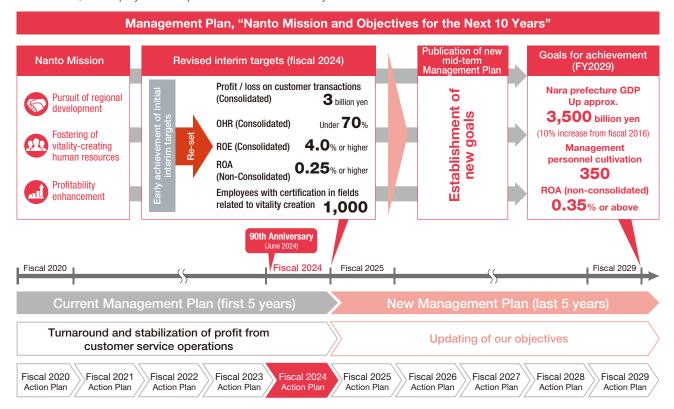
### **Management and Action Plans**

#### Overview of the Management Plan

In December 2019, the Nanto Bank Group announced its Management Plan, "Nanto Mission and Objectives for the Next 10 Years," which covers the planning period from April 2020 to March 2030.

The Mission centers on three primary objectives: "regional development," "cultivation of vitality-creating human resources," and "improvement of profitability," with the specific goals of increasing Nara prefecture's GDP by approximately 350 billion yen, cultivating 350 management personnel, and achieving non-consolidated ROA of 0.35% or greater, respectively.

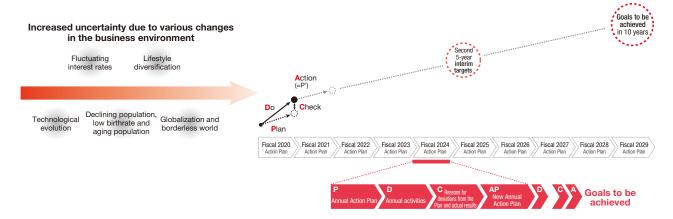
Moving quickly, the Group achieved the interim goals set for the first five years of the Plan well ahead of schedule. It responded in December 2021 by setting new interim targets for fiscal 2024: "3 billion yen in consolidated business profit from customer services," "OHR below 70%," "ROE of 4.0% or greater," and "non-consolidated ROA of 0.25% or greater." It also added a call for "cultivation 1,000 employees with qualifications related to vitality creation."



### Concept of the Action Plan

Fulfilling our mission in today's highly uncertain business environment will require us to clarify our goals and to implement the PDCA cycle at every stage.

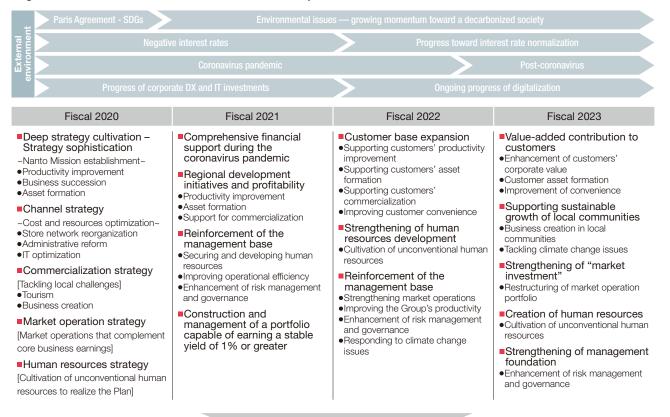
We will formulate and announce an Action Plan for each new fiscal year as we work to achieve our interim targets and objectives for the next 10 years.





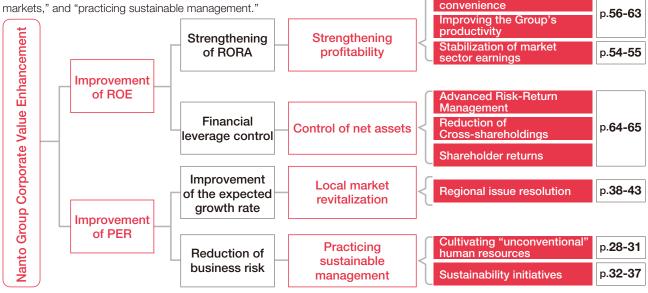
# Changes in the Action Plan

Our Action Plan is formulated annually to reflect the current environment surrounding the Nanto Bank Group, as recently exemplified by the coronavirus pandemic and negative interest rates, as well as the external environment, including growing awareness of such long-term concerns as environmental issues and sustainability.



## Fiscal 2024 Action Plan

Based on the PBR logic tree, we have incorporated both ROE and PER into our Action Plan for fiscal 2024. The Plan defines specific actions to be taken under each of four themes selected to raise the corporate value of the Nanto Bank Group: "enhancing profitability," "controlling net assets," "revitalizing local markets," and "practicing sustainable management."



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Supporting Customers' Efforts

to Increase Corporate Value

Supporting customers

asset accumulation

Improving customer