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February 18, 2026

To whom it may concern:

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Notice Concerning the Capital Ratio as of December 31, 2025

Hachijuni Nagano Bank, Ltd. hereby announces the capital ratio as of December 31, 2025, as follows.

• Capital Ratio (International Standard)

Consolidated

		As of		As of September 30, 2025 (b)
		December 31, 2025 (a)	(a) - (b)	
Total capital ratio	(1) / (4)	17.12%	0.05%	17.07%
Tier 1 capital ratio	(2) / (4)	17.12%	0.05%	17.07%
Common equity Tier 1 capital ratio	(3) / (4)	17.12%	0.05%	17.07%

(Unit: Billions of yen)

Total capital	(1)	954.6	35.3	919.2
Tier 1 capital	(2)	954.6	35.3	919.2
Common equity Tier 1 capital	(3)	954.6	35.3	919.2
Risk weighted assets	(4)	5,575.2	191.8	5,383.4
Total required capital		446.0	15.3	430.6

Non-Consolidated

		As of		As of September 30, 2025 (b)
		December 31, 2025 (a)	(a) - (b)	
Total capital ratio	(1) / (4)	16.49%	0.05%	16.44%
Tier 1 capital ratio	(2) / (4)	16.49%	0.05%	16.44%
Common equity Tier 1 capital ratio	(3) / (4)	16.49%	0.05%	16.44%

(Unit: Billions of yen)

Total capital	(1)	869.2	34.2	835.0
Tier 1 capital	(2)	869.2	34.2	835.0
Common equity Tier 1 capital	(3)	869.2	34.2	835.0
Risk weighted assets	(4)	5,271.1	192.7	5,078.4
Total required capital		421.6	15.4	406.2

- (Notes)
- This is The Hachijuni Bank's disclosure document as of December 31, 2025.
 - 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
 - The total required capital is calculated by multiplying the risk weighted assets by 8%.