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July 28, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: The Nanto Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8367
URL: https://www.nantobank.co.jp/
Representative: Satoshi Isida — President (Representative Director)
Inquiries: Masanori Oyanagi — Executive Officer, General Manager Corporate Planning Department
Telephone: +81-742-27-1552
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	34,031	21.7	6,542	15.9	4,850	28.7
June 30, 2025	27,941	12.7	5,643	(15.6)	3,767	(9.4)

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 9,459 million [(36.2) %]
For the three months ended June 30, 2025: ¥ 14,837 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	30.88	-
June 30, 2025	23.99	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	6,930,869	305,764	4.4
March 31, 2026	6,677,236	300,119	4.4

Reference: Equity
As of June 30, 2026: ¥ 305,764 million
As of March 31, 2026: ¥ 300,119 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	95.00	-	120.00	215.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		28.00	-	28.00	56.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	13,500	20.0	9,000	18.7	57.30
Full year	32,500	30.9	22,000	28.9	140.07

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
(ii) Changes in accounting policies due to other reasons: None
(iii) Changes in accounting estimates: None
(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	165,128,280 shares
As of March 31, 2026	165,128,280 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	8,063,232 shares
As of March 31, 2026	8,066,065 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	157,062,599 shares
Three months ended June 30, 2025	157,027,835 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	435,470	623,068
Call loans and bills bought	110,000	3,247
Monetary claims bought	699	596
Money held in trust	14,220	14,289
Securities	1,372,777	1,494,407
Loans and bills discounted	4,601,265	4,644,949
Foreign exchanges	1,472	2,415
Lease receivables and investments in leases	30,957	31,103
Other assets	57,619	62,739
Tangible fixed assets	50,502	51,010
Intangible fixed assets	6,179	6,576
Deferred tax assets	13,257	10,838
Customers' liabilities for acceptances and guarantees	5,270	6,855
Allowance for loan losses	(22,455)	(21,230)
Total assets	6,677,236	6,930,869
Liabilities		
Deposits	5,911,929	6,075,206
Negotiable certificates of deposit	33,348	87,053
Cash collateral received for securities lent	75,409	121,144
Borrowed money	281,837	263,692
Foreign exchanges	424	417
Borrowed money from trust account	3,054	2,936
Other liabilities	54,037	56,018
Retirement benefit liability	9,907	9,902
Provision for reimbursement of deposits	118	114
Provision for contingent loss	1,419	1,259
Provision for share-based compensation	345	488
Reserves under special laws	5	5
Deferred tax liabilities	9	9
Acceptances and guarantees	5,270	6,855
Total liabilities	6,377,117	6,625,104
Net assets		
Share capital	37,924	37,924
Capital surplus	34,968	34,968
Retained earnings	228,662	229,696
Treasury shares	(4,822)	(4,820)
Total shareholders' equity	296,732	297,768
Valuation difference on available-for-sale securities	(1,551)	2,496
Deferred gains or losses on hedges	4,318	4,894
Remeasurements of defined benefit plans	620	605
Total accumulated other comprehensive income	3,386	7,995
Total net assets	300,119	305,764
Total liabilities and net assets	6,677,236	6,930,869

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	27,941	34,031
Interest income	18,992	23,459
Interest on loans and discounts	12,823	15,630
Interest and dividends on securities	5,193	6,753
Trust fees	7	11
Fees and commissions	6,737	6,916
Other ordinary income	522	609
Other income	1,681	3,034
Ordinary expenses	22,298	27,488
Interest expenses	4,068	5,168
Interest on deposits	2,520	4,330
Fees and commissions payments	4,229	3,954
Other ordinary expenses	1,937	4,286
General and administrative expenses	11,131	11,889
Other expenses	931	2,190
Ordinary profit	5,643	6,542
Extraordinary income	53	7
Gain on disposal of non-current assets	53	7
Extraordinary losses	21	44
Loss on disposal of non-current assets	21	44
Profit before income taxes	5,675	6,504
Income taxes - current	1,247	1,274
Income taxes - deferred	660	380
Total income taxes	1,907	1,654
Profit	3,767	4,850
Profit attributable to owners of parent	3,767	4,850

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	3,767	4,850
Other comprehensive income	11,069	4,609
Valuation difference on available-for-sale securities	10,390	4,047
Deferred gains or losses on hedges	677	576
Remeasurements of defined benefit plans, net of tax	1	(14)
Comprehensive income	14,837	9,459
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	14,837	9,459