

**INTERIM FINANCIAL DATA  
FOR THE SIX MONTHS ENDED  
September 30, 2023**

**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 six months              |                  | For the six months<br>ended September<br>30, 2022 (B) |
|--|---------------------------------|------------------|---|
|  | ended September<br>30, 2023 (A) | Inc/Dec<br>(A-B) |   |
| Consolidated gross business profit               | 52,494                          | 4,539            | 47,955  |
| Profit on interest                               | 41,395                          | 3,661            | 37,733  |
| Profit on fees and commissions                   | 9,266                           | 757              | 8,508   |
| Trading profit                                   | 189                             | (502)            | 691   |
| Profit from other business transactions          | 1,644                           | 622              | 1,021   |
| General & administrative expenses                | 31,627                          | 3,432            | 28,195  |
| Credit related expenses                          | 1,089                           | (746)            | 1,835   |
| Ordinary profit                                  | 17,076                          | (3,352)          | 20,428  |
| Extraordinary gains (losses)                     | 16,885                          | 18,281           | (1,396)   |
| Gain on bargain purchase                         | 17,322                          | 17,322           | —   |
| Profit before income taxes                       | 33,961                          | 14,928           | 19,032  |
| Total income taxes                               | 7,442                           | 1,574            | 5,868   |
| Profit   | 26,518                          | 13,354           | 13,164  |
| Profit attributable to non-controlling interests | 33                              | (10)             | 43  |
| Profit attributable to owners of the parent      | 26,485                          | 13,364           | 13,120  |

## (Number of Consolidated Companies)

|  |    |   |    |
|--|----|---|----|
| Number of consolidated subsidiaries                    | 16 | 4 | 12 |
| Number of companies accounted for by the equity method | —  | — | —  |

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

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

## The Hachijuni Bank (Non-consolidated)

(Units: 1million yen)

|  | For the six months              |                    | For the six months<br>ended September<br>30, 2022 (B) |
|--|---------------------------------|--------------------|---|
|  | ended September<br>30, 2023 (A) | Inc/Dec<br>(A - B) |   |
| Gross business profit                                | 43,457                          | 1,256              | 42,200  |
| Profit on interest                                   | 38,521                          | 868                | 37,652  |
| Profit on fees and commissions                       | 5,186                           | (106)              | 5,292   |
| Trading profit                                       | 61                              | (36)               | 97  |
| Profit from other business transactions              | (311)                           | 530                | (841)   |
| Gains (losses) related to bonds                      | (1,478)                         | 257                | (1,735)   |
| General & administrative expenses                    | 26,907                          | 599                | 26,308  |
| Personnel expenses                                   | 13,617                          | 145                | 13,471  |
| Non personnel expenses                               | 11,273                          | 518                | 10,755  |
| Actual net business profit                           | 16,550                          | 657                | 15,892  |
| Core net business profit                             | 18,028                          | 400                | 17,628  |
| Transfer to general reserve for possible loan losses | (131)                           | (599)              | 467   |
| Net business profit                                  | 16,681                          | 1,256              | 15,425  |
| Net gains (losses) related to equity securities      | 1,613                           | (4,251)            | 5,865   |
| Profit (loss) on money held in trust                 | (591)                           | 774                | (1,366)   |
| Disposal of nonperforming loans                      | 474                             | (788)              | 1,262   |
| Transfer to specific reserve                         | 367                             | (963)              | 1,331   |
| Recoveries of written-off claims                     | 0                               | 0                  | —   |
| Ordinary profit                                      | 14,872                          | (3,062)            | 17,934  |
| Extraordinary gains (losses)                         | 48                              | 1,245              | (1,197)   |
| Profit before income taxes                           | 14,920                          | (1,816)            | 16,736  |
| Total income taxes                                   | 3,945                           | (1,091)            | 5,036   |
| Profit   | 10,975                          | (725)              | 11,700  |

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

(Units: 1million yen)

|  | For the three<br>months from July<br>to September |
|--|---|
| Gross business profit                                | 2,655   |
| Profit on interest                                   | 2,640   |
| Profit on fees and commissions                       | 67  |
| Trading profit                                       | —   |
| Profit from other business transactions              | (52)  |
| Gains (losses) related to bonds                      | (86)  |
| General & administrative expenses                    | 2,392   |
| Personnel expenses                                   | 1,259   |
| Non personnel expenses                               | 983   |
| Actual net business profit                           | 262   |
| Core net business profit                             | 348   |
| Transfer to general reserve for possible loan losses | (15)  |
| Net business profit                                  | 278   |
| Net gains (losses) related to equity securities      | 303   |
| Profit (loss) on money held in trust                 | (31)  |
| Disposal of nonperforming loans                      | 220   |
| Transfer to specific reserve                         | 180   |
| Recoveries of written-off claims                     | 0   |
| Ordinary profit                                      | 278   |
| Extraordinary gains (losses)                         | (569)   |
| Profit before income taxes                           | (291)   |
| Total income taxes                                   | 2,724   |
| Profit   | (3,016)   |

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

## 2. Major accounts

## ◆ Loans

## 2 banks' total

(Units: 100million yen)

|                             | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|-----------------------------|----------------------------|---------------|-----------------------------|
| Total (outstanding balance) | 69,643                     | 1,131         | 68,511                      |
| Loans to consumers          | 16,147                     | 183           | 15,964                      |

## The Hachijuni Bank

(Units: 100million yen)

|                             | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|-----------------------------|----------------------------|---------------|-----------------------------|
| Total (outstanding balance) | 62,738                     | 1,177         | 61,561                      |
| Loans to consumers          | 13,885                     | 162           | 13,722                      |

## The Nagano Bank

(Units: 100million yen)

|                             | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|-----------------------------|----------------------------|---------------|-----------------------------|
| Total (outstanding balance) | 6,905                      | (45)          | 6,950                       |
| Loans to consumers          | 2,262                      | 20            | 2,241                       |

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

## 2 banks' total

(Units: 100million yen)

|   | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|---|----------------------------|---------------|-----------------------------|
| Loans to small and medium-sized businesses, etc.          | 36,967                     | (91)          | 37,058                      |
| Ratio of loans to small and medium-sized businesses, etc. | 53.2                       | (1.0)         | 54.2                        |

## The Hachijuni Bank

(Units: 100million yen)

|   | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|---|----------------------------|---------------|-----------------------------|
| Loans to small and medium-sized businesses, etc.          | 31,650                     | (71)          | 31,722                      |
| Ratio of loans to small and medium-sized businesses, etc. | 50.5                       | (1.1)         | 51.6                        |

## The Nagano Bank

(Units: 100million yen)

|   | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|---|----------------------------|---------------|-----------------------------|
| Loans to small and medium-sized businesses, etc.          | 5,317                      | (19)          | 5,336                       |
| Ratio of loans to small and medium-sized businesses, etc. | 77.0                       | 0.3           | 76.7                        |

## ◆ Deposits

## 2 banks' total

(Units: 100million yen)

|          | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|----------|----------------------------|---------------|-----------------------------|
| Deposits | 93,199                     | 531           | 92,668                      |

## The Hachijuni Bank

(Units: 100million yen)

|          | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|----------|----------------------------|---------------|-----------------------------|
| Deposits | 82,447                     | 583           | 81,864                      |

## The Nagano Bank

(Units: 100million yen)

|          | As of Sept.30,<br>2023 (A) | Inc/Dec (A-B) | As of March 31,<br>2023 (B) |
|----------|----------------------------|---------------|-----------------------------|
| Deposits | 10,751                     | (52)          | 10,804                      |

## ◆ Personal financial assets deposited

## 2 banks' total

(Units: 100million yen)

|  | As of Sept.30, | Inc/Dec (A-B) | As of March 31, |
|--|----------------|---------------|-----------------|
|  | 2023 (A)       |               | 2023 (B)        |
| Total (outstanding balance)                      | 65,737         | 1,030         | 64,706          |
| Yen deposits                                     | 62,804         | 841           | 61,962          |
| Investment type products                         | 2,933          | 189           | 2,744           |
| Foreign currency deposits                        | 115            | (0)           | 115             |
| Investment trusts                                | 2,155          | 150           | 2,005           |
| Public bonds (Government bonds, and other bonds) | 662            | 39            | 623             |

## ◆ Securities

## 2 banks' total

(Units: 100million yen)

|                             | As of Sept.30, | Inc/Dec (A-B) | As of March 31, |
|-----------------------------|----------------|---------------|-----------------|
|                             | 2023 (A)       |               | 2023 (B)        |
| Total (outstanding balance) | 32,453         | 2,238         | 30,215          |
| Bonds                       | 17,037         | 787           | 16,250          |
| JGB thereof                 | 4,932          | (743)         | 5,675           |
| Stocks                      | 6,146          | 689           | 5,457           |
| Foreign securities          | 5,333          | 533           | 4,799           |
| Others                      | 3,935          | 227           | 3,708           |

## ◆ Valuation gains (losses)

## Consolidated

(Units: 100million yen)

|                  | As of Sept.30,2023          |                               |                    |                     |
|------------------|-----------------------------|-------------------------------|--------------------|---------------------|
|                  | Valuation gains<br>(losses) | Change from<br>March 31, 2023 | Valuation<br>gains | Valuation<br>losses |
|                  |                             |                               |                    |                     |
| Other securities | 3,885                       | 35                            | 4,895              | 1,009               |
| Stocks           | 4,703                       | 498                           | 4,709              | 6                   |
| Bonds            | (606)                       | (326)                         | 23                 | 630                 |
| Others           | (210)                       | (137)                         | 161                | 372                 |

## The Hachijuni Bank

(Units: 100million yen)

|                  | As of Sept.30,2023          |                               |                    |                     |
|------------------|-----------------------------|-------------------------------|--------------------|---------------------|
|                  | Valuation gains<br>(losses) | Change from<br>March 31, 2023 | Valuation<br>gains | Valuation<br>losses |
|                  |                             |                               |                    |                     |
| Other securities | 3,881                       | 69                            | 4,817              | 936                 |
| Stocks           | 4,632                       | 467                           | 4,637              | 4                   |
| Bonds            | (564)                       | (284)                         | 23                 | 588                 |
| Others           | (186)                       | (113)                         | 156                | 342                 |

## The Nagano Bank

(Units: 100million yen)

|                  | As of Sept.30,2023          |                               |                    |                     |
|------------------|-----------------------------|-------------------------------|--------------------|---------------------|
|                  | Valuation gains<br>(losses) | Change from<br>March 31, 2023 | Valuation<br>gains | Valuation<br>losses |
|                  |                             |                               |                    |                     |
| Other securities | (136)                       | (35)                          | 75                 | 212                 |
| Stocks           | 63                          | 26                            | 63                 | 0                   |
| Bonds            | (92)                        | (46)                          | 2                  | 95                  |
| Others           | (107)                       | (15)                          | 10                 | 117                 |

### 3. Financial soundness

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

##### Consolidated

(Units: 100million yen)

|                                    | As of Sept.30,<br>2023 (A) |               | As of March 31,<br>2023 (B) |
|------------------------------------|----------------------------|---------------|-----------------------------|
|                                    |                            | Inc/Dec (A-B) |                             |
| Total (outstanding balance)        | 137                        | 73            | 63                          |
| Bankrupt and quasi-bankrupt assets | 1,065                      | 237           | 827                         |
| Doubtful assets                    | 235                        | 40            | 194                         |
| Substandard assets                 | 1,438                      | 351           | 1,086                       |
| As a percentage of total credits   | 2.04                       | 0.30          | 1.74                        |

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

##### Consolidated

|                                   | As of Sept.30,<br>2023 (A) |               | As of March 31,<br>2023 (B) |
|-----------------------------------|----------------------------|---------------|-----------------------------|
|                                   |                            | Inc/Dec (A-B) |                             |
| Total capital ratio               | 16.77%                     | (1.59%)       | 18.36%                      |
| Tier1 capital ratio               | 16.77%                     | (1.59%)       | 18.36%                      |
| Common Equity Tier1 capital ratio | 16.77%                     | (1.59%)       | 18.36%                      |

(Units: 100million yen)

|                             |        |       |        |
|-----------------------------|--------|-------|--------|
| Total capital               | 8,446  | 343   | 8,102  |
| Tier1 capital               | 8,446  | 343   | 8,102  |
| Common Equity Tier1 capital | 8,446  | 343   | 8,102  |
| Risk weighted assets        | 50,355 | 6,245 | 44,110 |
| Required capital            | 4,028  | 499   | 3,528  |

##### The Hachijuni Bank

|                                   | As of Sept.30,<br>2023 (A) |               | As of March 31,<br>2023 (B) |
|-----------------------------------|----------------------------|---------------|-----------------------------|
|                                   |                            | Inc/Dec (A-B) |                             |
| Total capital ratio               | 16.86%                     | 0.31%         | 16.55%                      |
| Tier1 capital ratio               | 16.86%                     | 0.31%         | 16.55%                      |
| Common Equity Tier1 capital ratio | 16.86%                     | 0.31%         | 16.55%                      |

(Units: 100million yen)

|                             |        |       |        |
|-----------------------------|--------|-------|--------|
| Total capital               | 7,643  | 312   | 7,331  |
| Tier1 capital               | 7,643  | 312   | 7,331  |
| Common Equity Tier1 capital | 7,643  | 312   | 7,331  |
| Risk weighted assets        | 45,328 | 1,046 | 44,281 |
| Required capital            | 3,626  | 83    | 3,542  |

## 4. Earning projections for FY 2023

## Consolidated

(Units: 100million yen)

|   | First half of<br>FY 2023 | Projection for<br>FY 2023 (A) | FY 2022       |     |
|---|--------------------------|-------------------------------|---------------|-----|
|   |                          |                               | Inc/Dec (A-B) | (B) |
| Ordinary profit                         | 170                      | 210                           | (138)         | 348 |
| Profit attributable to owners of parent | 264                      | 270                           | 29            | 241 |

## The Hachijuni Bank

(Units: 100million yen)

|                            | First half of<br>FY 2023 | Projection for<br>FY 2023 (A) | FY 2022       |     |
|----------------------------|--------------------------|-------------------------------|---------------|-----|
|                            |                          |                               | Inc/Dec (A-B) | (B) |
| Core net business profit   | 165                      | 310                           | 34            | 276 |
| Actual net business profit | 180                      | 335                           | 12            | 323 |
| Net business profit        | 166                      | 310                           | 44            | 266 |
| Ordinary profit            | 148                      | 330                           | 28            | 302 |
| Profit                     | 109                      | 240                           | 25            | 215 |

※ 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.