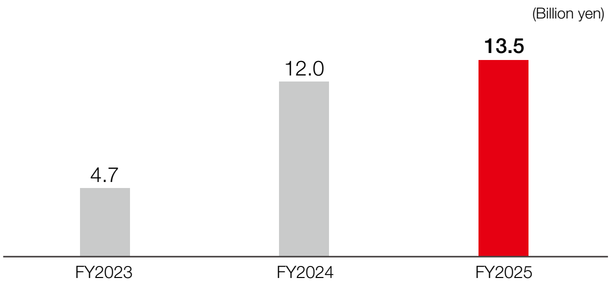
Information Highlights

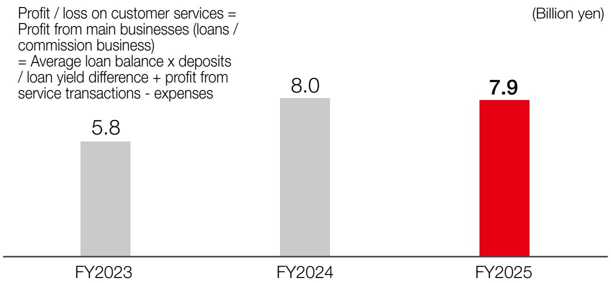
Fiscal Year Ending March 31, 2025 Financial Highlights

Net income (consolidated) 13.5 billion yen



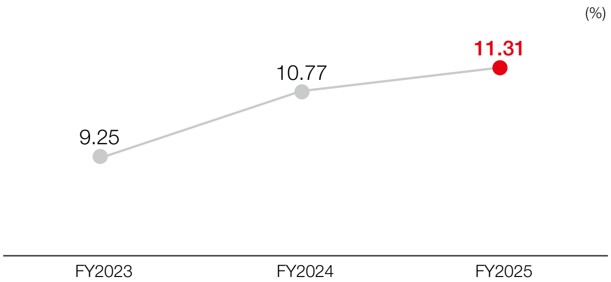
Nanto Bank's net income for fiscal 2024 in-creased by 1.4 billion yen year on year to 13.5 billion yen, driven by higher interest income and fee income, despite higher operating and credit-related expenses and lower gains on government and other bonds.

Profit / loss on transactions with customers (consolidated) 7.9 billion yen

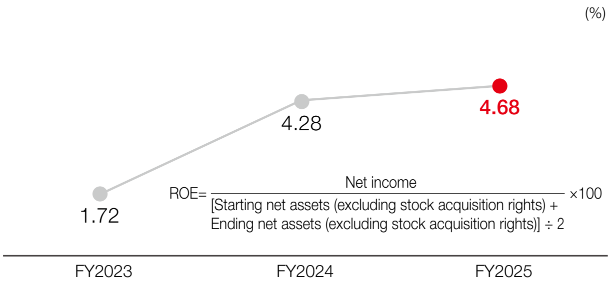


Income from customer service operations declined by 0.1 billion yen year on year to 7.9 billion yen, reflecting higher operating expenses despite an increase in interest income on loans.

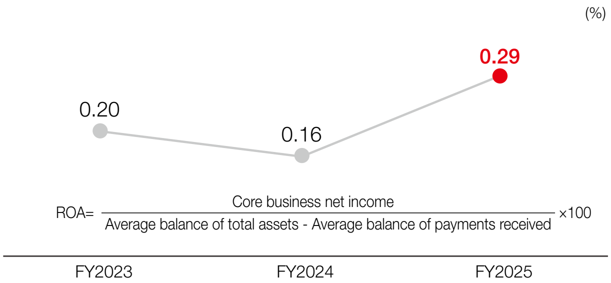
Capital adequacy ratio (consolidated) 11.31%



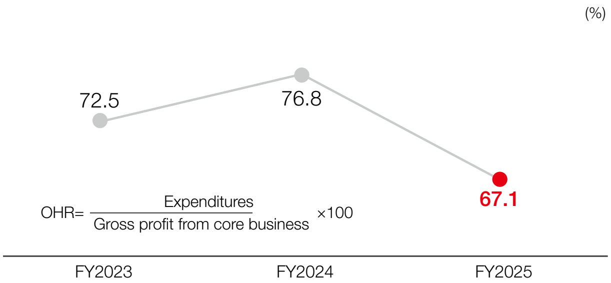
ROE (consolidated) 4.68%



ROA (non-consolidated) 0.29%

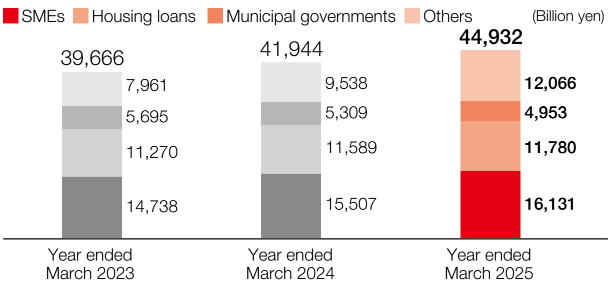


OHR (consolidated) 67.1%



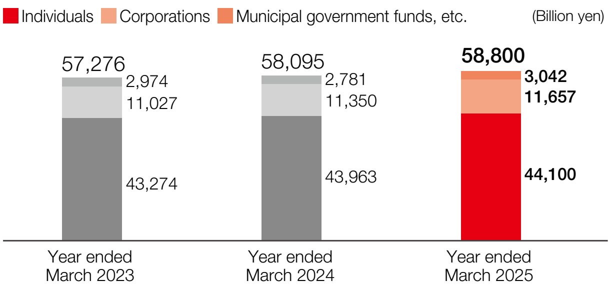
The capital adequacy ratio was 11.31% at year-end. With both core business net income and net income rising year on year, ROE and ROA increased and the OHR improved.

Loan balance (non-consolidated) 44,932 billion yen



The loan balance grew by 298.7 billion yen from end March 2024 to 4,493.2 billion yen, mainly due to corporate loans and mortgages.

Balance of deposits (non-consolidated) 58,800 billion yen



The deposit balance increased by 70.5 billion yen from end March 2024 to 5.88 trillion yen, mainly due to personal deposits.

*For detailed financial information, please refer to the separately published *"Disclosure Supplement."*

Non-financial Highlights

Environment

Rate of CO_2 emissions reduction
(FY2013 → FY2024)

-41.3%

(Emissions for scopes 1 and 2)

(Increase of 6.6 points from the previous year)

CO_2 reduction through renewable energy-related loans
(FY2024)

Approx. **130,000** tons CO_2

(Number of loan transactions/amount: 6 loans/7.0 billion yen)

Society (End March 2025)

Percentage of female managers

16.6%

(Increase of 0.6 point from the previous year)

Number of certified personnel participating in vitality creation*

1,062

Percentage of employees 46.8%

(Increase of 369 from the previous year) (Increase of 16.1 points)

*Applied information engineer, SME management consultant, real estate consultant, FP level 1, bookkeeping level 2, and equivalent or higher qualifications

Male parental leave utilization rate

100%

Activities contributing to the improvement of financial literacy and related areas
Number of customer seminars held

309 times (4,920 participants)

Governance

Number/ratio of outside directors
(As of June 27, 2025)

5 (41.6%)

Cross-shareholding

	March 31, 2015	March 31, 2025
Percentage of Consolidated Net Assets (market value)	38.3%	17.8%
Book value*	51.5 billion yen	16.2 billion yen
Number of issuers*	129	59

*Listed stocks only