

**FINANCIAL DATA
FOR THE NINE MONTHS ENDED
December 31, 2023**

The Hachijuni Bank, Ltd.

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

1. Breakdown of income

Consolidated

(Units: 1million yen)

	For the 9 months		For the 9 months ended December 31, 2022 (B)
	ended December 31, 2023 (A)	Inc/Dec (A-B)	
Consolidated gross business profit	79,668	7,150	72,517
Profit on interest	66,217	9,045	57,172
Profit on fees and commissions	14,179	861	13,317
Trading profit	253	(595)	848
Profit from other business transactions	(982)	(2,160)	1,178
General & administrative expenses	48,532	6,120	42,411
Credit related expenses	2,124	74	2,050
Ordinary profit	27,792	(4,649)	32,441
Extraordinary gains (losses)	16,394	17,852	(1,457)
Gain on bargain purchase	17,322	17,322	—
Profit before income taxes	44,187	13,203	30,984
Total income taxes	11,224	1,802	9,421
Profit	32,963	11,400	21,563
Profit attributable to non-controlling interests	112	24	87
Profit attributable to owners of the parent	32,851	11,376	21,475

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

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

The Hachijuni Bank (Non-consolidated)

(Units: 1 million yen)

	For the 9 months		For the 9 months ended December 31, 2022 (B)
	ended December 31, 2023 (A)	Inc/Dec (A - B)	
Gross business profit	68,192	4,379	63,813
Profit on interest	61,398	4,348	57,050
Profit on fees and commissions	8,064	(334)	8,399
Trading profit	89	(31)	121
Profit from other business transactions	(1,360)	397	(1,757)
Gains (Losses) related to bonds	(3,023)	97	(3,121)
General & administrative expenses	40,377	795	39,581
Personnel expenses	21,061	577	20,483
Non personnel expenses	16,518	328	16,190
Actual net business profit	27,815	3,584	24,231
Core net business profit	30,839	3,486	27,353
Transfer to general reserve for possible loan losses	(270)	(791)	521
Net business profit	28,086	4,375	23,710
Net gains (losses) related to equity securities	4,277	(4,398)	8,676
Profit (Loss) on money held in trust	(923)	647	(1,570)
Disposal of nonperforming loans	1,413	25	1,387
Transfer to specific reserve	1,307	(125)	1,433
Recoveries of written-off claims	0	0	—
Ordinary profit	27,180	(1,415)	28,595
Extraordinary gains (losses)	1,333	2,594	(1,261)
Profit before income taxes	28,514	1,179	27,334
Total income taxes	7,413	(649)	8,063
Profit	21,100	1,829	19,271

The Nagano Bank (Non-consolidated)

(Units: 1million yen)

	For the 6 months from July to December
Gross business profit (loss)	(5,346)
Profit on interest	4,315
Profit on fees and commissions	213
Profit (Loss) from other business transactions	(9,875)
Gains (Losses) related to bonds	(9,875)
General & administrative expenses	4,706
Personnel expenses	2,504
Non personnel expenses	1,943
Actual net business profit (loss)	(10,052)
Core net business profit (loss)	(177)
Transfer to general reserve for possible loan losses	25
Net business profit (loss)	(10,078)
Net gains (losses) related to equity securities	1,389
Profit (Loss) on money held in trust	(21)
Disposal of nonperforming loans	285
Transfer to specific reserve	172
Recoveries of written-off claims	0
Ordinary profit (loss)	(9,029)
Extraordinary gains (losses)	(795)
Profit (Loss) before income taxes	(9,824)
Total income taxes	2,695
Profit (Loss)	(12,520)

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

2. Major accounts

◆ Loans

2 banks' total

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Total (outstanding balance)	69,263	1,473	67,790
Loans to consumers	16,216	299	15,916

The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Total (outstanding balance)	62,388	1,306	61,081
Loans to consumers	13,940	253	13,686

The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Total (outstanding balance)	6,875	166	6,708
Loans to consumers	2,276	45	2,230

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

2 banks' total

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Loans to small and medium-sized businesses, etc.	37,232	835	36,396
Ratio of loans to small and medium-sized businesses, etc.	53.9	0.1	53.8

The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Loans to small and medium-sized businesses, etc.	31,908	595	31,313
Ratio of loans to small and medium-sized businesses, etc.	51.2	(0.2)	51.4

The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Loans to small and medium-sized businesses, etc.	5,323	240	5,083
Ratio of loans to small and medium-sized businesses, etc.	77.4	1.7	75.7

◆ Deposits

2 banks' total

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Deposits	93,652	1,663	91,989

The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Deposits	83,019	2,030	80,989

The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2023 (A)	Inc/Dec (A-B)	As of Dec.31, 2022 (B)
Deposits	10,632	(366)	10,999

◆ Personal financial assets deposited

2 banks' total

(Units: 100million yen)

	As of Dec.31,	Inc/Dec (A-B)	As of Dec.31,
	2023 (A)		2022 (B)
Total (outstanding balance)	66,780	1,523	65,256
Yen deposits	63,768	1,148	62,620
Investment type products	3,011	375	2,636
Foreign currency deposits	104	(13)	117
Investment trusts	2,194	280	1,914
Public bonds (Government bonds, and other bonds)	713	108	604

◆ Valuation gains (losses)

Consolidated

(Units: 100million yen)

	As of Dec.31,2023		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	5,050	5,791	740
Stocks	5,551	5,557	6
Bonds	(475)	53	528
Others	(24)	180	205

The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31,2023		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	5,030	5,725	695
Stocks	5,495	5,499	3
Bonds	(442)	52	495
Others	(22)	174	196

The Nagano Bank

(Units: 100million yen)

	As of Dec.31,2023		
	Valuation gains (losses)	Valuation gains	
		Valuation gains	Valuation losses
Other securities	(48)	60	109
Stocks	46	46	0
Bonds	(80)	2	83
Others	(14)	10	25

3. Financial soundness

◆ Disclosure of loans based on the Financial Revitalization Law

2 banks' total

(Units: 100million yen)

	As of Dec.31,		As of Dec.31, 2022 (B)
	2023 (A)	Inc/Dec (A-B)	
Total (outstanding balance)	1,441	217	1,223
Bankrupt and quasi-bankrupt assets	130	42	87
Doubtful assets	1,079	149	930
Substandard assets	230	25	205
As a percentage of total credits	2.04	0.27	1.77

◆ Capital ratio (Basel III standards)

Consolidated

	As of Dec.31,		As of Sept.30, 2023 (B)
	2023 (A)	Inc/Dec (A-B)	
Total capital ratio	18.57%	1.80%	16.77%
Tier1 capital ratio	18.57%	1.80%	16.77%
Common Equity Tier1 capital ratio	18.57%	1.80%	16.77%

(Units: 100million yen)

Total capital	9,457	1,011	8,446
Tier1 capital	9,457	1,011	8,446
Common Equity Tier1 capital	9,457	1,011	8,446
Risk weighted assets	50,922	566	50,355
Required capital	4,073	45	4,028

The Hachijuni Bank

	As of Dec.31,		As of Sept.30, 2023 (B)
	2023 (A)	Inc/Dec (A-B)	
Total capital ratio	18.69%	1.83%	16.86%
Tier1 capital ratio	18.69%	1.83%	16.86%
Common Equity Tier1 capital ratio	18.69%	1.83%	16.86%

(Units: 100million yen)

Total capital	8,588	944	7,643
Tier1 capital	8,588	944	7,643
Common Equity Tier1 capital	8,588	944	7,643
Risk weighted assets	45,948	620	45,328
Required capital	3,675	49	3,626