

**ANNUAL FINANCIAL DATA  
FOR THE FISCAL YEAR ENDED  
MARCH 31, 2024**

**The Hachijuni Bank, Ltd.**

*On June 1, 2023 the Hachijuni Bank merged with the Nagano Bank  
by making it a wholly owned subsidiary.*

## 1. Breakdown of income

Consolidated

(Units: 1million yen)

	FY ended		FY ended
	March 31, 2024 (A)	Inc/Dec (A - B)	March 31, 2023 (B)
Consolidated gross business profit	100,455	8,897	91,557
Profit on interest	87,773	15,036	72,737
Profit on fees and commissions	18,462	1,251	17,211
Trading profit	299	(661)	961
Profit from other business transactions	(6,080)	(6,727)	647
General & administrative expenses	66,251	9,619	56,631
Credit related expenses	1,685	(2,537)	4,222
Ordinary profit	35,217	323	34,893
Extraordinary gains (losses)	15,612	15,758	(145)
Gain on bargain purchase	17,322	17,322	—
Profit before income taxes	50,829	16,081	34,747
Total income taxes	13,791	3,258	10,533
Profit	37,038	12,823	24,214
Profit attributable to non-controlling interests	(33)	(113)	79
Profit attributable to owners of the parent	37,071	12,936	24,135

※ On June 1, 2023, we consolidated The Nagano Bank, Ltd. and its subsidiaries.

In the consolidated financial statements, we have included the performance of these companies for only the nine months from July to March in the income statement.

## The Hachijuni Bank (Non-consolidated)

(Units: 1million yen)

	FY ended		FY ended March 31, 2023 (B)
	March 31, 2024 (A)	Inc/Dec (A - B)	
Gross business profit	87,576	7,035	80,540
Profit on interest	80,978	8,179	72,798
Profit on fees and commissions	10,359	(247)	10,607
Trading profit	111	(69)	181
Profit (Loss) from other business transactions	(3,872)	(825)	(3,047)
Gains (Losses) related to bonds	(6,280)	(1,588)	(4,691)
General & administrative expenses	54,264	1,366	52,898
Personnel expenses	28,541	1,298	27,242
Non personnel expenses	22,077	154	21,922
Actual net business profit	33,311	5,669	27,641
Core net business profit	39,591	7,258	32,333
Transfer to general reserve for possible loan losses	200	(765)	965
Net business profit	33,111	6,434	26,676
Net gains (losses) related to equity securities	10,072	1,409	8,662
Profit (Loss) on money held in trust	(964)	(625)	(338)
Disposal of nonperforming loans	1,113	(2,093)	3,207
Transfer to (Reversal of) specific reserve	774	(2,466)	3,241
Recoveries of written-off claims	0	0	—
Ordinary profit	36,249	6,000	30,249
Extraordinary gains (losses)	681	633	48
Profit before income taxes	36,931	6,633	30,297
Total income taxes	9,756	1,033	8,723
Profit	27,174	5,600	21,574

**The Nagano Bank (Non-consolidated)**

(Units: 1million yen)

	For the 9 months from July to March
Gross business profit (loss)	(8,088)
Profit on interest	6,304
Profit on fees and commissions	245
Profit (Loss) from other business transactions	(14,638)
Gains (Losses) related to bonds	(11,750)
General & administrative expenses	7,117
Personnel expenses	3,739
Non personnel expenses	2,957
Actual net business profit (loss)	(15,205)
Core net business profit (loss)	(3,455)
Transfer to general reserve for possible loan losses	(138)
Net business profit (loss)	(15,066)
Net gains (losses) related to equity securities	2,781
Profit (Loss) on money held in trust	10
Disposal of nonperforming loans	(488)
Transfer to (Reversal of) specific reserve	(598)
Recoveries of written-off claims	0
Ordinary profit (loss)	(11,921)
Extraordinary gains (losses)	2,182
Profit (Loss) before income taxes	(9,739)
Total income taxes	3,567
Profit (Loss)	(13,306)

※ In the consolidated financial statements, we have included the performance of The Nagano Bank, Ltd. for only the nine months from July to March in the income statement.

## 2. Major accounts

## ◆ Loans

## 2 banks' total

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total (outstanding balance)	68,396	(115)	68,511
Loans to consumers	16,280	315	15,964

## The Hachijuni Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total (outstanding balance)	62,034	473	61,561
Loans to consumers	14,012	289	13,722

## The Nagano Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total (outstanding balance)	6,361	(588)	6,950
Loans to consumers	2,267	26	2,241

## ◆ Loans to small and medium-sized businesses, etc.

## 2 banks' total

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Loans to small and medium-sized businesses, etc.	36,724	(333)	37,058
Ratio of loans to small and medium-sized businesses, etc.	53.8	(0.4)	54.2

## The Hachijuni Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Loans to small and medium-sized businesses, etc.	31,827	105	31,722
Ratio of loans to small and medium-sized businesses, etc.	51.5	(0.1)	51.6

## The Nagano Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Loans to small and medium-sized businesses, etc.	4,896	(439)	5,336
Ratio of loans to small and medium-sized businesses, etc.	76.9	0.2	76.7

## ◆ Deposits

## 2 banks' total

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Deposits	94,574	1,905	92,668

## The Hachijuni Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Deposits	84,676	2,812	81,864

## The Nagano Bank

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Deposits	9,897	(907)	10,804

## ◆ Personal financial assets deposited

## 2 banks' total

(Units: 100million yen)

	As of March 31,		As of March 31,
	2024 (A)	Inc/Dec (A-B)	2023 (B)
Total (outstanding balance)	66,561	1,854	64,706
Yen deposits	63,246	1,283	61,962
Investment type products	3,314	570	2,744
Foreign currency deposits	103	(11)	115
Investment trusts	2,465	460	2,005
Public bonds (Government bonds, and other bonds)	745	121	623

## ◆ Valuation gains (losses)

## Consolidated

(Units: 100million yen)

	As of March 31, 2024		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	5,939	6,763	824
Stocks	6,508	6,511	3
Bonds	(546)	37	584
Others	(22)	214	236

## The Hachijuni Bank

(Units: 100million yen)

	As of March 31, 2024		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	5,878	6,658	780
Stocks	6,416	6,418	2
Bonds	(509)	37	546
Others	(28)	202	231

## The Nagano Bank

(Units: 100million yen)

	As of March 31, 2024		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	(14)	79	94
Stocks	63	63	0
Bonds	(80)	1	82
Others	2	14	12

### 3. Financial soundness

#### ◆ Disclosure of loans based on the Financial Revitalization Law

##### 2 banks' total

(Units: 100million yen)

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total (outstanding balance)	1,481	395	1,086
Bankrupt and quasi-bankrupt assets	144	80	63
Doubtful assets	1,095	267	827
Substandard assets	241	47	194
As a percentage of total credits	2.14	0.40	1.74

#### ◆ Capital ratio (Basel III standards)

##### Consolidated

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total capital ratio	20.74%	2.38%	18.36%
Tier1 capital ratio	20.74%	2.38%	18.36%
Common Equity Tier1 capital ratio	20.74%	2.38%	18.36%

(Units: 100million yen)

Total capital	10,109	2,006	8,102
Tier1 capital	10,109	2,006	8,102
Common Equity Tier1 capital	10,109	2,006	8,102
Risk weighted assets	48,723	4,613	44,110
Required capital	3,897	369	3,528

##### The Hachijuni Bank

	As of March 31,		As of March 31, 2023 (B)
	2024 (A)	Inc/Dec (A-B)	
Total capital ratio	21.00%	4.45%	16.55%
Tier1 capital ratio	21.00%	4.45%	16.55%
Common Equity Tier1 capital ratio	21.00%	4.45%	16.55%

(Units: 100million yen)

Total capital	9,220	1,889	7,331
Tier1 capital	9,220	1,889	7,331
Common Equity Tier1 capital	9,220	1,889	7,331
Risk weighted assets	43,892	(389)	44,281
Required capital	3,511	(31)	3,542

## 4. Earning projections for FY 2024

## Consolidated

(Units: 100million yen)

	Projection for half year ending 2024/9/30	Projection for FY 2024 (A)	FY 2023	
			Inc/Dec (A-B)	(B)
Ordinary profit	205	450	98	352
Profit attributable to owners of parent	140	310	(60)	370

## The Hachijuni Bank

(Units: 100million yen)

	Projection for half year ending 2024/9/30	Projection for FY 2024 (A)	FY 2023	
			Inc/Dec (A-B)	(B)
Actual net business profit	170	360	27	333
Core net business profit	170	360	(35)	395
Net business profit	164	352	21	331
Ordinary profit	190	420	58	362
Profit	135	300	29	271

※ These projections are based on certain estimates which the bank believes are reasonable, based on information available as of the date of this filing; there is the possibility that the actual results may vary significantly due to various factors in the future.