

**INTERIM FINANCIAL DATA
FOR THE SIX MONTHS ENDED
September 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 six months ended September 30, 2024 (A)	Inc/Dec (A - B)	For the six months ended September 30, 2023 (B)
Consolidated gross business profit	59,182	6,687	52,494
Profit on interest	50,398	9,003	41,395
Profit on fees and commissions	8,679	(587)	9,266
Trading profit	122	(66)	189
Profit from other business transactions	(17)	(1,662)	1,644
General & administrative expenses	34,376	2,749	31,627
Credit related expenses	(455)	(1,544)	1,089
Net gains (losses) related to equity securities	4,939	3,313	1,625
Profit (Loss) on money held in trust	201	823	(622)
Ordinary profit	26,715	9,639	17,076
Extraordinary gains (losses)	394	(16,490)	16,885
Gain on bargain purchase	—	(17,322)	17,322
Profit before income taxes	27,110	(6,850)	33,961
Total income taxes	7,519	76	7,442
Profit	19,590	(6,927)	26,518
Profit attributable to non-controlling interests	76	42	33
Profit attributable to owners of the parent	19,514	(6,970)	26,485

(Number of Consolidated Companies)

Number of consolidated subsidiaries	15	(1)	16
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 FY 2023 interim income statement.

The Hachijuni Bank (Non-consolidated)

(Units: 1 million yen)

	For the six months ended September 30, 2024 (A)	Inc/Dec (A - B)	For the six months ended September 30, 2023 (B)
Gross business profit	48,948	5,490	43,457
Profit on interest	45,024	6,503	38,521
Profit on fees and commissions	5,028	(157)	5,186
Trading profit	98	36	61
Profit from other business transactions	(1,203)	(891)	(311)
Gains (losses) related to bonds	(2,173)	(694)	(1,478)
General & administrative expenses	28,270	1,362	26,907
Personnel expenses	14,985	1,367	13,617
Non personnel expenses	11,289	15	11,273
Actual net business profit	20,678	4,127	16,550
Core net business profit	22,851	4,822	18,028
Transfer to general reserve for possible loan losses	—	131	(131)
Net business profit	20,678	3,996	16,681
Net gains (losses) related to equity securities	4,105	2,491	1,613
Profit (loss) on money held in trust	232	823	(591)
Disposal of nonperforming loans	151	(323)	474
Transfer to specific reserve	—	(367)	367
Reversal of allowance for loan losses	9	9	—
Reversal of general allowance for loan losses	288	288	—
Reversal of individual allowance for loan losses	(278)	(278)	—
Recoveries of written-off claims	—	(0)	0
Ordinary profit	23,261	8,389	14,872
Extraordinary gains (losses)	453	405	48
Profit before income taxes	23,714	8,794	14,920
Total income taxes	6,712	2,767	3,945
Profit	17,001	6,026	10,975

The Nagano Bank (Non-consolidated)

(Units: 1 million yen)

	For the six months ended September 30, 2024 (A)	Inc/Dec (A - B)	For the six months ended September 30, 2023 (B)
Gross business profit	3,583	(1,259)	4,843
Profit on interest	4,635	(619)	5,255
Profit on fees and commissions	(81)	(206)	125
Profit from other business transactions	(970)	(433)	(537)
Gains (losses) related to bonds	(958)	(285)	(672)
General & administrative expenses	4,627	(263)	4,891
Personnel expenses	2,437	(76)	2,513
Non personnel expenses	1,888	(184)	2,072
Actual net business profit	(1,044)	(996)	(47)
Core net business profit	(85)	(710)	625
Transfer to general reserve for possible loan losses	—	(583)	583
Net business profit	(1,044)	(412)	(631)
Net gains (losses) related to equity securities	1,382	618	763
Profit (loss) on money held in trust	(31)	(4)	(27)
Disposal of nonperforming loans	40	(3,697)	3,737
Transfer to specific reserve	—	(3,341)	3,341
Reversal of allowance for loan losses	516	516	—
Reversal of general allowance for loan losses	269	269	—
Reversal of individual allowance for loan losses	246	246	—
Recoveries of written-off claims	—	(0)	0
Ordinary profit	886	4,538	(3,651)
Extraordinary gains (losses)	(76)	6,380	(6,456)
Profit before income taxes	810	10,918	(10,108)
Total income taxes	23	(1,209)	1,233
Profit	786	12,128	(11,341)

2. Major accounts

◆ Loans

2 banks' total

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	65,949	(2,446)	68,396
Loans to consumers	16,383	103	16,280

The Hachijuni Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	60,201	(1,832)	62,034
Loans to consumers	14,174	162	14,012

The Nagano Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	5,747	(614)	6,361
Loans to consumers	2,208	(58)	2,267

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

2 banks' total

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Loans to small and medium-sized businesses, etc.	36,791	66	36,724
Ratio of loans to small and medium-sized businesses, etc.	56.0	2.2	53.8

The Hachijuni Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Loans to small and medium-sized businesses, etc.	32,384	556	31,827
Ratio of loans to small and medium-sized businesses, etc.	54.0	2.5	51.5

The Nagano Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Loans to small and medium-sized businesses, etc.	4,406	(490)	4,896
Ratio of loans to small and medium-sized businesses, etc.	76.6	(0.3)	76.9

◆ Deposits

2 banks' total

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Deposits	94,753	179	94,574

The Hachijuni Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Deposits	85,218	541	84,676

The Nagano Bank

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Deposits	9,534	(362)	9,897

◆ Personal financial assets deposited

2 banks' total

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	67,109	548	66,561
Yen deposits	63,531	284	63,246
Investment type products	3,578	263	3,314
Foreign currency deposits	96	(7)	103
Investment trusts	2,589	124	2,465
Public bonds (Government bonds, and other bonds)	891	146	745

◆ Securities

2 banks' total

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	37,071	382	36,688
Bonds	20,862	984	19,877
JGB thereof	7,856	1,255	6,601
Stocks	7,407	(487)	7,895
Foreign securities	5,546	(78)	5,624
Others	3,255	(36)	3,291

◆ Valuation gains (losses)

Consolidated

(Units: 100million yen)

	As of Sept.30,2024			
	Valuation gains (losses)	Change from March 31, 2024	Valuation gains	Valuation losses
Other securities	5,305	(633)	6,253	947
Stocks	6,030	(477)	6,033	3
Bonds	(739)	(192)	36	775
Others	14	36	182	168

The Hachijuni Bank

(Units: 100million yen)

	As of Sept.30,2024			
	Valuation gains (losses)	Change from March 31, 2024	Valuation gains	Valuation losses
Other securities	5,291	(586)	6,187	896
Stocks	5,966	(449)	5,968	1
Bonds	(690)	(180)	36	727
Others	14	43	182	167

The Nagano Bank

(Units: 100million yen)

	As of Sept.30,2024			
	Valuation gains (losses)	Change from March 31, 2024	Valuation gains	Valuation losses
Other securities	(54)	(40)	36	90
Stocks	34	(28)	36	1
Bonds	(88)	(8)	0	89
Others	(0)	(2)	0	0

3. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

Consolidated

(Units: 100million yen)

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total (outstanding balance)	1,409	(71)	1,481
Bankrupt and quasi-bankrupt assets	145	1	144
Doubtful assets	1,032	(63)	1,095
Substandard assets	230	(10)	241
As a percentage of total credits	2.11	(0.03)	2.14

◆ Capital ratio (Basel III standards)

Consolidated

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total capital ratio	20.28%	(0.46%)	20.74%
Tier1 capital ratio	20.28%	(0.46%)	20.74%
Common Equity Tier1 capital ratio	20.28%	(0.46%)	20.74%

(Units: 100million yen)

Total capital	9,715	(393)	10,109
Tier1 capital	9,715	(393)	10,109
Common Equity Tier1 capital	9,715	(393)	10,109
Risk weighted assets	47,896	(827)	48,723
Required capital	3,831	(66)	3,897

The Hachijuni Bank

	As of Sept.30, 2024 (A)	Inc/Dec (A-B)	As of March 31, 2024 (B)
Total capital ratio	20.11%	(0.89%)	21.00%
Tier1 capital ratio	20.11%	(0.89%)	21.00%
Common Equity Tier1 capital ratio	20.11%	(0.89%)	21.00%

(Units: 100million yen)

Total capital	8,827	(393)	9,220
Tier1 capital	8,827	(393)	9,220
Common Equity Tier1 capital	8,827	(393)	9,220
Risk weighted assets	43,892	(0)	43,892
Required capital	3,511	(0)	3,511

4. Earning projections for FY 2024**Consolidated**

(Units: 100million yen)

	First half of FY 2024	Projection for FY 2024 (A)		FY 2023 (B)
			Inc/Dec (A-B)	
Ordinary profit	267	565	213	352
Profit attributable to owners of parent	195	400	30	370

The Hachijuni Bank

(Units: 100million yen)

	First half of FY 2024	Projection for FY 2024 (A)		FY 2023 (B)
			Inc/Dec (A-B)	
Actual net business profit	206	460	127	333
Core net business profit	228	480	85	395
Net business profit	206	465	134	331
Ordinary profit	232	530	168	362
Profit	170	380	109	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.