Management Philosophy

1. We conduct sound, efficient management.
2. We provide superior comprehensive financial services.
3. We pursue efforts to promote regional development.
4. We seek an identity as a trustworthy bank with strong customer appeal.

Management Vision

“Vitality Creation Bank”
Our mission as a regional financial institution is to contribute to the growth and development of our region and customers. Maximizing all our management and staff capabilities, and creating new value unique to the Nanto Bank Group, we are reinforcing our position as the banking group of choice for customers throughout our region.

CONTENTS

Nanto Bank Profile (as of March 31, 2025)

Established: June 1, 1934
Headquarters: 297-2 Omiyacho 4-chome, Nara, Japan
Capitalization: ¥37,924.15 million

Nanto Bank Co., Ltd. was established on June 1, 1934 through a merger of Sixty-eight Bank Co., Ltd., Yoshino Bank Co., Ltd., Yagi Bank Co., Ltd. and Gose Bank Co., Ltd.
Today, the Bank and its Group offer comprehensive financial services, including leasing, trusts, securities and consulting, in addition to the banking business (deposits, loans, exchange, etc.), with Nara prefecture and the surrounding region as its primary base of operations.

Realizing Sound, Sustainable Management

Promoting Digital Transformation

Sustainability Initiatives

Governance

Consolidated Financial Statements

Editorial policy

Compiled in pursuit of further understanding among stakeholders of the Nanto Bank Group's strategies for creating sustainable value in the medium-to-long term, this Integrated Report was edited in compliance with the IFRS Foundation's "International Integrated Reporting Framework." The specific purpose of its creation is to illuminate the path to achievement of our Management Plan, "Nanto Mission and Objectives for the Next 10 Years."
For detailed financial information, please refer to the separately published *"Disclosure Supplement."*

Scope of coverage

The Report presents key information concerning the Nanto Bank Group's management strategies, business model, business conditions, valued stakeholders, primary risks and opportunities, performance and outlook, and governance.

Covered period

April 1, 2024 ~ March 31, 2025

Date issued

July 2025

Precautions concerning future predictions

This report contains forecasts and statements concerning the future prospects for the Nanto Bank Group's business strategies and financial condition. These forecasts and statements involve risks and uncertainties stemming from their dependence on future events. Please be aware that the actual results may differ materially from those foreseen by the Nanto Bank Group.