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Consolidated Financial Results for the Six Months Ended September 30, 2025 ［Japanese GAAP］

November 7, 2025

Company name: The Hachijuni Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8359
URL: https://www.82bank.co.jp/
Representative: Masaki Matsushita,President
Inquiries:Takehiko Kimura,Executive Officer and Planning and Coordination Department Manager
Telephone: +81-26-227-1182
Scheduled date to file semi-annual securities report: November 27, 2025
Scheduled date to commence dividend payments: December 5, 2025
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, 2025 (April 1, 2025 to September 30, 2025)

(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, 2025	136,173	18.3	41,946	57.0	29,762	52.5
September 30, 2024	115,069	12.0	26,715	56.4	19,514	(26.3)

(Note) Comprehensive income Six months ended September 30, 2025: ¥ 92,950 million [-%]
Six months ended September 30, 2024: ¥ (23,439) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	64.75	64.71
September 30, 2024	40.64	40.61

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	13,512,592	1,041,123	7.6
March 31, 2025	13,515,316	967,658	7.1

(Reference) Equity As of September 30, 2025: ¥ 1,037,139 million
As of March 31, 2025: ¥ 963,361 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, 2025	-	13.00	-	29.00	42.00
Fiscal year ending March 31, 2026	-	20.00			
Fiscal year ending March 31, 2026 (Forecast)			-	30.00	50.00

(Note) Revisions to the forecast for dividends announced most recently: None

(Note) Breakdown of final dividend for the fiscal year ending March 31,2026 (forecast):

Year-end dividend Ordinary dividend: 25.00 yen Commemorative dividend: 5.00 yen

3. Consolidated Financial Result Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(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	76,000	19.0	55,000	14.6	120.35

(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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

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

September 30, 2025	493,767,424 shares
March 31, 2025	493,767,424 shares

(ii) Number of treasury shares at the end of the period

September 30, 2025	36,802,411 shares
March 31, 2025	32,238,561 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	459,622,418 shares
Six months ended September 30, 2024	480,144,784 shares

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Six Months Ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(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, 2025	108,704	26.8	39,069	67.9	27,866	63.9
September 30, 2024	85,722	7.3	23,261	56.4	17,001	54.9

	Basic earnings per share
Six months ended	Yen
September 30, 2025	60.61
September 30, 2024	35.40

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	12,575,598	944,901	7.5
March 31, 2025	12,532,911	872,569	6.9

(Reference) Equity As of September 30, 2025: ¥ 944,786 million

As of March 31, 2025: ¥ 872,418 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 Results Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	72,500	20.9	60,000	30.4	131.28

* 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.

○ Table of Contents of the Attached Materials

* INTERIM FINANCIAL DATA FOR FISCAL YEAR 2025

1. Overview of Semi-annual Operating Results, etc

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

The consolidated operating results for the six-month period are as follows:

Ordinary income increased by 21,103 million yen year on year to 136,173 million yen, while ordinary expenses increased by 5,872 million yen year on year to 94,226 million yen.

As a result, ordinary profit increased by 15,230 million yen year on year to 41,946 million yen, and profit attributable to owners of parent increased by 10,248 million yen year on year to 29,762 million yen.

The non-consolidated operating results of the Bank, which account for the majority of the consolidated results, are as follows:

Ordinary income increased by 22,981 million yen year on year to 108,704 million yen, mainly due to higher interest income on loans and due from the Bank of Japan (interest income), as well as gains on the sale of equity securities (other income).

Ordinary expenses increased by 7,173 million yen year on year to 69,634 million yen,mainly due to increases in deposit interest expenses, general and administrative expenses, and losses on the sale of government bonds (other ordinary expenses), despite a decrease in provision for individual loan loss reserves (other expenses).

As a result, ordinary profit increased by 15,808 million yen year on year to 39,069 million yen, and net income for the interim period increased by 10,864 million yen year on year to 27,866 million yen.

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

The Bank’s consolidated financial position as of the end of the second quarter is as follows:

Total assets decreased by 2.7 billion yen from the end of the previous fiscal year to 13,512.5 billion yen. Liabilities decreased by 76.1 billion yen to 12,471.4 billion yen, while net assets increased by 73.4 billion yen to 1,041.1 billion yen.

Other main accounts are as follows:

Loans and bills discounted increased by 45.0 billion yen during the period to 6,506.5 billion yen.

Securities increased by 55.2 billion yen during the period to 3,461.9 billion yen.

Deposits decreased by 49.7 billion yen during the period to 9,499.6 billion yen.

The Bank’s non-consolidated financial position is as follows:

Loans and bills discounted increased by 91.1 billion yen during the period to 6,117.2 billion yen, mainly due to an increase in loans to corporate clients, despite a decrease in loans to the central government.

Securities increased by 93.9 billion yen during the period to 3,301.6 billion yen, mainly due to increases in stocks and national government bonds, despite decreases in local government bonds and corporate bonds.

Deposits decreased by 5.5 billion yen during the period to 8,688.2 billion yen, as increases in corporate and personal deposits were offset by decreases in public and other deposits.

(3) Explanation of forward-looking information, including semi-annual consolidated financial forecasts.

Based on the operating results for the interim period and currently available information, the Bank has revised its full-year earnings forecasts, which were previously announced on May 9, 2025.

(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	75,000	76,000	1,000	72,500	72,500	—
Profit	50,000	55,000	5,000	49,000	60,000	11,000

Note: The above forecasts are based on information available as of the date of this announcement and certain assumptions deemed reasonable by the Bank. Actual results may differ from these forecasts due to various factors that may arise in the future.

2.Semi-annual Consolidated Financial Statements and Major Notes

(1)Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	3,027,055	2,905,605
Call loans and bills bought	11,958	10,569
Monetary claims bought	105,003	97,744
Trading account assets	38,602	35,875
Money held in trust	78,761	78,587
Securities	3,406,740	3,461,945
Loans and bills discounted	6,461,544	6,506,568
Foreign exchanges	18,482	14,347
Lease receivables and investments in leases	96,629	98,670
Other assets	156,648	188,471
Tangible fixed assets	38,628	39,256
Intangible fixed assets	4,076	3,900
Retirement benefit asset	64,335	65,255
Deferred tax assets	1,698	1,865
Customers' liabilities for acceptances and guarantees	60,149	59,071
Allowance for loan losses	(55,000)	(55,142)
Total assets	13,515,316	13,512,592
Liabilities		
Deposits	9,549,428	9,499,635
Negotiable certificates of deposit	218,447	308,926
Call money and bills sold	593,483	636,934
Securities sold under repurchase agreements	127,391	78,027
Cash collateral received for securities lent	97,492	62,972
Trading account liabilities	6,945	8,158
Borrowed money	1,581,461	1,433,939
Foreign exchanges	2,431	1,771
Borrowed money from trust account	1,499	1,571
Other liabilities	167,558	211,295
Provision for share awards for directors (and other officers)	90	90
Retirement benefit liability	11,233	10,333
Provision for reimbursement of deposits	351	118
Provision for contingent loss	1,719	1,654
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,058	2,058
Deferred tax liabilities	125,899	154,892
Acceptances and guarantees	60,149	59,071
Total liabilities	12,547,657	12,471,469

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	57,233
Retained earnings	579,909	596,283
Treasury shares	(25,397)	(31,339)
Total shareholders' equity	663,715	674,421
Valuation difference on available-for-sale securities	229,750	275,938
Deferred gains or losses on hedges	51,676	69,315
Remeasurements of defined benefit plans	18,218	17,463
Total accumulated other comprehensive income	299,645	362,718
Share acquisition rights	150	114
Non-controlling interests	4,147	3,868
Total net assets	967,658	1,041,123
Total liabilities and net assets	13,515,316	13,512,592

(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, 2024	For the six months ended September 30, 2025
Ordinary income	115,069	136,173
Interest income	71,742	84,631
Interest on loans and discounts	35,125	41,483
Interest and dividends on securities	32,235	34,222
Trust fees	5	5
Fees and commissions	12,631	14,642
Gain on trading account transactions	122	240
Other ordinary income	20,941	25,160
Other income	9,625	11,492
Ordinary expenses	88,353	94,226
Interest expenses	21,365	26,070
Interest on deposits	3,008	9,276
Fees and commissions payments	3,958	3,394
Other ordinary expenses	20,959	22,801
General and administrative expenses	34,376	36,078
Other expenses	7,693	5,880
Ordinary profit	26,715	41,946
Extraordinary income	520	63
Gain on disposal of non-current assets	520	63
Extraordinary losses	125	104
Loss on disposal of non-current assets	34	30
Impairment losses	91	74
Profit before income taxes	27,110	41,905
Income taxes - current	7,513	11,978
Income taxes - deferred	5	74
Total income taxes	7,519	12,052
Profit	19,590	29,852
Profit attributable to non-controlling interests	76	89
Profit attributable to owners of parent	19,514	29,762

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	19,590	29,852
Other comprehensive income	(43,029)	63,097
Valuation difference on available-for-sale securities	(45,443)	46,215
Deferred gains or losses on hedges	3,999	17,639
Remeasurements of defined benefit plans, net of tax	(1,585)	(756)
Comprehensive income	(23,439)	92,950
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(23,248)	92,835
Comprehensive income attributable to non-controlling interests	(190)	114

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

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	52,243	71,074	546,496	(20,713)	649,099
Changes during period					
Dividends of surplus			(6,752)		(6,752)
Profit attributable to owners of parent			19,514		19,514
Purchase of treasury shares				(5,345)	(5,345)
Disposal of treasury shares		28		80	108
Net changes in items other than shareholders' equity					
Total changes during period	-	28	12,761	(5,265)	7,525
Balance at end of period	52,243	71,102	559,258	(25,979)	656,624

	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	411,889	27,116	25,792	464,797	141	4,236	1,118,275
Changes during period							
Dividends of surplus							(6,752)
Profit attributable to owners of parent							19,514
Purchase of treasury shares							(5,345)
Disposal of treasury shares							108
Net changes in items other than shareholders' equity	(45,181)	3,999	(1,581)	(42,763)	8	(196)	(42,950)
Total changes during period	(45,181)	3,999	(1,581)	(42,763)	8	(196)	(35,425)
Balance at end of period	366,708	31,115	24,210	422,034	150	4,039	1,082,849

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

(4) Notes to semi-annual consolidated financial statements

(Note on entity's ability to continue as going concern)

Not applicable.

(Notes in the event of significant changes in shareholders' equity)

Not applicable.

(Additional information)

[Absorption-Type Merger of The Nagano Bank, Ltd.]

In the "Notice Regarding Merger of The Hachijuni Bank and The Nagano Bank and Change of Trade Name (Partial Amendments to Articles of Incorporation)" dated December 15, 2023, The Hachijuni Bank, Ltd. (hereinafter, the "Bank") announced matters concerning an absorption-type merger (hereinafter the "Merger"), in which the Bank will be the surviving company and its wholly-owned subsidiary, The Nagano Bank, Ltd. (hereinafter "Nagano Bank"; the Bank and Nagano Bank are collectively referred to as the "Banks"), will be the disappearing company.

At the meeting of its Board of Directors held on September 26, 2025, the Bank decided the details of the Merger as set out below, subject to obtaining approvals from the relevant authorities, and entered into a merger agreement (hereinafter the "Merger Agreement") with Nagano Bank.

1. Purpose of the Merger

The purpose of the Merger is to achieve the quick integration of the Banks and transform them into a bank that grows together with the local community by combining their expertise, relationships, and human resources, thereby providing better value to customers, local residents, shareholders, employees, etc.

After the Merger, the Banks will be even more engaged with their customers, walking alongside them to create value for every single company in the region and achieve well-being for each and every customer.

2. Outline of the Merger

(1) Schedule of the Merger

Conclusion of the Merger Agreement: Friday, September 26, 2025

Effective date of the Merger: Thursday, January 1, 2026 (scheduled)

The Merger will proceed subject to obtaining approvals of the relevant authorities. For the Bank, the Merger is a simplified absorption-type merger as stipulated in the main clause of Article 796, Paragraph 2 of the Companies Act, and for Nagano Bank, it is a short-form absorption-type merger as stipulated in the main clause of Article 784, Paragraph 1 of the same Act. The Merger will be, therefore, conducted without obtaining approval of the general meetings of shareholders of the Banks. The schedule, procedures, terms and conditions of the Merger are subject to change after discussion, if any material event that could hinder the implementation of the Merger occurs in the course of the procedure for the Merger.

(2) Method of the Merger

The Merger will be conducted as an absorption-type merger in which the Bank will be the surviving company and Nagano Bank will be the disappearing company.

(3) Details of the allotment in the Merger

The Bank owns all of the issued shares of Nagano Bank, and therefore, in the Merger, no shares or money, etc. will be granted to shareholders of Nagano Bank as consideration for the Merger.

(4) Handling of stock acquisition rights and bonds with stock acquisition rights in connection with the Merger

Not applicable.

3.Semi-annual Non-consolidated Financial Statements

(1) Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	2,842,454	2,679,337
Call loans	11,958	10,569
Monetary claims bought	105,003	97,744
Trading account assets	38,602	35,875
Money held in trust	78,761	78,587
Securities	3,207,667	3,301,621
Loans and bills discounted	6,026,084	6,117,268
Foreign exchanges	15,823	14,347
Other assets	120,506	152,632
Other	120,506	152,632
Tangible fixed assets	25,563	25,783
Intangible fixed assets	3,893	3,691
Prepaid pension costs	36,210	38,635
Customers' liabilities for acceptances and guarantees	59,380	58,904
Allowance for loan losses	(38,999)	(39,401)
Total assets	12,532,911	12,575,598
Liabilities		
Deposits	8,693,886	8,688,298
Negotiable certificates of deposit	244,447	337,126
Call money	593,483	636,934
Securities sold under repurchase agreements	127,391	78,027
Cash collateral received for securities lent	97,492	62,972
Trading account liabilities	6,945	8,158
Borrowed money	1,570,595	1,424,052
Foreign exchanges	2,431	1,771
Borrowed money from trust account	1,499	1,571
Other liabilities	134,263	175,812
Income taxes payable	6,565	9,435
Lease liabilities	329	317
Asset retirement obligations	111	111
Other	127,257	165,949
Provision for retirement benefits	10,886	10,523
Provision for reimbursement of deposits	321	96
Provision for contingent loss	1,278	1,257
Deferred tax liabilities	116,038	145,188
Acceptances and guarantees	59,380	58,904
Total liabilities	11,660,342	11,630,697

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	52,243	52,243
Capital surplus	29,609	29,609
Legal capital surplus	29,609	29,609
Retained earnings	530,625	545,103
Legal retained earnings	47,610	47,610
Other retained earnings	483,015	497,493
Reserve for tax purpose reduction entry of non-current assets	1,928	1,928
Reserve for special account for tax purpose reduction entry of non-current assets	584	584
General reserve	399,600	399,600
Retained earnings brought forward	80,902	95,380
Treasury shares	(25,342)	(31,283)
Total shareholders' equity	587,135	595,672
Valuation difference on available-for-sale securities	233,606	279,798
Deferred gains or losses on hedges	51,676	69,315
Total valuation and translation adjustments	285,282	349,114
Share acquisition rights	150	114
Total net assets	872,569	944,901
Total liabilities and net assets	12,532,911	12,575,598

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

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	85,722	108,704
Interest income	66,185	80,351
Interest on loans and discounts	31,666	38,512
Interest and dividends on securities	30,248	33,419
Trust fees	5	5
Fees and commissions	9,304	11,365
Gain on trading account transactions	98	230
Other ordinary income	2,606	5,516
Other income	7,521	11,234
Ordinary expenses	62,461	69,634
Interest expenses	21,181	25,368
Interest on deposits	2,878	8,586
Fees and commissions payments	4,281	3,912
Other ordinary expenses	3,809	5,608
General and administrative expenses	26,166	28,933
Other expenses	7,021	5,811
Ordinary profit	23,261	39,069
Extraordinary income	491	63
Extraordinary losses	37	46
Profit before income taxes	23,714	39,086
Income taxes - current	6,671	11,074
Income taxes - deferred	40	146
Total income taxes	6,712	11,220
Profit	17,001	27,866

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

For the six months ended September 30, 2024

(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	14,113	43,722	47,610	1,619	256	399,600	50,118	499,205
Changes during period										
Dividends of surplus									(6,752)	(6,752)
Profit									17,001	17,001
Purchase of treasury shares										
Disposal of treasury shares			28	28						
Net changes in items other than shareholders' equity										
Total changes during period	-	-	28	28	-	-	-	-	10,248	10,248
Balance at end of period	52,243	29,609	14,141	43,750	47,610	1,619	256	399,600	60,367	509,454

	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	(20,639)	574,531	409,928	27,116	437,044	141	1,011,717
Changes during period							
Dividends of surplus		(6,752)					(6,752)
Profit		17,001					17,001
Purchase of treasury shares	(5,345)	(5,345)					(5,345)
Disposal of treasury shares	61	89					89
Net changes in items other than shareholders' equity			(40,931)	3,999	(36,932)	8	(36,923)
Total changes during period	(5,284)	4,993	(40,931)	3,999	(36,932)	8	(31,930)
Balance at end of period	(25,923)	579,524	368,996	31,115	400,111	150	979,786

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				
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	Share acquisition rights	Total net assets
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

INTERIM FINANCIAL DATA FOR FISCAL YEAR 2025 (THE SIX MONTHS ENDED SEPTEMBER 30, 2025)

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*The capital ratio as of the end of September 2025 (Basel III standards) is currently being calculated and will be announced once it is finalized.

Ⅰ Financial Highlights for the Second Quarter of FY2025

1. Breakdown of Income

Consolidated

(Unit: million yen)

	For the six months ended Sep.30, 2025 (a)	(a)-(b)	For the six months ended Sep.30, 2024 (b)
Consolidated gross business profit	72,493	13,310	59,182
Profit on interest	58,641	8,242	50,398
Profit on fees and commissions	11,253	2,573	8,679
Trading profit	240	118	122
Profit from other business transactions	2,358	2,376	(17)
General & administrative expenses	36,078	1,701	34,376
Credit related expenses	528	983	(455)
Net gains related to equity securities	8,590	3,651	4,939
Profit (loss) on money held in trust	(174)	(375)	201
Ordinary profit	41,946	15,230	26,715
Extraordinary gains (losses)	(40)	(435)	394
Profit before income taxes	41,905	14,795	27,110
Total income taxes	12,052	4,533	7,519
Profit	29,852	10,261	19,590
Profit attributable to non-controlling interests	89	13	76
Profit attributable to owners of the parent	29,762	10,248	19,514

(Related items regarding consolidated companies)

Number of consolidated subsidiaries	16	1	15
Number of companies accounted for by the equity method	―	―	―

Ordinary profit increased ¥15.2bn year on year to a profit of ¥41.9bn.

◇The Hachijuni Bank
(Non-consolidated)
Ordinary profit :¥39.0bn
(increased ¥15.8bn year on year)

◇Main results of consolidated
subsidiaries(Ordinary profit)

・The Nagano Bank. ¥0.2bn
(decreased ¥0.5bn year on year)
・Hachijuni Credit Guarantee Co.,Ltd. ¥0.9bn
(decreased ¥0.09bn year on year)
・Hachijuni Auto Lease Co., Ltd. ¥0.5bn
(increased ¥0.03bn year on year)

Profit attributable to owners of the parent increased ¥10.2bn year on year to a profit of ¥29.7bn.

The Hachijuni Bank (Non-consolidated) (Unit: million yen)

		For the six months ended Sep.30, 2025 (a)	(a)-(b)	For the six months ended Sep.30, 2024 (b)
Gross business profit	A	62,659	13,711	48,948
Profit on interest		55,063	10,039	45,024
Profit on fees and commissions		7,457	2,428	5,028
Trading profit		230	132	98
Profit from other business transactions		(92)	1,110	(1,203)
Gains related to bonds	B	(757)	1,415	(2,173)
General & administrative expenses	C	30,432	2,162	28,270
Personnel expenses		16,030	1,045	14,985
Non-personnel expenses		12,027	737	11,289
Actual net business profit	A-C	**32,226**	**11,548**	**20,678**
Core net business profit	A-B-C	**32,984**	**10,132**	**22,851**
excluding gains (losses) on cancellation of investment trusts		32,130	8,065	24,064
Transfer to general reserve for possible loan losses	D	1,509	1,509	—
Net business profit	A-C-D	30,717	10,038	20,678
Net gains (losses) related to equity securities	E	8,448	4,343	4,105
Profit (loss) on money held in trust	F	(174)	(406)	232
Disposal of nonperforming loans	G	(960)	(1,111)	151
Net provision for specific allowance for doubtful accounts		(1,052)	(1,052)	—
Recoveries of written-off claims	H(a+b)	—	(9)	9
Reversal of general reserve	a	—	(288)	288
Reversal of specific reserve	b	—	278	(278)
Ordinary profit		**39,069**	**15,808**	**23,261**
Extraordinary gains (losses)		16	(436)	453
Profit before income taxes		39,086	15,371	23,714
Total income taxes		11,220	4,507	6,712
Profit		**27,866**	**10,864**	**17,001**

Gains (losses) on investment securities	B+E+F	7,517	5,352	2,164
Credit related expenses	D+G-H	549	407	141

Actual net business profit increased ¥11.5bn year on year to a profit of ¥32.2bn.

Gross business profit: ¥62.6bn (increased ¥13.7bn year on year)

◇ Profit on interest: ¥55.0bn
Increased ¥10.0bn year on year due to factors such as higher interest on loans and interest income on due from the Bank of Japan.

◇ Profit on fees and commissions: ¥7.4bn
Increased ¥2.4bn year on year due to factors such as increased profit from corporate-related transactions

◇Gains/losses related to bonds: A loss of ¥0.7bn
The loss narrowed by ¥1.4bn year on year, mainly reflecting increased gains on bond sales and other factors.

General & administrative expenses: ¥30.4bn (increased ¥2.1bn year on year)

◇Personnel expenses: ¥16.0bn
Increased ¥1.0bn year on year due to increased personnel expenses stemming from improved employee treatment and a rise in the number of seconded staff accepted from Nagano Bank.

Ordinary profit Increased ¥15.8bn year on year to a profit of ¥39.0bn.

Credit related expenses: ¥0.5bn (increased ¥0.4bn year on year)

Gains/losses related to stocks: ¥8.4bn (increased ¥4.3bn year on year)

◇Increase in gains on sales of stocks and other securities.

Profit increased ¥10.8bn year on year to a profit of ¥27.8bn.

The Nagano Bank (Non-consolidated)

(Unit: million yen)

		For the six months ended Sep.30, 2025 (a)	(a)-(b)	For the six months ended Sep.30, 2024 (b)
Gross business profit	A	3,364	(219)	3,583
Profit on interest		3,404	(1,230)	4,635
Profit on fees and commissions		(39)	42	(81)
Profit from other business transactions		(1)	969	(970)
Gains related to bonds	B	(0)	958	(958)
General & administrative expenses	C	3,744	(882)	4,627
Personnel expenses		1,590	(847)	2,437
Non-personnel expenses		1,856	(31)	1,888
Actual net business profit	A-C	(380)	663	(1,044)
Core net business profit	A-B-C	(380)	(294)	(85)
excluding gains (losses) on cancellation of investment trusts		(380)	(21)	(359)
Net business profit	A-C	(380)	663	(1,044)
Net gains (losses) related to equity securities	D	267	(1,114)	1,382
Profit (loss) on money held in trust	E	–	31	(31)
Disposal of nonperforming loans	F	(5)	(45)	40
Reversal of allowance for loan losses	G(a+b)	295	(221)	516
Reversal of general reserve	a	125	(144)	269
Reversal of specific reserve	b	169	(76)	246
Ordinary profit		287	(599)	886
Extraordinary gains (losses)		(66)	9	(76)
Profit before income taxes		220	(590)	810
Total income taxes		28	5	23
Profit		191	(595)	786

Gains (losses) on investment securities	B+D+E	267	(124)	392
Credit related expenses	F-G	(300)	175	(476)

Actual net business profit improved ¥0.6bn year on year to a loss of ¥0.3bn.

Gross business profit:¥3.3bn (Decreased ¥0.2bn year on year)

◇ Profit on interest: ¥3.4bn
Decreased ¥1.2bn year on year due to factors such as decreased interest and dividends on securities and increased interest on deposits.

◇ Gains related to bonds: A loss of ¥0.0bn
Decreased ¥0.9bn year on year due to factors such as a decline in gains related to bonds.

General & administrative expenses: ¥3.7bn (decreased ¥0.8bn year on year)

Ordinary profit decreased ¥0.5bn year on year to a profit of ¥0.2bn.

Credit related expenses: A loss of ¥0.3bn (decreased ¥0.1bn year on year)

◇Recorded gains on reversal of allowance for credit losses due to the transfer of financing transactions to Hachijuni Bank.

Gains/losses related to stocks: ¥0.2bn (decreased ¥1.1bn year on year)

◇ Due to factors such as decrease in gains on sales of stocks and other securities.

Profit decreased ¥0.5bn year on year to a profit of ¥0.1bn.

2. Major Accounts

◆ Loans

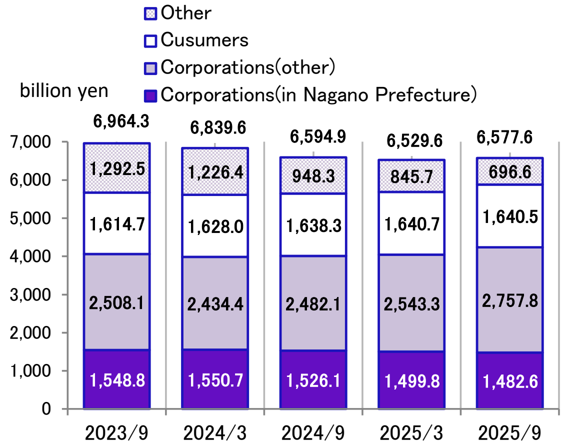
Total for the two banks (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	6,577.6	47.9	(17.3)	6,529.6	6,594.9
Loans to corporations	4,240.4	197.2	232.1	4,043.1	4,008.2
Loans to consumers	1,640.5	(0.2)	2.1	1,640.7	1,638.3
Housing loans	1,555.6	0.6	4.1	1,554.9	1,551.4
Other	696.6	(149.0)	(251.6)	845.7	948.3
(Head offices and branches in Nagano Prefecture)	3,364.7	(26.4)	(83.7)	3,391.2	3,448.4

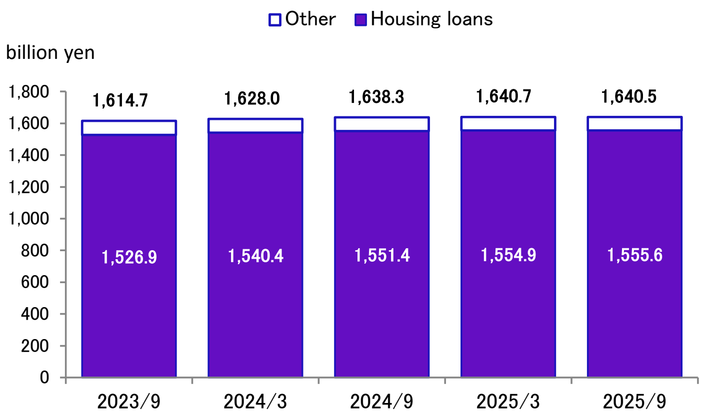
Loans: ¥6,577.6bn
(decrease ¥17.3bn year on year)
Annual loan rate (0.2)%

Although loans to corporate clients increased, loans to central governments decreased.

Loans



Loans to consumers



The Hachijuni Bank (Non-consolidated) (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	6,117.2	91.1	97.1	6,026.0	6,020.1
Loans to corporations	4,054.8	225.9	314.3	3,828.8	3,740.4
Loans to consumers	1,437.8	9.0	20.3	1,428.8	1,417.4
Housing loans	1,368.6	7.8	17.4	1,360.8	1,351.2
Other	624.6	(143.8)	(237.6)	768.4	862.2
(Head offices and branches in Nagano Prefecture)	2,934.6	14.1	22.7	2,920.4	2,911.9

The Nagano Bank (Non-consolidated) (Unit: billion yen)

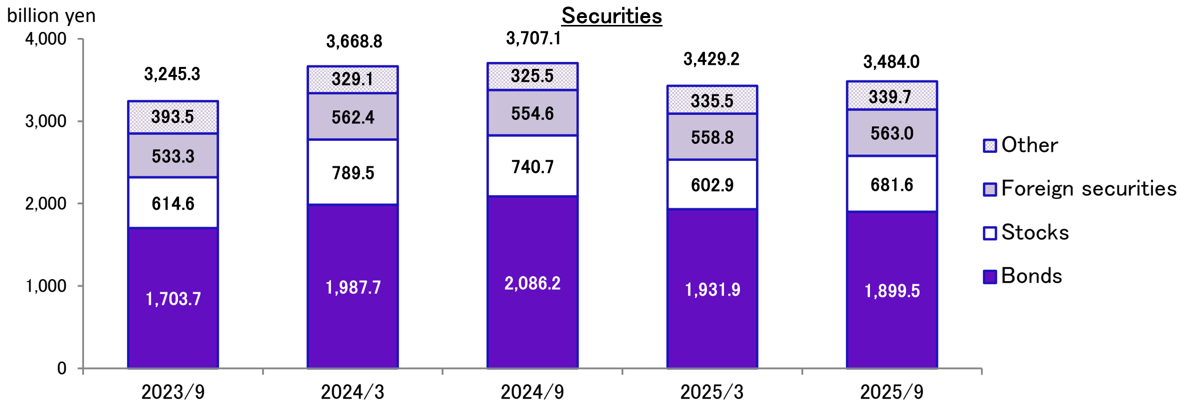
	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	460.3	(43.2)	(114.4)	503.5	574.7
Loans to corporations	185.6	(28.7)	(82.2)	214.3	267.8
Loans to consumers	202.6	(9.3)	(18.2)	211.9	220.8
Housing loans	186.9	(7.1)	(13.3)	194.0	200.2
Other	72.0	(5.1)	(13.9)	77.2	86.0
(Head offices and branches in Nagano Prefecture)	430.1	(40.5)	(106.4)	470.7	536.5

◆ Securities

Total for the two banks (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Securities	3,484.0	54.8	(223.0)	3,429.2	3,707.1
Bonds	1,899.5	(32.3)	(186.6)	1,931.9	2,086.2
JGB	851.5	46.6	65.8	804.9	785.6
Stocks	681.6	78.6	(59.0)	602.9	740.7
Foreign securities	563.0	4.2	8.3	558.8	554.6
Other	339.7	4.2	14.2	335.5	325.5

Securities: 3,484.0bn (decrease ¥223.0bn year on year)



The Hachijuni Bank (Non-consolidated) (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Securities	3,301.6	93.9	(134.1)	3,207.6	3,435.7
Bonds	1,724.1	6.9	(105.7)	1,717.1	1,829.8
JGB	725.7	46.4	67.7	679.2	658.0
Stocks	676.3	78.3	(51.9)	597.9	728.2
Foreign securities	563.0	4.2	8.3	558.8	554.6
Other	338.0	4.3	15.1	333.7	322.8

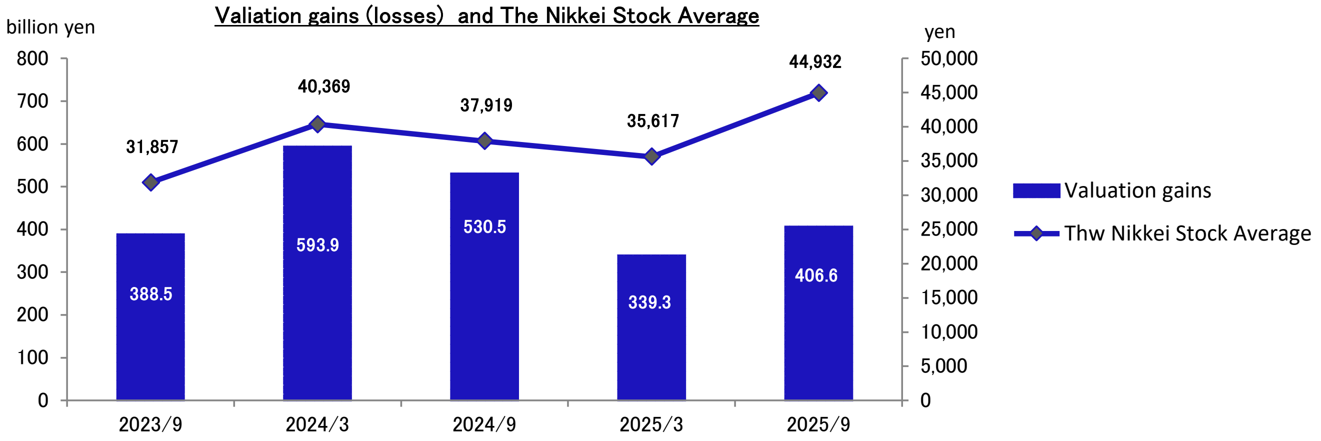
The Nagano Bank (Non-consolidated) (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Securities	182.4	(39.1)	(88.9)	221.5	271.4
Bonds	175.4	(39.3)	(80.9)	214.7	256.3
JGB	125.8	0.1	(1.8)	125.7	127.6
Stocks	5.2	0.2	(7.1)	4.9	12.4
Other	1.7	(0.0)	(0.8)	1.8	2.6

◆ Valuation gains (losses)

Consolidated (Unit: billion yen)

	As of Sep.30,2025			
	Valuation gains (losses)	as of March 31, 2025	Valuation gains	Valuation losses
Other securities	406.6	67.3	583.8	177.1
Stocks	559.0	85.3	559.2	0.1
Bonds	(156.9)	(29.5)	0.0	156.9
Others	4.5	11.5	24.5	20.0



The Hachijuni Bank (Non-consolidated) (Unit: billion yen)

	As of Sep. 30,2025			
	Valuation gains (losses)	as of March 31, 2025	Valuation gains	Valuation losses
Other securities	406.6	67.2	576.6	170.0
Stocks	551.8	84.6	552.0	0.1
Bonds	(149.7)	(28.9)	0.0	149.8
Others	4.5	11.5	24.5	20.0

The Hachijuni Bank uses derivatives to reduce the risk of fluctuations in the market value of securities.

(Unit: billion yen)

	As of Sep.30,2025		Mar.31,2025
	Valuation gains (losses)		
	(a)	(a)-(b)	(b)
Deferred gains (losses) on hedges	108.5	27.0	81.5

The Nagano Bank (Non-consolidated) (Unit: billion yen)

	As of Sep.30,2025			
	Valuation gains (losses)	as of March 31, 2025	Valuation gains	Valuation losses
Other securities	(6.5)	(0.0)	3.4	9.9
Stocks	3.4	0.4	3.4	0.0
Bonds	(9.9)	(0.4)	0.0	9.9

◆ Deposits

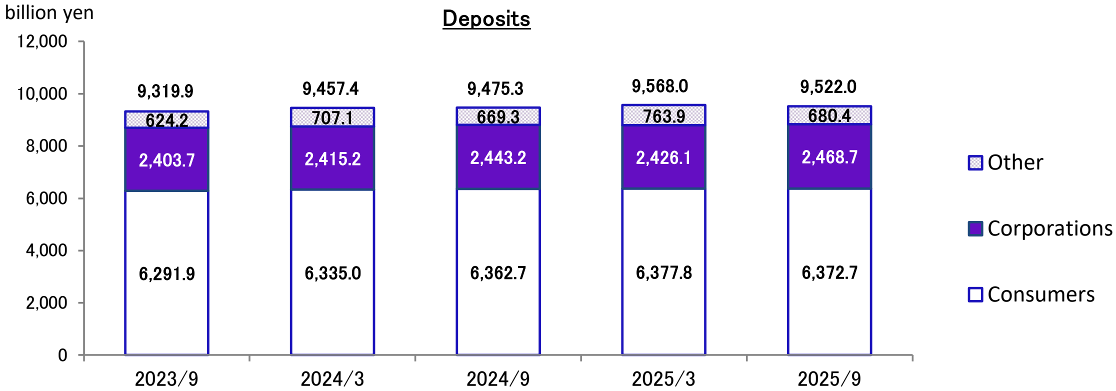
Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	9,522.0	(46.0)	46.6	9,568.0	9,475.3
Consumers	6,372.7	(5.0)	10.0	6,377.8	6,362.7
Corporations	2,468.7	42.5	25.4	2,426.1	2,443.2
Other	680.4	(83.5)	11.1	763.9	669.3
(Head offices and branches in Nagano Prefecture)	8,831.4	(118.0)	(34.1)	8,949.5	8,865.6

Deposits: 9,522.0bn
(increase ¥46.6bn year on year)
Annual deposit rate +0.4%

Due to a increase in mainly corporate deposits



The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	8,688.2	(5.5)	166.4	8,693.8	8,521.8
Consumers	5,707.4	17.7	47.9	5,689.6	5,659.4
Corporations	2,325.2	72.2	77.2	2,252.9	2,248.0
Other	655.6	(95.6)	41.2	751.2	614.3
(Head offices and branches in Nagano Prefecture)	8,000.9	(83.2)	78.1	8,084.2	7,922.7

The Nagano Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total (the head offices and all branches)	833.7	(40.4)	(119.7)	874.1	953.4
Consumers	665.3	(22.8)	(37.9)	688.2	703.2
Corporations	143.4	(29.7)	(51.7)	173.2	195.2
Other	24.8	12.1	(30.1)	12.7	54.9
(Head offices and branches in Nagano Prefecture)	830.5	(34.8)	(112.3)	865.3	942.8

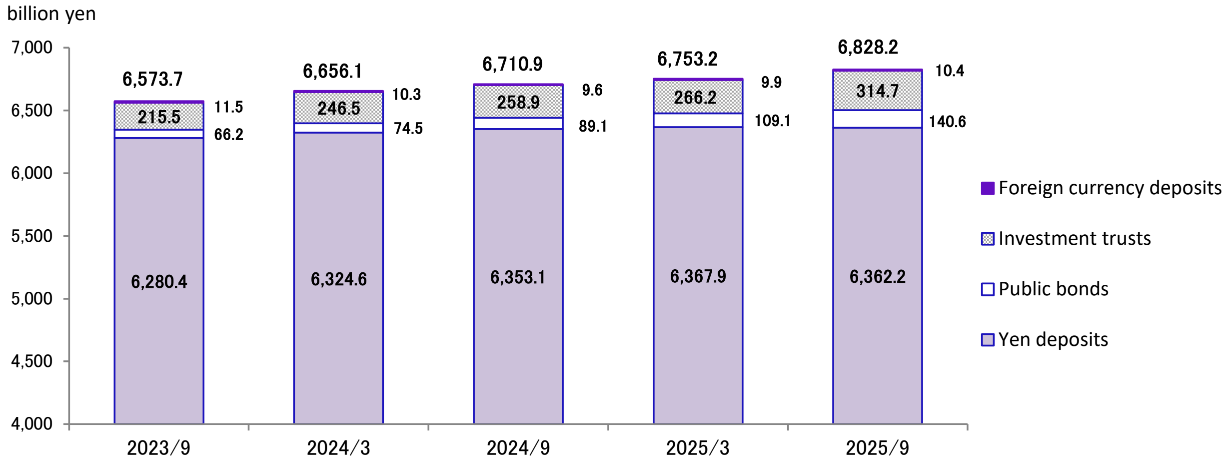
◆ Personal financial assets deposited

Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	6,828.2	74.9	117.2	6,753.2	6,710.9
Yen deposits	6,362.2	(5.6)	9.1	6,367.9	6,353.1
Investment type products	465.9	80.6	108.1	385.3	357.8
Foreign currency deposits	10.4	0.5	0.8	9.9	9.6
Investment trusts	314.7	48.5	55.8	266.2	258.9
Public bonds	140.6	31.4	51.4	109.1	89.1

Personal financial assets deposited



The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	6,140.8	95.8	154.6	6,045.0	5,986.1
Yen deposits	5,696.9	17.2	46.9	5,679.7	5,649.9
Investment type products	443.9	78.6	107.7	365.3	336.1
Foreign currency deposits	10.4	0.5	1.0	9.9	9.4
Investment trusts	292.8	46.5	54.3	246.3	238.4
Public bonds	140.5	31.5	52.3	109.0	88.2

The Nagano Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	687.3	(20.8)	(37.3)	708.2	724.7
Yen deposits	665.3	(22.8)	(37.7)	688.2	703.1
Investment type products	22.0	1.9	0.3	20.0	21.6
Foreign currency deposits	–	–	(0.1)	–	0.1
Investment trusts	21.9	2.0	1.4	19.8	20.5
Public bonds	0.0	(0.0)	(0.8)	0.1	0.9

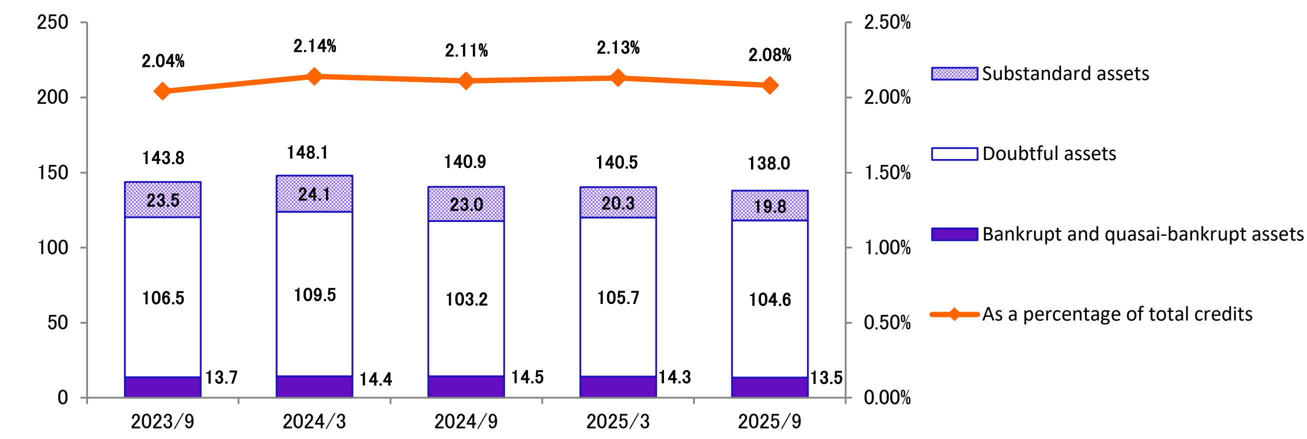
3. Financial Soundness

◆ Loans based on the Financial Revitalization Law

Consolidated (Unit: billion yen, %)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	138.0	(2.4)	(2.8)	140.5	140.9
Bankrupt and quasi-bankrupt assets	13.5	(0.8)	(1.0)	14.3	14.5
Doubtful assets	104.6	(1.0)	1.4	105.7	103.2
Substandard assets	19.8	(0.5)	(3.2)	20.3	23.0
Loans past due 3 months or more	1.1	(0.3)	(0.2)	1.5	1.3
Restructured loans	18.7	(0.1)	(3.0)	18.8	21.7
As a percentage of total credits(%)	2.08	(0.05)	(0.03)	2.13	2.11

Loans based on the Financial Revitalization Law



The Hachijuni Bank (Non-consolidated) (Unit: billion yen, %)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	106.9	0.5	1.4	106.3	105.4
Bankrupt and quasi-bankrupt assets	9.3	(0.4)	(0.4)	9.8	9.8
Doubtful assets	79.1	0.2	1.7	78.8	77.3
Substandard assets	18.3	0.7	0.2	17.6	18.1
Loans past due 3 months or more	1.1	(0.3)	(0.2)	1.5	1.3
Restructured loans	17.2	1.1	0.4	16.1	16.7
As a percentage of total credits(%)	1.71	(0.02)	(0.01)	1.73	1.72

The Nagano Bank (Non-consolidated) (Unit: billion yen, %)

	As of Sep. 30, 2025 (a)	(a)-(b)	(a)-(c)	Mar.31, 2025 (b)	Sep. 30, 2024 (c)
Total	29.5	(3.0)	(4.4)	32.6	34.0
Bankrupt and quasi-bankrupt assets	2.6	(0.4)	(0.6)	3.1	3.3
Doubtful assets	25.4	(1.3)	(0.3)	26.7	25.7
Substandard assets	1.4	(1.2)	(3.4)	2.7	4.9
Loans past due 3 months or more	–	–	–	–	–
Restructured loans	1.4	(1.2)	(3.4)	2.7	4.9
As a percentage of total credits(%)	6.37	(0.05)	0.52	6.42	5.85

Ⅱ Earning projections for FY2025

Consolidated (Unit: billion yen)

	Interim Results for FY2025	Full-Year Forecast for Fiscal Year 2025		FY2024
			YoY	
Ordinary profit	41.9	76.0	12.2	63.8
Profit attributable to owners of the parent	29.7	55.0	7.1	47.9

The Hachijuni Bank (Non-consolidated) (Unit: billion yen)

	Interim Results for FY2025	Full-Year Forecast for Fiscal Year 2025		FY2024
			YoY	
Actual net business profit	32.2	54.0	19.2	34.8
Core net business profit	32.9	59.0	12.3	46.7
Net business profit	30.7	52.0	16.7	35.3
Ordinary profit	39.0	72.5	12.6	59.9
Profit	27.8	60.0	14.1	45.9

＊ These projections are based on information available to the bank as of the date of publication of this document and certain estimates that the bank deems reasonable. The projections do not guarantee business performance stated above. Actual results may differ due to various factors in the future.

Ⅲ Financial Highlights for the Second Quarter of FY2025

1．Profit and Loss

Consolidated

(Unit: million yen)

	For the six months ended Sep. 30, 2025 (a)	(a)－(b)	For the six months ended Sep. 30, 2024 (b)
Consolidated gross business profit	72,493	13,310	59,182
Profit on interest	58,641	8,242	50,398
Profit on fees and commissions	11,253	2,573	8,679
Trading profit	240	118	122
Profit from other business transactions	2,358	2,376	(17)
(Gains (losses) on bonds)	(757)	2,275	(3,033)
General & administrative expenses	36,078	1,701	34,376
Credit related expenses	528	983	(455)
Written‐off of loans	(1,000)	(1,000)	－
Provision of allowance for specific loan losses	1,441	1,441	－
Reversal of allowance for loan losses	－	(648)	648
Other	89	(104)	193
Gain or loss on stocks and other securities	8,590	3,651	4,939
Loss (gain) on money held in trust	(174)	(375)	201
Other	(2,275)	1,388	(3,664)
Ordinary profit	41,946	15,230	26,715
Extraordinary gains (losses)	(40)	(435)	394
Profit before income taxes	41,905	14,795	27,110
Income taxes - current	11,978	4,464	7,513
Income taxes - deferred	74	68	5
Total income taxes	12,052	4,533	7,519
Profit	29,852	10,261	19,590
Profit attributable to non-controlling interests	89	13	76
Profit attributable to owners of the parent	29,762	10,248	19,514

(Related items regarding consolidated companies)

Number of consolidated subsidiaries	16	1	15
Number of affiliated companies applicable to the equity method	－	－	－

The Hachijuni Bank (Non-consolidated) (Unit: million yen)

	For the six months ended Sep. 30, 2025 (a)	(a)-(b)	For the six months ended Sep. 30, 2024 (b)
Gross business profit	62,659	13,711	48,948
(Excluding gains(losses) on bonds)	63,416	12,295	51,121
Gross operating income from domestic operations	54,429	12,090	42,338
(Excluding gains(losses) on bonds)	55,098	10,547	44,551
Profit on interest	47,591	7,982	39,609
Profit on fees and commissions	7,368	2,492	4,876
Trading profit	150	88	62
Profit from other business transactions	(682)	1,526	(2,208)
(Gains (Losses) related to bonds)	(669)	1,542	(2,212)
Gross operating income from international operations	8,230	1,620	6,609
(Excluding gains(losses) on bonds)	8,318	1,747	6,570
Profit on interest	7,471	2,056	5,415
Profit on fees and commissions	88	(64)	152
Trading profit	80	44	36
Profit from other business transactions	589	(415)	1,005
(Gains (Losses) related to bonds)	(87)	(126)	39
General & administrative expenses	30,432	2,162	28,270
Personnel expenses	16,030	1,045	14,985
Non-personnel expenses	12,027	737	11,289
Taxes	2,375	379	1,995
Actual net business profit	32,226	11,548	20,678
Core net business profit on bonds	32,984	10,132	22,851
Excluding gains(losses) on bonds and cancellation of investment trusts	32,130	8,065	24,064
Transfer to general reserve for possible loan losses	1,509	1,509	—
Net business profit	30,717	10,038	20,678
gains (losses) on bonds	(757)	1,415	(2,173)
Non-recurring gains (losses)	8,432	5,829	2,603
Net gains (losses) related to equity securities	8,448	4,343	4,105
Profit (Loss) on money held in trust	(174)	(406)	232
Disposal of nonperforming loans	(960)	(1,111)	151
Provision of allowance for specific loan losses	(1,052)	(1,052)	—
Provision of allowance for specific overseas loan losses	(1)	(1)	—
Other	93	(58)	151
Recoveries of written‐off claims	—	(9)	9
Other non-recurring gains (losses)	(802)	790	(1,593)
Ordinary profit	39,069	15,808	23,261
Extraordinary gains (losses)	16	(436)	453
Gains (losses) on disposal of non-current assets	33	(425)	459
Impairment losses	16	10	5
Profit before income taxes	39,086	15,371	23,714
Income taxes - current	11,074	4,402	6,671
Income taxes - deferred	146	105	40
Total income taxes	11,220	4,507	6,712
Profit	27,866	10,864	17,001

2. Net Business Profit

The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

	For the six months ended Sep. 30, 2025 (a)	(a)-(b)	For the six months ended Sep. 30, 2024 (b)
Core net business profit excluding gains (losses)on bonds	32,984	10,132	22,851
As per employee (in thousands of yen)	10,320	3,194	7,125
Core net business profit	32,226	11,548	20,678
As per employee (in thousands of yen)	10,083	3,635	6,447
Net business profit	30,717	10,038	20,678
As per employee (in thousands of yen)	9,611	3,163	6,447

The Nagano Bank (Non-consolidated)

Core net business profit excluding gains (losses)on bonds	(380)	(294)	(85)
As per employee (in thousands of yen)	(712)	(564)	(147)
Core net business profit	(380)	663	(1,044)
As per employee (in thousands of yen)	(712)	1,097	(1,809)
Net business profit	(380)	663	(1,044)
As per employee (in thousands of yen)	(712)	1,097	(1,809)

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

3. Interest Rate Spread

The Hachijuni Bank (Non-consolidated)

(1) All branches

(Unit: %)

	For the six months ended Sep. 30, 2025 (a)	(a)-(b)	For the six months ended Sep. 30, 2024 (b)
Average yield on interest earning assets (a)	1.37	0.29	1.08
Average yield on loans and bills discounted	1.26	0.23	1.03
Average yield on securities	2.30	0.22	2.08
Average yield on interest bearing liabilities(b)	0.44	0.09	0.35
Average yield on deposits and negotiable certificates of deposit	0.20	0.14	0.06
Average yield on external liabilities	0.34	0.08	0.26
Total Funding Expense Ratio(c)	0.53	0.06	0.47
Average interest rate spread(a)-(b)-(c)	0.39	0.14	0.25

(2) Domestic business

Average yield on interest earning assets (a)	1.03	0.31	0.72
Average yield on loans and bills discounted	1.05	0.30	0.75
Average yield on securities	1.70	0.22	1.48
Average yield on interest - bearing liabilities(b)	0.20	0.15	0.05
Average yield on deposits and negotiable certificates of deposit	0.17	0.15	0.02
Average yield on external liabilities	0.16	0.13	0.03
Total Funding Expense Ratio(c)	0.53	0.05	0.48
verage interest rate spread(a)-(b)-(c)	0.29	0.10	0.19

4. Gains or Losses on Investment Securities

The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

	For the six months ended Sep. 30, 2025 (a)	(a)-(b)	For the six months ended Sep. 30, 2024 (b)
Gains (losses) on bonds	(757)	1,415	(2,173)
Gain on sales	4,838	3,202	1,636
Gain on redemption	—	—	—
Loss on sales	5,595	1,836	3,759
Loss on redemption	—	—	—
Loss on devaluation	—	(49)	49
Gains (losses) on stocks and other securities	8,448	4,343	4,105
Gain on sales	10,287	4,046	6,241
Loss on sales	1,838	(297)	2,135
Loss on devaluation	—	—	—
Loss (gain) on money held in trust	(174)	(406)	232

The Nagano Bank (Non-consolidated)

Gains (losses) on bonds	(0)	958	(958)
Gain on sales	—	(106)	106
Gain on redemption	—	—	—
Loss on sales	0	(1,064)	1,065
Loss on redemption	—	—	—
Loss on devaluation	—	—	—
Gains (losses) on stocks and other securities	267	(1,114)	1,382
Gain on sales	267	(1,457)	1,725
Loss on sales	—	(341)	341
Loss on devaluation	—	(0)	0
Loss (gain) on money held in trust	—	31	(31)

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. Loans Breakdown by Industry, etc.

(1) Classification of loans by type of industry

Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Domestic branches (excluding loans in offshore market account)	6,538.3	46.8	(26.1)	6,491.5	6,564.5
Manufacturing	1,050.9	97.1	110.2	953.7	940.6
Agriculture and forestry	27.9	2.1	(0.8)	25.7	28.7
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	7.4	(0.0)	4.8	7.4	2.5
Construction	165.6	(6.4)	1.5	172.0	164.0
Electric power, gas, heat supply and water supply	125.6	14.5	48.3	111.1	77.3
IT and telecommunication	75.8	5.7	5.1	70.1	70.7
Transport and postal activities	229.9	19.0	29.0	210.8	200.8
Wholesale and retail	712.5	10.9	(39.8)	701.6	752.3
Finance and insurance	424.6	(3.5)	0.9	428.2	423.7
Real estate and goods rental and leasing	918.4	45.9	50.8	872.5	867.6
Other services	358.4	(0.5)	(7.7)	358.9	366.1
Local governments	640.3	1.8	(42.4)	638.4	682.7
Others	1,800.4	(139.9)	(186.5)	1,940.4	1,986.9
(mainly consumer loans)	1,632.7	0.8	7.0	1,631.8	1,625.7

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Domestic branches (excluding loans in offshore market account)	6,078.0	90.0	88.2	5,987.9	5,989.8
Manufacturing	1,007.1	105.9	140.9	901.1	866.1
Agriculture and forestry	26.7	2.4	(0.4)	24.3	27.1
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	7.0	(0.0)	4.8	7.1	2.2
Construction	150.4	(2.7)	11.2	153.1	139.2
Electric power, gas, heat supply and water supply	121.8	14.9	48.9	106.9	72.9
IT and telecommunication	73.0	6.0	6.1	66.9	66.9
Transport and postal activities	221.3	19.6	30.3	201.7	191.0
Wholesale and retail	689.3	16.3	(22.9)	672.9	712.2
Finance and insurance	416.8	(2.8)	2.0	419.7	414.8
Real estate and goods rental and leasing	882.1	48.8	59.1	833.2	822.9
Other services	315.7	5.1	4.7	310.6	311.0
Local governments	568.2	7.0	(28.4)	561.2	596.7
Others	1,597.8	(130.6)	(168.2)	1,728.4	1,766.1
(mainly consumer loans)	1,430.0	10.2	25.2	1,419.8	1,404.8

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Domestic branches (excluding loans in offshore market account)	460.3	(43.2)	(114.4)	503.5	574.7
Manufacturing	43.8	(8.7)	(30.7)	52.5	74.5
Agriculture and forestry	1.1	(0.2)	(0.4)	1.3	1.5
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	0.3	(0.0)	(0.0)	0.3	0.3
Construction	15.1	(3.7)	(9.6)	18.8	24.7
Electric power, gas, heat supply and water supply	3.7	(0.4)	(0.5)	4.2	4.3
IT and telecommunication	2.8	(0.3)	(0.9)	3.1	3.8
Transport and postal activities	8.5	(0.6)	(1.2)	9.1	9.7
Wholesale and retail	23.2	(5.4)	(16.9)	28.6	40.1
Finance and insurance	7.8	(0.6)	(1.0)	8.4	8.8
Real estate and goods rental and leasing	36.3	(2.8)	(8.2)	39.2	44.6
Other services	42.6	(5.6)	(12.4)	48.2	55.0
Local governments	72.0	(5.1)	(13.9)	77.2	86.0
Others	202.6	(9.3)	(18.2)	211.9	220.8
(mainly consumer loans)	202.6	(9.3)	(18.2)	211.9	220.8

(2) Outstanding balance of consumerloans

Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loans to consumersloans	1,640.5	(0.2)	2.1	1,640.7	1,638.3
Housing loans	1,555.6	0.6	4.1	1,554.9	1,551.4
Other consumer loans	84.8	(0.9)	(1.9)	85.8	86.8

The Hachijuni Bank (Non-consolidated)

Loans to consumersloans	1,437.8	9.0	20.3	1,428.8	1,417.4
Housing loans	1,368.6	7.8	17.4	1,360.8	1,351.2
Other consumer loans	69.1	1.2	2.8	67.9	66.2

The Nagano Bank (Non-consolidated)

Loans to consumersloans	202.6	(9.3)	(18.2)	211.9	220.8
Housing loans	186.9	(7.1)	(13.3)	194.0	200.2
Other consumer loans	15.7	(2.1)	(4.8)	17.9	20.6

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

Total for the two banks

(Unit: billion yen, %)

	As of Mar. 31, 2025 (a)	(a) - (b)	(a) - (c)	As of Sep. 30, 2024 (b)	As of Mar. 31, 2024 (c)
Loans to small and medium-sized businesses, etc. (Outstanding balance)	3,753.0	49.2	73.9	3,703.8	3,679.1
Ratio of loans to small and medium-sized businesses, etc. (%)	57.4	0.4	1.4	57.0	56.0

The Hachijuni Bank (Non-consolidated)

Loans to small and medium-sized businesses, etc. (Outstanding balance)	3,399.2	83.6	160.7	3,315.5	3,238.4
Ratio of loans to small and medium-sized businesses, etc. (%)	55.9	0.6	1.9	55.3	54.0

The Nagano Bank (Non-consolidated)

Loans to small and medium-sized businesses, etc. (Outstanding balance)	353.8	(34.4)	(86.8)	388.2	440.6
Ratio of loans to small and medium-sized businesses, etc. (%)	76.8	(0.3)	0.2	77.1	76.6

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

6. Loan Breakdown by Domicile of Borrower, etc.

(1)Balance of loans to specific foreign countries

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Amount of Loans	1.5	(0.0)	1.5	1.6	—
Number of target countries	1	—	1	1	—

The Nagano Bank (Non-consolidated)

Not applicable.

(2) Balance of loans to Asian countries

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Balance of loans to Asian countries	75.3	(0.4)	1.6	75.7	73.6
Risk-Monitored Loans	0.6	0.0	(0.0)	0.6	0.7

The Nagano Bank (Non-consolidated)

Not applicable.

(3) Balance of loans to Latin American countries

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Balance of loans to Latin American countries	15.7	(0.6)	(0.6)	16.3	16.3
Risk-Monitored Loans	—	—	—	—	—

The Nagano Bank (Non-consolidated)

Not applicable.

(4) Balance of loans to Russia

The Hachijuni Bank (Non-consolidated)・The Nagano Bank (Non-consolidated)

Not applicable.

7. Loans based on the Financial Revitalization Law

(1) Loans disclosed under the Financial Reconstruction Act and Risk management loans

Consolidated

(Unit: million yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	13,531	(825)	(1,053)	14,357	14,585
Doubtful assets	104,694	(1,067)	1,437	105,761	103,256
Substandard assets under the self - assessment guideline	19,867	(520)	(3,216)	20,388	23,084
Accruing loans contractually past due for 3 months or more	1,147	(377)	(211)	1,525	1,359
Restructured loans	18,720	(143)	(3,004)	18,863	21,725
Total	138,094	(2,413)	(2,832)	140,507	140,926
Claims to normal borrowers (excluding claims in need of caution)	6,484,741	44,686	(22,707)	6,440,054	6,507,449
Total claims	6,622,835	42,273	(25,540)	6,580,562	6,648,376

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	9,399	(426)	(485)	9,825	9,884
Doubtful claims	79,137	272	1,744	78,864	77,392
Substandard assets under the self - assessment guideline	18,385	744	235	17,640	18,149
Accruing loans contractually past due for 3 months or more	1,147	(377)	(211)	1,525	1,359
Restructured loans	17,237	1,122	446	16,115	16,790
Total	106,921	591	1,494	106,330	105,427
Claims to normal borrowers (excluding claims in need of caution)	6,121,776	88,897	98,964	6,032,879	6,022,812
Total claims	6,228,698	89,488	100,459	6,139,210	6,128,239

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	2,632	(478)	(682)	3,110	3,314
Doubtful claims	25,446	(1,339)	(306)	26,786	25,753
Substandard assets under the self - assessment guideline	1,482	(1,265)	(3,451)	2,748	4,934
Accruing loans contractually past due for 3 months or more	—	—	—	—	—
Restructured loans	1,482	(1,265)	(3,451)	2,748	4,934
Total	29,561	(3,083)	(4,441)	32,644	34,002
Claims to normal borrowers (excluding claims in need of caution)	434,380	(41,256)	(112,459)	475,636	546,839
Total claims	463,941	(44,339)	(116,900)	508,281	580,841

(Reference)

Partial direct depreciation: Not implemented.

Bankrupt and quasi-bankrupt assets refer to claims on bankrupt or effectively bankrupt borrowers.

Doubtful assets refer to loans to borrowers in danger of bankruptcy.

Substandard assets under the self - assessment guideline refer to loans that are past due for three months or more and loans among loans to borrowers requiring caution with relaxed lending conditions.

Please note that "Accruing loans contractually past due for 3 months or more" and "Restructured loans" are classified as risk management loans, while "Substandard assets under the self - assessment guideline" are classified as loans disclosed under the Financial Reconstruction Act. The same applies to the rest of this explanatory document.

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

Consolidated

(Unit: %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	0.20	(0.01)	(0.01)	0.21	0.21
Doubtful assets	1.58	(0.02)	0.03	1.60	1.55
Substandard assets under the self - assessment guideline	0.29	(0.01)	(0.05)	0.30	0.34
Accruing loans contractually past due for 3 months or more	0.01	(0.01)	(0.01)	0.02	0.02
Restructured loans	0.28	0.00	(0.04)	0.28	0.32
Total	2.08	(0.05)	(0.03)	2.13	2.11

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	0.15	(0.01)	(0.01)	0.16	0.16
Doubtful assets	1.27	(0.01)	0.01	1.28	1.26
Substandard assets under the self - assessment guideline	0.29	0.01	0.00	0.28	0.29
Accruing loans contractually past due for 3 months or more	0.01	(0.01)	(0.01)	0.02	0.02
Restructured loans	0.27	0.01	0.00	0.26	0.27
Total	1.71	(0.02)	(0.01)	1.73	1.72

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Bankrupt and quasi-bankrupt assets	0.56	(0.05)	(0.01)	0.61	0.57
Doubtful assets	5.48	0.22	1.05	5.26	4.43
Substandard assets under the self - assessment guideline	0.31	(0.23)	(0.53)	0.54	0.84
Accruing loans contractually past due for 3 months or more	—	—	—	—	—
Restructured loans	0.31	(0.23)	(0.53)	0.54	0.84
Total	6.37	(0.05)	0.52	6.42	5.85

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

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Domestic branches (excluding loans in offshore market account)	106.9	0.5	1.4	106.3	105.4
Manufacturing	34.8	0.0	(0.3)	34.8	35.2
Agriculture and forestry	1.2	0.0	0.3	1.2	0.8
Fishery	-	-	-	-	-
Mining and quarrying of stone and gravel	0.1	0.0	0.0	0.1	0.1
Construction	6.1	0.5	0.3	5.5	5.7
Electric power, gas, heat supply and water supply	0.0	(0.0)	0.0	0.0	0.0
IT and telecommunication	0.3	(0.1)	(0.1)	0.4	0.4
Transport and postal activities	2.8	(0.0)	(0.3)	2.9	3.2
Wholesale and retail	17.2	0.1	0.4	17.0	16.7
Finance and insurance	0.0	0.0	0.0	0.0	0.0
Real estate and goods rental and leasing	4.8	0.0	0.6	4.8	4.2
Other services	30.3	(0.3)	(0.3)	30.7	30.7
Local governments	-	-	-	-	-
Others	8.7	0.2	0.8	8.4	7.9

The Nagano Bank (Non-consolidated)

Domestic branches (excluding loans in offshore market account)	29.5	(3.0)	(4.4)	32.6	34.0
Manufacturing	9.0	(0.7)	(1.9)	9.8	11.0
Agriculture and forestry	0.3	0.0	0.0	0.2	0.2
Fishery	-	-	-	-	-
Mining and quarrying of stone and gravel	0.1	(0.0)	(0.0)	0.1	0.1
Construction	1.8	(0.2)	0.3	2.1	1.4
Electric power, gas, heat supply and water supply	0.0	(0.0)	(0.0)	0.0	0.0
IT and telecommunication	0.3	0.0	0.0	0.2	0.2
Transport and postal activities	0.4	(0.2)	(0.3)	0.6	0.7
Wholesale and retail	2.7	(0.6)	(0.8)	3.4	3.6
Finance and insurance	-	(0.0)	(0.0)	0.0	0.0
Real estate and goods rental and leasing	1.5	(0.1)	(0.0)	1.7	1.6
Other services	8.8	(0.7)	(1.3)	9.6	10.1
Local governments	-	-	-	-	-
Others	4.0	(0.3)	(0.3)	4.4	4.3

8. Coverage of Loans Based on the FRL

The Hachijuni Bank (Non-consolidated)

(Unit: million yen, %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total coverage	86,079	256	1,086	85,822	84,992
Value covered by collateral and guarantees	63,848	877	891	62,970	62,956
Allowance for loan losses	22,231	(620)	195	22,851	22,035
Disclosed claims under the "FRL"	106,921	591	1,494	106,330	105,427
Coverage ratio (%)	80.5	(0.2)	(0.1)	80.7	80.6

Breakdown of as of Sep. 30, 2025

(Unit: million yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard assets under the self-assessment guideline	Accruing loans contractually past due for 3 months or more	Restructured loans	Total
Asset Appraisal Value	9,399	79,137	18,385	1,147	17,237	106,921
Value covered by collateral and guarantees	6,174	52,130	5,542	524	5,018	63,848
Allowance for loan losses	3,224	16,244	2,762	172	2,590	22,231
Allowance ratio (%)	100.0	60.1	21.5	27.6	21.1	51.6
Coverage ratio (%)	100.0	86.4	45.1	60.7	44.1	80.5
Compared to the end of Mar. 2025	0.0	(0.6)	3.6	10.0	3.5	(0.2)
Compared to the end of Sep. 2025	0.0	(0.3)	1.1	7.8	0.8	(0.1)

The Nagano Bank (Non-consolidated)

(Unit: million yen, %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total coverage	24,495	(2,311)	(2,319)	26,806	26,814
Value covered by collateral and guarantees	17,479	(1,985)	(2,129)	19,465	19,608
Allowance for loan losses	7,015	(326)	(189)	7,341	7,205
Disclosed claims under the "FRL"	29,561	(3,083)	(4,441)	32,644	34,002
Coverage ratio (%)	82.8	0.7	4.0	82.1	78.8

Breakdown of as of Sep. 30, 2025

(Unit: million yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard assets under the self-assessment guideline	Accruing loans contractually past due for 3 months or more	Restructured loans	Total
Asset Appraisal Value	2,632	25,446	1,482	—	1,482	29,561
Value covered by collateral and guarantees	1,178	15,965	335	—	335	17,479
Allowance for loan losses	1,453	5,506	55	—	55	7,015
Allowance ratio (%)	100.0	58.0	4.8	—	4.8	58.0
Coverage ratio (%)	100.0	84.3	26.3	—	26.3	82.8
Compared to the end of Mar. 2025	0.0	(0.1)	(12.9)	—	(12.9)	0.7
Compared to the end of Sep. 2025	0.0	0.7	(13.2)	—	(13.2)	4.0

9. Breakdown of Allowance for Loan Losses

(1) Allowance for loan losses accounts balance

Consolidated

(Unit: million yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Allowance for loan losses Total	55,142	141	1,142	55,000	53,999
General allowance	25,699	1,441	619	24,258	25,079
Specific allowance	29,437	(1,298)	517	30,736	28,919
Allowance for specific foreign borrowers/countries	4	(1)	4	5	－

The Hachijuni Bank (Non-consolidated)

Allowance for loan losses Total	39,401	402	1,494	38,999	37,907
General allowance	19,928	1,509	1,295	18,418	18,632
Specific allowance	19,468	(1,106)	193	20,575	19,274
Allowance for specific foreign borrowers/countries	4	(1)	4	5	－

The Nagano Bank (Non-consolidated)

Allowance for loan losses Total	7,880	(407)	(537)	8,288	8,418
General allowance	920	(125)	(751)	1,045	1,671
Specific allowance	6,960	(282)	213	7,243	6,747

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

The Hachijuni Bank (Non-consolidated)

(Unit: %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Claims requiring caution	21.5	3.4	0.1	18.1	21.4
Other claims requiring caution	7.1	(1.0)	(1.3)	8.1	8.4

The Nagano Bank (Non-consolidated)

Claims requiring caution	6.5	(0.6)	(8.0)	7.1	14.5
Other claims requiring caution	5.6	0.2	0.6	5.4	5.0

(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.
・Debtors Requiring Caution (include Substandard Debtors)	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 requiring special attention is three years). Among the borrowers requiring caution, for those in the subcategory of "other borrowers requiring caution" (including Nagano Bank) with an unsecured amount of 10 billion yen or more, and for those requiring management (including Nagano Bank) 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 ・Debtors Requiring Caution (include Substandard Debtors)	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, including Nagano Bank, with a Class III amount of 1 billion yen or more, and financial institutions, including Nagano Bank, 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 management loans

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen, %)

Borrower Classification under Self-Assessment
After depreciation and reserves (Note1)
(Subject: Loans and other credit claims)

	Classification Claims Outstandings	Catego-rization	Category Ⅱ	Category Ⅲ	Category Ⅳ
Legal bankruptcy	2.5	1.2	1.3	—	—
Virtual bankruptcy	6.7	4.7	2.0	—	—
Possible bankruptcy	79.0	54.2	14.1	10.7	
Borrowers requiring caution: Substandard borrowers	31.7	4.5	27.2		
Borrowers requiring caution: Other borrowers requiring caution	180.9	51.4	129.4		
Normal Borrowers	5,882.1	5,882.1			
Total	6,183.2	5,998.3	174.1	10.7	—

Note1 : Guaranteed private placement bonds are not included.

Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans (Note2)
(Subject: Loans and other credit claims)

	Classification Claims Outstandings	Covered by collaterals and guarantees	Allowance for loan losses	Coverage ratio (%)
Unrecoverable or valueless	9.3	6.1	3.2	100.0
Doubtful	79.1	52.1	16.2	86.4
Substandard claims	18.3	5.5	(Note3) 2.7	45.1
Loans past due 3months or more	1.1	0.5	0.1	60.7
Restructured Loans	17.2	5.0	2.5	44.1
Sub-total	106.9	63.8	22.2	80.5
Normal claims	6,121.7			
Total	6,228.6			

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

Note3 : General allowance for possible loan losses prorated according to the ratio of special attention loans to special attention

The Nagano Bank (Non-consolidated)

(Unit: billion yen, %)

Borrower Classification under Self-Assessment
After depreciation and reserves (Note1)
(Subject: Loans and other credit claims)

Classification Claims Outstandings		Catego-rization	Category Ⅱ	Category Ⅲ	Category Ⅳ
Legal bankruptcy	0.4	0.1	0.0	0.0	0.1
Virtual bankruptcy	2.2	0.6	0.3	0.0	1.1
Possible bankruptcy	25.3	12.4	3.4	9.4	
Borrowers requiring caution: Substandard borrowers	2.9	0.6	2.2		
Borrowers requiring caution: Other borrowers requiring caution	41.0	21.9	19.1		
Normal Borrowers	388.8	388.8			
Total	460.8	424.6	25.2	9.5	1.3

Note1：Guaranteed private placement bonds are not included.

Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans(Note2)
(Subject: Loans and other credit claims)

Classification Claims Outstandings		Covered by collaterals and guarantees	Allowance for loan losses	Coverage ratio (%)
Unrecoverable or valueless	2.6	1.1	1.4	100.0
Doubtful	25.4	15.9	5.5	84.3
Substandard claims	1.4	0.3	(Note3) 0.0	26.3
Loans past due 3months or more	–	–	–	–
Restructured Loans	1.4	0.3	0.0	26.3
Sub-total	29.5	17.4	7.0	82.8
Normal claims	434.3			
Total	463.9			

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

Note3：General allowance for possible loan losses prorated according to the ratio of special attention loans to special attention

10. Valuation Gains (Losses)

(1) Basis of securities valuation

The Hachijuni Bank (Non-consolidated)・The Nagano Bank (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

(2) Net Unrealized Gains (Losses)

Consolidated

(Unit: million yen)

	As of Sep.30, 2025				As of Mar.31, 2025		
	Net(a)	(a) - (b)	Unrealized gains	Unrealized losses	Net(b)	Unrealized gains	Unrealized losses
Other securities	406,675	67,375	583,843	177,168	339,300	491,909	152,609
Stocks	559,073	85,395	559,223	149	473,677	474,201	523
Bonds	(156,919)	(29,558)	44	156,964	(127,361)	298	127,660
Others	4,520	11,537	24,575	20,054	(7,016)	17,409	24,425

The Hachijuni Bank (Non-consolidated)

Other securities	406,644	67,266	576,654	170,009	339,377	485,412	146,034
Stocks	551,885	84,691	552,035	149	467,194	467,704	510
Bonds	(149,762)	(28,962)	43	149,806	(120,800)	298	121,098
Others	4,520	11,537	24,575	20,054	(7,016)	17,409	24,425

The Nagano Bank (Non-consolidated)

Other securities	(6,558)	(45)	3,410	9,969	(6,513)	2,990	9,503
Stocks	3,400	438	3,405	4	2,962	2,979	16
Bonds	(9,959)	(483)	5	9,964	(9,476)	10	9,487

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 Hachijuni Bank uses derivatives to reduce the risk of fluctuations in the market value of securities.

(Unit: million yen)

	As of Sep.30, 2025		As of Mar.31, 2025
	Net(a)	(a) - (b)	Net(b)
Deferred gains or losses on hedges	108,544	27,025	81,519

11. Retirement Benefit

The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

	For the six months ended Sep. 30, 2025	For the six months ended Sep. 30, 2024
Retirement Benefit Costs	(1,588)	(1,818)
Service cost	684	821
Interest cost	342	210
Expected return on plan assets	(1,069)	(716)
Amortization of prior service cost	—	—
Recognized actuarial loss	(1,615)	(2,198)
Other retirement cost	68	64

The Nagano Bank (Non-consolidated)

Retirement Benefit Costs	25	27
Service cost	73	82
Interest cost	12	12
Expected return on plan assets	(38)	(39)
Amortization of prior service cost	—	—
Recognized actuarial loss	(22)	(27)
Other retirement cost	—	—

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

(1) Loans to (Terms-end balance)

Total for the two banks (Unit: billion yen, %)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total loans	A	6,577.6	47.9	(17.3)	6,529.6	6,594.9
branches in Nagano Prefecture	B	3,364.7	(26.4)	(83.7)	3,391.2	3,448.4
Nagano Prefecture branches ratio (%)	B/A	51.1	(0.8)	(1.1)	51.9	52.2

The Hachijuni Bank (Non-consolidated)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total loans	A	6,117.2	91.1	97.1	6,026.0	6,020.1
branches in Nagano Prefecture	B	2,934.6	14.1	22.7	2,920.4	2,911.9
Nagano Prefecture branches ratio (%)	B/A	47.9	(0.5)	(0.4)	48.4	48.3

The Nagano Bank (Non-consolidated)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total loans	A	460.3	(43.2)	(114.4)	503.5	574.7
branches in Nagano Prefecture	B	430.1	(40.5)	(106.4)	470.7	536.5
Nagano Prefecture branches ratio (%)	B/A	93.4	0.0	0.1	93.4	93.3

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

A. Loans to small and medium-sized enterprises (Nagano Prefecture branches)

Total for the two banks (Unit: billion yen, %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance for small and medium-sized enterprises (end balance)	2,533.1	(20.0)	(39.0)	2,553.1	2,572.2
Total loan balance	3,364.7	(26.4)	(83.7)	3,391.2	3,448.4
Small and medium enterprises loan ratio (%)	75.2	0.0	0.7	75.2	74.5

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance for small and medium-sized enterprises (end balance)	2,185.3	14.4	47.3	2,170.8	2,138.0
Total loan balance	2,934.6	14.1	22.7	2,920.4	2,911.9
Small and medium enterprises loan ratio (%)	74.4	0.1	1.0	74.3	73.4

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance for small and medium-sized enterprises (end balance)	347.7	(34.5)	(86.4)	382.3	434.1
Total loan balance	430.1	(40.5)	(106.4)	470.7	536.5
Small and medium enterprises loan ratio (%)	80.8	(0.4)	(0.1)	81.2	80.9

B. Loan balance guaranteed by the Guarantee Association (for branches in Nagano Prefecture)

Total for the two banks (Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance guaranteed by guarantee association	287.9	(9.9)	(19.5)	297.9	307.5

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance guaranteed by guarantee association	235.5	(1.5)	(2.7)	237.1	238.2

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loan balance guaranteed by guarantee association	52.4	(8.3)	(16.8)	60.8	69.3

(3) Loans breakdown by industry(Nagano Prefecture branches)

Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loans for branches in Nagano Prefecture	3,364.7	(26.4)	(83.7)	3,391.2	3,448.4
Manufacturing	446.2	(10.8)	(35.2)	457.1	481.5
Agriculture and forestry	27.2	2.1	(0.7)	25.0	27.9
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	1.3	(0.0)	(0.1)	1.3	1.4
Construction	97.1	(10.7)	(11.2)	107.8	108.4
Electric power, gas, heat supply and water supply	12.9	0.7	5.5	12.2	7.4
IT and telecommunication	15.4	(0.8)	(1.7)	16.3	17.2
Transport and postal activities	44.1	(0.9)	(0.1)	45.0	44.2
Wholesale and retail	251.1	(6.4)	(11.0)	257.6	262.2
Finance and insurance	7.6	(2.1)	0.1	9.7	7.4
Real estate and goods rental and leasing	320.2	12.4	20.6	307.8	299.6
Other services	265.6	(3.4)	(12.1)	269.0	277.7
Local governments	599.3	(2.1)	(34.2)	601.4	633.5
Others	1,276.0	(4.1)	(3.1)	1,280.2	1,279.2
(mainly consumer loans)	1,268.0	(4.5)	(3.3)	1,272.5	1,271.3

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loans for branches in Nagano Prefecture	2,934.6	14.1	22.7	2,920.4	2,911.9
Manufacturing	410.3	(3.6)	(6.5)	413.9	416.9
Agriculture and forestry	26.1	2.4	(0.3)	23.6	26.4
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	1.0	(0.0)	(0.1)	1.0	1.1
Construction	82.4	(6.9)	(2.9)	89.4	85.3
Electric power, gas, heat supply and water supply	10.2	1.1	6.0	9.1	4.2
IT and telecommunication	13.1	(0.5)	(0.9)	13.6	14.0
Transport and postal activities	39.0	(0.3)	1.0	39.3	37.9
Wholesale and retail	231.7	(1.0)	5.0	232.8	226.7
Finance and insurance	5.0	(2.1)	0.2	7.1	4.7
Real estate and goods rental and leasing	289.2	15.0	26.4	274.2	262.8
Other services	223.7	2.0	0.1	221.6	223.5
Local governments	528.9	2.9	(20.4)	526.0	549.3
Others	1,073.4	5.1	15.0	1,068.2	1,058.4
(mainly consumer loans)	1,065.4	4.8	14.8	1,060.6	1,050.5

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Loans for branches in Nagano Prefecture	430.1	(40.5)	(106.4)	470.7	536.5
Manufacturing	35.9	(7.2)	(28.6)	43.1	64.5
Agriculture and forestry	1.1	(0.2)	(0.4)	1.3	1.5
Fishery	0.0	(0.0)	(0.0)	0.0	0.0
Mining and quarrying of stone and gravel	0.3	(0.0)	(0.0)	0.3	0.3
Construction	14.7	(3.7)	(8.3)	18.4	23.0
Electric power, gas, heat supply and water supply	2.6	(0.3)	(0.5)	3.0	3.2
IT and telecommunication	2.3	(0.3)	(0.8)	2.6	3.1
Transport and postal activities	5.0	(0.6)	(1.2)	5.7	6.3
Wholesale and retail	19.4	(5.3)	(16.0)	24.7	35.4
Finance and insurance	2.5	(0.0)	(0.1)	2.6	2.7
Real estate and goods rental and leasing	31.0	(2.6)	(5.8)	33.6	36.8
Other services	41.9	(5.4)	(12.2)	47.4	54.1
Local governments	70.3	(5.0)	(13.8)	75.4	84.1
Others	202.6	(9.3)	(18.2)	211.9	220.8
(mainly consumer loans)	202.6	(9.3)	(18.2)	211.9	220.8

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

(4) Status of personal loan business

Consumer loan balance (for branches in Nagano Prefecture)

Total for the two banks

(Unit: billion yen, %)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Consumer loan balance	1,278.1	(5.1)	(6.4)	1,283.3	1,284.5
Housing loan balance	1,195.8	(4.2)	(4.1)	1,200.0	1,199.9
Other loan balance	82.3	(0.9)	(2.2)	83.3	84.6
Nagano Prefecture branches ratio (%)	77.9	(0.3)	(0.5)	78.2	78.4

The Hachijuni Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Consumer loan balance	1,075.5	4.1	11.8	1,071.3	1,063.7
Housing loan balance	1,008.8	2.8	9.1	1,005.9	999.7
Other loan balance	66.6	1.2	2.6	65.4	63.9
Nagano Prefecture branches ratio (%)	74.8	(0.1)	(0.2)	74.9	75.0

The Nagano Bank (Non-consolidated)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Consumer loan balance	202.6	(9.3)	(18.2)	211.9	220.8
Housing loan balance	186.9	(7.1)	(13.3)	194.0	200.2
Other loan balance	15.7	(2.1)	(4.8)	17.9	20.6
Nagano Prefecture branches ratio (%)	99.9	0.0	0.0	99.9	99.9

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

(1) Deposit balance (end of period)

Total for the two banks

(Unit: billion yen, %)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total Deposits	A	9,522.0	(46.0)	46.6	9,568.0	9,475.3
Branche in Nagano Prefecture	B	8,831.4	(118.0)	(34.1)	8,949.5	8,865.6
Nagano Prefecture branches ratio (%)	B/A	92.7	(0.8)	(0.8)	93.5	93.5

The Hachijuni Bank (Non-consolidated)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total Deposits	A	8,688.2	(5.5)	166.4	8,693.8	8,521.8
Branche in Nagano Prefecture	B	8,000.9	(83.2)	78.1	8,084.2	7,922.7
Nagano Prefecture branches ratio (%)	B/A	92.0	(0.9)	(0.9)	92.9	92.9

The Nagano Bank (Non-consolidated)

		As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Total Deposits	A	833.7	(40.4)	(119.7)	874.1	953.4
Branche in Nagano Prefecture	B	830.5	(34.8)	(112.3)	865.3	942.8
Nagano Prefecture branches ratio (%)	B/A	99.6	0.7	0.8	98.9	98.8

(2) Balance of personal financial assets

Breakdown for branches in Nagano Prefecture

Total for the two banks

(Unit: billion yen)

	As of Sep. 30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar. 31, 2025 (b)	As of Sep. 30, 2024 (c)
Personal financial assets	6,527.4	76.9	119.9	6,450.5	6,407.4
Yen Deposits	6,083.6	(0.0)	15.9	6,083.7	6,067.6
Investment products	443.8	76.9	104.0	366.8	339.8
Foreign Currency Deposits	9.8	0.5	0.7	9.3	9.1
Investment trusts	300.3	46.5	53.7	253.8	246.6
Public bonds (government bonds, etc.)	133.5	29.9	49.5	103.6	84.0

The Hachijuni Bank (Non-consolidated)

Personal financial assets	5,840.3	97.7	157.3	5,742.6	5,683.0
Yen Deposits	5,418.5	22.7	53.6	5,395.7	5,364.8
Investment products	421.8	74.9	103.6	346.8	318.1
Foreign Currency Deposits	9.8	0.5	0.9	9.3	8.9
Investment trusts	278.4	44.4	52.3	233.9	226.0
Public bonds (government bonds, etc.)	133.5	30.0	50.4	103.4	83.1

The Nagano Bank (Non-consolidated)

Personal financial assets	687.0	(20.8)	(37.3)	707.9	724.4
Yen Deposits	665.0	(22.8)	(37.6)	687.9	702.7
Investment products	22.0	1.9	0.3	20.0	21.6
Foreign Currency Deposits	-	-	(0.1)	-	0.1
Investment trusts	21.9	2.0	1.4	19.8	20.5
Public bonds (government bonds, etc.)	0.0	(0.0)	(0.8)	0.1	0.9

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