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February 20, 2026

To whom it may concern:

Company name: Hachijuni Nagano Bank, Ltd.
Representative: Masaki Matsushita, President
(Securities Code: 8359; Tokyo Stock Exchange, Prime Market)
Inquiries: Takehiko Kimura, Executive Officer
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Department Manager
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Notice Concerning the Formulation of the First Medium-term Management Plan

Hachijuni Nagano Bank, Ltd. (President: Masaki Matsushita; hereinafter, the “Bank”) hereby announces that it has formulated its First Medium-term Management Plan, which shall cover the three fiscal years from 2026 to 2028, as follows.

1. Positioning of the Hachijuni Group’s First Medium-term Management Plan

The Bank has set out its vision for where it sees itself in ten years in its Long-term Vision 2035, with the first three years functioning as the period comprising the management plan in service of realizing that vision.

2. Hachijuni Group’s Long-term Vision 2035

The Bank formulated the Long-term Vision 2035 with a view to the region’s future over the next decade, and driven by our commitment to creating hope together with the companies and people connected to the region.

Long-term Vision 2035: Building a Prosperous Future Together with the Region

3. Hachijuni Group’s First Medium-term Management Plan

(1) Period

Three years (April 1, 2026 to March 31, 2029)

(2) Strategic Concept

A Leap Toward a Comprehensive Consulting Firm

(3) Five Strategic Themes

<p>■ Core Theme</p> <p>(1) Addressing regional challenges by enhancing and expanding profitability (Corporate business, retail business, sustainable community development, market-based investment)</p> <p>■ Transformation and Growth Themes</p> <p>(2) Developing and recruiting personnel who will drive transformation</p> <p>(3) Securing competitive advantage through investments in DX and AI</p> <p>(4) Expanding business domains to raise corporate value</p> <p>■ Foundational Theme</p> <p>(5) Strengthening the Management Foundation as the Cornerstone of Trust and Confidence</p>
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(4) Management Targets

Financial Targets	Consolidated ROE At least 8%
Environmental Targets	—Achieve FY2030 targets ahead of schedule— Greenhouse gas (CO ₂) emissions (Scope 1 and 2) 80% reduction compared to FY2019 Sustainable finance executed (value) Accumulated total of ¥1.5 trillion since FY2021 (of which ¥1 trillion slated for environmental activities)
Social Targets	Social population growth in region (Nagano Prefecture) Continued social population growth

(5) Comprehensive Consulting KPIs

No. of Consulting Engagements		Cumulative Three Year Total: 300,000 consultations
Corporate	Consulting support to drive business growth. Business succession, M&A and IT, sustainability and overseas, etc.	10,000
	Consulting support to enhance productivity Streamlining digital channels and accountings, etc.	20,000
Retail	Consulting support to grow and protect assets Asset formation/protection, financial education, etc.	100,000
	Consulting support for asset management Inheritance and trust services, life support services, etc.	10,000
	Consulting support to build digital connections Digital channels, etc.	160,000

(6) Quantitative Targets (Fiscal Year Ending March 31, 2029)

Consolidated net profit	¥85 billion or more
Average deposit and NCD balance	¥10,000 billion
Average loan balance	¥7,100 billion
Service-related profit	¥21 billion

(7) Shareholder Return Policy

We aim to maintain or increase dividends, with a target consolidated dividend payout ratio of at least 40%. We will also acquire treasury stock in a flexible manner, taking into consideration market conditions and other factors.

< Contact Information >

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