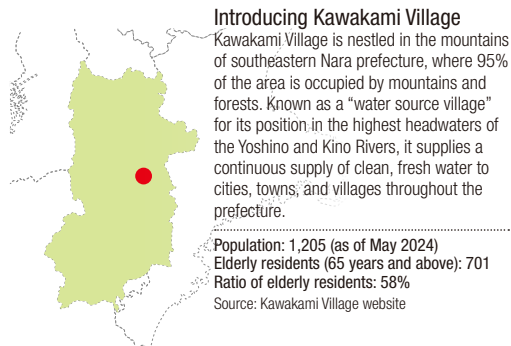




## DX that leaves no one left behind ~Solving Issues in Depopulated Areas~



MAP: Kawakami Village commercial facilities



### Kawakami Life supports the lives of depopulated area residents

Kawakami Life conducts various initiatives to support the lifestyles of the area's aging residents, including operation of the Kawakami Life-Go mobile supermarket, which provides a lifeline to the village residents who do not have a supermarket in their village by selling fresh food and daily necessities from a truck.

### Cashless solutions for depopulated areas

As an investor in a start-up fund managed by our Group member company Nanto Capital Partners Co., Ltd. and Kawakami Village, the Bank has started a "cashless demonstration experiment" in cooperation with KAERU Co., Ltd. in Kawakami Village involving a prepaid card service with a Mimamori function.

The card, which can be used to shop at the Kawakami Life-Go mobile supermarket, is linked to the cardholders' accounts at financial institutions, thus reducing the hassle of cash management by eliminating the need to travel to a distant bank ATM every time they make a purchase. This is just one way the Bank contributes as a regional financial institution to improving the convenience of residents' lives.



### Roles played by the Nanto Bank Group

To provide cashless access to elderly customers who do not have a financial institution or ATM nearby

To reduce the risk involved in managing cash at home



### Providing convenience and creating communication among local communities and families

Kawakami Life engages in a variety of initiatives to communicate with local residents and support their lifestyles. We believe that this recent demonstration experiment conducted with Nanto Bank is consistent with our goals, since it is contributing to adding convenience to the lives of residents in an aging community with limited means of transportation. Looking ahead to the next generation, we are considering the introduction of smartphone payments as part of efforts to advance our cashless services further.



General Incorporated Association Kawakami Life Executive Director  
**Masaki Miyake**

### User's remarks

Even after the arrival of the mobile supermarket in our village, we had to visit a bank ATM in a distant location to withdraw cash for our purchases. Now that I am able to conduct cashless transactions with a prepaid card, life is a lot easier, since I don't have to make so many trips to the ATM to get cash. Best of all, I no longer have to take money from my wallet every time I make a purchase. I hope to see this service continue in the future.



Kawakami Village  
**Mieko Kaminishi**

### User's remarks

I used to carry large amounts of cash for shopping and count the change to make sure I didn't receive too much. Now, all of that fuss has been eliminated. All I have to do is take out my card, which is a lot more convenient. I think the change is good for both parties, since the store staff are also freed from counting change and taking money in and out of the cash register.



Kawakami Village  
**Junko Nakahira**