

Cultivating a Healthy Corporate Culture with Participation of Diverse Human Resources

Cultivating “Unconventional” Human Resources

Basic Policy

Human resources are the Nanto Bank Group’s most valuable management capital. It is essential that we secure and develop highly skilled, well-qualified human resources to realize our Management Plan.

We are developing personal and professional growth opportunities by increasing our external secondments, dispatching trainees, and promoting exchanges among Group companies. We are also diversifying our human resources by introducing a side job system and expanding our career recruitment.

What are “Unconventional” human resources?

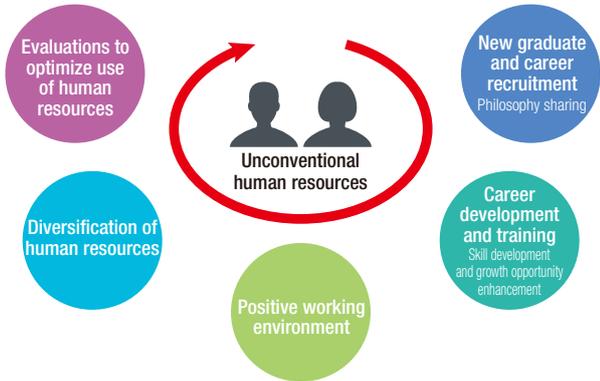
Employees who would be their colleagues’ and our customers’ first choice as collaborating partners.

Fiscal 2023 Action Plan

Competencies required of staff

- Ability to engage in management decision-making with customers
- Business planning capability
- Ability to innovate

Human resources creation cycle

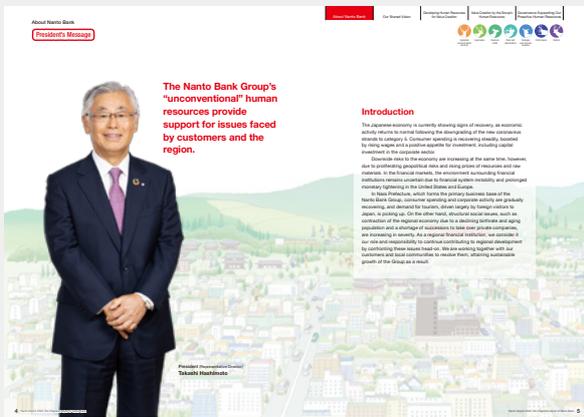


Goal to be achieved

Cultivation of unconventional human resources

Why do we need unconventional human resources?

What kinds of personnel does the Group seek?



President's Message

See page 4 for details.



Roundtable Discussion with the Outside Directors

See page 22 for details.



New graduate/career recruitment Recruitment of human resources who share our Group's Philosophy

Nanto Bank is committed to developing a working environment that adequately rewards employees with a passion for community development and willingness to improve their capability and value. We seek to imbue our personnel with our Management Philosophy and Vision, and to encourage them to play active roles in our various Group companies.

At the same time, we envision a reduction in employee workloads and a natural decrease in our employment rolls as we expand the application of digital technologies and other new approaches. This makes it especially important for every individual staff member to achieve a high performance level, and for all our Group companies to shift their human resources to high value-added operations by adopting the so-called "smart work" style and digital technologies to improve their operating efficiency and productivity.

To meet the growing demand for more enhanced employee knowledge and skills in every field of business, the Bank is seeking to reinforce recruitment of highly specialized personnel through new graduate and career hiring, as well as through Group-wide human resources development and personnel exchanges.

New graduate recruitment

All our Group employees are growing toward their goals and participating actively in a variety of fields.



VOICE

Frank roundtable discussion among young employees



Voices of 50 Nanto Bank personnel

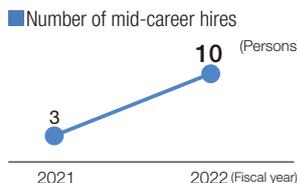


Available on our website.



Recruiting more mid-career hires

We are strengthening recruitment for mid-career positions through the use of both recruitment agencies and direct recruiting and by increasing the number of open positions. Efforts to revitalize our organization include hiring promising personnel with advanced expertise and an ability to make an immediate impact in the sales arena.



Previous jobs	Number
Regional banks	4
Financial firms	1
General companies	4
Attorneys	1

VOICE

I intend to apply my experience and expertise as an attorney fully in my work.

In my previous position at a cooperative financial institution, I worked in the corporate planning and general affairs departments, where I was responsible for compliance system development and personnel and labor affairs. The experience and expertise I acquired there are extremely useful in my current position, where my responsibilities center mainly on legal and compliance matters.

As a regional financial institution, Nanto Bank feels a strong responsibility for pursuing regional economic development. I find it highly rewarding to work as a member of a bank like this, which has earned the trust of regional customers over its long history. I hope to expand the scope of my work gradually in the future with the goal of playing the kind of role that is expected of a financial institution, including consulting and solution provision, by drawing on my expertise in the legal, labor, tax, and other fields.



Compliance Control Division
Department Chief
Yoshihide Sawa

VOICE

I intend to leverage my experience as an alumnus of several companies.

After joining Nanto Bank upon graduation in 2009, I worked at other regional banks and companies before returning to the Bank last year.

I believe that my experience working at multiple companies has broadened my thinking and perspectives by exposing me to a varied range of values and corporate cultures, and that the personal connections I established through those experiences have broadened the scope of information and added value I bring to my work.

In my current position as a corporate sales representative, I work closely with business owners to share and solve the actual issues facing them. I plan to continue making the most of my experience to provide a wide range of solutions.



Osaka-chuo Branch
Yousuke Sakai

VOICE

I am committed to providing management support based on my previous experience.

My responsibilities in my previous position at a regional bank primarily involved providing management and financial support for distressed corporate clients. I am currently expanding the scope of my work to include preventative management support for customers whose businesses are deteriorating, while continuing to offer the types of initiatives I provided in my previous work.

I also participate in a cross-organizational project team for customers who are considering business expansion or renewal, while supporting their projects and engaging with them in a companionable manner.

In the future, our team will further deepen our cooperation with others to expand the range of added value we can provide and make greater use of the Bank's consulting function for the benefit of the community.



Examination Department Business
Revitalization Office
Department Chief
Takeshi Morimoto

Cultivating a Healthy Corporate Culture with Participation of Diverse Human Resources

Cultivating “Unconventional” Human Resources

Career development and training Helping employees improve their skills and build on their experience to provide added value to customers

Reinforcement and systemization of consulting sales

Individual customer sales	Overview
Branch managers and executives	Efforts to improve the rate of participation in transactions and breadth of transactions through practical training meetings Reinforcement of sales structures to comply with FD and compliance requirements
General public sales representatives	Increase in total asset sales, including real estate sales Enhancement of sales skills conforming to FD and compliance requirements
Younger staff	Acquisition of fuller knowledge of sales regulations and administrative procedures related to assets under custody Upgrading of proposal capabilities through acquisition of home loan knowhow (L-Plaza training)

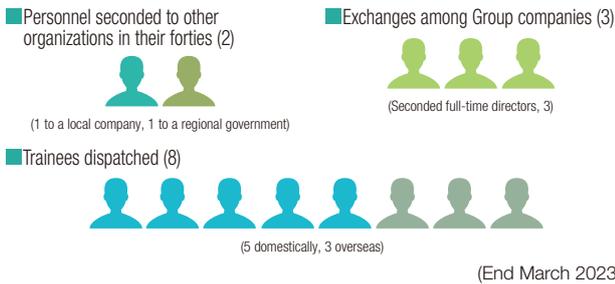
Corporate sales	Overview
Branch managers	Continuation of consultation training (for new branch managers) Implementation of practical consulting training
Corporate sales representatives	Continuation of practical skills training Video distribution of consulting case studies
Younger staff	Early acquisition of corporate sales skills Strengthening of cooperation with guarantee companies

Developing growth opportunities

Main initiatives	
	<ul style="list-style-type: none"> ● Increased number of secondments ● Dispatching trainees ● Exchanges among Group companies

We promote the growth of young employees by dispatching them to external companies/institutions where they can acquire management literacy and other skills.

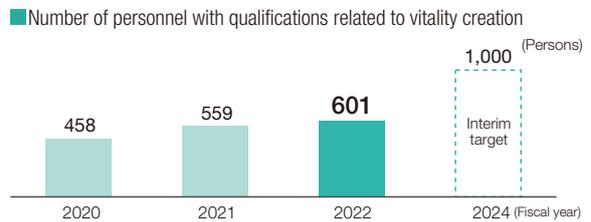
We also actively promote secondments within the Group to provide opportunities for acquiring specialized skills.



Main initiatives	
	<ul style="list-style-type: none"> ● Support for acquisition of qualifications that contribute to problem-solving ● Training to strengthen logical thinking skills, joint training with other companies

We encourage the acquisition of qualifications that contribute to problem-solving through the provision of learning opportunities such as preparatory courses to help employees acquire specialized knowledge to respond to customers’ diverse values (varied needs).

We offer a variety of training programs to help employees improve their thinking skills, acquire new perspectives through exposure to diverse cultures and values, and expand their horizons.



VOICE

I find it rewarding to participate in management decisions in close cooperation with management.

My colleagues and I at Toyo Screen Kogyo Co., Ltd., to which I was seconded from Nanto Bank, are working to establish a rewarding work environment by focusing on “our people” as a management resource. Most recently, we organized a management plan presentation designed to unify the various vectors within the company. I now hope to apply experience I acquired working for the Bank’s labor union to help construct a personnel evaluation system here. My efforts at Toyo Screen have a greater impact on the direction of the company than they would at a large company. I am able to participate in management decisions in close proximity to management, a situation I find extremely rewarding.

At the same time, I have observed major differences in the corporate culture and scope of individual employees’ work here. The general affairs work I am currently responsible for is a daily learning experience.

When I return to the Bank, I plan to make use of the knowledge and know-how I gained through my secondment to develop as a banker who can relate closely with regional customers by implementing solutions to the problems and issues they face.



Section Chief, Management Division **Takashi Kawasaki**
 Seconded to TOYO SCREEN KOGYO CO., LTD.
 Manager, General Affairs Department

VOICE

Seeking growth as a venture capitalist contributing to community revitalization.

I am currently employed as a trainee at XTech Ventures, an independent venture capital firm that invests in seed funding and early-stage support for startups.

My work as a venture capitalist, investing in newly established startups and supporting their business growth following the investment, requires me to view companies from a completely different perspective from a banker’s. We refer to financial information when making investment decisions, but because seed and early-stage startups have limited track records in terms of sales and profits, we have to make investment decisions based on our assessment of the entrepreneur’s character, the marketability of the business, its growth strategy, and its superiority.

After returning to the Bank, I hope to employ my investment expertise, my know-how in working cooperatively to support business growth, and the network I have cultivated during my secondment to contribute to regional revitalization by providing full-scale support for entrepreneurs who are considering starting a business in Nara Prefecture.



Nanto Capital Partners Co., Ltd.
Naoya Yamamoto
 Trainee dispatched to XTech Ventures, Inc



Friendly work environment Initiatives to improve work styles and retain staff See page 58 for details. >>>

Full realization of a variety of leave programs

We are pursuing creation of an environment that incorporates various types of leave, including paternity leave and family support leave, so that employees can make full use of their planned leaves, consecutive holidays, and summer and winter vacations.

Expansion of childcare support systems

We are expanding various childcare support systems to make it easier for employees to seek career advancement while balancing work and child-rearing.

- Paternity leave system
- Expanded family support leave system
- Fertility treatment leave system
- Expanded child nursing care leave system
- Expanded period during which employees can benefit from childcare support programs such as shorter working hours



Diversification of human resources Responding to increasingly complex and varied customer issues by increasing the number of staff with diverse values

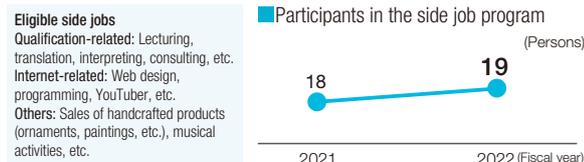
Promoting gender equality and other diversity initiatives

Nanto Bank is working to raise awareness and develop systems that enable a diverse range of human resources, including women, to play an active role.

We are pursuing initiatives to achieve a balance of work with childcare, including the introduction of paternity leaves.

Promoting a subsidiary business system

Acting from a belief that diverse experience, advanced expertise and skills, personal connections, and networks acquired through side-business activities conducted in addition to employees' banking responsibilities are indispensable, we have established an environment that allows employees to engage in side jobs.



Eligible side jobs
Qualification-related: Lecturing, translation, interpreting, consulting, etc.
Internet-related: Web design, programming, YouTuber, etc.
Others: Sales of handcrafted products (ornaments, paintings, etc.), musical activities, etc.

VOICE

Contributing to regional revitalization through employee participation in second jobs employing their qualifications.

In my side job, I take advantage of my qualification as an SME diagnostician to undertake preparation of various business plans and other projects introduced by other diagnosticians and SME support companies in Japan.

This side job enables me to interact with people outside the Bank, and to work on projects involving unique local industries in various regions of Japan. It is stimulating work providing rewarding growth experience that introduces variety into my daily life and adds to my store of knowledge.

I try to make use of this experience in my main business, not only from a banker's point of view, but also as a means of adding a certain amount of depth to financial services, such as by sharing and solving problems from the business owner's viewpoint.

I hope to continue this side business with the understanding and cooperation of everyone concerned, and to contribute to revitalization of the region in any way I can.

Kouriyama Branch Assistant Manager
Ryuta Doi



Employment of personnel with disabilities

In August 2018, Nanto Bank established Nanto Challenged Co., Ltd. as a wholly owned subsidiary committed to promoting employment of people with disabilities by creating environments in which they can enjoy safe, rewarding work experiences.

In February 2019, the new company was certified as a special-purpose subsidiary.

VOICE

I apply specialized skills in my work.

I have been employed since 2018 by my current company, where I am responsible for conducting data entry and producing business cards for all Group employees. Since I have advanced computer skills, I entered the Word Processing event in the National Skills Competition for the Disabled (associated with the Abilympics) to test my skills against others. Last year, my fourth year of participation, I took home the gold medal I had set my heart on. In preparing for the competition, I had continued working hard to hone my skills after work in the evenings by attending computer classes twice a week.

When I won the gold medal, everyone around me was as happy as if they had won it themselves. I want to continue challenging myself in a variety of fields by participating in friendly competitions.

Nanto Challenged Co., Ltd.
Mei Antatsu



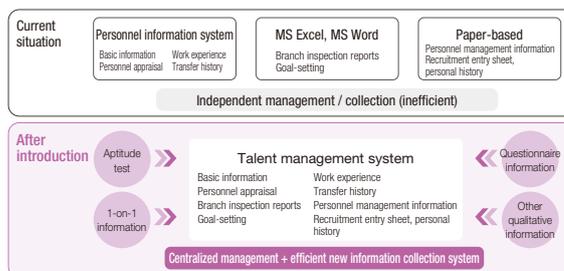
Evaluations to make the most of human resources Accept and evaluate staff with viewpoints and ideas different from your own.

Centralization of human resources information

Deployment of a talent management system

We have introduced a talent management system for purposes of centralizing the consolidation, accumulation, and visualization of personnel data and implementing strategic personnel policies (recruitment, training, assignment, and promotion) based on the data.

The system assesses the qualifications, experience, and abilities of employees comprehensively, and optimizes our deployment of human resources by assigning the right personnel to the right positions.



Capable human resources recruiting system Revisions of various personnel systems currently under consideration (to be implemented in January 2024)

- System revisions under consideration**
- Establishment of career paths to accommodate varying work styles
 - Attainment of consistency in roles, contributions, and compensation
 - Elimination of homogeneity and uniform thinking among employees
 - Promotion of women's activities; job development for older employees

- Objectives of personnel system revisions**
- Realization of work styles and career paths suited to personnel with diverse values and skills
 - Diversification of human resources to include more women and older employees
 - Realization of role-, responsibility-, and contribution-based incentives and compensation