

Supporting Customers' Attainment of Prosperous Lives

Basic policy

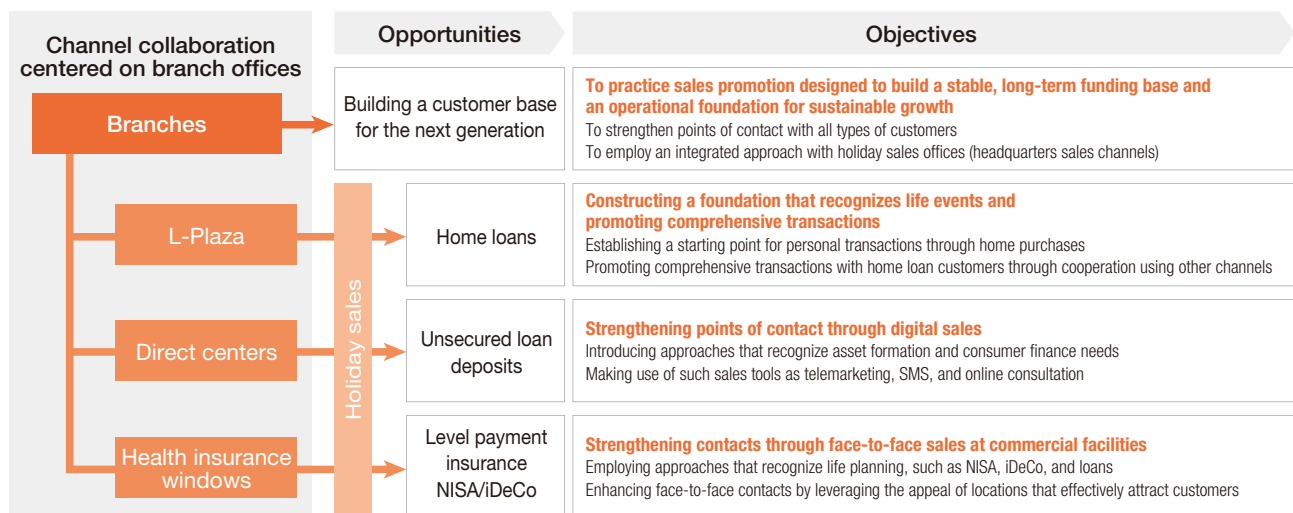
When it comes to customers' asset formation, changes in social conditions, including a falling birthrate and an aging and declining population, have been impacting their lives and financial situations. Today, we are supporting creation of an environment that enables many of them to conduct sustainable, stable asset formation from an early stage.

We are expanding our customer base and helping customers realize prosperous lifestyles by establishing asset-building structures that match the life plans and life stages of individual customers.

Creating opportunities for younger, asset-forming customers

We are building more trusting relationships with customers by creating opportunities for asset formation that reflects their life planning.

Customers pursuing asset formation, especially younger people, are finding it increasingly difficult to conduct business face-to-face with the Bank's staff, however, due to such trends as the accelerating shift toward digitalization. We will work to create asset formation opportunities and build a customer base leading to the next generation through collaboration between our branch offices and various consultation channels that operate on holidays.



Enriching consulting services through the use of NISA

We are working to expand our business base continuously by "enhancing the value of face-to-face" consulting based on customers' life plans and opinions, while also differentiating ourselves from online securities companies.

We are focusing on creating asset-building opportunities, including savings accounts, by employing the new NISA accounts, whose number is steadily increasing.

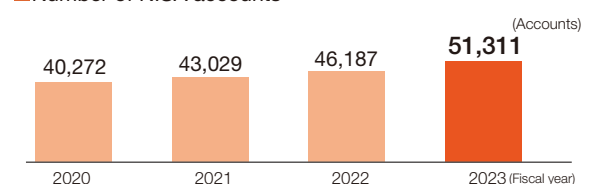
Strengthening local literacy

Seminars hosted by the Head Office and branch offices are held to improve customers' financial literacy.

Organizer	Number of times held	Number of participants
Held at Head Office	20	665
Held at branch offices	59	981
Total	79	1,646

Theme	Seminar title (excerpt)
Asset formation	<ul style="list-style-type: none"> Asset Formation Seminar for New Employees Making smart use of the new NISA system NISA and iDeCo seminars for new employees
Life stage	<ul style="list-style-type: none"> Life planning and savings Basic knowledge of nursing care — Preparing for nursing care with peace of mind
Inheritance and gifts	<ul style="list-style-type: none"> Inheritance measures employing wills Seminar on living wills
Others	<ul style="list-style-type: none"> In-person attendance at "nursing care and donation" seminars

Number of NISA accounts



Business
modelStrategies
and resources
allocation

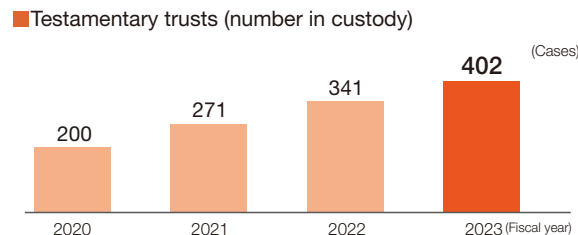
Performance

■ Consulting to resolve issues for high-net-worth clients

We are also focusing on consulting services to solve issues faced by wealthy customers.

The Nanto Bank Group is working as one to solve inheritance- and succession-related issues, beginning with expanding our service offering to meet such needs as “preparing for the era of 100-year life spans,” including dementia and nursing care planning.

Thus, we are working in various ways to resolve issues confronting a wide range of customers, from the young to the elderly.



■ Expanding transactions with customers through home loans

A home purchase is said to be the largest expense in most people's lives and one of the most important events in their life planning. Nanto Bank will strive to expand the number of transactions by strengthening contacts with customers who sign up for home loans and meeting their needs for asset formation in addition to providing home loans* tailored to their needs.

*New products that address local and environmental issues and products designed exclusively for Web applications

New products, evaluation manual revision

Nanto home loan/next

Expanded preferential interest rates for environmentally friendly homes and for new residents of Nara prefecture
Available for costs of family home demolitions and renovations conducted as measures against proliferation of vacant houses in the region



Web application only

Nanto home loans/assistance

Preferential interest rates on unsecured loans to meet financial needs for furniture/automobile purchasing after a home purchase



Expanding comprehensive transactions

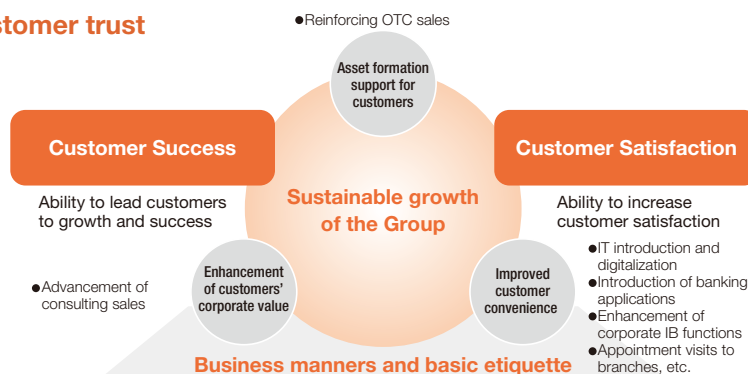
Revised guarantee fee table and evaluation manual

Revision of evaluation criteria in response to changes in the external environment, such as rising housing prices

Business operations to enhance customer trust

For the Group to grow sustainably, it will be important to implement “customer success” to lead customers to growth and success and “customer satisfaction” to enhance customer satisfaction. We are committed to making constant efforts to employ these two CS approaches going forward.

In fiscal 2024, the Group will work as one to reinforce implementation of these two CS initiatives by implementing “plus-alpha” initiatives that exceed customer expectations.



VOICE

Banking transactions are changing as lifestyles diversify, lifestyles change, and the digital native generation continues to grow, making contact with customers increasingly valuable. To provide value that exceeds customer expectations, the Group is focusing beginning this term on two CS initiatives: “customer satisfaction” aimed at improving convenience for customers, and “customer success” contributing to customers' growth and success through asset building and corporate value enhancement.

Among specific examples of these efforts, we have introduced a new banking app and an online consultation service that enable customers to consult on asset formation online on holidays and evenings. Added to this, we are reinforcing our efforts to enhance consulting sales by enhancing our human resources development to resolve a range of issues and meet the needs of customers. We intend to continue reinforcing our consulting sales activities going forward.

We will continue to provide financial services that satisfy customer needs for both face-to-face and remote services. In particular, this will mean further reinforcing our human capital, one of the Group's greatest strengths, and ensuring that all our officers and employees work together to realize “value that exceeds customer expectations.”



Managing Executive Officer, General Manager, Sales Support Dept.

Yoshinori Kurahigashi