

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

Information Highlights	2
------------------------	---

President’s Message	4
----------------------------	----------



Management Plan	
------------------------	--

New Medium-Term Management Plan	10
---------------------------------	----

Roundtable Overcoming Change and Envisioning the Future —Behind the New Medium-Term Management Plan—	12
---	----



Nara Prefecture’s Challenges and Potential	16
--	----

The Group’s Materialities	18
---------------------------	----

Value Creation Process	20
------------------------	----

Enhancing the Nanto Bank Group’s Corporate Value Message from the Executive in Charge of Management Planning and Finance	22
--	----

Enhancing the Nanto Bank Group’s Corporate Value Message from the Executive in Charge of the Market Division	25
--	----

Building Trust and Reassurance

Message from the Chairman	26
---------------------------	----



Human capital

Creating an Open Culture Where Diverse Human Capital Can Thrive Message from the Executive in Charge of the Human Resources Division	30
---	----

Dialogue Cultivating Unconventional Human Capital and Engaging with the Community	32
---	----



Enhancing Engagement	36
----------------------	----

Roundtable Employee Idea Contest —Putting “Think and Act Independently” into Practice—	37
---	----



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

Sales Strategies
Message from the Executive in Charge of the Sales Division **42**

(Engagement with Regional Society)

Investment Strategies **46**

Solving Issues Facing Local Industry **50**

(Engagement with Customers)

Enhancing Customers' Corporate Value **52**

Supporting Customers' Asset Building **54**

Roundtable: The Value of In-Person Sales
Listening to Customers and Expanding
New Possibilities for Branches **56**

—New Branch Openings
That Realize the Value
of In-Person Sales—

**Promoting Digital Transformation**

DX strategy **60**

Sustainability Initiatives

Realizing a Sustainable Regional Society
Nanto Bank Group Sustainability **62**

Addressing Climate Change **64**

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

Governance

Corporate Governance **68**

Corporate Governance
Executive Officers **74**

Roundtable
Governance to Enhance Corporate Value **76**

—Directions for the Bank's Audit and Supervisory Committee—



Responding to Diverse Risks **80**

Initiatives to Enhance Stakeholder Engagement **84**

Overview of the Nanto Bank Group **86**

Consolidated Financial Statements

Consolidated Financial Statements **88**

Independent Auditors' Report **128**

Capital Management **134**

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.