

News Release



Japan Credit Rating Agency, Ltd.

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January 5, 2026

JCR's Rating on Hachijuni Nagano Bank, Ltd.

Following the merger of The Hachijuni Bank, Ltd. and THE NAGANOBANK, LTD. on January 1, 2026, Japan Credit Rating Agency, Ltd. (JCR) announces the rating for Hachijuni Nagano Bank, Ltd., which was established by the merger, as follows:

Rating

<Before Merger>

Issuer	Security Code	Long-term Issuer Rating	
		Rating	Outlook
The Hachijuni Bank, Ltd.	8359	AA	Stable
THE NAGANOBANK, LTD.	-	AA	Stable

<After Merger>

Issuer	Security Code	Long-term Issuer Rating	
		Rating	Outlook
Hachijuni Nagano Bank, Ltd.	8359	AA	Stable

Background, Etc.

The Hachijuni Bank, Ltd. and THE NAGANOBANK, LTD. merged on January 1, 2026 to become Hachijuni Nagano Bank, Ltd. with the former as the surviving company. As a result, Hachijuni Bank's rating was succeeded by Hachijuni Nagano Bank's rating, and NAGANOBANK's rating was extinguished.

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