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February 3, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under 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 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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	84,938	12.5	18,971	14.2	13,287	23.2
December 31, 2024	75,467	17.7	16,604	33.4	10,784	21.2

Note: Comprehensive income

For the nine months ended December 31, 2025: ¥ 34,639 million [-%]
For the nine months ended December 31, 2024: ¥ (2,343) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	423.03	-
December 31, 2024	342.13	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	6,772,407	305,957	4.5
March 31, 2025	6,853,227	277,795	4.0

Reference: Equity

As of December 31, 2025: ¥ 305,957 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
Fiscal year ended March 31, 2025	Yen -	Yen 60.00	Yen -	Yen 110.00	Yen 170.00
Fiscal year ending March 31, 2026	Yen -	Yen 95.00	Yen -		
Fiscal year ending March 31, 2026 (Forecast)				Yen 95.00	Yen 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 Yen 477.54
	Millions of yen 21,500	% 9.2	Millions of yen 15,000	% 11.0	
Full year					

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 December 31, 2025	33,025,656 shares
As of March 31, 2025	33,025,656 shares

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

As of December 31, 2025	1,612,918 shares
As of March 31, 2025	1,620,330 shares

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

Nine months ended December 31, 2025	31,410,428 shares
Nine months ended December 31, 2024	31,519,718 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 December 31, 2025
Assets		
Cash and due from banks	678,270	740,991
Monetary claims bought	661	515
Money held in trust	15,510	14,570
Securities	1,549,089	1,283,941
Loans and bills discounted	4,465,125	4,579,034
Foreign exchanges	1,833	2,127
Lease receivables and investments in leases	30,494	30,315
Other assets	56,418	71,532
Tangible fixed assets	49,062	50,582
Intangible fixed assets	4,969	5,934
Deferred tax assets	18,659	8,471
Customers' liabilities for acceptances and guarantees	6,999	6,591
Allowance for loan losses	(23,866)	(22,202)
Total assets	6,853,227	6,772,407
Liabilities		
Deposits	5,868,778	5,955,503
Negotiable certificates of deposit	32,107	21,745
Cash collateral received for securities lent	300,642	127,226
Borrowed money	301,745	285,154
Foreign exchanges	664	274
Borrowed money from trust account	3,630	3,175
Other liabilities	49,384	55,230
Retirement benefit liability	10,132	9,934
Provision for reimbursement of deposits	163	124
Provision for contingent loss	1,027	1,188
Provision for share-based compensation	140	288
Reserves under special laws	3	3
Deferred tax liabilities	11	9
Acceptances and guarantees	6,999	6,591
Total liabilities	6,575,432	6,466,450
Net assets		
Share capital	37,924	37,924
Capital surplus	34,749	34,968
Retained earnings	218,089	224,887
Treasury shares	(4,613)	(4,820)
Total shareholders' equity	286,149	292,959
Valuation difference on available-for-sale securities	(15,267)	6,187
Deferred gains or losses on hedges	6,279	6,171
Remeasurements of defined benefit plans	633	638
Total accumulated other comprehensive income	(8,354)	12,997
Total net assets	277,795	305,957
Total liabilities and net assets	6,853,227	6,772,407

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	75,467	84,938
Interest income	50,164	57,286
Interest on loans and discounts	31,594	40,354
Interest and dividends on securities	15,278	14,366
Trust fees	19	21
Fees and commissions	19,668	20,377
Other ordinary income	2,618	2,476
Other income	2,995	4,776
Ordinary expenses	58,862	65,966
Interest expenses	7,765	12,100
Interest on deposits	2,113	8,166
Fees and commissions payments	11,063	12,221
Other ordinary expenses	5,582	5,022
General and administrative expenses	31,972	33,422
Other expenses	2,478	3,200
Ordinary profit	16,604	18,971
Extraordinary income	0	53
Gain on disposal of non-current assets	0	53
Extraordinary losses	88	72
Loss on disposal of non-current assets	88	72
Profit before income taxes	16,515	18,952
Income taxes - current	4,616	5,212
Income taxes - deferred	1,115	452
Total income taxes	5,731	5,664
Profit	10,784	13,287
Profit attributable to owners of parent	10,784	13,287

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	10,784	13,287
Other comprehensive income	(13,127)	21,351
Valuation difference on available-for-sale securities	(17,094)	21,454
Deferred gains or losses on hedges	3,899	(108)
Remeasurements of defined benefit plans, net of tax	67	5
Comprehensive income	(2,343)	34,639
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,343)	34,639