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Consolidated Financial Results for the Six Months Ended September 30, 2026 [Japanese GAAP]

November 6, 2026

Company name: Hachijuni Nagano Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8359
URL: https://bank.82group.jp/
Representative: Shohei Hidai, President
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Telephone: +81-26-227-1182
Scheduled date to file semi-annual securities report: November 27, 2026
Scheduled date to commence dividend payments: December 4, 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 Six Months Ended September 30, 2026 (April 1, 2026 to September 30, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	180,959	32.8	60,408	44.0	40,087	34.6
September 30, 2025	136,173	18.3	41,946	57.0	29,762	52.5

(Note) Comprehensive income Six months ended September 30, 2026: ¥ 25,822 million [(72.2)%]
Six months ended September 30, 2025: ¥ 92,950 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	88.00	87.95
September 30, 2025	64.75	64.71

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	12,511,361	1,161,159	9.2
March 31, 2026	13,554,489	1,156,165	8.4

(Reference) Equity As of September 30, 2026: ¥ 1,156,065 million
As of March 31, 2026: ¥ 1,151,952 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.

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	20.00	-	40.00	60.00
Fiscal year ending March 31, 2027	-	30.00			
Fiscal year ending March 31, 2027 (Forecast)			-	42.00	72.00

(Note) Revisions to the forecast for dividends announced most recently: Yes

(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 Results 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
Full year	119,000	45.9	80,000	23.8	176.12

(Note) Revisions to the financial result forecast most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the period: None

(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: Yes
2) Changes in accounting policies due to other reasons: None
3) Changes in accounting estimates: None
4) Restatement: None

(Note) For details, please refer to "2. (4) Notes to Semi-annual Consolidated Financial Statements (Notes on changes in accounting policies)" on page 10 of the accompanying materials.

(3) Number of issued shares (common shares)

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

September 30, 2026	493,767,424 shares
March 31, 2026	493,767,424 shares

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

September 30, 2026	39,637,413 shares
March 31, 2026	39,244,326 shares

3) Average number of shares outstanding during the period

Six months ended September 30, 2026	455,537,658 shares
Six months ended September 30, 2025	459,622,418 shares

[Reference] Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Six Months Ended September 30, 2026 (April 1, 2026 to September 30, 2026)

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

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	156,922	44.3	57,207	46.4	38,188	37.0
September 30, 2025	108,704	26.8	39,069	67.9	27,866	63.9

	Basic earnings per share
Six months ended	Yen
September 30, 2026	83.83
September 30, 2025	60.61

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	12,388,059	1,048,721	8.4
March 31, 2026	13,432,753	1,044,993	7.7

(Reference): Equity As of September 30, 2026: ¥ 1,048,606 million
As of March 31, 2026: ¥ 1,044,879 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		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	114,000	50.3	77,000	15.7	169.51

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* 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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* INTERIM FINANCIAL DATA FOR FISCAL YEAR 2026

1. Overview of Semi-annual Operating Results

(1) Overview of operating results for the semi-annual period of fiscal year under review

The consolidated operating results for the six months ended September 30, 2026 were as follows.

Ordinary income increased by 44,786 million yen year on year to 180,959 million yen. Ordinary expenses increased by 26,324 million yen year on year to 120,550 million yen.

As a result, ordinary profit increased by 18,461 million yen year on year to 60,408 million yen, and profit attributable to owners of parent increased by 10,324 million yen year on year to 40,087 million yen.

The operating results of the Bank on a non-consolidated basis, which account for the majority of the consolidated results, were as follows.

Ordinary income increased by 48,218 million yen year on year to 156,922 million yen, mainly due to an increase in interest income on loans, gains on sales of bonds (other ordinary income) and gains on sales of stocks (other income). Ordinary expenses increased by 30,079 million yen year on year to 99,714 million yen, primarily due to an increase in interest expenses on deposits, losses on sales of bonds (other ordinary expenses), and general and administrative expenses.

As a result, ordinary profit increased by 18,138 million yen year on year to 57,207 million yen, and interim net income increased by 10,322 million yen year on year to 38,188 million yen.

(2) Overview of financial position for the semi-annual period of fiscal year under review

The consolidated financial position as of September 30, 2026 was as follows.

Total assets decreased by 1,043.1 billion yen from the end of the previous fiscal year to 12,511.3 billion yen, mainly due to a decrease in Deposits with the Bank of Japan included in Cash and due from banks. Total liabilities decreased by 1,048.1 billion yen from the end of the previous fiscal year to 11,350.2 billion yen, mainly due to a decrease in Call money and bills sold. Net assets increased by 4.9 billion yen from the end of the previous fiscal year to 1,161.1 billion yen.

Major account balances were as follows.

Loans and bills discounted increased by 94.9 billion yen during the period to 6,806.8 billion yen at the end of the interim period.

Securities increased by 87.8 billion yen during the period to 3,453.0 billion yen at the end of the interim period.

Deposits decreased by 176.2 billion yen during the period to 9,375.8 billion yen at the end of the interim period.

Major account balances of the Bank on a non-consolidated basis were as follows.

Loans and bills discounted increased by 93.3 billion yen during the period to 6,882.0 billion yen at the end of the interim period, primarily due to increases in loans to corporate customers and individual customers.

Securities increased by 86.0 billion yen during the period to 3,455.1 billion yen at the end of the interim period, mainly due to an increase in Japanese government bonds, despite decreases in corporate bonds and stocks.

Deposits decreased by 173.9 billion yen during the period to 9,394.6 billion yen at the end of the interim period, mainly due to a decrease in public deposits, despite an increase in deposits from corporate customers.

(3) Explanation of forward-looking information

The full-year earnings forecasts for the fiscal year ending March 31, 2027 have been revised from the forecasts announced on May 15, 2026 based on the operating results for the interim period and information available at this time.

(Unit: Millions of yen)

	Consolidated Forecast			Non-Consolidated Forecast		
	Previous Forecast (a)	Revised Forecast (b)	(b)-(a)	Previous Forecast (a)	Revised Forecast (b)	(b)-(a)
Ordinary Profit	106,000	119,000	13,000	101,000	114,000	13,000
Profit	73,000	80,000	7,000	70,000	77,000	7,000

Note:The forecasts above are based on information available as of the date of publication of this report and certain assumptions deemed reasonable by the Bank, and are not intended to guarantee future performance. Actual results may differ materially from the forecasts due to various factors in the future.

2.Semi-annual Consolidated Financial Statements and Major Notes

(1)Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	2,818,818	1,501,777
Call loans and bills bought	-	54,091
Monetary claims bought	73,397	68,146
Trading account assets	56,281	53,336
Money held in trust	39,540	41,208
Securities	3,365,253	3,453,088
Loans and bills discounted	6,711,935	6,806,865
Foreign exchanges	16,049	15,980
Lease receivables and investments in leases	105,308	105,737
Other assets	231,335	258,714
Tangible fixed assets	38,749	39,812
Intangible fixed assets	4,803	6,478
Retirement benefit asset	86,402	87,530
Deferred tax assets	1,906	1,907
Customers' liabilities for acceptances and guarantees	58,301	71,588
Allowance for loan losses	(53,592)	(54,903)
Total assets	13,554,489	12,511,361
Liabilities		
Deposits	9,552,050	9,375,824
Negotiable certificates of deposit	57,208	180,014
Call money and bills sold	918,300	78,832
Securities sold under repurchase agreements	169,725	148,722
Cash collateral received for securities lent	84,245	17,482
Trading account liabilities	9,523	10,411
Borrowed money	1,097,909	1,002,188
Foreign exchanges	1,441	2,202
Borrowed money from trust account	1,628	1,784
Other liabilities	241,934	260,941
Retirement benefit liability	9,929	9,857
Provision for reimbursement of deposits	176	118
Provision for contingent loss	1,606	1,666
Reserves under special laws	15	17
Deferred tax liabilities	194,326	188,549
Acceptances and guarantees	58,301	71,588
Total liabilities	12,398,324	11,350,201

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	52,243	52,243
Capital surplus	57,221	58,728
Retained earnings	621,952	643,859
Treasury shares	(35,216)	(39,370)
Total shareholders' equity	696,201	715,460
Valuation difference on available-for-sale securities	328,384	295,131
Deferred gains or losses on hedges	97,208	117,537
Remeasurements of defined benefit plans	30,158	27,935
Total accumulated other comprehensive income	455,750	440,605
Share acquisition rights	114	114
Non-controlling interests	4,099	4,979
Total net assets	1,156,165	1,161,159
Total liabilities and net assets	13,554,489	12,511,361

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	136,173	180,959
Interest income	84,631	98,285
Interest on loans and discounts	41,483	51,928
Interest and dividends on securities	34,222	36,354
Trust fees	5	6
Fees and commissions	14,642	13,606
Gain on trading account transactions	240	339
Other ordinary income	25,160	38,359
Other income	11,492	30,360
Ordinary expenses	94,226	120,550
Interest expenses	26,070	31,441
Interest on deposits	9,276	15,733
Fees and commissions payments	3,394	2,907
Other ordinary expenses	22,801	46,874
General and administrative expenses	36,078	35,104
Other expenses	5,880	4,222
Ordinary profit	41,946	60,408
Extraordinary income	63	37
Gain on disposal of non-current assets	63	37
Extraordinary losses	104	402
Loss on disposal of non-current assets	30	228
Impairment losses	74	172
Provision of reserve for financial instruments transaction liabilities	-	2
Profit before income taxes	41,905	60,043
Income taxes - current	11,978	18,123
Income taxes - deferred	74	1,740
Total income taxes	12,052	19,864
Profit	29,852	40,179
Profit attributable to non-controlling interests	89	91
Profit attributable to owners of parent	29,762	40,087

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	29,852	40,179
Other comprehensive income	63,097	(14,356)
Valuation difference on available-for-sale securities	46,215	(32,459)
Deferred gains or losses on hedges	17,639	20,329
Remeasurements of defined benefit plans, net of tax	(756)	(2,227)
Comprehensive income	92,950	25,822
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	92,835	24,941
Comprehensive income attributable to non-controlling interests	114	880

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(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			(13,386)		(13,386)
Profit attributable to owners of parent			29,762		29,762
Purchase of treasury shares				(6,071)	(6,071)
Disposal of treasury shares			(2)	129	127
Purchase of shares of consolidated subsidiaries		272			272
Net changes in items other than shareholders' equity					
Total changes during period	-	272	16,374	(5,941)	10,706
Balance at end of period	52,243	57,233	596,283	(31,339)	674,421

	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							(13,386)
Profit attributable to owners of parent							29,762
Purchase of treasury shares							(6,071)
Disposal of treasury shares							127
Purchase of shares of consolidated subsidiaries							272
Net changes in items other than shareholders' equity	46,187	17,639	(754)	63,072	(35)	(278)	62,758
Total changes during period	46,187	17,639	(754)	63,072	(35)	(278)	73,464
Balance at end of period	275,938	69,315	17,463	362,718	114	3,868	1,041,123

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	52,243	57,221	621,952	(35,216)	696,201
Cumulative effects of changes in accounting policies					
Restated balance	52,243	57,221	621,952	(35,216)	696,201
Changes during period					
Dividends of surplus			(18,180)		(18,180)
Profit attributable to owners of parent			40,087		40,087
Purchase of treasury shares				(5,931)	(5,931)
Disposal of treasury shares		1,507		1,776	3,283
Net changes in items other than shareholders' equity					
Total changes during period	-	1,507	21,906	(4,154)	19,259
Balance at end of period	52,243	58,728	643,859	(39,370)	715,460

	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	328,384	97,208	30,158	455,750	114	4,099	1,156,165
Cumulative effects of changes in accounting policies	380			380			380
Restated balance	328,765	97,208	30,158	456,131	114	4,099	1,156,546
Changes during period							
Dividends of surplus							(18,180)
Profit attributable to owners of parent							40,087
Purchase of treasury shares							(5,931)
Disposal of treasury shares							3,283
Net changes in items other than shareholders' equity	(33,633)	20,329	(2,223)	(15,526)		880	(14,645)
Total changes during period	(33,633)	20,329	(2,223)	(15,526)	-	880	4,613
Balance at end of period	295,131	117,537	27,935	440,605	114	4,979	1,161,159

(4) Notes to semi-annual consolidated financial statements

(Notes on going concern)
Not applicable.

(Notes on significant changes in shareholders' equity)
Not applicable.

(Notes on changes in accounting policies)
Application of Practical Guidelines on Accounting Standards for Financial Instruments

The Bank applied the Practical Guidelines on Accounting Standards for Financial Instruments (ASBJ Practical Solution No. 9, March 11, 2025; hereinafter, the "Practical Guidelines") from the beginning of the current interim consolidated fiscal period.

Accordingly, with respect to investments in partnerships and similar entities that satisfy the requirements set forth in Paragraph 132-2 of the Practical Guidelines and are designated for application based on the accounting policy elected by the Bank and its consolidated subsidiaries, all unlisted equity securities included in the constituent assets of such partnerships and similar entities (excluding shares of subsidiaries and associates of the Bank and its consolidated subsidiaries) are measured at fair value and used as the basis for accounting for such investments.

The Bank's and its consolidated subsidiaries' proportionate share of valuation differences on such unlisted equity securities is recognized in net assets.

As a result, Valuation difference on available-for-sale securities increased by 1,330 million yen and Deferred tax liabilities increased by 604 million yen and other comprehensive income (valuation difference on available-for-sale securities) increased by 1,330 million yen, respectively, as of September 30, 2026.

In addition, in accordance with the transitional treatment prescribed in Paragraph 205-2 of the Practical Guidelines, Valuation difference on available-for-sale securities and Deferred tax liabilities increased by 380 million yen and 173 million yen, respectively, at the beginning of the current interim consolidated fiscal period.

3.Semi-annual Non-consolidated Financial Statements

(1) Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	2,804,730	1,487,134
Call loans	-	54,091
Monetary claims bought	73,397	68,146
Trading account assets	56,281	53,336
Money held in trust	39,540	41,208
Securities	3,369,091	3,455,115
Loans and bills discounted	6,788,673	6,882,054
Foreign exchanges	16,049	15,980
Other assets	196,747	224,318
Other	196,747	224,318
Tangible fixed assets	28,968	29,751
Intangible fixed assets	4,554	6,337
Prepaid pension costs	42,310	46,368
Customers' liabilities for acceptances and guarantees	58,301	71,588
Allowance for loan losses	(45,891)	(47,373)
Total assets	13,432,753	12,388,059
Liabilities		
Deposits	9,568,580	9,394,651
Negotiable certificates of deposit	86,208	210,014
Call money	918,300	78,832
Securities sold under repurchase agreements	169,725	148,722
Cash collateral received for securities lent	84,245	17,482
Trading account liabilities	9,523	10,411
Borrowed money	1,088,034	991,173
Foreign exchanges	1,441	2,202
Borrowed money from trust account	1,628	1,784
Other liabilities	210,239	226,525
Income taxes payable	5,361	16,342
Lease liabilities	275	328
Asset retirement obligations	195	227
Other	204,407	209,626
Provision for retirement benefits	10,623	10,504
Provision for reimbursement of deposits	176	118
Provision for contingent loss	1,606	1,666
Deferred tax liabilities	179,124	173,660
Acceptances and guarantees	58,301	71,588
Total liabilities	12,387,760	11,339,337

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	52,243	52,243
Capital surplus	29,609	31,116
Legal capital surplus	29,609	29,609
Other capital surplus	-	1,507
Retained earnings	574,633	594,641
Legal retained earnings	47,610	47,610
Other retained earnings	527,023	547,030
Reserve for tax purpose reduction entry of non-current assets	2,113	2,113
Reserve for special account for tax purpose reduction entry of non-current assets	225	225
General reserve	399,600	399,600
Retained earnings brought forward	125,084	145,091
Treasury shares	(35,216)	(39,370)
Total shareholders' equity	621,269	638,629
Valuation difference on available-for-sale securities	326,401	292,439
Deferred gains or losses on hedges	97,208	117,537
Total valuation and translation adjustments	423,609	409,976
Share acquisition rights	114	114
Total net assets	1,044,993	1,048,721
Total liabilities and net assets	13,432,753	12,388,059

(2) Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	108,704	156,922
Interest income	80,351	98,340
Interest on loans and discounts	38,512	52,281
Interest and dividends on securities	33,419	36,119
Trust fees	5	6
Fees and commissions	11,365	11,110
Gain on trading account transactions	230	326
Other ordinary income	5,516	16,899
Other income	11,234	30,239
Ordinary expenses	69,634	99,714
Interest expenses	25,368	31,498
Interest on deposits	8,586	15,765
Fees and commissions payments	3,912	3,961
Other ordinary expenses	5,608	28,042
General and administrative expenses	28,933	31,969
Other expenses	5,811	4,242
Ordinary profit	39,069	57,207
Extraordinary income	63	37
Extraordinary losses	46	181
Profit before income taxes	39,086	57,063
Income taxes - current	11,074	17,213
Income taxes - deferred	146	1,661
Total income taxes	11,220	18,874
Profit	27,866	38,188

(3) Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	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	52,243	29,609	-	29,609	47,610	1,928	584	399,600	80,902	530,625
Changes during period										
Dividends of surplus									(13,386)	(13,386)
Profit									27,866	27,866
Purchase of treasury shares										
Disposal of treasury shares									(2)	(2)
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	-	-	-	-	14,477	14,477
Balance at end of period	52,243	29,609	-	29,609	47,610	1,928	584	399,600	95,380	545,103

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(25,342)	587,135	233,606	51,676	285,282	150	872,569
Changes during period							
Dividends of surplus		(13,386)					(13,386)
Profit		27,866					27,866
Purchase of treasury shares	(6,071)	(6,071)					(6,071)
Disposal of treasury shares	129	127					127
Net changes in items other than shareholders' equity			46,192	17,639	63,831	(35)	63,795
Total changes during period	(5,941)	8,536	46,192	17,639	63,831	(35)	72,332
Balance at end of period	(31,283)	595,672	279,798	69,315	349,114	114	944,901

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	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	52,243	29,609	-	29,609	47,610	2,113	225	399,600	125,084	574,633
Cumulative effects of changes in accounting policies										
Restated balance	52,243	29,609	-	29,609	47,610	2,113	225	399,600	125,084	574,633
Changes during period										
Dividends of surplus									(18,180)	(18,180)
Profit									38,188	38,188
Purchase of treasury shares										
Disposal of treasury shares			1,507	1,507						
Net changes in items other than shareholders' equity										
Total changes during period	-	-	1,507	1,507	-	-	-	-	20,007	20,007
Balance at end of period	52,243	29,609	1,507	31,116	47,610	2,113	225	399,600	145,091	594,641

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(35,216)	621,269	326,401	97,208	423,609	114	1,044,993
Cumulative effects of changes in accounting policies			380		380		380
Restated balance	(35,216)	621,269	326,781	97,208	423,989	114	1,045,374
Changes during period							
Dividends of surplus		(18,180)					(18,180)
Profit		38,188					38,188
Purchase of treasury shares	(5,931)	(5,931)					(5,931)
Disposal of treasury shares	1,776	3,283					3,283
Net changes in items other than shareholders' equity			(34,342)	20,329	(14,012)		(14,012)
Total changes during period	(4,154)	17,360	(34,342)	20,329	(14,012)	-	3,347
Balance at end of period	(39,370)	638,629	292,439	117,537	409,976	114	1,048,721

INTERIM FINANCIAL DATA FOR FISCAL YEAR 2026 (THE SIX MONTHS ENDED SEPTEMBER 30, 2026)

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*The capital ratio as of the end of September 2026 (Basel III standards) is currently being calculated.

1. Profit and Loss

Consolidated

(Unit: million yen)

	For the six months ended Sep. 30, 2026 (a)	(a) - (b)	For the six months ended Sep. 30, 2025 (b)
Consolidated gross business profit	69,443	(3,049)	72,493
Profit on interest	66,913	8,271	58,641
Profit on fees and commissions	10,705	(547)	11,253
Trading profit	339	98	240
Profit from other business transactions	(8,514)	(10,873)	2,358
(Gains (losses) on bonds)	(12,292)	(11,534)	(757)
General & administrative expenses	35,104	(973)	36,078
Credit related expenses	1,771	1,242	528
Written-off of loans	12	11	0
Provision of allowance for specific loan losses	291	1,292	(1,000)
Provision of allowance for general loan losses	1,315	(126)	1,441
Provision for specific overseas receivables	—	1	(1)
Recoveries of written-off claims	2	2	0
Other	154	65	89
Gain or loss on stocks and other securities	27,244	18,654	8,590
Loss (gain) on money held in trust	295	469	(174)
Other	368	2,644	(2,275)
Ordinary profit	**60,408**	**18,461**	**41,946**
Extraordinary gains (losses)	(364)	(323)	(40)
Profit before income taxes	60,043	18,137	41,905
Income taxes - current	18,123	6,145	11,978
Income taxes - deferred	1,740	1,665	74
Total income taxes	19,864	7,811	12,052
Profit	40,179	10,326	29,852
Profit attributable to non-controlling interests	91	1	89
Profit attributable to owners of the parent	**40,087**	**10,324**	**29,762**

(Related items regarding consolidated companies)

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

Non-consolidated

The figures for the first half of fiscal 2025 are those of The Hachijuni Bank, Ltd.

[Reference] Figures are presented as the simple sum of Hachijuni Bank and Nagano Bank prior to the merger.

(Unit: million yen) (Unit: million yen)

	For the six months ended Sep. 30, 2026 (a)	(a)-(b)	For the six months ended Sep. 30, 2025 (b) (Hachijuni)	[Reference] For the six months ended Sep. 30, 2025 (b) (Hachijuni + Nagano)
Gross business profit	63,249	590	62,659	66,024
(excluding gains (losses) on bonds)	75,541	12,125	63,416	66,781
Gross operating income from domestic operations	56,176	1,747	54,429	57,795
(excluding gains (losses) on bonds)	67,603	12,505	55,098	58,465
Profit on interest	60,270	12,678	47,591	50,997
Profit on fees and commissions	7,049	(319)	7,368	7,329
Trading profit	283	133	150	150
Profit from other business transactions	(11,427)	(10,745)	(682)	(682)
(Gains (Losses) related to bonds)	(11,427)	(10,757)	(669)	(669)
Gross operating income from international operations	7,073	(1,157)	8,230	8,228
(excluding gains (losses) on bonds)	7,937	(380)	8,318	8,316
Profit on interest	6,640	(831)	7,471	7,471
Profit on fees and commissions	105	17	88	88
Trading profit	42	(37)	80	80
Profit from other business transactions	284	(305)	589	588
(Gains (Losses) related to bonds)	(864)	(777)	(87)	(87)
General & administrative expenses	34,979	4,547	30,432	34,177
Personnel expenses	19,559	3,529	16,030	17,620
Non-personnel expenses	12,205	177	12,027	13,883
Taxes	3,215	839	2,375	2,673
Actual net business profit	**28,270**	**(3,956)**	**32,226**	**31,846**
Core net business profit	**40,562**	**7,577**	**32,984**	**32,603**
Excluding gains(losses) on cancellation of investment trusts	39,646	7,516	32,130	31,750
Transfer to general reserve for possible loan losses **(A)**	1,344	(165)	1,509	1,384
Net business profit	26,925	(3,791)	30,717	30,462
gains (losses) on bonds **(B)**	(12,292)	(11,534)	(757)	(757)
Non-recurring gains (losses)	30,351	21,918	8,432	8,975
Net gains (losses) related to equity securities **(C)**	27,130	18,681	8,448	8,716
Profit (Loss) on money held in trust **(D)**	295	469	(174)	(174)
Disposal of nonperforming loans **(E)**	411	1,372	(960)	(1,135)
Written-off of loans	12	12	0	0
Provision of allowance for specific loan losses	250	1,302	(1,052)	(1,222)
Provision for specific overseas receivables	—	1	(1)	(1)
Other	149	56	93	87
Other non-recurring gains (losses)	3,337	4,140	(802)	(703)
Ordinary profit	**57,207**	**18,138**	**39,069**	**39,356**
Extraordinary gains (losses)	(144)	(161)	16	(50)
Gains (losses) on disposal of fixed assets	(80)	(114)	33	33
Impairment losses	63	47	16	83
Profit before income taxes	57,063	17,976	39,086	39,306
Income taxes - current	17,213	6,139	11,074	11,082
Income taxes - deferred	1,661	1,515	146	166
Total income taxes	18,874	7,654	11,220	11,248
Profit	**38,188**	**10,322**	**27,866**	**28,057**

Gains (losses) on investment securities **(B)+(C)+(D)**	15,133	7,616	7,517	7,785
Credit related expenses **(A)+(E)**	1,756	1,207	549	248

2. Net Business Profit

Non-consolidated

(Unit: million yen)

	For the six months ended Sep. 30, 2026 (a)	(a)-(b)	For the six months ended Sep. 30, 2025 (b)
Core net business profit	40,562	7,577	32,984
Per employee (in thousands of yen)	10,759	438	10,320
Actual net business profit	28,270	(3,956)	32,226
Per employee (in thousands of yen)	7,498	(2,584)	10,083
Net business profit	26,925	(3,791)	30,717
Per employee (in thousands of yen)	7,142	(2,469)	9,611

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

3. Interest Rate Spread

Non-consolidated

(1) All branches

(Unit: %)

	For the six months ended Sep. 30, 2026 (a)	(a)-(b)	For the six months ended Sep. 30, 2025 (b)
Average yield on interest earning assets (a)	1.67	0.30	1.37
Average yield on loans and bills discounted	1.52	0.26	1.26
Average yield on securities	2.42	0.12	2.30
Average yield on interest bearing liabilities(b)	0.54	0.10	0.44
Average yield on deposits and negotiable certificates of deposit	0.33	0.13	0.20
Average yield on external liabilities	0.40	0.06	0.34
Total Funding Expense Ratio(c)	0.60	0.07	0.53
Average interest rate spread(a)-(b)-(c)	0.51	0.12	0.39

(2) Domestic business

Average yield on interest earning assets (a)	1.38	0.35	1.03
Average yield on loans and bills discounted	1.34	0.29	1.05
Average yield on securities	2.04	0.34	1.70
Average yield on interest - bearing liabilities(b)	0.33	0.13	0.20
Average yield on deposits and negotiable certificates of deposit	0.32	0.15	0.17
Average yield on external liabilities	0.31	0.15	0.16
Total Funding Expense Ratio(c)	0.61	0.08	0.53
Average interest rate spread(a)-(b)-(c)	0.43	0.14	0.29

4. Gains or Losses on Investment Securities

Non-consolidated

(Unit: million yen)

	For the six months ended Sep. 30, 2026 (a)	(a)-(b)	For the six months ended Sep. 30, 2025 (b)
Gains (losses) on bonds	(12,292)	(11,534)	(757)
Gain on sales	15,749	10,911	4,838
Gain on redemption	—	—	—
Loss on sales	28,041	22,445	5,595
Loss on redemption	—	—	—
Loss on devaluation	—	—	—
Gains (losses) on stocks and other securities	27,130	18,681	8,448
Gain on sales	27,830	17,542	10,287
Loss on sales	615	(1,222)	1,838
Loss on devaluation	84	84	—
Loss (gain) on money held in trust	295	469	(174)

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. Status of Loans

The figures as of 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 Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Loans (All Branches)	6,882.0	93.3	304.4	6,788.6	6,577.6
General Corporations	4,509.3	63.7	268.9	4,445.6	4,240.4
Consumers	1,674.9	21.5	34.4	1,653.3	1,640.5
Others (Including Overseas Branches)	697.7	8.0	1.0	689.7	696.6

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Consumer loans	1,674.9	21.5	34.4	1,653.3	1,640.5
Housing loans	1,591.7	21.8	36.1	1,569.9	1,555.6
Other consumer loans	83.1	(0.2)	(1.7)	83.3	84.8

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

Non-consolidated (Unit: billion yen,%)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,897.7	33.6	144.6	3,864.1	3,753.0
Ratio of loans to small and medium-sized businesses, etc. (%)	57.2	(0.2)	(0.2)	57.4	57.4

Note : The loan balance does not include loans from overseas offices and offshore financial accounts.

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Domestic branches (excluding loans in offshore market account)	6,811.3	80.9	273.0	6,730.4	6,538.3
Manufacturing	1,128.9	26.0	78.0	1,102.9	1,050.9
Agriculture and forestry	26.5	1.4	(1.3)	25.1	27.9
Fishery	0.1	0.0	0.0	0.1	0.0
Mining and quarrying of stone and gravel	12.8	0.0	5.3	12.7	7.4
Construction	182.2	8.1	16.5	174.0	165.6
Electric power, gas, heat supply and water supply	140.7	2.5	15.1	138.1	125.6
IT and telecommunication	69.3	(3.2)	(6.5)	72.6	75.8
Transport and postal activities	240.1	4.3	10.2	235.7	229.9
Wholesale and retail	766.2	6.2	53.7	759.9	712.5
Finance and insurance	435.1	(4.4)	10.4	439.6	424.6
Real estate and goods rental and leasing	970.3	17.4	51.8	952.8	918.4
Other services	367.1	1.9	8.7	365.1	358.4
Local governments	609.9	(1.8)	(30.3)	611.8	640.3
Others	1,861.5	22.2	61.1	1,839.3	1,800.4
(mainly consumer loans)	1,673.3	19.6	40.6	1,653.6	1,632.7

6. Loan Breakdown by Domicile of Borrower, etc.

(1) Balance of loans to specific foreign countries

Non-consolidated

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Amount of Loans	—	—	(1.5)	—	1.5
Number of target countries	—	—	(1)	—	1

(2) Balance of loans to Asian countries

Non-consolidated

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Balance of loans to Asian countries	102.5	8.5	27.1	93.9	75.3
Risk-Monitored Loans	1.0	0.4	0.3	0.6	0.6

(3) Balance of loans to Latin American countries

Non-consolidated

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Balance of loans to Latin American countries	17.2	4.7	1.5	12.5	15.7
Risk-Monitored Loans	—	—	—	—	—

(4) Balance of loans to Russia

Non-consolidated

Not applicable.

7. Deposits and Personal Financial Assets Under Custody

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

(1) Deposits (Closing Balance)

Non-consolidated

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Deposit (All Branches)	9,394.6	(173.9)	(127.3)	9,568.5	9,522.0
Consumers	6,356.5	(17.4)	(16.2)	6,373.9	6,372.7
General Corporations	2,482.6	11.7	13.8	2,470.8	2,468.7
Others (Including Overseas Branches)	555.5	(168.2)	(124.9)	723.7	680.4

(2) Personal Financial Assets Under Custody (Closing Balance)

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Personal financial assets (All Branches)	6,992.2	87.3	164.0	6,904.9	6,828.2
Yen Deposits	6,345.6	(17.7)	(16.6)	6,363.3	6,362.2
Investment products	646.6	105.0	180.7	541.5	465.9
Foreign Currency Deposits	10.8	0.2	0.4	10.6	10.4
Investment trusts	417.6	64.2	102.8	353.4	314.7
Public bonds (government bonds, etc.)	218.1	40.6	77.4	177.5	140.6

8. Loans based on the Financial Revitalization Law

Non-consolidated :

The figures as of 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-monitored loans

Consolidated

(Unit: million yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Unrecoverable or valueless claims	15,266	2,053	1,734	13,212	13,531
Doubtful claims	99,048	(1,461)	(5,646)	100,509	104,694
Substandard claims	16,823	(3,388)	(3,044)	20,211	19,867
Accruing loans contractually past due for 3 months or more	1,044	(314)	(102)	1,358	1,147
Restructured loans	15,778	(3,073)	(2,941)	18,852	18,720
Total	131,138	(2,795)	(6,956)	133,933	138,094
Claims to normal borrowers (excluding claims in need of caution)	6,802,125	109,918	317,384	6,692,206	6,484,741
Total claims	6,933,263	107,123	310,428	6,826,140	6,622,835

Non-consolidated

(Unit: million yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Unrecoverable or valueless claims	13,755	2,139	1,724	11,615	12,031
Doubtful claims	98,937	(1,461)	(5,646)	100,398	104,583
Substandard claims	16,823	(3,388)	(3,044)	20,211	19,867
Accruing loans contractually past due for 3 months or more	1,044	(314)	(102)	1,358	1,147
Restructured loans	15,778	(3,073)	(2,941)	18,852	18,720
Total	129,516	(2,709)	(6,966)	132,225	136,483
Claims to normal borrowers (excluding claims in need of caution)	6,877,703	108,365	321,546	6,769,338	6,556,157
Total claims	7,007,219	105,655	314,579	6,901,564	6,692,640

(Reference)
Partial direct depreciation: Not implemented.
Unrecoverable or valueless claims refer to claims on bankrupt or effectively bankrupt borrowers.
Doubtful claims refer to loans to borrowers in danger of bankruptcy.
Substandard claims refer to loans that are past due for three months or more and restructured loans granted to borrowers requiring caution.
Please note that "Past-due loans (3+ months)" and "Restructured loans" are classified as risk-monitored loans, while "Substandard claims" are classified as claims disclosed under the Financial Reconstruction Act.
The same applies throughout this explanatory document.

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

Consolidated

Ratio to the total claims (Unit: %)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Unrecoverable or valueless claims	0.22	0.03	0.02	0.19	0.20
Doubtful claims	1.42	(0.05)	(0.16)	1.47	1.58
Substandard claims	0.24	(0.05)	(0.05)	0.29	0.29
Accruing loans contractually past due for 3 months or more	0.01	0.00	0.00	0.01	0.01
Restructured loans	0.22	(0.05)	(0.06)	0.27	0.28
Total	1.89	(0.07)	(0.19)	1.96	2.08

Non-consolidated

Ratio to the total claims (Unit: %)

Unrecoverable or valueless claims	0.19	0.03	0.02	0.16	0.17
Doubtful claims	1.41	(0.04)	(0.15)	1.45	1.56
Substandard claims	0.24	(0.05)	(0.05)	0.29	0.29
Accruing loans contractually past due for 3 months or more	0.01	0.00	0.00	0.01	0.01
Restructured loans	0.22	(0.05)	(0.05)	0.27	0.27
Total	1.84	(0.07)	(0.19)	1.91	2.03

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

Non-consolidated

(Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Domestic branches (excluding loans in offshore market account)	129.5	(2.7)	(6.9)	132.2	136.4
Manufacturing	39.8	(1.7)	(4.1)	41.5	43.9
Agriculture and forestry	1.7	0.1	0.1	1.5	1.5
Fishery	—	—	—	—	—
Mining and quarrying of stone and gravel	0.3	(0.0)	(0.0)	0.3	0.3
Construction	8.1	(0.0)	0.2	8.2	7.9
Electric power, gas, heat supply and water supply	0.2	(0.8)	0.0	1.0	0.1
IT and telecommunication	0.5	0.0	(0.0)	0.4	0.6
Transport and postal activities	4.0	0.1	0.7	3.8	3.2
Wholesale and retail	19.0	0.3	(1.0)	18.6	20.0
Finance and insurance	0.0	0.0	0.0	0.0	0.0
Real estate and goods rental and leasing	6.4	(0.8)	(0.0)	7.2	6.4
Other services	35.1	(2.0)	(4.1)	37.1	39.2
Local governments	1.4	1.4	1.4	—	—
Others	12.6	0.5	(0.2)	12.0	12.8

Note:The balance of local governments is attributable to claims on overseas government agencies.

9. Coverage of Loans Based on the FRL

The figures as of 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 Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Total coverage	107,090	(534)	(3,484)	107,624	110,574
Value covered by collateral and guarantees	79,704	(100)	(1,622)	79,805	81,327
Allowance for loan losses	27,385	(433)	(1,861)	27,819	29,247
Disclosed claims under the "FRL"	129,516	(2,709)	(6,966)	132,225	136,483
Coverage ratio(%)	82.6	1.3	1.6	81.3	81.0

Breakdown of as of Sep. 30, 2026 (Unit: million yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful claims	Substandard claims under the self-assessment guideline	Accruing loans contractually past due for 3 months or more	Restructured loans	Total
Asset Appraisal Value	13,755	98,937	16,823	1,044	15,778	129,516
Value covered by collateral and guarantees	9,029	65,497	5,178	787	4,391	79,704
Allowance for loan losses	4,726	20,311	2,348	145	2,202	27,385
Allowance ratio(%)	100.0	60.7	20.1	56.6	19.3	54.9
Coverage ratio(%)	100.0	86.7	44.7	89.3	41.7	82.6
Compared to the end of Mar. 2026(%)	0.0	(0.1)	0.9	10.0	0.5	1.3
Compared to the end of Sep. 2025(%)	0.0	0.8	1.0	28.6	(1.0)	1.6

10. Breakdown of Allowance for Loan Losses

Non-consolidated :
The figures as of 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 Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	As of Sep. 30, 2025 (c)
Allowance for loan losses Total	54,903	1,310	(238)	53,592	55,142
General allowance	26,907	1,315	1,207	25,592	25,699
Specific allowance	27,995	(4)	(1,441)	28,000	29,437
Allowance for specific foreign borrowers/countries	—	—	(4)	—	4

Non-consolidated

(Unit: million yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Allowance for loan losses Total	47,373	1,482	91	45,891	47,282
General allowance	22,336	1,344	1,488	20,991	20,848
Specific allowance	25,037	137	(1,391)	24,899	26,429
Allowance for specific foreign borrowers/countries	—	—	(4)	—	4

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

Non-consolidated

(Unit: %)

	As of Sep. 30, 2026
Claims requiring caution	20.0
Other claims requiring caution	6.4

(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.
・Borrowers Requiring Caution (including Borrowers with Substandard Claims)	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 with substandard claims 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 ・Borrowers Requiring Caution (including Borrowers with Substandard Claims)	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-monitored Loans

Non-consolidated

(Unit: billion yen, %)

Borrower Classification under Self-Assessment After depreciation and reserves (Note1) (Subject: Loans and other credit claims)						Disclosed Claims under the Financial Reconstruction Law and risk-monitored loans(Note2) (Subject: Loans and other credit claims)			
Classification Claims Outstandings		Categorization	Category Ⅱ	Category Ⅲ	Category Ⅳ	Classification Claims Outstandings	Covered by collaterals and guarantees	Allowance for loan losses	Coverage ratio (%)
Legal bankruptcy 3.5		1.9	1.5	—	—	Unrecoverable or valueless claims 13.7	9.0	4.7	100.0
Virtual bankruptcy 10.2		7.9	2.2	—	—				
Possible bankruptcy 98.8		68.4	17.2	13.0		Doubtful claims 98.9	65.4	20.3	86.7
Borrowers requiring caution	Substandard borrowers 26.0	4.4	21.6			Substandard claims 16.8	5.1	(Note3) 2.3	44.7
						Past-due loans (3+ months) 1.0	0.7	0.1	89.3
						Restructured loans 15.7	4.3	2.2	41.7
	Other borrowers requiring caution 257.4	63.2	194.2			Sub-total 129.5	79.7	27.3	82.6
Normal Borrowers 6,567.0		6,567.0				Normal claims 6,877.7			
Total 6,963.1		6,713.0	237.0	13.0	—	Total 7,007.2			

Note1 : Guaranteed private placement bonds are not included.

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

Note3 : General allowance for possible loan losses allocated in proportion to the amount of substandard claims.

11. Valuation Gains (Losses)

(1) Securities (Closing Balance)

The figures as of 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 Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Securities (All Branches)	3,455.1	86.0	(28.9)	3,369.0	3,484.0
Bonds	1,755.6	77.2	(143.9)	1,678.3	1,899.5
Government Bonds	950.1	140.9	98.5	809.2	851.5
Stocks	759.4	(13.2)	77.8	772.7	681.6
Foreign Securities	579.9	1.3	16.9	578.5	563.0
Others	360.0	20.6	20.2	339.4	339.7

(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 Sep. 30, 2026				As of Mar. 31, 2026		
	Net(a)				Net(b)		
		(a) - (b)	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Other securities	430,421	(50,430)	696,437	266,015	480,852	699,495	218,643
Stocks	667,828	(5,751)	667,840	12	673,579	673,651	72
Bonds	(228,182)	(31,846)	22	228,205	(196,336)	74	196,410
Others	(9,223)	(12,832)	28,573	37,797	3,608	25,768	22,160

Non-consolidated

(Unit: million yen)

Other securities	421,987	(52,549)	687,716	265,729	474,537	692,966	218,429
Stocks	659,107	(7,942)	659,120	12	667,050	667,122	72
Bonds	(227,896)	(31,774)	22	227,919	(196,121)	74	196,196
Others	(9,223)	(12,832)	28,573	37,797	3,608	25,768	22,160

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.

Note3 : The Bank uses derivatives to hedge against fluctuations in the fair value of securities.

(Unit: million yen)

	As of Sep. 30, 2026		As of Mar. 31, 2026
	Net(a)		Net(b)
		(a) - (b)	
Deferred gains or losses on hedges	171,388	30,134	141,254

12. Retirement Benefit Related (Retirement Benefit Costs)

Non-consolidated

(Unit: million yen)

	For the six months ended Sep. 30, 2026	For the six months ended Sep. 30, 2025
Retirement Benefit Costs	(3,144)	(1,588)
Service cost	697	684
Interest cost	527	342
Expected return on plan assets	(1,309)	(1,069)
Amortization of prior service cost	—	—
Recognized actuarial loss	(3,111)	(1,615)
Other retirement costs	52	68

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

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

(1) Loans (Term-end balance)

Non-consolidated (Unit: billion yen)

		As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Total loans	A	6,882.0	93.3	304.4	6,788.6	6,577.6
branches in Nagano Prefecture	B	3,364.1	6.2	(0.6)	3,357.8	3,364.7
Nagano Prefecture branches ratio (%)	B/A	48.8	(0.6)	(2.3)	49.4	51.1

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

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Loan balance for small and medium-sized enterprises (end balance)	2,562.6	9.0	29.5	2,553.6	2,533.1
Total loan balance	3,364.1	6.2	(0.6)	3,357.8	3,364.7
Small and Medium Enterprises Loan Ratio (%)	76.1	0.1	0.9	76.0	75.2

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Loan balance guaranteed by guarantee association	305.1	5.4	17.1	299.6	287.9

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Loans for branches in Nagano Prefecture	3,364.1	6.2	(0.6)	3,357.8	3,364.7
Manufacturing	437.7	(7.0)	(8.5)	444.7	446.2
Agriculture and forestry	25.4	1.0	(1.7)	24.4	27.2
Fishery	0.1	0.0	0.0	0.1	0.0
Mining and quarrying of stone and gravel	1.7	0.0	0.3	1.6	1.3
Construction	104.7	1.9	7.5	102.7	97.1
Electric power, gas, heat supply and water supply	12.6	(0.2)	(0.3)	12.8	12.9
IT and telecommunication	13.0	(1.2)	(2.4)	14.2	15.4
Transport and postal activities	43.6	(0.8)	(0.4)	44.4	44.1
Wholesale and retail	247.6	(4.2)	(3.5)	251.9	251.1
Finance and insurance	6.6	(1.8)	(0.9)	8.5	7.6
Real estate and goods rental and leasing	330.3	10.1	10.0	320.1	320.2
Other services	269.9	(0.1)	4.3	270.1	265.6
Local governments	571.6	(2.5)	(27.7)	574.1	599.3
Others	1,298.7	11.1	22.6	1,287.5	1,276.0
(mainly consumer loans)	1,290.7	11.0	22.6	1,279.6	1,268.0

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

(4) Status of personal loan business

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

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Consumer loan balance	1,294.5	12.2	16.3	1,282.3	1,278.1
Housing loan balance	1,214.0	12.8	18.2	1,201.2	1,195.8
Other loan balance	80.5	(0.5)	(1.8)	81.0	82.3
Nagano Prefecture branches ratio (%)	77.2	(0.3)	(0.7)	77.5	77.9

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

The figures as of 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 Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Total Deposits	A	9,394.6	(173.9)	(127.3)	9,568.5	9,522.0
Branches in Nagano Prefecture	B	8,832.4	(166.9)	0.9	8,999.3	8,831.4
Nagano Prefecture branches ratio (%)	B/A	94.0	0.0	1.3	94.0	92.7

(2) Balance of personal financial assets (end of period)

Breakdown for branches in Nagano Prefecture

Non-consolidated (Unit: billion yen)

	As of Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2026 (b)	**Total for the two banks** As of Sep. 30, 2025 (c)
Personal financial assets	6,686.7	85.4	159.3	6,601.3	6,527.4
Yen Deposits	6,070.4	(15.0)	(13.1)	6,085.5	6,083.6
Investment products	616.3	100.5	172.4	515.7	443.8
Foreign Currency Deposits	10.2	0.2	0.3	9.9	9.8
Investment trusts	398.9	61.6	98.5	337.2	300.3
Public bonds (government bonds, etc.)	207.1	38.6	73.5	168.5	133.5

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