

**FINANCIAL DATA  
FOR THE NINE MONTHS ENDED  
December 31, 2024**

**The Hachijuni Bank, Ltd.**

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

## 1. Breakdown of income

## Consolidated

(Units: 1million yen)

	For the 9 months ended December 31, 2024 (A)	Inc/Dec (A-B)	For the 9 months ended December 31, 2023 (B)
Consolidated gross business profit	94,538	14,870	79,668
Profit on interest	79,859	13,641	66,217
Profit on fees and commissions	13,290	(888)	14,179
Trading profit	196	(57)	253
Profit (Loss) from other business transactions	1,192	2,174	(982)
General & administrative expenses	51,415	2,882	48,532
Credit related expenses	150	(1,974)	2,124
Ordinary profit	44,352	16,559	27,792
Extraordinary gains (losses)	149	(16,245)	16,394
Gain on bargain purchase	—	(17,322)	17,322
Profit before income taxes	44,502	314	44,187
Total income taxes	12,590	1,366	11,224
Profit	31,911	(1,052)	32,963
Profit attributable to non-controlling interests	96	(15)	112
Profit attributable to owners of the parent	31,815	(1,036)	32,851

※ 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 FY 2023 third quarter income statement.

## The Hachijuni Bank (Non-consolidated)

(Units: 1million yen)

	For the 9 months ended December 31, 2024 (A)	Inc/Dec (A - B)	For the 9 months ended December 31, 2023 (B)
Gross business profit	80,022	11,829	68,192
Profit on interest	72,550	11,151	61,398
Profit on fees and commissions	7,694	(370)	8,064
Trading profit	170	81	89
Profit (Loss) from other business transactions	(393)	967	(1,360)
Gains (Losses) related to bonds	(1,916)	1,107	(3,023)
General & administrative expenses	42,632	2,255	40,377
Personnel expenses	22,942	1,881	21,061
Non personnel expenses	16,949	431	16,518
Actual net business profit	37,389	9,574	27,815
Core net business profit	39,306	8,467	30,839
Transfer to (Reversal of) general reserve for possible loan losses	(139)	130	(270)
Net business profit	37,529	9,443	28,086
Net gains (losses) related to equity securities	5,313	1,036	4,277
Profit (Loss) on money held in trust	91	1,014	(923)
Disposal of nonperforming loans	1,035	(377)	1,413
Transfer to (Reversal of) specific reserve	688	(618)	1,307
Recoveries of written-off claims	—	(0)	0
Ordinary profit	39,966	12,785	27,180
Extraordinary gains (losses)	235	(1,098)	1,333
Profit before income taxes	40,201	11,687	28,514
Total income taxes	11,318	3,904	7,413
Profit	28,883	7,782	21,100

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

(Units: 1million yen)

	For the 9 months ended December 31, 2024 (A)	Inc/Dec (A - B)	For the 9 months ended December 31, 2023 (B)
Gross business profit (loss)	4,663	7,821	(3,158)
Profit on interest	6,516	(413)	6,930
Profit on fees and commissions	17	(254)	271
Profit (Loss) from other business transactions	(1,871)	8,489	(10,360)
Gains (Losses) related to bonds	(1,862)	8,599	(10,461)
General & administrative expenses	6,704	(500)	7,205
Personnel expenses	3,498	(260)	3,758
Non personnel expenses	2,775	(257)	3,032
Actual net business profit (loss)	(2,041)	8,321	(10,363)
Core net business profit (loss)	(179)	(277)	98
Transfer to general reserve for possible loan losses	—	(624)	624
Net business profit (loss)	(2,041)	8,946	(10,988)
Net gains (losses) related to equity securities	1,984	134	1,849
Profit (Loss) on money held in trust	(25)	(7)	(17)
Disposal of nonperforming loans	45	(3,734)	3,780
Transfer to (Reversal of) specific reserve	—	(3,333)	3,333
Reversal of allowance for loan losses	727	727	—
Recoveries of written-off claims	—	(0)	0
Ordinary profit (loss)	724	13,684	(12,959)
Extraordinary gains (losses)	(103)	6,579	(6,682)
Profit (Loss) before income taxes	621	20,263	(19,641)
Total income taxes	25	(1,177)	1,203
Profit (Loss)	595	21,441	(20,845)

## 2. Major accounts

### ◆ Loans

#### 2 banks' total

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Total (outstanding balance)	66,975	(2,288)	69,263
Loans to consumers	16,417	201	16,216

#### The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Total (outstanding balance)	61,606	(781)	62,388
Loans to consumers	14,252	312	13,940

#### The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Total (outstanding balance)	5,369	(1,506)	6,875
Loans to consumers	2,165	(111)	2,276

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

#### 2 banks' total

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Loans to small and medium-sized businesses, etc.	37,183	(48)	37,232
Ratio of loans to small and medium-sized businesses, etc.	55.8	1.9	53.9

#### The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Loans to small and medium-sized businesses, etc.	33,069	1,160	31,908
Ratio of loans to small and medium-sized businesses, etc.	54.0	2.8	51.2

#### The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Loans to small and medium-sized businesses, etc.	4,114	(1,209)	5,323
Ratio of loans to small and medium-sized businesses, etc.	76.6	(0.8)	77.4

### ◆ Deposits

#### 2 banks' total

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Deposits	96,226	2,574	93,652

#### The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Deposits	86,758	3,739	83,019

#### The Nagano Bank

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Deposits	9,468	(1,164)	10,632

## ◆ Personal financial assets deposited

## 2 banks' total

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Total (outstanding balance)	68,392	1,612	66,780
Yen deposits	64,559	791	63,768
Investment type products	3,832	820	3,011
Foreign currency deposits	104	0	104
Investment trusts	2,722	528	2,194
Public bonds (Government bonds, and other bonds)	1,005	292	713

## ◆ Valuation gains (losses)

## Consolidated

(Units: 100million yen)

	As of Dec.31,2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	4,655	5,907	1,251
Stocks	5,707	5,711	3
Bonds	(964)	9	974
Others	(87)	185	273

## The Hachijuni Bank

(Units: 100million yen)

	As of Dec.31,2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	4,644	5,836	1,192
Stocks	5,637	5,640	3
Bonds	(905)	9	915
Others	(87)	185	273

## The Nagano Bank

(Units: 100million yen)

	As of Dec.31,2024		
	Valuation gains (losses)	Valuation gains	Valuation losses
Other securities	(64)	32	96
Stocks	32	32	0
Bonds	(96)	0	96
Others	—	—	—

### 3. Financial soundness

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

##### 2 banks' total

(Units: 100million yen)

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Dec.31, 2023 (B)
Total (outstanding balance)	1,388	(53)	1,441
Bankrupt and quasi-bankrupt assets	130	0	130
Doubtful assets	1,029	(50)	1,079
Substandard assets	227	(2)	230
As a percentage of total credits	2.03	(0.01)	2.04

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

##### Consolidated

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Sept.30, 2024 (B)
Total capital ratio	17.87%	(2.41%)	20.28%
Tier1 capital ratio	17.87%	(2.41%)	20.28%
Common Equity Tier1 capital ratio	17.87%	(2.41%)	20.28%

(Units: 100million yen)

Total capital	9,198	(517)	9,715
Tier1 capital	9,198	(517)	9,715
Common Equity Tier1 capital	9,198	(517)	9,715
Risk weighted assets	51,469	3,572	47,896
Required capital	4,117	285	3,831

##### The Hachijuni Bank

	As of Dec.31, 2024 (A)	Inc/Dec (A-B)	As of Sept.30, 2024 (B)
Total capital ratio	17.33%	(2.78%)	20.11%
Tier1 capital ratio	17.33%	(2.78%)	20.11%
Common Equity Tier1 capital ratio	17.33%	(2.78%)	20.11%

(Units: 100million yen)

Total capital	8,317	(510)	8,827
Tier1 capital	8,317	(510)	8,827
Common Equity Tier1 capital	8,317	(510)	8,827
Risk weighted assets	47,984	4,092	43,892
Required capital	3,838	327	3,511