

Company profile

Name:	The Nanto Bank, Ltd.
Founded:	June 1, 1934
Head Office:	16, Hashimoto-cho, Nara City, Nara, Japan
Capital:	37,924.15 million yen
Total assets:	6,763.8 billion yen
Deposit balance:	5,809.5 billion yen
Loan balance:	4,194.4 billion yen
Loans to small and medium-sized enterprises:	1,550.7 billion yen
Domestic offices:	103 (64 in Nara Prefecture, including Internet branches, and 39 in other locations)
Employees:	2,257
Capital adequacy ratio:	10.77% (consolidated); 10.46% (non-consolidated)

*The credit risk measurement method used to calculate the capital adequacy ratio was changed from the "standard method" to the "basic internal rating method" as of March 31, 2024.

URL: <https://www.nantobank.co.jp>

Overview of Nanto Bank's consolidated subsidiary operations

Company name	Location	Principal business	Capital (million yen)	Percentage of subsidiaries' voting rights held by the Bank (%)
Nanto Management Service Co., Ltd.	Nara City, Nara Prefecture	Subsidiary management business	40	100
Nanto Business Service Co., Ltd.	Nara City, Nara Prefecture	Bank's administrative agency business	10	100
Nanto Credit Guarantee Co., Ltd.	Nara City, Nara Prefecture	Credit guarantee business	10	100 (100)
Nanto Lease Co., Ltd.	Nara City, Nara Prefecture	Leasing business	500	100 (100)
Nanto Computer Service Co., Ltd.	Nara City, Nara Prefecture	Software development business	10	100 (100)
Nanto DC Card Co., Ltd.	Ikoma City, Nara Prefecture	Credit card business	50	100 (100)
Nanto Card Service Co., Ltd.	Ikoma City, Nara Prefecture	Credit card business	50	100 (100)
Nanto Consulting Co., Ltd.	Nara City, Nara Prefecture	Consulting business	100	100 (100)
Nanto Challenged Co., Ltd.	Nara City, Nara Prefecture	Bank's administrative agency business	20	100 (100)
Nanto Mahoroba Securities Co., Ltd.	Nara City, Nara Prefecture	Financial instrument trading business	3,000	100 (100)
Nanto Capital Partners Co., Ltd.	Nara City, Nara Prefecture	Investment business	100	100

Notes: 1. Figures in parentheses in the "Percentage of subsidiaries' voting rights held by the Bank" column indicate the percentage of indirect voting rights.

2. Nanto Management Service Co., Ltd. is an intermediate holding company.

(Reference) Affiliated companies accounted for by the equity method

Company name	Location	Principal business	Capital (million yen)	Percentage of subsidiaries' voting rights held by the Bank (%)
Nara Mirai Design Co., Ltd.	Nara City, Nara Prefecture	Regional revitalization business	80	— (39.9)
Nara Kominka Machizukuri Partners Co., Ltd.	Nara City, Nara Prefecture	Investment business	3	— (—)
Frontier Nanto Investment LLC	Nara City, Nara Prefecture	Investment business	5	— (50.0)

Notes: 1. Figures in parentheses in the "Percentage of voting rights held by Nanto Bank" column indicate the percentage of indirect voting rights.

2. Nara Old Folk Town Development Partners Co. ("the Company") is owned by Nara Mirai Design Corporation, an equity-method affiliate of the Bank. Although the Bank holds less than 20/100 of the voting rights in Nara Mirai Design, it is an equity-method affiliate because the Bank has substantial influence over the company.

Organizational
overview and external
environment

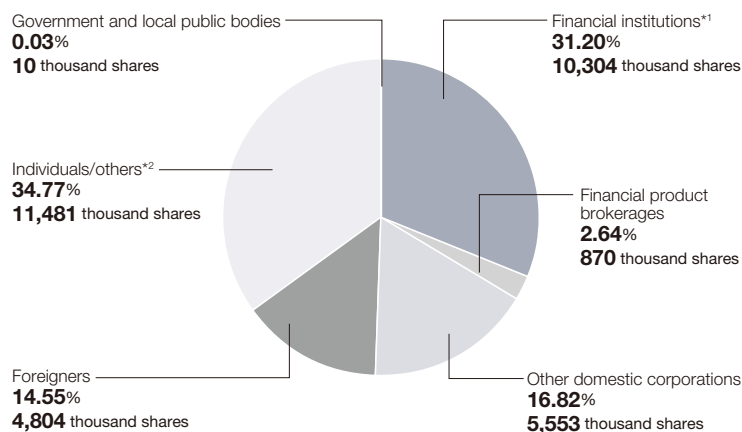
Performance

Current status of stock issuance

Total shares issued: 33,025 thousand

Number of shareholders: 18,054

Stock distribution by owner category



*1 Total of banks, trust banks, life insurance companies, non-life insurance companies, etc.

*2 Includes 1,202 thousand treasury shares

*3 The number of shares owned is rounded down to the nearest thousand.

Major shareholders (top 10)

Name	Number of shares held (unit: 1,000)*4	Ratio of number of shares owned to total number of shares issued (%)*5
The Master Trust Bank of Japan, Ltd. (trust account)	3,841	12.07
Custody Bank of Japan, Ltd. (trust account)	1,429	4.49
Nippon Life Insurance Company (Standing proxy: The Master Trust Bank of Japan, Ltd.)	1,053	3.30
Meiji Yasuda Life Insurance Company (Standing proxy: Custody Bank of Japan, Ltd.)	1,043	3.27
Nanto Bank Employee Stock Ownership Association	943	2.96
Sumitomo Life Insurance Company (Standing proxy: Custody Bank of Japan, Ltd.)	662	2.08
Daiwa Gas Co., Ltd.	466	1.46
Kitamura Forestry Co., Ltd.	418	1.31
JP MORGAN CHASE BANK 385781	407	1.28
STATE STREET BANK WEST CLIENT-TREATY 505234	296	0.93

(Note) *4 The number of shares owned is rounded down to the nearest thousand.

*5 The percentage of shares held is calculated excluding treasury stock (1,202 thousand shares) and rounded down to the third decimal place. Treasury stock does not include the Bank's stocks held by the BIP Trust for directors' remuneration (68 thousand shares).

Total shareholder returns (TSR)

	Mar. 2022	Mar. 2023	Mar. 2024
Nanto Bank (%)	108.4	130.5	171.8
TOPIX (including dividend) (%)	131.1	138.8	196.1

Dividends per share / Dividend payout ratio

	Mar. 2022	Mar. 2023	Mar. 2024
Dividends per share (yen)	110.00	113.00	114.00
Consolidated dividend payout ratio (%)	30.1	76.4	30.0

Stock price trends

