

## Management Philosophy

1. We conduct sound, efficient management.
2. We provide superior comprehensive financial services.
3. We pursue efforts to promote regional development.
4. We seek an identity as a trustworthy bank with strong customer appeal.

## Management Vision

### “Vitality Creation Bank”

Our mission as a regional financial institution is to contribute to the growth and development of our region and customers. Maximizing all our management and staff capabilities, and creating new value unique to the Nanto Bank Group, we are reinforcing our position as the banking group of choice for customers throughout our region.

### Editorial policy

Compiled in pursuit of further understanding among stakeholders of the Nanto Bank Group's strategies for creating sustainable value in the medium-to-long term, this Integrated Report was edited in compliance with the IFRS Foundation's "International Integrated Reporting Framework."

The specific purpose of its creation is to illuminate the path to achievement of our Management Plan, "Nanto Mission and Objectives for the Next 10 Years."

For detailed financial information, please refer to the separately published "Disclosure Supplement."

### Scope of coverage

The Report presents key information concerning the Nanto Bank Group's management strategies, business model, business conditions, valued stakeholders, primary risks and opportunities, performance and outlook, and governance.

### Covered period

April 1, 2023 ~ March 31, 2024

### Date issued

July 2024

### Precautions concerning future predictions

This report contains forecasts and statements concerning the future prospects for the Nanto Bank Group's business strategies and financial condition. These forecasts and statements involve risks and uncertainties stemming from their dependence on future events. Please be aware that the actual results may differ materially from those foreseen by the Nanto Bank Group.





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### Compiling the Nanto Report

Icons representing the eight categories of content advocated by the IFRS Foundation's "International Integrated Reporting Framework" have been employed to further clarify understanding of the Nanto Bank Group's corporate culture.



**Organizational overview and external environment**  
What is the nature of the operating environment, and how is the Bank organized to respond?



**Risks and opportunities**  
The real risks and opportunities affecting our ability to create value in the short, medium and long term, and ways of dealing with them.



**Outlook**  
What are the challenges and uncertainties for executing strategies, and how might they impact the Bank's business model and future performance?



**Governance**  
How does the governance structure ensure short-, medium- and long-term value creation?



**Strategies and resources allocation**  
What are our goals, and how do we plan to reach them?



**Basis for creation and presentation**  
How were the contents of the Report quantified and evaluated, and how were they selected?



**Business model**  
What is the business model, and how resilient is it?



**Performance**  
To what extent is the Bank achieving its strategic objectives, and what is the effect on capital?

### Nanto Bank Profile (as of March 31, 2024)

Established: June 1, 1934  
Headquarters: 16 Hashimoto-cho, Nara, Japan  
Capitalization: ¥37,924.15 million

Nanto Bank Co., Ltd. was established on June 1, 1934 through a merger of Sixty-eight Bank Co., Ltd., Yoshino Bank Co., Ltd., Yagi Bank Co., Ltd. and Gose Bank Co., Ltd.

Today, the Bank and its Group offer comprehensive financial services, including leasing, trusts, securities and consulting, in addition to the banking business (deposits, loans, exchange, etc.), with Nara prefecture and the surrounding region as its primary base of operations.