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November 14, 2025

To whom it may concern:

Company name: The Hachijuni Bank, Ltd.
Representative: Masaki Matsushita, President
(Securities Code: 8359; Tokyo Stock Exchange, Prime Market)
Inquiries: Takehiko Kimura, Executive Officer and Planning and Coordination Department Manager
(Telephone: +81-26-227-1182)

Notice Concerning the Capital Ratio as of September 30, 2025

The Hachijuni Bank, Ltd. hereby announces the capital ratio as of September 30, 2025, as follows.

• Capital Ratio (International Standard)

Consolidated

		As of September 30, 2025 (a)	(a) - (b)	(a) - (c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Total capital ratio	(1) / (4)	17.07%	0.78%	(3.21%)	16.29%	20.28%
Tier 1 capital ratio	(2) / (4)	17.07%	0.78%	(3.21%)	16.29%	20.28%
Common equity Tier 1 capital ratio	(3) / (4)	17.07%	0.78%	(3.21%)	16.29%	20.28%

(Unit: Billions of yen)

Total capital	(1)	919.2	92.3	(52.3)	826.8	971.5
Tier 1 capital	(2)	919.2	92.3	(52.3)	826.8	971.5
Common equity Tier 1 capital	(3)	919.2	92.3	(52.3)	826.8	971.5
Risk weighted assets	(4)	5,383.4	309.6	593.7	5,073.8	4,789.6
Total required capital		430.6	24.7	47.5	405.9	383.1

Non-Consolidated

		As of September 30, 2025 (a)	(a) - (b)	(a) - (c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Total capital ratio	(1) / (4)	16.44%	0.79%	(3.67%)	15.65%	20.11%
Tier 1 capital ratio	(2) / (4)	16.44%	0.79%	(3.67%)	15.65%	20.11%
Common equity Tier 1 capital ratio	(3) / (4)	16.44%	0.79%	(3.67%)	15.65%	20.11%

(Unit: Billions of yen)

Total capital	(1)	835.0	94.2	(47.6)	740.7	882.7
Tier 1 capital	(2)	835.0	94.2	(47.6)	740.7	882.7
Common equity Tier 1 capital	(3)	835.0	94.2	(47.6)	740.7	882.7
Risk weighted assets	(4)	5,078.4	346.4	689.2	4,731.9	4,389.2
Total required capital		406.2	27.7	55.1	378.5	351.1

(Notes) 1. The following approaches are used to calculate the risk weighted assets:
- Credit risk assets: Foundation internal ratings-based approach
- Operational risk equivalent amount: Standardized measurement approach

2. The total required capital is calculated by multiplying the risk weighted assets by 8%.