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## Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

July 30, 2025

Company name: The Nanto Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8367

URL: <https://www.nantobank.co.jp/>

Representative: Satoshi Isida

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President (Representative Director)

Executive Officer, General Manager Corporate Planning  
Division

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

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	27,941	12.7	5,643	(15.6)	3,767	(9.4)
June 30, 2024	24,790	17.6	6,692	60.7	4,159	31.4

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 14,837 million [ -%]  
Three months ended June 30, 2024: ¥ (3,102) million [ -%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	119.96	-
June 30, 2024	131.21	-

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	6,783,854	289,171	4.2
March 31, 2025	6,853,227	277,795	4.0

(Reference) Equity: As of June 30, 2025: ¥ 289,171 million  
As of March 31, 2025: ¥ 277,795 million

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	60.00	-	110.00	170.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		95.00	-	95.00	190.00

(Note) Revision to the forecast for dividends announced most recently: None

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(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, 2025	11,000	9.0	7,500	14.8	238.15
Full year	21,500	9.2	15,000	11.0	476.31

(Note) Revision to the financial results forecast announced most recently: None

### \* Notes:

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

Newly included: - (Company name: )  
Excluded: - (Company name: )

(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

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025: 33,025,656 shares  
March 31, 2025: 33,025,656 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 1,616,225 shares  
March 31, 2025: 1,620,330 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 31,405,567 shares  
Three months ended June 30, 2024: 31,699,712 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, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	678,270	586,087
Monetary claims bought	661	501
Money held in trust	15,510	15,212
Securities	1,549,089	1,572,556
Loans and bills discounted	4,465,125	4,462,162
Foreign exchanges	1,833	1,221
Lease receivables and investments in leases	30,494	30,844
Other assets	56,418	62,834
Tangible fixed assets	49,062	50,739
Intangible fixed assets	4,969	5,969
Deferred tax assets	18,659	12,769
Customers' liabilities for acceptances and guarantees	6,999	6,476
Allowance for loan losses	(23,866)	(23,520)
<b>Total assets</b>	<b>6,853,227</b>	<b>6,783,854</b>
<b>Liabilities</b>		
Deposits	5,868,778	5,972,334
Negotiable certificates of deposit	32,107	65,691
Cash collateral received for securities lent	300,642	89,068
Borrowed money	301,745	299,972
Foreign exchanges	664	583
Borrowed money from trust account	3,630	3,336
Other liabilities	49,384	45,908
Retirement benefit liability	10,132	10,027
Provision for reimbursement of deposits	163	155
Provision for contingent loss	1,027	919
Provision for share-based compensation	140	195
Reserves under special laws	3	3
Deferred tax liabilities	11	10
Acceptances and guarantees	6,999	6,476
<b>Total liabilities</b>	<b>6,575,432</b>	<b>6,494,683</b>
<b>Net assets</b>		
Share capital	37,924	37,924
Capital surplus	34,749	34,749
Retained earnings	218,089	218,388
Treasury shares	(4,613)	(4,606)
<b>Total shareholders' equity</b>	<b>286,149</b>	<b>286,455</b>
Valuation difference on available-for-sale securities	(15,267)	(4,877)
Deferred gains or losses on hedges	6,279	6,957
Remeasurements of defined benefit plans	633	635
<b>Total accumulated other comprehensive income</b>	<b>(8,354)</b>	<b>2,715</b>
<b>Total net assets</b>	<b>277,795</b>	<b>289,171</b>
<b>Total liabilities and net assets</b>	<b>6,853,227</b>	<b>6,783,854</b>

Quarterly Consolidated Statements of Income and Comprehensive Income  
Quarterly Consolidated Statement of Income  
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	24,790	27,941
Interest income	15,145	18,992
Interest on loans and discounts	9,995	12,823
Interest and dividends on securities	4,042	5,193
Trust fees	7	7
Fees and commissions	6,685	6,737
Other ordinary income	1,161	522
Other income	1,791	1,681
Ordinary expenses	18,097	22,298
Interest expenses	2,339	4,068
Interest on deposits	280	2,520
Fees and commissions payments	3,638	4,229
Other ordinary expenses	903	1,937
General and administrative expenses	10,712	11,131
Other expenses	503	931
Ordinary profit	6,692	5,643
Extraordinary income	-	53
Gain on disposal of non-current assets	-	53
Extraordinary losses	31	21
Loss on disposal of non-current assets	31	21
Profit before income taxes	6,661	5,675
Income taxes - current	1,439	1,247
Income taxes - deferred	1,062	660
Total income taxes	2,501	1,907
Profit	4,159	3,767
Profit attributable to owners of parent	4,159	3,767

Quarterly Consolidated Statement of Comprehensive Income  
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	4,159	3,767
Other comprehensive income	(7,261)	11,069
Valuation difference on available-for-sale securities	(9,441)	10,390
Deferred gains or losses on hedges	2,157	677
Remeasurements of defined benefit plans, net of tax	22	1
Comprehensive income	(3,102)	14,837
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,102)	14,837