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Consolidated Financial Results for the Nine Months Ended December 31, 2025 [Japanese GAAP]

February 6, 2026

Company name: Hachijuni Nagano Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8359

URL: <https://bank.82group.jp/>

Representative: Masaki Matsushita, President

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Scheduled date to commence dividend payments: -

Trading accounts: Yes

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Amounts and percentages listed in this document are rounded down to the nearest unit.)

1. Consolidated Financial Results for the Nine Months Ended December 31, 2025 (April 1, 2025 to December 31, 2025)

(1) Consolidated Operating Results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	208,939	18.7	67,563	52.3	47,714	49.9
December 31, 2024	175,878	12.6	44,352	59.5	31,815	(3.1)

(Note) Comprehensive income Nine months ended December 31, 2025: ¥ 126,963 million [-%]
Nine months ended December 31, 2024: ¥ (50,868) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	104.11	104.05
December 31, 2024	66.55	66.50

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	13,596,952	1,061,978	7.7
March 31, 2025	13,515,316	967,658	7.1

(Reference) Equity As of December 31, 2025: ¥ 1,057,661 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
Fiscal year ended March 31, 2025	Yen -	Yen 13.00	Yen -	Yen 29.00	Yen 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 Yen
	Millions of yen	%	Millions of yen	%	
Full year	76,000	19.0	55,000	14.6	120.25

(Note) Revisions to the financial result forecast most recently announced: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

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

December 31, 2025	493,767,424 shares
March 31, 2025	493,767,424 shares

2) Number of treasury shares at the end of the period

December 31, 2025	39,315,805 shares
March 31, 2025	32,238,561 shares

3) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	458,288,658 shares
Nine months ended December 31, 2024	478,047,183 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

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* FINANCIAL RESULTS FOR THE THIRD QUARTER OF FISCAL YEAR 2025

1. Overview of Operating Results, etc.

(1) Overview of operating results for the nine-month period of the fiscal year under review

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

Ordinary income increased by 33,061 million yen year on year to 208,939 million yen, mainly due to higher interest income and gains on the sale of equity securities (other income). Interest income increased as interest on loans, deposits with banks, and interest and dividends on securities all rose, reflecting higher interest rates.

Ordinary expenses increased by 9,850 million yen year on year to 141,375 million yen, primarily due to higher deposit interest expenses resulting from rising interest rates, as well as an increase in general and administrative expenses.

As a result, ordinary profit increased by 23,210 million yen year on year to 67,563 million yen, and profit attributable to owners of parent increased by 15,899 million yen year on year to 47,714 million yen.

Regarding performance by reportable segment, segment profit in the banking business increased by 22,640 million yen year on year to 65,288 million yen, while segment profit in the leasing business increased by 183 million yen year on year to 1,963 million yen.

(2) Overview of financial position as of the end of the nine-month period of the fiscal year under review

The Bank's consolidated financial position as of the end of the third quarter is as follows:

Total assets increased by 81.6 billion yen from the end of the previous fiscal year to 13,596.9 billion yen, primarily due to an increase in loans and bills discounted, despite a decrease in deposits due from the Bank of Japan.

Liabilities decreased by 12.6 billion yen from the end of the previous fiscal year to 12,534.9 billion yen.

Net assets increased by 94.3 billion yen from the end of the previous fiscal year to 1,061.9 billion yen, mainly due to an increase in accumulated other comprehensive income.

Other main accounts are as follows:

Loans and bills discounted increased by 195.7 billion yen from the end of the previous fiscal year to 6,657.3 billion yen, mainly due to an increase in loans to corporate clients, despite a decrease in loans to the central government.

Securities decreased by 38.2 billion yen from the end of the previous fiscal year to 3,368.5 billion yen, due mainly to decreases in corporate bonds and local government bonds, despite an increase in stocks.

Deposits decreased by 41.0 billion yen from the end of the previous fiscal year to 9,508.3 billion yen, as decreases in public deposits and deposits from financial institutions despite increases in personal and corporate deposits.

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

There are no changes to the consolidated earnings forecast announced on November 7, 2025.

Note: The above forecast is based on information available as of the date of this document's release and certain assumptions deemed reasonable by the Bank. It does not guarantee actual performance. Actual results may differ from the forecast due to various factors in the future.

2. Quarterly Consolidated Financial Statements and Major Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	3,027,055	2,889,402
Call loans and bills bought	11,958	10,323
Monetary claims bought	105,003	95,329
Trading account assets	38,602	48,751
Money held in trust	78,761	36,123
Securities	3,406,740	3,368,519
Loans and bills discounted	6,461,544	6,657,339
Foreign exchanges	18,482	14,777
Lease receivables and investments in leases	96,629	103,142
Other assets	156,648	254,429
Tangible fixed assets	38,628	39,699
Intangible fixed assets	4,076	4,053
Retirement benefit asset	64,335	65,915
Deferred tax assets	1,698	1,886
Customers' liabilities for acceptances and guarantees	60,149	62,519
Allowance for loan losses	(55,000)	(55,261)
Total assets	13,515,316	13,596,952
Liabilities		
Deposits	9,549,428	9,508,372
Negotiable certificates of deposit	218,447	245,524
Call money and bills sold	593,483	745,642
Securities sold under repurchase agreements	127,391	103,226
Cash collateral received for securities lent	97,492	90,050
Trading account liabilities	6,945	9,073
Borrowed money	1,581,461	1,299,786
Foreign exchanges	2,431	4,492
Borrowed money from trust account	1,499	1,597
Other liabilities	167,558	287,340
Provision for share awards for directors (and other officers)	90	95
Retirement benefit liability	11,233	10,000
Provision for reimbursement of deposits	351	118
Provision for contingent loss	1,719	1,677
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,058	2,058
Deferred tax liabilities	125,899	163,382
Acceptances and guarantees	60,149	62,519
Total liabilities	12,547,657	12,534,973

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	57,221
Retained earnings	579,909	605,094
Treasury shares	(25,397)	(35,270)
Total shareholders' equity	663,715	679,288
Valuation difference on available-for-sale securities	229,750	276,501
Deferred gains or losses on hedges	51,676	85,012
Remeasurements of defined benefit plans	18,218	16,858
Total accumulated other comprehensive income	299,645	378,372
Share acquisition rights	150	114
Non-controlling interests	4,147	4,202
Total net assets	967,658	1,061,978
Total liabilities and net assets	13,515,316	13,596,952

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the nine months ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	175,878	208,939
Interest income	113,357	133,392
Interest on loans and discounts	54,025	63,585
Interest and dividends on securities	52,329	56,815
Trust fees	8	6
Fees and commissions	18,967	21,676
Gain on trading account transactions	196	338
Other ordinary income	32,109	35,886
Other income	11,237	17,638
Ordinary expenses	131,525	141,375
Interest expenses	33,554	39,769
Interest on deposits	6,225	14,298
Fees and commissions payments	5,685	5,781
Other ordinary expenses	30,917	32,342
General and administrative expenses	51,415	54,515
Other expenses	9,952	8,965
Ordinary profit	44,352	67,563
Extraordinary income	520	63
Gain on disposal of non-current assets	520	63
Extraordinary losses	371	218
Loss on disposal of non-current assets	82	37
Impairment losses	288	181
Profit before income taxes	44,502	67,408
Income taxes - current	12,212	18,473
Income taxes - deferred	378	1,109
Total income taxes	12,590	19,583
Profit	31,911	47,825
Profit attributable to non-controlling interests	96	110
Profit attributable to owners of parent	31,815	47,714

Quarterly Consolidated Statement of Comprehensive Income

For the nine months ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	31,911	47,825
Other comprehensive income	(82,779)	79,137
Valuation difference on available-for-sale securities	(91,246)	47,165
Deferred gains or losses on hedges	10,843	33,335
Remeasurements of defined benefit plans, net of tax	(2,376)	(1,362)
Comprehensive income	(50,868)	126,963
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(50,989)	126,442
Comprehensive income attributable to non-controlling interests	121	521

(3) Notes to Quarterly 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)

[The Disposal of Treasury Stock as a Restricted Stock Incentive for the Group's Employee Shareholding Association]

The Hachijuni Bank, Ltd. (the "Bank") hereby announces that at the meeting of the Board of Directors held on November 28, 2025, it resolved to introduce a "Restricted Stock Incentive Plan for the Group's Employee Shareholding Association" (hereinafter, the "Plan"), and, in accordance with the Plan, to dispose of treasury stock as restricted stock (hereinafter, the "Disposal of Treasury Stock" or the "Disposal"), with the Hachijuni Group Employee Shareholding Association (hereinafter, the "Shareholding Association") as the intended recipient of the allotment.

1 . Overview of the Plan

Under the Plan, monetary claims (hereinafter, the "Special Incentive Compensation") will be granted to employees of the Bank and its subsidiaries who agree to participate in the Plan (hereinafter, the "Eligible Employees") as special incentive compensation for the purpose of granting restricted stock. The Eligible Employees will contribute the Special Incentive Compensation to the Shareholding Association. The Shareholding Association will then make an in-kind contribution of the Special Incentive Compensation to the Bank in exchange for which it will receive the issuance or disposal of shares of the Bank's common stock as restricted stock

2 . Overview of the Disposal

1) Date of disposal	April 1, 2026
2) Type and number of shares to be disposed of	2,029,900 shares of the Bank's common stock (Note)
3) Disposal price	1,645.5 yen per share
4) Total disposal value	3,340,200,450yen (Note)
5) (intended recipient of the allotment)	<p>Method of disposal</p> <p>On the condition that the Shareholding Association applies for the acquisition of shares through a third-party allotment, the number of shares applied for determined by the Shareholding Association will be allotted to the Shareholding Association within the scope of the number of shares to be disposed of as stated in 2) above. (Accordingly, the number of shares allotted shall be the number of shares to be disposed of.)</p> <p>(2,029,900 shares for the Hachijuni Group Employee Shareholding Association)</p> <p>The Bank shall not accept a partial application for the number of shares allotted from each eligible employee (as defined below).</p>

(Note) :

The "number of shares to be disposed of" and the "total disposal value" are calculated based on the assumption that shares of common stock of the Bank are granted as restricted stock to 4,318 employees of the Bank and its subsidiaries, representing the maximum number of employees eligible under the Plan. The actual number of shares to be disposed of and the total disposal value will be determined according to the number of the Eligible Employees (up to 4,318 employees), as well as the number of shares to be granted per person determined by the Bank in accordance with the employee's position and years of service. Specifically, as stated in 5) above, the "number of

shares applied for" determined by the Shareholding Association will be the "number of shares to be disposed of," and the amount obtained by multiplying the said number by the disposal price per share will be the "total disposal value."

3 . Purpose and Reason for the Disposal

The Bank resolved the Disposal of Treasury Stock in connection with the introduction of the Plan as a measure to enhance benefits and welfare for the Eligible Employees among the members of the Shareholding Association employed by the Bank and its subsidiaries. The Plan aims to create opportunities for the Eligible Employees to acquire the Bank's common stock as restricted stock issued or disposed of by the Bank through the Shareholding Association to help them to build their assets. In addition, the Plan intends to provide them with incentives for achieving sustainable enhancement of the Bank's corporate value and to further promote shared value between the Eligible Employees and the Bank's shareholders.

(Notes on segment information, etc.)

[Segment information]

Previous Third Quarter Consolidated Cumulative Period (from April 1, 2024 to December 31, 2024)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	146,560	27,405	173,966	1,911	175,878	—	175,878
Intersegment	362	271	634	17	651	(651)	—
Total	146,923	27,677	174,600	1,929	176,529	(651)	175,878
Segment profit (loss)	42,647	1,780	44,428	(99)	44,328	23	44,352

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment profit of 23 million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

Current Third Quarter Consolidated Cumulative Period (from April 1, 2025 to December 31, 2025)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	177,501	29,223	206,725	2,213	208,939	—	208,939
Intersegment	533	382	916	27	943	(943)	—
Total	178,035	29,605	207,641	2,241	209,882	(943)	208,939
Segment profit (loss)	65,288	1,963	67,251	314	67,566	(3)	67,563

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment loss of 3 million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

(Notes on the statement of cash flows)

The quarterly consolidated statement of cash flows for the current third quarter consolidated cumulative period has not been prepared. However, depreciation expenses (including amortization of intangible fixed assets) for the third quarter consolidated cumulative period are as follows:

Depreciation Expenses:

Previous Third Quarter Consolidated Cumulative Period(from April 1, 2024 to December 31, 2024)

4,632 million yen (Previous Period)

Current Third Quarter Consolidated Cumulative Period(from April 1, 2025 to December 31, 2025)

4,540 million yen (Current Period)

(Significant Subsequent Events)

[Absorption-Type Merger of a Consolidated Subsidiary]

The Hachijuni Bank, Ltd. (hereinafter, the “Bank”) resolved at the meeting of its Board of Directors held on September 26, 2025, to implement an absorption-type merger in which the Bank would 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”), would be the disappearing company, and the Banks entered into a merger agreement.

Subsequently, as the Banks obtained the approval for the merger pursuant to Article 30, Paragraph 1 of the Banking Act on December 25, 2025, the merger and the change of the trade name were implemented effective January 1, 2026.

1 . Outline of the Business Combination

(1) Name and business of the merged company

Name: The Nagano Bank, Ltd.

Business: Banking

(2) 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.

(3) Date of the Merger

January 1, 2026

(4) Legal form of the Merger

An absorption-type merger in which the Bank is the surviving company and Nagano Bank is the disappearing company.

(5) Name of the combined company

Hachijuni Nagano Bank, Ltd.

2 . Overview of the Planned Accounting Treatment

The business combination is planned to be accounted for as a transaction under common control, in accordance with the “Accounting Standard for Business Combinations” (ASBJ Statement No. 21, January 16, 2019) and the “Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures” (ASBJ Guidance No. 10, September 13, 2024).

**FINANCIAL RESULTS
FOR THE THIRD QUARTER OF
FISCAL YEAR 2025
(THE NINE MONTHS ENDED DECEMBER 31, 2025)**

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On January 1, 2026, after the third-quarter period, The Hachijuni Bank, Ltd. merged with The Nagano Bank, Ltd. and changed its corporate name to Hachijuni Nagano Bank, Ltd.

1. Breakdown of Income for the Third Quarter of Fiscal Year 2025

Consolidated

(Unit: million yen)

	For the nine months ended Dec.31, 2025 (a)	(a)-(b)	For the nine months ended Dec.31, 2024 (b)	(Unit: million yen)
Consolidated gross business profit	113,526	18,988	94,538	
Profit on interest	93,742	13,883	79,859	
Profit on fees and commissions	15,901	2,610	13,290	
Trading profit	338	142	196	
Profit from other business transactions	3,544	2,351	1,192	
General & administrative expenses	54,515	3,100	51,415	
Credit related expenses	1,014	863	150	
Ordinary profit	67,563	23,210	44,352	76,000
Extraordinary gains (losses)	(154)	(304)	149	
Profit before income taxes	67,408	22,906	44,502	
Total income taxes	19,583	6,992	12,590	
Profit	47,825	15,913	31,911	
Profit attributable to non-controlling interests	110	14	96	
Profit attributable to owners of the parent	47,714	15,899	31,815	55,000

Overview of the Third Quarter of the 143rd Fiscal Year

(a) Ordinary profit increased by 23.2 billion yen year on year, mainly due to higher profit at The Hachijuni Bank on a standalone basis, to 67.5 billion yen.

(b) Profit attributable to owners of the parent increased by 15.8 billion yen year on year to 47.7 billion yen.

(Progress rate against full-year forecast for FY2025)

Ordinary profit	89%
Profit attributable to owners of the parent	87%

The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

		For the nine months ended Dec.31, 2025 (a)	(a)-(b)	For the nine months ended Dec.31, 2024 (b)
Gross business profit	A	98,832	18,809	80,022
Profit on interest		88,391	15,840	72,550
Profit on fees and commissions		10,237	2,542	7,694
Trading profit		319	148	170
Profit from other business transactions		(115)	278	(393)
Gains related to bonds	B	(1,321)	595	(1,916)
General & administrative expenses	C	46,367	3,734	42,632
Personnel expenses		24,302	1,359	22,942
Non-personnel expenses		18,737	1,787	16,949
Actual net business profit	A-C	52,465	15,075	37,389
Core net business profit	A-B-C	53,786	14,479	39,306
excluding gains (losses) on cancellation of investment trusts		52,444	12,090	40,354
Transfer to general reserve for possible loan losses	D	2,282	2,422	(139)
Net business profit	A-C-D	50,182	12,653	37,529
Net gains (losses) related to equity securities	E	13,452	8,138	5,313
Profit (loss) on money held in trust	F	(407)	(498)	91
Disposal of nonperforming loans	G	(1,318)	(2,354)	1,035
Transfer to (reversal of) specific reserve		(1,610)	(2,298)	688
Ordinary profit		62,861	22,894	39,966
Extraordinary gains (losses)		(11)	(247)	235
Profit before income taxes		62,849	22,647	40,201
Total income taxes		18,308	6,990	11,318
Profit		44,540	15,657	28,883
Gains (losses) on investment securities	B+E+F	11,723	8,235	3,488
Credit related expenses	D+G	963	67	895

Overview of the Third Quarter of the 143rd Fiscal Year

(a) Actual net business profit increased by 15.0 billion yen year on year to 52.4 billion yen, mainly due to higher profit on interest from loans, due from banks, and securities.

(b) Ordinary profit increased by 22.8 billion yen year on year to 62.8 billion yen, due to the increase in actual business profit and gains from the sale of stocks and other securities.

(c) Profit increased by 15.6 billion yen year on year to 44.5 billion yen.

Gains or Losses on Investment Securities

The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

		For the nine months ended Dec.31, 2025 (a)	(a)-(b)	For the nine months ended Dec.31, 2024 (b)
Gains (losses) on bonds		(1,321)	595	(1,916)
Gain on sales		5,215	2,126	3,088
Gain on redemption		—	—	—
Loss on sales		6,536	1,580	4,955
Loss on redemption		—	—	—
Loss on devaluation		—	(49)	49
Gains (losses) on stocks and other securities		13,452	8,138	5,313
Gain on sales		15,442	7,770	7,671
Loss on sales		1,990	(368)	2,358
Loss on devaluation		—	—	—
Profit (loss) on money held in trust		(407)	(498)	91

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.

The Nagano Bank (Non-consolidated)

(Unit: million yen)

		For the nine months ended Dec.31, 2025 (a)		For the nine months ended Dec.31, 2024 (b)	
				(a)-(b)	
Gross business profit	A	5,063	400	400	4,663
Profit on interest		5,146	(1,369)	(1,369)	6,516
Profit on fees and commissions		(81)	(99)	(99)	17
Profit from other business transactions		(1)	1,869	1,869	(1,871)
Gains related to bonds	B	(0)	1,862	1,862	(1,862)
General & administrative expenses	C	5,825	(879)	(879)	6,704
Personnel expenses		2,494	(1,003)	(1,003)	3,498
Non-personnel expenses		2,883	108	108	2,775
Actual net business profit	A-C	(762)	1,279	1,279	(2,041)
Core net business profit	A-B-C	(761)	(582)	(582)	(179)
excluding gains (losses) on cancellation of investment trusts		(761)	(308)	(308)	(453)
Net business profit	A-C	(762)	1,279	1,279	(2,041)
Net gains (losses) related to equity securities	D	275	(1,709)	(1,709)	1,984
Profit (loss) on money held in trust	E	—	25	25	(25)
Disposal of nonperforming loans	F	(11)	(57)	(57)	45
Recoveries of written-off claims	G	420	(306)	(306)	727
Ordinary profit	665	(59)	(59)	724	724
Extraordinary gains (losses)		(141)	(38)	(38)	(103)
Profit before income taxes		523	(97)	(97)	621
Total income taxes		17	(8)	(8)	25
Profit	506	(89)	(89)	595	595
Gains (losses) on investment securities	B+D+E	274	178	178	96
Credit related expenses	F-G	(432)	249	249	(681)

Overview of the Third Quarter of the 143rd Fiscal Year

(a) Ordinary profit decreased by 59 million yen year on year, mainly due to a decline in profit on interest from the consolidation of transactions with The Hachijuni Bank, and amounted to 0.6 billion yen.

(b) Profit decreased by 89 million yen year on year, resulting in net income of 0.5 billion yen.

Gains or Losses on Investment Securities

The Nagano Bank (Non-consolidated)

(Unit: million yen)

		For the nine months ended Dec.31, 2025 (a)		For the nine months ended Dec.31, 2024 (b)	
				(a)-(b)	
Gains (losses) on bonds		(0)	1,862	1,862	(1,862)
Gain on sales		—	(106)	(106)	106
Gain on redemption		—	—	—	—
Loss on sales		0	(1,968)	(1,968)	1,968
Loss on redemption		—	—	—	—
Loss on devaluation		—	—	—	—
Gains (losses) on stocks and other securities		275	(1,709)	(1,709)	1,984
Gain on sales		278	(2,282)	(2,282)	2,560
Loss on sales		3	(572)	(572)	575
Loss on devaluation		—	(0)	(0)	0
Profit (loss) on money held in trust		—	25	25	(25)

2. Accounts of Loans, Deposits**Total for the two banks**

(Unit: billion yen)

	As of Dec.31,2025 (a)	(a)–(b)	As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
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Loans

Total loans (the head offices and all branches)	6,731.8	34.2	6,697.5	6,577.6
(Head offices and branches in Nagano Prefecture)	3,390.9	(54.9)	3,445.9	3,364.7
Loans to consumers	1,646.1	4.4	1,641.7	1,640.5
Housing loans	1,563.3	6.4	1,556.8	1,555.6

Deposits

Total deposits (the head offices and all branches)	9,524.8	(97.8)	9,622.6	9,522.0
(Head offices and branches in Nagano Prefecture)	8,885.5	(94.7)	8,980.3	8,831.4

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Dec.31,2025 (a)	(a)–(b)	As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
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Loans

Total loans (the head offices and all branches)	6,290.5	129.9	6,160.6	6,117.2
(Head offices and branches in Nagano Prefecture)	2,978.8	33.5	2,945.2	2,934.6
Loans to consumers	1,448.1	22.8	1,425.2	1,437.8
Housing loans	1,379.8	20.3	1,359.5	1,368.6

Deposits

Total deposits (the head offices and all branches)	8,734.2	58.3	8,675.8	8,688.2
(Head offices and branches in Nagano Prefecture)	8,098.2	54.5	8,043.6	8,000.9

The Nagano Bank (Non-consolidated)

(Unit: billion yen)

	As of Dec.31,2025 (a)	(a)–(b)	As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
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Loans

Total loans (the head offices and all branches)	441.2	(95.7)	536.9	460.3
(Head offices and branches in Nagano Prefecture)	412.1	(88.5)	500.6	430.1
Loans to consumers	198.0	(18.4)	216.5	202.6
Housing loans	183.4	(13.9)	197.3	186.9

Deposits

Total deposits (the head offices and all branches)	790.5	(156.2)	946.8	833.7
(Head offices and branches in Nagano Prefecture)	787.2	(149.3)	936.6	830.5

3. Loans to Small and Medium-sized Businesses, etc.**Total for the two banks**

(Unit: billion yen, %)

	As of		As of	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)–(b)	Dec.31,2024 (b)	
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,787.1	68.7	3,718.3	3,753.0
Ratio of loans to small and medium-sized businesses, etc. (%)	56.7	0.9	55.8	57.4

The Hachijuni Bank (Non-consolidated)

(Unit: billion yen, %)

	As of		As of	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)–(b)	Dec.31,2024 (b)	
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,446.5	139.6	3,306.9	3,399.2
Ratio of loans to small and medium-sized businesses, etc. (%)	55.2	1.2	54.0	55.9

The Nagano Bank (Non-consolidated)

(Unit: billion yen, %)

	As of		As of	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)–(b)	Dec.31,2024 (b)	
Loans to small and medium-sized businesses, etc.(Outstanding balance)	340.5	(70.8)	411.4	353.8
Ratio of loans to small and medium-sized businesses, etc. (%)	77.1	0.5	76.6	76.8

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

4. Balance of Personal Financial Assets Deposited

Total for the two banks

		As of		[Reference] As of Sep.30,2025
		Dec.31,2025 (a)	Dec.31,2024 (a)-(b)	
Total	Personal financial assets deposited	6,957.3	118.1	6,839.2
Yen deposits		6,445.1	(10.8)	6,455.9
Investment type products		512.2	128.9	383.2
Foreign currency deposits		10.4	(0.0)	10.4
Investment trusts		344.9	72.6	272.2
Public bonds		156.8	56.3	100.5

The Hachijuni Bank (Non-consolidated)

		As of		[Reference] As of Sep.30,2025
		Dec.31,2025 (a)	Dec.31,2024 (a)-(b)	
Total	Personal financial assets deposited	6,289.8	175.4	6,114.4
Yen deposits		5,800.4	47.5	5,752.9
Investment type products		489.3	127.8	361.5
Foreign currency deposits		10.4	0.1	10.2
Investment trusts		322.1	71.0	251.1
Public bonds		156.8	56.6	100.1

The Nagano Bank (Non-consolidated)

		As of		[Reference] As of Sep.30,2025
		Dec.31,2025 (a)	Dec.31,2024 (a)-(b)	
Total	Personal financial assets deposited	667.5	(57.2)	724.7
Yen deposits		644.6	(58.4)	703.0
Investment type products		22.8	1.1	21.7
Foreign currency deposits		–	(0.1)	0.1
Investment trusts		22.8	1.6	21.1
Public bonds		0.0	(0.3)	0.4

5. Loans based on the Financial Revitalization Law

Total for the two banks

	As of		As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)-(b)		
Bankrupt and quasi-bankrupt assets	11.9	(1.1)	13.0	12.0
Doubtful assets	102.1	(0.8)	102.9	104.5
Substandard assets under the self-assessment guideline	20.4	(2.3)	22.7	19.8
Accruing loans contractually past due for 3 months or more	1.0	(0.0)	1.1	1.1
Restructured loans	19.3	(2.3)	21.6	18.7
Total	134.4	(4.4)	138.8	136.4
Claims to normal borrowers (excluding claims in need of caution)	6,716.3	41.3	6,674.9	6,556.1
Total claims	6,850.7	36.9	6,813.8	6,692.6
As a percentage of total credits (%)	1.96	(0.07)	2.03	2.03

The Hachijuni Bank (Non-consolidated)

	As of		As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)-(b)		
Bankrupt and quasi-bankrupt assets	9.3	(0.5)	9.9	9.3
Doubtful assets	77.5	(0.3)	77.9	79.1
Substandard assets under the self-assessment guideline	18.4	(0.1)	18.5	18.3
Accruing loans contractually past due for 3 months or more	1.0	(0.0)	1.1	1.1
Restructured loans	17.3	(0.1)	17.4	17.2
Total	105.3	(1.0)	106.4	106.9
Claims to normal borrowers (excluding claims in need of caution)	6,300.8	136.2	6,164.6	6,121.7
Total claims	6,406.2	135.1	6,271.1	6,228.6
As a percentage of total credits (%)	1.64	(0.05)	1.69	1.71

The Nagano Bank (Non-consolidated)

	As of		As of Dec.31,2024 (b)	[Reference] As of Sep.30,2025
	Dec.31,2025 (a)	(a)-(b)		
Bankrupt and quasi-bankrupt assets	2.5	(0.6)	3.1	2.6
Doubtful assets	24.5	(0.4)	25.0	25.4
Substandard assets under the self-assessment guideline	1.9	(2.2)	4.2	1.4
Accruing loans contractually past due for 3 months or more	—	—	—	—
Restructured loans	1.9	(2.2)	4.2	1.4
Total	29.0	(3.3)	32.4	29.5
Claims to normal borrowers (excluding claims in need of caution)	415.4	(94.8)	510.2	434.3
Total claims	444.5	(98.1)	542.6	463.9
As a percentage of total credits (%)	6.53	0.56	5.97	6.37

(Reference)

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.

Loans requiring special attention 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 "loans past due for three months or more" and "loans with relaxed lending conditions" are classified as risk management loans, while "loans requiring special attention" are classified as loans disclosed under the Financial Reconstruction Act.

Partial direct depreciation: Not implemented.

6. Valuation Gains (Losses) with Market Value**(1) Consolidated**

	As of Dec.31, 2025				[Reference] As of Sep.30, 2025
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	
Other securities	3,346.1	408.2	624.4	216.1	
Stocks	681.4	593.4	593.5	0.1	
Bonds	1,744.4	(195.0)	0.0	195.0	
Others	920.3	9.8	30.8	21.0	
					891.9 4.5 24.5 20.0

(2) The Hachijuni Bank (Non-consolidated)

	As of Dec.31, 2025				[Reference] As of Sep.30, 2025
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	
Other securities	3,272.2	407.7	615.3	207.5	
Stocks	667.7	584.2	584.3	0.1	
Bonds	1,684.1	(186.4)	0.0	186.4	
Others	920.3	9.8	30.8	21.0	
					891.9 4.5 24.5 20.0

Deferred gains and losses on hedges corresponding to other securities

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

The Hachijuni Bank (Non-consolidated)

	As of Dec.31, 2025		As of Sep.30, 2025	
	Net	Net	Net	Net
Deferred gains or losses on hedges	141.2		108.5	

(3) The Nagano Bank (Non-consolidated)

	As of Dec.31, 2025				[Reference] As of Sep.30, 2025
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	
Other securities	61.8	(6.8)	4.4	11.3	
Stocks	5.4	4.4	4.4	—	
Bonds	56.3	(11.3)	0.0	11.3	
					175.4 (9.9) 0.0 9.9

Note1: Unrealized gains and losses are recorded as the difference between the balance sheet amount and the acquisition cost.

Note2: Based on market value on the balance sheet date.

Note3: Nikkei Stock Average: December 2025 (End of Month) : 50,339 yen September 2025 (End of Month) : 44,932 yen

7. Capital Adequacy Ratio

Actual figures for the end of December 2025 are currently being calculated and will be announced once finalized.