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November 11, 2026

To whom it may concern:

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Notice Concerning the Capital Ratio as of September 30, 2026

Hachijuni Nagano Bank, Ltd. hereby announces the capital ratio as of September 30, 2026, as follows.

• Capital Ratio (International Standard)

Consolidated

		As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Total capital ratio	(1) / (4)	16.53%	(0.19%)	(0.54%)	16.72%	17.07%
Tier 1 capital ratio	(2) / (4)	16.53%	(0.19%)	(0.54%)	16.72%	17.07%
Common equity Tier 1 capital ratio	(3) / (4)	16.53%	(0.19%)	(0.54%)	16.72%	17.07%

(Unit: Billions of yen)

Total capital	(1)	1,005.1	10.8	85.8	994.2	919.2
Tier 1 capital	(2)	1,005.1	10.8	85.8	994.2	919.2
Common equity Tier 1 capital	(3)	1,005.1	10.8	85.8	994.2	919.2
Risk weighted assets	(4)	6,077.1	131.4	693.6	5,945.6	5,383.4
Total required capital	(4)×8%	486.1	10.5	55.4	475.6	430.6

Non-Consolidated

		As of September 30, 2026 (a)	(a) - (b)	(a) - (c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Total capital ratio	(1) / (4)	15.17%	(0.05%)	(1.27%)	15.22%	16.44%
Tier 1 capital ratio	(2) / (4)	15.17%	(0.05%)	(1.27%)	15.22%	16.44%
Common equity Tier 1 capital ratio	(3) / (4)	15.17%	(0.05%)	(1.27%)	15.22%	16.44%

(Unit: Billions of yen)

Total capital	(1)	914.2	8.5	79.1	905.6	835.0
Tier 1 capital	(2)	914.2	8.5	79.1	905.6	835.0
Common equity Tier 1 capital	(3)	914.2	8.5	79.1	905.6	835.0
Risk weighted assets	(4)	6,023.6	76.0	945.2	5,947.6	5,078.4
Total required capital	(4)×8%	481.8	6.0	75.6	475.8	406.2

(Notes) 1. 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
2. For the non-consolidated basis, the figures as of the end of September 2025 are those of The Hachijuni Bank,Ltd.