



November 26, 2025

To whom it may concern:

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Notice Concerning the Hachijuni Group's Management Philosophy and Direction of the Medium-term Management Plan

The Hachijuni Bank, Ltd. (President: Masaki Matsushita; hereinafter, the “Bank”) and The Nagano Bank, Ltd. (President: Hitoshi Nishizawa; hereinafter, the “Nagano Bank”), a wholly owned subsidiary of the Bank, are planning to merge on January 1, 2026, subject to obtaining the necessary approvals from the relevant authorities.

The Bank has therefore established a management philosophy for the Hachijuni Group, centered on The Hachijuni Nagano Bank, Ltd. (the “Hachijuni Nagano Bank”), the new bank formed through the merger. The Bank also hereby announces the direction of its Medium-term Management Plan.

1. Hachijuni Group—Management Philosophy

Building upon the DNA cultivated to date by both the Bank and the Nagano Bank, and having inherited the spirit imbued in the management philosophies of both banks, the Bank formulated the Hachijuni Group Management Philosophy to define the mission and raison d'être of the Hachijuni Group, centered on the new bank, Hachijuni Nagano Bank.

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 happiness and prosperity of the regional community, customers, shareholders, and employees.

2. Hachijuni Group—Materiality

In 2022, the Bank identified 12 materiality issues and has been advancing initiatives to address each of these challenges. With the launch of the new bank as an opportunity to further deepen Group-wide management, the Bank has reassessed their significance from the perspectives of the Hachijuni Group's corporate value and their importance to society and stakeholders, and has now identified them as “Group Materiality.”

- **Value creation through digitalization and use of AI**
- **Development of regional industries and businesses, and creation of communities with vitality**
- **Realization of enriched lifestyles**
- **Practicing human capital management**
- **Climate change countermeasures and environmental preservation**
- **Strengthening cyber security**
- **Fair and transparent management**

3. Hachijuni Group—Long-term Vision

With a view to the region's future over the next decade, and driven by our commitment to creating hope together with the companies and people connected to the region, the Bank has formulated the Hachijuni Group Long-term Vision 2035.

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

4. Hachijuni Group—Direction of the First Medium-term Management Plan

The Bank has divided the 10-year period leading up to achieving the Long-term Vision 2035 into three phases, considering the initial three years as the First Medium-term Management Plan. The Bank hereby presents the direction of the plan.

First Medium-term Management Plan: A Leap Toward a Comprehensive Consulting Firm

Theme 1: Addressing Regional Challenges by Enhancing and Expanding Profitability

The Group will generate ripple effects for the regional economy by providing functions to companies that seek to become core players in the region, supporting improvements in corporate productivity, and assisting in enhancing the appeal of tourist destinations.

The Group will also support its individual customers throughout their life stages, helping them achieve prosperous lives, while contributing to the creation of a sustainable and valuable community where all people can live comfortably.

To accelerate these initiatives, the Group will pursue stable revenue generation through its market investing business and promote active investments in growth areas.

Theme 2: Strengthening Human Capital to Support Sustainable Growth

To carry out its Medium-term Management Plan, the Group will promote the development and recruitment of personnel who will drive transformation, while also advancing the active participation of diverse employees and working to realize their well-being.

Theme 3: Securing Competitive Advantage through Investments in DX and AI

Through investments in DX and AI, the Group will dramatically enhance organizational productivity and creativity, thereby strengthening its competitiveness.

Theme 4: Expanding Business Domains to Raise Corporate Value

The Group will drive expansion of business domains by optimizing Group-wide functions and enhancing its planning capabilities.

Theme 5: Strengthening the Management Foundation as the Cornerstone of Trust and Confidence

The Group aims to further enhance its corporate value by strengthening its management foundation.

The Bank will provide further details regarding the various strategies, specific measures, and KPIs outlined in the Medium-term Management Plan as soon as they are finalized.

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