



BANK OF NAGOYA

Information Meeting

[Financial Results for the Six Months Ended September 30, 2025]

**The region's leading financial group,
growing alongside with our customers.**

December 5, 2025

Ichiro Fujiwara, President
The Bank of Nagoya, Ltd.

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I. Summary of FY2025 1H Financial Results

Billions of yen

	FY2024 1H	FY2025 1H	YoY
Core gross business profit	24.7	30.0	+5.3
Profit from lending	14.0	14.2	+0.1
Interest on loans and discounts	15.2	21.3	+6.1
Interest on deposits (-)	1.1	7.1	+6.0
Profit from market operations	6.2	10.6	+4.4
Interest and dividends on securities, etc.	9.0	12.8	+3.7
(Of which gain (loss) on cancellation of investment trusts)	(0.3)	0.0	+0.3
Cost of funding (-)	2.8	2.1	(0.6)
Net fees and commissions	4.4	5.0	+0.6
Fees and commissions	6.5	7.4	+0.8
Fees and commissions payments (-)	2.1	2.3	+0.2
Net other ordinary income (excluding gain (loss) on bonds)	(0.0)	0.1	+0.1
Other ordinary income	0.0	0.1	+0.1
Other ordinary expenses (-)	0.0	0.0	(0.0)
General and administrative expenses (-)	14.6	15.5	+0.9
Core net business profit	10.0	14.5	+4.4
Core net business profit (excluding gain (loss) on cancellation of investment trusts)	10.3	14.4	+4.1
Other factors	0.1	(1.5)	(1.7)
Credit-related expenses (-)	0.2	1.2	+0.9
Gain (loss) on bonds	(4.2)	(6.1)	(1.8)
Gain (loss) related to equity securities	4.1	5.5	+1.3
Other non-recurring gains (losses)	0.5	0.2	(0.2)
Ordinary profit	10.2	12.9	+2.7
Extraordinary income and losses	(0.1)	0.3	+0.4
Profit before income taxes	10.1	13.2	+3.1
Total income taxes (-)	2.4	3.6	+1.2
Profit	7.6	9.5	+1.8

Profit from lending (YoY +¥0.1 billion)

- The hike in the policy interest rate increased interest on loans and discount income and interest on deposits.

Profit from market operations (YoY +¥4.4 billion)

- The replacement of yen-denominated bonds improved profitability, and interest income on deposits increased due to the growth in funds.

Net fees and commissions (YoY +¥0.6 billion)

- Corporate service fees increased, and fee income from custody asset sales also increased, supported by favorable market conditions and rising interest rates.

General and administrative expenses (YoY +¥0.9 billion)

- Personnel expenses increased mainly due to strategic investments in human capital.

Credit-related expenses (YoY +¥0.9 billion)

- Specific allowance for loan losses increased, primarily due to the bankruptcy of major borrowers.

Gain (loss) on bonds (YoY -¥1.8 billion)

- During the stock price uptrend, gains on sales of stocks were utilized to rebalance yen-denominated bonds.

Gain (loss) related to equity securities (YoY +¥1.3 billion)

- Plan to reduce its cross-shareholdings through ongoing dialogue with investee companies in accordance with the Corporate Governance Code.

Financial results forecast



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Billions of yen

Non-consolidated

	FY2024 Results	FY2025 Plan	YoY
Ordinary income	75.8	86.0	+10.1
Ordinary profit	19.9	20.9	+0.9
Profit	14.3	14.9	+0.5
Core net business profit	22.4	21.6	(0.8)

Consolidated

Ordinary income	102.7	113.0	+10.2
Ordinary profit	20.8	21.7	+0.8
Profit	14.7	15.2	+0.4

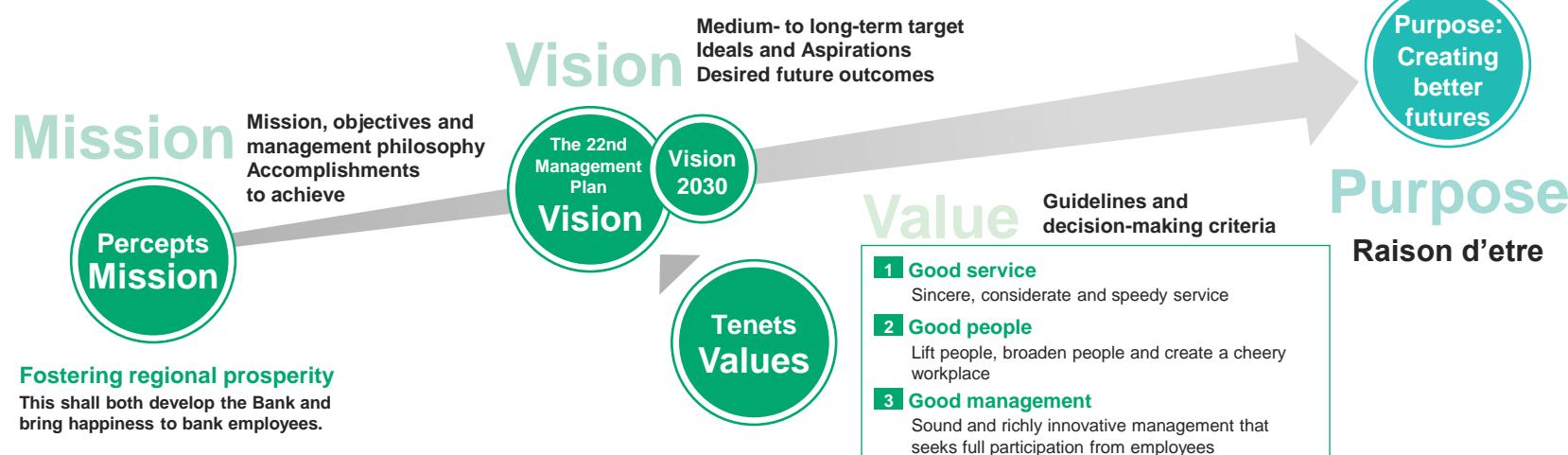
	FY2024 1H Results	FY2025 1H Results	YoY
Ordinary income	35.6	47.6	+11.9
Ordinary profit	10.2	12.9	+2.7
Profit	7.6	9.5	+1.8
Core net business profit	10.0	14.5	+4.4

II. The 22nd Management Plan



The 22nd Management Plan “Delivering True Value with Respect to the Business of Creating Better Futures”
(April 2023 to March 2031)

Our Purpose (Raison d'etre), Mission, Vision and Values



Vision 2030 (Ideals to achieve by March 2031)

The region's leading financial group, growing alongside with our customers.

Comparison of intermediate financial targets and actual achievements

<Intermediate financial targets for FY2027>

	Results for FY2022	Results for FY2025 1H	Targets for FY2027
Profit (Consolidated)	¥8.3 billion	¥9.1 billion	¥20.0 billion
ROE (Consolidated)*	3.3%	6.3%	Over 6%
Core OHR	70.4%	51.7%	50%+
Loans and deposits	¥7.9 trillion	¥9.4 trillion	¥10.0 trillion

*TSE Standards

<Financial targets for FY2030>

	Results for FY2022	Results for FY2025 1H	Targets for FY2030
Ratio of total cross-shareholdings and deemed shareholdings (market value basis) to consolidated net assets	52.3%	25.6%	Less than 20%

The target was revised in May 2025.

The target was revised in May 2025.

Comparison of non-financial targets for FY2030 and actual achievements

	Results for FY2022	Results for FY2025 1H	Targets for FY2030
Female on-site representation ratio	82%	91%	100%
Work engagement	3.08	3.48	3.60
Diverse career experience ratio	44%	71%	80%
ESG investments and loans (10-year cumulative amount through FY2030)	¥127.3 billion	¥384.2 billion	¥500.0 billion
CO₂ emissions (compared to FY2013)	-42%	-	-70%

The deadline and criteria for achievement, the shares to reduce, etc. were revised in November 2025.

Financial targets for FY2030

<Changes in reduction targets>

Deadline for achievement	Before revision (FY2027 (April 1, 2027 – March 31, 2028)	After revision (FY2030 (April 1, 2030 – March 31, 2031)
Shares to reduce	Cross-shareholdings in listed companies	Cross-shareholdings (in listed and unlisted companies) Deemed shareholdings
Method for calculation	Acquisition cost basis	Market value basis
Criteria for achievement	30% reduction from the end of FY2022 (a ¥12.4 billion reduction)	Lower the ratio of total cross-shareholdings and deemed shareholdings to consolidated net assets to below 20%

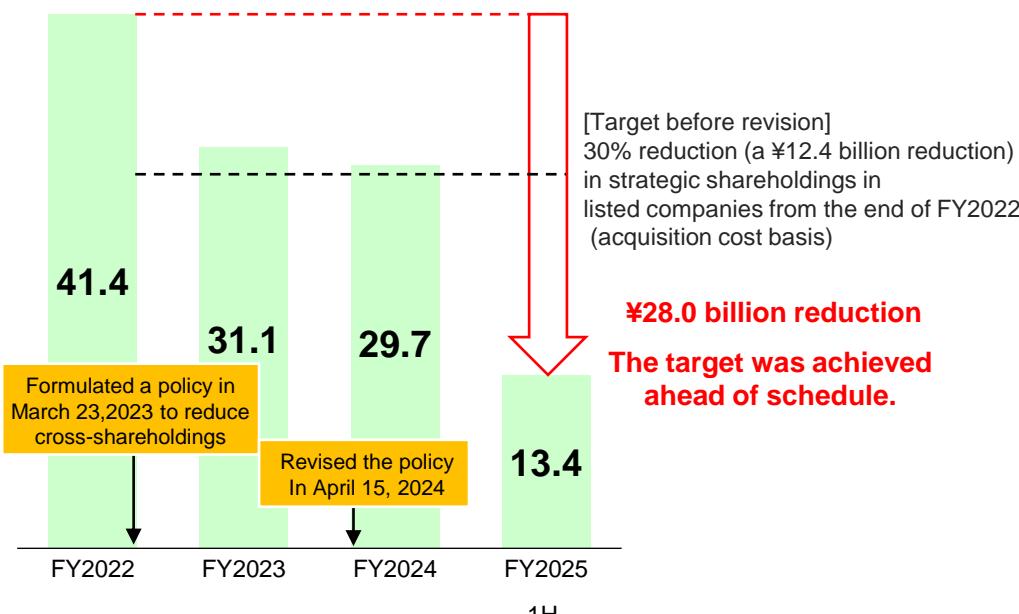
Reduction of Cross-shareholdings

- Based on the principles of the Corporate Governance Code, we will assess the appropriateness of holdings and reduce strategic shareholdings after sufficient dialogue with investee companies.
- The target for reduction of listed strategic shareholdings, revised in April 2024, was achieved by the end of September 2025 ahead of schedule.
- Following this achievement, we reviewed the reduction target for cross-shareholdings again in November 2025.

<Target before revision (intermediate financial target for fiscal 2027)>

Acquisition cost of strategic shareholdings in listed companies

Billions of yen

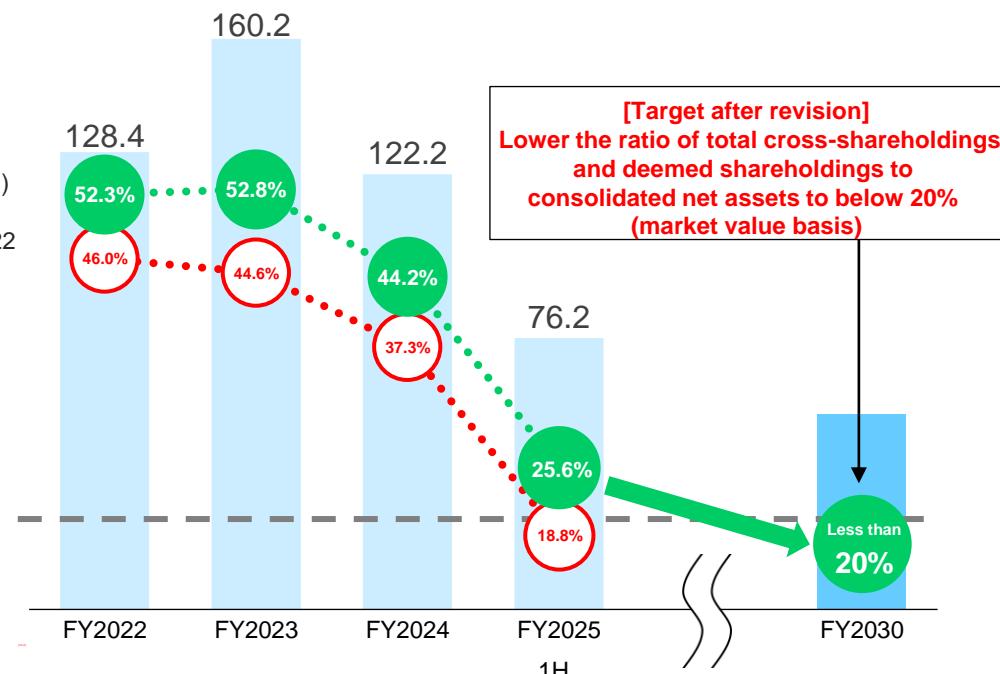


<Target after revision (financial target for FY2030)> Billions of yen

Fair value of cross-shareholdings (listed and unlisted) and deemed shareholdings

Ratio of cross-shareholdings (in listed and unlisted companies) and deemed holding shares to consolidated net assets

[Reference] Ratio of cross-shareholdings in listed companies to consolidated net assets

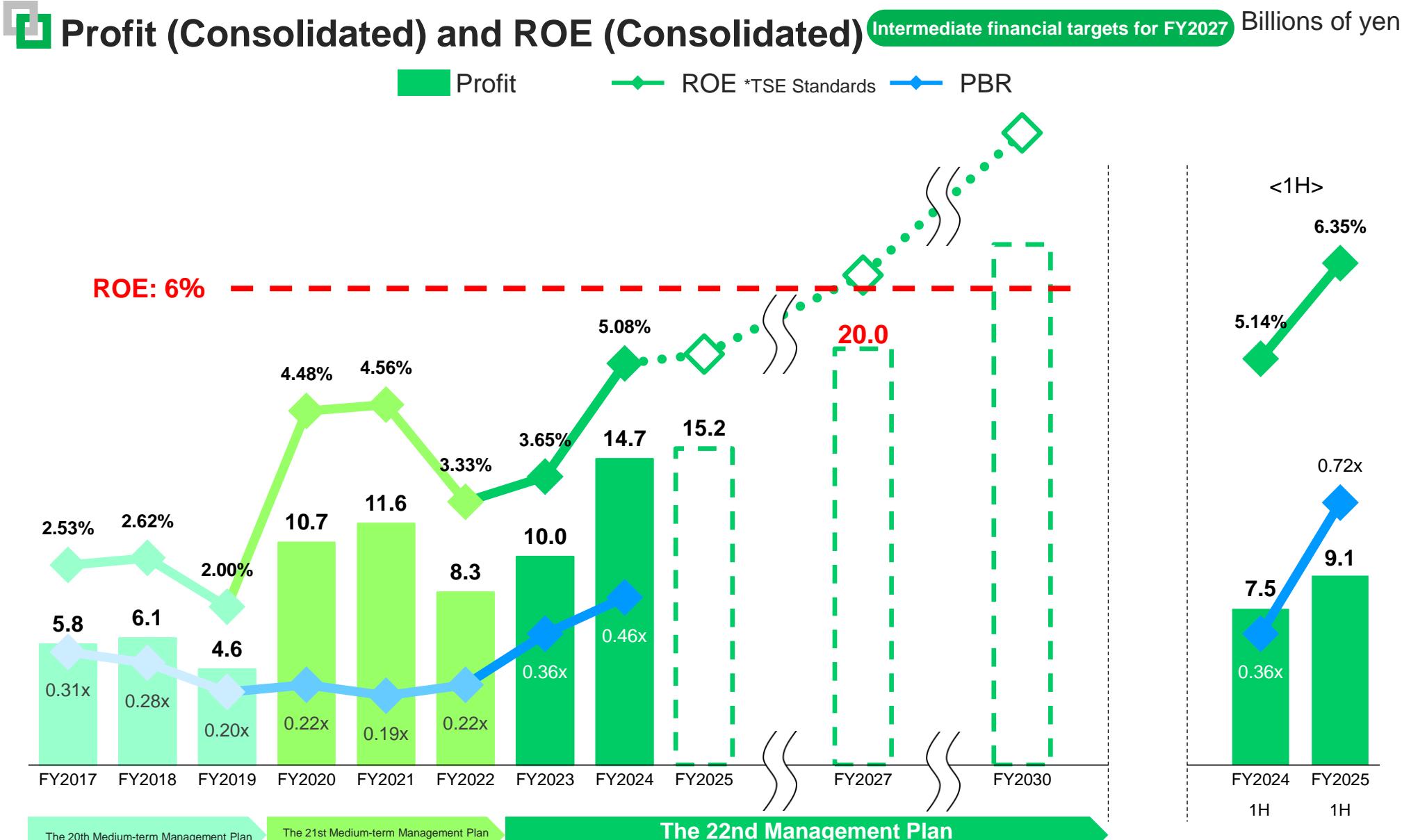


Progress toward intermediate financial targets



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PBR = Period-end stock price (the closing price at the end of November 2025 for FY2025 1H) ÷ consolidated net assets per share at end of period

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Progress toward intermediate financial targets



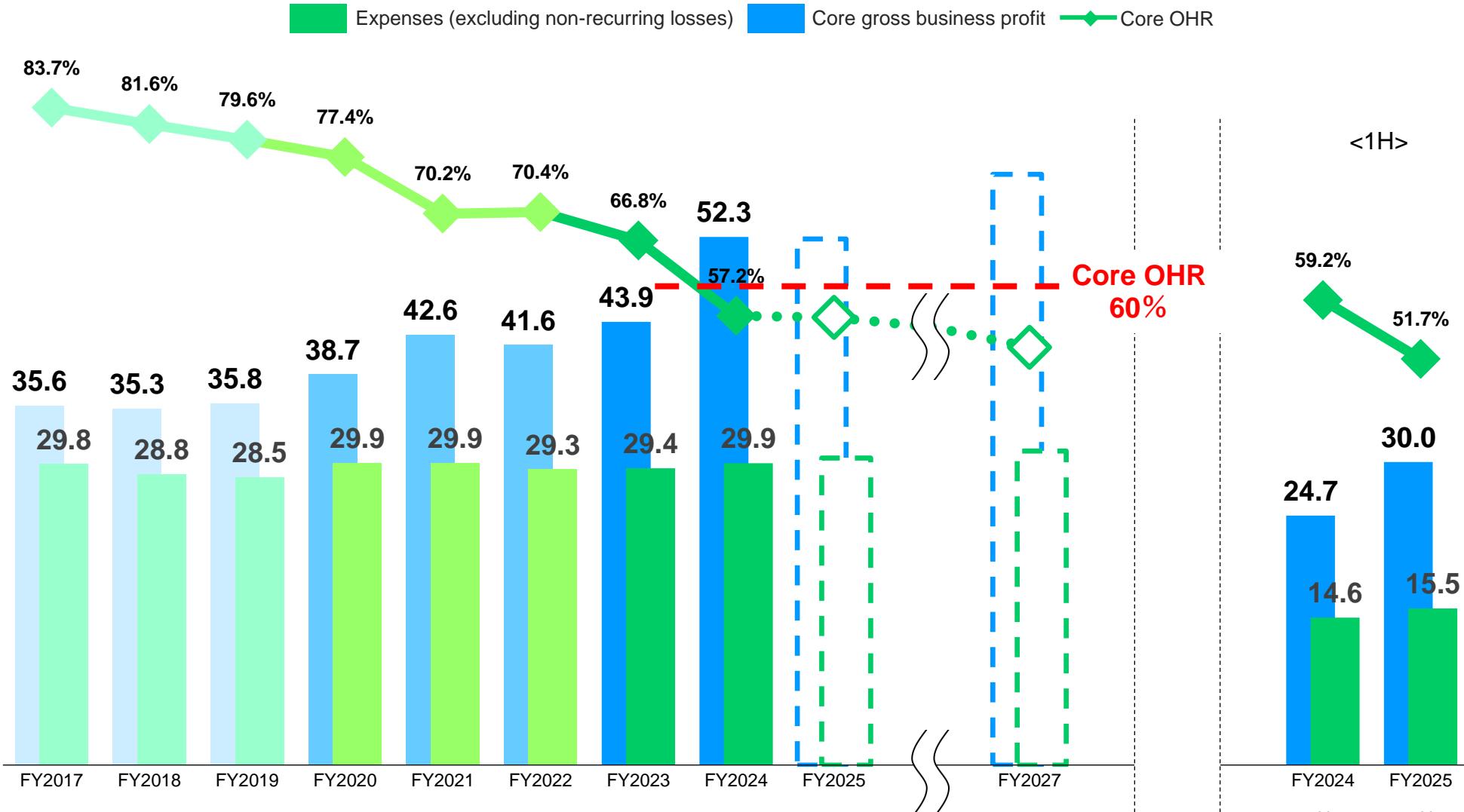
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Core OHR

Intermediate financial targets for FY2027

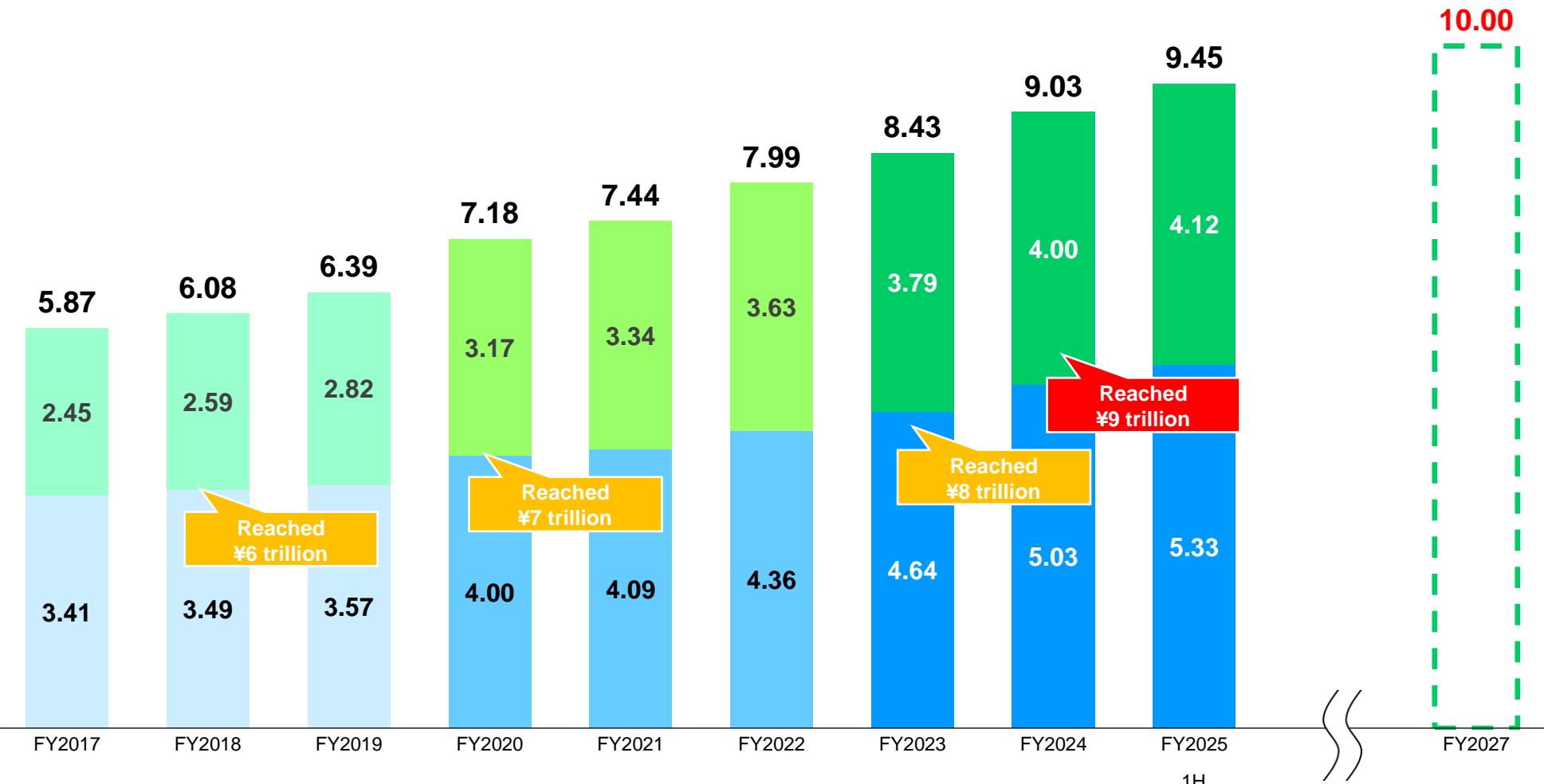
Billions of yen



Total of deposits and loans Intermediate financial targets for FY2027

Trillions of yen

Loans (Balance at end of period) Deposits, etc.* (Balance at end of period)



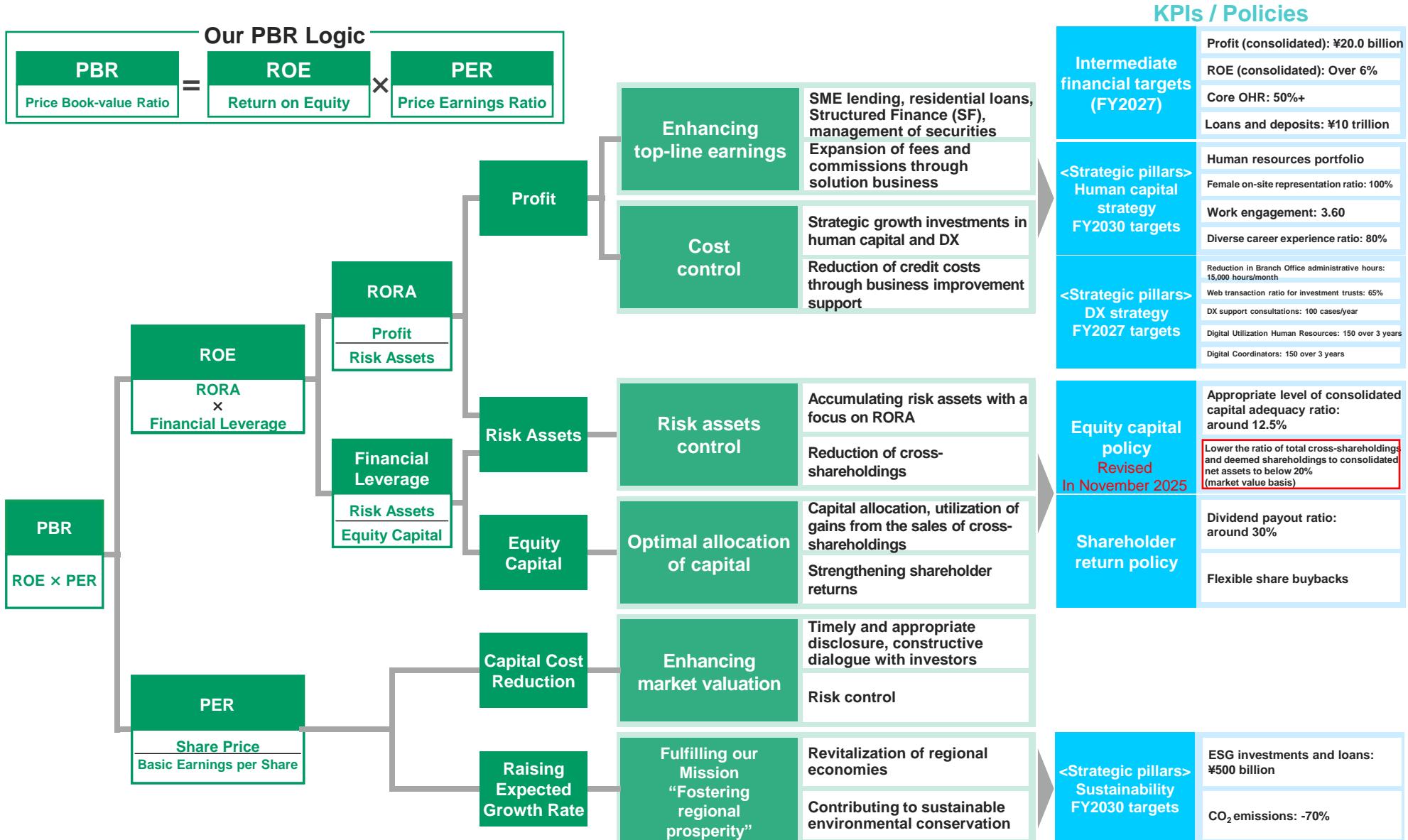
The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan



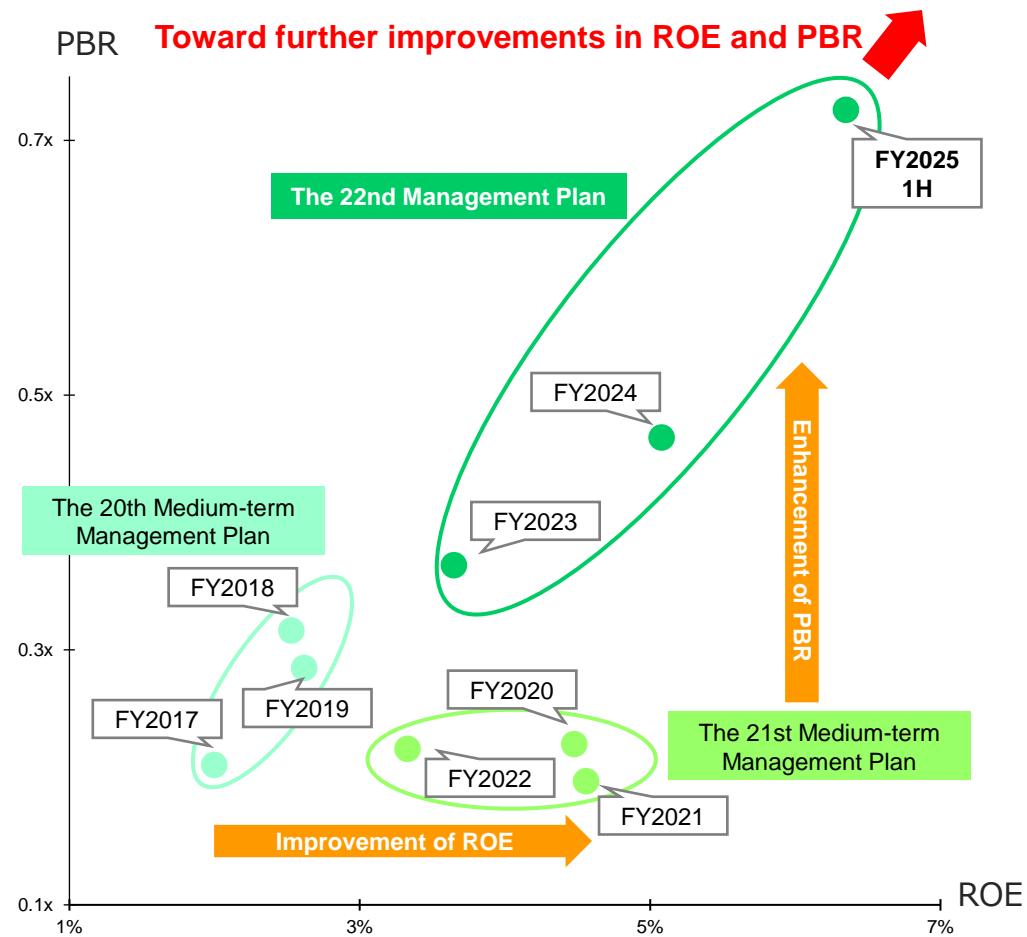
III. Toward Enhancing Corporate Value



Toward a PBR of 1.0 or higher

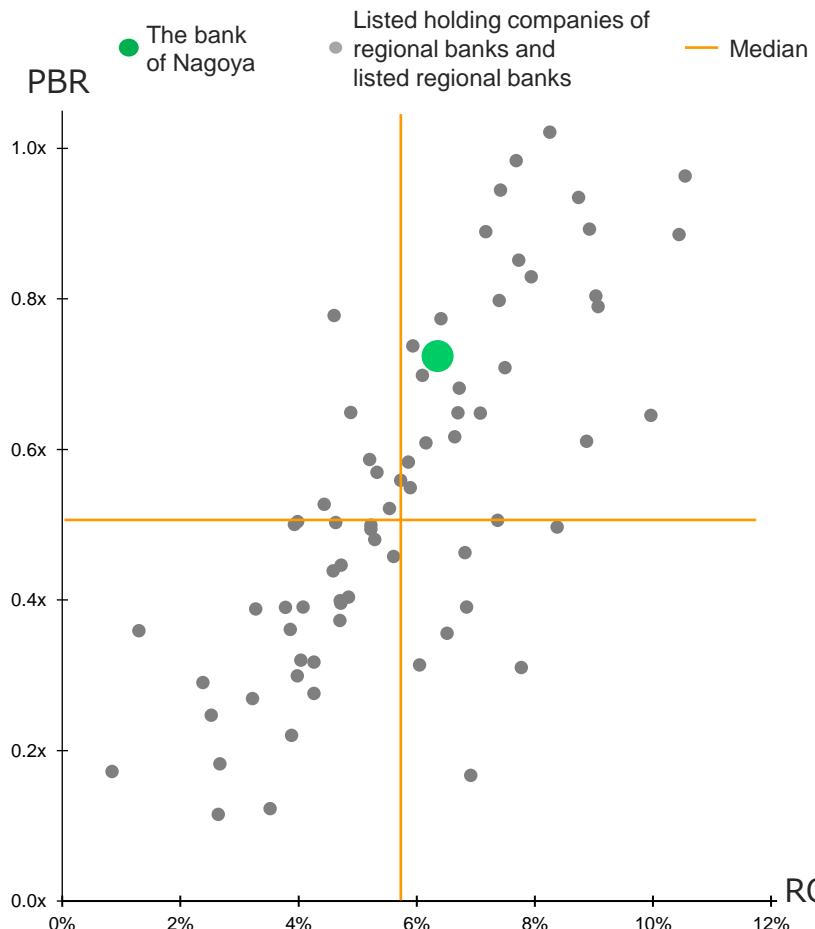
- We aim to improve PBR through a dual approach: enhancing ROE by strengthening top-line earnings, and reducing the cost of equity while increasing the expected growth rate.

<ROE and PBR for management plans>



<Comparison of ROE and PBR for FY2025 1H with peer banks (according to our research)>

	Our Bank	Regional banks' median
ROE	6.35%	5.73%
PBR	0.72x	0.50x



PBR = Period-end stock price (the closing price at the end of November 2025 for FY2025 1H) ÷ consolidated net assets per share at end of period

Corporate banking strategy

Support for Sustainable Management for Achieving Continuous Growth

- To support customers in strengthening their supply chains and promoting sustainable management, we provide optimal solutions leveraging comprehensive sales capabilities and advanced expertise, working together with customers to achieve continuous growth.

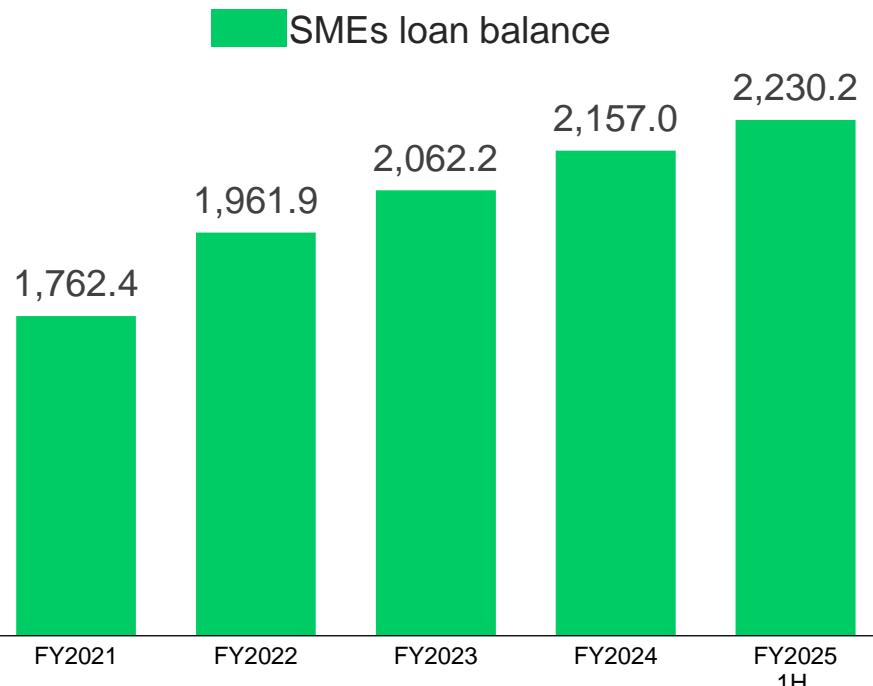
Problem-Solving through Group Synergy

- By bringing together the strengths and expertise of each group company and building a seamless collaboration framework, we maximize group synergy to address and resolve customers' management challenges.

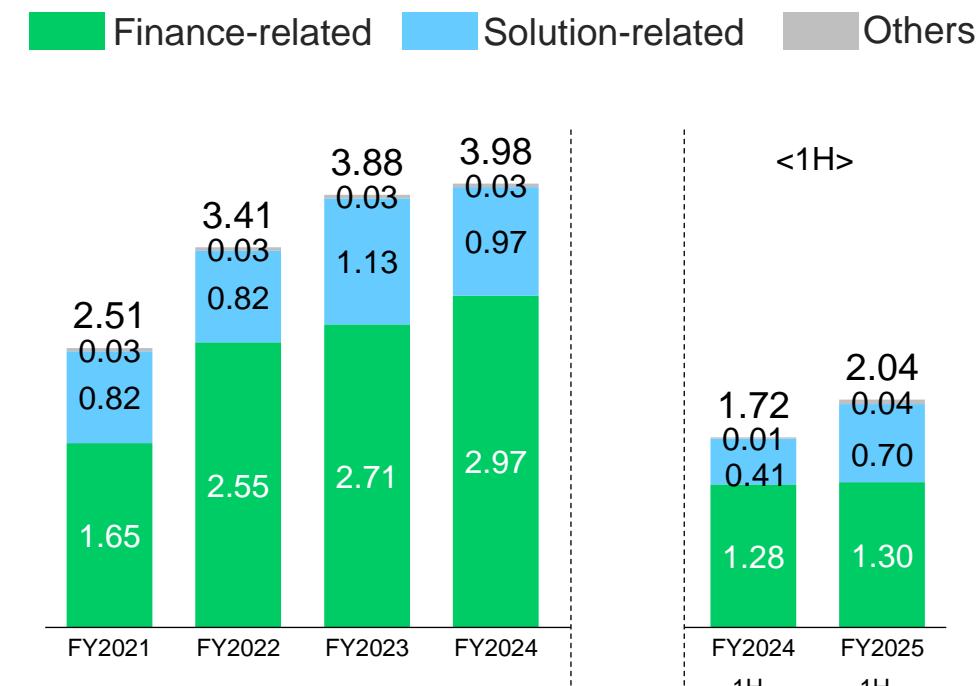


< SMEs loan balance (Balance at end of period) >

Billions of yen



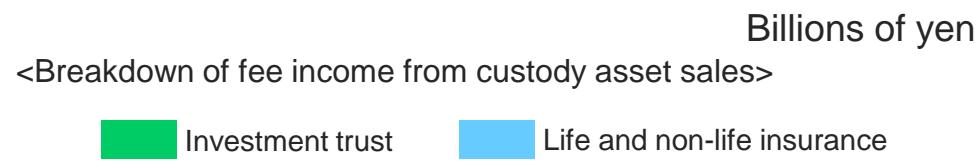
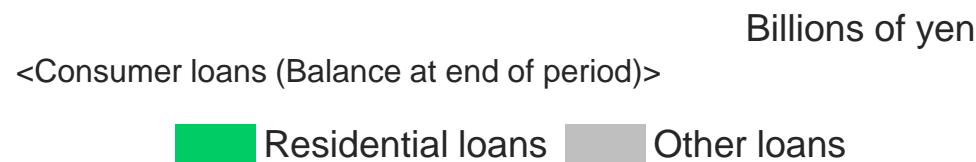
< Breakdown of corporate service fees >



Personal banking strategy

To create a secure future for individual customers and their families:

- We practice customer-oriented proposals in line with our Fiduciary Duty (FD) Basic Policy to serve the best interests of our customers.
- We offer inheritance solution menus, including trust services provided exclusively by our bank in the prefecture, to contribute to smooth asset succession in the region.



■ Securities investment

- Appropriately manage duration while taking into account the risk of increased valuation losses due to rising interest rates.

<Investment policy by asset category>

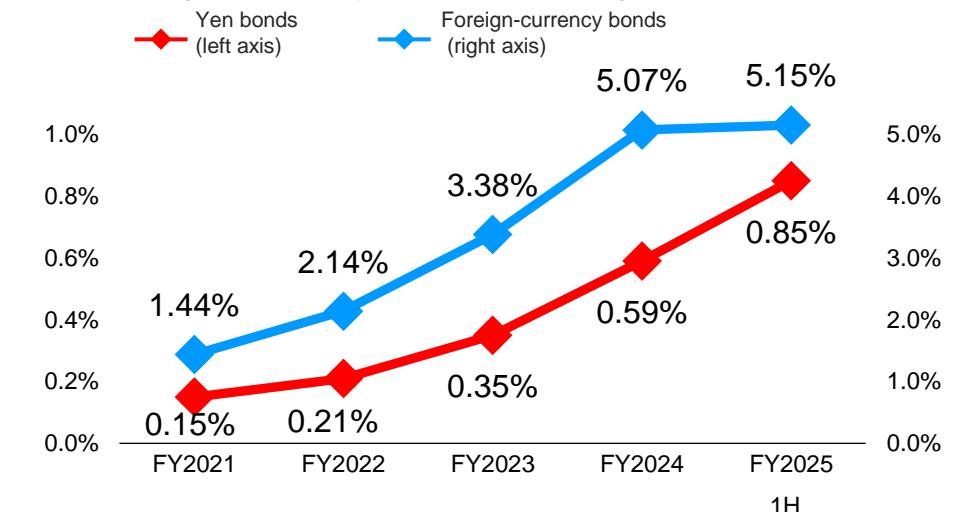
	Yen bonds	Foreign bonds	Investment trust	Equities
Balance	Increase	Maintain	Maintain	Reduce
Duration	Maintain	Maintain	-	-

<Valuation gains and losses on securities> Billions of yen

	FY2024	FY2025 1H	YoY
Held-to-maturity	(7.9)	(5.6)	+2.3
Available-for-sale	68.8	89.7	+20.9
Equities	85.5	98.0	+12.5
Bonds	(17.1)	(14.4)	+2.7
Other	0.5	6.1	+5.5

■ Yield

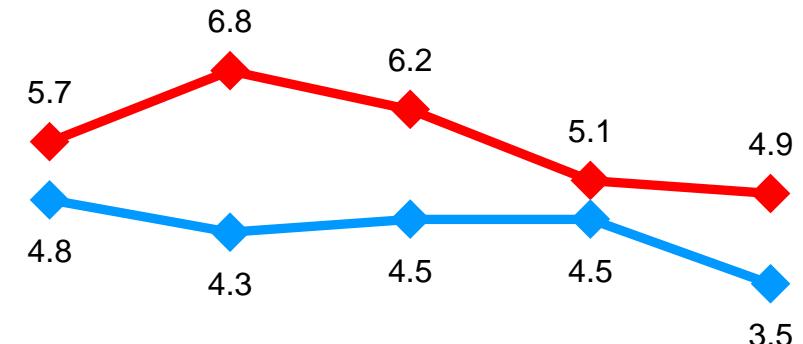
(including held-to-maturity securities, on an average balance basis)



■ Duration trends

(excluding held-to-maturity securities)

— Yen bonds — Foreign-currency bonds

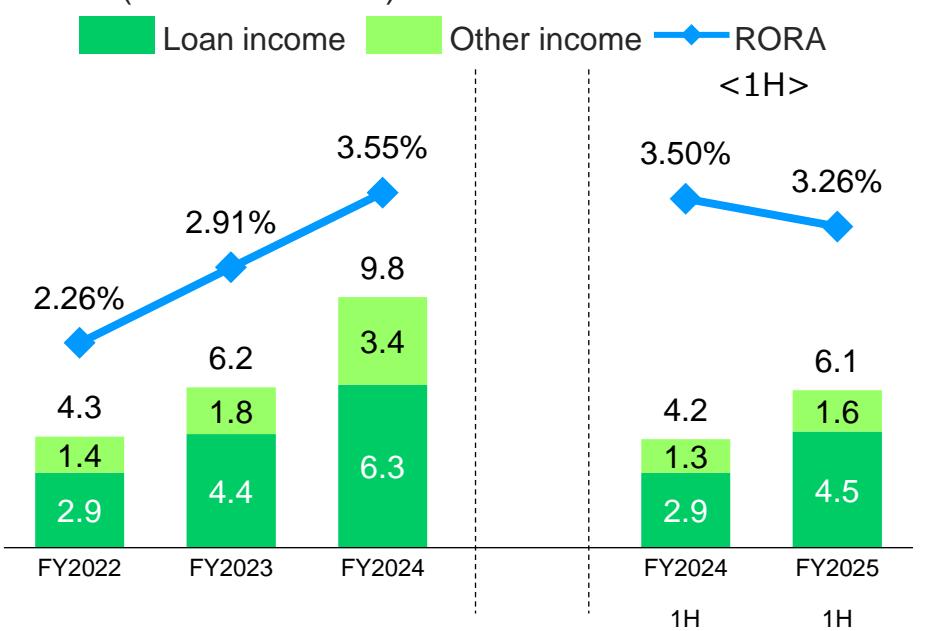


Structured finance

Objectives and Policy

- Practice appropriate risk asset control based on interest rate trends and capital adequacy ratios, aiming to further strengthen earning capabilities.
- Select projects while considering RORA and conduct both quantitative and qualitative risk assessments for each case to maximize capital efficiency while ensuring robust risk management.
- Aim to optimize the risk-return balance across the entire portfolio and secure stable medium- to long-term earnings.

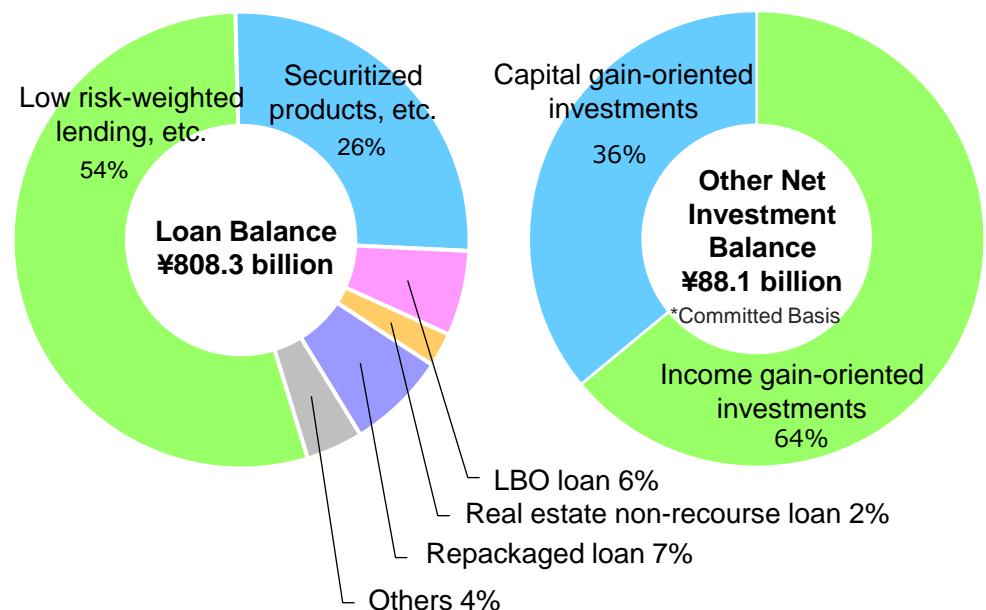
<Income (cash flow basis)>



Risk Management Framework

- In April 2019, we established the Financial Investment Department and centralized functions related to structured finance, enabling the development of professionals with specialized knowledge and the accumulation of expertise.
- To ensure appropriate risk-taking, we formulate plans considering portfolio balance.
- After investment execution, we regularly conduct analyses of RORA and risk-return performance.

<Balance Composition Ratio (as of September 30, 2025)>



*The outstanding balance of JGB Repackaged Loans is '0.'

Overseas business support

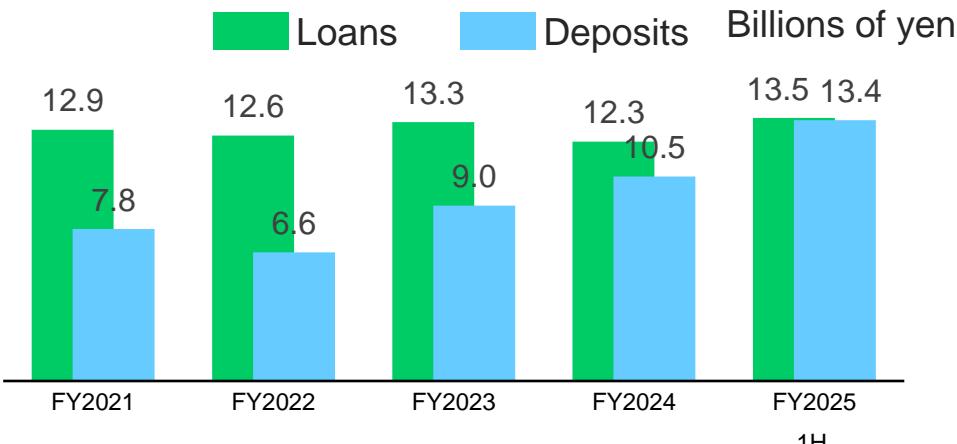
Nantong Branch (China, Jiangsu Province)

- We have built strong relationships with China over more than 40 years.
- As a financial infrastructure, we support SMEs across Japan in securing funding in China.
- The Nantong Branch consistently records stable ordinary profit after deducting foreign exchange gains and losses.

<History of the Nantong Branch>

Around 1982	➤ An increased number of clients, mainly in the textile industry, showed interest in China
May 1985	➤ Signed a business cooperation agreement with Nantong City, a major city in Jiangsu Province
June 1986	➤ Opened the first foreign financial institution office in Jiangsu Province—the Nantong Representative Office ➤ Supported the expansion of textile industry clients, which was a major industry in Nantong
1990s	➤ Manufacturing companies, mainly in the automotive industry, began entering Nantong City
September 2011	➤ Upgraded the Nantong Representative Office to the Nantong Branch
November 2017	➤ Started handling RMB (Renminbi) transactions

<Nantong Branch Deposits and Loans (Year-End Balance)>



Shizuoka Nagoya Alliance

- Strengthening support for clients in key industries across Aichi and Shizuoka prefectures.
- Shared KPIs revised upward to further strengthen alliance and accelerate collaborative initiatives aimed at revitalizing regional industries by addressing customer challenges.

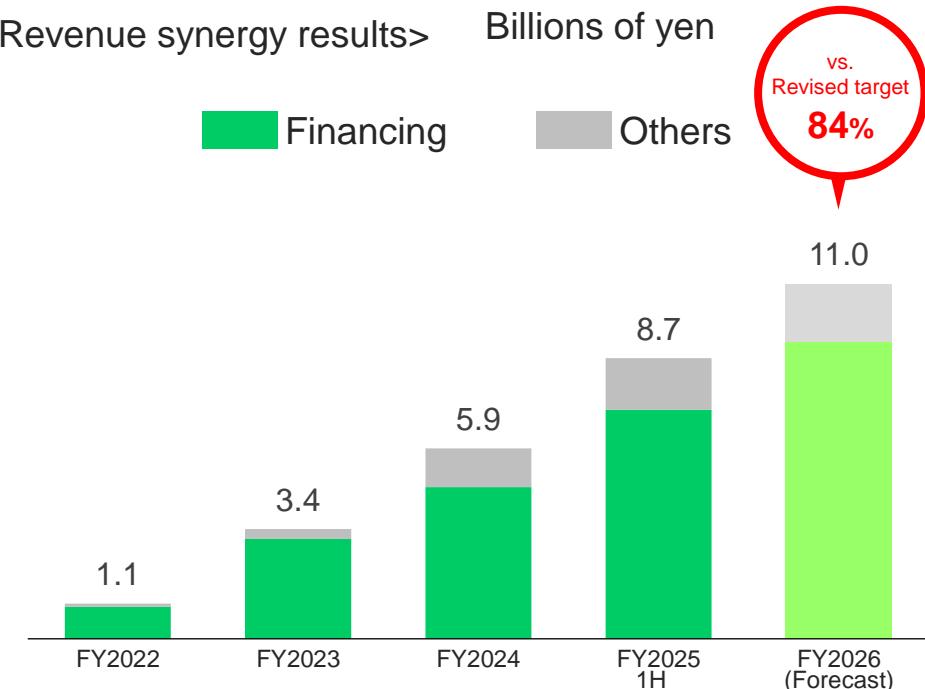
<Revenue synergy target (5-year cumulative, combined total for both banks)>

Cumulative revenue synergy (KPI)

¥13.0 billion

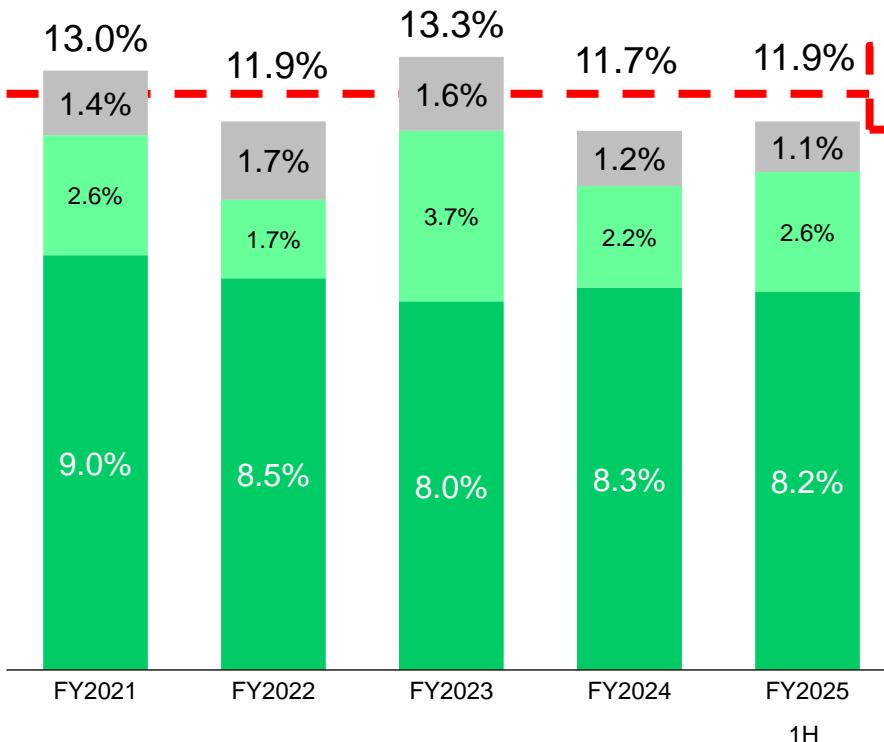
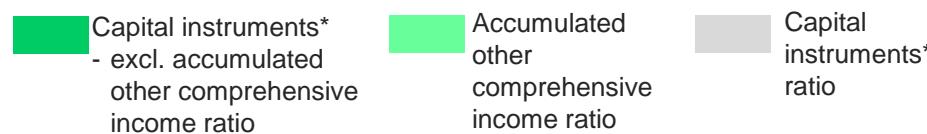
*Revised target upward from ¥10.0 billion in September 2025

<Revenue synergy results>



Capital adequacy ratio (consolidated)

- Our target capital adequacy ratio is around 12.5%, which includes a 2% buffer above the regulatory requirement of 10.5%.

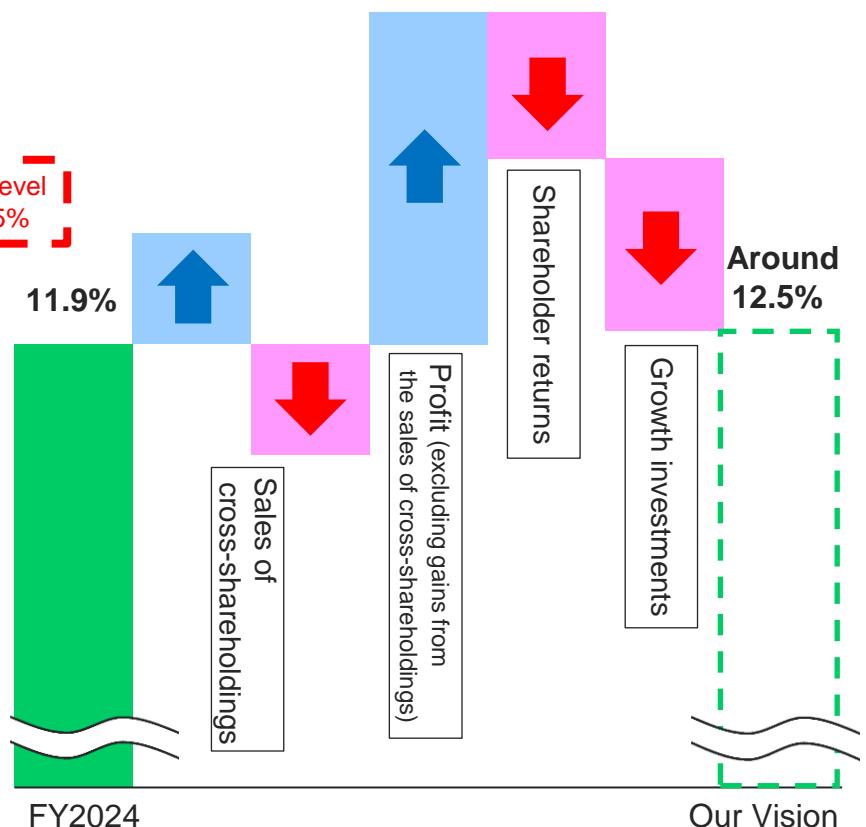


*Capital instruments: Subordinated bonds and subordinated loans

Capital allocation

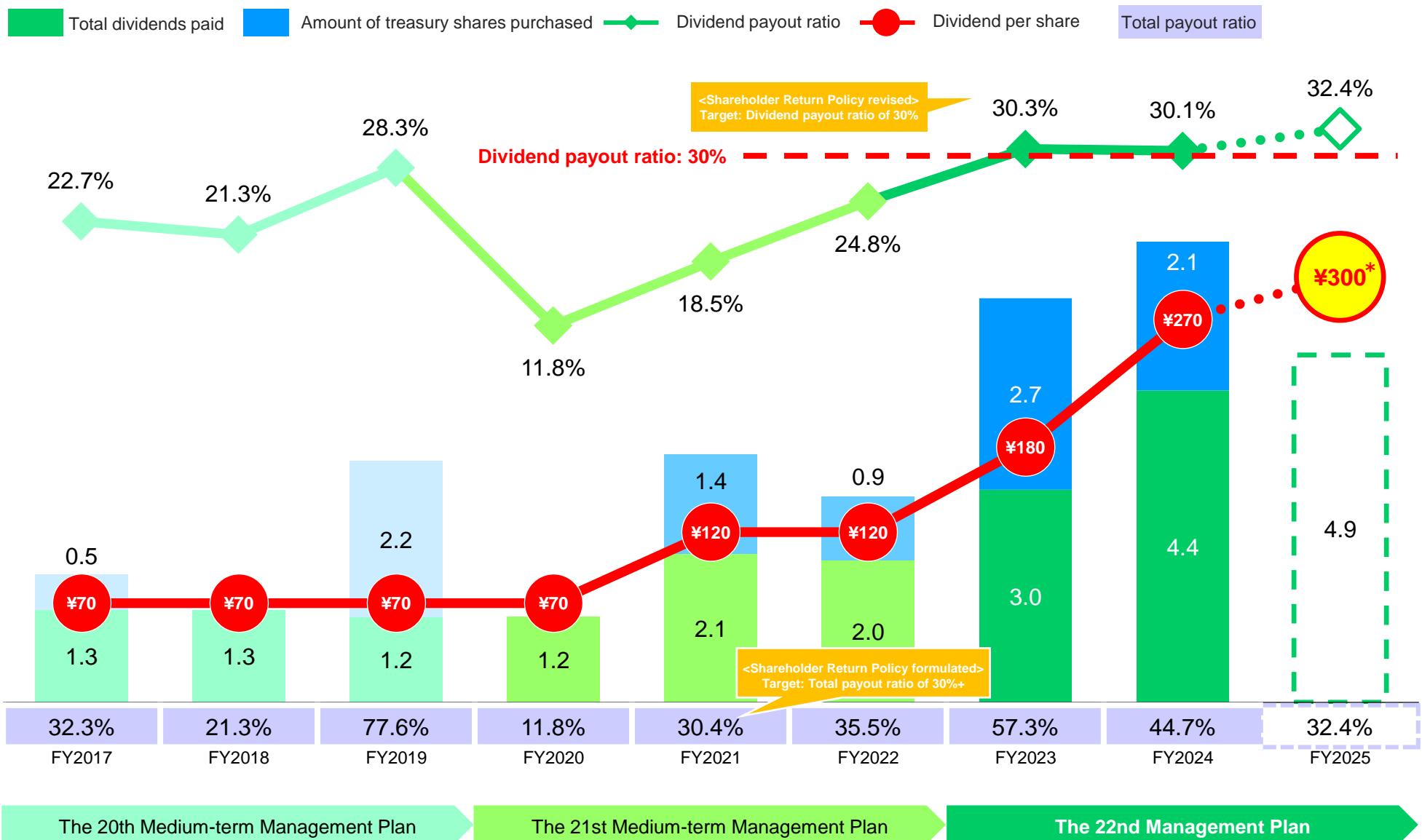
- Aim to maintain an appropriate capital adequacy ratio of around 12.5% by balancing growth investments and shareholder returns to enhance corporate value.

<Image>



Shareholder returns

Billions of yen



Social contribution activities

Meigin Green Foundation

- Established in 1975 as a commemorative project for the 25th anniversary of our Bank's founding.
- For over 50 years, the foundation has promoted a wide range of greening initiatives, including school greening programs and collaboration with local governments throughout Aichi Prefecture.



Tree donations to schools in Aichi Prefecture	Total of 572 schools
Tree donations and improvements of public facilities in Aichi Prefecture	Total of 53 facilities

(Cumulative total as of March 31, 2025)

Volunteer activities and promotion of community sports

- Introduced a special volunteer leave program in April 2025 to encourage regional contribution through voluntary participation in international sporting events, such as the Aichi-Nagoya 2026 Asian Games and Asian Para Games scheduled for 2026, as well as in disaster relief efforts.
- Contribute to regional revitalization and the promotion of sports by supporting local sports teams through investment and sponsorship and inviting customers to games we sponsor.

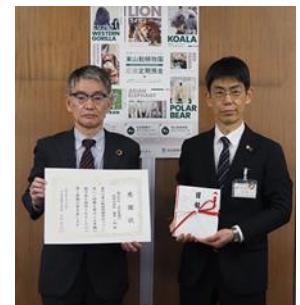
<Soccer: Nagoya Grampus> <Rugby: Toyota Verblitz> <Volleyball: Wolfdogs Nagoya>



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Collaboration with Higashiyama Zoo and Botanical Gardens

- Entered into an “Agreement on Collaboration and Cooperation concerning the Higashiyama Zoo and Botanical Gardens Revitalization Plan” with the City of Nagoya in 2011.
- Participated as volunteers in “Heartful Night,” a special admission-free program exclusively for persons with disabilities hosted by the Higashiyama Zoo and Botanical Gardens, and took part in the “Higashiyama Zoo and Botanical Gardens Flower-Filled Project” promoted by the City of Nagoya.
- Provided support funds for animal feed and other purposes based on the results of the “Higashiyama Zoo and Botanical Gardens Support Time Deposit” program (total to date: ¥18.2 million).



Donations to local governments

- Donated a portion of the fees received from corporate customers who supported loans designed to address the needs of collaboration with local governments and disaster preparedness to municipalities in the Tokai region to contribute to regional revitalization.
- Expanded the number of organizations with which agreements have been concluded for initiatives such as matching support contracts under the Regional Revitalization Tax System (commonly known as the corporate hometown tax) and bequest donation arrangements, in order to support customer contributions to communities.

No. of organizations with which matching support contracts under the corporate hometown tax were concluded

17

No. of institutions with which bequest donation agreements were concluded (including educational institutions)

24

(As of September 30, 2025)

Dialogue with investors

Main themes of investor dialogue

Deposits and loans-related	Impact of Trump tariffs Outlook for policy interest rate hikes and its impact on our business Deposit acquisition status
Securities-related	Disposal of unrealized losses on yen bonds and portfolio composition
Management Plan-related	Progress on publicly announced targets
Cross-shareholdings-related	Progress toward reduction targets and future reduction policy

Status of investor dialogue

	FY2024	FY2025 1H
Company briefings for institutional investors	2 times (June and Dec.)	1 time (June)
One-on-One meetings	9 meetings	9 meetings

Share split

- Aim to lower the minimum investment amount per trading unit by implementing a share split, thereby creating an environment that facilitates investor participation.
- Seek to enhance the liquidity of our shares and further broaden our investor base.

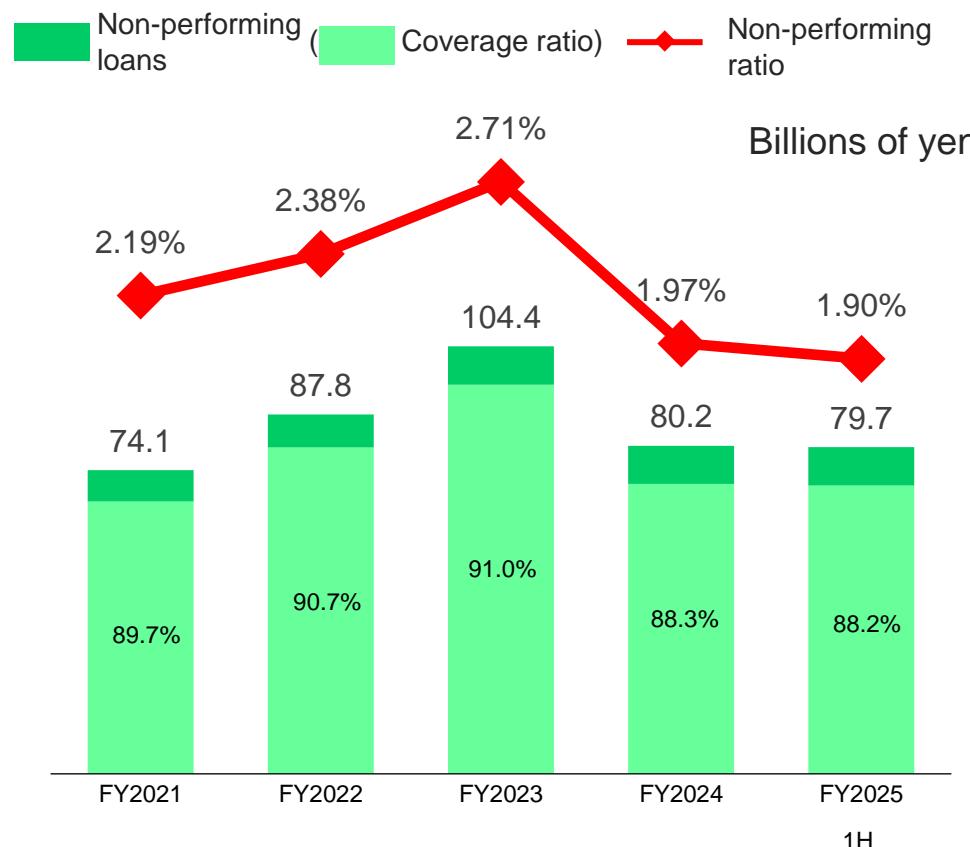
Share Split Ratio **1:3**

Record Date: Tuesday, September 30, 2025
Effective Date: Wednesday, October 1, 2025

Risk control

Loans based on the Financial Reconstruction Act (non-consolidated)

- In FY2024, the non-performing ratio declined as a result of upgrades in borrower credit ratings and the resolution of non-performing loans, combined with an increase in total loan balances.

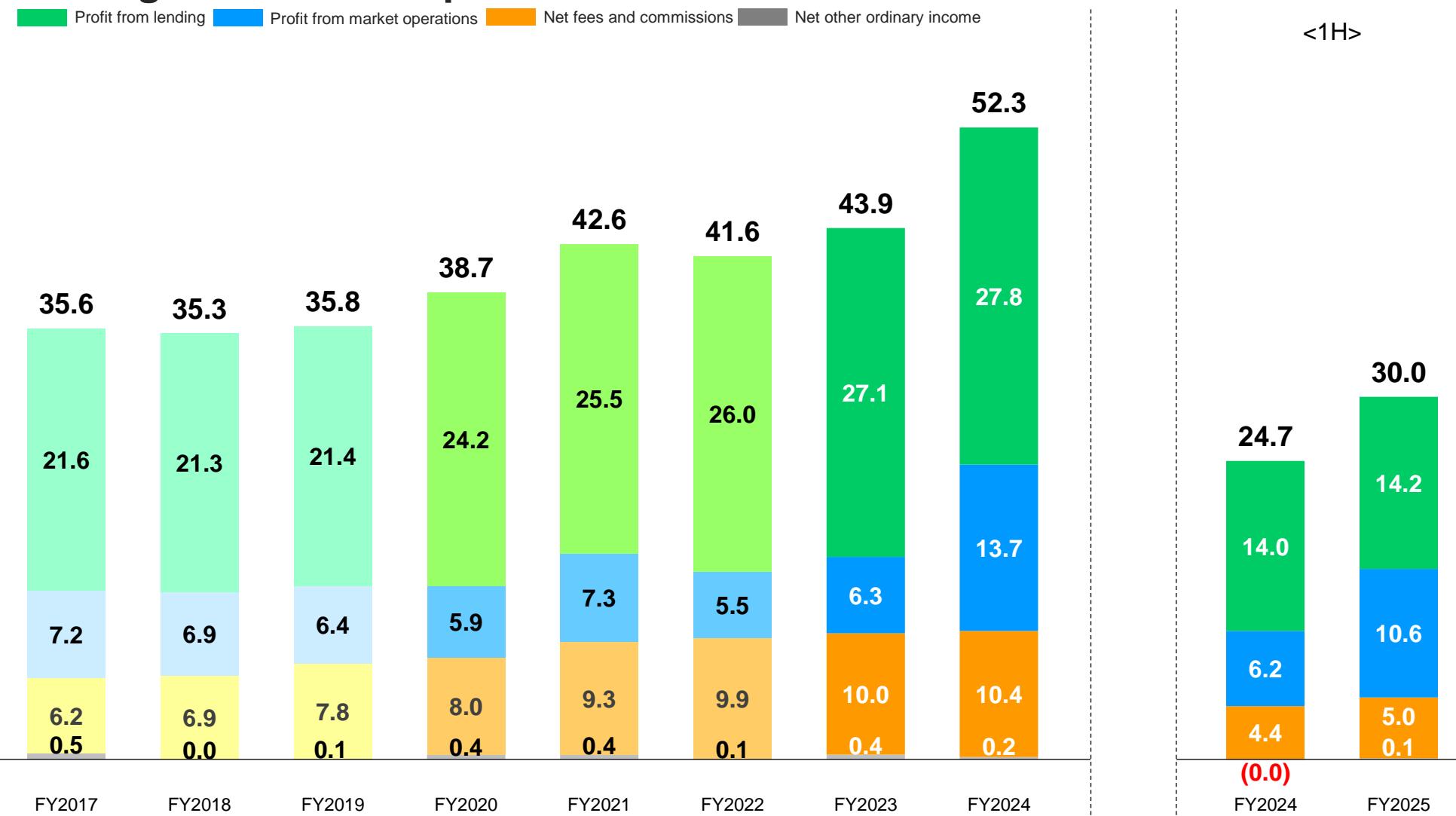


Appendix (non-consolidated financial information)

Core gross business profit

Billions of yen

<1H>



The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Deposits and loans



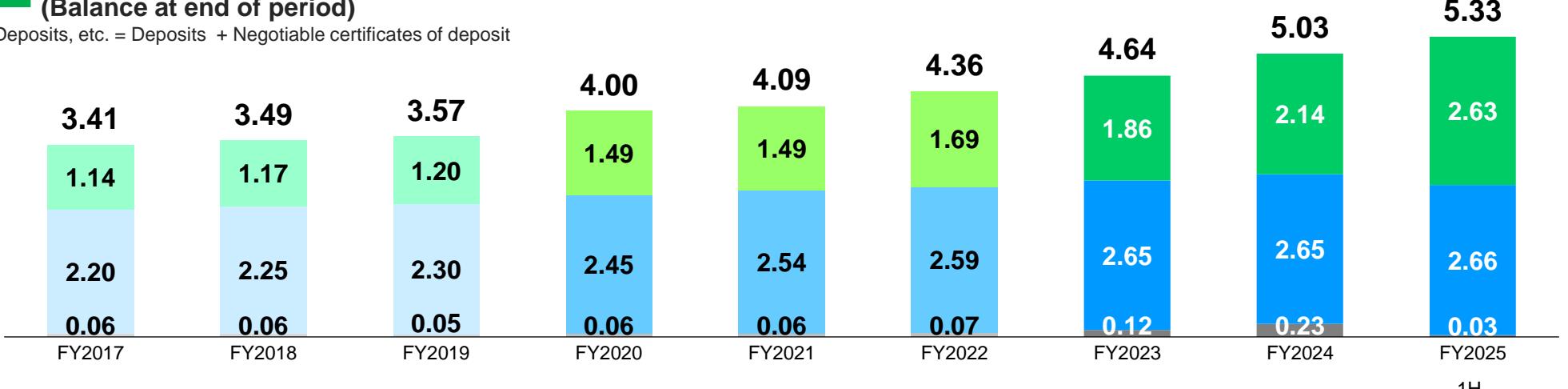
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Deposits, etc.*

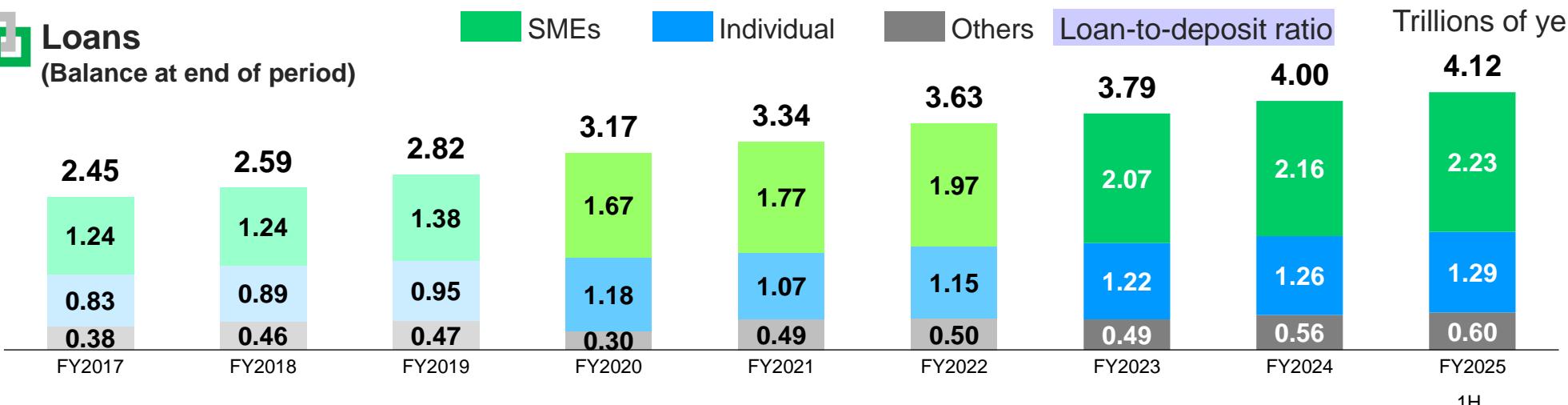
(Balance at end of period)

*Deposits, etc. = Deposits + Negotiable certificates of deposit



Loans

(Balance at end of period)



72.0%

74.3%

79.0%

79.0%

81.5%

83.2%

81.6%

79.5%

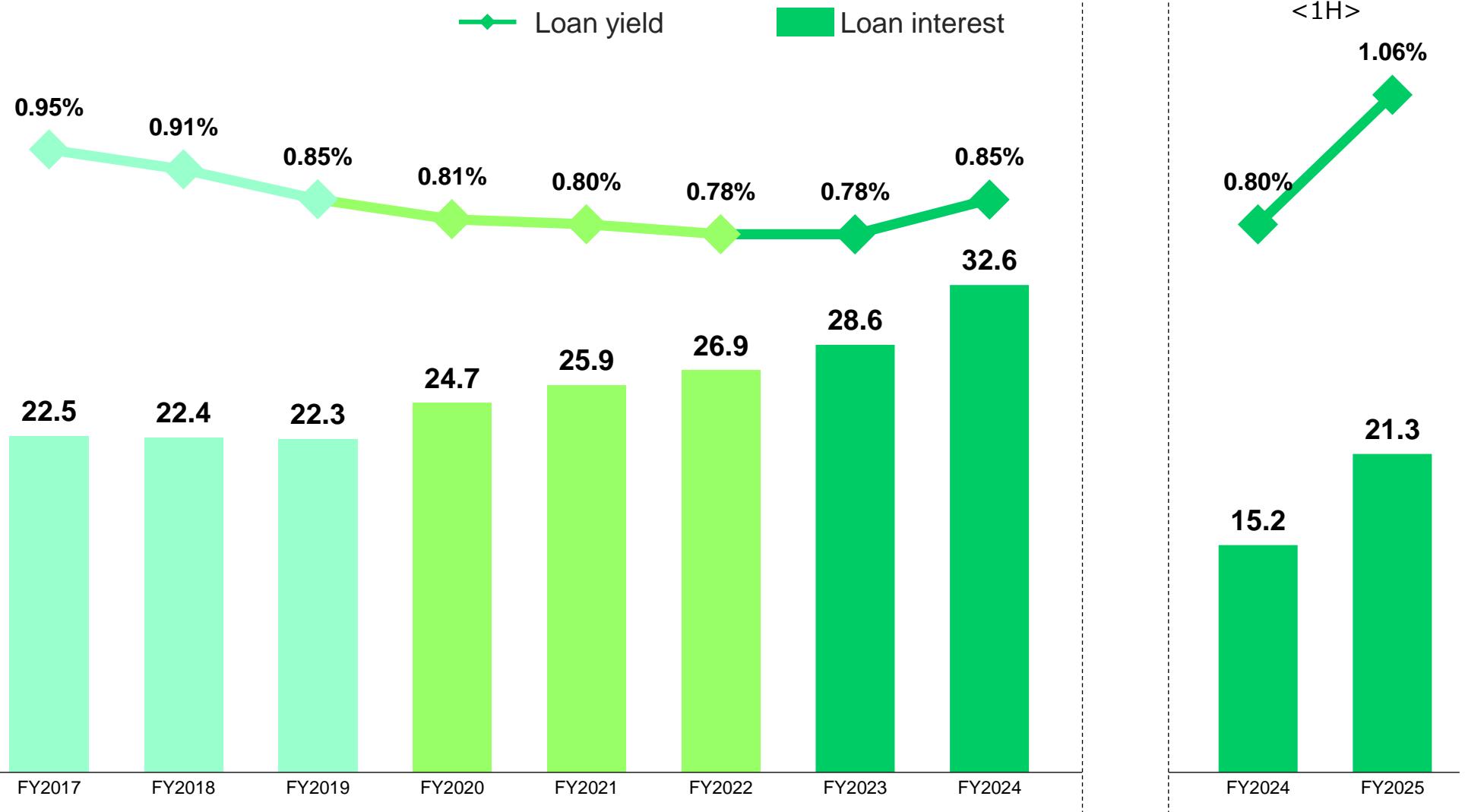
77.3%

The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Loan interest and yield



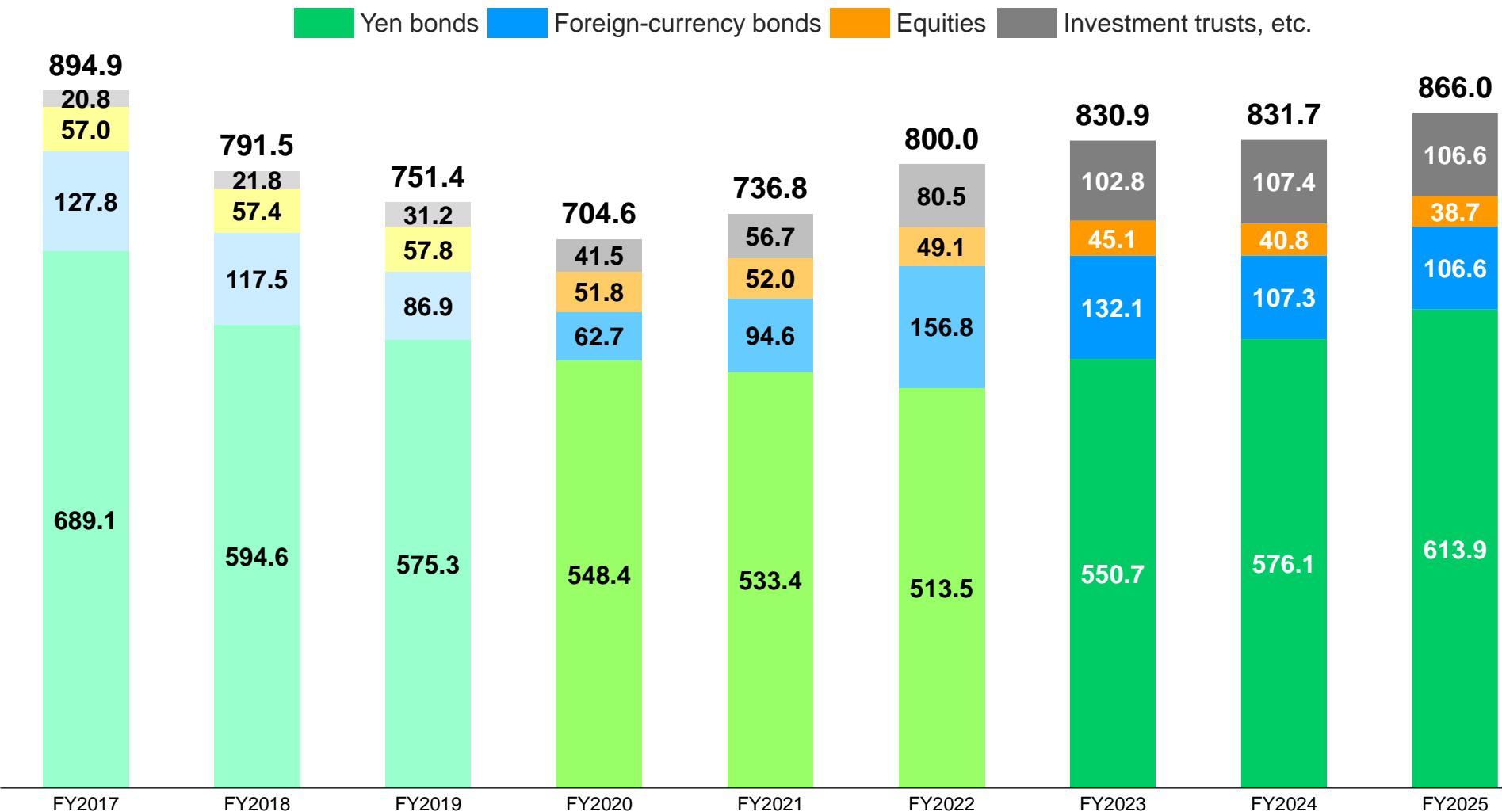
The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Securities (Average balance during the period)

Billions of yen



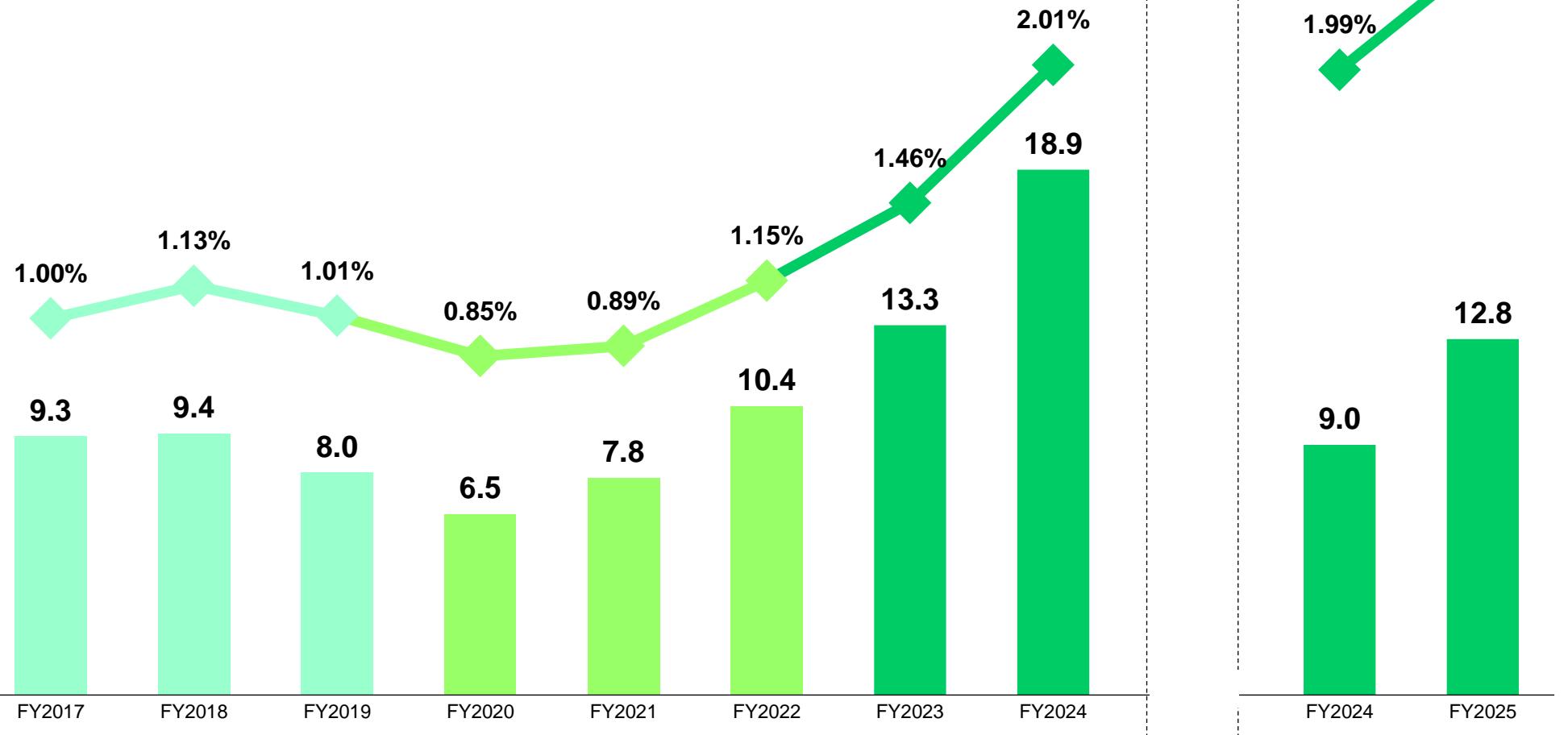
The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Interest and dividends on securities, etc.

◆ Yield on securities ■ Interest and dividends on securities, etc.

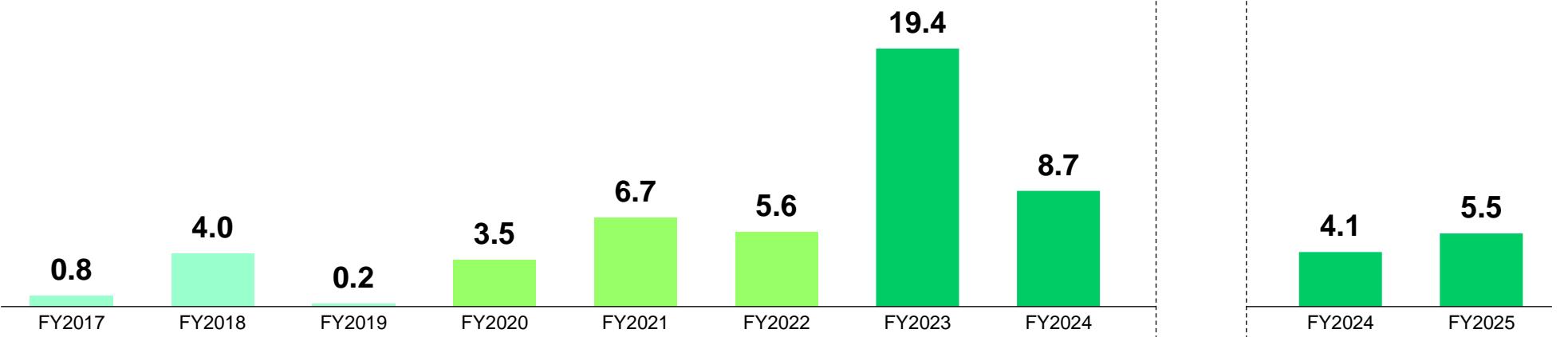


The 20th Medium-term Management Plan

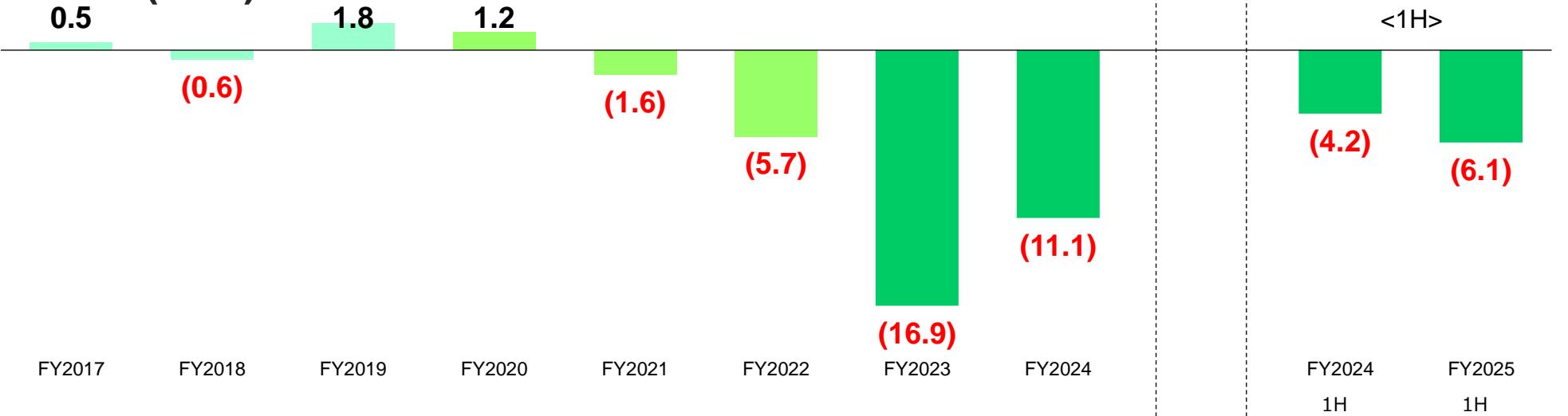
The 21st Medium-term Management Plan

The 22nd Management Plan

Gain (loss) related to equity securities



Gain (loss) on bonds



The 20th Medium-term Management Plan

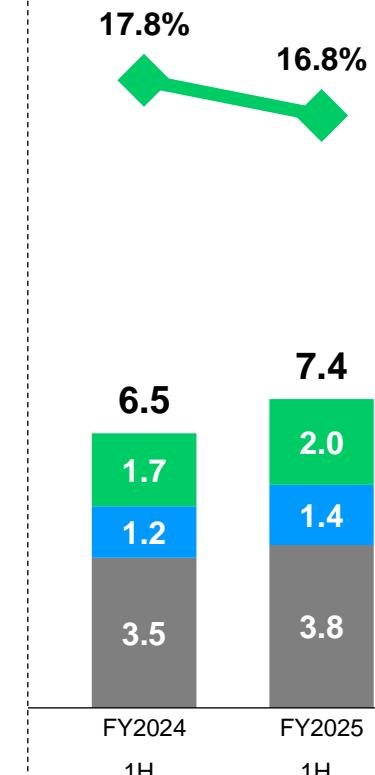
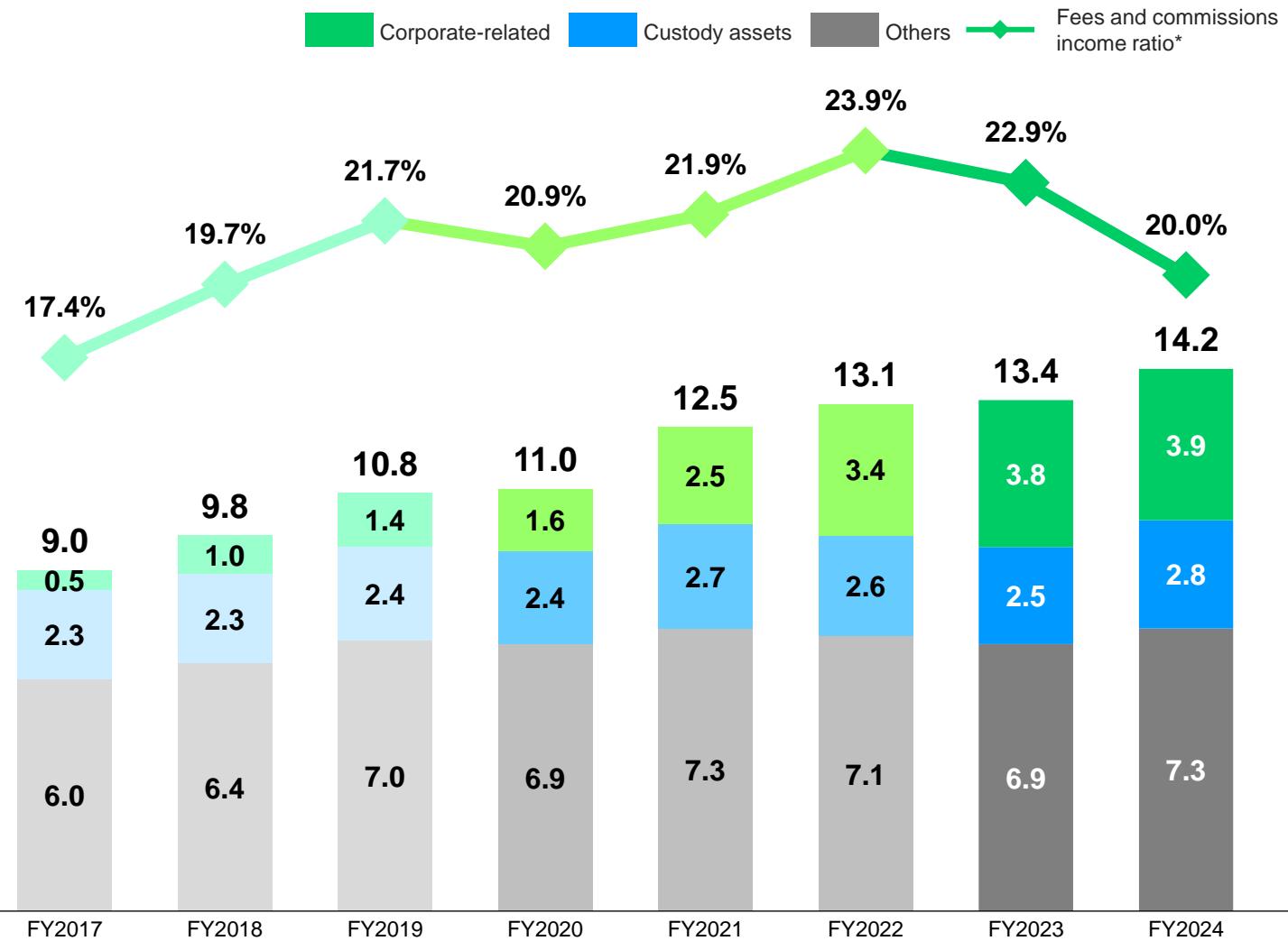
The 21st Medium-term Management Plan

The 22nd Management Plan

Fees and commissions

Billions of yen

<1H>

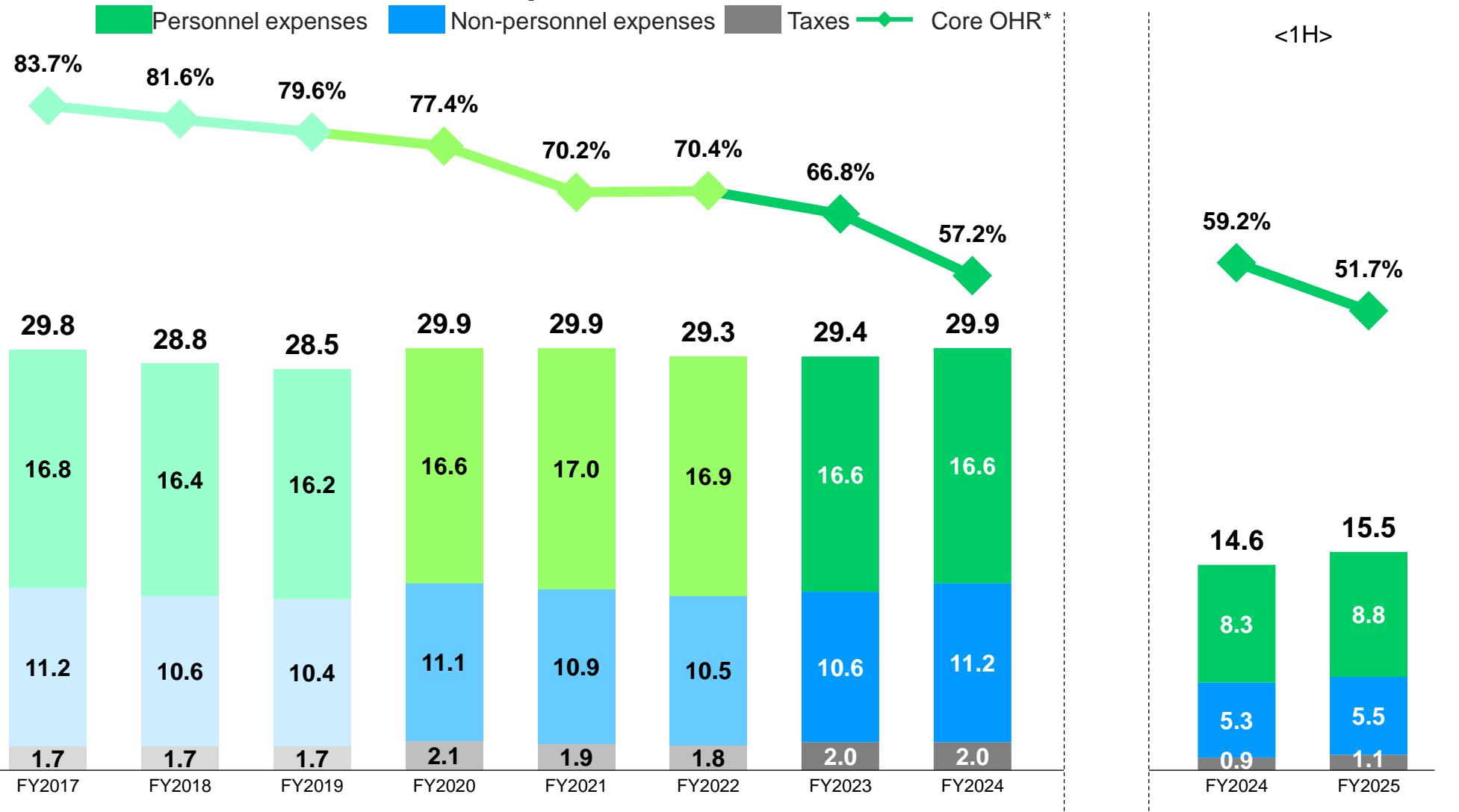


The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

General and administrative expenses



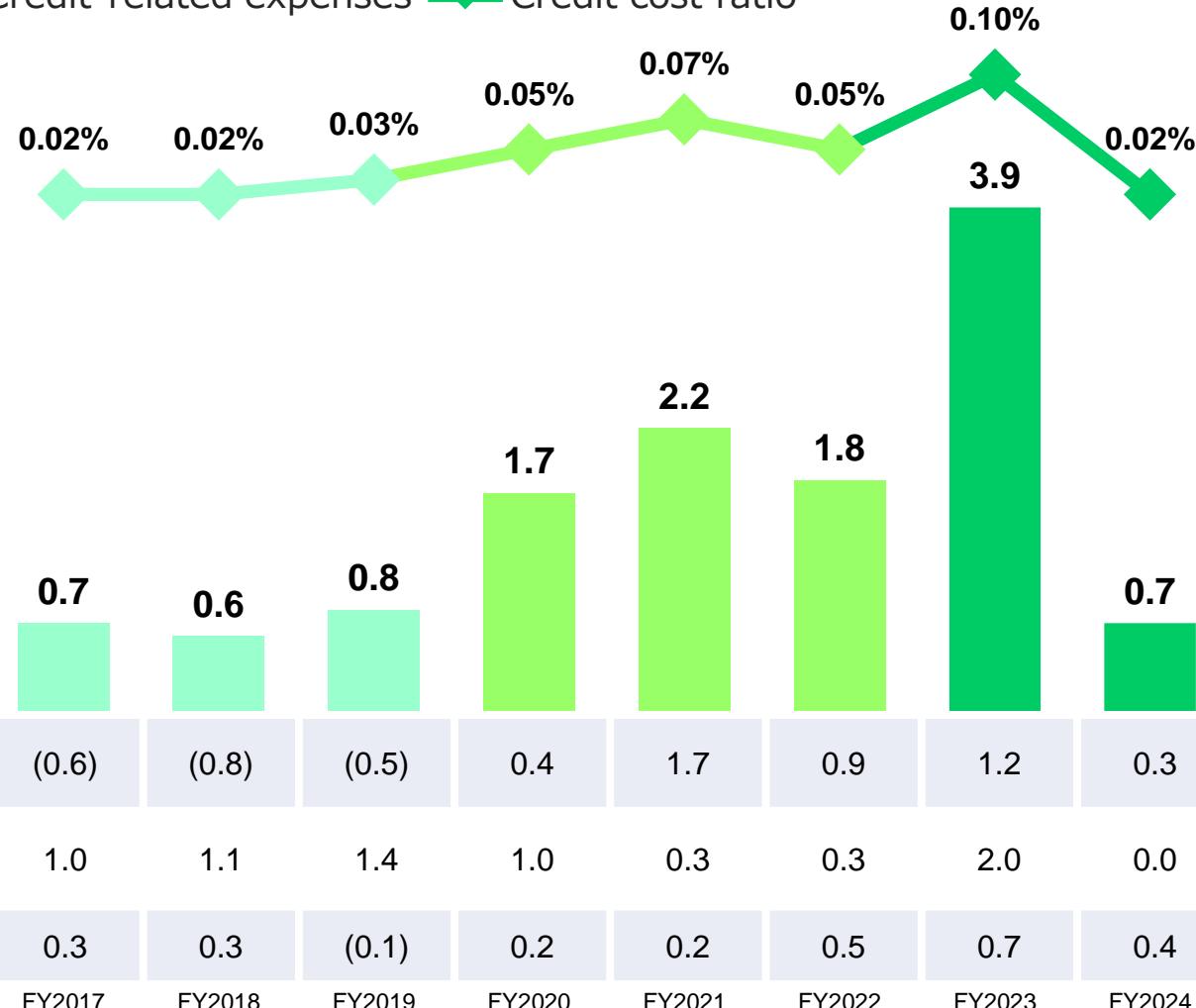
The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Credit-related expenses

Credit-related expenses Credit cost ratio*



The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Billions of yen

<1H>

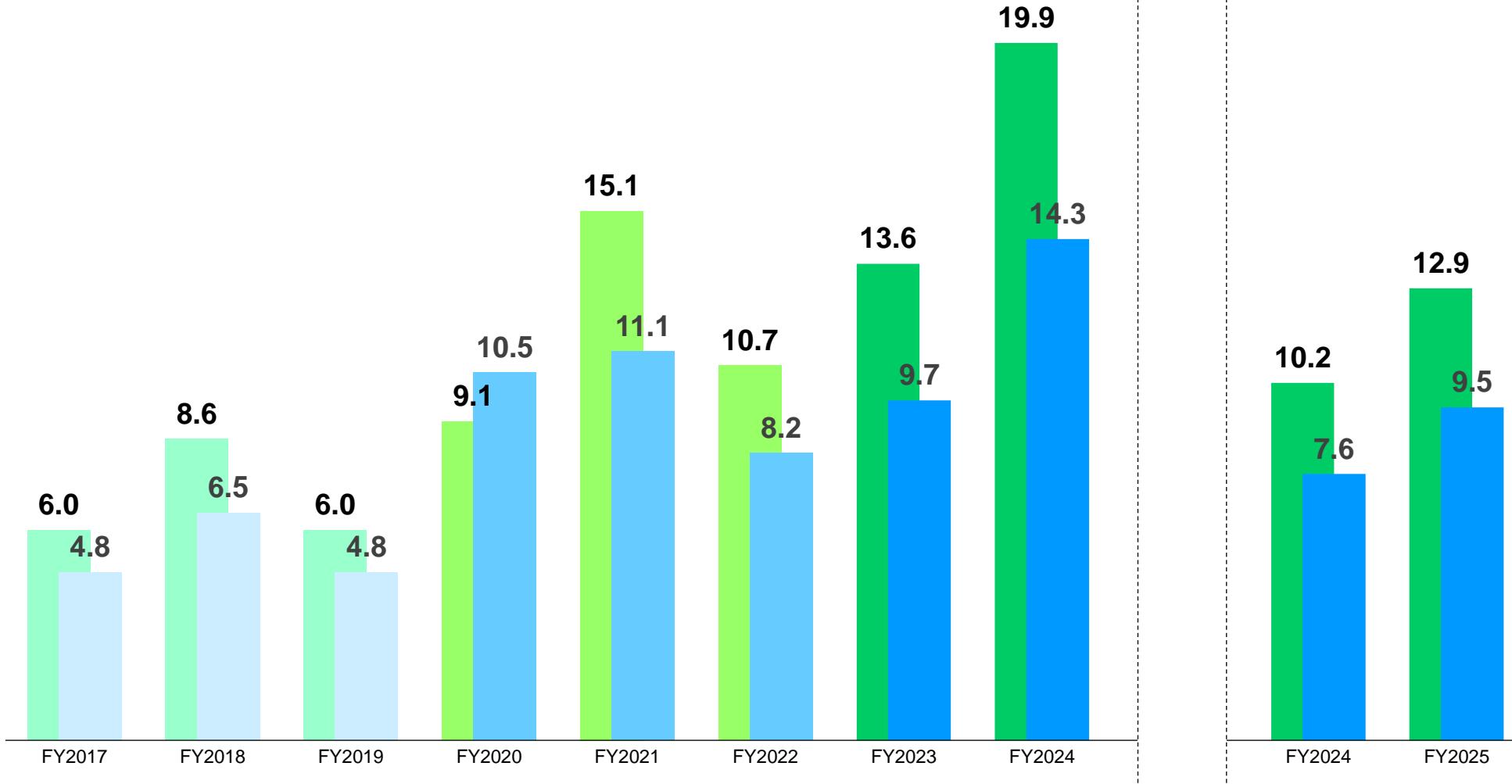


Ordinary profit and profit

Billions of yen

<1H>

Ordinary profit profit



The 20th Medium-term Management Plan

The 21st Medium-term Management Plan

The 22nd Management Plan

Appendix (non-financial information)

Business Continuity Enhancement Support

- We help customers apply for and acquire certification of Business Continuity Enhancement Plans (Jigyo-kei), a program of the Ministry of Economy, Trade and Industry. We also help them formulate a BCP, a disaster prevention plan, and risk management measures, contributing to the sustainable improvement of customers' business continuity capabilities.

No. of contracted companies

637

(FY2025 1H)

Recruitment services

- We support our customers' business growth by identifying their talent needs through business feasibility assessment and providing appropriate recruitment services.

No. of contracts closed

76

(FY2025 1H)

ICT support services

- Together with our consolidated subsidiary NAIS Co., Ltd. (an advanced banking service company), we promote customers' ICT and DX initiatives and support productivity improvement.

No. of consultations

78

No. of contracts closed

40

(FY2025 1H)

Automobile Supply Chain Support Office

- Established to strengthen support for the supply chain of the automotive industry, a vital industry in Aichi Prefecture.

Future Creation Project 'Mirapro'

- We offer tailored support services to address management challenges faced by customers in the automotive manufacturing sector.
- We select and introduce specialists based on specific challenges, addressing a broad range of areas including urgent issues such as price pass-through, market expansion, new product development, cost and quality management, and carbon-neutral initiatives.
- We work to maintain the supply chain and make it more resilient.

No. of specialists introduced and hired

40

(cumulative as of September 30, 2025)

Support Kaizen Initiatives at Customers' Manufacturing Sites

- Our On-site Improvement Concierges—employees who have worked at automotive-related companies—visit customers' manufacturing sites to help them improve operation.

No. of support cases

138

(cumulative as of September 30, 2025)

Sustainability management support

- Provide financing and consulting services to support the sustainability management of our corporate clients.

Consulting on development and implementation of SDGs action plans

- Provide hands-on support in developing and implementing SDGs action plans to help achieve the SDGs.

No. of contracted companies

142

(cumulative as of September 30, 2025)

Carbon neutrality declaration consulting

- Support our corporate clients in formulating declaration statements for their initiatives to reduce CO₂ emissions.

No. of contracted companies

123

(cumulative as of September 30, 2025)

Health and productivity management consulting with hands-on support

- Support health and productivity management initiatives aimed at maintaining and improving employee health while enhancing productivity.

No. of companies supported in creating health declarations

3,236

No. of contracted companies

571

(cumulative as of September 30, 2025)

- As a commissioned project by the City of Nagoya, we are implementing the "Nagoya Health and Productivity Management Support Project (N-Ken)" in collaboration with Tokio Marine & Nichido Fire Insurance Co., Ltd. and TOPPAN Edge Inc. to support health and productivity management among SMEs.

Corporate hometown tax matching

- Support our corporate clients in their regional contribution efforts by connecting them with local governments that can receive donations.

No. of matched companies

27

(cumulative as of September 30, 2025)

<Local governments with corporate hometown tax matching support contracts
(as of September 30, 2025)>

Konan city, Nisshin city, Inazawa city, Nagoya city, Chiryu city, Seto city, Nagakute city, Higashihira town, Tajimi city, Kasugai city, Komaki city, Chita city, Hekinan city, Kariya city, Toyosaka City, Toyota city, Toyohashi city (in order of service commencement)

Meigin Sustainability-Linked Loan

- Support our corporate clients in developing sustainable business strategies and enhancing their corporate value.

No. of cases handled

14

(cumulative as of September 30, 2025)

Meigin Positive Impact Finance

- Analyze the business activities of our corporate clients based on the Principles for Positive Impact Finance and set appropriate KPIs accordingly.

No. of cases handled

64

(cumulative as of September 30, 2025)

"Ties to the future" SDGs and donation-type private placement bonds

- Donate a portion of the fees received from the issuance of private placement bonds to organizations engaged in activities contributing to the achievement of the SDGs, thereby supporting the regional contribution efforts of our corporate clients.

No. of cases handled

1,026

(cumulative as of September 30, 2025)

Locally sourced carbon offset-type private placement bond

- Support local decarbonization efforts by allocating a fixed percentage of the bond issuance amount to the purchase of local carbon credits, which are then used to offset GHG emissions generated by regional events and other activities.

No. of cases handled

49

(cumulative as of September 30, 2025)

Green Loan

- Utilize the Nissay Green Loan Framework under the "Partnership Agreement for Promoting Regional Sustainability" with Nippon Life Insurance Company.
- Our Bank is the first regional financial institution to receive support from Nippon Life Insurance Company in evaluating sustainable finance initiatives.

No. of cases handled

2

(cumulative as of September 30, 2025)

Inheritance services

- Obtained authorization to concurrently operate trust services, enabling us to provide one-stop support for our customers' inheritance and asset succession needs.

Track record in
will trust services

49

(FY2025 1H)

Custody assets

- Committed to "Providing financial services tailored to customer needs" as part of our management policy, in accordance with the "Basic Policy on Customer-Oriented Business Conduct (FD)."
- Received "S" rating in "R&I Fiduciary Duty Ratings."*
- Support our customers in building long-term wealth to facilitate a shift from savings to investment as part of Japan's efforts to become a leading asset management center.



No. of NISA
accounts

31,484

(FY2025 1H)

* A rating system by Rating and Investment Information, Inc. (R&I) that evaluates whether financial institutions engaged in investment trust sales are "conducting business in a customer-oriented manner."

Financial education

- Promote financial education to support local customers in building assets from a medium- to long-term perspective.

<Financial education>

No. of sessions
held

3

Total participants

221

(FY2025 1H)

<Workplace seminars>

No. of sessions
held

1,175

Total participants

6,810

(FY2025 1H)

Personalized needs matching

- To support the resolution of issues related to the daily lives of individual customers, we introduce partner specialist companies upon request.

Real Estate

Introduction of real estate agents, etc.



Housing and Living

Construction and renovation of houses, introduction of home security services, etc.



Services for the Elderly

Introduction of housing for the elderly, etc.



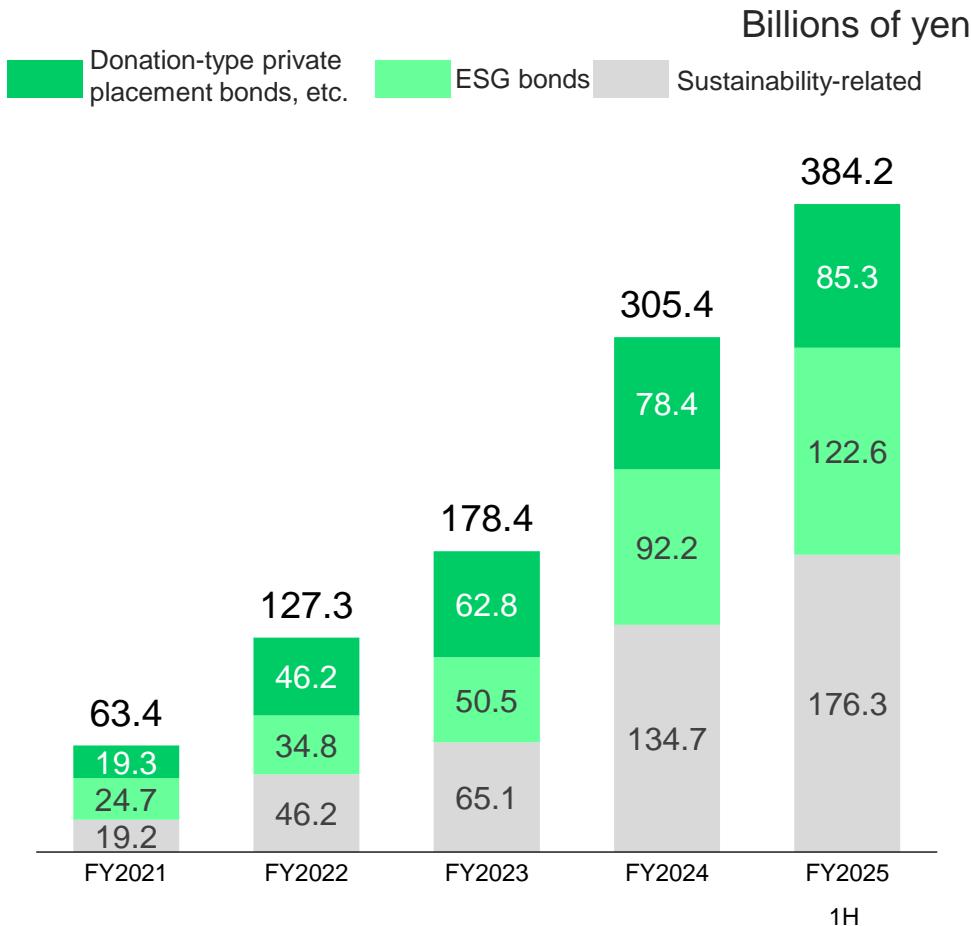
Inheritance and End-of-Life Planning

Pre-death decluttering, estate clearance, and buyback services for precious metals, etc.



■ ESG investments and loans

- Under the 22nd Management Plan, we have set a non-financial target of ¥500.0 billion in cumulative ESG investments and loans over the 10 years through FY2030.



■ Reduction of CO₂ emissions

Introduction of “C-Turtle” GHG emissions calculation tool

- Introduced the GHG emissions calculation tool “C-Turtle” in FY2025 to enhance efforts to reduce environmental impact by enabling accurate measurement and efficient management of emissions.
- Aim to deepen the engagement with clients through emissions calculation support and promote the expansion of ESG-related investments and loans.

Reduction of CO₂ emissions

- Aim to reduce our Bank’s CO₂ emissions (Scopes 1 & 2) by 70% from FY2013 levels by FY2030 and achieve net-zero emissions by FY2050.

<Performance against CO₂ emissions reduction targets> Unit: t-CO₂

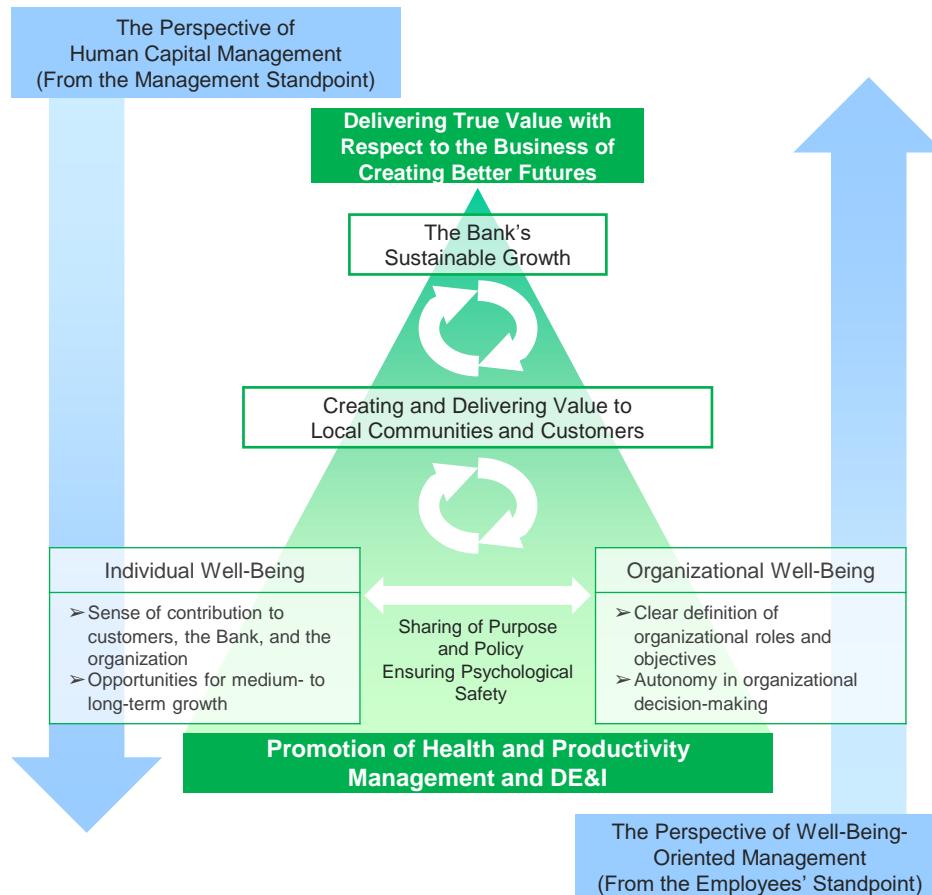
FY2013	FY2024	Reduction rate	FY2030 Reduction target
7,774	4,484	-42%	-70%

<CO₂ emissions in FY2024> Unit: t-CO₂

Scope 1 (direct emissions)	668
Scope 2 (indirect emissions)	3,816
Scope 3 (indirect emissions not included in Scopes 1 & 2)	7,690,792
Category 15 (investments and loans)	7,672,429
Total	7,695,276

Human capital management and well-being-oriented management

- Human capital management is a management approach that regards personnel as “capital” and aims to maximize their value to enhance corporate value over the medium to long term.
- Well-being-oriented management focuses on creating a “fulfilling” work environment from the employees’ perspective.



The 22nd Management Plan non-financial targets

	FY2022 (At mgmt. plan formulation)	FY2025 1H Results	FY2030 Targets
Female on-site representation ratio ^{*1}	82%	91%	100%
Work engagement ^{*2}	3.08	3.48	3.60
Diverse career experience ratio ^{*3}	44%	71%	80%

*1 Ratio of headquarters and branch office management units or groups in which two or more female employees are assigned

*2 Average scores for “Vigor,” “Dedication,” and “Absorption” under the Utrecht Work Engagement Scale

*3 Ratio of employees in their 11th to 20th year at the Bank who have experienced multiple job types and/or work outside the Bank

Human resources portfolio

Unit: Persons

	FY2022 (At mgmt. plan formulation)				FY2025 1H Results				FY2030 Targets			
	Head quarters	Sales	Adm.	Total	Head quarters	Sales	Adm.	Total	Head quarters	Sales	Adm.	Total
Branch Manager Lv.	20	90	0	110	16	75	0	91	20	80	0	100
Section Manager Lv.	150	110	280	540	176	102	241	519	140	100	170	410
General Staff Lv.	150	470	420	1,040	186	595	267	1,048	120	630	140	890
Partners (Full-time)	60	0	250	310	53	4	241	298	140	30	430	600
Partners (Part-time)	40	0	460	500	34	9	433	476	50	0	300	350
Total Ratio	420 16.8%	670 26.8%	1,410 56.4%	2,500	465 19.1%	785 32.3%	1,182 48.6%	2,432	470 20.0%	840 35.7%	1,040 44.3%	2,350

Primarily through reskilling
+115 people

Promotion of health and productivity management and Work Engagement Reform

- Position health and productivity management as a key initiative in the human capital strategy.
- Through the promotion of "Work Engagement Reform," which aims to create an environment where employees can find fulfillment in their work, we seek to further strengthen a proactive and warm organizational culture, and to develop "human resources capable of continuing to thrive into the future."
- Selected for the "KENKO Investment for Health 2025," jointly designated by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange, as a company practicing outstanding health and productivity management.
- Certified as a White 500 company for the 3rd consecutive year based on top-50 overall rankings, receiving one of the highest evaluations among financial institutions.
- Recognized by Aichi Prefecture as a company demonstrating exemplary initiatives in health and productivity management, we received the 2025 Aichi Health and Productivity Management Award in the Large Corporation category.



Promotion of DE&I

- In response to the amended Act for Eliminating Discrimination Against Persons with Disabilities, which came into effect in April 2024, all employees have obtained "Level 3 Certification of the Universal Manners Test"** to provide safer and more inclusive service by offering reasonable accommodations and meeting the diverse needs of customers.

*The test is organized and operated by Mirairo Inc. and certified by the Japan Universal Manners Association.



- Developed an inclusive work environment that enables diverse talent to thrive and maintained an employment rate of persons with disabilities exceeding the statutory requirement.

Employment rate of persons with disabilities

2.78% ≥ 2.50%* (As of June 1, 2025)

*Statutory employment rate of persons with disabilities at private-sector companies

Support for work-life balance

- Aim to create a workplace environment where individuals can fully demonstrate their abilities and work in their own way while managing various life circumstances, such as childcare, nursing care, or illness.

<Main initiatives to support for work-life balance>

Jan. 2023	Established the "Team Himawari Plus+" to design DE&I initiatives incorporating employee perspectives.
Apr. 2023	Added "infertility treatment" as an eligible reason for the use of accumulated paid leave.
July 2023	Introduced the Femtech service "LunaLuna Office."
Apr. 2024	Introduced the "Shortened Working Hour System for Employees with Illnesses" and the "Shortened Working Hour System for Pregnant and Postpartum Employees."
Sept. 2024	Established a women's rest area.
Oct. 2024	Conducted training for all employees on "Support for Balancing Work with Childcare and Nursing Care."
Feb. 2025	Established a consultation desk as part of support for balancing work with nursing care.
Apr. 2025	Added "nursing care" as an eligible reason for the use of accumulated paid leave.
Oct. 2025	Conducted training for managers on the work-life balance support system.
	Introduced the "Flextime System" to enhance the work-life balance support system.
	Revised the telework system to support childcare and nursing care.

- Only 2 companies, including our Bank, have obtained the "Platinum Kurumin Plus" certification (granted by the Ministry of Health, Labour and Welfare) within the jurisdiction of the Aichi Labor Bureau.

(As announced by the Ministry of Health, Labour and Welfare in September 2025)



Increase in starting salaries for new graduates

- Raised starting salaries for new graduates to promote well-being-oriented management, with the aim of enhancing employee work engagement as part of our human capital strategy.

	Until Apr. 2023	From Apr. 2024	From Apr. 2025	From Apr. 2026
University / Graduate school	¥220 thousand	¥240 thousand	¥260 thousand	¥300 thousand *
Junior college	¥181 thousand	¥201 thousand	¥221 thousand	¥243 thousand
High school	¥174 thousand	¥194 thousand	¥214 thousand	¥236 thousand

*Including job allowance

- In April 2025, we renewed our DX strategy for the three-year period from FY2025 to FY2027.

Policies

Promotion of DX of banking services	Personalization and strengthening of customer engagement	Promotion of DX of operations and administrative work	Operational streamlining and data utilization
Individual Personalized proposals and streamlining of administrative work at branch counters		Work to further cultivate dealings through personalized proposals involving high precision levels that are achieved through digital marketing and other means. Work to further streamline tasks in terms of administrative aspects by moving forward with semi-self-serve procedures through the introduction of tablet devices at branch counters.	
Corporate Enhance sales quality and free up resources for sales representatives		Deepen our understanding of customers through data utilization*, and strengthen our foundations for sales support to enable the preparation of proposals which provide solutions satisfying the needs of customers selected from a wide range of solutions. Also, work to improve productivity further by leveraging tools such as AI and allocate freed-up capacity to high-value-added operations.	

Support for customer DX

- Support for the launch of DX initiatives by customers
- Development of human resources aimed at the improvement of the ability of employees to leverage digital technologies

Become a trusted advisor for small- and medium-sized enterprises and strengthen support for the initial stages of their efforts for DX.

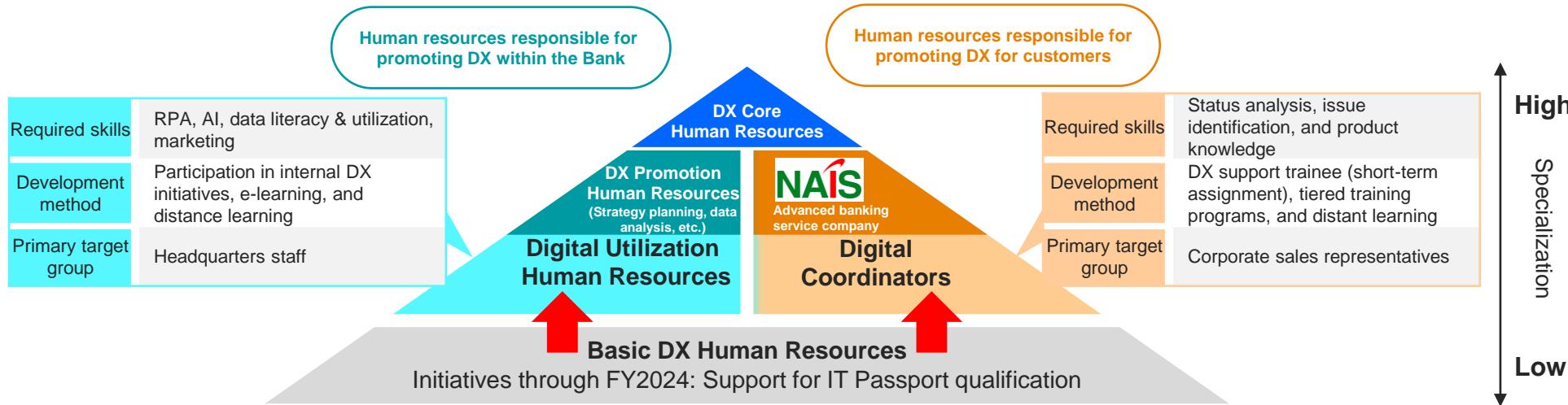
Bring human resources which have acquired basic knowledge through IT Passport qualification to a level where they can put the utilization of digital technologies into practice in their operations.
Secure human resources leading the promotion of DX at the Bank and those who can communicate closely with customers to promote their DX initiatives.

DX roadmap

The 22nd Management Plan			
	FY2023 - FY2024	FY2025 - FY2027	FY2028 onward
DX of banking services	Expansion of the functions of apps	Strengthening of the utilization of digital contact points (personalized proposals, corporate portals, etc.)	
	Enhancement of lineups of fully online products	Improvement of functions for existing services	
	Acceptance of various applications online	Establishment of foundations aimed at the data utilization (enhancing sales quality and freeing up capacity)	Facilitation of data utilization (coordination with other companies and generation of new value)
DX of operations and administrative work	RPA utilization		
	Move to paperless operations	Establishment of cloud environments and the expansion of their use (generative AI, etc.)	
	Automation of operations and centralization of operations at headquarters	Streamlining of operations within the Group	
Support for customer DX	Move to semi-self-service through the use of tablet devices at branch counters		
	Coordination with external entities for the purpose of ICT support	Support for the launch of DX	Consideration of creation of cashless branches and unstaffed branches
	Digital talent development (support for the acquisition of national qualifications)	Definitions of human resource models and planned development aimed at the improvement of the ability to utilize digital technologies	Expansion of DX consulting sales Provision of services contributing to regional revitalization Sophistication of human resource models Optimal placement of developed human resources (expansion of opportunities)

Human resources development

- In anticipation of the growing importance of skills such as data utilization and generative AI, we have defined new talent models (Digital Utilization Human Resources and Digital Coordinators) and are developing them systematically to enable practical application of digital tools in day-to-day operations.



Public targets

- We will cut the number of hours spent on branch administrative work by an increasing amount. We will cut 4,000 hours in FY2025, 9,500 hours in FY2026, and 15,000 hours in FY2027.
- In FY2025 2H, we will replace the existing branch terminals with tablet devices, expecting a significant reduction in the number of hours spent on branch administrative work (semi-self-service).

<FY2027 Targets>

	DX Strategic Pillars			FY2025 1H Results	FY2027 Targets
	DX of banking services	Clerical work efficiency	Support for customer DX		
Reduction in Branch Office administrative hours		●		1,311 hours/month	15,000 hours/month
Web transaction ratio for investment trusts	●	●		72.5%	65%
DX support consultations			●	78 cases in 1H	100 cases/year
Digital Utilization Human Resources		●		37	150 over 3 years
Digital Coordinators		●	●	37	150 over 3 years



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*As a general rule, amounts in this document have been rounded down to the nearest unit.