



**BANK OF NAGOYA**

# Information Meeting

[Financial Results for the Fiscal  
Year Ended March 31, 2026]

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

June 5, 2026

The Bank of Nagoya, Ltd.  
Ichiro Fujiwara, President

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# I. FY2025 Financial Summary

## II. Outline of the 22nd Management Plan

## III. Initiatives for Enhancing Corporate Value

## IV. Basic Agreement Concerning Business Integration

## Documents (Stand-Alone Financial Information)

## Documents (Non-Financial Information)

# FY2025 Stand-Alone Financial Summary

Unit: 100 million yen

	FY2024	FY2025	Year-on-Year Change
<b>Core gross business profit</b>	523	<b>637</b>	+113
<b>Profit from lending</b>	278	<b>289</b>	+10
Interest on loans and discounts	326	<b>452</b>	+125
Interest on deposits (-)	47	<b>162</b>	+114
<b>Profit from market operations</b>	137	<b>225</b>	+88
Interest and dividends on securities, etc.	189	<b>267</b>	+78
Of which gain (loss) on cancellation of investment trusts	(8)	<b>0</b>	+8
Cost of funding (-)	52	<b>41</b>	(10)
<b>Net fees and commissions</b>	104	<b>116</b>	+12
Fees and commissions	142	<b>158</b>	+15
Fees and commissions payments (-)	37	<b>41</b>	+3
Net other ordinary income (excluding gain (loss) on bonds)	2	<b>4</b>	+1
Other ordinary income	3	<b>5</b>	+1
Other ordinary expenses (-)	0	<b>0</b>	+0
<b>General and administrative expenses (-)</b>	299	<b>315</b>	+15
<b>Core net business profit</b>	224	<b>322</b>	+98
<b>Core net business profit (excluding gain (loss) on cancellation of investment trusts)</b>	232	<b>322</b>	+89
<b>Other factors</b>	(24)	<b>(50)</b>	(25)
Credit-related expenses (-)	7	<b>22</b>	+14
Gain (loss) on bonds	(111)	<b>(108)</b>	+2
Gain (loss) related to equity securities	87	<b>84</b>	(2)
Other non-recurring gains (losses)	7	<b>(3)</b>	(11)
<b>Ordinary profit</b>	199	<b>272</b>	+72
<b>Extraordinary income and losses</b>	(1)	<b>2</b>	+4
<b>Profit before income taxes</b>	197	<b>274</b>	+77
<b>Total income taxes (-)</b>	54	<b>75</b>	+20
<b>Profit</b>	143	<b>199</b>	+56

## Profit from lending (YoY +1.0 billion yen)

- Both deposits and loans experienced increased balances, and policy rate hikes boosted both interest on loans and discounts and interest on deposits.

## Profit from market operations (YoY +8.8 billion yen)

- Yields improved primarily due to the replacement of yen bonds, resulting in an increase.

## Net fees and commissions (YoY +1.2 billion yen)

- An 11th consecutive period of growth driven by higher corporate solutions fees and increased sales fees on custody assets including investment trusts.

## General and administrative expenses (YoY +1.5 billion yen)

- A rise driven primarily by personnel expenses as a result of strategic investments in human capital.

## Credit-related expenses (YoY +1.4 billion yen)

- Specific allowance for loan losses increased due to downgrades following the collapse of a major client, etc.

## Gain (loss) on bonds (YoY +0.2 billion yen)

- Replaced primarily low-yield yen bonds

## Gain (loss) related to equity securities (YoY (0.2) billion yen)

- Policy investment stocks will be reduced in accordance with the Corporate Governance Code, following ongoing dialogues with investees.

# Earnings Forecast

Unit: 100 million yen

		FY2025 Actual	FY2026 Plan	YoY
<b>Standalone</b>	Ordinary income	974	<b>1,136</b>	+161
	Ordinary profit	272	<b>327</b>	+54
	Profit	199	<b>227</b>	+27
	Core net business profit	322	<b>336</b>	+13
<b>Consolidated</b>	Ordinary income	1,244	<b>1,428</b>	+183
	Ordinary profit	280	<b>337</b>	+56
	Profit	202	<b>230</b>	+27
	Basic earnings per share*	412 yen	<b>467 yen</b>	+55 yen
<b>Annual Dividend*</b>		170 yen	<b>200 yen</b>	+30 yen

Note: On October 1, 2025, a 3-for-1 stock split was implemented (numbers reflect post-stock split values).

# I. FY2025 Financial Summary

## II. Outline of the 22nd Management Plan

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### IV. Basic Agreement Concerning Business Integration

### Documents (Stand-Alone Financial Information)

### Documents (Non-Financial Information)

## The 22nd Management Plan: “Realizing the True Value of Future-Creating Industry” (April 2023 – March 2031)

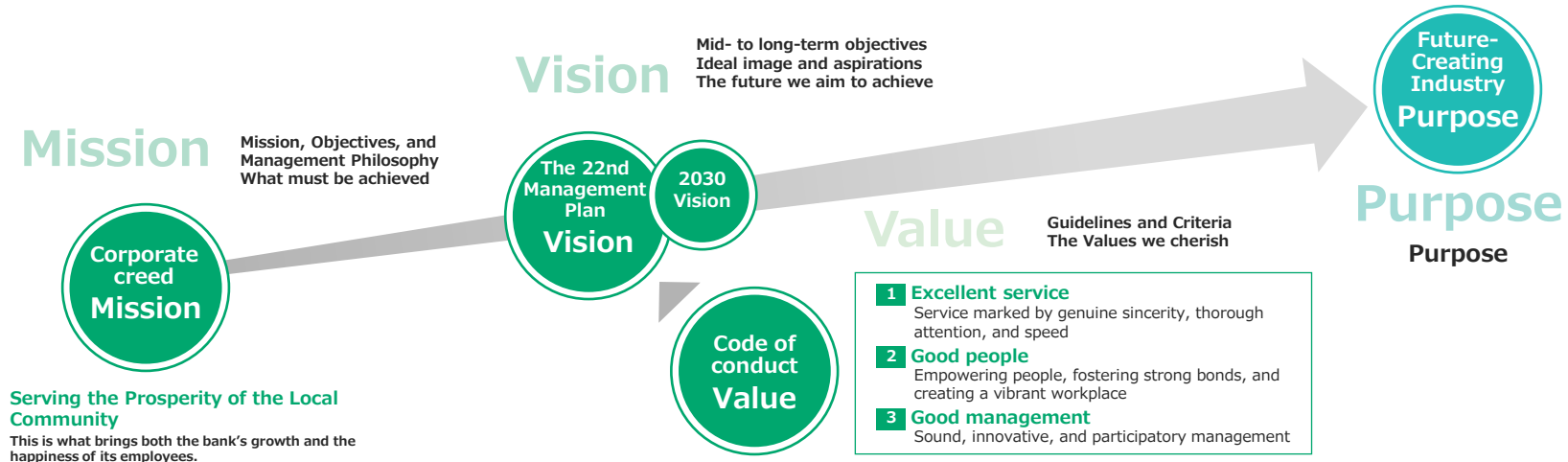
Purpose (Existence) and Mission, Vision, and Value

### 未来創造業宣言

私たちは『未来創造業』です。

私たちは、  
法人のお客さまと **会社の発展につながる未来** を創ります。  
個人のお客さまと **家族の幸せにつながる未来** を創ります。  
そして、私たちはお客さまと自分の未来のために一生懸命に仕事をします。

銀行業から未来創造業へ 私たちは歩み続けます



Vision 2030 (Our desired state as of March 2031)

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

# Revision of the Intermediate Financial Targets

## Review of the intermediate financial targets

(Published May 2026)

	FY2027 Target Before Review	FY2027 Target After Review	Increase/Decrease	FY2025 Actual Results
<b>Profit (Consolidated)</b>	20.0 billion yen	<b>28.0 billion yen</b>	<b>+8.0 billion yen</b>	20.2 billion yen
<b>ROE (Consolidated)</b> (TSE standards)	Over 6%	<b>Over 8%</b>	<b>+2.0P</b>	6.86%
<b>Core OHR</b>	In the 50% range	<b>In the 50% range</b>	<b>No change</b>	49.4%
<b>Loans and Deposits</b> (Deposits, etc.* + Loans)	10 trillion yen	<b>10 trillion yen</b>	<b>No change</b>	9.8 trillion yen

\* Deposits, etc. = Deposits + Negotiable Certificates of Deposit

- Profit (Consolidated)** ➤ FY2025 actual results was 20.2 billion yen and we revised our target as it was achieved ahead of schedule.
- ROE (Consolidated)** ➤ FY2025 actual results was 6.86% and we revised our target as it was achieved ahead of schedule.

<Published in November 2025>	FY2027 Goal Before Revision	FY2030 Goal After Revision
	Reduction of Policy Investment Stocks (Acquisition Cost Basis)	Ratio of the Total Amount of Policy Investment Stocks and Held-as-If Stocks to Consolidated Net Assets (Market Value Basis)
<b>Reduction of Policy Investment Stocks</b>	<ul style="list-style-type: none"> <li>➤ Compared to the end of Fiscal Year 2022, 30% (12.4 billion yen)</li> <li>➤ The stand-alone net assets ratio (market value basis) is well below 50%</li> </ul>	<b>Below 20%</b>

# Revision of Non-Financial Targets

## Revision of non-financial targets

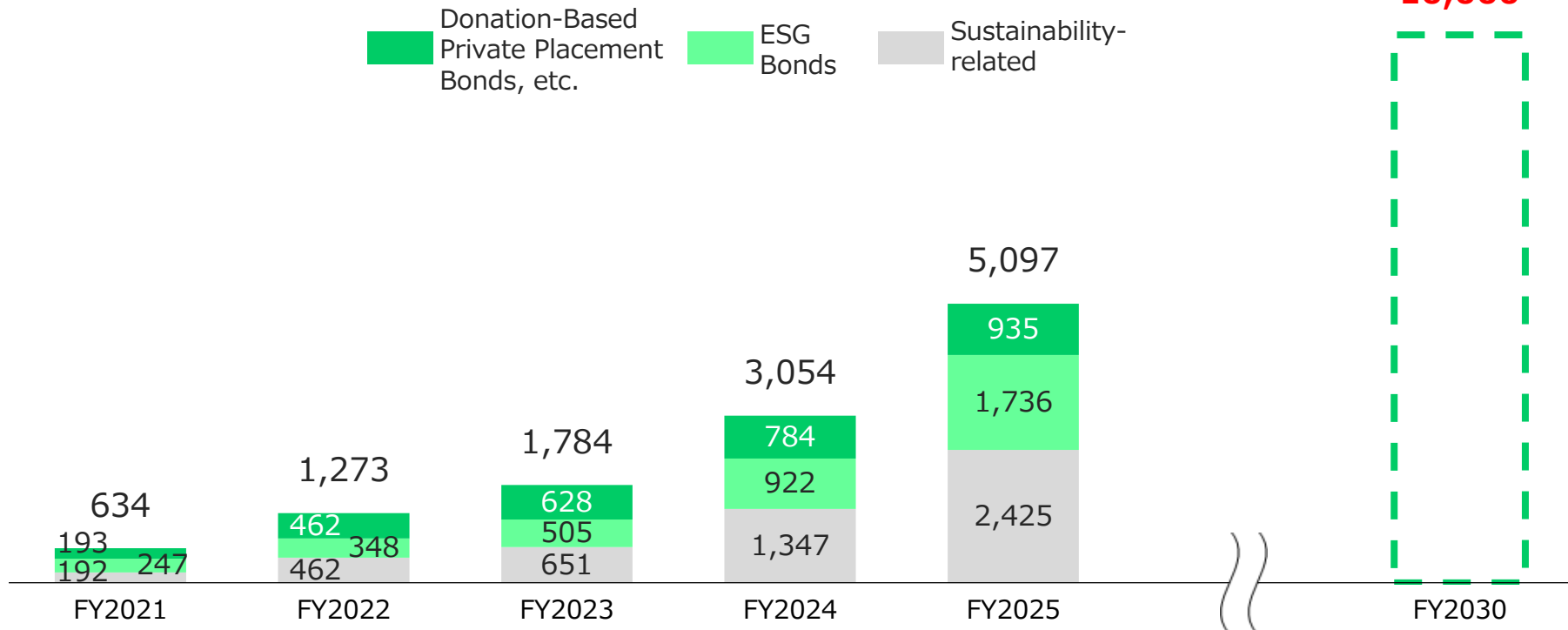
(Announced May 2026)

	FY2030 Target Before Revision	FY2030 Target After Revision	Increase/Decrease	FY2025 Actual Results
<b>ESG Investment and Financing Amount (10-year cumulative execution amount up to FY2030)</b>	500.0 billion yen	<b>1 trillion yen</b>	<b>+500.0 billion yen</b>	509.7 billion yen

➤Fiscal Year 2025 Cumulative Results was 509.7 billion yen and achieved the target ahead of schedule, prompting a revision of targets and standards.

Unit: 100 million yen

### <Trend of ESG Investment and Lending Amounts>



## Quantitative targets and results

<FY2027 Intermediate Financial Targets>	FY2022 Results	FY2025 Results	FY2027 Target
<b>Profit (Consolidated)</b>	8.3 billion yen	<b>20.2 billion yen</b>	<b>28.0 billion yen</b>
<b>ROE (Consolidated)</b> (TSE standards)	3.33%	<b>6.86%</b>	<b>Over 8%</b>
<b>Core OHR</b>	70.4%	<b>49.4%</b>	<b>50% range</b>
<b>Loans and deposits</b> (Deposits, etc.* + Loans)	7.9 trillion yen	<b>9.8 trillion yen</b>	<b>10 trillion yen</b>

\* Deposits, etc. = Deposits + Negotiable Certificates of Deposit

<FY2030 Financial Targets>	FY2022 Results	FY2025 Results	FY2030 Target
<b>Ratio of the Total Amount of Policy Investment Stocks and Presumed Held Stocks to Consolidated Net Assets (Market Value Basis)*</b>	52.3%	<b>25.0%</b>	<b>Less than 20%</b>

\* Revise the achievement deadline, criteria, and applicable stocks, etc. in November 2025

<Non-Financial FY2030 Target>	FY2022 Results	FY2025 Results	FY2030 Target
<b>Female Representation Rate*1</b>	82.7%	<b>94.4%</b>	<b>100%</b>
<b>Work Engagement*2</b>	3.08	<b>3.59</b>	<b>3.60</b>
<b>Cross-Career Ratio*3</b>	44.6%	<b>76.7%</b>	<b>80%</b>
<b>ESG Investment and Loan Amount</b> (Cumulative Execution Amount for 10 Years up to FY2030)	127.3 billion yen	<b>509.7 billion yen</b>	<b>1 trillion yen</b>
<b>CO<sub>2</sub> Emissions (Compared to FY2013)</b>	(42)%	<b>(42)%</b>	<b>(70)%</b>

\*1 Among managers at headquarters and branches, and within the group, the proportion with multiple female members.

\*2 The average scores for "vigor", "dedication", and "absorption" on the Utrecht Work Engagement Scale.

\*3 Among employees in their 11th to 20th year, the proportion who have experienced multiple job functions or roles outside the bank.

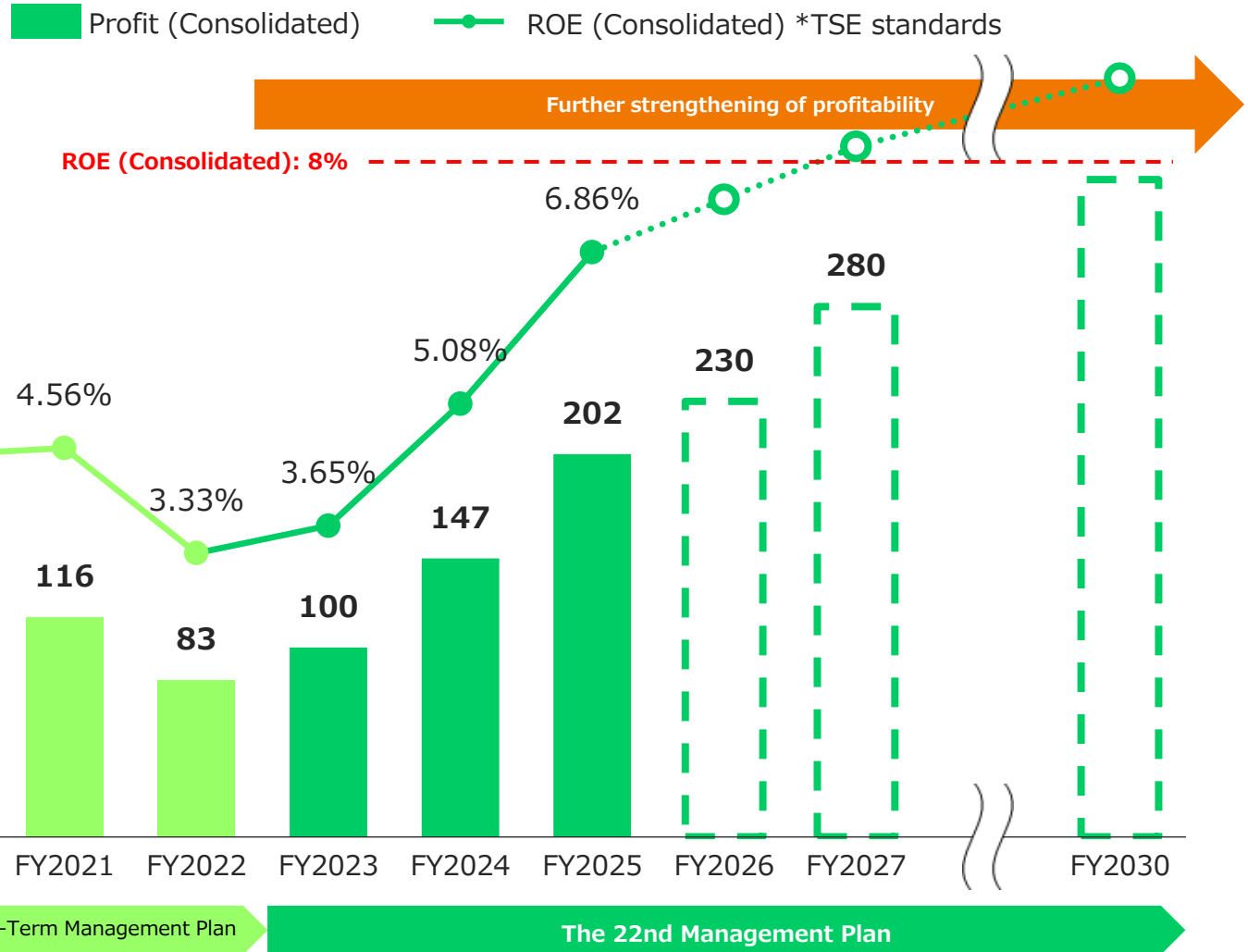
# Profit (Consolidated) and ROE (Consolidated)

## Profit (Consolidated) and ROE (Consolidated) FY2027 Intermediate Financial Targets

Unit: 100 million yen

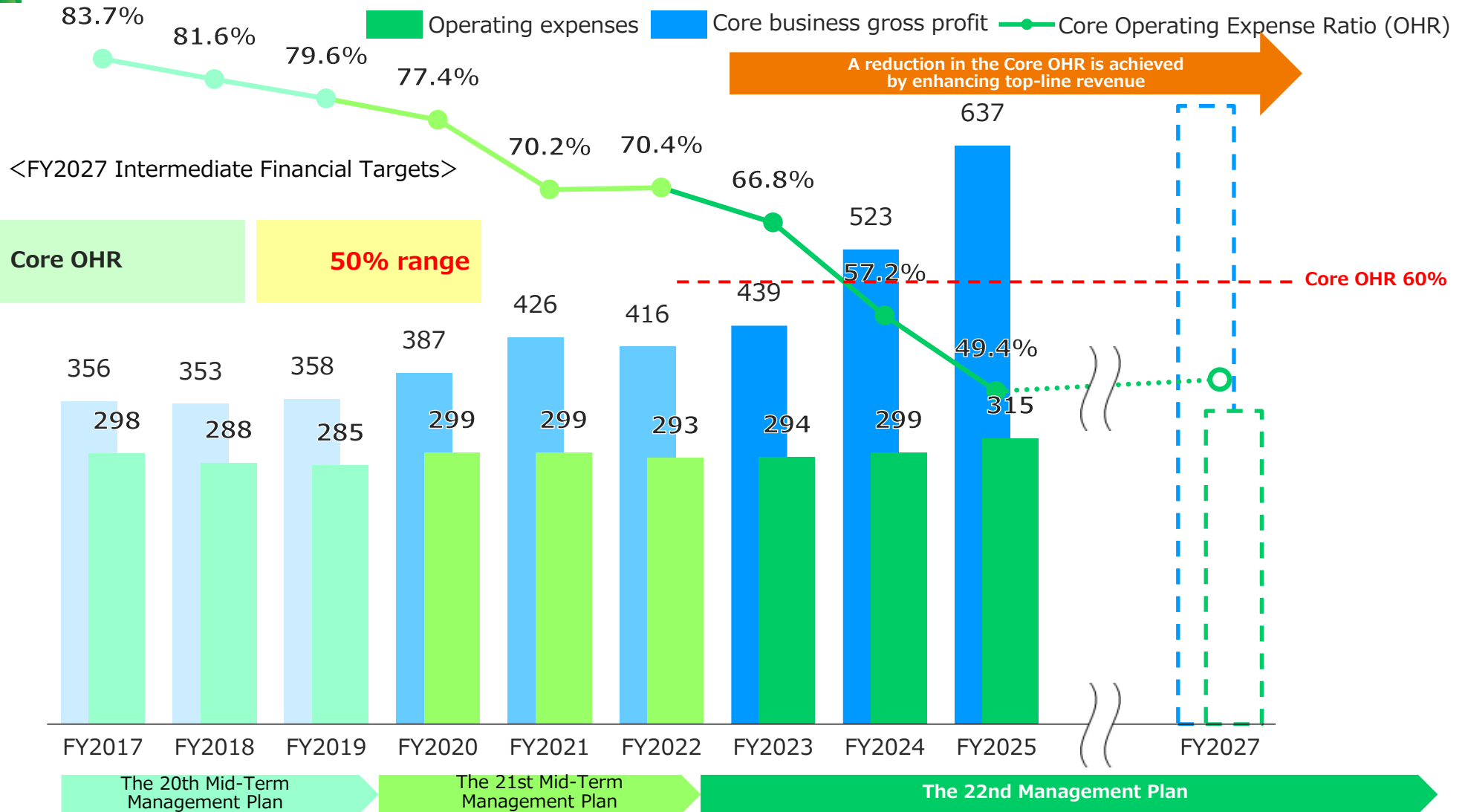
<FY2027 Intermediate Financial Targets>

Profit (Consolidated)	<b>28.0 billion yen</b>
Return on Equity (Consolidated) <small>*TSE standards</small>	<b>Over 8%</b>



## Core OHR FY2027 Intermediate Financial Targets

Unit: 100 million yen



## Loans and deposits

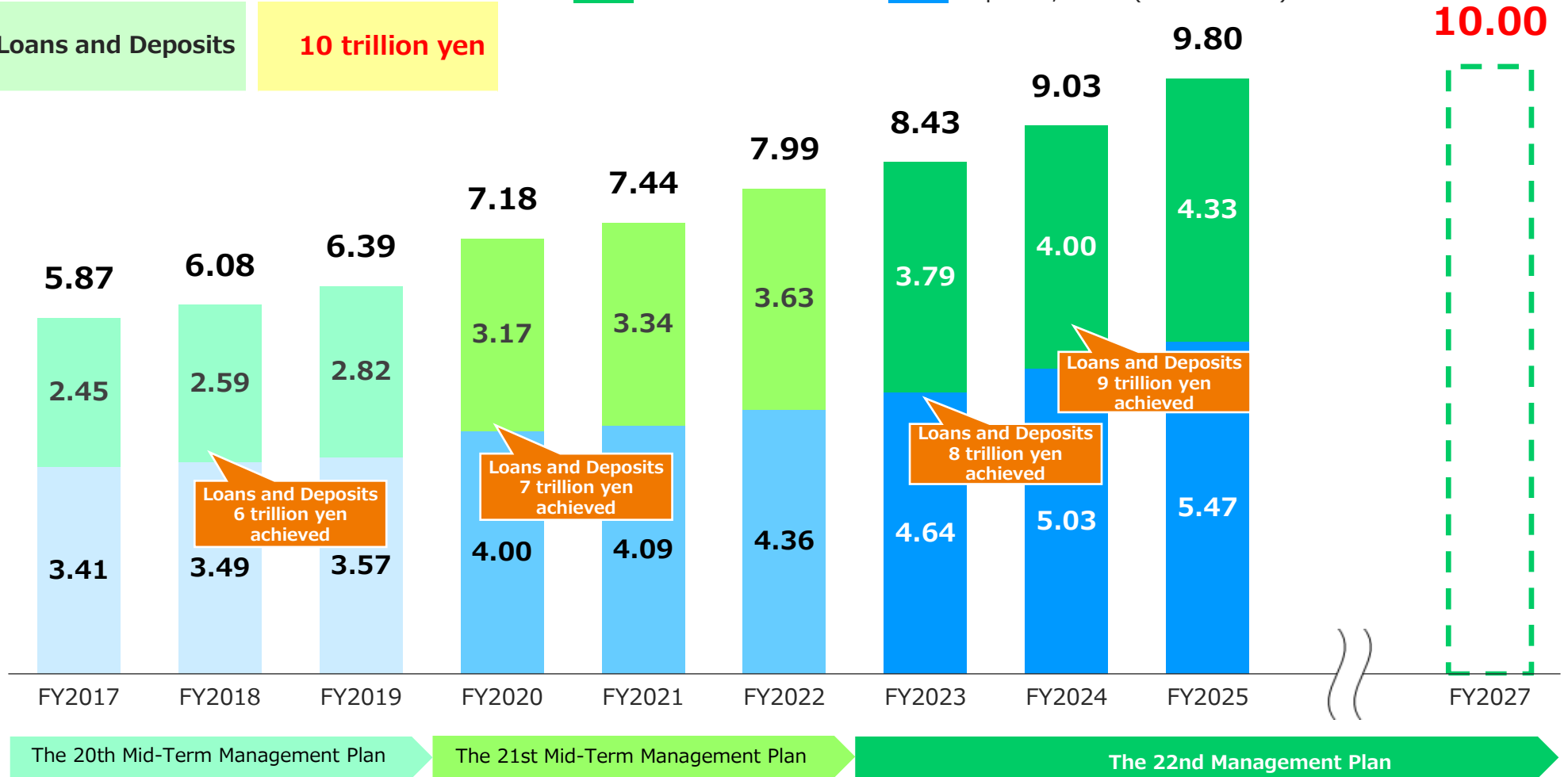
### FY2027 Intermediate Financial Targets

Unit: trillion yen

<FY2027 Intermediate Financial Targets>

Loans and Deposits **10 trillion yen**

Loans (end balance) Deposits, etc.\* (end balance)



\* Deposits, etc. = Deposits + Negotiable Certificates of Deposits

## Reduction of policy investment stocks FY2030 Financial Targets

Unit: 100 million yen

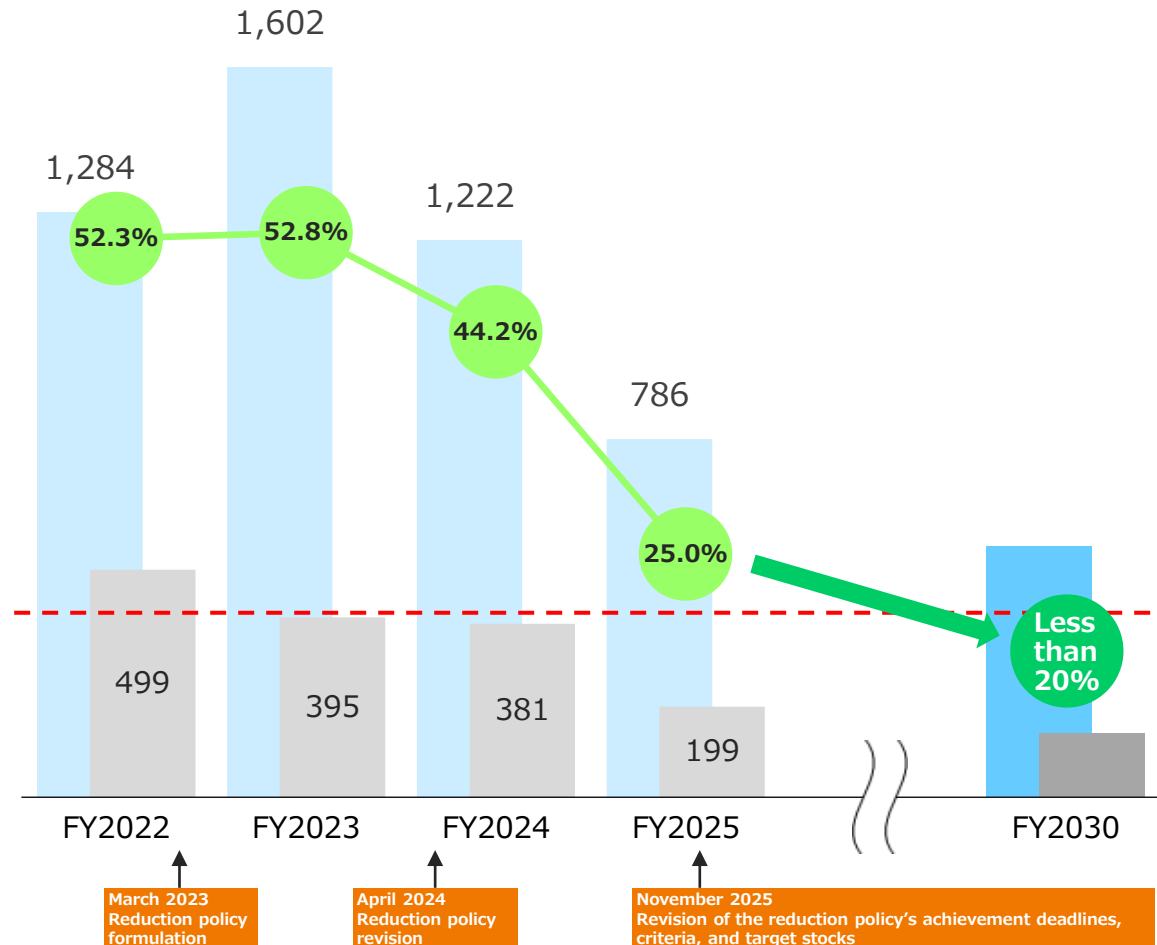
<FY2030 Financial Target>

**Ratio of policy investment stocks and deemed holdings (market value) to consolidated net assets**

**Less than 20%**

**The ratio policy investment stocks and deemed holdings (market value) to consolidated net assets : 20%**

- Market value of policy investment stocks and deemed holding stocks
- Ratio of policy investment stocks and deemed holding stocks to consolidated net assets
- Reference: Acquisition cost of policy investment stocks and deemed holding stocks



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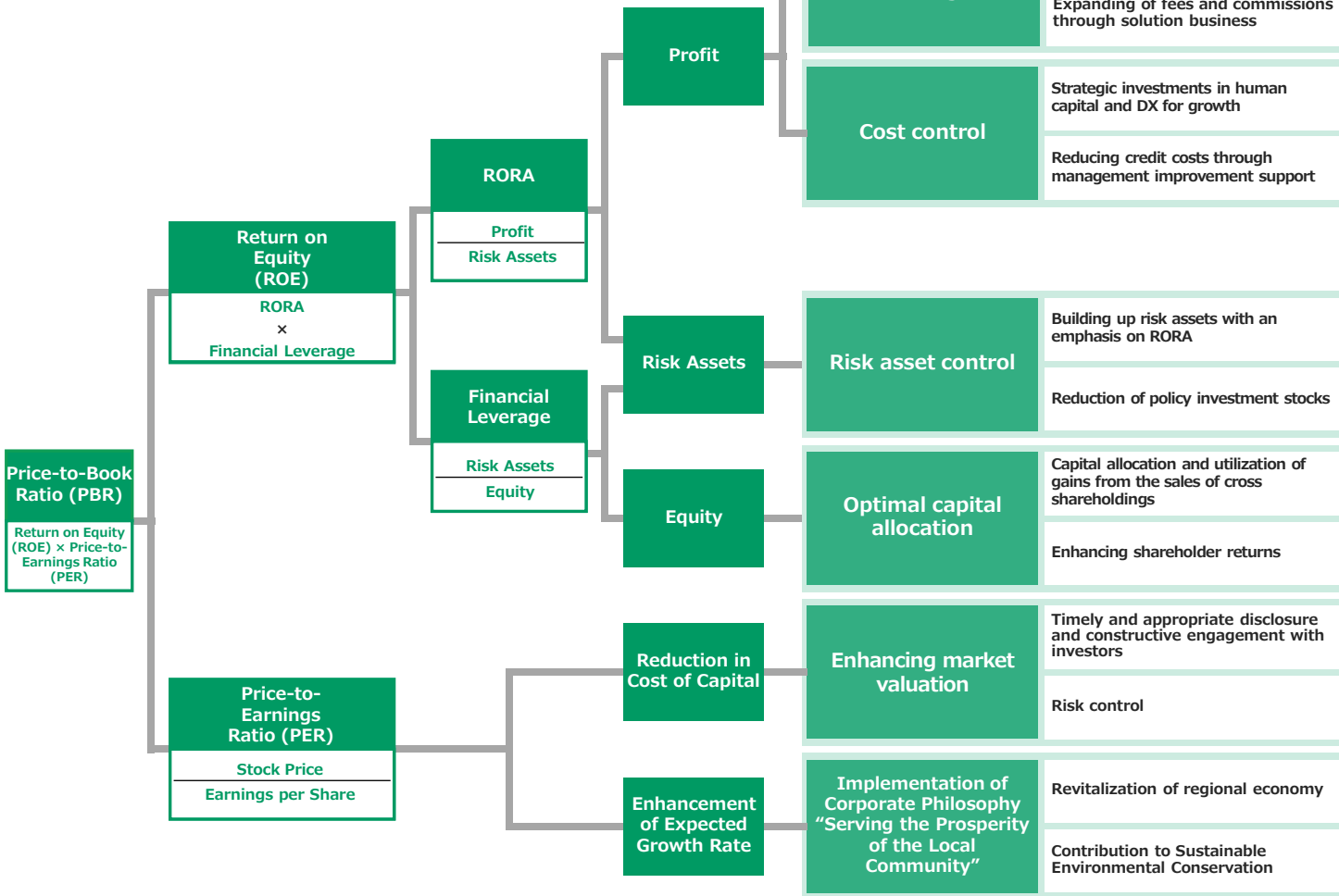
**Documents (Stand-Alone Financial Information)**

**Documents (Non-Financial Information)**

## Concept of PBR

$$\text{PBR} = \text{ROE} \times \text{PER}$$

Price-to-Book Ratio = Return on Equity × Price-to-Earnings Ratio



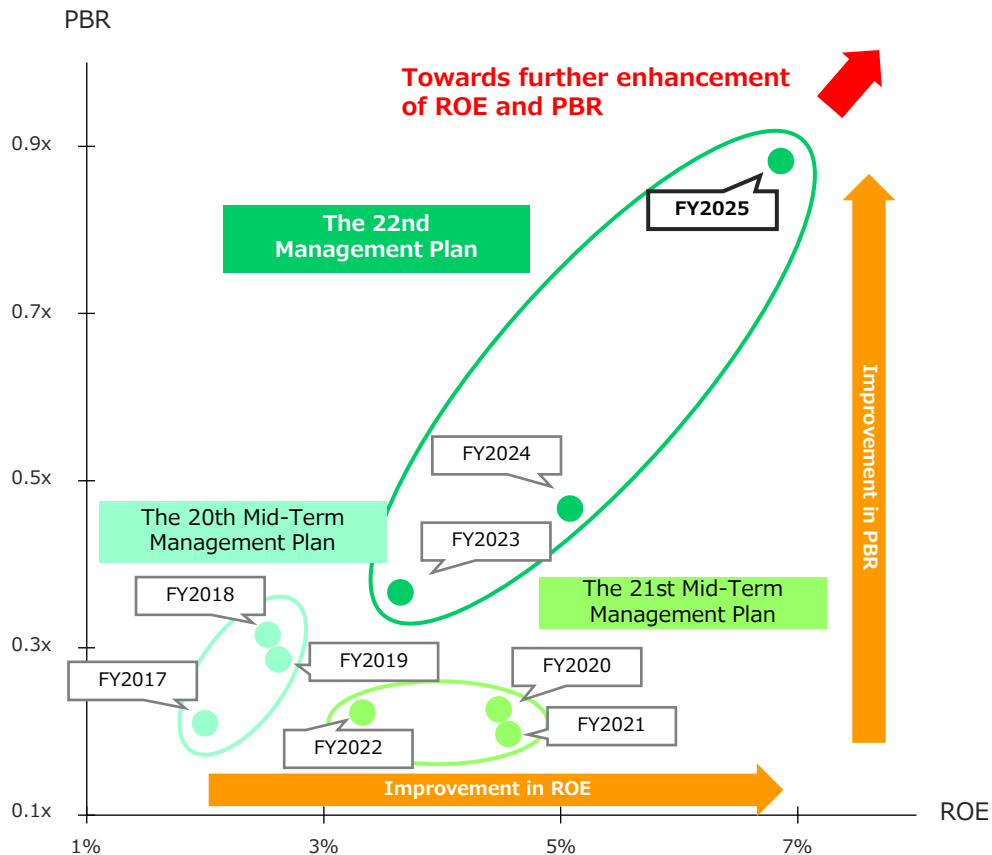
## KPI & Policy

<p><b>Review in May 2026</b></p> <p>Intermediate financial targets (FY2027)</p>	<p>Profit (Consolidated): 28.0 billion yen</p> <p>ROE (Consolidated): over 8%</p> <p>Core OHR in the 50% range</p> <p>Loans and deposits: 10 trillion yen</p>
<p>&lt;Pillars of Strategy&gt; Human capital strategy FY2030 Target</p>	<p>Talent portfolio</p> <p>Female representation: 100%</p> <p>Work engagement: 3.60</p> <p>Cross-career ratio: 80%</p>
<p><b>Review in May 2026</b></p> <p>&lt;Pillars of Strategy&gt; DX strategy FY2027 Target</p>	<p>Monthly reduction of branch office administrative time: 15,000 hours</p> <p>Web trading rate for investment trusts: 75%</p> <p>Number of DX support consultations: 150 per year</p> <p>3-year cumulative count of digital utilization talents: 150</p> <p>3-year cumulative count of digital coordinators: 150</p>
<p>Equity policy</p>	<p>Consolidated equity ratio at an appropriate level of approximately 12.5%</p> <p>The ratio of policy investment stocks and deemed held stocks to consolidated net assets (market value basis) is less than 20%</p>
<p>Shareholder Return Policy</p>	<p>Dividend payout ratio targeted at 40%</p> <p>Proactive share repurchase</p>
<p><b>Review in May 2026</b></p> <p>&lt;Pillars of Strategy&gt; Sustainability FY2030 Target</p>	<p>ESG investment and financing: 1 trillion yen</p> <p>CO<sub>2</sub> emissions: (70)%</p>

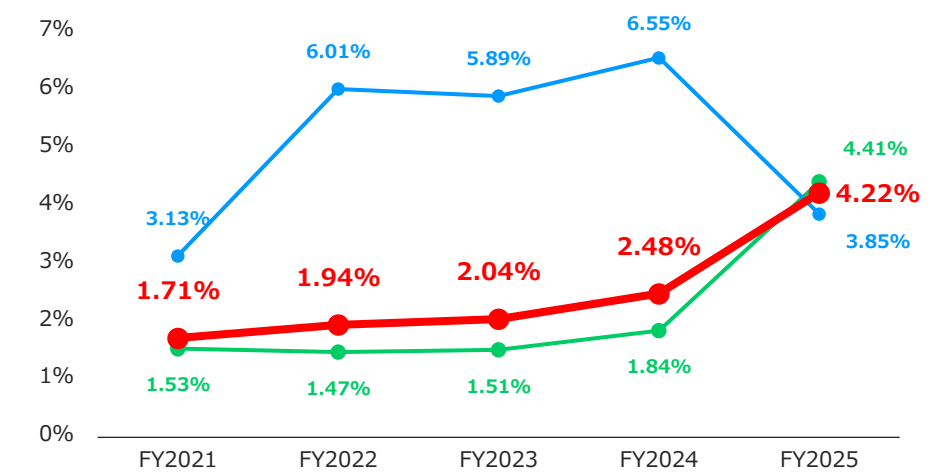
## Towards a PBR of 1x or higher

- Aiming to improve PBR through a dual approach: enhancing ROE by strengthening top-line revenue, also reducing cost of equity and boosting expected growth rates

<Trends in ROE and PBR by Management Plan>

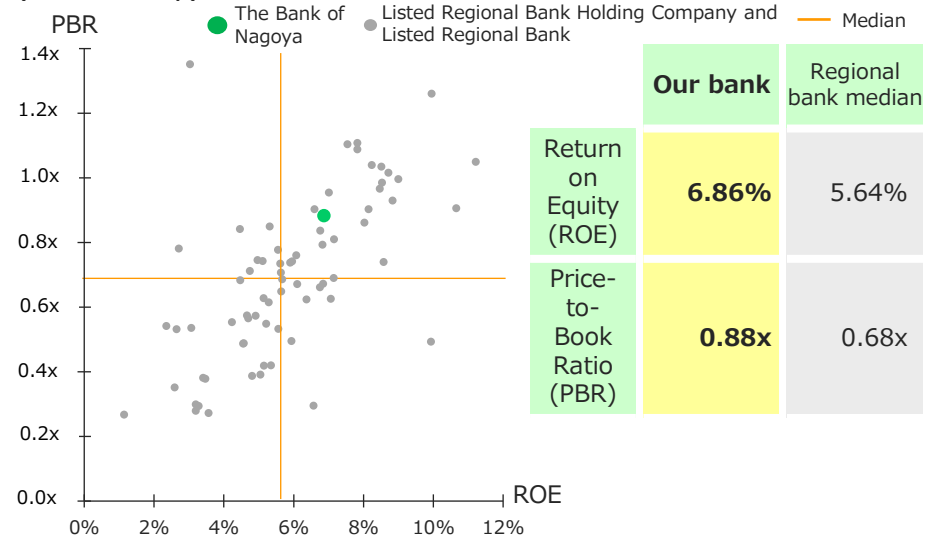


<Trends in RORA>



Note: The method for calculating credit risk assets is "standard method" through FY2024, and FY2025 uses the "advanced internal ratings-based (FIRB)" approach.

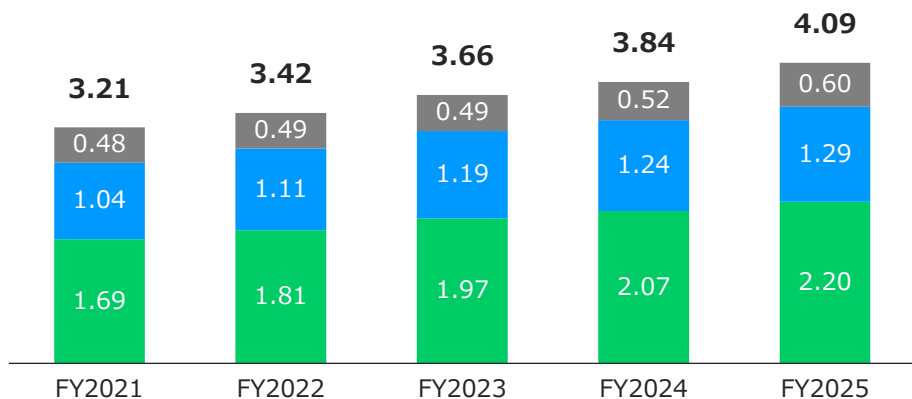
<Comparison of ROE and PBR for FY2025 with Other Banks (Our Survey)>



PBR = End-of-period stock price / End-of-period consolidated net assets per share  
 ROE = Profit (Consolidated) / Average of consolidated net assets at period start and end

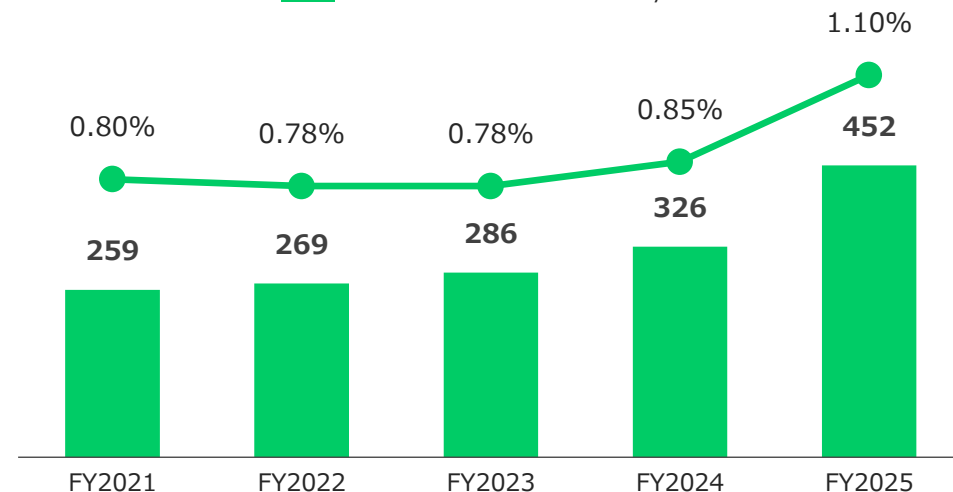
## Loans (average balance) Unit: 1 trillion yen

SME lending Individual lending Others



## Loan interest and yield Unit: 100 million yen

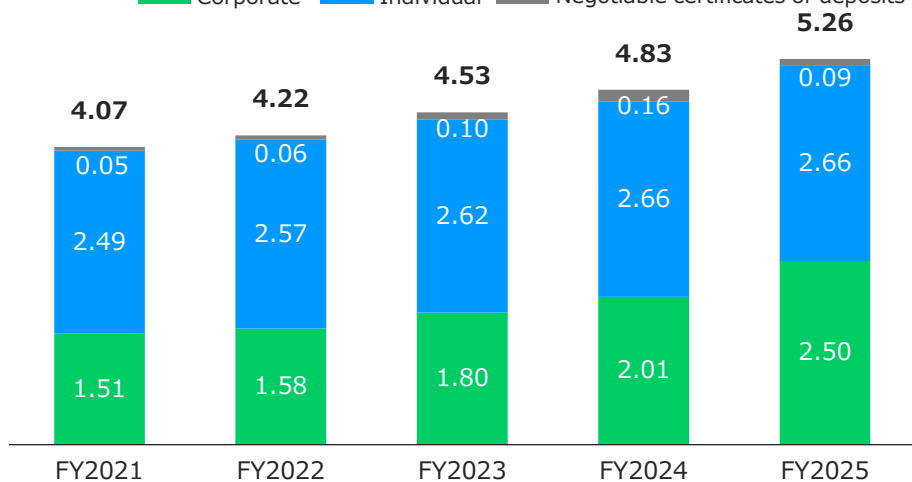
Loan interest Loan yield



## Deposits, etc.\* (average balance) Unit: 1 trillion yen

\*Deposits, etc. = Deposits + Negotiable certificates of deposits

Corporate Individual Negotiable certificates of deposits

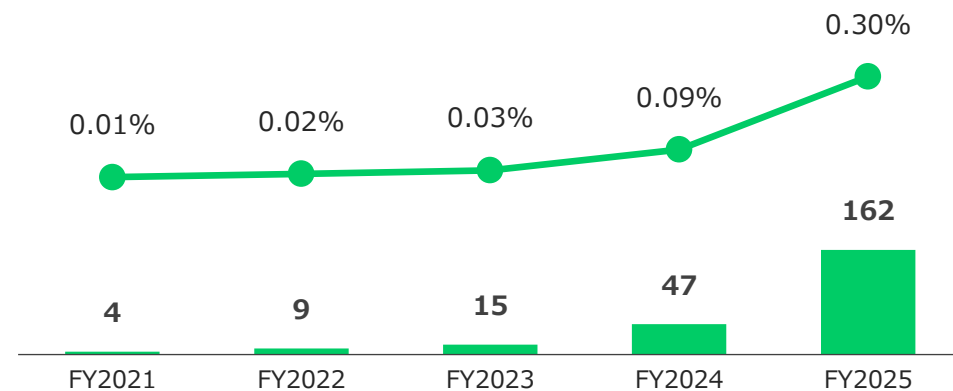


## Interest on deposits\* and yield

\*Interest on deposits = Interest on deposits + Negotiable certificates of deposit interest

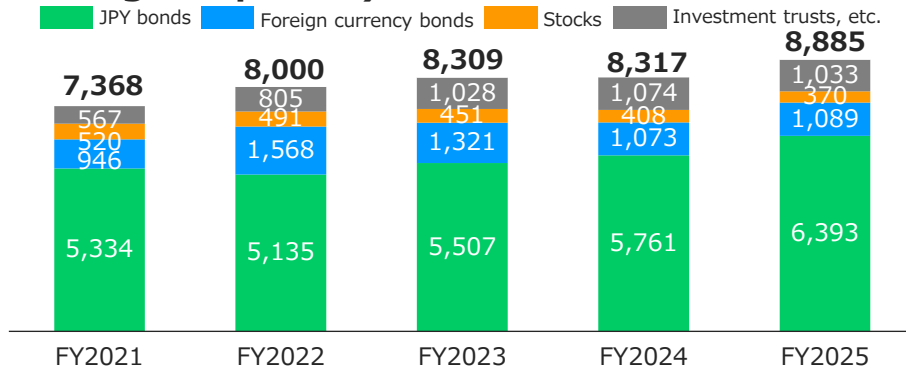
Unit: 100 million yen

Interest on deposits Deposit yield



## Securities (average balance during the period)

Unit: 100 million yen

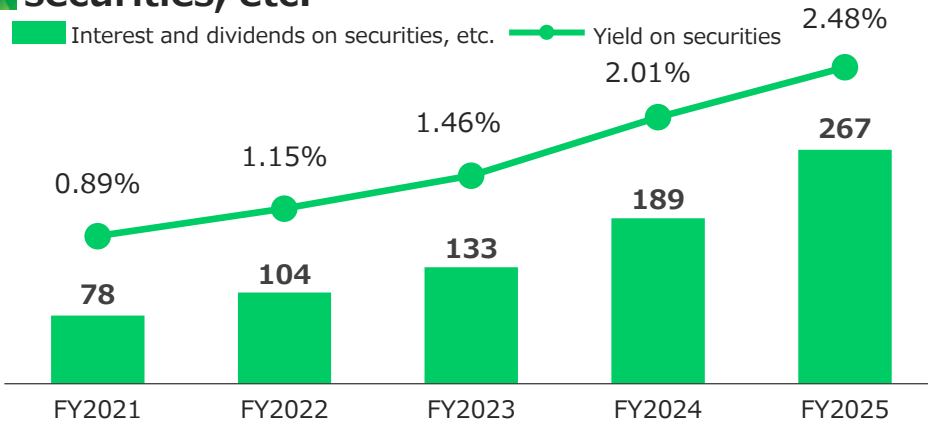


<Year-end valuation gains and losses on securities>

	FY2024	FY2025	Change from previous period
Held-to-maturity	(79)	(93)	(13)
Other securities	688	960	+271
Stocks	855	1,132	+277
Bonds	(171)	(240)	(68)
Others	5	68	+62

## Interest and dividends on securities, etc.

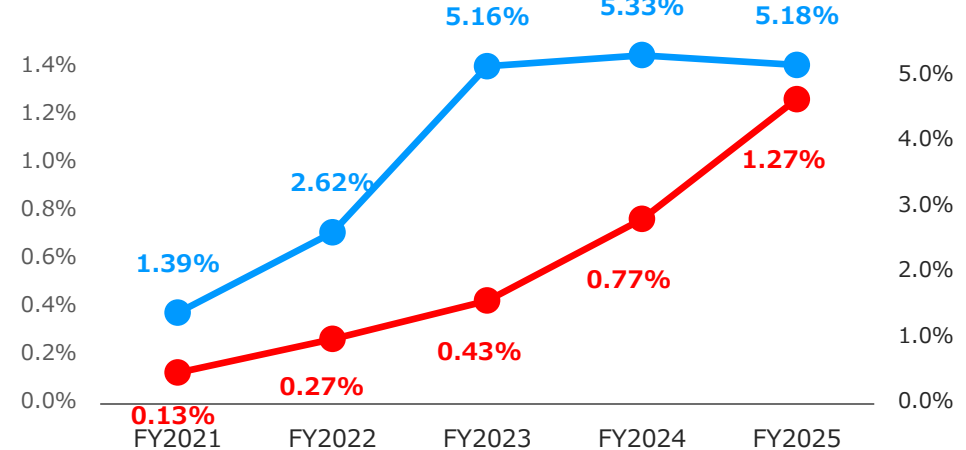
Unit: 100 million yen



## Yield on JPY and foreign currency bonds

(including held-to-maturity securities as of period-end)

● JPY bonds (left axis) ● Foreign currency bonds (right axis)



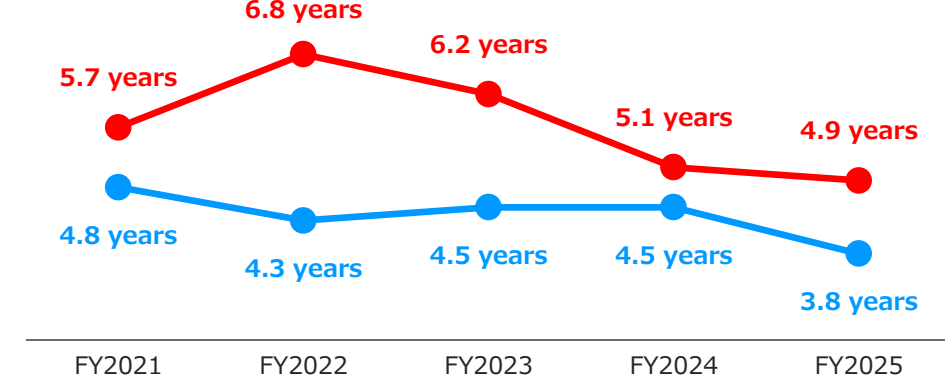
<Average Yield During the Period>

JPY bonds	0.15%	0.21%	0.35%	0.59%	0.97%
Foreign currency bonds	1.44%	2.14%	3.38%	5.07%	5.23%

## Duration trend

(excluding held-to-maturity securities as of period-end)

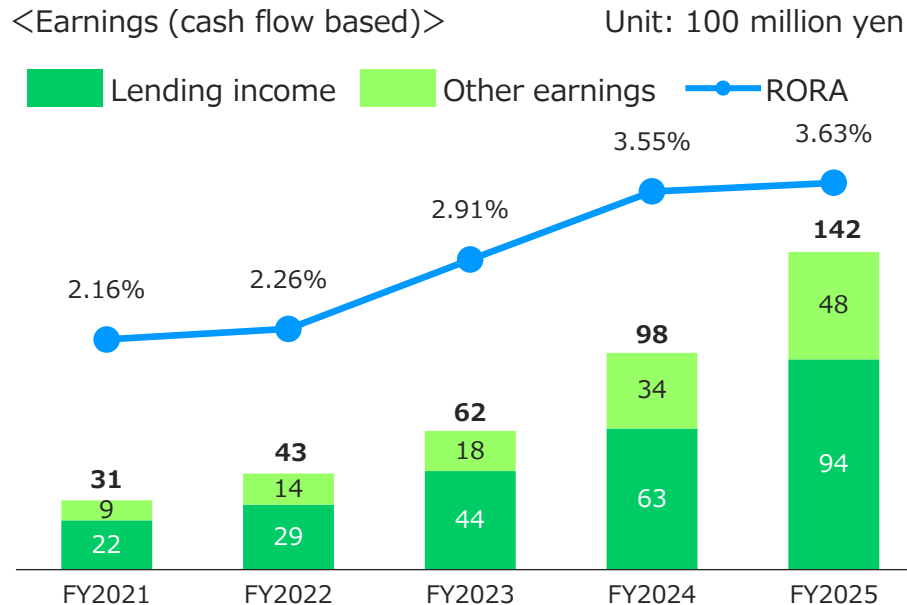
● JPY bonds ● Foreign currency bonds



## Structured finance

### Objectives and policies

- Based on interest rate trends and capital adequacy ratios, we implement appropriate risk asset controls and aim for further strengthening of profitability.
- By selecting projects with an eye on RORA and conducting both quantitative and qualitative risk assessments for each project, we aim to balance the maximization of capital efficiency with risk management.
- Optimize the risk-return balance of the overall portfolio and aim to secure stable earnings over the medium to long term.

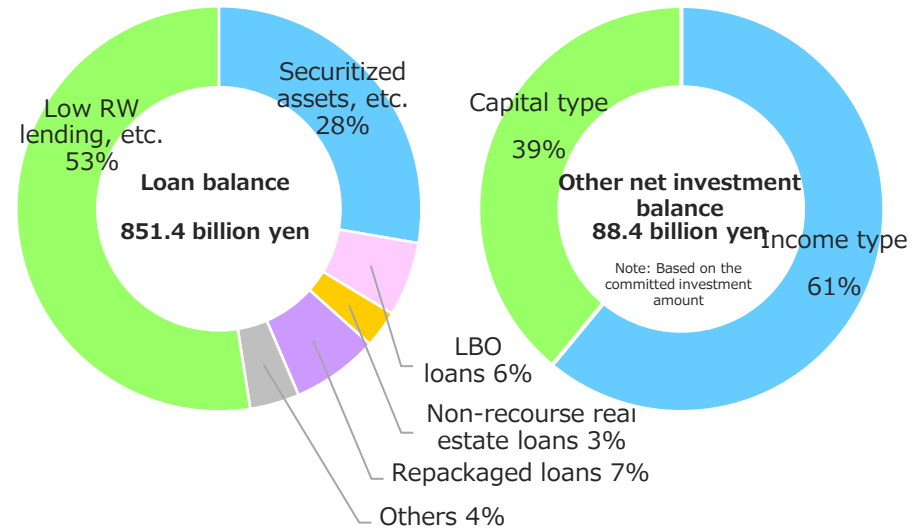


Note: The methodology for calculating credit risk assets is "standard method" through FY2024, and FY2025 denotes "fundamental internal rating-based (FIRB)".

### Risk management system

- In April 2019, by establishing a Financial Investment Department and centralizing functions related to structured finance, we have developed specialized talent and accumulated know-how.
- To undertake appropriate risk-taking, we have formulated a plan that considers the balance of our portfolio.
- After executing investments, we conduct regular analyses of RORA and risk-return.

<Balance Composition Ratio (as of March 31, 2026)>



Note: The balance of JGB repackaged loans is "0"

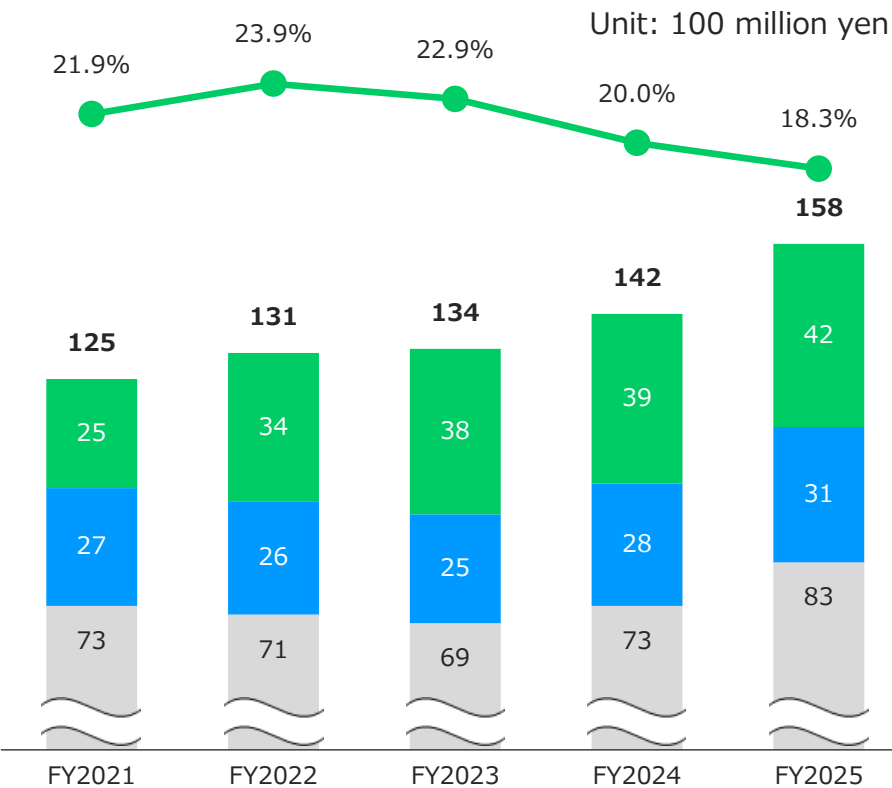
## Fees and commissions

Fees and commissions increased for 12 consecutive periods, and net fees and commissions increased for 11 consecutive periods.

Corporate operations Custody assets Others

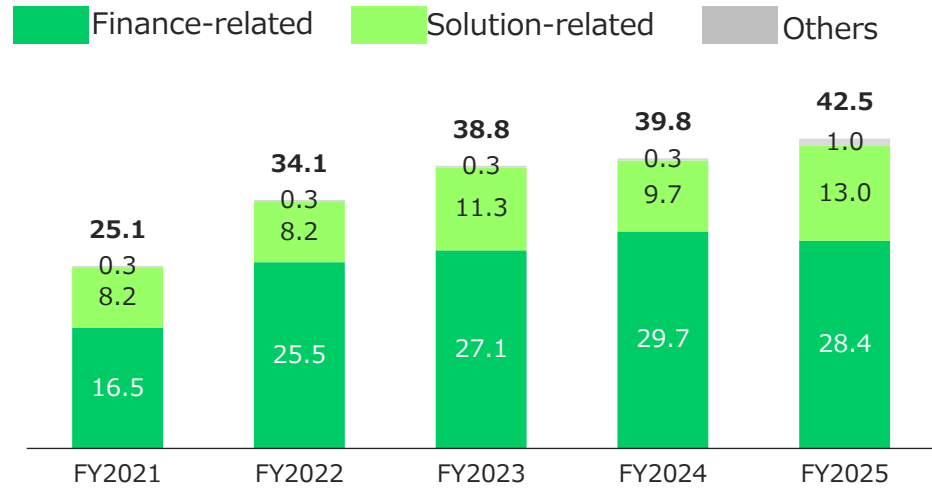
Service Profit Ratio\*

\*Service Profit Ratio = Net fees and commissions / Core gross business profit



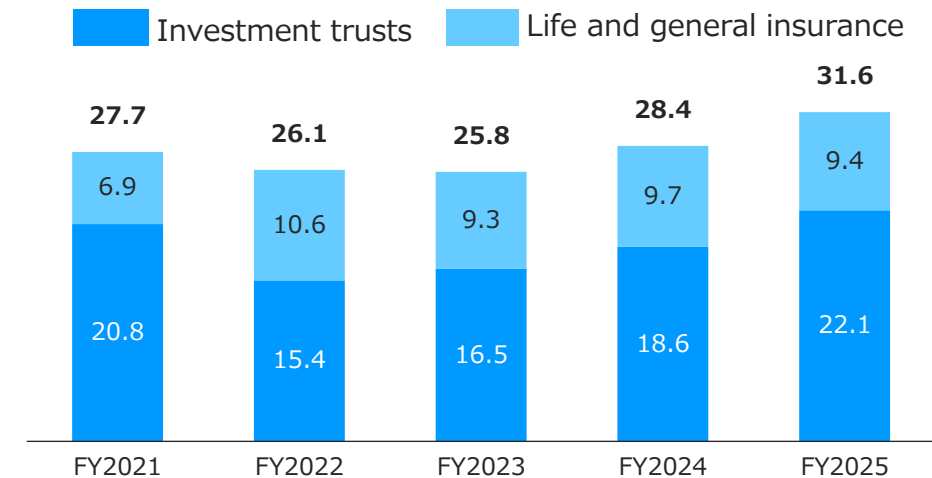
<Corporate Operations>

Unit: 100 million yen



<Custody Assets>

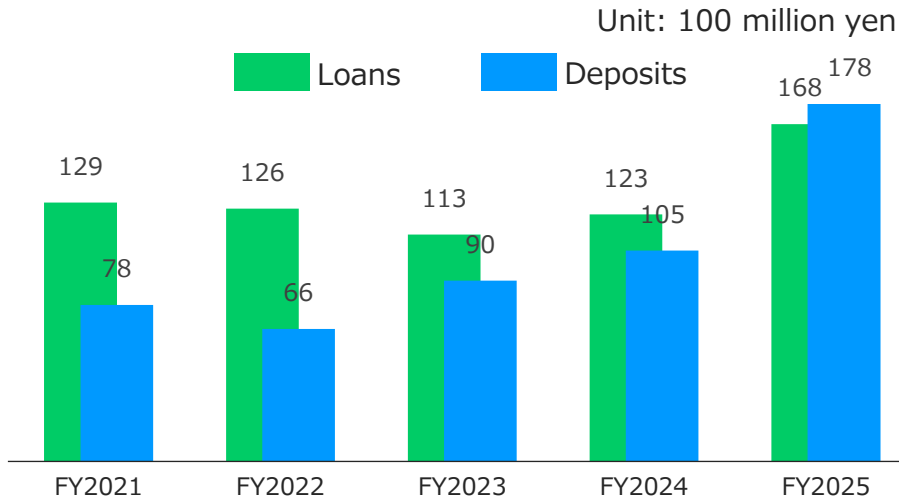
Unit: 100 million yen



## Overseas business support

- Support overseas expansion by leveraging an extensive network, including the establishment of a Nantong branch in China
- Since establishing a representative office in Nantong, China in 1986, a robust local network and deep insights have been accumulated.
- Only seven financial institutions nationwide, including three mega banks, are able to offer financial services such as Renminbi operations.
- By collaborating with regional banks to provide funding support to local Chinese customers, the Nantong branch plays a key infrastructural role for these banks.
- Support for fundraising in China not only for companies in Aichi but also for SMEs nationwide

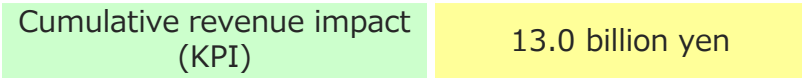
<Nantong Branch Deposits and Loans (closing balance)>



## Shizuoka-Nagoya alliance

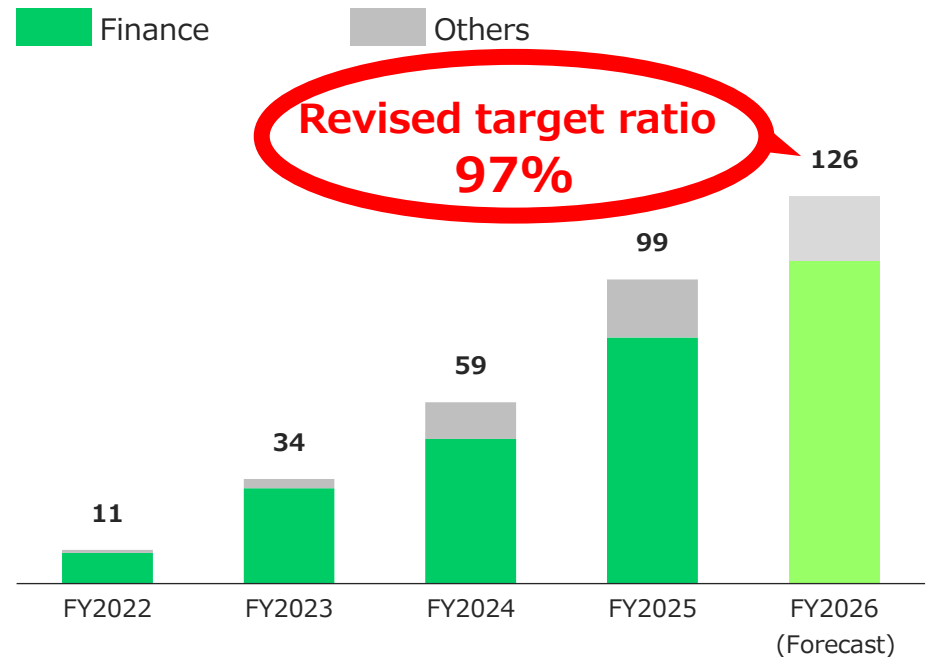
- Enhance support for key industry clients in Aichi and Shizuoka
- Accelerate various collaborative initiatives to revitalize the regional economy by addressing customer challenges while further advancing the alliance

<Financial Impact Targets (5-year cumulative, combined for both banks)>



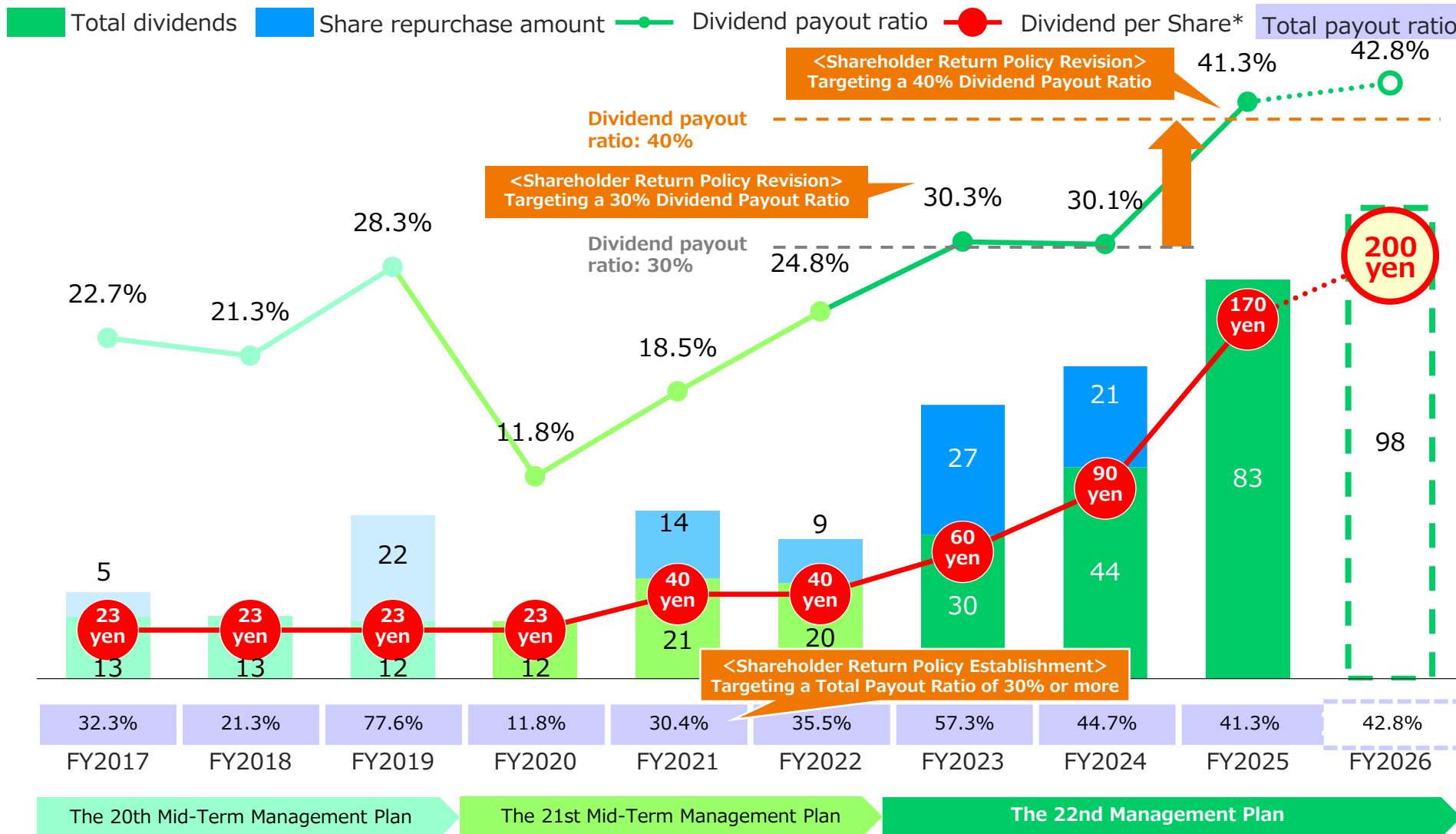
\*Target revised upward from 10.0 billion yen in September 2025

<Financial Impact Results> Unit: 100 million yen



## Shareholder returns

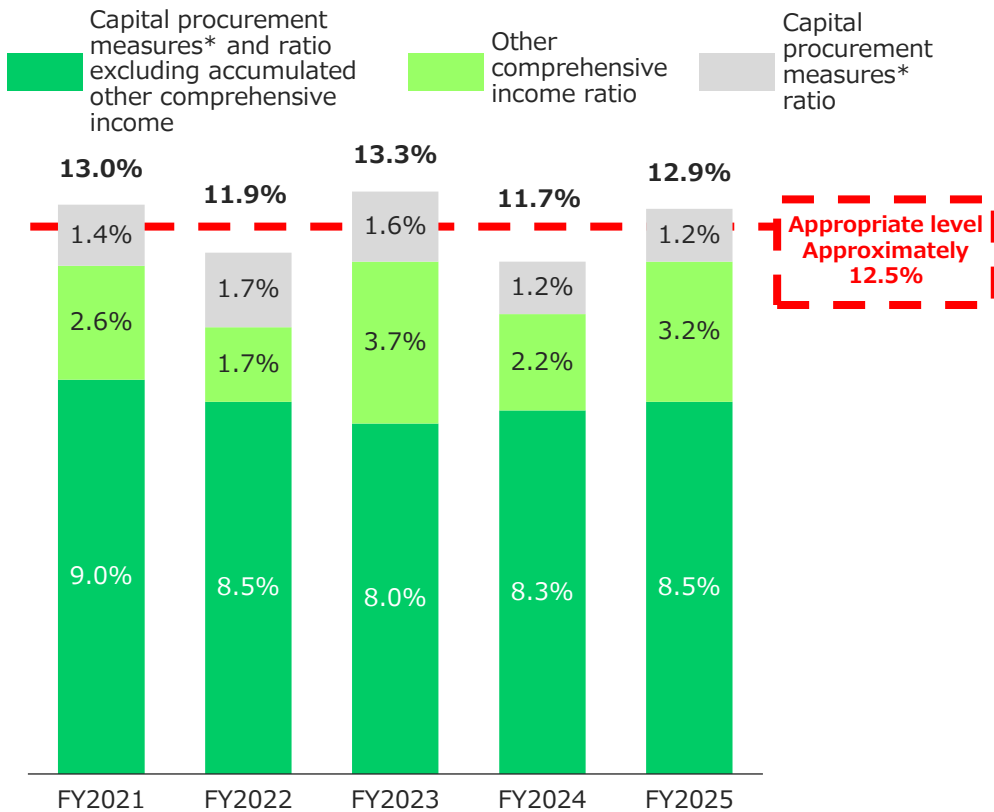
Unit: 100 million yen



\*On October 1, 2025, a 3-for-1 stock split was implemented (figures after stock split are shown).

## Consolidated capital adequacy ratio

- The bank's appropriate capital adequacy ratio is approximately 12.5%, which adds a 2% buffer to the regulatory level (10.5%).
- Effective as of the end of March 2026, the calculation method for credit risk assets in determining the capital adequacy ratio will be changed from the "standard approach" to the "foundation internal ratings-based approach (FIRB)".

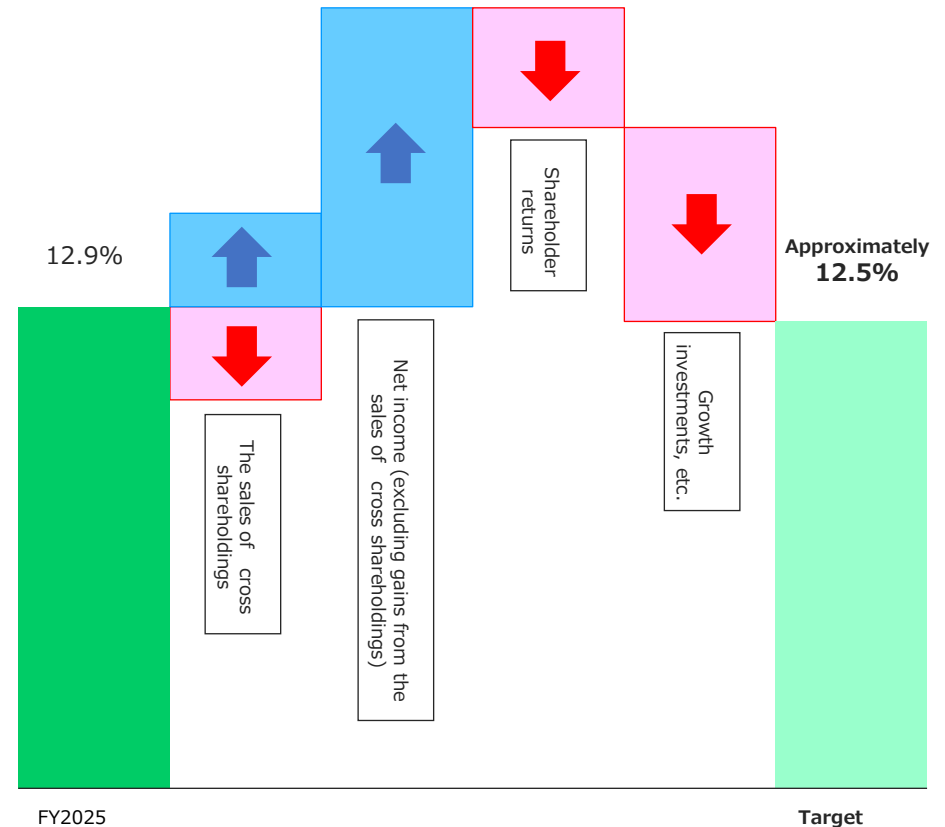


\*Capital procurement methods = subordinated bonds and subordinated loans

## Capital allocation

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

<Image>



## Investor engagement

- Enhance IR activities and strengthen communication with investors to aim at reducing the cost of capital

### Investor engagement status

	FY2024	FY2025
Institutional investor presentation	2 times (June, December)	2 times (June, December)
Individual meetings	9 times	25 times

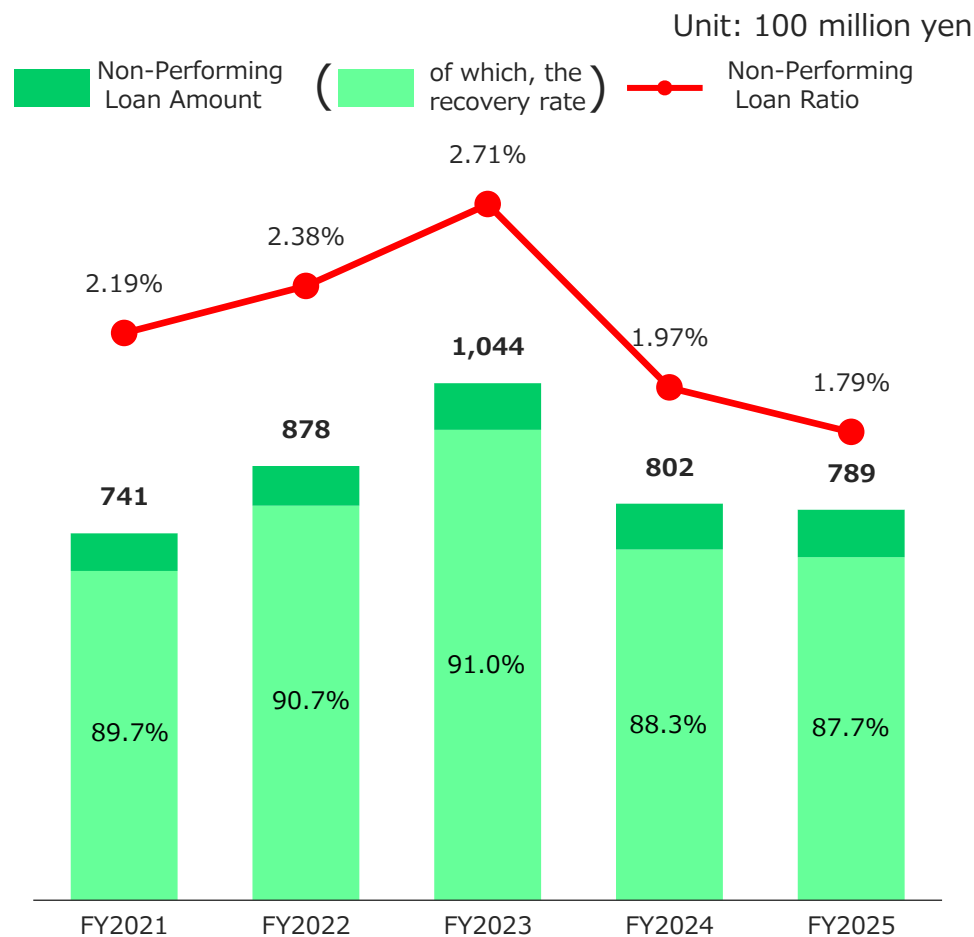
### Main topics of engagement

Loan-Related	Outlook on policy rate hikes and its impact on financial performance Fund acquisition status
Securities-Related	Treatment of unrealized losses on yen bonds and portfolio
Management Plan-Related	Progress on published targets
Policy Investment Stocks-Related	Progress on reduction targets
Others	Regarding the business integration with Shizuoka Financial Group and the Shareholder Return Policy

## Risk control

### Standalone financial reconstruction law disclosed claims

- In FY2025, in addition to credit rating upgrades and resolving non-performing loans, a decline in the non-performing loan ratio was experienced as a result of increased loans.



## One of the world's leading manufacturing hubs

### Automotive supply chain support office

- Established to provide enhanced support to the supply chain of the automotive industry, a core industry in Aichi Prefecture
- Hiring former employees from major automotive manufacturers to support customer's core business such as on-site improvements

### Startup support

- Moved into Japan's largest startup support center, "STATION AI," connecting client companies with startups to facilitate open innovation

### Various finance consulting

- Not only by providing funds through donation-based private placement bonds and corporate hometown tax matching, but also by supporting customers' contributions to their communities

### Business succession and inheritance

- Provide one-stop support for not only business succession but also individual asset transfer

## A region expected to experience sustainable growth amid stable population trends

### Meigin Green Foundation

- For over 50 years since its establishment in 1975, it has promoted school greening and supported municipal greening initiatives in Aichi

### Collaboration with Higashiyama Zoo and Botanical Gardens

- In 2011, concluded "a collaboration and cooperation agreement on the Higashiyama Zoo and Botanical Gardens Revitalization Plan" with Nagoya City.
- Regularly participate in volunteer activities and provide support funds

### Promotion of community sports

- Many staff voluntarily registered to volunteer at the Aichi-Nagoya 2026 Asian and Asian Para Games scheduled for 2026

### Financial education

- Conduct seminars and financial education for employees and students to support medium- to long-term asset formation for local clients



## Human capital strategy

### Talent development

- To fully realize the true value of Future-Creating Industry, we emphasize "the cultivation of talent that will continue to thrive in the future".

### Health management

- Enhance employee engagement and promote the creation of workplace where everyone can work vibrantly

### DEI&B

- Launched "Team Himawari Plus+" to create a work environment where employees from various backgrounds can thrive

**Developing human resources that accelerate the growth of high-potential regions and industries**

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**II. Outline of the 22nd Management Plan**

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**Documents (Stand-Alone Financial Information)**

**Documents (Non-Financial Information)**

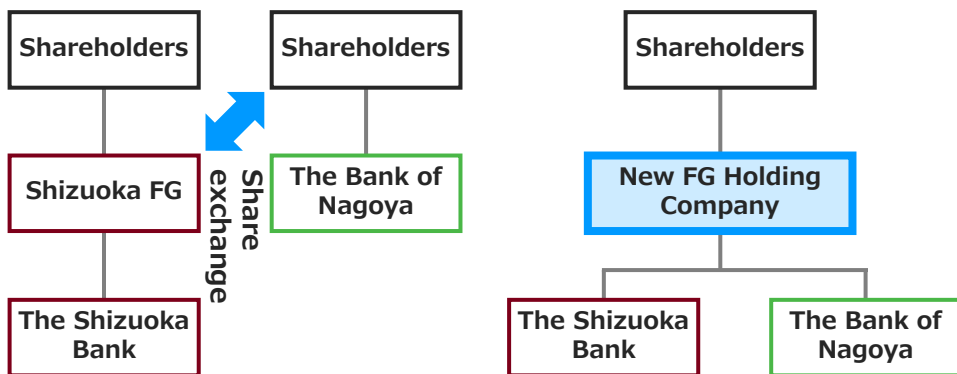
## Business integration's mission and objectives

- By strengthening various solution sales functions to boost regional financial strength, we aim to develop into a top-tier financial group among regional banks in terms of both scale and quality of management.

## Business integration's post-merger form

Before business integration

After business integration



## Business integration's schedule (planned)

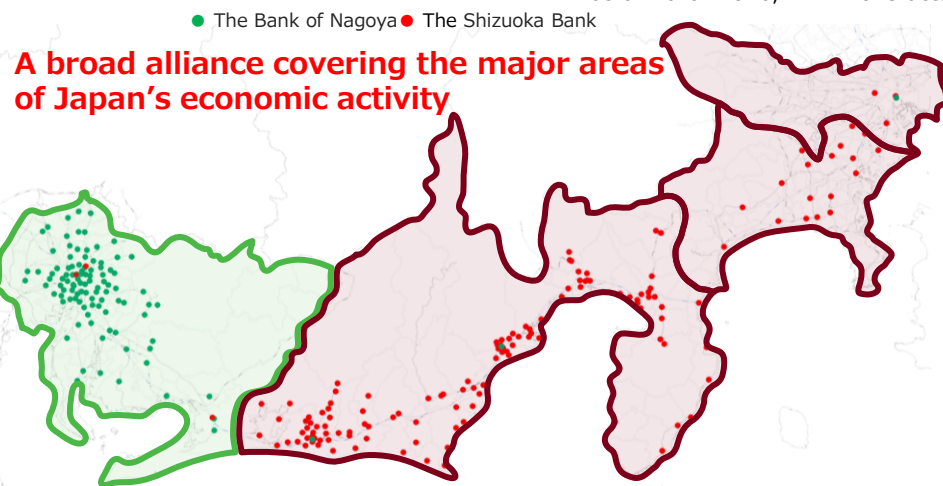
March 2027	Final agreement regarding business integration and concluding share exchange contract
December 2027	Extraordinary General Meeting of Shareholders * If it qualifies for a simplified share exchange under Article 796(2) of the Companies Act, Shizuoka FG will execute this business integration without approval from the shareholders' meeting.
April 1, 2028	Effective date of share exchange

## Business scale after business integration

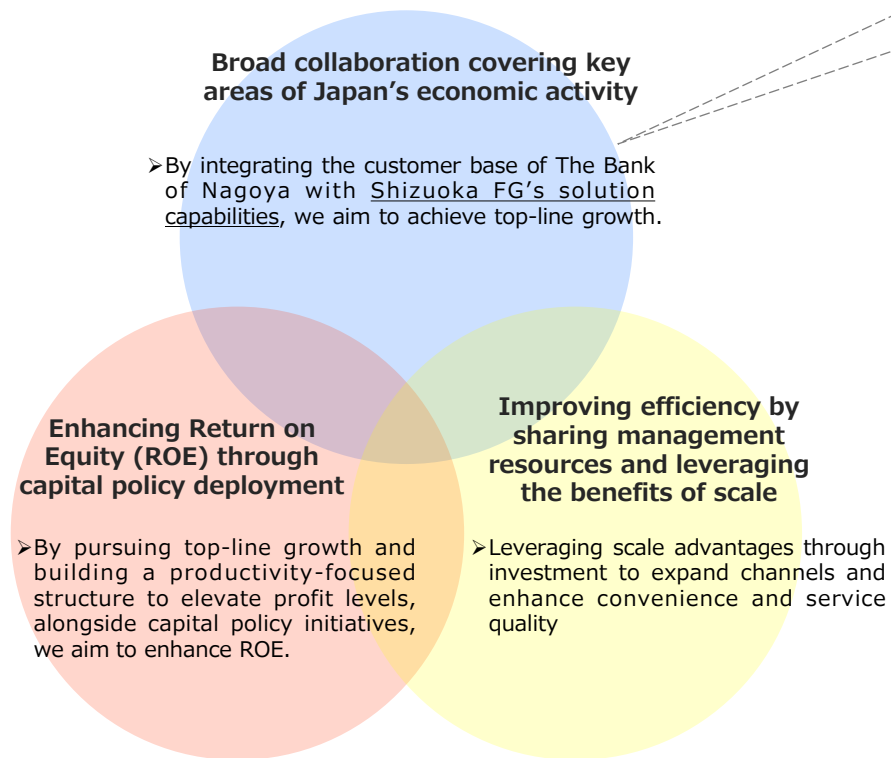
- Develop into a regional financial group broadly covering the metropolitan to Chukyo areas, expanding to a scale with consolidated total assets exceeding 22 trillion yen

	The Bank of Nagoya	Shizuoka FG	Simple consolidation
Consolidated Total Assets*1	6,272.7 billion yen	16,016.0 billion yen	<b>22,288.7 billion yen</b>
Non-consolidated Deposits*1	5,476.1 billion yen	12,612.3 billion yen	<b>18,088.4 billion yen</b>
Non-consolidated Loans*1	4,330.5 billion yen	11,255.9 billion yen	<b>15,586.4 billion yen</b>
Consolidated Profit*2	20.2 billion yen	90.5 billion yen	<b>110.8 billion yen</b>
Market Capitalization*1	277.9 billion yen	1,486.6 billion yen	<b>1,764.5 billion yen</b>

\*1 as of March 2026, \*2 FY2025 actual



- Through broad collaboration covering the major regions of the Japanese economy, we aim to achieve top-line growth that surpasses the alliance's results while also maximizing corporate value by sharing management resources and enhancing efficiency through scale advantages.



**To emerge as a leading financial group among regional banks through excellence in both scale and quality of management**

## Shizuoka FG's solution capabilities

- By harnessing the diverse functions of Shizuoka Financial Group's subsidiaries, The Bank of Nagoya seeks to enhance its ability to deliver solutions.
- Through business integration with Shizuoka Financial Group, rapid enhancement of advanced solution capabilities that would otherwise require significant time for The Bank of Nagoya to develop independently in terms of talent and know-how becomes achievable.
- By merging with The Bank of Nagoya's robust customer base well-established in Aichi Prefecture, we aim to improve the value delivered and expand revenue opportunities.

<Group company function comparison>

	Bank of Nagoya	Shizuoka FG
Finance lease business	Yes	Yes
Credit card business	Yes	Yes
Credit guarantee business	Yes	Yes
Fund structuring and management	Yes	Yes
ICT support services	Yes	Yes
Corporate management consulting	-	Yes
Financial instruments trading	-	Yes
Marketing	-	Yes
Real estate investment advisory	-	Yes

<Group company profitability>

	Bank of Nagoya	Shizuoka FG
Consolidated ordinary profit	28.08 billion yen	130.29 billion yen
Standalone bank	27.22 billion yen	118.95 billion yen
Recurring differential	0.85 billion yen	11.34 billion yen
Recurring multiple	1.03x	1.09x

**Enhancing the value provided to customers**  
 ×  
**Enhancing corporate value through the expansion of revenue opportunities**

(FY2025)

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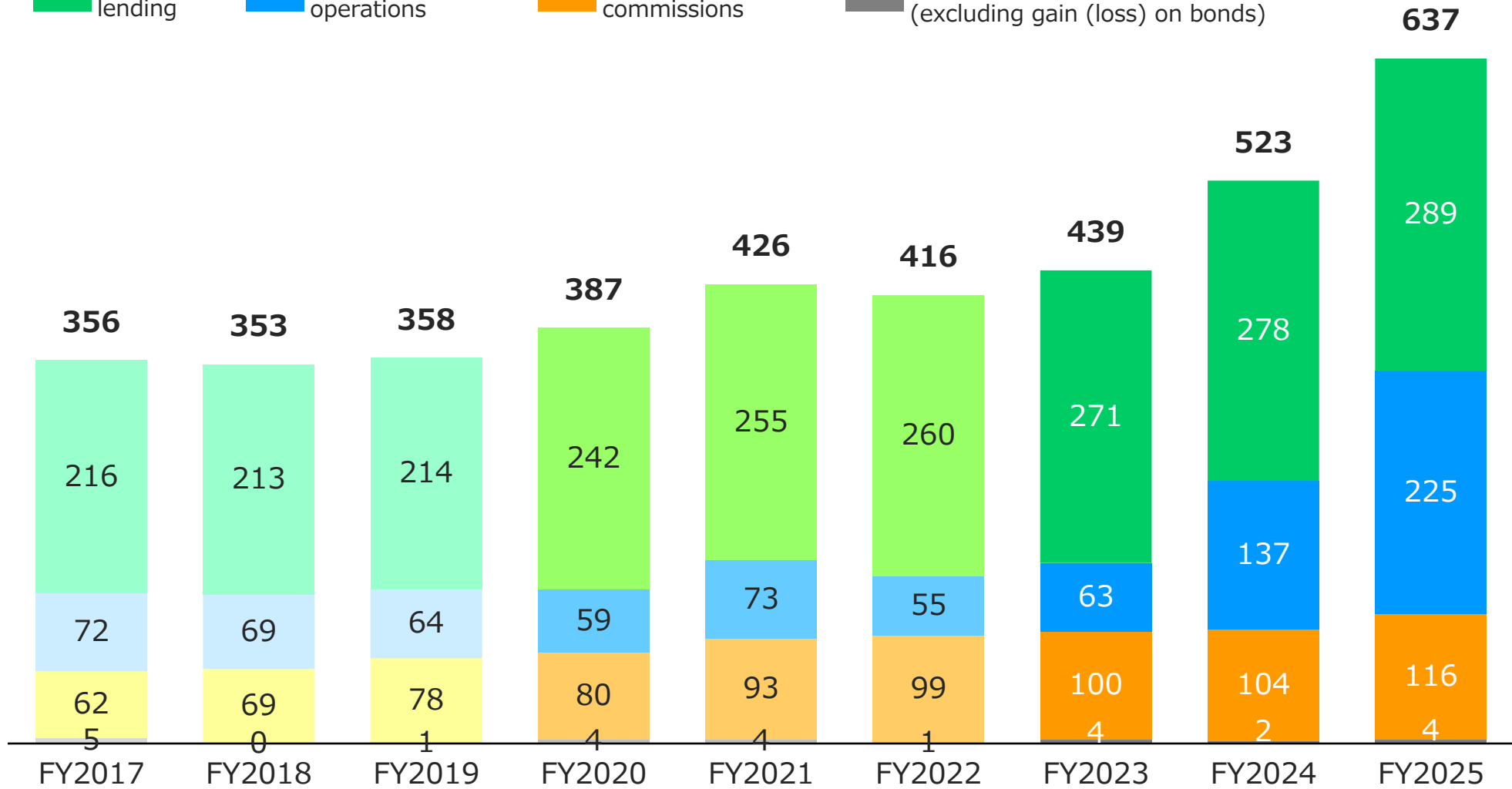
**Documents (Stand-Alone Financial Information)**

**Documents (Non-Financial Information)**

# Core Gross Business Profit

Unit: 100 million yen

- Profit from lending
- Profit from market operations
- Net fees and commissions
- Net other ordinary income (excluding gain (loss) on bonds)



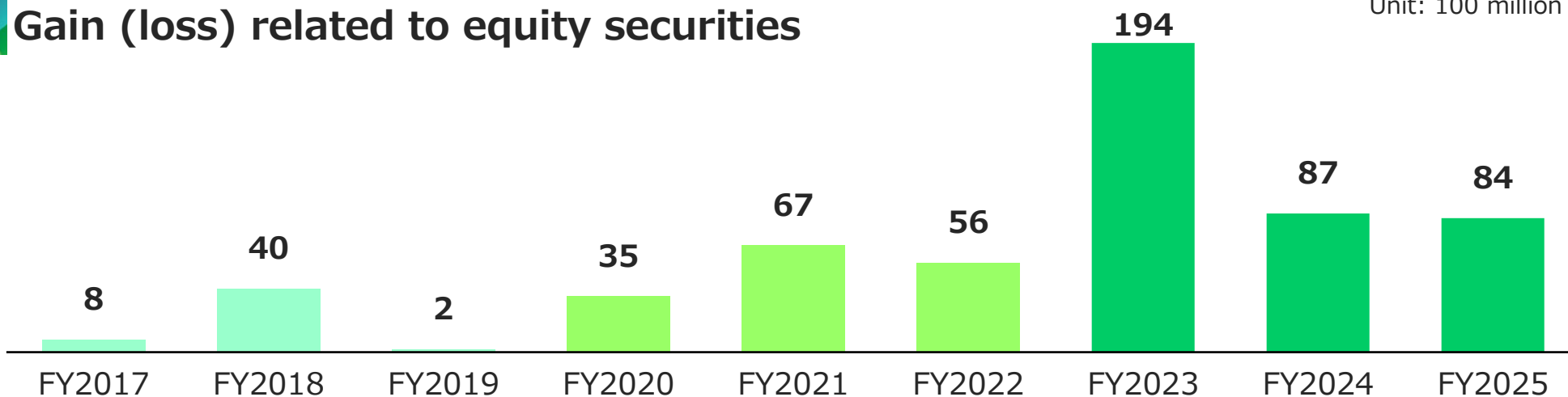
The 20th Mid-Term Management Plan

The 21st Mid-Term Management Plan

The 22nd Management Plan

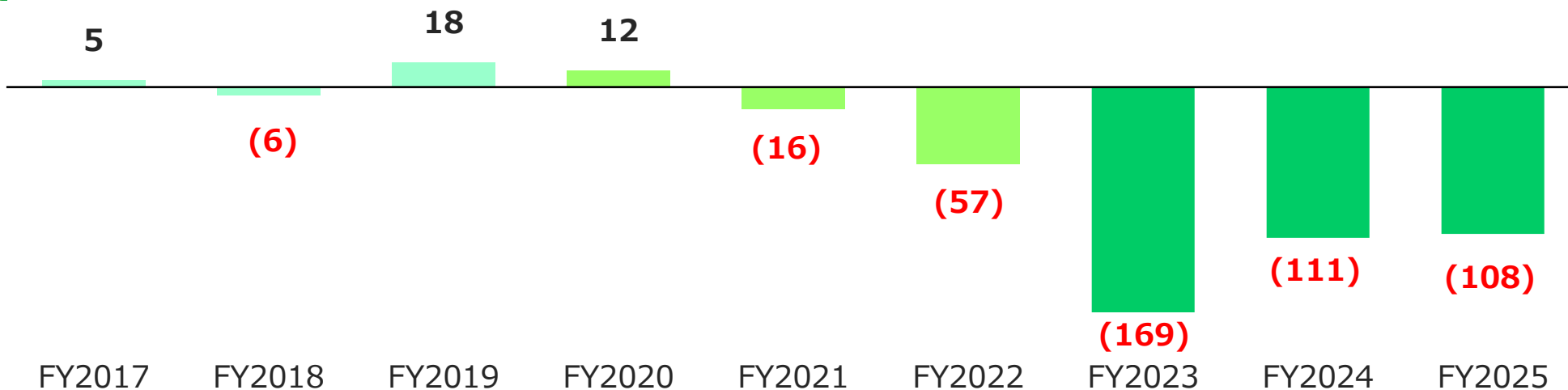
## Gain (loss) related to equity securities

Unit: 100 million yen



## Gain (loss) on bonds

Unit: 100 million yen



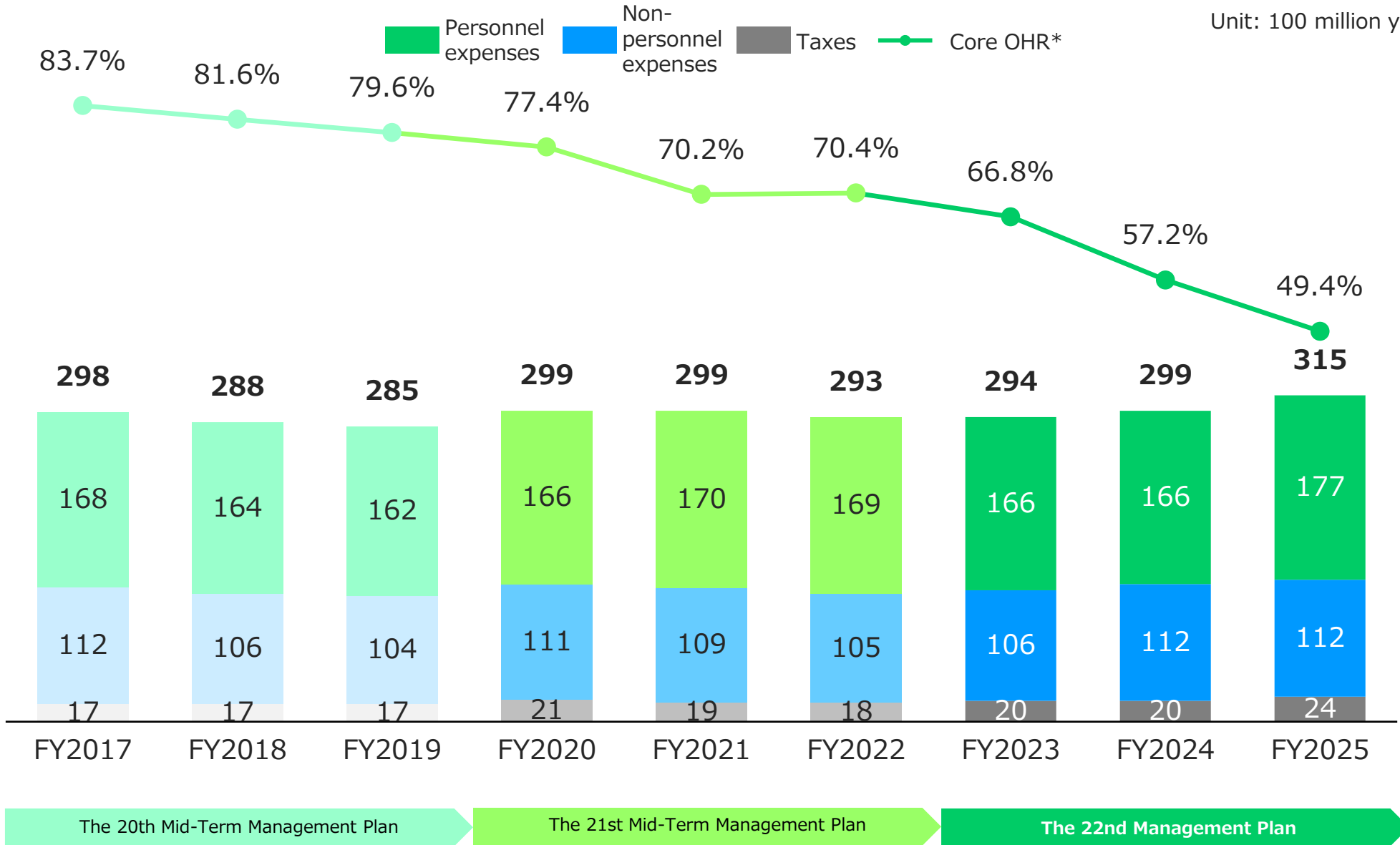
The 20th Mid-Term Management Plan

The 21st Mid-Term Management Plan

The 22nd Management Plan

# General and Administrative Expenses

Unit: 100 million yen



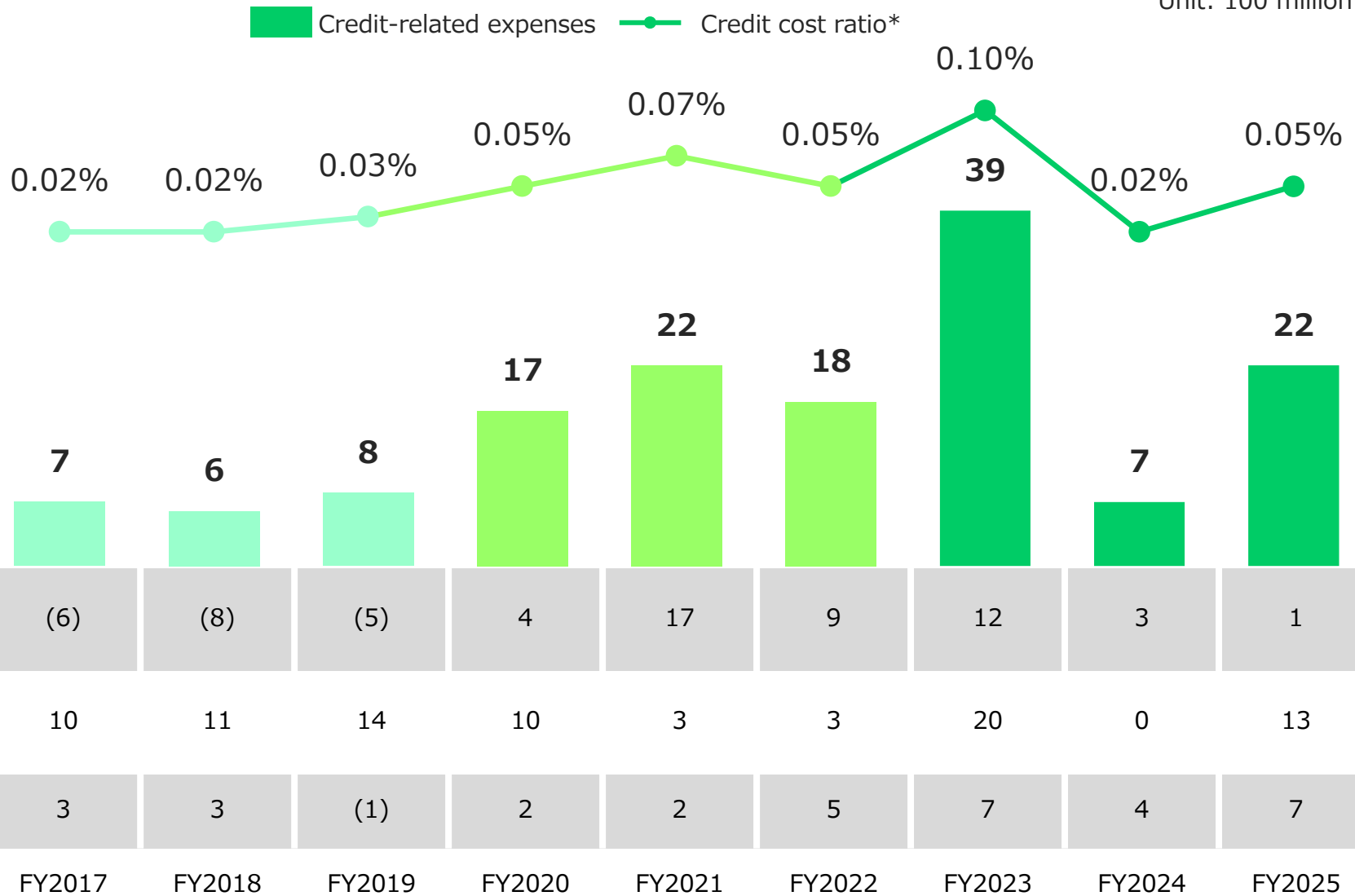
The 20th Mid-Term Management Plan

The 21st Mid-Term Management Plan

The 22nd Management Plan

# Credit-Related Expenses

Unit: 100 million yen



Provision of general allowance for loan losses	(6)	(8)	(5)	4	17	9	12	3	1
Provision of specific allowance for loan losses	10	11	14	10	3	3	20	0	13
Others	3	3	(1)	2	2	5	7	4	7

FY2017

FY2018

FY2019

FY2020

FY2021

FY2022

FY2023

FY2024

FY2025

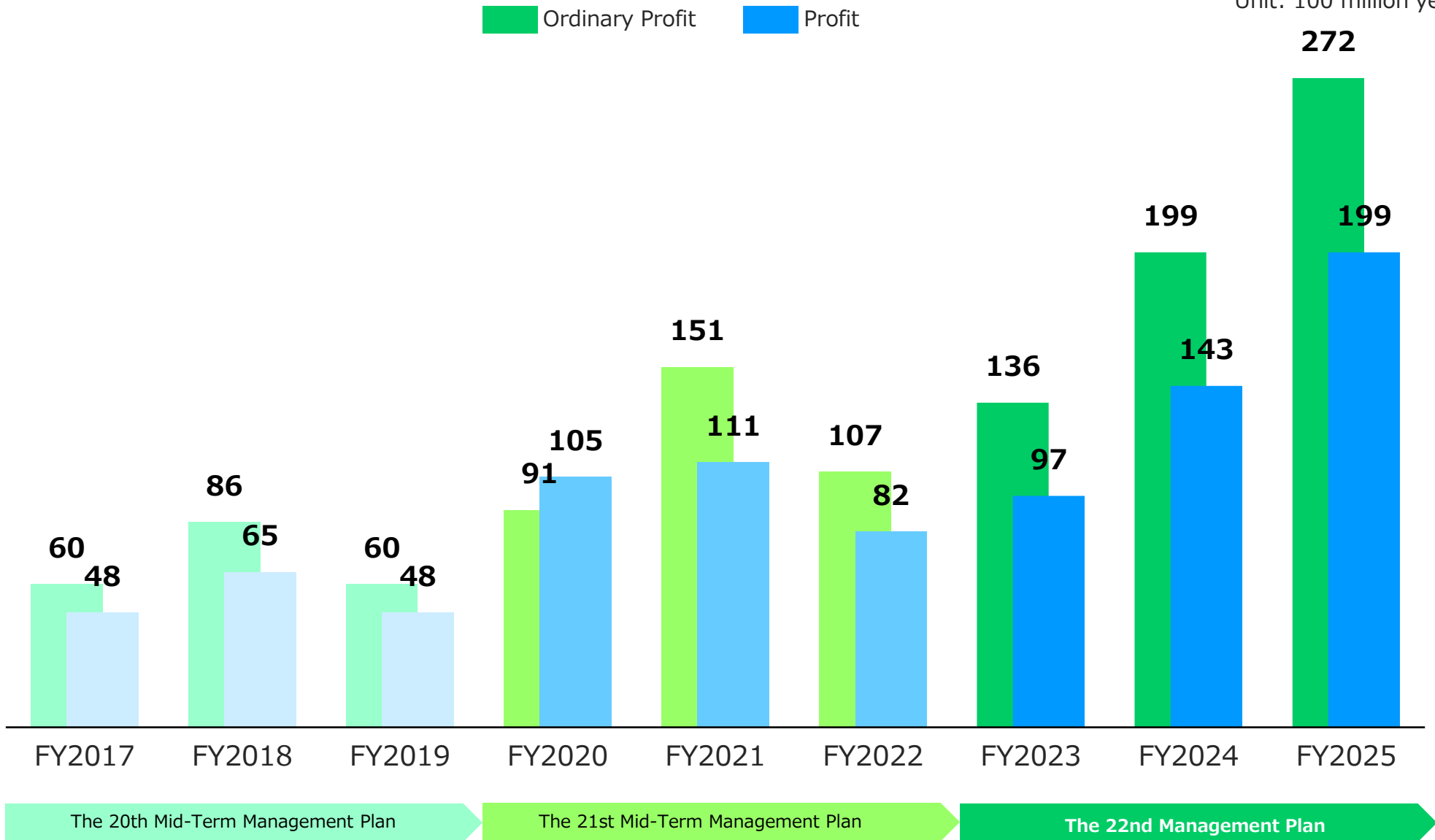
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# Ordinary Profit and Profit

Unit: 100 million yen



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**Documents (Non-Financial Information)**

## Meigin Green Foundation

- Established in 1975 as a commemorative project for the bank's 25th anniversary
- For over 50 years, it has carried out a wide range of greening initiatives, including school greening in Aichi Prefecture and support for local government greening efforts



Tree-planting donations to schools in Aichi	588 schools
Improvement of public facilities and tree-planting donations in Aichi	53 facilities

(Cumulative as of end of March 2026)

## Promotion of volunteer activities and local sports

- To promote community contribution through voluntary participation in international sports events—including the Aichi-Nagoya 2026 Asian and Asian Para Games scheduled for 2026—a special volunteer leave policy was established in April 2025.
- Contributing to regional revitalization and the promotion of sports through investments and sponsorships of local sports teams, as well as inviting customers to sponsored games

<Soccer: Nagoya Grampus> <Rugby: Toyota Verblitz> <Volleyball: Wolf Dogs Nagoya>



©N.G.E.



## Higashiyama Zoo and Botanical Gardens

- In 2011, Nagoya City and the bank signed an agreement on “collaboration and cooperation for the Higashiyama Zoo and Botanical Gardens revitalization plan”.
- Volunteer participation in programs such as the exclusive free invitation program “Heartful Night” for persons with disabilities organized by Higashiyama Zoo and Botanical Gardens and the “Higashiyama Zoo and Botanical Gardens Flower-Full Project”
- Based on the performance of the “Higashiyama Zoo and Botanical Gardens Support Fixed Deposit”, funds are provided to assist with expenses such as animal feed.



Cooperation funds for Higashiyama Zoo and Botanical Gardens	19,200 thousand yen
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(Cumulative as of end of March 2026)

## CO<sub>2</sub> emissions reduction

- By FY2030, reduce the Bank's CO<sub>2</sub> emissions (Scopes 1&2) by 70% compared to FY2013 and aim for net zero by FY2050

<CO<sub>2</sub> Emissions Reduction Targets vs. Actual Performance>

Unit: t-CO<sub>2</sub>

FY2013	FY2025 Actual Results	Reduction rate	FY2030 Target
7,774	4,435	<b>(42)%</b>	(70)%

<FY2025 CO<sub>2</sub> Emissions>

Unit: t-CO<sub>2</sub>

Scope1 (direct emissions)	659
Scope2 (indirect emissions)	3,776
Scope3 (indirect emissions other than Scope1 and Scope2)	7,549,751
Category 15 (loans and investments)	7,530,030
<b>Total</b>	<b>7,554,186</b>

## Financial education

- To support asset formation from a medium- to long-term perspective for regional customers, we actively conduct financial education.

<Financial Education (FY2025)>

Number of sessions	21 sessions
Total participants	956 participants

<Workplace Seminar (FY2025)>

Number of sessions	2,347 sessions
Total participants	13,595 participants



## Assets under custody

- As one of our management policies, we have established “the provision of financial services tailored to customers’ needs” and are promoting this in accordance with the “Fundamental Policy on Customer-Centric Business Operations for Financial Products (FD)”.
- We continue to obtain the “FD Mark” through the “R&I Customer-Centric Financial Sales Company Evaluation\*”.
- To contribute to the shift from savings to investments toward a “Nation of Asset Management”, we support customers’ long-term asset formation.

Number of NISA accounts	31,986 accounts
-------------------------	-----------------

(FY2025)



\* A service provided by Rating and Investment Information, Inc. (R&I) that evaluates whether financial institutions selling investment trusts and the like are conducting “customer-centric business operations”.

## Inheritance services

- We have obtained approval for concurrently conducting trust services, thereby providing a one-stop solution for customers’ inheritance and asset succession needs.

Will trust business performance	141 cases
---------------------------------	-----------

(FY2025)



## Collaboration with local governments

- A portion of the fees received from corporate customers who have supported loans addressing the collaborative needs of local governments and disaster countermeasure requirements is donated to local governments in the Tokai region, contributing to regional revitalization.
- We support our customers’ regional contribution activities by expanding the number of organizations entering into matching support contracts for the local revitalization tax system (commonly known as corporate hometown tax donation) and agreements related to legacy donations.

Number of organizations with Corporate Hometown Tax Matching Support Contracts	40 organizations
Number of institutions with Agreements for Bequest Donations (including educational institutions)	26 organizations

(As of end of May 2026)

## Automotive supply chain support office

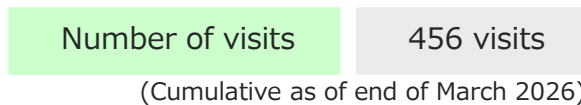
- Established to provide deeper support to the automotive supply chain, a key industry in Aichi Prefecture

### “Wide-area Collaboration Agreement” for automotive industry support

- Wide-area collaboration by eight regional banks focused on supporting the automotive industry
  - \*Ashikaga, Gunma, Shizuoka, Chugoku, **our bank**, Hiroshima, Yamagata, Yokohama
- Contributing to supply chain resilience and regional economic revitalization through collaboration beyond affiliated groups and regions by leveraging the network of eight banks

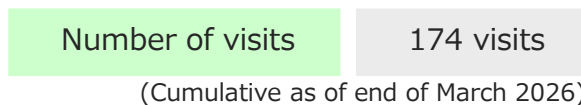
### Future Creation Project “Mirapro”

- Individual support aimed at addressing our customers’ management challenges
- Establishing a unique expert platform and introducing specialists tailored to individual challenges such as market expansion, price adjustments, new technology development, and carbon neutrality measures



### On-site improvement support for clients “Bansou”

- On-site improvement concierges (bank employees with automotive industry background) visit customers’ production sites to support operational improvements



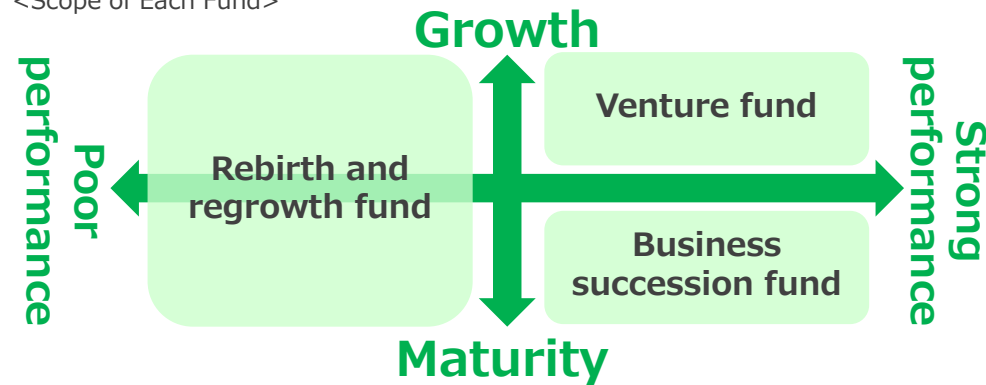
## Nagoya capital partners

- Supporting the resolution of various management challenges through fund investment

### Investment performance (as of end of March 2026)

Business succession fund	11 cases	* including 2 EXITs
Venture fund	8 cases	
Business restructuring fund	3 cases	
Regional revitalization fund	3 cases	
Shizuoka-Nagoya alliance fund	2 cases	

<Scope of Each Fund>



<Value Proposition>



## Corporate consulting

### Recruitment services

- Support business growth through recruitment

Number of contracts	131 contracts	(FY2025)
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### ICT support services

- Assist customers in driving ICT and digital transformation (DX) to improve productivity

Number of contracts	70 contracts	(FY2025)
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### Business continuity enhancement consulting

- Support for applying for the “Business Continuity Enhancement Plan” approved by the Ministry of Economy, Trade and Industry

Number of contracted companies	953 companies	(Cumulative as of end of March 2026)
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### SDGs implementation plan consulting

- Accompanying support for the formulation and implementation of SDGs practice plans to achieve the SDGs

Number of contracted companies	144 companies	(Cumulative as of end of March 2026)
--------------------------------	---------------	--------------------------------------

### Carbon neutral declaration consulting

- Client’s support for drafting a declaration to reduce CO2 emissions

Number of contracted companies	123 companies	(Cumulative as of end of March 2026)
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### Health management accompanying support consulting

- Support initiatives aimed at maintaining and enhancing employee health and productivity

Number of contracted companies	660 companies	(Cumulative as of end of March 2026)
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### Corporate hometown tax matching

- Support client companies’ regional contribution activities by introducing local governmental bodies as donation recipients

Number of matching companies	61 companies	(Cumulative as of end of March 2026)
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### Meigin Sustainability-Link Loan

- Support for sustainable business strategies and corporate value enhancement for client companies

Number of transactions	14 transactions	(Cumulative as of end of March 2026)
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### Meigin Positive Impact Finance

- Analyze the business activities of client companies based on Positive Impact Finance Principles and set appropriate KPIs

Number of transactions	67 transactions	(Cumulative as of end of March 2026)
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### SDGs donation-based private placement bond “Bond for the Future”

- Support client companies’ regional contribution activities by donating a portion of the fees received from private placement bonds to organizations engaged in SDGs activities

Number of transactions	1,131 transactions	(Cumulative as of end of March 2026)
------------------------	--------------------	--------------------------------------

### Local production and consumption carbon offset private placement bond

- Support regional decarbonization efforts by purchasing a proportionate amount of local carbon credits based on the issuance amount and offsetting the greenhouse gases emitted at regional events

Number of transactions	56 transactions	(Cumulative as of end of March 2026)
------------------------	-----------------	--------------------------------------

### Green loan

- Utilizing the Nissay Green Loan Framework under the “Partnership Agreement for Promoting Regional Sustainability” with Nippon Life Insurance Company
- It is the first time for our bank to support the evaluation of sustainable finance for regional financial institutions by Nippon Life Insurance Company.

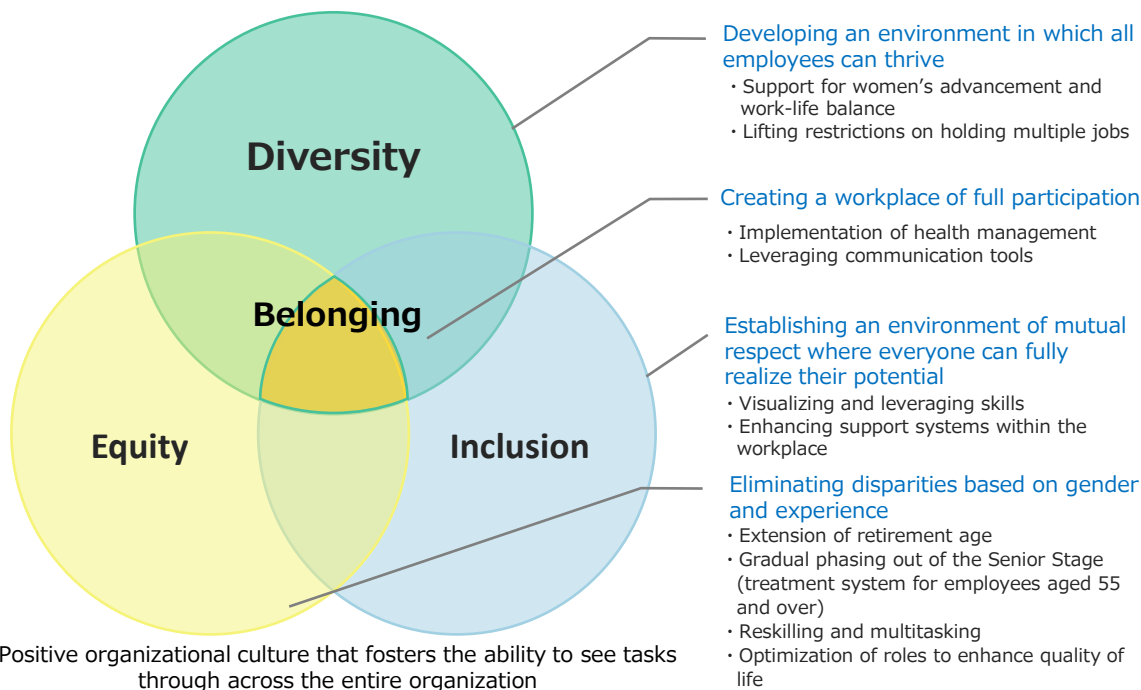
Number of transactions	2 transactions	(Cumulative as of end of March 2026)
------------------------	----------------	--------------------------------------

## Engagement Reform 2.0

**Engagement Reform 2.0:**  
Enhancing organizational effectiveness through strengthening human capabilities

### Enhancing growth potential

### Enhancing Human Capabilities [Self-Efficacy + Integrity]



	KPI	AS-IS FY2025	TO-BE FY2030
<b>Diversity</b>	Female representation rate	94.4%	100%
	Female management ratio	12.2%	15.4%
	Disability employment rate	2.7%*1	3.0%
<b>Equity</b>	Number of career hires	36 people	30 people
	Cross-career ratio	76.7%	80.0%
<b>Inclusion</b>	Gender wage gap improvement rate*2	2.6p	2.0p
	Supervisor support index	56.0	55.0
<b>Belonging</b>	Colleague support index	50.5	50.0
	Turnover rate	3.7%	3.0%
	Work engagement	3.59	3.60

\*1 As of June 1, 2025

\*2 Improvement rate of the gender wage gap (female average wage / male average wage) compared to the previous year

**Engagement Reform:**  
From improving work-life balance (workstyle reform) to enhancing engagement

## The 22nd Management Plan “Non-financial” objectives

	FY2022 (at the time of management plan formulation)	FY2025 Actuals	FY2027 Target
Female Representation Rate*1	82.7%	94.4%	100%
Work Engagement*2	3.08	3.59	3.60
Cross-Career Ratio*3	44.6%	76.7%	80%

\*1 Proportion of management at headquarters, branches, and within the group where multiple women are present

\*2 The average scores for “Vitality,” “Enthusiasm,” and “Immersion” on the Utrecht Work Engagement Scale

\*3 Proportion of employees in their 11–20 years who have experienced multiple roles or work outside the bank

## Health management

- Positioning health management as a key initiative of human capital strategy
- As a company that practices excellent health management, the bank was selected for the Health Management Designation by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange for two consecutive years.
- Designated for four consecutive years in the Health Management Excellent Corporations White 500



## Various external evaluations



Eruboshi certification (Ministry of Health, Labour and Welfare)



Sports Yell Company 2026 (Sports Agency)



Safe management Aichi business site registration (Aichi Labor Bureau)

## DEI&B

- In the “Work Reform 2.0” initiated in April 2026, the concept has evolved from conventional DE&I to DEI&B\*4
- Aiming to strengthen each employee’s “human capability” (improving self-efficacy and integrity)

\*4 A concept that aims for sustainable growth and value creation by respecting diversity—age, gender, nationality, disability status, and values— (Diversity), providing equal opportunities to each individual (Equity), creating an inclusive environment where everyone can realize their potential (Inclusion), and nurturing a sense of belonging as a member of organization (Belonging)

### Senior workforce engagement

- In April 2026, improvements were made to the treatment of employees aged 55 and above (senior-stage employees) and those re-employed after retirement.
- Establishing an environment where employees can thrive regardless of age, including enabling re-employed retirees to assume supervisory roles

### Work-life balance support

- Creating an environment that enables individuals to leverage their unique skills and work authentically, even while managing childcare, eldercare, illness, and other challenges
- Among companies certified with “Platinum Kurumin Plus” (Ministry of Health, Labour and Welfare certified), only three—including our bank—are under the Aichi Labor Bureau’s jurisdiction (announced by the Ministry of Health, Labour and Welfare in February 2026)



### Employment of persons with disabilities

- Holding recruitment briefings in collaboration with employment transition support centers for persons with disabilities



## Action plan

**Digital transformation of banking services** | Personalization and enhanced contact points

**Individual** Personalized proposals and streamlined counter operations

**Corporate** Enhancing sales quality and freeing up capacity of sales staff



**Digital transformation of operations and administration** | Operational efficiency and data utilization

Deepen transactions through highly precise personalized proposals using digital marketing, etc.  
On the administrative side, advance semi-self service through in-branch tablet deployment to achieve further efficiency gains.

Strengthen the sales support system to deepen customer understanding through advanced data utilization and enable tailored proposals from a broad range of solutions  
Furthermore, leverage AI and other technologies to boost productivity and redirect freed-up capacity to high value-added activities

**Customer DX support** | Talent development

- **Support for launching customer DX**
- **Talent development aimed at enhancing employees' digital capabilities**

Strengthen support as a trusted advisor for SMEs in the early stages of digital transformation.

Develop personnel who have acquired basic knowledge through "IT Passport" to a level where they can effectively apply digital skills on the job  
Secure talent to drive internal DX initiatives and support customers in their digital transformation

## DX Roadmap

The 22nd Management Plan			
	FY2023-FY2024	FY2025-FY2027	FY2028-
Digital transformation of banking services	Enhancing app functionality	Strengthening digital touchpoints (personalized proposals, corporate portals, etc.)	
	Strengthening the lineup of web-exclusive products	Improvement of existing service functionality	
	Online processing of various submissions	Infrastructure development for data utilization (enhancing sales quality and freeing up capacity)	Promotion of data utilization (collaboration with other companies, creating new value)
Digital transformation of operations and administration	Utilizing RPA	Enhancing and expanding cloud infrastructure (including generative AI)	
	Moving towards a paperless approach	Improving operational efficiency within the group	
	Automation of operations and centralization of headquarters	Semi-self service enabled by in-branch tablets	Exploring cashless and unmanned branches
Customer DX Support	External collaboration for ICT support	Supporting DX launch	Expanding DX consulting sales
	Digital talent development (support for obtaining national qualifications)	Defining a talent model and systematic development to enhance digital utilization capabilities	Providing services that contribute to regional revitalization Advancement of the talent model Optimized placement of developed talent (expanding utilization opportunities)

## Implementation of the Next-Generation Branch System

- Replace some branch terminals with tablet devices and promote semi-self service procedures
- Reduce customer waiting time and achieve paperless operations

Customer benefits	<ul style="list-style-type: none"> <li>➢ Reduced form-filling burden</li> <li>➢ Shorter waiting times</li> <li>➢ Improved convenience through non-face-to-face channel integration</li> </ul>
Our Bank's Benefits	<ul style="list-style-type: none"> <li>➢ Uniform service delivery irrespective of administrative skills</li> <li>➢ Reduced administrative burden</li> <li>➢ Lower system costs</li> </ul>

## Announced targets

- Revisions have been carried out as the initial targets for “Web trading ratio for investment trusts” and “DX support consultation cases” were achieved ahead of schedule.
- The new targets have been set taking into consideration the special factors of FY2025, including market trends and seminar events

<Goals and Achievements>	Pillars of the DX Strategy			FY2025 Results	FY2027 Target
	Digital Transformation of Banking Services	Streamlining Operations and Administration	Customer DX Support		
Reduction of branch administrative time		●		3,696 hours per month	<b>15,000 hours per month</b>
Web trading ratio for investment trusts	●	●		78.0%	<b>75%</b>
DX support consultation cases			●	240 cases	<b>150 cases annually</b>
Digital talent		●		A total of 83 people	<b>150 people over 3 years</b>
Digital coordinator		●	●	A total of 69 people	<b>150 people over 3 years</b>

## Implementation of Copilot

- Reduce administrative task time by utilizing conversational AI “Copilot” for document creation, information summarization, and data organization
- Employees will focus on higher value-added tasks

## Implementation of Penli

- Implementation of “Penli” provided by LIFE EVENT PLATFORM, Inc.
- Achieve improved customer convenience by streamlining and digitizing various procedures related to life events

(Revised in May 2026)	FY2027 Pre-revision Target	FY2027 Post-revision Target	Change
<b>Web trading ratio for investment trusts</b>	65%	<b>75%</b>	<b>+10P</b>
<b>DX support consultation cases</b>	100 cases	<b>150 cases</b>	<b>+50 cases</b>



# BANK OF NAGOYA

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These statements do not guarantee future performance and involve risks and uncertainties.

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\*Amounts in this document are generally truncated below the unit.