



November 10, 2025

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(Securities code: 8367; TSE Prime Market)
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Notice Concerning Share Split, Partial Amendment to the Articles of Incorporation, and
Revision of Shareholder Benefit Program

The Nanto Bank, Ltd. (the “Bank”) hereby announces that it has resolved, at a meeting of the Board of Directors held today, to conduct a share split, partially amend its Articles of Incorporation in connection with the share split, and revise its shareholder benefit program, as described below.

1. Overview of share split

(1) Purpose of share split

The Bank aims to enhance share liquidity and further broaden its investor base by lowering the amount per investment unit of the Bank’s shares through share split and creating an environment more accessible to shareholders and investors.

(2) Method of share split

The Bank shall conduct a share split at a ratio of five shares for every one common share held by shareholders recorded on the final shareholder register on March 31, 2026 (record date).

The amount of share capital will remain unchanged following this share split.

(3) Number of shares to be increased by share split

Total number of issued shares before the share split	33,025,656 shares
Number of shares to be increased by this share split	132,102,624 shares
Total number of issued shares after the share split	165,128,280 shares
Total number of shares authorized to be issued after the share split	320,000,000 shares

(4) Timetable of the share split

Date of public notice of the record date (scheduled)	March 13, 2026
Record date	March 31, 2026
Effective date	April 1, 2026

2. Partial amendment to the Articles of Incorporation in connection with the share split

(1) Reason for the amendment

In connection with this share split, pursuant to the resolution of the Board of Directors based on the provisions of Article 184, paragraph (2) of the Companies Act, the Articles of Incorporation of the Bank will be partially amended as described below, effective April 1, 2026.

(2) Details of the amendment (Amended parts are underlined.)

Current Articles of Incorporation	After the amendment
(Total Number of Authorized Shares) Article 6 The total number of shares the Bank is authorized to issue shall be <u>sixty-four million (64,000,000)</u> .	(Total Number of Authorized Shares) Article 6 The total number of shares the Bank is authorized to issue shall be <u>three hundred and twenty million (320,000,000)</u> .

(3) Timetable of the amendment

Date of resolution at the meeting of the Board of Directors	November 10, 2025
Effective date	April 1, 2026

1. Revision of shareholder benefit program

(1) Reason for the revision

The Bank will revise its shareholder benefit program with the aim of enhancing the appeal of investing in its shares and encouraging a greater number of shareholders and investors to choose to hold its shares over the long term. The Bank will continue to promote the appeal of the region and contribute to further regional revitalization by offering goods of local companies that participate in the e-commerce site operated by the Nanto Bank Group. Furthermore, to encourage shareholders to further increase transactions with the Bank, the Bank will introduce a time deposit plan exclusively for shareholders.

The revision will apply to the shareholder benefit program with a record date of March 31, 2026.

(2) Details of the current program

Number of shares held	Holding period	Benefits
300 or more shares	Shorter than 5 years	QUO Card worth 1,000 yen
	5 years or longer	QUO Card worth 1,500 yen
	10 years or longer	Gift catalog of Nara's local produce worth 2,000 yen
1,000 or more shares	Shorter than 5 years	Gift catalog of Nara's local produce worth 2,000 yen
	5 years or longer	Gift catalog of Nara's local produce worth 2,500 yen
	10 years or longer	Gift catalog of Nara's local produce worth 3,000 yen
5,000 or more shares	Shorter than 5 years	Gift catalog of Nara's local produce worth 3,000 yen
	5 years or longer	Gift catalog of Nara's local produce worth 3,500 yen
	10 years or longer	Gift catalog of Nara's local produce worth 5,000 yen

(3) Details after the revision

The number of shares held required to qualify for shareholder benefits will be lowered, and the number and prices of items in each catalog will be increased.

Number of shares held	Holding period	Benefits
200 or more shares*	Shorter than 3 years	Gift catalog of Nara's local produce worth 2,000 yen
	3 years or longer	Gift catalog of Nara's local produce worth 3,000 yen
500 or more shares*	Shorter than 3 years	Gift catalog of Nara's local produce worth 3,000 yen
	3 years or longer	Gift catalog of Nara's local produce worth 5,000 yen

* "200 or more shares" and "500 or more shares" will become "1,000 or more shares" and "2,500 or more shares," respectively, after the share split.

(4) Creation of a time deposit plan as part of the shareholder benefit program

Eligibility	Shareholders of the Bank who hold 20 or more shares* as of March 31, 2026
Handling Period	July 1, 2026–March 31, 2027 (also scheduled for the following year and beyond)
Deposit amount	100,000 yen–5,000,000 yen
Deposit term	One year
Applicable rate	Base rate + 0.30% (0.55% per annum as of November 10, 2025)
Handling at maturity	Automatic renewal

* "20 or more shares" will become "100 or more shares" after the share split.