

**FINANCIAL DATA
FOR THE THREE MONTHS ENDED
JUNE 30, 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)

	For the three months ended June 30, 2024 (A)	Inc/Dec (A - B)	For the three months ended June 30, 2023 (B)
Consolidated gross business profit	34,978	5,244	29,734
Profit on interest	28,344	5,181	23,163
Profit on fees and commissions	4,632	(242)	4,875
Trading profit	68	(7)	76
Profit from other business transactions	1,934	313	1,620
General & administrative expenses	17,641	2,688	14,953
Credit related expenses	(267)	(1,392)	1,124
Ordinary profit	16,889	4,975	11,913
Extraordinary gains (losses)	(68)	(17,542)	17,474
Gain on bargain purchase	—	(17,322)	17,322
Profit before income taxes	16,820	(12,566)	29,387
Total income taxes	4,707	1,410	3,296
Profit	12,113	(13,977)	26,091
Profit attributable to non-controlling interests	65	24	40
Profit attributable to owners of the parent	12,048	(14,002)	26,050

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

The consolidated income statement for the previous first quarter does not include the financial results of these companies.

The Hachijuni Bank (Non-consolidated)

(Units: 1million yen)

	For the three months ended June 30, 2024 (A)	Inc/Dec (A - B)	For the three months ended June 30, 2023 (B)
Gross business profit	29,626	2,971	26,655
Profit on interest	25,814	2,764	23,049
Profit on fees and commissions	2,745	(135)	2,880
Trading profit	50	32	18
Profit (Loss) from other business transactions	1,016	310	706
Gains (Losses) related to bonds	212	203	8
General & administrative expenses	14,342	687	13,654
Personnel expenses	7,437	708	6,729
Non personnel expenses	5,693	(2)	5,695
Actual net business profit	15,284	2,283	13,000
Core net business profit	15,071	2,079	12,992
Transfer to (Reversal of) general reserve for possible loan losses	(378)	(563)	184
Net business profit	15,662	2,846	12,816
Net gains (losses) related to equity securities	1,143	(160)	1,303
Profit (Loss) on money held in trust	(391)	197	(588)
Disposal of nonperforming loans	515	(206)	721
Transfer to (Reversal of) specific reserve	424	(231)	656
Recoveries of written-off claims	—	(0)	0
Ordinary profit	14,807	4,024	10,782
Extraordinary gains (losses)	11	(69)	80
Profit before income taxes	14,818	3,955	10,863
Total income taxes	4,332	1,421	2,911
Profit	10,486	2,533	7,952

The Nagano Bank (Non-consolidated)

(Units: 1million yen)

	For the three months ended June 30, 2024 (A)	Inc/Dec (A - B)	For the three months ended June 30, 2023 (B)
Gross business profit (loss)	1,796	(391)	2,188
Profit on interest	2,164	(450)	2,614
Profit on fees and commissions	4	(53)	58
Profit (Loss) from other business transactions	(372)	112	(484)
Gains (Losses) related to bonds	(361)	224	(586)
General & administrative expenses	2,382	(115)	2,498
Personnel expenses	1,256	2	1,253
Non personnel expenses	976	(112)	1,089
Actual net business profit (loss)	(586)	(275)	(310)
Core net business profit (loss)	(224)	(500)	276
Transfer to general reserve for possible loan losses	—	(599)	599
Net business profit (loss)	(586)	323	(909)
Net gains (losses) related to equity securities	882	422	460
Profit (Loss) on money held in trust	8	4	3
Disposal of nonperforming loans	37	(3,457)	3,494
Transfer to (Reversal of) specific reserve	—	(3,161)	3,161
Reversal of allowance for loan losses	253	253	—
Recoveries of written-off claims	—	(0)	0
Ordinary profit (loss)	542	4,472	(3,929)
Extraordinary gains (losses)	(77)	5,809	(5,886)
Profit (Loss) before income taxes	465	10,281	(9,816)
Total income taxes	14	1,505	(1,491)
Profit (Loss)	450	8,776	(8,325)

2. Major accounts

◆ Loans

2 banks' total

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Total (outstanding balance)	67,131	(1,617)	68,748
Loans to consumers	16,309	272	16,036

The Hachijuni Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Total (outstanding balance)	61,041	(801)	61,842
Loans to consumers	14,064	284	13,780

The Nagano Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Total (outstanding balance)	6,090	(815)	6,906
Loans to consumers	2,244	(11)	2,256

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

2 banks' total

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Loans to small and medium-sized businesses, etc.	36,708	(330)	37,038
Ratio of loans to small and medium-sized businesses, etc.	54.8	0.8	54.0

The Hachijuni Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Loans to small and medium-sized businesses, etc.	32,052	308	31,743
Ratio of loans to small and medium-sized businesses, etc.	52.7	1.3	51.4

The Nagano Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Loans to small and medium-sized businesses, etc.	4,655	(639)	5,295
Ratio of loans to small and medium-sized businesses, etc.	76.4	(0.2)	76.6

◆ Deposits

2 banks' total

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Deposits	95,873	1,433	94,439

The Hachijuni Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Deposits	85,982	2,175	83,807

The Nagano Bank

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Deposits	9,891	(741)	10,632

◆ Personal financial assets deposited

2 banks' total

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Total (outstanding balance)	67,527	1,672	65,855
Yen deposits	64,007	1,069	62,938
Investment type products	3,520	603	2,917
Foreign currency deposits	106	(12)	118
Investment trusts	2,610	452	2,157
Public bonds (Government bonds, and other bonds)	803	162	640

◆ Valuation gains (losses)

Consolidated

(Units: 100million yen)

	As of June 30, 2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	5,385	6,637	1,251
Stocks	6,419	6,422	2
Bonds	(952)	11	963
Others	(81)	203	285

The Hachijuni Bank

(Units: 100million yen)

	As of June 30, 2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	5,359	6,537	1,178
Stocks	6,331	6,333	1
Bonds	(884)	11	895
Others	(87)	193	281

The Nagano Bank

(Units: 100million yen)

	As of June 30, 2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	(49)	67	117
Stocks	54	54	0
Bonds	(110)	1	111
Others	6	11	5

3. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

2 banks' total

(Units: 100million yen)

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of June 30, 2023 (B)
Total (outstanding balance)	1,431	30	1,401
Bankrupt and quasi-bankrupt assets	129	6	123
Doubtful assets	1,068	29	1,039
Substandard assets	232	(6)	238
As a percentage of total credits	2.09	0.09	2.00

◆ Capital ratio (Basel III standards)

Consolidated

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total capital ratio	19.69%	(1.05%)	20.74%
Tier1 capital ratio	19.69%	(1.05%)	20.74%
Common Equity Tier1 capital ratio	19.69%	(1.05%)	20.74%

(Units: 100million yen)

Total capital	9,740	(369)	10,109
Tier1 capital	9,740	(369)	10,109
Common Equity Tier1 capital	9,740	(369)	10,109
Risk weighted assets	49,444	720	48,723
Required capital	3,955	57	3,897

The Hachijuni Bank

	As of June 30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total capital ratio	19.81%	(1.19%)	21.00%
Tier1 capital ratio	19.81%	(1.19%)	21.00%
Common Equity Tier1 capital ratio	19.81%	(1.19%)	21.00%

(Units: 100million yen)

Total capital	8,876	(343)	9,220
Tier1 capital	8,876	(343)	9,220
Common Equity Tier1 capital	8,876	(343)	9,220
Risk weighted assets	44,807	915	43,892
Required capital	3,584	73	3,511