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November 10, 2026

Consolidated Financial Results for the Six Months Ended September 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 Ishida President (Representative Director)
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Scheduled date to file semi-annual securities report: November 26, 2026
Scheduled date to commence dividend payments: December 7, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

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

(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, 2026	68,570	23.8	16,556	47.2	11,629	53.4
September 30, 2025	55,361	11.0	11,245	11.4	7,578	16.0

Note: Comprehensive income For the six months ended September 30, 2026: ¥ (3,665) million [-%]
For the six months ended September 30, 2025: ¥ 28,789 million [527.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	74.04	-
September 30, 2025	48.25	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,823,587	292,641	4.2
March 31, 2026	6,677,236	300,119	4.4

Reference: Equity
As of September 30, 2026: ¥ 292,641 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	-	32.00			
Fiscal year ending March 31, 2027 (Forecast)			-	32.00	64.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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
Full year	37,000	49.0	25,000	46.5	159.16

Note: Revisions to the financial result forecast most recently announced: Yes

*** 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

(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

(3) Number of issued shares (common shares)

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

As of September 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 September 30, 2026	8,060,432 shares
As of March 31, 2026	8,066,065 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	157,064,891 shares
Six months ended September 30, 2025	157,045,345 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	61,731	27.5	15,997	45.2	11,376	50.0
September 30, 2025	48,401	11.1	11,013	12.2	7,583	16.3

	Basic earnings per share
Six months ended	Yen
September 30, 2026	72.42
September 30, 2025	48.28

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,807,627	278,986	4.0
March 31, 2026	6,658,595	286,681	4.3

Reference: Equity

As of September 30, 2026: ¥ 278,986 million

As of March 31, 2026: ¥ 286,681 million

2. Non-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		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	35,500	49.6	24,500	48.2	155.98

* 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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	435,470	302,130
Call loans and bills bought	110,000	40,000
Monetary claims bought	699	556
Trading securities	-	10
Money held in trust	14,220	13,876
Securities	1,372,777	1,619,706
Loans and bills discounted	4,601,265	4,691,612
Foreign exchanges	1,472	1,389
Lease receivables and investments in leases	30,957	31,110
Other assets	57,619	59,914
Tangible fixed assets	50,502	50,788
Intangible fixed assets	6,179	6,623
Deferred tax assets	13,257	20,659
Customers' liabilities for acceptances and guarantees	5,270	6,517
Allowance for loan losses	(22,455)	(21,308)
Total assets	6,677,236	6,823,587
Liabilities		
Deposits	5,911,929	5,917,199
Negotiable certificates of deposit	33,348	70,977
Cash collateral received for securities lent	75,409	221,797
Borrowed money	281,837	243,195
Foreign exchanges	424	273
Borrowed money from trust account	3,054	2,840
Other liabilities	54,037	56,159
Retirement benefit liability	9,907	9,921
Provision for reimbursement of deposits	118	102
Provision for contingent loss	1,419	1,402
Provision for share-based compensation	345	542
Reserves under special laws	5	5
Deferred tax liabilities	9	9
Acceptances and guarantees	5,270	6,517
Total liabilities	6,377,117	6,530,946
Net assets		
Share capital	37,924	37,924
Capital surplus	34,968	34,968
Retained earnings	228,662	236,475
Treasury shares	(4,822)	(4,819)
Total shareholders' equity	296,732	304,549
Valuation difference on available-for-sale securities	(1,551)	(19,624)
Deferred gains or losses on hedges	4,318	7,125
Remeasurements of defined benefit plans	620	590
Total accumulated other comprehensive income	3,386	(11,908)
Total net assets	300,119	292,641
Total liabilities and net assets	6,677,236	6,823,587

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, 2025	For the six months ended September 30, 2026
Ordinary income	55,361	68,570
Interest income	37,149	49,056
Interest on loans and discounts	26,384	33,087
Interest and dividends on securities	8,988	13,796
Trust fees	14	22
Fees and commissions	13,366	13,971
Other ordinary income	1,195	2,028
Other income	3,636	3,491
Ordinary expenses	44,116	52,014
Interest expenses	7,990	11,692
Interest on deposits	5,283	9,685
Fees and commissions payments	8,013	7,820
Other ordinary expenses	3,492	6,133
General and administrative expenses	22,303	23,459
Other expenses	2,315	2,908
Ordinary profit	11,245	16,556
Extraordinary income	53	7
Gain on disposal of non-current assets	53	7
Extraordinary losses	33	44
Loss on disposal of non-current assets	33	44
Profit before income taxes	11,265	16,518
Income taxes - current	3,586	5,192
Income taxes - deferred	100	(303)
Total income taxes	3,687	4,889
Profit	7,578	11,629
Profit attributable to owners of parent	7,578	11,629

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	7,578	11,629
Other comprehensive income	21,211	(15,295)
Valuation difference on available-for-sale securities	19,914	(18,073)
Deferred gains or losses on hedges	1,293	2,807
Remeasurements of defined benefit plans, net of tax	3	(29)
Comprehensive income	28,789	(3,665)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	28,789	(3,665)

Semi-annual Consolidated Statement of Changes in Equity

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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	37,924	34,968	228,662	(4,822)	296,732
Changes during period					
Dividends of surplus			(3,816)		(3,816)
Profit attributable to owners of parent			11,629		11,629
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		0		4	4
Net changes in items other than shareholders' equity					
Total changes during period	-	0	7,813	3	7,816
Balance at end of period	37,924	34,968	236,475	(4,819)	304,549

	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	(1,551)	4,318	620	3,386	300,119
Changes during period					
Dividends of surplus					(3,816)
Profit attributable to owners of parent					11,629
Purchase of treasury shares					(1)
Disposal of treasury shares					4
Net changes in items other than shareholders' equity	(18,073)	2,807	(29)	(15,295)	(15,295)
Total changes during period	(18,073)	2,807	(29)	(15,295)	(7,478)
Balance at end of period	(19,624)	7,125	590	(11,908)	292,641

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	434,889	301,589
Call loans	110,000	40,000
Monetary claims bought	699	556
Trading securities	-	10
Money held in trust	12,000	11,905
Securities	1,378,023	1,624,967
Loans and bills discounted	4,632,202	4,724,725
Foreign exchanges	1,472	1,389
Other assets	36,693	39,321
Other	36,693	39,321
Tangible fixed assets	48,998	49,362
Intangible fixed assets	5,874	6,303
Deferred tax assets	12,358	19,766
Customers' liabilities for acceptances and guarantees	5,270	6,517
Allowance for loan losses	(19,887)	(18,788)
Total assets	6,658,595	6,807,627
Liabilities		
Deposits	5,923,598	5,929,554
Negotiable certificates of deposit	33,348	70,977
Cash collateral received for securities lent	75,409	221,797
Borrowed money	277,586	240,000
Foreign exchanges	424	273
Borrowed money from trust account	3,054	2,840
Other liabilities	40,976	44,304
Income taxes payable	3,558	4,669
Lease liabilities	75	35
Asset retirement obligations	476	479
Other	36,865	39,119
Provision for retirement benefits	10,370	10,342
Provision for reimbursement of deposits	118	102
Provision for contingent loss	1,419	1,402
Provision for share-based compensation	336	525
Acceptances and guarantees	5,270	6,517
Total liabilities	6,371,914	6,528,640

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	37,924	37,924
Capital surplus	27,707	27,707
Legal capital surplus	27,488	27,488
Other capital surplus	218	218
Retained earnings	223,233	230,793
Legal retained earnings	13,257	13,257
Other retained earnings	209,976	217,536
General reserve	191,140	199,340
Retained earnings brought forward	18,836	18,196
Treasury shares	(4,822)	(4,819)
Total shareholders' equity	284,042	291,605
Valuation difference on available-for-sale securities	(1,678)	(19,745)
Deferred gains or losses on hedges	4,318	7,125
Total valuation and translation adjustments	2,639	(12,619)
Total net assets	286,681	278,986
Total liabilities and net assets	6,658,595	6,807,627

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	48,401	61,731
Interest income	37,706	49,574
Interest on loans and discounts	26,486	33,247
Interest and dividends on securities	9,444	14,154
Trust fees	14	22
Fees and commissions	5,987	6,736
Other ordinary income	1,144	1,976
Other income	3,548	3,421
Ordinary expenses	37,387	45,733
Interest expenses	7,981	11,691
Interest on deposits	5,287	9,693
Fees and commissions payments	2,861	3,048
Other ordinary expenses	3,492	6,132
General and administrative expenses	21,000	22,152
Other expenses	2,051	2,708
Ordinary profit	11,013	15,997
Extraordinary income	53	7
Gain on disposal of non-current assets	53	7
Extraordinary losses	33	44
Loss on disposal of non-current assets	33	44
Profit before income taxes	11,034	15,960
Income taxes - current	3,350	4,910
Income taxes - deferred	100	(325)
Total income taxes	3,450	4,584
Profit	7,583	11,376

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	37,924	27,488	218	27,707	13,257	191,140	18,836	223,233
Changes during period								
Dividends of surplus							(3,816)	(3,816)
Profit							11,376	11,376
Provision of general reserve						8,200	(8,200)	-
Purchase of treasury shares								
Disposal of treasury shares			0	0				
Net changes in items other than shareholders' equity								
Total changes during period	-	-	0	0	-	8,200	(639)	7,560
Balance at end of period	37,924	27,488	218	27,707	13,257	199,340	18,196	230,793

	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	(4,822)	284,042	(1,678)	4,318	2,639	286,681
Changes during period						
Dividends of surplus		(3,816)				(3,816)
Profit		11,376				11,376
Provision of general reserve		-				-
Purchase of treasury shares	(1)	(1)				(1)
Disposal of treasury shares	4	4				4
Net changes in items other than shareholders' equity			(18,066)	2,807	(15,258)	(15,258)
Total changes during period	3	7,563	(18,066)	2,807	(15,258)	(7,694)
Balance at end of period	(4,819)	291,605	(19,745)	7,125	(12,619)	278,986