

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 10, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Japanese GAAP)



Company name: The Nanto Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8367

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

Representative: Satoshi Ishida

Inquiries: Masanori Oyanagi

Telephone: +81-742-27-1552

Scheduled date to file semi-annual securities report: November 27, 2025

Scheduled date to commence dividend payments: December 5, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	55,361	11.0	11,245	11.4	7,578	16.0
September 30, 2024	49,830	17.9	10,090	21.4	6,528	9.6

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 28,789 million [527.2%]
For the six months ended September 30, 2024: ¥ 4,589 million [(54.3) %]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	241.27	-
September 30, 2024	206.73	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	6,761,346	303,131	4.4
March 31, 2025	6,853,227	277,795	4.0

Reference: Equity

As of September 30, 2025: ¥ 303,131 million

As of March 31, 2025: ¥ 277,795 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, 2025	-	60.00	-	110.00	170.00
Fiscal year ending March 31, 2026	-	95.00			
Fiscal year ending March 31, 2026 (Forecast)			-	95.00	190.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	21,500	9.2	15,000	11.0	477.56

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) 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

(3) Number of issued shares (common shares)

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

As of September 30, 2025	33,025,656 shares
As of March 31, 2025	33,025,656 shares

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

As of September 30, 2025	1,612,298 shares
As of March 31, 2025	1,620,330 shares

3) Average number of shares outstanding during the period

Six months ended September 30, 2025	31,409,069 shares
Six months ended September 30, 2024	31,576,973 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	48,401	11.1	11,013	12.2	7,583	16.3
September 30, 2024	43,536	19.4	9,811	19.2	6,517	6.6

	Basic earnings per share
	Yen
Six months ended September 30, 2025	241.43
September 30, 2024	206.41

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	6,742,826	290,247	4.3
March 31, 2025	6,832,707	264,937	3.8

Reference: Equity

As of September 30, 2025:	¥	290,247 million
As of March 31, 2025:	¥	264,937 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	21,000	10.0	15,000	12.6	476.31

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	48,401	11.1	11,013	12.2	7,583	16.3
September 30, 2024	43,536	19.4	9,811	19.2	6,517	6.6

	Basic earnings per share
	Yen
Six months ended September 30, 2025	241.43
September 30, 2024	206.41

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	6,742,826	290,247	4.3
March 31, 2025	6,832,707	264,937	3.8

Reference: Equity

As of September 30, 2025:	¥	290,247 million
As of March 31, 2025:	¥	264,937 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	21,000	10.0	15,000	12.6	476.31

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	48,401	11.1	11,013	12.2	7,583	16.3
September 30, 2024	43,536	19.4	9,811	19.2	6,517	6.6

	Basic earnings per share
	Yen
Six months ended September 30, 2025	241.43
September 30, 2024	206.41

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	6,742,826	290,247	4.3
March 31, 2025	6,832,707	264,937	3.8

Reference: Equity

As of September 30, 2025:	¥	290,247 million
As of March 31, 2025:	¥	264,937 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	21,000	10.0	15,000	12.6	476.31

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	678,270	519,547
Monetary claims bought	661	530
Money held in trust	15,510	15,452
Securities	1,549,089	1,599,988
Loans and bills discounted	4,465,125	4,482,802
Foreign exchanges	1,833	2,250
Lease receivables and investments in leases	30,494	30,879
Other assets	56,418	60,844
Tangible fixed assets	49,062	50,822
Intangible fixed assets	4,969	5,978
Deferred tax assets	18,659	9,093
Customers' liabilities for acceptances and guarantees	6,999	6,368
Allowance for loan losses	(23,866)	(23,210)
Total assets	6,853,227	6,761,346
Liabilities		
Deposits	5,868,778	5,914,474
Negotiable certificates of deposit	32,107	94,872
Cash collateral received for securities lent	300,642	83,095
Borrowed money	301,745	294,885
Foreign exchanges	664	356
Borrowed money from trust account	3,630	3,231
Other liabilities	49,384	49,571
Retirement benefit liability	10,132	9,976
Provision for reimbursement of deposits	163	130
Provision for contingent loss	1,027	1,006
Provision for share-based compensation	140	232
Reserves under special laws	3	3
Deferred tax liabilities	11	10
Acceptances and guarantees	6,999	6,368
Total liabilities	6,575,432	6,458,214
Net assets		
Share capital	37,924	37,924
Capital surplus	34,749	34,968
Retained earnings	218,089	222,199
Treasury shares	(4,613)	(4,817)
Total shareholders' equity	286,149	290,275
Valuation difference on available-for-sale securities	(15,267)	4,646
Deferred gains or losses on hedges	6,279	7,573
Remeasurements of defined benefit plans	633	636
Total accumulated other comprehensive income	(8,354)	12,856
Total net assets	277,795	303,131
Total liabilities and net assets	6,853,227	6,761,346

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	49,830	55,361
Interest income	31,533	37,149
Interest on loans and discounts	20,498	26,384
Interest and dividends on securities	8,691	8,988
Trust fees	13	14
Fees and commissions	13,344	13,366
Other ordinary income	2,277	1,195
Other income	2,662	3,636
Ordinary expenses	39,740	44,116
Interest expenses	4,790	7,990
Interest on deposits	888	5,283
Fees and commissions payments	7,287	8,013
Other ordinary expenses	4,224	3,492
General and administrative expenses	21,317	22,303
Other expenses	2,120	2,315
Ordinary profit	10,090	11,245
Extraordinary income	0	53
Gain on disposal of non-current assets	0	53
Extraordinary losses	36	33
Loss on disposal of non-current assets	36	33
Profit before income taxes	10,054	11,265
Income taxes - current	3,135	3,586
Income taxes - deferred	390	100
Total income taxes	3,526	3,687
Profit	6,528	7,578
Profit attributable to owners of parent	6,528	7,578

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	6,528	7,578
Other comprehensive income	(1,938)	21,211
Valuation difference on available-for-sale securities	1,884	19,914
Deferred gains or losses on hedges	(3,867)	1,293
Remeasurements of defined benefit plans, net of tax	44	3
Comprehensive income	4,589	28,789
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,589	28,789

Semi-annual Consolidated Statement of Changes in Equity
For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	37,924	34,749	208,825	(3,413)	278,085
Changes during period					
Dividends of surplus			(2,354)		(2,354)
Profit attributable to owners of parent			6,528		6,528
Purchase of treasury shares				(1,219)	(1,219)
Disposal of treasury shares		0		21	21
Net changes in items other than shareholders' equity					
Total changes during period	-	0	4,173	(1,198)	2,974
Balance at end of period	37,924	34,749	212,998	(4,611)	281,060

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	14,232	6,575	(262)	20,545	298,631
Changes during period					
Dividends of surplus					(2,354)
Profit attributable to owners of parent					6,528
Purchase of treasury shares					(1,219)
Disposal of treasury shares					21
Net changes in items other than shareholders' equity	1,884	(3,867)	44	(1,938)	(1,938)
Total changes during period	1,884	(3,867)	44	(1,938)	1,036
Balance at end of period	16,116	2,708	(218)	18,606	299,667

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	37,924	34,749	218,089	(4,613)	286,149
Changes during period					
Dividends of surplus			(3,468)		(3,468)
Profit attributable to owners of parent			7,578		7,578
Purchase of treasury shares				(1,002)	(1,002)
Disposal of treasury shares		218		798	1,017
Net changes in items other than shareholders' equity					
Total changes during period	-	218	4,109	(203)	4,125
Balance at end of period	37,924	34,968	222,199	(4,817)	290,275

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(15,267)	6,279	633	(8,354)	277,795
Changes during period					
Dividends of surplus					(3,468)
Profit attributable to owners of parent					7,578
Purchase of treasury shares					(1,002)
Disposal of treasury shares					1,017
Net changes in items other than shareholders' equity	19,914	1,293	3	21,211	21,211
Total changes during period	19,914	1,293	3	21,211	25,336
Balance at end of period	4,646	7,573	636	12,856	303,131

Semi-annual Non-consolidated Financial Statements and Primary Notes
Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	677,592	518,923
Monetary claims bought	661	530
Money held in trust	13,000	12,982
Securities	1,554,433	1,605,292
Loans and bills discounted	4,493,217	4,512,921
Foreign exchanges	1,833	2,250
Other assets	36,352	41,128
Other	36,352	41,128
Tangible fixed assets	47,502	49,266
Intangible fixed assets	4,660	5,660
Deferred tax assets	17,742	8,193
Customers' liabilities for acceptances and guarantees	6,999	6,368
Allowance for loan losses	(21,288)	(20,689)
Total assets	6,832,707	6,742,826
Liabilities		
Deposits	5,880,058	5,925,768
Negotiable certificates of deposit	32,107	94,872
Cash collateral received for securities lent	300,642	83,095
Borrowed money	294,987	289,447
Foreign exchanges	664	356
Borrowed money from trust account	3,630	3,231
Other liabilities	36,734	37,605
Income taxes payable	2,127	2,770
Lease liabilities	173	117
Asset retirement obligations	471	473
Other	33,962	34,244
Provision for retirement benefits	10,612	10,469
Provision for reimbursement of deposits	163	130
Provision for contingent loss	1,027	1,006
Provision for share-based compensation	140	228
Acceptances and guarantees	6,999	6,368
Total liabilities	6,567,769	6,452,579

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	37,924	37,924
Capital surplus	27,488	27,707
Legal capital surplus	27,488	27,488
Other capital surplus	0	218
Retained earnings	213,199	217,314
Legal retained earnings	13,257	13,257
Other retained earnings	199,942	204,057
General reserve	185,840	191,140
Retained earnings brought forward	14,102	12,917
Treasury shares	(4,613)	(4,817)
Total shareholders' equity	273,998	278,129
Valuation difference on available-for-sale securities	(15,340)	4,544
Deferred gains or losses on hedges	6,279	7,573
Total valuation and translation adjustments	(9,060)	12,117
Total net assets	264,937	290,247
Total liabilities and net assets	6,832,707	6,742,826

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	43,536	48,401
Interest income	31,906	37,706
Interest on loans and discounts	20,546	26,486
Interest and dividends on securities	9,017	9,444
Trust fees	13	14
Fees and commissions	6,741	5,987
Other ordinary income	2,218	1,144
Other income	2,656	3,548
Ordinary expenses	33,725	37,387
Interest expenses	4,774	7,981
Interest on deposits	889	5,287
Fees and commissions payments	2,702	2,861
Other ordinary expenses	4,223	3,492
General and administrative expenses	20,074	21,000
Other expenses	1,950	2,051
Ordinary profit	9,811	11,013
Extraordinary income	-	53
Gain on disposal of non-current assets	-	53
Extraordinary losses	36	33
Loss on disposal of non-current assets	36	33
Profit before income taxes	9,775	11,034
Income taxes - current	2,900	3,350
Income taxes - deferred	357	100
Total income taxes	3,257	3,450
Profit	6,517	7,583

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		General reserve	Retained earnings brought forward	
Balance at beginning of period	37,924	27,488	-	27,488	13,257	177,740	13,133	204,130
Changes during period								
Dividends of surplus							(2,354)	(2,354)
Profit							6,517	6,517
Provision of general reserve						8,100	(8,100)	-
Purchase of treasury shares								
Disposal of treasury shares			0	0				
Net changes in items other than shareholders' equity								
Total changes during period	-	-	0	0	-	8,100	(3,936)	4,163
Balance at end of period	37,924	27,488	0	27,488	13,257	185,840	9,196	208,293

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(3,413)	266,129	14,142	6,575	20,717	286,847
Changes during period						
Dividends of surplus		(2,354)				(2,354)
Profit		6,517				6,517
Provision of general reserve		-				-
Purchase of treasury shares	(1,219)	(1,219)				(1,219)
Disposal of treasury shares	21	21				21
Net changes in items other than shareholders' equity			1,896	(3,867)	(1,970)	(1,970)
Total changes during period	(1,198)	2,964	1,896	(3,867)	(1,970)	994
Balance at end of period	(4,611)	269,094	16,038	2,708	18,747	287,841

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		General reserve	Retained earnings brought forward	
Balance at beginning of period	37,924	27,488	0	27,488	13,257	185,840	14,102	213,199
Changes during period								
Dividends of surplus							(3,468)	(3,468)
Profit							7,583	7,583
Provision of general reserve						5,300	(5,300)	-
Purchase of treasury shares								
Disposal of treasury shares			218	218				
Net changes in items other than shareholders' equity								
Total changes during period	-	-	218	218	-	5,300	(1,185)	4,114
Balance at end of period	37,924	27,488	218	27,707	13,257	191,140	12,917	217,314

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(4,613)	273,998	(15,340)	6,279	(9,060)	264,937
Changes during period						
Dividends of surplus		(3,468)				(3,468)
Profit		7,583				7,583
Provision of general reserve		-				-
Purchase of treasury shares	(1,002)	(1,002)				(1,002)
Disposal of treasury shares	798	1,017				1,017
Net changes in items other than shareholders' equity			19,885	1,293	21,178	21,178
Total changes during period	(203)	4,130	19,885	1,293	21,178	25,309
Balance at end of period	(4,817)	278,129	4,544	7,573	12,117	290,247