Overview of the Nanto Bank Group (As of March 31, 2026)

Company profile

Name:	The Nanto Bank, Ltd.
Founded:	June 1, 1934
Head Office:	297-2 Omiyacho 4-chome, Nara City, Nara, Japan
Capital:	¥37,924.15 million
Total assets:	¥6,658.5 billion
Balance of deposits:	¥5,923.5 billion
Loan balance:	¥4,632.2 billion
Loans to small and medium-sized enterprises:	¥1,613.1 billion
Domestic offices:	101 (62 in Nara Prefecture, including Internet branches, and 39 in other locations)
Employees:	2,297
Capital adequacy ratio:	12.82% (consolidated); 12.38% (non-consolidated)
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 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.
3. On April 1, 2026, Nanto Consulting Co., Ltd. changed its official name to Nanto Research & Consulting Co., Ltd.

(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 (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 (50.0)

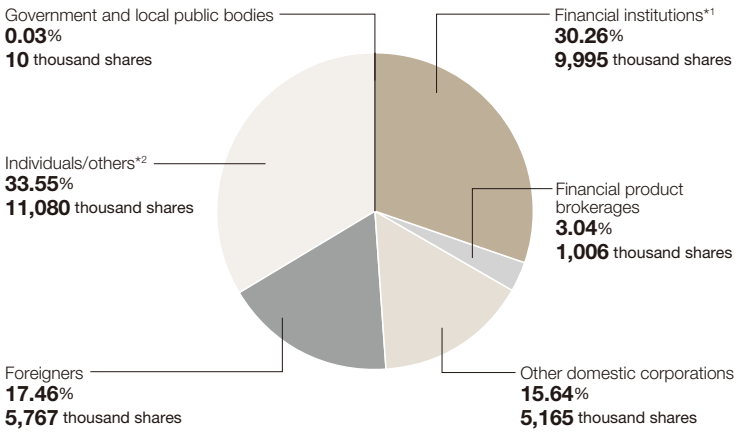
Notes: 1. Figures in parentheses in the "Percentage of voting rights held by Nanto Bank" column indicate the percentage of indirect voting rights.
2. Nara Kominka Machizukuri Partners Co., Ltd. ("the Company") is partly owned by Nara Mirai Design Co., Ltd., an equity-method affiliate of the Bank. Although the Bank holds less than 20% of the voting rights in the Company, the Company is accounted for as an equity-method affiliate because the Bank exercises significant influence over the Company.

Current status of stock issuance

Total shares issued: 33,025 thousand

Number of shareholders: 19,505

Stock distribution by owner category



*1 Total of banks, trust banks, life insurance companies, non-life insurance companies, etc.
*2 Includes 1.22 milliom treasury shares
The number of shares owned is rounded down to the nearest thousand.

Major shareholders (top 10)

Name	Number of shares held (unit: 1,000)*1	Ratio of number of shares owned to total number of shares issued (%)*2
The Master Trust Bank of Japan, Ltd. (trust account)	3,735	11.74
Custody Bank of Japan, Ltd. (trust account)	1,656	5.20
Nippon Life Insurance Company (Standing proxy: The Master Trust Bank of Japan, Ltd.)	1,053	3.31
Meiji Yasuda Life Insurance Company (Standing proxy: Custody Bank of Japan, Ltd.)	1,043	3.27
Nanto Bank Employee Stock Ownership Association	796	2.50
STATE STREET BANK AND TRUST COMPANY 505223	667	2.10
Sumitomo Life Insurance Company (Standing proxy: Custody Bank of Japan, Ltd.)	662	2.08
RE FUND 107–CLIENT AC	530	1.66
Daiwa Gas Co., Ltd.	471	1.48
JP MORGAN CHASE BANK 385781	420	1.32

(Note) *1 The number of shares owned is rounded down to the nearest thousand.
*2 The percentage of shares held is calculated after deducting treasury stock (1,224 thousand shares) and rounded down to the nearest hundredth. Note that treasury stock does not include the Bank's shares held by the Executive Compensation BIP Trust (128 thousand shares) or the Stock-Granting ESOP Trust (260 thousand shares).

Total shareholder returns (TSR)

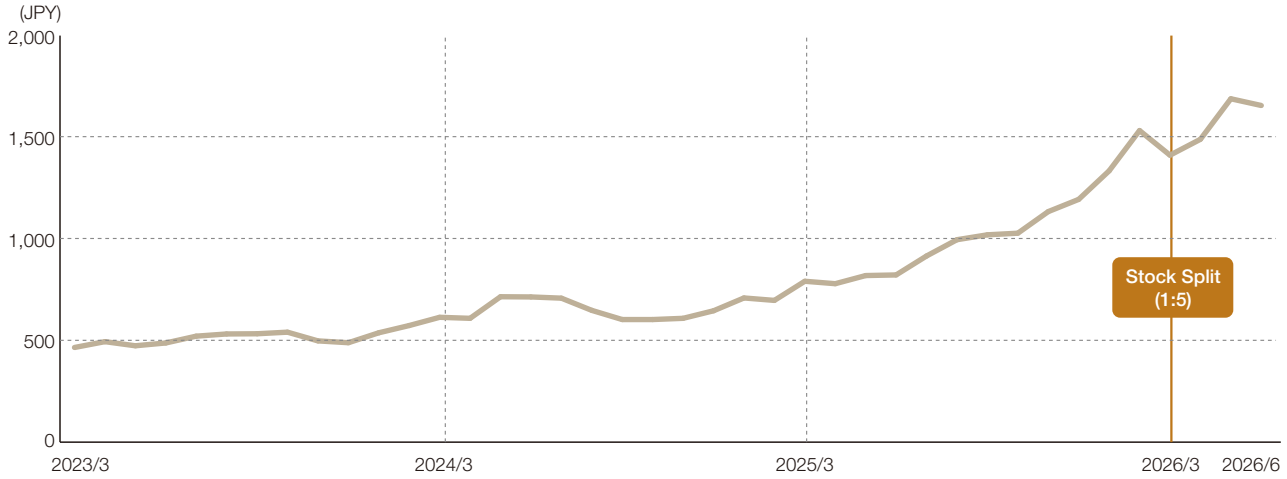
	Mar. 2024	Mar. 2025	Mar. 2026
Nanto Bank (%)	172.5	226.0	393.8
TOPIX (including dividends) (%)	152.5	150.1	202.2

Dividends per share / Dividend payout ratio

	Mar. 2024	Mar. 2025	Mar. 2026
Dividends per share (yen)	22.8	34.0	43.0
Consolidated dividend payout ratio (%)	30.0	39.6	39.5

*On April 1, 2026, the Bank conducted a 5-for-1 stock split. The dividend per share is shown after adjustment for the effect of this stock split.

Nanto Bank stock price trends



*On April 1, 2026, the Bank conducted a 5-for-1 stock split. The graph shows the stock price after adjustment for the effect of the stock split.