Corporate Philosophy

1. Conduct sound, efficient management.
2. Provide superior comprehensive financial services.
3. Pursue efforts to promote regional development.
4. Seek an identity as a trustworthy bank with strong customer appeal.

Corporate 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 Bank of choice for customers throughout our region.

Nanto Bank Profile (as of March 31, 2026)



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

The 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 regions as its primary base of operations.

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.”
Our specific intention in its compilation was to provide a clear, detailed explanation of our efforts to maintain our position to remain our customers’ banking group of choice in our markets by focusing on “sound management” and “human capital development” in accordance with our Medium-Term Management Plan.
For detailed financial information, please refer to the separately published Disclosure Report: Financial Data.

Scope of This Report

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, 2025 ~ March 31, 2026
(Contents as of July 2026)
In this report, “FY2025” refers to the fiscal year from April 1, 2025 to March 31, 2026. All other fiscal years are referenced on the same basis.

Date Issued

July 2026

Cautionary Note Regarding Forward-Looking Statements

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.

CONTENTS

President's Message 2



About the Nanto Bank Group

Information Highlights 8
Nara Prefecture's Potential and Challenges 10
The Group's Materialities 12
Value Creation Process 14
Message from the Executive Officer in Charge of Finance 16
Message from the Executive Officer in Charge of the Market Division 19

Human Capital Development

Message from the Executive Officer in Charge of Human Resources 20
Human Capital Strategy 22
President and Outside Directors' Roundtable
Leveraging the Power of Human Capital to Pave the Way to the Future of Our Group and Our Region 28



Sound Management

Message from the Executive Officer in Charge of Sales 32
Sales Activities Aimed at Remaining Our Customers' Banking Group of Choice 34
Sales Roundtable Discussion
Firsthand Insights from the Front Lines of Sales: Engaging Closely with Customers to to Remaining Our Customers' Banking Group of Choice 36



Message from the Manager of the Investment Business Department 42
Establishing a New Investment and Financing Model 43
Creating Local Business Opportunities 46
Unleashing Nara's Charms as a Force for a Flourishing Future
~Exploring Nara's Potential and Regional Revitalization with Hoshino Resorts~ 49

Sustainability Initiatives

Addressing Climate Change 50

Governance

Message from the Chairman 54
Corporate Governance 56
Audit and Supervisory Committee Roundtable
Three Years On: Assessing the Effectiveness of Our Audit and Supervisory Committee
— Effectiveness Assessment and Evolution Toward Enhanced Governance, Including the Strengths and Challenges It Revealed — 64



Initiatives to Strengthen Cybersecurity 68
Enhancing the Risk Management System 70

Initiatives to Enhance Stakeholder Engagement 74
Overview of the Nanto Bank Group 76

Consolidated Financial Statements

Consolidated Financial Statements 78
Independent Auditors' Report 118
Capital Management 125