

Realizing Sustainable Growth of Our Regional Economy

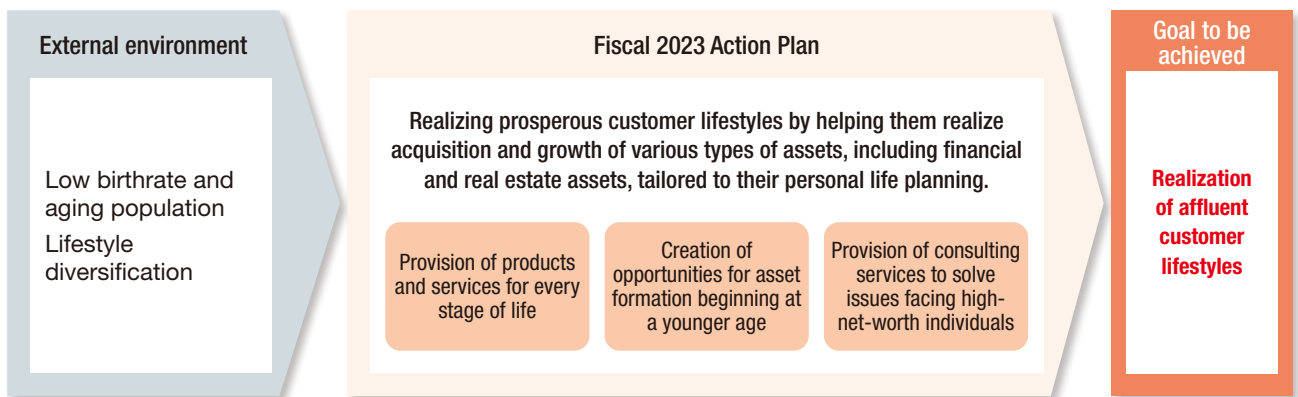
Support for Customers' Asset Formation

Basic Policy

Nanto Bank is firmly committed to helping individual customers conduct successful asset formation efforts as part of their life planning to assure their future prosperity, which is becoming increasingly important in this "era of 100-year lifetimes."

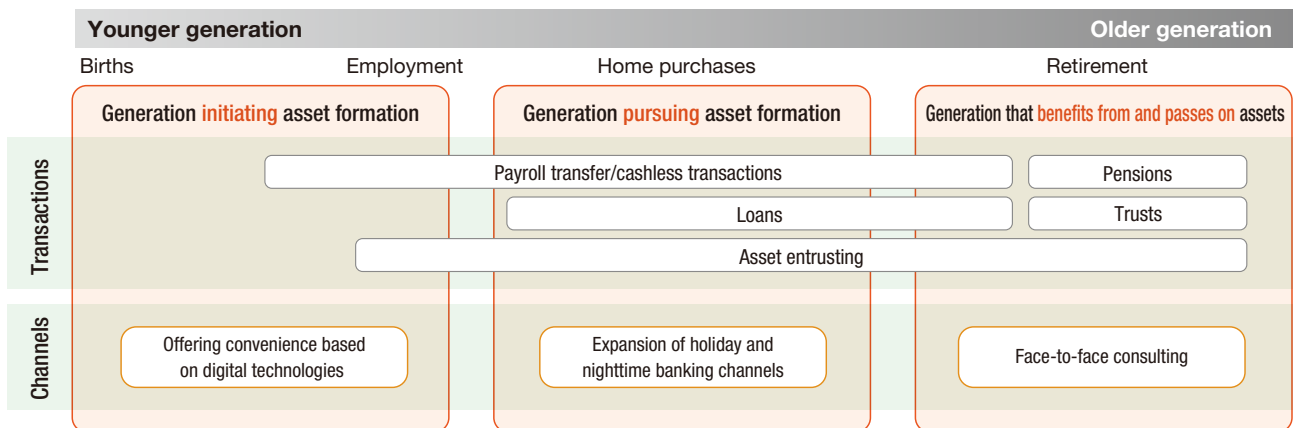


Fiscal 2023 Action Plan



Provision of products and services for every stage of life

We help customers realize affluent lifestyles while expanding our customer base by formulating asset-formation plans for every stage of life: the generation that initiates asset formation, the generation that conducts asset growth, and the generation that benefits from and passes on assets.



VOICE

Optimizing clients' profitability through repeated dialogue

To ensure that clients fully understand the proposals we present for diversified medium- to long-term investments, we explain each investment in easily understandable detail.

Customers who are new to investment management, in particular, may experience considerable anxiety, even though they are attracted to the idea of investment. Dialogue with customers is indispensable to dispelling this anxiety. I consider it to be the first step toward acquiring an accurate grasp of customers' needs and working with them toward the most appropriate solutions.

I have many opportunities to interact with customers in various stages of life, through which I often find that I have much to learn from them. I want to polish my customer dialogue capabilities in order to accumulate knowledge and experience a step at a time for use in constructing optimal proposals tailored to their individual life plans.



Kouriyama Branch
Ayako Katou



Creation of opportunities for asset formation beginning at a younger age Establishing connections with tomorrow's customer base

We are feeling increasingly anxious that our younger customers' connection with the Group may be diminishing due to the spread of online and cashless banking.

Transactions with younger people are crucial for sustainable growth of the Group, and we recognize the necessity of constructing a solid customer base with an eye to the future.

NISA and iDeCo programs

NISA and iDeCo create asset-building opportunities for young people.

Ideal systems for investment novices!

Benefits of installment NISA

- Steady monthly asset accumulation
- Customers can save as much as ¥400,000 per year for up to 20 years!
- Customers keep all the profits!

Click for details! >>>

Support for asset building toward retirement!

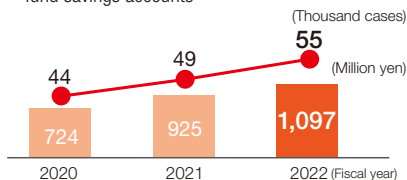
iDeCo (Individual defined contribution pension plan)

Three tax benefits

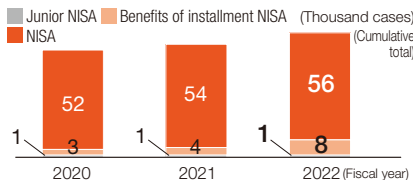
- All premiums are tax-deductible!
- Gains on investment are tax-free!
- Tax benefits are also available when the customer accesses benefits!

Click for details! >>>

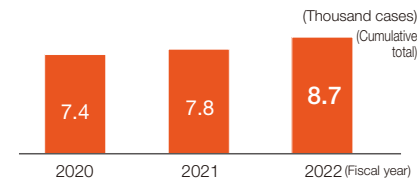
Monthly amount and number of transfers to mutual fund savings accounts



Number of applications for NISA, etc.



Number of applications for iDeCo



Apply with your smartphone! Mutual fund and NISA account-opening services

Account opening is completed as soon as the next business day following the date of application!

Apply by smartphone anytime, anywhere!
24 hours a day, 365 days a year
Make a speedy application without coming to the Bank!

Quick and easy!
3 application steps
Your investment trust account is opened as soon as the next business day after application!

Enroll in NISA and installment NISA at the same time!
If you already have a mutual fund account, you can also open a NISA or installment NISA* account and apply for a Nanto investment trust online!

*NISA and installment NISA cannot be used in combination (selection on an annual basis)

Customers who are eligible for these services Individual customers between the ages of 18 and 70 who have a Nanto Bank savings account (includes ordinary savings accounts)
* Business accounts (accounts under trade names or organization names, etc.) not accepted.
* We reserve the right to refuse to open an account due to our own considerations.

Easy application from your smart phone! >>>



Provision of consulting services to solve issues facing high-net-worth individuals Support for issues such as asset inheritance by the next generation

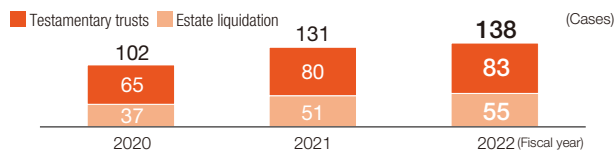
We also provide consulting services aimed at solving issues faced by high-net-worth individuals.

The Group members work as a team to resolve issues related to inheritance and succession. We are pursuing efforts to solve issues facing a wide range of customers, from the young to the elderly, and are currently expanding available services in this area to include services that help customers prepare for risks posed by factors relating to longer lifetimes, such as dementia or nursing care.

Available services

- Testamentary trusts (preparation, custody, and execution of wills)
- Testamentary trusts in lieu of wills
- Trusts allowing on-behalf withdrawals
- Calendar-year-gift trusts
- Insurance products, etc.
- Estate liquidation

Number of inheritances and trusts



VOICE

We seek to cultivate more human resources who are equipped to resolve customers' concerns and issues.

As part of our "know your customer" efforts, we hold meetings to train employees in visualizing the transaction status of individual customers and of customer information gathered through past transactions. Personnel of different ages and varied experience, including branch managers, share opinions from various perspectives and formulate hypotheses based on an image of the customer generated with the aim of proposing an optimal investment plan reflecting the customer's personal life planning and concerns. These activities also help inexperienced staff members improve their consulting and other skills as part of ongoing efforts to cultivate staff who can earn customers' trust.

Going forward, we will continue to support asset building by regional customers as a reliable bank to which they can entrust their valuable assets.

Asset Consulting Department
Vice Manager **Etsuko Yamaguchi**

