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November. 6, 2026

To whom it may concern:

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Notice Concerning Difference in Actual Results from the Previous Fiscal Year

Hachijuni Nagano Bank, Ltd. (the "Bank") hereby announces that the actual financial results for the second quarter (interim period) of the fiscal year ended March 31, 2027, differed from the actual results for the previous fiscal year as follows.

1. Difference in actual results from the previous fiscal year

Consolidated financial results for the second quarter (interim period) of the fiscal year ended March 31, 2027 (From April 1, 2026 to September 30, 2026)

	Ordinary income
Actual results for the previous fiscal year (A)	Millions of yen 136,173
Announced results (B)	180,959
Difference (B - A)	44,786
Change (%)	32.8

Non-consolidated financial results for the second quarter (interim period) of the fiscal year ended March 31, 2027 (From April 1, 2026 to September 31, 2026)

	Ordinary income
Actual results for the previous fiscal year (A)	Millions of yen 108,704
Announced results (B)	156,922
Difference (B - A)	42,218
Change (%)	44.3

2. Reason for difference

[Consolidated] Mainly caused by the non-consolidated financial results.

[Non-consolidated] Caused by an increase in ordinary income compared to the actual results for the previous fiscal year as a result of factors including an increase in interest income (a year-on-year increase of 17,988 million yen) due to increases in interest on loans and interest and dividends on securities, an increase in gain on sale of equity securities (a year-on-year increase of 17,542 million yen).