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November. 7, 2025

To whom it may concern:

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Notice Concerning Difference in Actual Results from the Previous Fiscal Year

The Hachijuni Bank, Ltd. (the "Bank") hereby announces that the actual financial results for the second quarter (interim period) of the fiscal year ended March 31, 2026, differed from the actual results for the previous fiscal year as follows.

1. Difference in actual results from the previous fiscal year

Consolidated financial results for the second quarter (interim period) of the fiscal year ended March 31, 2026 (From April 1, 2025 to September 30, 2025)

	Ordinary income
Actual results for the previous fiscal year (A)	Millions of yen 115,069
Announced results (B)	136,173
Difference (B - A)	21,103
Change (%)	18.3

Non-consolidated financial results for the second quarter (interim period) of the fiscal year ended March 31, 2026 (From April 1, 2025 to September 31, 2025)

	Ordinary income
Actual results for the previous fiscal year (A)	Millions of yen 85,722
Announced results (B)	108,704
Difference (B - A)	22,981
Change (%)	26.8

2. Reason for difference

[Consolidated]	Mainly caused by the non-consolidated financial results.
[Non-consolidated]	Caused by an increase in ordinary income compared to the actual results for the previous fiscal year as a result of factors including an increase in interest income (a year-on-year increase of 14,165 million yen) due to increases in interest on loans and interest on due from bank, an increase in gain on sale of equity securities (a year-on-year increase of 4,046 million yen).