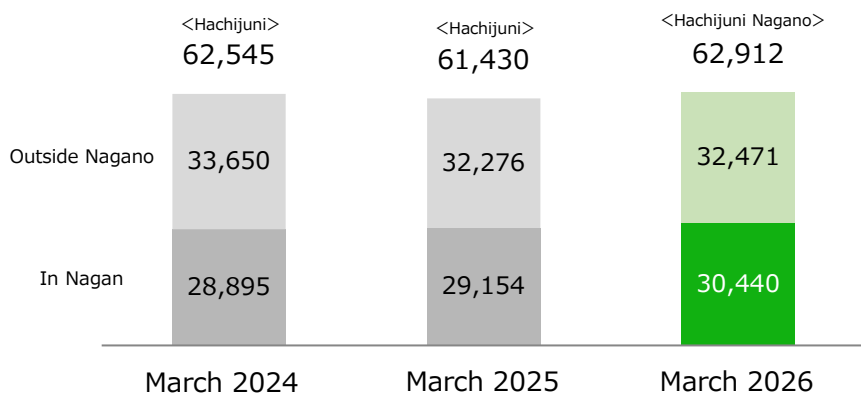
## ◆ Yield/Spread (%)

	Hachijuni		YoY
	March 2025	March 2026	
<b>Domestic sector</b>			
Yield	0.81	1.07	0.26
Yield on loans	0.81	1.10	0.29
Yield on securities	1.57	1.65	0.08
Funding yield	0.08	0.22	0.14
Yield on deposits	0.05	0.18	0.13
<b>Loan gross margin (A-B)</b>	<b>0.76</b>	<b>0.92</b>	<b>0.16</b>
<b>International sector</b>			
Yield	4.81	4.46	(0.35)
Yield on loans	5.28	4.64	(0.64)
Yield on securities	4.58	4.44	(0.14)
Funding yield	3.62	3.11	(0.51)
Yield on deposits	3.61	2.70	(0.91)
<b>Loan gross margin (C-D)</b>	<b>1.67</b>	<b>1.94</b>	<b>0.27</b>

\* Non-standard fiscal period December 2025

- Although loans to the central government decreased, the average balance of loans increased overall due to increases in corporate and consumer loans. The average balance of deposits continued increasing steadily.

### ◆ Average Balance of loans (Unit: 100 million yen)

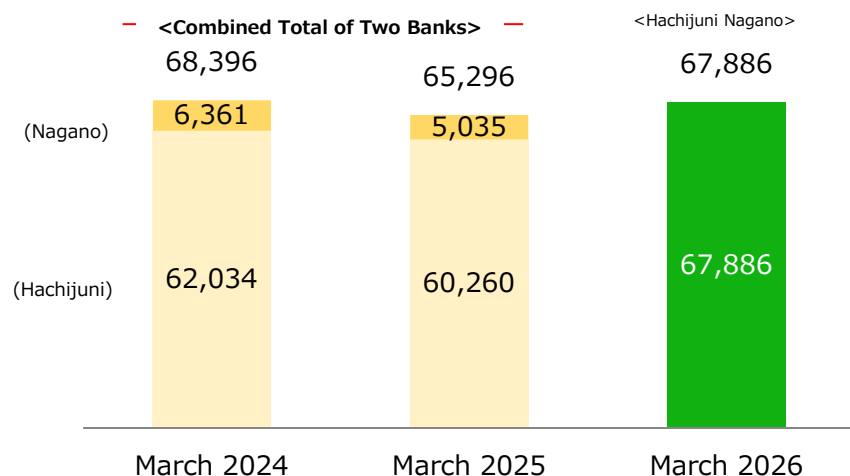


(Reference)

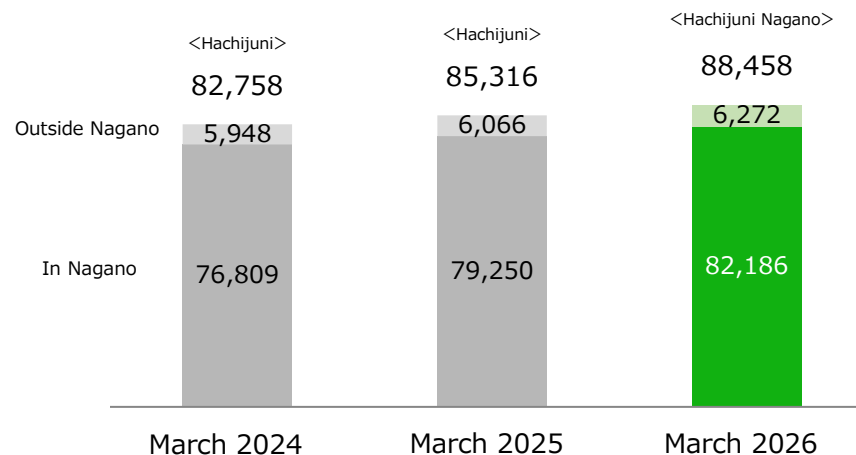
Average Balance of loans to Central government

	March 2024	March 2025	March 2026
Average Balance of loans to Central government	513.3 billion yen	283.5 billion yen	23.1 billion yen

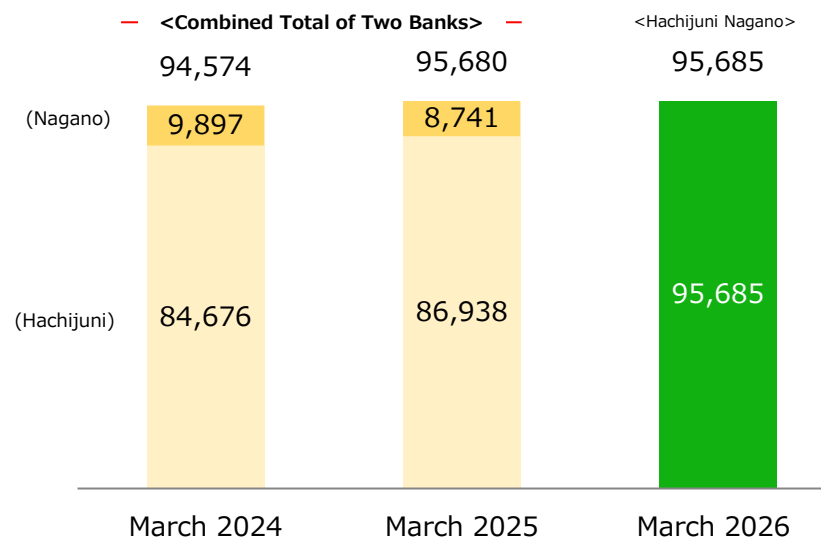
### ◆ Ending Balance of loans (Unit: 100 million yen)



### ◆ Average Balance of deposits (Unit: 100 million yen)

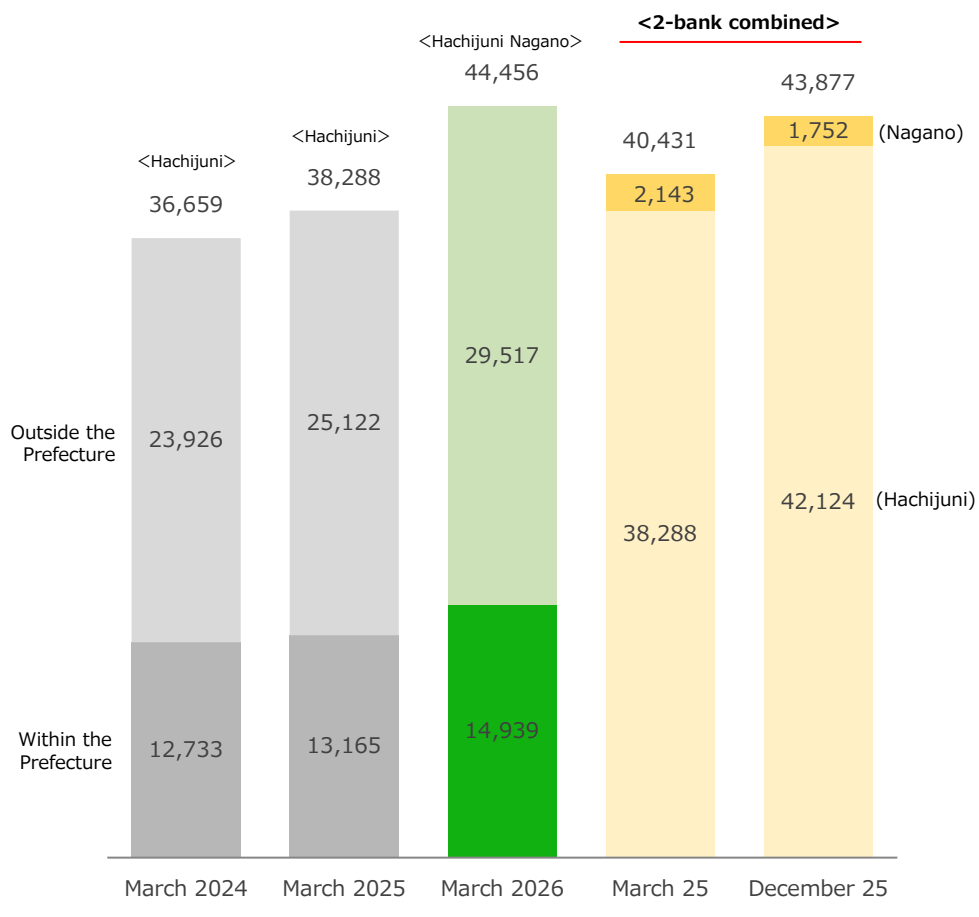


### ◆ Ending Balance of deposits (Unit: 100 million yen)



- Due to the merger with the Nagano Bank, both business loan balances and the number of borrowers increased.
- The balance of both business loans and SME loans grew due to steady demand for capital investment and working capital.

### ◆ Ending balance of business loans(Unit: 100 million yen)



### ◆ Number of borrowers(Unit: clients)

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>All branches</b>	<b>28,420</b>	<b>28,604</b>	<b>31,980</b>
Outside Nagano	3,767	3,807	3,906
In Nagano	24,653	24,797	28,074

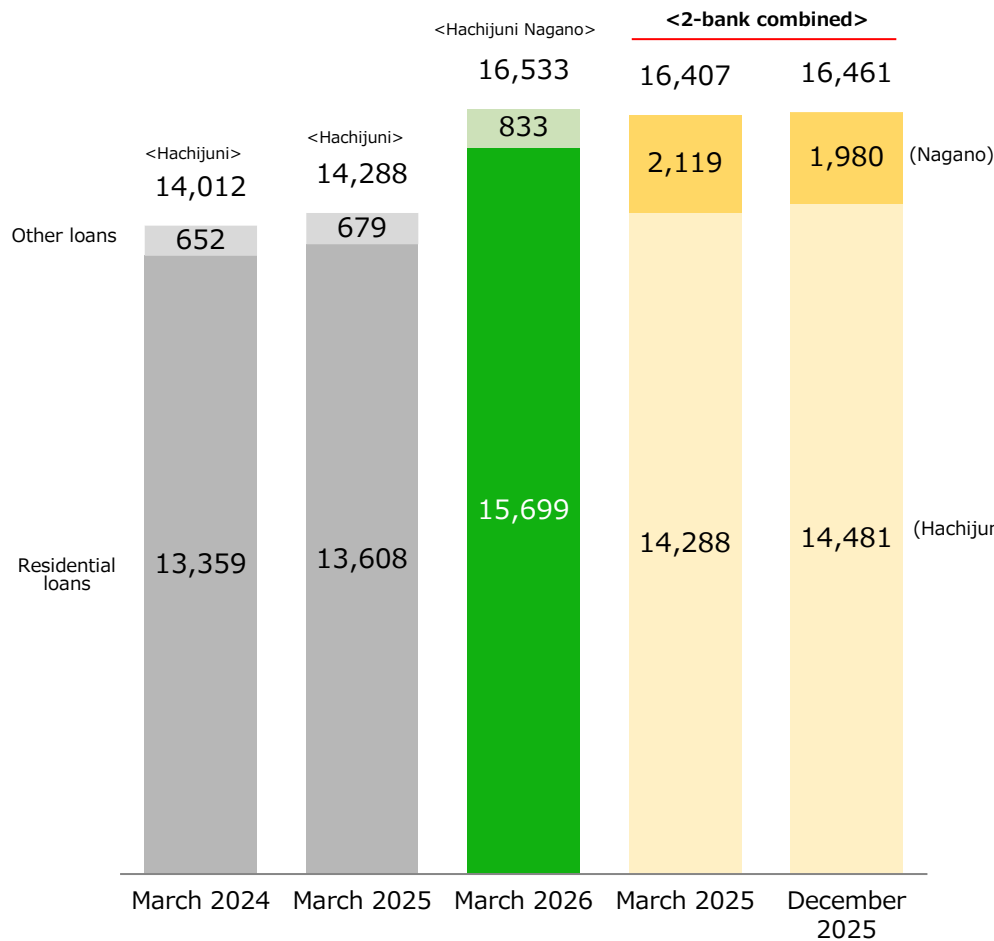
### ◆ Ending balance of business loans for SMEs \*(Unit: 100 million yen)

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>Balance</b>	17,203	18,302	21,422
<b>Ratio of SME loans to total business loans</b>	46.9%	47.8%	48.1%

\*Small and medium enterprises (excluding local governments and public corporations) and sole proprietorships

- The balance of personal loans reached a record.
- Product updates aimed at enhancing competitiveness were effective, and new housing loan originations turned upward.

◆ **Ending balance of personal loans (Unit: 100 million yen)**



◆ **New home loan amounts (Unit: 100 million yen)**

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
New loan amounts	1,177	1,137	1,148
Variable (% of total)	1,147 (97.4%)	1,119 (98.4%)	1,117 (97.2%)
10-year fixed (% of total)	21 (1.7%)	9 (0.7%)	19 (1.6%)

◆ **Ending balance of home loans by interest rate (Closing Balance) (Unit: 100 million yen)**

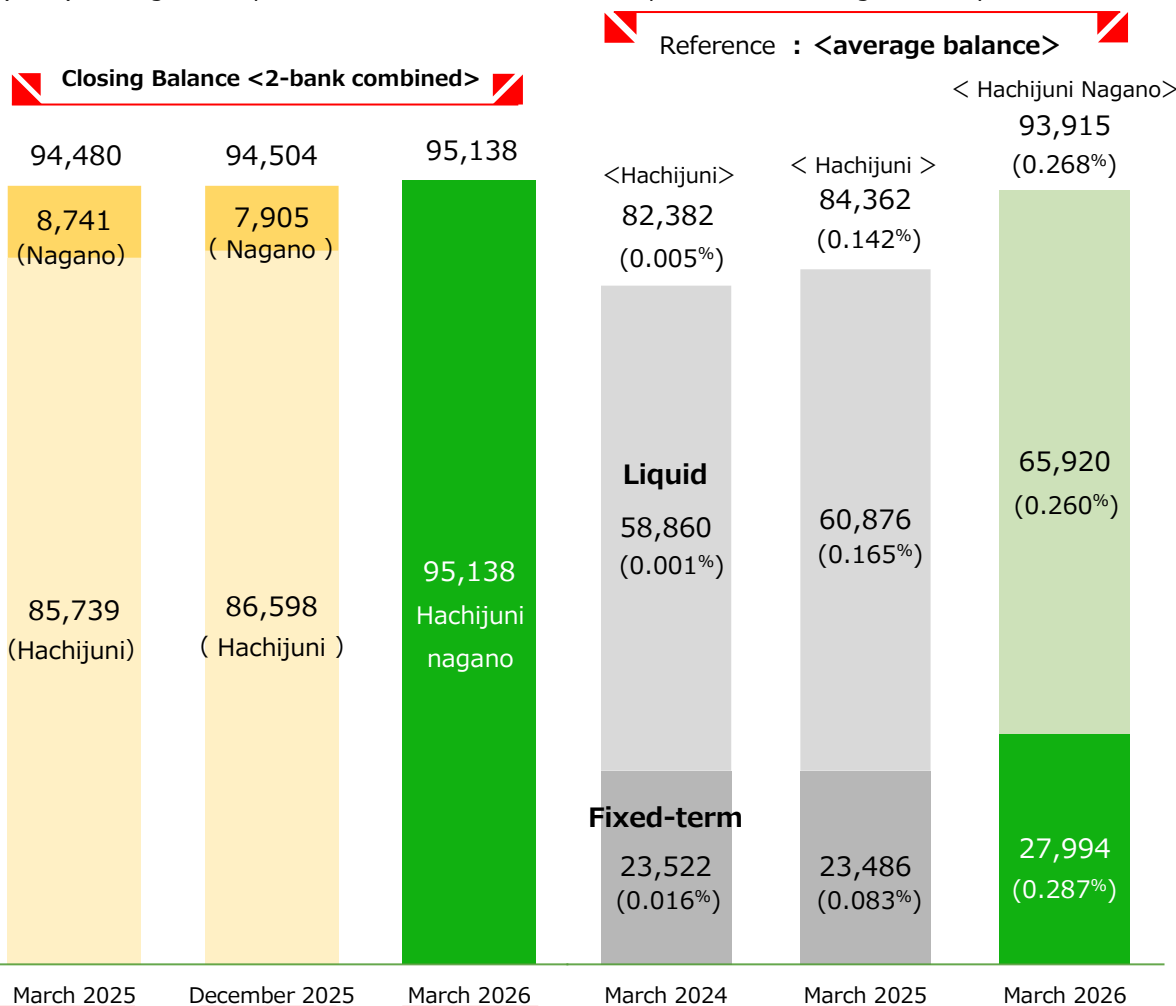
	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
Ending balance	12,866	13,142	15,221
Variable (% of total)	7,479 (58.1%)	8,450 (64.2%)	10,347 (67.9%)
10-year fixed (% of total)	4,658 (36.2%)	4,030 (30.6%)	4,209 (27.6%)

\* Excluding NCDs and non-resident deposits

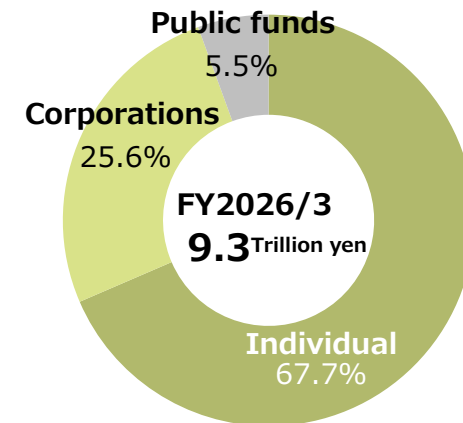
- Yen-denominated deposits are increasing steadily.
- Average interest rates are increasingly gradually due to the influence of the increased policy rate.

## ◆ Monthly Closing balance of yen-denominated deposits (Unit: 100 million yen)

(Note) The figures in parentheses below the balance represent the average monthly interest rate.



## ◆ Deposits by Customer Segment (based on average Yen deposit balance)



## Topics

### Commemorative Merger Campaign (Premium Time Deposit)

**| Results |** Applications: Approx. 33,000  
Deposits: Approx. ¥170.9 billion

**| Terms and Overview |** Target : Individual  
Period: Feb. 17, 2026 – Jul. 31, 2026

\* Ended early on Mar. 13 as the maximum amount was reached.

Deposit amount:

¥1million or more and less than ¥500million

Total offering amount: ¥100 billion

Interest rate:

1 year 0.75% per annum / 2 years 1.00% per annum

- Profit on fees & commissions grew ¥2.3bn year-on-year to ¥12.7bn due to increases in fees related to syndicated loans and investment trusts.

(100 million yen)		<2-bank combined>					
		Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026	March 2024 Hachijuni + Nagano	March 2025 Hachijuni + Nagano	March 2026 Hachijuni Nagano + Nagano*
<b>Profit on fees &amp; commissions</b>		<b>103</b>	<b>104</b>	<b>127</b>	<b>106</b>	<b>103</b>	<b>126</b>
<b>Fee &amp; commission income</b>		<b>186</b>	<b>192</b>	<b>221</b>	<b>204</b>	<b>204</b>	<b>228</b>
<Major Items>	Deposit / loan services	92	99	121	99	104	123
	Exchange services	51	54	57	55	57	60
	Securities-related services	20	20	23	20	20	23
	Agency services	10	6	7	12	8	8
	Credit-related operations	6	6	7	6	6	7
<b>Fee &amp; commission payments</b>		<b>83</b>	<b>88</b>	<b>94</b>	<b>97</b>	<b>101</b>	<b>102</b>
<Major Items>	Fees related to payment of loans	63	67	70	75	78	77
	Exchange services	6	7	6	6	7	7

\* Irregular fiscal year : Fiscal year ended December 2025

## ◆ Corporate banking (major items)\*

(100 million yen)		Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>Key Items (Total)</b>		<b>34.2</b>	<b>42.3</b>	<b>62.2</b>
	Syndicated loans, private placement bonds, etc.	12.7	16.1	31.0
	Derivatives	10.1	14.4	13.5
	M&A ,consulting	11.3	11.7	17.6

\* The above figures show revenue from consulting services and also include amounts other than profit on fees & commissions, such as profit from other business transactions.

## ◆ Personal banking: Investment product income

(The Hachijuni Bank and Hachijuni Securities: excluding intermediary fees to The Hachijuni Bank)

(100 million yen)		Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>Hachijuni Nagano Bank and Hachijuni Securities</b>		<b>54.0</b>	<b>42.4</b>	<b>49.7</b>
<b>Hachijuni Nagano Bank</b>		<b>29.9</b>	<b>26.0</b>	<b>28.3</b>
(Major items)	Public bonds	0.5	0.7	1.1
	Life & non-life insurance	8.0	4.1	4.9
	Investment trusts	14.1	16.3	18.5
	Financial instruments intermediation/referral	1.8	0.2	0
	Foreign currency deposits	5.3	4.5	3.7
<b>Hachijuni Securities</b>		<b>24.1</b>	<b>16.3</b>	<b>21.4</b>
(Major items)	Structured bonds	1.4	0.2	0.2
	Trust fees	3.9	4.4	4.8
	Investment trust sales	3.6	1.9	1.7
	Stocks	15.0	9.7	14.5

- Investment product balance and the number of investment trust savings accounts are both increasing steadily due to the success of the integrated sales structure that we began establishing in advance of the merger.

#### ◆ Investment product balance (fair value)

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>Total (100 million yen)</b>	<b>6,318</b>	<b>6,851</b>	<b>9,047</b>
Life insurance	3,153	3,042	3,560
Investment trusts	2,258	2,538	3,534
Public Bonds	729	1,090	1,775
Financial instruments intermediation/referral	77	83	74
Foreign currency deposits	101	98	104

#### ◆ Investment trusts savings accounts (monthly fixed-amount deposit accounts)

- We continue to be one of the leading regional banks in terms of number of investment trust savings accounts, Tsumitate NISA accounts, and monthly investment amount.

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>Monthly investment amount (100 million yen)</b>	<b>2,092</b>	<b>2,718</b>	<b>3,503</b>
<b>Number of investment trust savings accounts</b>	<b>60,673</b>	<b>70,204</b>	<b>84,662</b>
Tsumitate NISA accounts	40,803	54,374	68,324

- Despite recording losses on bond sales due to the sale of ultra-long-term bonds and other factors, profit/losses related to securities (trading) increased by ¥1.1bn year on year, due to an increase in profit on stock sales.
- Although valuation losses on bonds increased due to a rise in domestic interest rates, valuation gains on securities increased by ¥194.9bn year on year (net), due to an increase in domestic stock prices.

## ◆ Profit/losses related to securities (trading) (Unit: 100 million yen)

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026	March 2024 Hachijuni + Nagano	March 2025 Hachijuni + Nagano	March 2026 Hachijuni Nagano +Nagano*
<b>Profit/losses related to stocks</b>	100	295	352	133	318	355
<b>Profit/losses related to bonds</b>	(62)	(119)	(163)	(186)	(161)	(163)
<b>Profit/losses on money held in trust</b>	(9)	(2)	(3)	(9)	(2)	(3)
<b>Total</b>	28	173	184	(62)	154	187

## ◆ Valuation profit/losses on securities (Unit: 100 million yen)

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026	March 2024 Hachijuni +Nagano	March 2025 Hachijuni +Nagano
<b>Stocks</b>	6,416	4,671	6,670	6,479	4,701
Strategic shareholdings	5,663	1,116	1,608	5,707	1,145
<b>Bonds</b>	(509)	(1,208)	(1,961)	(589)	(1,302)
<b>Others</b>	(28)	(70)	36	(26)	(70)
<b>Total</b>	5,878	3,393	4,745	5,863	3,328
<b>Valuation P/L on hedged interest rate swaps</b>	500	815	1,412	500	815
<b>NET</b>	<b>6,378</b>	<b>4,208</b>	<b>6,157</b>	<b>6,364</b>	<b>4,143</b>

\*Non-standard / Irregular fiscal year

- We reinvested returns in medium to long-term bonds and rebuilt the portfolio by selling and replacing low-yield bonds with the aim of improving profitability in the future. Total realized losses were ¥1.1bn.

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>■ Realized profit/losses (100 million yen)</b>			
Profit on bond sales	3	0	0
Losses on bond sales	(161)	(131)	(339)
Interest on bonds	100	132	166
P/L on cancellation of credit-related swaps, etc.	103	33	185
Interest on swaps received/paid	(28)	(27)	(22)
<b>Total realized profit/losses</b>	<b>17</b>	<b>6</b>	<b>(11)</b>
<b>■ Valuation profit/losses and balance (100 million yen)</b>			
Japanese government bonds	5,310	6,792	8,092
Municipal bonds	3,805	3,309	2,686
Corporate bonds, etc.	9,789	8,677	7,301
Total	18,906	18,779	18,080
<b>Valuation profit/losses excluding hedging</b>	<b>(524)</b>	<b>(1,242)</b>	<b>(2,018)</b>
<b>Valuation profit/losses including hedging</b>	<b>(135)</b>	<b>(508)</b>	<b>(700)</b>

\*Figures are based on ALM accounting for market investments and differ from the figures published in financial statements.

- Total realized profit was ¥1.0bn due to expanding investment mainly in floating-rate bonds with limited interest risks and selling bonds with a risk of negative carry.

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>■ Realized profit/losses (100 million yen)</b>			
Profit on bond sales	0	0	1
Losses on bond sales	(10)	(7)	(54)
Interest on bonds	150	182	183
Funding costs	(183)	(201)	(166)
P/L on cancellation of credit-related swaps, etc.	0	(8)	31
Interest on swaps received/paid	37	35	14
<b>Total realized profit/losses</b>	<b>(5)</b>	<b>1</b>	<b>10</b>
<b>■ Valuation profit/losses and balance (100 million yen)</b>			
USD	3,273	3,330	3,651
EUR, etc.	570	511	393
Total	3,843	3,842	4,045
<b>Valuation profit/losses excluding hedging</b>	<b>(162)</b>	<b>(153)</b>	<b>(126)</b>
<b>Valuation profit/losses including hedging</b>	<b>(51)</b>	<b>(48)</b>	<b>(14)</b>

\*Figures are based on ALM accounting for market investments and differ from the figures published in financial statements.

- We aim to steadily expand investments in domestic bonds, alternative investments, and other areas in order to improve medium to long-term portfolio profitability while securing income from stable interest and dividends and from flexible trading.

\*Figures are based on ALM accounting for market investments and differ from the figures published in financial statements.

(Based on acquisition cost (100 million yen))

	September 2024	March 2025	September 2025	March 2026	Investment policy
Domestic bonds	20,730	20,020	20,201	20,097	
Japanese government bonds	7,129	7,708	8,442	9,599	↗
Municipal bonds	3,738	3,382	3,176	2,843	
Public bonds, corporate bonds, etc.	9,054	8,191	7,892	7,039	
Beneficial interests in trusts	810	739	691	616	→
Domestic stocks	980	972	908	895	→
Domestic investment trusts, etc.	3,444	3,558	3,547	3,577	↗
Foreign bonds	3,922	3,996	4,094	4,172	→
Foreign stocks	13	22	16	18	↗
Foreign investment trusts, etc.	441	496	507	595	
<b>Total</b>	<b>29,530</b>	<b>29,064</b>	<b>29,273</b>	<b>29,355</b>	—
Domestic bond duration (including swap hedging)	3.15 years	2.96 years	2.93 years	3.29 years	—

2H FY2025 initiatives

Planned initiatives for 1H FY2026

Bonds	<ul style="list-style-type: none"> <li>◇ Domestic bonds               <ul style="list-style-type: none"> <li>• Took basic stance of reinvesting returns, monitored monetary policy trends, and expanded purchases of JGBs, etc. when interest rates were rising</li> <li>• Expanded trading of asset swaps while monitoring spread trends</li> </ul> </li> <li>◇ Foreign bonds               <ul style="list-style-type: none"> <li>• Expanded investment in floating rate bonds with attractive spreads such as CLOs</li> <li>• Considered gradually resuming taking risks on fixed interest rates, mainly government bonds</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>◇ Domestic bonds               <ul style="list-style-type: none"> <li>• Continue reinvesting returns and monitoring monetary policy, expand purchases of JGBs, etc. when interest rates are rising, and gradually extend duration</li> <li>• Improve yields by replacing bonds with a risk of negative carry</li> </ul> </li> <li>◇ Foreign bonds               <ul style="list-style-type: none"> <li>• Expand investment in floating rate bonds with attractive spreads such as CMO floaters and CLOs</li> <li>• Consider gradually resuming taking risks on fixed interest rates, mainly government bonds</li> </ul> </li> </ul>
Stocks	◇ Secured income by flexibly trading mainly domestic individual stocks and ETFs	◇ Secure income by flexibly trading mainly domestic individual stocks and ETFs
Investment trusts, etc.	◇ Expanded investment in alternative areas (such as private equity)	◇ Expand investment in alternative areas (such as private equity and J-REITs)

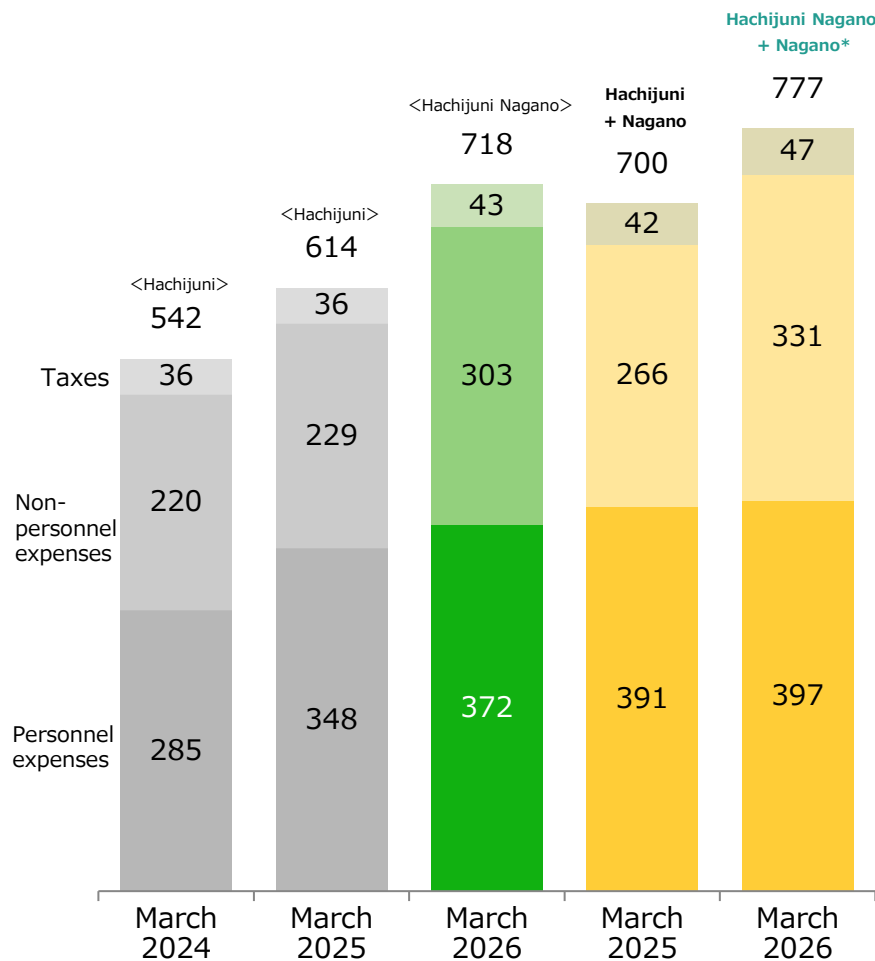
- Non-personnel expenses increased ¥7.4bn year-on-year due mainly to increases in system-related costs, etc. associated with the merger and a donation to the Hachijuni Mirai Foundation.
- Personnel expenses increased ¥2.4bn year-on-year due mainly to an increase in personnel resulting from the merger and base pay increases.

### ◆ General & Administrative Expenses

(Unit: 100 million yen)

<2-bank combined>

Hachijuni Nagano  
+ Nagano\*



### ◆ Main causes of expense increases (Unit: 100 million yen)

	Hachijuni March 2025	Hachijuni Nagano March 2026	Main causes
<b>Non-personnel expenses</b>	229	303	<ul style="list-style-type: none"> <li>• Donation to the Hachijuni Mirai Foundation (up ¥3.0bn year-on-year)</li> <li>• Outsourcing expenses for system-related costs, etc. associated with the merger (up ¥2.4bn year-on-year)</li> <li>• Postage expenses (up ¥0.4bn year-on-year)</li> </ul>
<b>Personnel expenses</b>	348	372	<ul style="list-style-type: none"> <li>• Salaries reflecting base pay increases and merger-related headcount increases (up ¥1.5bn year-on-year)</li> <li>• Temporary personnel expenses, including secondments from The Nagano Bank before the merger (up ¥1.1bn year-on-year)</li> </ul>

### ◆ Investment Amount (Unit: 100 million yen)

	Hachijuni March 2025	Hachijuni Nagano March 2026	Main investments
<b>Investment amount</b>	49	54	<ul style="list-style-type: none"> <li>• Merger-related (branch renovations, system upgrades, replacement of signage, etc.)</li> <li>• New construction of Inakita Branch</li> </ul>

\* Non-standard / Irregular fiscal year

- Although the number of downgraded borrowers increased, credit related expenses amounted to ¥0.3bn due to gains on reversal of allowance for loan losses.

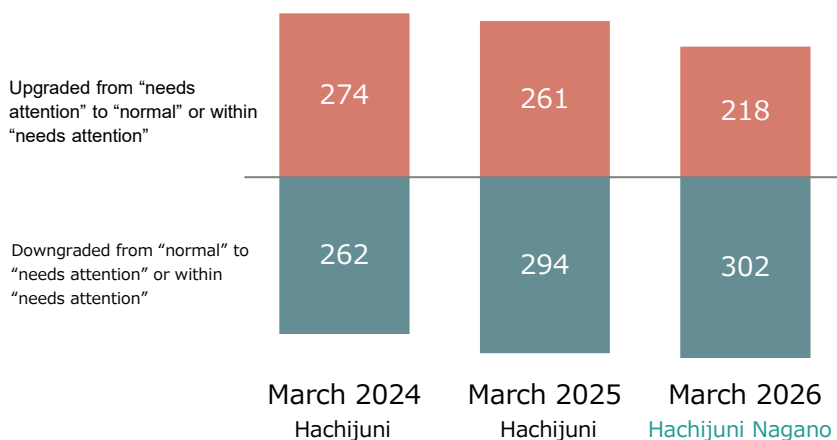
◆ Credit Related Expenses (Unit: 100 million yen)

	<Combined for 2 banks>					
	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026	March 2024 Hachijuni + Nagano	March 2025 Hachijuni + Nagano	March 2026 Hachijuni Nagano + Nagano*
Transfer to general allowance for credit losses	2	(5)	—	6	(5)	—
Disposal of non-performing loans	11	22	5	41	23	4
Gains on reversal of allowance for loan losses (▲)	-	-	8	-	3	12
<b>Total credit related expenses</b>	<b>13</b>	<b>17</b>	<b>(3)</b>	<b>48</b>	<b>14</b>	<b>(7)</b>
Impact from large borrowers (with changes of ±1.0 billion yen or more)	(12)	-	-	1	-	-

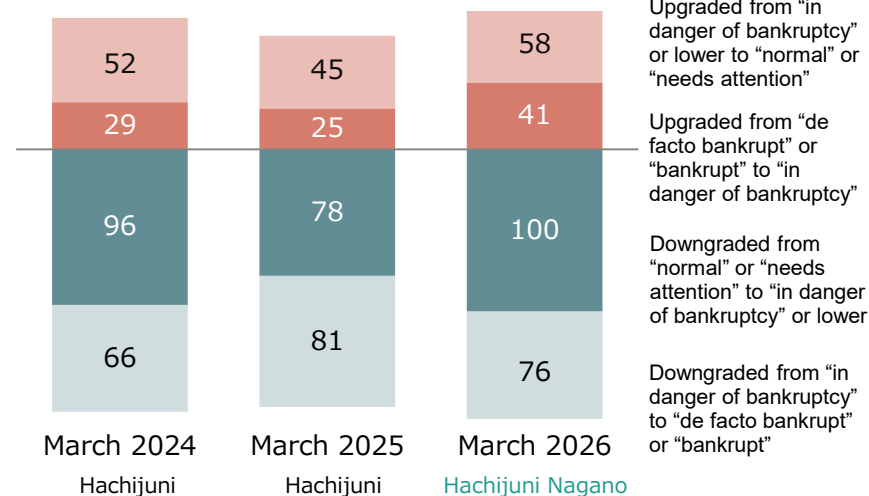
◆ Number of upgraded/downgraded borrowers (Unit: counterparties)

\* Irregular fiscal year: Fiscal year ended December 2025

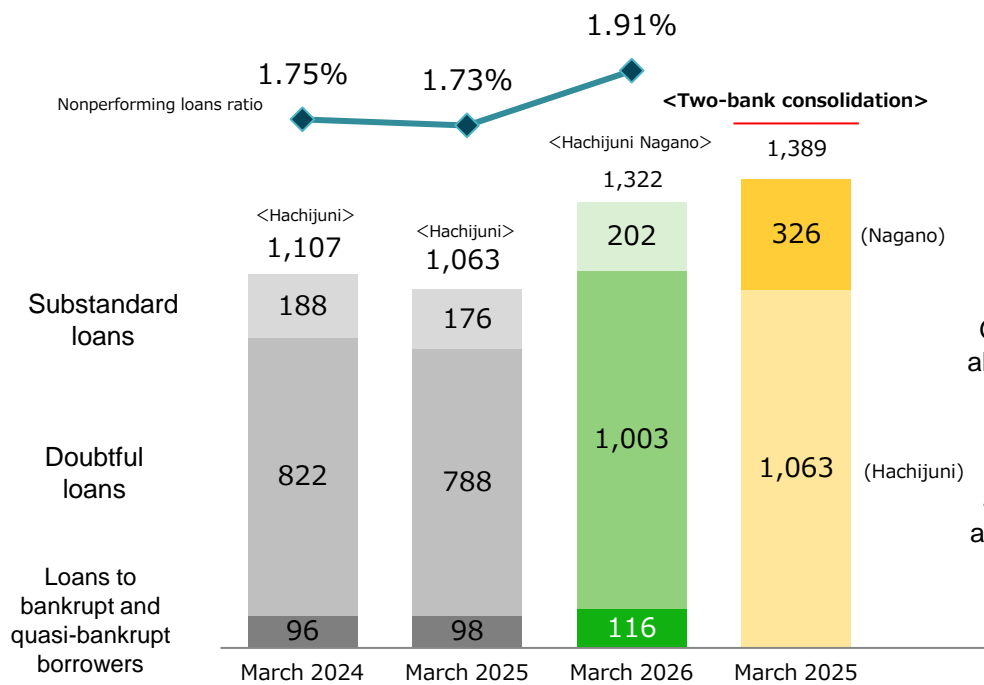
(No. of borrowers subject to general allowance for credit losses)



(No. of borrowers subject to disposal of NPLs (specific allowance for credit losses))

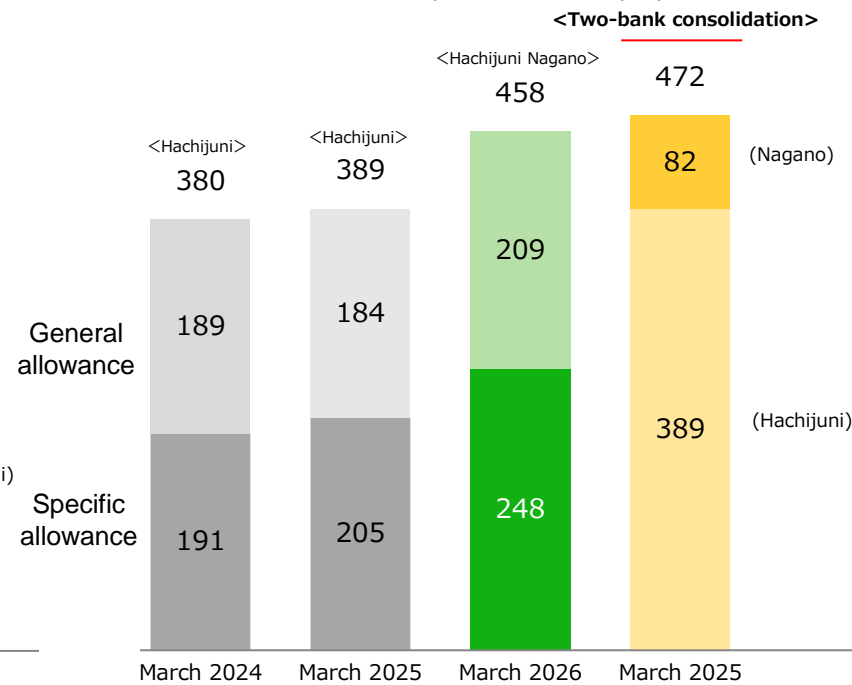


## ◆ Non-Performing Loans (Unit: 100 million yen)



	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
Substandard loans	188	176	202
Doubtful loans	822	788	1,003
Loans to bankrupt and quasi-bankrupt borrowers	96	98	116
<b>Total</b>	<b>1,107</b>	<b>1,063</b>	<b>1,322</b>
Non-performing loan ratio	1.75%	1.73%	1.91%

## ◆ Allowance for credit Losses (Unit: 100 million yen)



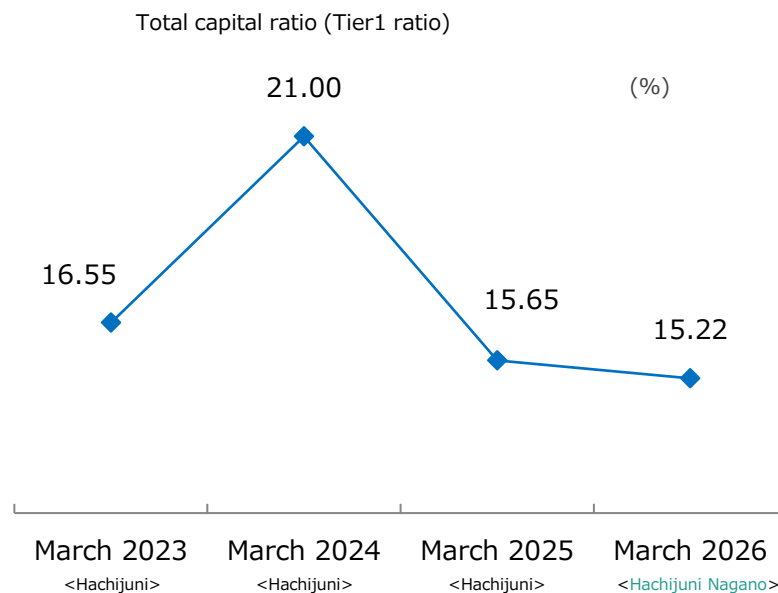
	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026
<b>General allowance for credit losses</b>	189	184	209
Normal	72	76	87
Other needing attention	54	63	75
Needing special attention	61	43	47
<b>Specific allowance for credit losses</b>	191	205	248
In danger of bankruptcy	165	169	207
Bankrupt and de facto bankrupt	25	36	41
<b>Total</b>	<b>380</b>	<b>389</b>	<b>458</b>

- Under Basel III standards, our capital adequacy ratio, tier 1 ratio, and common equity tier 1 ratio are all 15.22%.
- These three ratios are the same because we have not procured funds through means such as subordinated debt.

◆ Basel III Standards

	Hachijuni March 2025	Hachijuni Nagano March 2026	Increase/ Decrease
Capital adequacy ratio	15.65%	15.22%	(0.43)%
Tier 1 ratio	15.65%	15.22%	(0.43)%
Common equity tier 1 ratio	15.65%	15.22%	(0.43)%
<b>Total capital (100 million yen)</b>	7,407	9,056	1,648
<b>Tier1</b>	7,407	9,056	1,648
<b>[Common equity Tier 1]</b>	[7,407]	[9,056]	1,648
<b>Tier2</b>	—	—	—
<b>Risk assets (100 million yen)</b>	47,319	59,476	12,156
<b>Credit risk</b>	45,229	56,630	11,400
<b>Operational risk</b>	2,090	2,845	755

◆ Capital adequacy ratio (non-consolidated)



Reference: Consolidated capital adequacy ratio

	March 2023	March 2024	March 2025	March 2026
<b>Capital adequacy ratio</b>	18.36%	20.74%	16.29%	16.72%
<b>Tier1 ratio</b>	18.36%	20.74%	16.29%	16.72%

# Summary of Group Company Financial Results

Group company name	Total investment ratio (Hachijuni Nagano Bank and subsidiaries, etc.)	March 2025		March 2026		Notes	
		Ordinary profit (million yen)	Net income (million yen)	Ordinary profit (million yen)	Net income (million yen)		
<b>Nagano Bank</b>	Merged on January 1, 2026 <Irregular fiscal year: Fiscal year ended December 2025>	100.0%	(1,513)	(1,501)	665	506	Net income turned positive due to factors such as a decrease in losses on sale of bonds.
<b>Hachijuni Securities</b>		100.0%	(292)	(504)	204	166	Turned profitable, supported in part by a firm stock market.
<b>Hachijuni Lease</b>		100.0%	875	624	691	495	Although outstanding receivables increased and yields improved, profit decreased due to an increase in provision of allowance for loan losses.
<b>Nagagin Lease</b>	Scheduled to merge with Hachijuni Lease in January 2027	100.0%	264	159	356	237	Although new business decreased due to the consolidation of transactions with Hachijuni Lease, profit increased due to gains on reversal of allowance for loan losses.
<b>Hachijuni Card</b>		100.0%	158	106	150	98	Although transaction volume increased, profit decreased due to the recording of extraordinary losses.
<b>Nagano Card</b>		100.0%	(51)	(74)	(84)	(107)	Revenue declined due to the suspension of new applications and a decrease in members, while impairment losses widened the loss.
<b>Hachijuni Credit Guarantee</b>		100.0%	2,116	1,419	2,061	1,362	Revenue declined due to lower guarantee fee rates, and profit decreased due to an increase in credit costs.
<b>Hachijuni Capital</b>		41.0%	218	166	247	247	Revenue and profit increased due to higher dividend income and increased fund management fees.
<b>Hachijuni Staff Service</b>		100.0%	33	21	30	22	Although revenue declined due to a decrease in staffing income, profit increased due to an increase in recruitment services.
<b>Yamabiko Services</b>		99.0%	147	104	7	(41)	Although revenue increased due to higher debt collections, the company recorded a loss due to higher credit costs from an increase in purchased receivables and a greater tax burden.
<b>Hachijuni Auto Lease</b>		100.0%	1,078	714	1,130	749	Revenue and profit increased due to an increase in outstanding receivables and improved yields.
<b>Hachijuni Asset Management</b>		100.0%	83	56	97	67	Revenue and profit increased due to higher fees from funds under management.
<b>Hachijuni Investment</b>		100.0%	23	14	17	11	Although management fees remained stable, profit decreased due to an increase in expenses.
<b>Hachijuni Link Nagano</b>		100.0%	35	34	(30)	(62)	Although revenue increased in the trading and electric power businesses, the company recorded a loss due to upfront payments in the subsidy business and a greater tax burden in the electric power business.

◆ Consolidated (100 million yen)

	March 2026	<Estimate> March 2027	Year-on-year
<b>Ordinary profit</b>	815	Record profit <b>1,060</b>	245
<b>Net income attributable to owners of parent</b>	645	Record profit <b>730</b>	85

◆ Non-consolidated

(100 million yen)

The Bank merged with The Nagano Bank effective January 1, 2026.

	March 2026	<Estimate> March 2027	Year-on-year	
<b>Gross business profit (A)</b>	1,100	<b>1,294</b>	194	
Profit on interest	1,114	1,181	67	
Profit on fees and commissions	127	133	6	
Profit from other business transactions	(146)	(38)	108	
Gains (Losses) related to bonds (B)	(163)	(47)	116	
General & administrative expenses (C)	718	702	(16)	
Personnel expenses	372	377	5	
Non-personnel expenses	303	271	(32)	
<b>Actual net business profit (A-C)</b>	381	<b>592</b>	211	
<b>Core net business profit(A-B-C)</b>	545	<b>639</b>	94	
Transfer to general allowance for credit losses (D)	-	11	11	
Net business profit (A-C-D)	381	581	200	
Special profit/losses	Gains/losses related to stocks (E)	352	389	37
	Gains/losses on money held in trust (F)	(3)	-	3
	Disposal of NPLs	5	38	33
<b>Ordinary profit</b>	758	Record profit <b>1,010</b>	252	
<b>Profit</b>	665	Record profit <b>700</b>	35	
Profit/losses related to securities (B+E+F)	184	342	158	
Credit related expenses	(3)	50	53	

### Shareholder Return Policy (published on February 20, 2026)

We aim to maintain or increase dividends, with a target consolidated dividend payout ratio of at least 40%.

We will also acquire treasury stock in a flexible manner, taking into consideration market conditions and other factors.

	Hachijuni March 2024	Hachijuni March 2025	Hachijuni Nagano March 2026	<Forecast> March 2027	
Annual dividend amount	11.6 billion yen	19.5 billion yen	27.3 billion yen	29.5 billion yen	<Estimated>
Annual dividends per share	24.0 yen	42.0 yen	Including commemorative dividend (5 yen) 60.0 yen	65.0 yen	Six consecutive fiscal years of dividend increases
Interim dividends per share	10.0 yen	13.0 yen	20.0 yen	30.0 yen	
Amount of shares repurchased	10.0 billion yen	20.5 billion yen	10.0 billion yen	10.0 billion yen	
Shareholder returns	21.6 billion yen	40.0 billion yen	37.3 billion yen	39.5 billion yen	<Estimated>
Consolidated net income	37.0 billion yen	47.9 billion yen	64.5 billion yen	73.0 billion yen	Four consecutive fiscal years of record profit
Consolidated dividend payout ratio	31.4%	41.4%	42.4%	40.4%	
Consolidated shareholder return ratio	58.4%	83.5%	57.8%	54.1%	

\*Reference\* FY2024/3 : Figures excluding the effects of business integration Dividend payout ratio (consolidated) 40.9% Shareholder return ratio (consolidated) 76.3%

# Hachijuni Group Medium-Term Management Plan

Announced on February 20,2026

## Hachijuni Group First Medium-term Management Plan Fiscal Years 2026–2028

# A Leap Toward a Comprehensive Consulting Firm

### Hachijuni Group Management Philosophy

**To contribute to regional development by committing to sound banking principles**

As a leading company in the region, the Hachijuni Group addresses local challenges head-on and serves as a bridge between the local community and the world to achieve the region’s sustainable growth. Furthermore, by securing profitability underpinned by appropriate risk management, and maintaining and developing a firm financial foundation, the Group contributes to the well-being and prosperity of the regional community, customers, shareholders, and employees.

### Long-term Vision 2035

**“Building a Prosperous Future Together with the Region”**

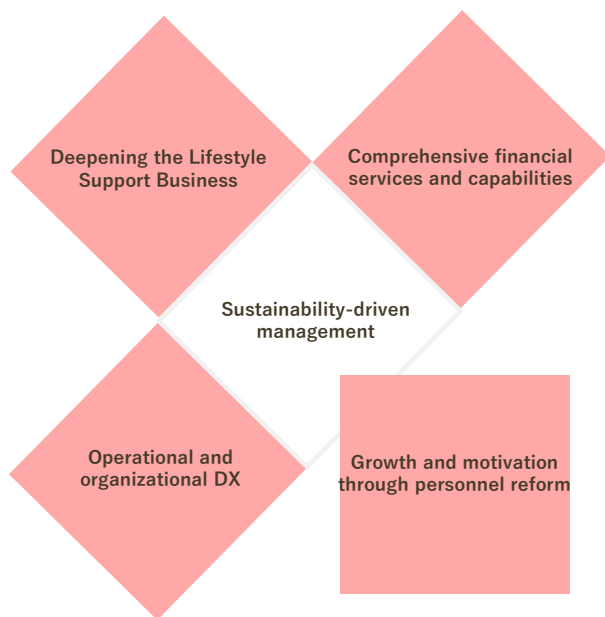
#### Optimal talent profile

Establishing Strengths  
Spirit of Initiative  
Thinking and Acting  
Independently

#### Compliance Declaration

Management and Operations  
Worthy of Trust  
Conduct as Responsible  
Corporate Citizen

## Medium-term Management Vision 2021 Supporting our customers and communities through finance, nonfinance, and relationships



### Sustainability-driven management

- Raise Environmental Targets Including Enhanced Regional Decarbonization Measures
- Establish Largest Regional Banking Fund for Enhanced Sustainable Finance Goals
- Selected for 'CDP A-List' in Climate Change for 3 Successive Years

### Deepening the Lifestyle Support Business

- Expand Trust Services Aiding Succession and Inheritance
- Launch End-of-Life Support Services for the Elderly
- Adopt Wallet+ (asset management app)

### Operational and organizational DX

- Smart Device Implementation for Entire Workforce
- AI and Data Warehouse Utilization
- Awarded 'FDUA Data Utilization Award 2025'

### Comprehensive financial services and capabilities

- Strengthen Consultancy in sectors such as IT and Tourism
- Enhance capabilities by establishing new group entities (investment management/advisory, investment-specialized entity, regional trading operations, and electric power business).
- Strengthen efforts for Structured Finance

### Growth and motivation through personnel reform

- Rework Career Tracks for Flexibility
- Expand Training Program for Specialized Professional Talent
- Enhance Female Leadership Talent Development Initiatives
- Achieved Certification: 'Platinum Kurumin Plus'

## Medium-term management targets

FY2025 Expected Outcome

Annual dividend target	Annual dividend per share of ¥20 or more for each fiscal year from 2023 through 2025	Annual dividend Per Share of ¥60 Including a commemorative dividend (¥5)
Greenhouse Gas Emissions (Scope 1 and 2)	Hachijuni Group (1) Fiscal 2025: Net Zero (2) Fiscal 2030: 80% reduction compared to fiscal 2019	(1) Hachijuni Group: Net Zero (2) 74.1% Reduction Compared with fiscal 2019
Encourages borrowers to track greenhouse gas emissions (Scope 3, Category 15)	Fiscal 2025: 450 companies for which the Bank has emissions data * Calculated based on the emissions of 450 companies, equivalent to 40% of Scope 3, Category 15 (at end-March 2024)	554 companies for which the Bank has emissions data
Creation of renewable energy	Fiscal 2024 through fiscal 2030 (1) Sustainable finance for commercial renewable energy generation facilities Cumulative amount executed: ¥90 billion (2) ZEH-level and solar-equipped mortgages and renovation loans : 10,000 loans (cumulative)	(1) Cumulative amount executed: ¥52 billion (2) Number of loans executed (cumulative): 3,075

The 10-year period toward realizing the long-term vision was divided into three phases, with the first three years formulated as the First Medium-term Management Plan of Hachijuni Group.

## Long-term Vision 2035: Building a Prosperous Future Together with the Region.

### Third Medium-term Management Plan FY 2032–FY 2035

Aiming to become a group with a strong, outward-looking presence that expands business fields beyond finance and comprehensively supports local infrastructure—including the environment, industry, and daily life—while jointly creating the region's future.

### Second Medium-term Management Plan FY 2029–FY 2031

Expanding the Group's scope of activities further, contributing to regional economic growth by supporting corporate growth—including overseas expansion—and enhancing the lifestyles of individual customers.

### First Medium-term Management Plan FY 2026–FY 2028

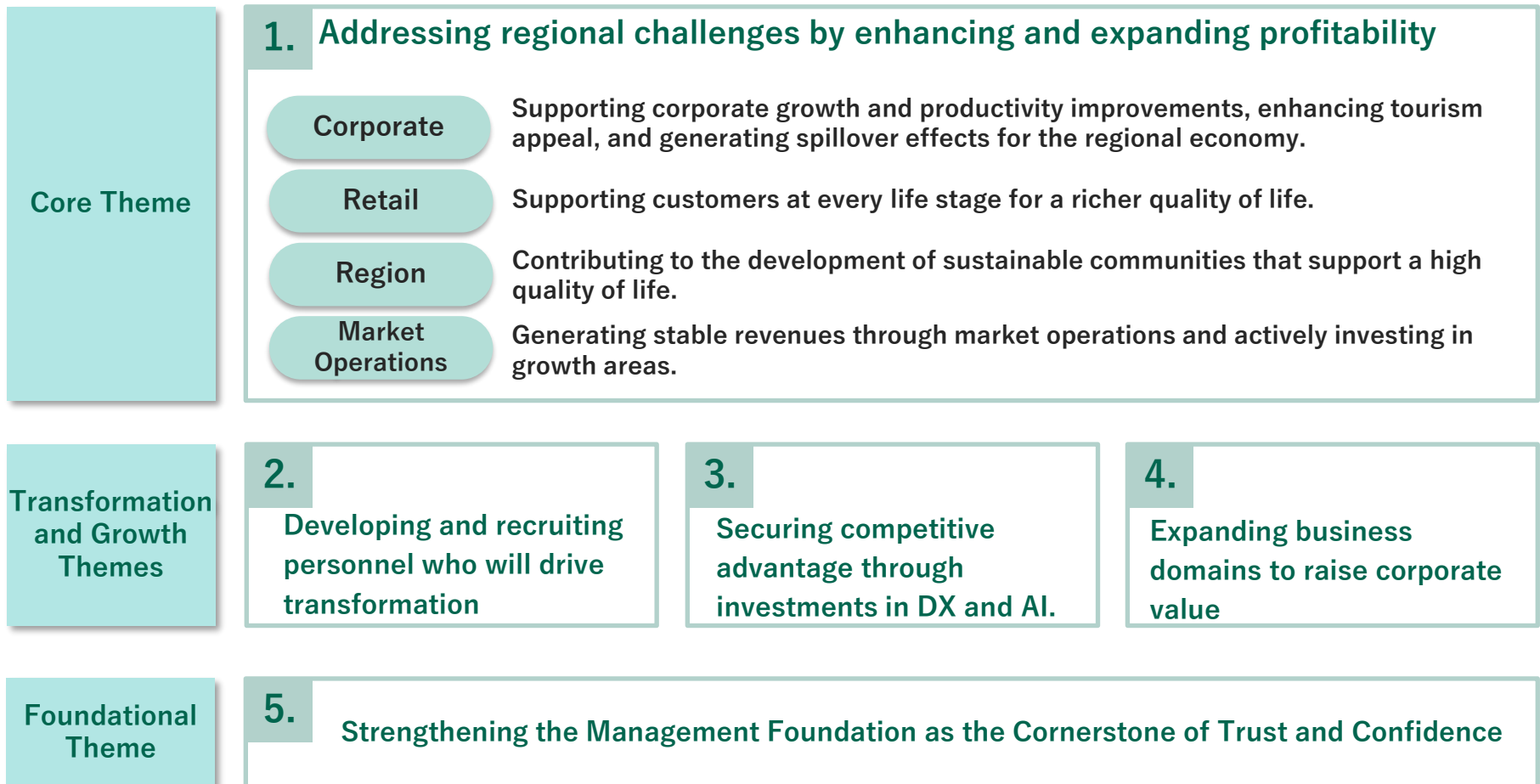
## A Leap Toward a Comprehensive Consulting Firm

**Evolving into a comprehensive consulting firm and offering high-quality services to customers.**

- Supporting the success of local companies and the realization of enhanced living through high value-added consulting proposals.
- Accelerating sustained employee development and organizational evolution through the utilization of DX and AI.
- Expanding business domains through strategic investments and establishing anbuilding extensive and advanced group capabilities.

## Strategic Concept: A Leap Toward a Comprehensive Consulting Firm

Building upon a solid management foundation, we will establish a comprehensive consulting support system through investments in human capital and DX, as well as expanding business areas, to address regional challenges.



## » Corporate Business

The Group will focus on increasing the number of companies that serve as regional core enterprises and on improving the productivity of small and medium-sized enterprises.

More in-depth consulting will be provided by revitalizing the tourism industry, which has high potential in the region, and by bridging external solutions to local companies.

### Enhancing the resilience of local companies

#### — Growth into regional core enterprises

\* Support for Future Co-creation Companies

Support for the formulation of management and business plans, and assistance with M&A and business succession

Support for overseas expansion, diversification, and the expansion of trade transactions

### Enhancing the resilience of local companies

#### — Enhancing productivity

#### — Strengthening the management foundation

Support for introducing and utilizing digital channels

Support for streamlining indirect operations and recruiting/retaining talent

Support for cybersecurity measures and risk management

### Support for the development of world-class resort areas

Support for development of areas utilizing their natural assets

Support for capital investment through funding, etc.

### 'Connecting' Project

Expansion of networks introducing companies from outside the prefecture and overseas to local businesses

Leveraging external solutions from outside the prefecture and overseas

\* Future Co-creation Companies: Companies such as those in the '10 Billion Declaration' that aspire to grow into core regional players.

## » Retail Business

Customer decision-making will be supported through asset formation proposals and solutions for seniors.  
Digital channels will be enhanced to integrate financial services into customers' daily lives.

### Increase in Customers' Financial Assets

- Enhanced convenience through Hachijuni Securities' 'Bank-Securities One-Stop Support Model (\*)'
- Improved proposal capabilities of sales personnel through the introduction of a new development program
- Support for improving financial literacy in workplaces and educational settings

### Support for secure and safe living among the senior population

- Expansion of life support services
- Enhancement of the inheritance services framework and expansion of the trust product lineup

### Improving the convenience of financial services

- Expansion of digital channel functionalities
- Implementation of a loyalty program

(\*) A model in which banking and securities are integrated to provide one-stop, accompanying support from asset formation to asset management and succession.

## » Sustainable Urban Development

Regional issues such as community development and child-rearing support will be addressed to help build a society where everyone can thrive. Decarbonization management will be supported while balancing environmental preservation with economic growth.

### Contribution to Creating Attractive Communities

- Establishing a Relocation Support Platform
- Strengthening Support for Child-Rearing and Enhancing Social Welfare Environments
- Issuing Digital Local Currency

### Realizing a Green Community

- Development of Decarbonization Consulting Services
- Enhancing the Promotion of Sustainable Finance

## » Market Operations

By strengthening structured finance and enhancing securities management, the Group will diversify and stabilize its revenue base.

### Strengthening Structured Finance

- Expansion of Specialized Departments and Talent Development
- Expansion of Credit Balances Accompanied by Diversification of Products (e.g., Ship Finance)
- Strengthening Financial Arrangement Capabilities to Address Regional Challenges

## Theme 2: Developing and recruiting personnel who will drive transformation

The sustainable growth of the Hachijuni Group is grounded in a corporate culture where employees are highly skilled and committed to their self-driven development.

By fostering an environment in which their new endeavors are evaluated fairly and their diverse strengths operate synergistically, we create a virtuous cycle in which individual growth contributes directly to the dynamism of the organization.

» To achieve the Long-term Vision 2035, the Group needs talent who can spearhead transformation beyond conventional boundaries. To this end, we will reform our human resources system to place greater value on employees' initiatives and on their achievements, and to reward their contributions, thereby fostering a workplace environment that enables every employee to perform at their full potential with high engagement. In addition, we will promote continuous self-development, such as professional qualification attainment, and deepen diversity management by enabling employees with diverse insights and experiences to learn from and strengthen one another.

**Developing and recruiting personnel who will drive transformation**

- Optimal allocation of transformative, management, and specialist talent
- Strengthening development through increased diverse experiential opportunities such as external learning

**Realizing diversity, equity, and inclusion**

- Creating a workplace where diverse employees can thrive
- Promoting respect for workforce diversity and well-being

**Reforming the personnel system and operations**

- Revising the personnel system
- Operating in a manner that rewards a willingness to drive transformation

## Theme 3: Securing competitive advantage through investments in DX and AI

By fostering an organizational culture in which all employees can effectively leverage AI, we will significantly enhance productivity and creativity and strengthen the competitiveness of the Hachijuni Group. Through streamlining operations, we will create an environment that enables our employees to focus on higher value-added tasks and deepen our engagement, proposals, and collaborative support with customers more than ever before.

» We will build an 'AI and data platform' to enable more sophisticated use of AI in order to provide high-quality support to our customers. Furthermore, by transitioning to the 'Bank-Securities One-Stop Support Model' and introducing a new sales support system, we will modernize our sales approach and transition toward paperless in-branch operations, ultimately enhancing customer convenience and reducing administrative burdens.

### Expansion of the Infrastructure for AI Use

- Construction of an 'AI and data platform'
- Establishment of Data Management and AI Governance
- Full-scale AI Agent Development and Implementation
- Development of Human Resources for AI Use

### Transition to the 'Bank-Securities One-Stop Support Model'

- Streamlining the sales structure by consolidating sales windows
- Leveraging aggregated customer data
- Integration of Bank-Securities systems and account consolidation

### Sales reforms to enhance quality and speed

- Introduction of a new sales support system
- Integration of the new Bank-Securities system with the 'AI and Data Infrastructure'

### Productivity improvement through business process reengineering

- Transition to paperless in-branch operations
- Expansion of ATM and online electronic banking functions

## Theme 4: Expanding business domains to raise corporate value

While optimizing overall group management, we will realign our business areas and strengthen our system and capabilities to provide optimal solutions that go beyond the confines of finance. Through supporting our customers' core businesses, we will generate new revenue opportunities for the Group and drive corporate value.

- » Moving beyond traditional fields like business succession and M&A, we will support customers' growth and help achieve their goals in areas such as overseas business expansion and human resources by providing one-stop solutions that leverage group-wide information and strategic alliances.

### Enhancement of existing businesses

- Provision of payment functionality (Hachijuni Card)
- M&A and succession support (Hachijuni Capital, Hachijuni Investment)
- Digital technology and AI implementation support
- Optimal funding through expanded guarantee coverage for personal loans (Hachijuni Credit Guarantee)

### Expansion of business areas

- Expansion of the network through partnerships with overseas institutions and the establishment of bases
- Provision of comprehensive human resource services from recruitment to retention (Hachijuni Staff Service)
- Expansion into adjacent fields related to leasing (Hachijuni Lease, Hachijuni Auto Lease)
- Outsourcing of receivables management and collection services in the retail sector (Yamabiko Services)
- Promotion of electricity retailing and hydroelectric power generation (Hachijuni Link Nagano)

### New business ventures

- Branding and marketing support (Hachijuni Link Nagano)
- System development and enhanced collaboration with other financial institutions (JUUDANKAI and others)
- Outsourcing of back-office operations and efficiency support for local companies
- Support for relocators through platform provision (Mt. Fuji-Alps Alliance)
- Proposals for real estate utilization and support for fundraising in urban development

We will further bolster stakeholder trust by thoroughly preparing for ever-more diverse and complex risks while proactively working toward the realization of a sustainable society. By advancing the decarbonization of the Hachijuni Group and fostering a nature-positive region, we will balance social sustainability with enhanced corporate value.

- » To ensure business continuity, we will build a robust security framework capable of countering digital-age threats, especially evolving cyber risks. Moreover, we will collaborate with customers and local communities to mitigate climate change and conserve biodiversity, ensuring we pass on a thriving natural environment to future generations.

<b>Enhancement of risk management</b>	<ul style="list-style-type: none"> <li>• Implementation of a comprehensive growth strategy through strengthened business planning and integrated risk management</li> <li>• Enhancement of risk management systems</li> </ul>
<b>Strengthening of cybersecurity</b>	<ul style="list-style-type: none"> <li>• Strengthening cybersecurity systems</li> <li>• Reinforcement and expansion of system infrastructure</li> </ul>
<b>Response to climate change</b>	<ul style="list-style-type: none"> <li>• Reduction of greenhouse gas emissions (Scope 1, 2)</li> <li>• Support for the decarbonization of the supply chain (Scope 3)</li> </ul>
<b>Response to biodiversity</b>	<ul style="list-style-type: none"> <li>• Evaluation of 'dependence and impact' on natural capital in business activities</li> <li>• Support for customer initiatives in biodiversity conservation and nature-positive efforts</li> <li>• Expansion of efforts for waste reduction and resource circulation toward creating a circular society</li> </ul>

Management Targets		Fiscal 2028	Fiscal 2025 forecast
Financial	Consolidated ROE	At least 8.0%	6.1%
Environmental	Greenhouse gases (CO2) emissions (Scope 1 and 2) Sustainable Finance Execution (value)	80% reduction compared to FY2019 Accumulated total of ¥1.5 trillion since FY2021 (of which ¥1 trillion slated for environmental activities)	74.1% reduction compared with fiscal 2019 ¥1,275.9 billion (¥640.6 billion)
Social	Social population growth in region (Nagano Prefecture)	Continued social population growth	4-year consecutive population growth

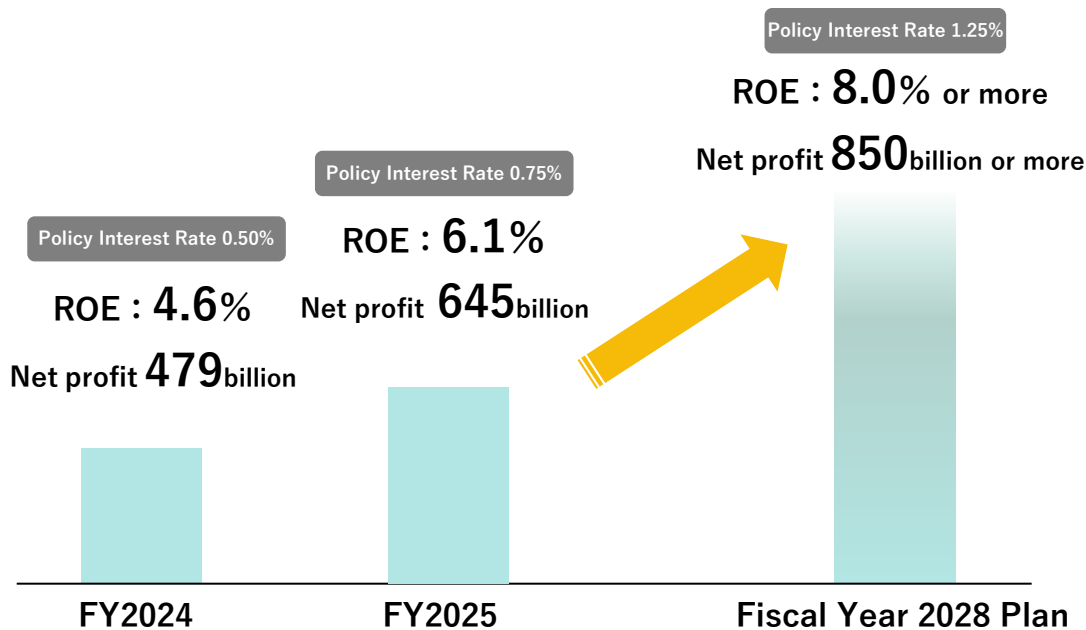
Fiscal Plan		Fiscal 2028	Fiscal 2025 forecast
	Profit attributable to owners of parent	¥85 billion or more	¥64.5 billion
	Average deposit and NCD balance	¥10,000 billion	¥9,136.3 billion
	Average Loan Balance	¥7,100 billion	¥6,291.2 billion
	Services-Related profit	¥21 billion	¥17.1 billion

Comprehensive Consulting KPIs		Fiscal 2028	Fiscal 2025 forecast
< No. of Consulting Engagements Cumulative Three Year Total: 300,000 consultations >			
Corporate	Consulting support to drive business growth. (Business succession, M&A and IT, sustainability and overseas, etc.)	10,000 cases	2,380 cases
	Consulting support to enhance productivity (Streamlining digital channels and accounting, etc.)	20,000 cases	8,588 cases
Retail	Consulting support to grow and protect assets (Asset formation/protection, financial education, etc.)	100,000 cases	30,213 cases
	Consulting support for asset management (Inheritance and trust services, life support services, etc.)	10,000 cases	3,687 cases
	Consulting support to build digital connections (Digital channels, etc.)	160,000 cases	60,570 cases

We will enhance profitability by strengthening unified customer support and capturing rising interest rates, ultimately achieving an ROE that exceeds the cost of equity.

Medium-term Management Vision 2021

First Medium-term Management Plan



Key B/S Items	FY2028	FY2025
Average deposit and NCD balance	¥10,000 billion	¥9,136.3 billion
Average Loan Balance	¥7,100 billion	¥6,291.2 billion

Key P/L Items	FY2028	FY2025
Net Interest Income	¥130 billion	¥111.4 billion
Services-Related profit	¥21 billion	¥17.1 billion
Total Net Income of Affiliates	¥4 billion	¥3.0 billion
Depreciation Expense	¥6 billion	¥3.7 billion

**Comprehensive Consulting KPIs**

< No. of Consulting Engagements Cumulative Three Year Total: 300,000 consultations >

the Group aims to achieve its fiscal plan by pursuing group-wide customer support and achieving the “Comprehensive Consulting KPIs”

Comprehensive Consulting KPIs		FY2028	FY2025
Corporate	Consulting support to drive business growth.	10,000 cases	2,380 cases
	Consulting support to enhance productivity	20,000 cases	8,588 cases
Retail	Consulting support to grow and protect assets	100,000 cases	30,213 cases
	Consulting support for asset management	10,000 cases	3,687 cases
	Consulting support to build digital connections	160,000 cases	60,570 cases

**Management Targets**

**Consolidated ROE 8.0% or more**

**Fiscal Plan  
(Compared with  
Fiscal Year 2025)**

**Profit attributable to owners of parent ¥85 billion or more**

**Corporate and Retail Business / Loans**

**Services-related Income +¥4 billion**

**Loans (average balance) +¥270 billion**

**No. of Consulting Engagements**

**Cumulative Three Year Total 300,000 cases**

**Market Investment Business / Securities**

**Structured Finance (average balance) +¥180 billion**

**Securities (additional investments) +¥300 billion**

**KPI**

**Headquarters Solutions Sales +120 People**

Trust, Medical, IT Consulting, Corporate Restructuring, Corporate Research, among others

**Growth Region Sales +10 People**

Local Tourism Regions, among others

**Market Sector +50 People**

Corporate Finance, Structured Finance, Credit Review, Net Investments, among others

**Strategic Planning +70 People**

Group Strategy, DX Strategy, Corporate Strategy, Personal Strategy, among others

**Human Resource Allocation Linked to the Management Plan**

**+ 250 people**

### M&A strategic investments

Investment framework

**¥150** billion

**Purpose**

Broadening our consulting capabilities to enhance corporate value

A strategic investment framework aimed at complementing the group's functions and achieving growth.

We will make timely and flexible investments nationally and internationally to secure appropriate returns.

### System investments

Three-year cumulative total

**¥20** billion

**Purpose**

Enhancing consulting quality

We will streamline business processes by investing in AI and data infrastructure, new sales support systems, and paperless in-store operations.

We build an operational framework that reinforces our consulting capabilities to achieve a competitive advantage.

**| Investment Projects |**

(Investment Amount)

- AI and Data Platform (Approx. ¥3.0 billion)
- New Sales Support System (Approx. ¥0.9 billion)
- Paperless In-Branch Operations (Approx. ¥7.0 billion)
- New Lending Support System (Approx. ¥2.2 billion)

First Medium-term Management Plan

FY2026

FY2027

FY2028

Second Medium-term Management Plan and beyond

FY2029 and beyond

M&A strategic investments

Seizing opportunities with agile investments

System investments

Investments and realization of benefits during the Medium-term Management Plan period



## Initiatives for Hachijuni Group Medium-Term Management Plan

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## Establishment of Hachijuni Mirai Foundation to Commemorate Merger (Announced March 19, 2026)

To commemorate the merger of The Hachijuni Bank and The Nagano Bank, we established Hachijuni Mirai Foundation (Public Interest Incorporated Foundation)\* and donated ¥3.0bn to it.

\* The foundation was established as Hachijuni Mirai Foundation (General Incorporated Foundation) on December 1, 2025, then received approval as a public interest incorporated foundation from the governor of Nagano Prefecture on March 3, 2026.

**Through initiatives by Hachijuni Mirai Foundation to contribute to improving the environment for education and social welfare in Nagano Prefecture, we will support the children who will shape the future of the region and contribute to sustainable regional development.**

### » What is the Hachijuni Mirai Foundation?

Hachijuni Mirai Foundation was established to commemorate the merger between The Hachijuni Bank and The Nagano Bank by contributing to society.

“Mirai” (meaning “future” in Japanese) represents the foundation’s goal of supporting the future of local communities and the children who will shape the future of Nagano Prefecture.

### » Why is the foundation working to contribute to society?

Some children face difficulty in moving on to higher education due to their home environment or economic factors.

Such disparities in education and welfare are a key issue that impacts the future of the region.

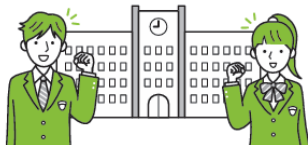
We view developing human resources to support the future of the region and strengthening welfare foundations as strategic social investments equal in importance to our main businesses, and we thereby aim to contribute to the sustainable growth of Nagano Prefecture as a whole.

## Overview of initiatives

### Providing non-repayable scholarships

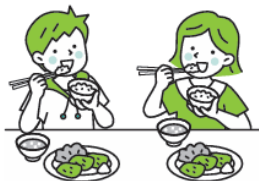
Supporting high school students in Nagano who face difficulty entering higher education due to their home environment or economic factors but who wish to work or start a business in Nagano after graduation

(Planned to commence for students scheduled to begin higher education in April 2027)



### Supporting organizations involved in social welfare

Providing funds and supplies to NPOs and other organizations that support children (such as children’s cafeterias) (Conditional on prefectural approval)



### Cooperating with companies in Nagano that aim to improve the environment for raising children

Initiatives such as cooperating with insurance companies to provide aid for insurance fees for children in children’s homes, etc.

(Conditional on prefectural approval)



**We will work to create a virtuous cycle of growth with local communities by combining the credibility of Hachijuni Nagano Bank and the public interest role of Hachijuni Mirai Foundation.**

## Creation of Structured Finance Department (SF Department) (Announced May 22, 2026)

- We are working to strengthen the area of market operations set out in the Hachijuni Group First Medium-term Management Plan under theme 1, “addressing regional challenges by enhancing and expanding profitability (market operations).”
- We will further accelerate our support for advanced financing needs, such as LBOs for business successions or real estate non-recourse loans, that are difficult to address through conventional corporate finance.

» **Organizational structure** Part of the operations of the Solutions Finance Group in the Business Promotion Department will be combined with the Structured Finance Team in the Financial Market Department to create the Structured Finance Department.

From June 26, 2026:

### Structured Finance Department

(Arrangement Group / Finance Group)

- Structured finance arrangement operations
- Distribution operations
- Examining participation in financing arranged by other banks

### 23 employees

Planned to be expanded to 32 by FY2028 through reallocation of personnel

» **Balance and revenue of structured finance and other services** (100 million yen)

#### Structured finance (SF)

	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2028 (plan)
Project finance (domestic / overseas)	71	103	146	298	536	814	1,400
LBO loans	14	21	34	41	181	552	1,000
Real estate non-recourse loans	17	19	49	78	103	249	500
Other SF (aircraft, ships, etc.)	153	168	137	111	85	156	600
<b>Subtotal</b>	<b>255</b>	<b>311</b>	<b>366</b>	<b>528</b>	<b>905</b>	<b>1,771</b>	<b>3,500</b>

#### Other services

	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2028 (plan)
Non-Japanese borrower loans (including Singapore Branch)	352	492	789	1,000	1,164	1,445	1,900
Marketable loans	152	217	266	278	379	330	400

#### Balance and income

	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2028 (plan)
Balance (SF + other services)	759	1,020	1,421	1,806	2,448	3,546	6,000
Investment income + fee income	5.3	6.8	9.4	12.7	17.6	37.2	60

## Efforts to Reform Personnel Systems and Operations

- Under theme 2, “developing and recruiting personnel who will drive transformation,” of the Hachijuni Group First Medium-term Management Plan, we are working to transform our personnel systems to place greater value on employee initiatives and achievements and to reward their contributions, thereby fostering a workplace environment that enables every employee to perform at their full potential with high engagement.
- We have established the Personnel Systems and Operations Reform Project Team to thoroughly review those systems and how we operate them.

### External environment



- Technological advancements such as AI
- Highest interest rates in approximately 30 years due to increase in policy interest rate
- Labor market: Increases in entry-level salaries and minimum wage, worsening labor shortages, changing attitudes towards work

### Background and current state



Using the revised personnel system of 2013 as a foundation, we have made many improvements such as transitioning to a multitrack personnel system in 2022, but **misalignment with our management and personnel strategies has increased, and the gap with the external environment has widened.**

### Our goals



- **Human capital enhancements** to provide high-quality services to customers as a comprehensive consulting firm
- **Personnel who will spearhead transformation beyond conventional boundaries** in order to achieve our Long-term Vision 2035

## Personnel Systems and Operations Reform Project Team

Project team term: February 2026 to January 2027

Role: Analyzing current circumstances and identifying management issues relating mainly to human resources; examining concepts for personnel system reforms; and other duties

Main activities: **Preparing for personnel system reforms from 2028 onward through:**

- (1) Employee surveys
- (2) Interviews and discussions (with directors, department and branch managers, employees, etc.)
- (3) Formulating concepts for main systems
- (4) Making recommendations

## Initiatives to Construct an AI and Data Platform (Announced February 12, 2026)

- We have begun constructing an AI and data platform optimized for regional banks using Microsoft 365 by becoming the first user of the integrated AI platform for banks offered by IBM Japan, Ltd.
- We are aiming to begin rolling out the platform in 2026 with support from IBM Japan, Ltd. and INTEC Inc.
- We have promoted the use of generative AI throughout the bank since 2023, but we will elevate our utilization of such AI to evolve it into a core system that supports overall banking operations.

**We will enhance organizational productivity to deliver new value to local communities and customers.**

### » AI tools supporting branch operations

To be released Aug. 2026

#### Data AI

##### Supporting information retrieval

This tool will reduce the burden on employees when looking up information by organizing relevant information mainly through Microsoft 365 files.



To be released Aug. 2026

#### Document creation AI

##### Creating appealing proposal documents

This tool will be used to create appealing proposal documents or materials tailored to the customer.



To be released Dec. 2026

#### Research AI

##### Assisting in a wide range of research and reports

This tool will thoroughly research online information on topics such as trends in customers' industries and regional economies and create easy to understand summaries.

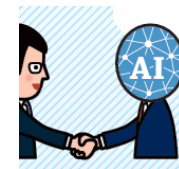


To be released 2027 or later

#### Personified AI

##### Rehearsing proposals for customers

This tool will enable AI simulations of customers, such as corporations considering capital investment, to serve as partners in considering proposal details or rehearsing explanations.



### » Systems that all employees can use confidently and securely

Our AI systems are equipped from the start with strict security and governance functions that prevent misuse and ensure that confidential information is not transmitted to the AI. This enables all employees to use these systems in a secure, banking-grade environment.

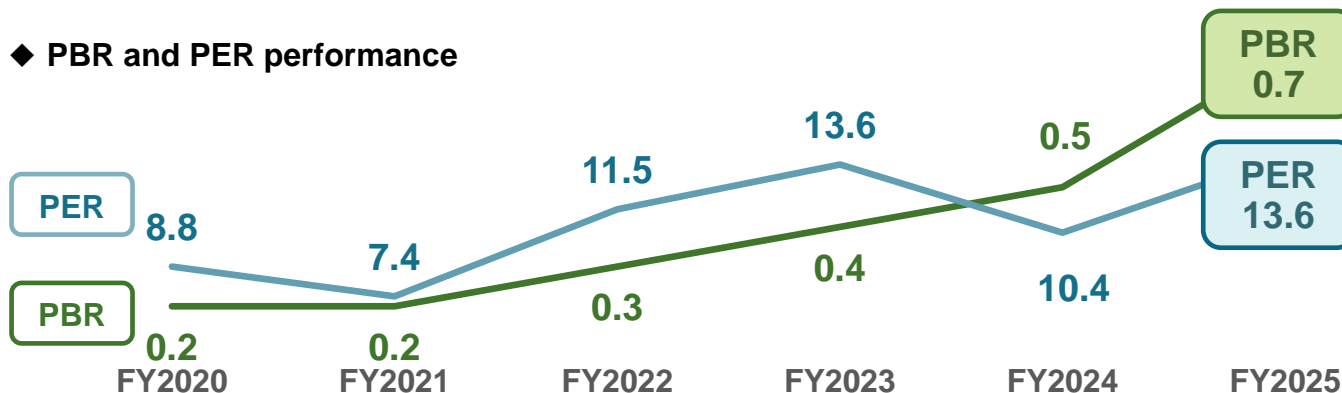
**In the future, we also envision sharing these systems with other regional banks to contribute to the future of the industry as a whole.**

## Efforts to Increase PBR and Improve ROE

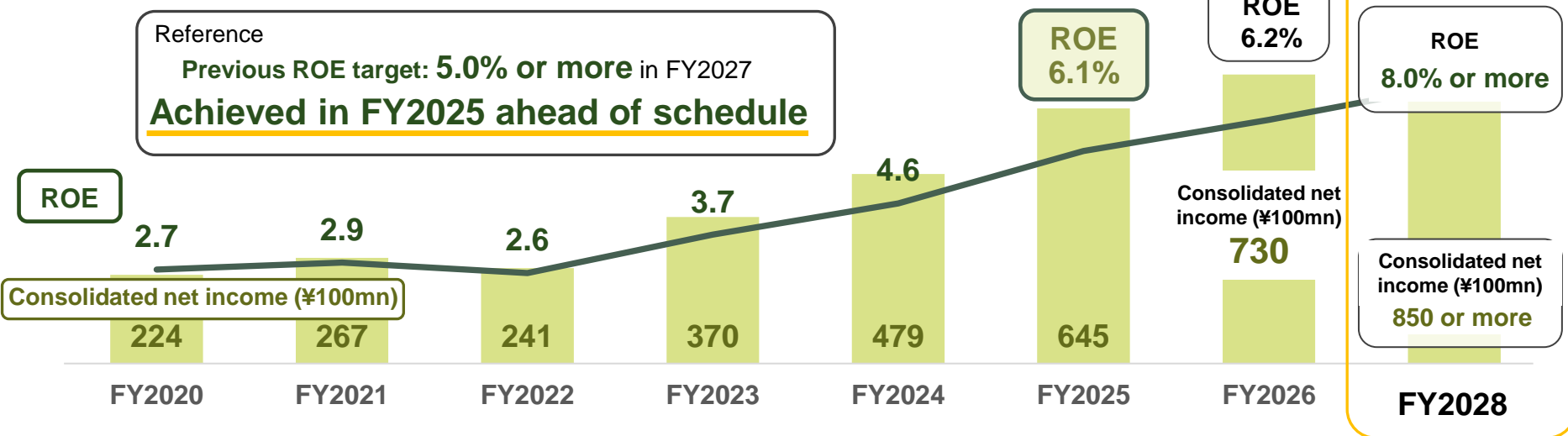
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- Our PBR in FY2025 was 0.8, which is lower than the average of regional banks with large market capitalization.
- We recognize that **improving ROE is the key to increasing our low PBR.**

## ◆ PBR and PER performance



## ◆ ROE and consolidated net income performance



\*Based on data from Bloomberg

- We are working to improve ROE to increase PBR to over 1 while maintaining a balance between soundness, profitability, and shareholder returns. We are also taking initiatives to expand non-financial information disclosure to increase corporate value.

**PBR in FY2025: 0.7**

(PBR = ROE × PER)

**Aim for over 1**

**Improve ROE: 6.1% in FY2025**

(ROE = net income / shareholders' equity)

**Improve RORA**

(RORA = net income / risk assets)

◆ **Strengthen profitability**

1. Strengthening measures for regional revitalization-focused lending, marketable loans, and our fund business
2. Enhancing investment yields through accurate pricing
3. Stable, low-cost funding backed by a solid customer base
4. Strengthening consulting sales
5. Improving cost efficiency through DX
6. Improving asset quality through support for management reforms and revitalization of borrowers

**Optimize financial leverage**

(Leverage ratio = risk assets / shareholders' equity)

◆ **Effective capital utilization**

◆ **Risk asset control**

1. Risk/return-driven capital management
2. Initiatives to reduce strategic shareholdings
3. Gradual reduction of equity risk associated with CET1
4. Enhanced shareholder returns (stable dividends and flexible stock buybacks)



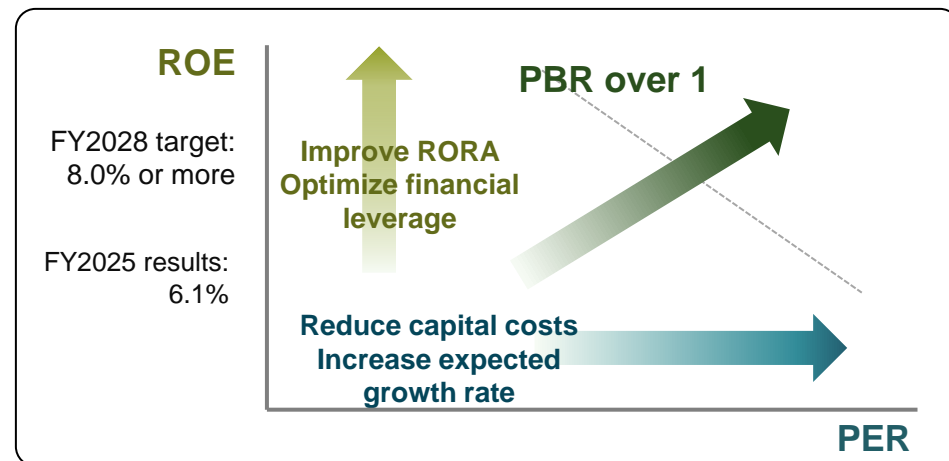
**Increase PER: 13.6 in FY2025**

(PER = 1 / (capital costs - expected growth rate))

**Reduce capital costs**

**Increase expected growth rate**

- ◆ **Expand non-financial capital**
- ◆ **Expand disclosure**
- ◆ **Resolve material issues**

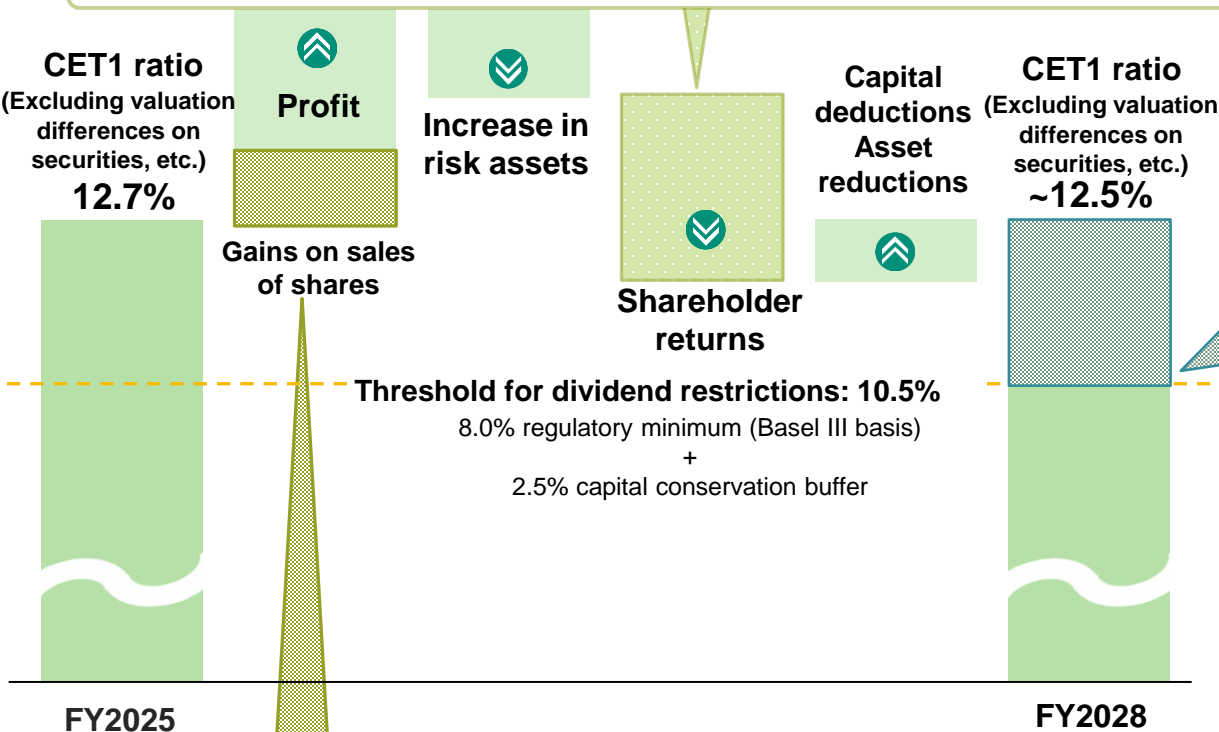


# Improving ROE: Effective Capital Utilization

- We will conduct capital management with an aim of maintaining a CET1 ratio of approximately 12.5%, which is based on the minimum level necessary to maintain dividends (10.5%) while also being prepared for strategic investments such as M&A and for natural disasters (via a provision of approximately 2.0%).

## Reference: Shareholder returns policy

We will aim to maintain and increase dividends with a goal of a consolidated dividend payout ratio of 40% or more. We will conduct stock buybacks flexibly while taking into account the market environment and other factors.



~2.0% provision for growth and resilience

~¥150bn for M&A / strategic investments

Natural disaster risks

## Approach to management and operation

To ensure capital management is less affected by fluctuations in stock prices and other market factors, we will use the CET1 ratio excluding valuation differences on securities, etc. in our internal management.

## Reference: Gains on sales of shares (note on strategic shareholdings changed to pure investment)

For our portfolio of stocks changed from strategic shareholdings to pure investment, we will aim to achieve stable realized gains (target returns: 7–8% on portfolio fair value balance) in order to achieve our ROE target and will work to conduct sustainable portfolio management over the medium to long term.

## Target returns

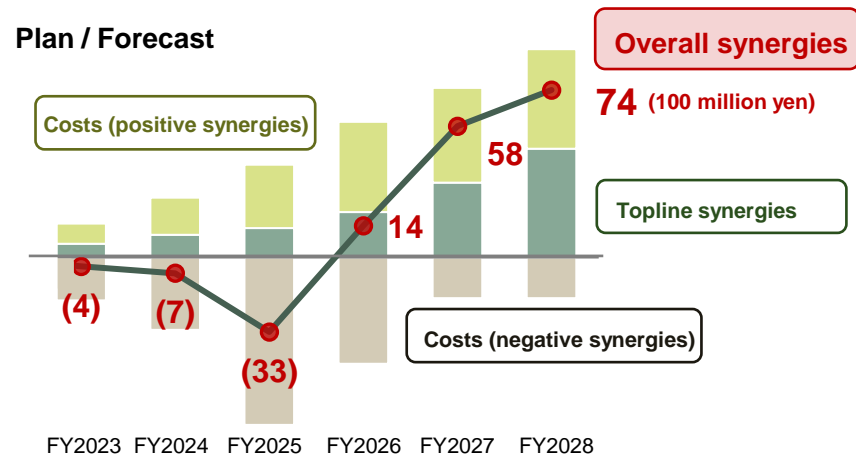
~7–8%  
Aim to exceed cost of capital

# Improving ROE: Synergies from Merger with Nagano Bank

We conducted a business integration with The Nagano Bank in June 2023, and on January 1, 2026, we fully merged and launched the new Hachijuni Nagano Bank.

## ◆ Anticipated overall synergies of merger

Before the merger in January 2026, negative synergies relating to costs initially outweighed positive synergies due to factors such as an increase in costs for integrating systems, but we anticipate increasing gains from overall synergies after the merger, when topline synergies and positive cost synergies will begin to fully take effect.



(100 million yen ; rounded)

	FY2023		FY2024	
	Plan	Result	Plan	Result
<b>Overall synergies</b>	<b>(4)</b>	<b>(18)</b>	<b>(7)</b>	<b>(7)</b>
Topline synergies	6	3	10	14
Costs (positive synergies)	9	12	16	20
Costs (negative synergies)	(19)	(33)	(32)	(40)

Topline synergies: Enhancing sales expertise by sharing knowledge and strengthening growth business and new business by creating available human resources  
 Cost synergies: Increasing efficiency through system integration and branch consolidations and optimizing the allocation of personnel

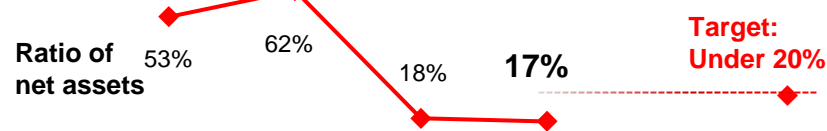
## ◆ Costs relating to business integration and merger (100 million yen)

		Plan / Forecast				
		FY2023	FY2024	FY2025	FY2026	FY2027
<b>Hachijuni (Hachijuni Nagano)</b>	System-related	2.5	11.9	29.4	1.1	12.1
	<b>Total</b>	<b>3.8</b>	<b>24.7</b>	<b>61.8</b>	<b>10.7</b>	<b>18.6</b>
<b>Nagano</b>	System-related	1.8	3.3	23.3	—	—
	<b>Total</b>	<b>1.9</b>	<b>3.6</b>	<b>25.2</b>	<b>—</b>	<b>—</b>
<b>Total</b>	System-related	4.3	15.3	52.8	1.1	12.1
	<b>Total</b>	<b>5.8</b>	<b>28.4</b>	<b>87.1</b>	<b>10.7</b>	<b>18.6</b>

**Plan:** ¥1.6bn for branch demolitions  
 ¥1.1bn for new sales support systems

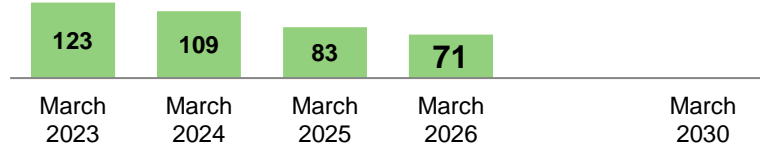
## ◆ Strategic shareholding reduction results (ratio of net assets)

Based on fair value of listed and unlisted shares; including deemed holdings



### Listed portfolio companies

(after adding holdings by Nagano Bank that do not overlap with Hachijuni Bank)



## ■ Investment guidelines following change of purpose to pure investment

In regard to voting rights for shares held for pure investment purposes, we have established voting standards for the purpose of appropriately exercising voting rights as the asset owner of the shares, and we will exercise voting rights based on the perspective of contributing to increasing the corporate value of the issuers of those shares over the medium to long term.

## ■ Approach to reductions



### ● Notes on holding and trading

Trading discretion	We will be able to trade shares freely, and trades or the timing thereof will not be restricted by the will of the issuer. We will not change the purpose of holdings to pure investment unless we have reached an agreement with the issuer regarding our ability to sell the shares at our discretion.
Independence of investment department	When making investment decisions, the independence of the investment department will be ensured, and we will develop an organizational structure necessary for making appropriate investment decisions.
Investment discipline and reports to management	We will establish plans and policies that include profit targets and report them to management. We will also regularly evaluate the status of our efforts and the results thereof and report them to management.
Appropriate exercise of voting rights	We will exercise voting rights appropriately to contribute to increasing the corporate value of the issuer from the perspective of pure investment.

### ● Voting standards for pure investment stocks (excerpt)

Disposal of surplus	Does the disposal of surplus achieve appropriate shareholder returns in light of performance and financial status?
Election of directors	Is it appropriate to elect the director based on performance and governance considerations?
Election of audit and supervisory board members	Is it appropriate to elect the audit and supervisory board member based on compliance and governance considerations?
Director compensation	Is the distribution appropriate based on performance and other considerations?

In addition to the above, we have established voting standards for proposals such as outside director and audit and supervisory board member compensation, articles of incorporation amendments, takeover defense measures, the appointment of accounting auditors, and shareholder proposals.

# Risk Asset Control: Market Investment of Strategic Shareholdings Changed to Pure Investment Stocks

- For our portfolio of stocks changed from strategic shareholdings to pure investment, we will aim to achieve stable realized gains (target returns: 7–8% on portfolio fair value balance) in order to achieve our ROE target and will work to conduct sustainable portfolio management over the medium to long term.

## ■ Portfolio of stocks changed to pure investment

Portfolio companies as of March 31, 2025	39
Portfolio companies as of March 31, 2026	34
<b>■ Number of portfolio companies whose stocks were sold (including partially sold)</b>	
During 2H FY2025	18

## Status of exercise of voting rights relating to pure investment stocks

April 2025 to March 2026

	Management proposals		Shareholder proposals	
	For	Against	For	Against
All pure investment stocks	100.0%	0.0%	2.6%	97.4%
Those changed from strategic shareholdings	100.0%	0.0%	0.0%	100.0%

## Income

	1H FY2025	2H FY2025	FY total
Dividends	¥5.58bn	¥5.35bn	¥10.94bn
Gains on sale	¥7.52bn	¥22.83bn	¥30.36bn
<b>Total</b>	<b>¥13.11bn</b>	<b>¥28.19bn</b>	<b>¥41.30bn (A)</b>

## Balance

	Start of 1H FY2025	FY2025 avg. balance
Fair value balance (B)	¥398.43bn	¥449.20bn

Reference: Yield (annual rate; beginning balance / fiscal-year average balance basis)

	Start of 1H FY2025	FY2025 avg. balance
A / B	10.3%	9.1%

## Target returns

~7–8%

Aim to exceed cost of capital

## Partnerships / Alliances

### JUUDANKAI



- The JUUDANKAI is composed of seven regional banks (Hachijuni Nagano Bank, the Yamagata Bank, Tsukuba Bank, the Musashino Bank, the Awa Bank, the Miyazaki Bank, and the Bank of the Ryukyus) that agreed to share systems.
- The Hachijuni Bank developed the shared systems based on the functions required and the needs of the participating banks.

#### ◆ Advantages of system sharing

- Expansion and acceleration of system development capabilities
- Reduction of system costs through sharing
- Strategic allocation of human resources

### TSUBASA and JUUDANKAI Joint Research Society

In March 2024, we launched the TSUBASA and JUUDANKAI Joint Research Society between the TSUBASA Alliance and the JUUDANKAI in order to pool the knowledge and expertise of both groups in pursuit of efficient system operation and business processes.

#### System Task Force

Jointly researches next-generation systems and subsystems, digital applications (API utilization, etc.), and anti-money laundering (AML) measures

#### Cybersecurity Task Force

Jointly researches cybersecurity measures and pools expertise on cyber risk management

#### Business Efficiency Task Force

Jointly researches branch automation measures (automation of staffed branches, consolidation of back offices)

### Announced November 4, 2025: Execution of Memorandum of Understanding for Sharing of Core Systems with The First Bank of Toyama, Ltd.

- Execution date: October 31, 2025
- Summary: Memorandum regarding start of preparation for use of the JUUDANKAI's shared systems and matters concerning software licensing, etc.
- Future plans: Execute formal agreement by October 31, 2026; transition to shared systems in 2030

## Partnerships / Alliances

### Mt. Fuji-Alps Alliance

In March 2025, Shizuoka Bank, The Yamanashi Chuo Bank, and The Hachijuni Bank signed a comprehensive business alliance agreement, launching the Mt. Fuji-Alps Alliance.

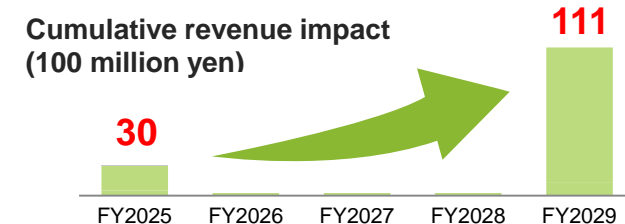
#### ◆ Key initiatives

1. Increasing the number of people with ties to the region to address population decline and labor shortages
2. Developing new businesses that can attract foreign capital and talent
3. Expanding partnerships in the venture and growth sectors and strengthening M&A and succession planning to contribute to the sustainable development of regional economies



#### Increasing corporate value

**KPI: Cumulative revenue impact of ¥20.0bn for the three banks over five years**



Financing executed (introduced / syndicated)

- Structured finance: ¥67.2bn
- Corporate finance: ¥34.1bn

(Cumulative amounts since alliance launch)

#### Creating social value

**KPI: Positive net migration to Shizuoka, Yamanashi, and Nagano Prefectures**

Support for creating sales channels

5 individual consultations conducted; 77 business referrals provided

Efforts to promote migration

Relocation support loans: **348 loans, ¥12.3bn**

The alliance participated as an exhibitor at the Relocation, Regional Exchange & Community Development Fair 2025.



#### Topics

New gateway for finding work, housing, and community information in one place

The alliance has launched “Living in Shizuoka, Yamanashi, and Nagano,” a landing page for people considering relocation.

- Main content:
- (1) Post-relocation living expense estimation tool
  - (2) Job listings
  - (3) Introduction to relocation support loans from alliance members
  - (4) Various information to aid in relocation

<https://www.mt-fuji-alps-alliance-iju.shizuokabank.co.jp> (in Japanese)



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