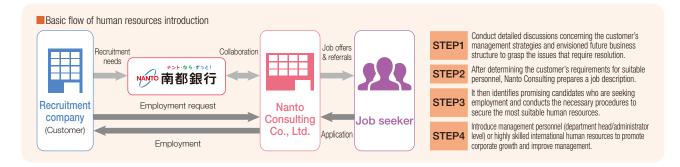


Value Creation by the Group's Human Resources

Stakeholder Voice 1

Enhancement of Customers' Corporate Value



Recruitment service initiatives

Example 1

(Client company profile

Established in 1963. Ohura Precious Metal Industry initiated sales as well as refining and processing of precious metal bullion. Today, it trades in precious metal ingots such as gold, silver, and platinum, refines precious metals, and manufactures and markets chemicals made from precious metals. It provides products for use as components in many precision devices requiring advanced technologies, including smartphones and other communication devices, various electronic equipment, and automobiles

Ohura Precious Metal Industry Co., Ltd. President and Representative Director Yoshiyuki Ohura (right) Managing Director Soichiro Ohura (left)



Recruitment is of particular significance among the services provided by regional banks.

Q. Why did you decide to employ a recruitment service?

President: I had thought for some time that our company needed someone with strong management skills to serve as the right hand of my son, our Executive Director, in the future. Since our hiring process was not progressing as successfully as I had hoped, it crossed my mind that someone from Nanto Bank, which had been our main bank for years, might be interested in coming to work for us.

Managing Director: Since the time I joined the company, my work has focused on HR and labor-related matters, including development of our hiring and personnel evaluation systems. We had long recognized improvement of our personnel and labor management as pressing needs for corporate growth, but that was just one of a wide variety of tasks awaiting our attention. We found the solution by approaching Nanto Consulting through its parent Nanto Bank, and asking them to introduce a prospective employee with management skills and expertise in labor management, especially in establishing HR evaluation systems.

Q. What specific issues have you solved with Nanto Consulting's cooperation?

Managing Director: We have succeeded in building a solid personnel system with the help of their referrals. In our hiring of new graduates, their support extends to conducting regular post-employment interviews. These efforts have enabled us to retain the human resources we need, while also supporting our active efforts to encourage male employees to take the paternity leave we make available, which has been an issue for management in recent years. In April of this year, this led to our receipt of "Kurumin Certification," which is recognized by the Ministry of Health, Labor and Welfare, as a company that provides particularly strong support for child-rearing.

In another example of our successful collaboration, we manufacture and sell a variety of industrial products besides precious metals, primarily precious metal chemical products that require strict quality control. This work has long presented us with challenges. If a foreign material is mixed in, we need to investigate the cause and report the results in order to implement countermeasures. Since our in-house knowledge was insufficient, we felt a need to acquire expertise in new areas from outside the company so that we could serve customers with a more advanced management system. Nanto Consulting introduced several new personnel who have strengthened our Quality Assurance Department.

Q. Evolution of Nanto Bank

President: Nanto Bank's core business is the deposit-and-loan business, which I believe they should continue to prioritize. I have become aware, however, that they are also equipped to provide exceptional consulting on various matters besides finance.

We have had a long relationship with the Bank, and I am satisfied that their sales staff has a detailed understanding of our business. This connection clearly distinguishes Nanto Consulting from other recruitment agencies. We can consult with them without any concern because of the relationship of trust we have built with their parent organization over the years. We are currently also working with Nanto Consulting to optimize our business succession.

I consider recruiting to be an important service that can contribute to regional banks' ability to grow together with companies in their local region. I hope Nanto Bank will continue to value efforts of this kind in the future.



Example 2



Client company profile

Founded in 1948, Ogawa Iriki has engaged in the import, manufacture, and sales of nursing and medical facility equipment for over 70 years. Since every medical facility has different requirements, our role is to provide customized products for individual customers, and to improve the hospitality of the medical environment through nursing and medical equipment supply. We also publish Nest, a medical information journal.

Ogawa Iriki Co., Ltd. President and Representative Director Yuki Ogawa

We need a bank that offers excellent in-person communication skills to clarify customers' management issues successfully.

Q. Why did you decide to employ a recruitment service?

A staff member of Nanto Bank assigned to our business visited us frequently and listened attentively to other issues facing us besides our financing needs.

Since our business involves equipment for nursing, medical, and institutional use, we have to train technicians to provide equipment maintenance inspection and services, particularly in the wholesale business of equipment cleaning. We had a pressing need for highly skilled people to handle these functions, most notably a manager to organize our technical team.

When I mentioned in the course of conversation that our most urgent challenge at the time was in the area of human resources, especially engineers, we were informed of available recruiting services offered by the Nanto Bank Group. After I expressed interest in trying them, a member of the Nanto Consulting staff visited our office repeatedly to discuss our human resources needs.

Q. What specific issues have you solved as a result?

Thanks to the efforts of the consultant responsible for our project, we began marketing maintenance services in April of this year. We have succeeded in expanding our business, which was formerly limited to wholesale operations, by adding a proposal business with maintenance services to our mainstay equipment supply operations, and, as a result, we have successfully established a new business scheme that obtains profits from technology sales.

Q. What results have you observed?

Since the beginning of our relationship, Nanto Consulting has introduced human resources across a wide range of fields. Among these, a new foreign engineer has joined our company. Being an assertive, highly energetic person, he has learned Japanese quickly since joining us. This is the first time we have hired a foreigner, and doing so now has motivated our staff to take up new challenges more decisively. One of my primary goals was to add diversity and vitality to the company, and we have

been extremely successful in doing that. Today, we have employees from diverse backgrounds, including staff from Hokkaido to Kagoshima and female employees with young children who are making full use of our shorter working hour system to continue working. My hope is that these efforts will eventually lead to a working environment that encourages employees to stay with us for a long time.

With the introduction of people who can manage manufacturing and sales positively for the purpose of strengthening our sales department, we have achieved the kind of leadership we need in technology and sales, and our maintenance proposal business is growing steadily as well. The ability to sell technologies has solved a major challenge faced by the company, which is now transformed to a business that can profit from technology sales. No such success would have been achievable without all the efforts made by the Nanto Consulting staff assigned to

Frankly speaking, we sometimes feel reluctant to openly discuss some matters concerning recruitment. In this case, however, Nanto Consulting was willing to speak with us face-to-face many times in order to "visualize" our concerns. This inspired our confidence in their ability to solve our recruiting needs. I am convinced that this kind of dialogue provides the best basis for banks' sales representatives to visualize their client companies' various issues clearly.

We work cooperatively with customers to identify and solve their challenges at the source.

In our "know your customer" efforts, we make it a point to approach each step in the process with blank minds

We draw on our knowledge and experience to engage in dialogue with companies in a variety of industries. Even presidents and companies in the same industry prioritize different policies and corporate identities, and we believe that learning and sharing their individual approaches will equip us to provide solutions no one else can offer.

Our placement services have enabled us to acquire deeper knowledge than ever about the strengths, challenges, and future visions of our corporate clients. We will continue to work with customers to solve their various issues with the aim of becoming a bank that grows together with its community.

> Ujiookubo Branch Keisuke Ohnishi

(Sales representative responsible for the Bank's business with Ogawa Iriki Co., Ltd.)

We fully examine our customers' management issues from their perspective and introduce highly qualified personnel with the knowhow and skills best suited to solving them.

Our mission is to "support the growth of local companies and contribute to revitalization of the regional economy." Based on our understanding that an ability to secure high-quality human resources is always a matter of great importance for regional companies, we work closely with the Bank to introduce promising candidates, with a primary focus on managerial staff and highly qualified foreign students studying in Japan. We look for and introduce candidates based on in-depth discussions with management concerning their company's issues, business environment, future vision, and personnel needs.

We seek to provide services that satisfy both our customers and job seekers by covering various types of needs for new employees.

Managing Director Tomoyuki Kawanishi

Nanto Consulting Co., Ltd.

