Developing Talent Who Think and Act Independently to Solve Local Issues



Japan's financial sector is undergoing unprecedented change today at a time when customer needs are rapidly diversifying. For our Group to maintain its sustainable growth, we must continue to take on new challenges aimed at transformation.

To meet these new challenges, which will define the future of our Group, we must develop "human resources who think and act independently to solve local issues," as outlined in our Medium-Term Management Plan.

To this end, we will need to motivate our employees to "think and act independently." We will seek to enhance engagement by fostering a workplace environment that supports employees' autonomous growth and challenge-solution capabilities as a means of creating human resources who can solve regional issues.

To develop their skills in engagement, meanwhile, our management team not only communicates the direction and policies of the organization, but it also listens sincerely to the voices and ideas of individual employees and seeks to build relationships of mutual trust. We hope to employ this kind of two-way dialogue to build a foundation for engagement.

Going forward, we will continue to deepen our relationships of trust with our employees and foster an open organizational culture in which everyone can express their opinions freely. Maximizing the value of our human resources and cultivating our productivity and creativity, we will transform ourselves into a Group that creates vitality in the community.

■ Initiatives for human resources development

To cultivate employees who "think and act independently to solve local issues," we will focus on the following initiatives: "Visualizing human resources and optimizing career paths;" "building an organization in which diverse human resources can thrive;" and "enhancing engagement."

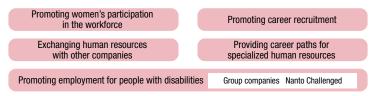


■ Creating an organization in which diverse human resources can thrive

Nanto Bank is committed to providing a rewarding workplace where employees who are passionate about contributing to regional development and their own growth can thrive and enhance their value.

At the same time, we anticipate a reduction in the workload through the adoption of digital technologies and a natural decline in the number of employees. It will therefore be important to shift human resources to high-value-added tasks through business efficiency and productivity improvements centered on smart work and digital transformation, while enabling individual employees to perform at a high level.

As the need for further improvements in knowledge and skills grows across all our business areas, we are strengthening our efforts to recruit highly specialized talents through new graduate and career hiring, in addition to Group-wide human resources development and exchange activities.



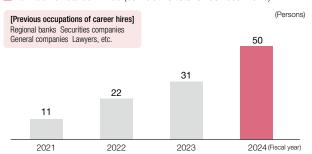
Promoting the active participation of diverse human resources

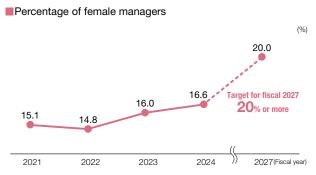
All our employees are growing toward their goals and playing active roles in various fields.

We are promoting the active participation of diverse human resources by increasing the number of career hires with work experience at other companies and raising the percentage of female managers.









Fostering an organizational culture of rising to challenges

To foster a culture of overcoming challenges, we will actively promote the use of our Career Challenge Program, which encourages autonomous career development, while also expanding opportunities for external secondments to local businesses and local governments, as well as traineeships at other financial institutions.

Number of applicants for the Career Challenge Program (Program established December 2023)

[Assignments for Career Challenge Program Applicants] Headquarters Planning Division (Corporate Planning Department, Human Resources and General Affairs Department, etc.) Tokyo Sales Department External secondments, trainees, etc



Number of external secondments and trainees (Cumulative total since fiscal 2020) *Excluding secondments of employees aged 50 or older

