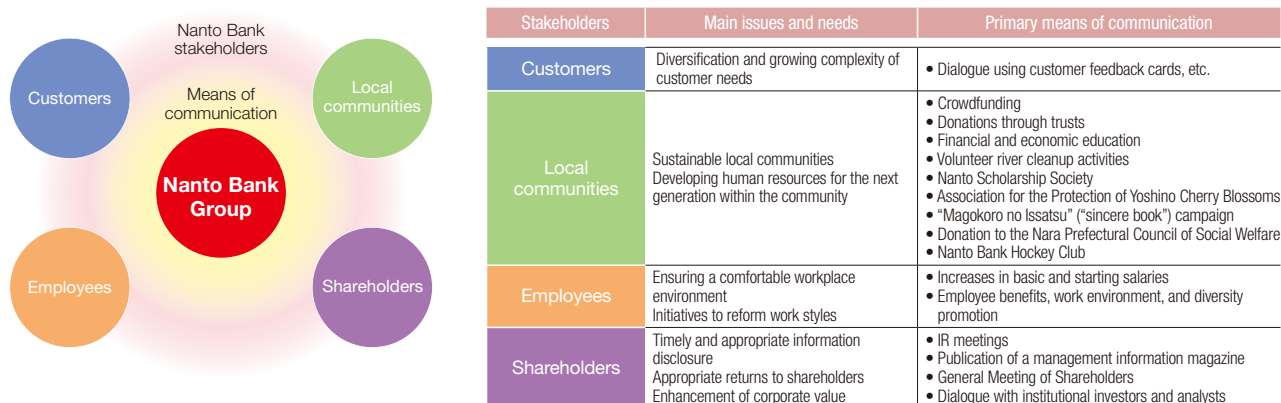


## Initiatives toward enhanced engagement with stakeholders

### ■ Basic concept

The Nanto Bank Group places particular importance on its engagement with stakeholders, listening sincerely to the ideas and opinions of everyone, including our customers, local community residents, employees, and shareholders, and responding to their requests. We are steadily implementing our Action Plan while engaging in continuous dialogue and creating new value in cooperation with our stakeholders as an avenue toward realizing sustainable management that grows with the community.



### ■ Engagement with customers

The Nanto Bank Group strives to build relationships of trust with its customers by responding to their various opinions and requests.

#### Customer-oriented business operations

In its commitment to conducting business in the best interests of customers, the Nanto Bank Group\* has established an Action Plan for realizing its "Policy Initiative for Customer-oriented Business Operations."

The Policy for Customer-oriented Business Operations is a concrete expression of our commitment to contributing to customers' stable asset formation in our sales of financial products. We will put this policy into practice, establish indicators (KPIs) to confirm the results of these efforts, and review and disclose the results periodically.

\* Group companies subject to the KPIs: The Nanto Bank, Ltd. and Nanto Mahoroba Securities Co., Ltd.

Please refer to our website for details of our "customer-oriented business management."



#### Regular distribution of information via LINE app

We use LINE, a communication app provided by LINE Corporation, to distribute information on campaigns and special offers to our customers on a regular basis. We also use the app to obtain a wide range of customer feedback through surveys that helps us clarify issues that need to be addressed.



#### ■ How to complete friend registration on the LINE app:

##### (1) Using "Friend Search"

Search for "Nanto Bank" and register as a friend.

##### (2) Using "Add Friend"

Search for "@nantobank" in the ID search and register.

##### (3) Using the QR code

Register via the QR code using a QR code reader.



\* The LINE smartphone communication application is provided by LINE, Inc. We ask customers to consider their own preferences when deciding whether to download the LINE app.

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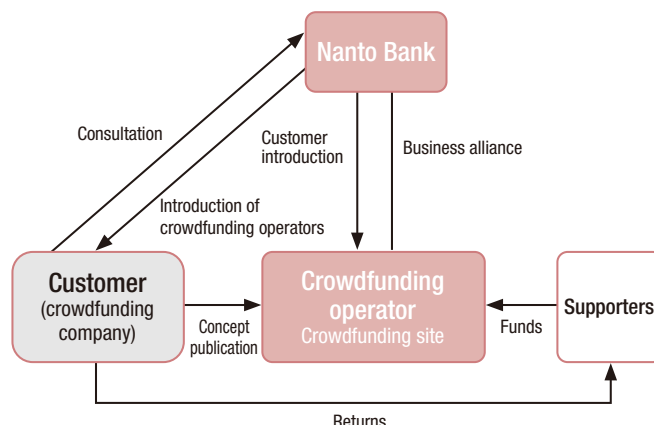
## Community engagement

The Nanto Bank Group is committed to sustainable management developed together with its local communities. We participate actively in community activities and events.

### Crowdfunding

We interconnect the diverse future aspirations of individuals, organizations, and communities by deploying crowdfunding to meet customers' financing needs.

To date, we have mainly devoted the funds to shrines and temples, but we are accelerating our support for local arts, hospitals, food and beverage providers, and tourism facilities.



### Donations through trusts

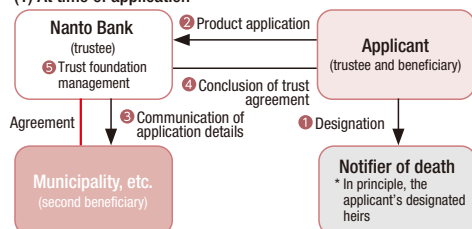
To smooth the way for donations of inherited property to local governments and other bodies, we have concluded the “Agreement on Donations Using a Trust in Lieu of a Will” with 38 municipal governments and 16 educational institutions. People can now use the “Nanto Anshin Todokeru Trust ‘Family Enrichment’ Donation” to donate a portion of inherited property to organizations with which an agreement has been concluded without the need for a will.

#### Agreement signatories (as of March 31, 2024)

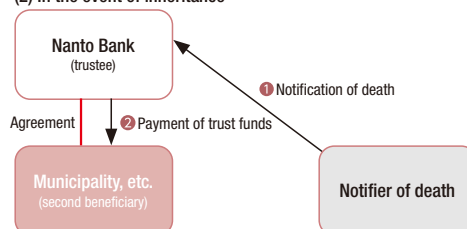
Municipalities	Nara Prefecture	Nara Prefecture
	Cities	Ikoma City, Uda City, Kashiba City, Kashihara City, Katsuragi City, Gojo City, Gose City, Sakurai City, Tenri City, Nara City, Yamatokoriyama City, Yamatotakada City
	Towns	Ando Town, Ikaruga Town, Oji Town, Oyodo Town, Kawai Town, Kawanishi Town, Kanmaki Town, Koryo Town, Sango Town, Shimoichi Town, Takatori Town, Tawaramoto Town, Heguri Town, Miyake Town, Yoshino Town
	Villages	Asuka Village, Kawakami Village, Shimokitayama Village, Soni Village, Totsukawa Village, Higashi Yoshino Village, Yamazoe Village
Educational institutions, etc.	Kyoto Prefecture	Ide Town, Kizugawa City, Seika Town
	Ashinaga Scholarship Foundation, Kansai Guide Dogs for the Blind Foundation, National University Corporation Kyoto University, Religious Corporation Kinpusenji Temple, Doctors Without Borders Japan, Saidaiji Religious Corporation, Daijani Religious Corporation, Doshisha Educational Corporation, Todaiji Welfare Organization, Social Welfare Corporation Nara Prefectural Council of Social Welfare, Public University Corporation Nara Medical University, National University Corporation Nara Institute of Science and Technology, Independent Administrative Institution National Research Institute for Cultural Properties, Japan Committee for UNICEF, Nara, Religious Corporation Horyuji Temple, Ritsumeikan Educational Foundation	

#### Nanto Anshin Todokeru Trust for Family Happiness [donation course] product plan

##### (1) At time of application



##### (2) In the event of inheritance



\* Donations under the agreement will be made using the Nanto Anshin Todokeru Trust “Family Happiness” product. For product details, please refer to the brochure of “Nanto Anshin Todokeru Trust for Family Happiness.”

#### [About the Bequest Donation Program]

We have expanded our services related to inheritance issues by entering into agreements with 18 municipalities and 17 educational institutions to enhance our bequest donation program.

When a municipality, educational institution, or other organization that has signed up with the Bank is offered a donation by means of a bequest, our specialized staff provides support for preparation of a will and/or other documents in connection with the bequest and/or inheritance to fulfill the donor's last wishes.

#### Agreement signatories (as of March 31, 2023)

Municipalities	Nara Prefecture	Nara Prefecture
	Cities	Ikoma City, Kashiba City, Kashihara City, Tenri City, Nara City, Yamatokoriyama City, Yamatotakada City
	Towns	Kawai Town, Kawanishi Town, Kamaki Town, Koryo Town, Sango Town, Tawaramoto Town, Yoshino Town
	Villages	Kawakami Village, Yamazoe Village
Educational institutions, etc.	Kyoto Prefecture	Ide Town, Kizugawa City, Seika Town
	Ashinaga Scholarship Foundation, Kansai Guide Dogs for the Blind Foundation, National University Corporation Kyoto University, Public Interest Incorporated Foundation Kyoto University iPS Cell Research Foundation, Religious Corporation Kinpusenji Temple, Doctors Without Borders Japan, Saidaiji Religious Corporation, Daijani Religious Corporation, Educational Corporation Tezukayama Gakuin, Educational Corporation Tenri University, Public Interest Incorporated Foundation Tenri Yorozu Consultation Center, Educational Corporation Doshisha, Todaiji Welfare Organization, Social Welfare Corporation Nara Prefectural Council of Social Welfare, Public University Corporation Nara Medical University, National Institute of Technology Nara College, National University Corporation Nara Women's University, National University Corporation Nara Institute of Science and Technology, Incorporated Administrative Agency Nara National Institute of Cultural Properties, Japan Committee for UNICEF, Religious Corporation Horyuji Temple, Ritsumeikan Educational Foundation	

### Strengthening relationships with the community through social contributions

#### Promotion of financial and economic education

We provided on-site work experience classes and work experience for local elementary and junior high school students to help them acquire basic knowledge about monetary matters.



#### Nanto Scholarship Society

The Nanto Scholarship Society offers scholarships for high school and university students of outstanding character and academic ability who reside in Nara Prefecture. As of March 2024, the society had provided scholarship support for 1,500 students since its establishment in 1964.



#### Volunteer river cleanup activities

We participate in the "Kizu River Basin Cleanup Project," a large-scale project carefully organized by the Kizu River Basin Cleanup Executive Committee, and the "Yamato River Simultaneous Cleanup Project" organized by Nara Prefecture. The Nanto Bank Group aims to achieve sustainable regional growth and development by providing leadership in efforts to achieve the SDGs.

#### Yoshino's Cherry Blossom Preservation Society

The Bank is a special member of the Yoshino Cherry Blossom Preservation Society, which was established cooperatively by the public and private sectors to protect the Shiroyama Sakura cherry trees (approx. 30,000 trees) on World Heritage Site Yoshino Mountain (Yoshino-cho, Nara Prefecture), which have shown signs of remarkable deterioration in recent years. As a regional financial institution, Nanto Bank cooperates actively with efforts to protect and nurture Yoshino's cherry trees by such means as dispatching volunteer staff to various related events.

#### The Magokoro no Issatsu Campaign

Every year, the Bank donates books recommended by its executive officers and employees to the Nara Training School for Juvenile Delinquents for distribution as Christmas presents.

This activity has been carried on since 1987 as part of our Magokoro no Issatsu Campaign for the purpose of contributing to the emotional education of juveniles.

Besides popular works recently published, the donated books include dictionaries, reference books, and other resources of high value for education.

#### Donation to Nara Prefectural Council of Social Welfare

On the occasion of its 70th anniversary in 2004, Nanto Bank donated 600,000 yen, unchanged from past years, to the Nara Prefectural Council of Social Welfare as a contribution to the Council's efforts to improve the welfare of our regional community. Donations are used to support the operation of a children's cafeteria and subsidize volunteer groups in the prefecture.

#### Nanto Bank Field Hockey Club

In 1982, the Bank established a women's field hockey club, which has been contributing ever since to promoting sports in Nara Prefecture as the "Nanto Bank SHOOTING STARS." The club participates in Nara City sports events, visits schools, and holds field hockey training sessions for local elementary school students. The players are dedicated to contributing to and interacting with the local community through field hockey games.

## Engagement with employees

The Nanto Bank Group seeks to be an organization in which every employee without exception feels a sense of fulfillment and continues to grow day by day. We are taking various steps to create an environment and develop initiatives to foster a corporate culture of this kind.

### Increases in basic and starting salaries

We increased our basic salary last year for the first time in 28 years. Then, in fiscal 2024, we increased our basic and starting salaries with a special focus on salary allocations to younger employees while also newly raising employee bonuses. These moves represented a response to rising prices and a desire to enhance employees' job satisfaction and motivation to contribute to regional development by dedicating themselves to solving issues facing our customer. We also raised the hourly wages of our senior and part-time staff.

### Benefits and welfare — workplace environment — promoting diversity

The Nanto Bank Group has established various childcare support systems, while also working to create a comfortable workplace for all its employees who are seeking a balance between work and childcare.

	Name	System overview
Childcare support	Paternity leave	Up to four weeks of paid childcare leave to be taken within eight weeks of the birth of a child.
	Fertility Treatment Leave System	Employees undergoing fertility treatment are eligible for up to 12 days of paid leave per year.
	Extension of the period during which employees can benefit from the existing systems designed to support childcare, including shorter working hours	Employees raising children up to junior high school age will be eligible for shorter working hours.
	Expansion of the Family Support Leave System	Employees can now take five days of paid leave before and after the birth of a child (or a grandchild).
	Expansion of the Child Nursing Care Leave System	Employees caring for a child up to junior high school age can take five days of paid leave to care for a sick child.
Healthcare	Health checkups, etc., assistance	Subsidy system for physical examinations, cancer screenings, brain scans, etc.
Work-style reform Career development support	Flextime system	Responsiveness to diversified values and work styles with productivity in mind
	Secondary employment system	Freedom to conduct side jobs independently with no employment contract with the Bank required
	Career challenge system	Open recruitment of human resources by departments, with current employees free to apply
	Alumni recruitment system	Expansion of rehiring system for employees who retire for reasons of childcare or nursing care to include all other reasons for retirement

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## Engagement with shareholders

The Nanto Bank Group strives to disclose information to shareholders in an appropriate and timely manner. We also engage in constructive dialogue with our shareholders in order to achieve sustainable growth and to enhance our corporate value over the medium to long term.

### Investor relations (IR) activities

The purpose of the Bank's IR activities is to provide our valued shareholders and investors with the information they need to make investment decisions in a timely, continuous, and impartial manner as a means of ensuring appropriate evaluation of companies in the capital markets.

The Nanto Bank Group employs IR activities to explain its management strategies and financial results to stakeholders.

#### [IR Calendar]

FY2023 results		FY2024 (expected)	
May 2023	Fiscal 2022 full-year results briefing (large-scale meeting)	June 2024	Fiscal 2023 full-year results briefing (large-scale meeting)
June	135th Ordinary General Meeting of Shareholders	June	136th Ordinary General Meeting of Shareholders
July	Integrated report issued.	July	Integrated report issued.
July	Publication of disclosure leaflet (reference materials)	July	Publication of disclosure leaflet (reference materials)
October	Annual report (English) published.	September	Management briefing
December	FY2023 interim results briefing (large-scale meeting)	October	Annual report (English) published.
		November	Fiscal 2024 interim results briefing (large-scale meeting)

#### IR meetings

Large meetings for domestic and foreign institutional investors and analysts are held twice a year. We also hold one-on-one and other meetings as required.



#### Publication of management information

In addition to the above presentations of management information, we publish an integrated report and a mini-disclosure leaflet that introduce the Group's initiatives.



#### General Meeting of Shareholders

##### Main questions raised at the 136th Ordinary General Meeting of Shareholders

- Future measures to improve price-to-book ratio
- Future dividend policy
- Future direction of women's activities
- Planned use of funds from sales of cross-shareholdings
- Future policy on SDG initiatives
- Initiatives for regional revitalization

#### Dialogue with institutional investors and analysts

Items for discussion in interviews in FY2023 : 21

##### Principal themes and concerns

- Target level of capital adequacy ratio
- Future shareholders' return policy and capital policy
- Utilization of RORA and areas of business for future emphasis
- Initiatives to increase service revenues

We are committed to the following activities to promote constructive dialogue with our shareholders.

#### 1. Dialogue with shareholders

To assure constructive dialogue with shareholders, the Director of the Corporate Planning Department, who oversees the Bank's IR activities, plays a central role by participating actively in the dialogue.

#### 2. Internal structure facilitating dialogue

The Corporate Planning Department responsible for IR activities has established a system of compiling information from the relevant departments and providing proper information to shareholders.

#### 3. Means of dialogue other than individual meetings

IR activities are conducted as required to provide shareholders with explanations. We will also continue to enhance our

disclosure activities and to disseminate information widely by posting it on our website.

#### 4. Feedback on shareholder opinions, etc.

The Director of the Corporate Planning Department provides management with feedback concerning opinions obtained through dialogue with shareholders at meetings of the Board of Directors and other meetings as appropriate.

#### 5. Management of insider information

The Bank's basic policy is to disclose information in a fair, timely, and appropriate manner. It has accordingly established internal rules for prevention of insider trading and has put a strict information management system in place.