

Supporting Customers' Asset Building

Supporting Customers' Pursuit of a Richer Life

Basic policy

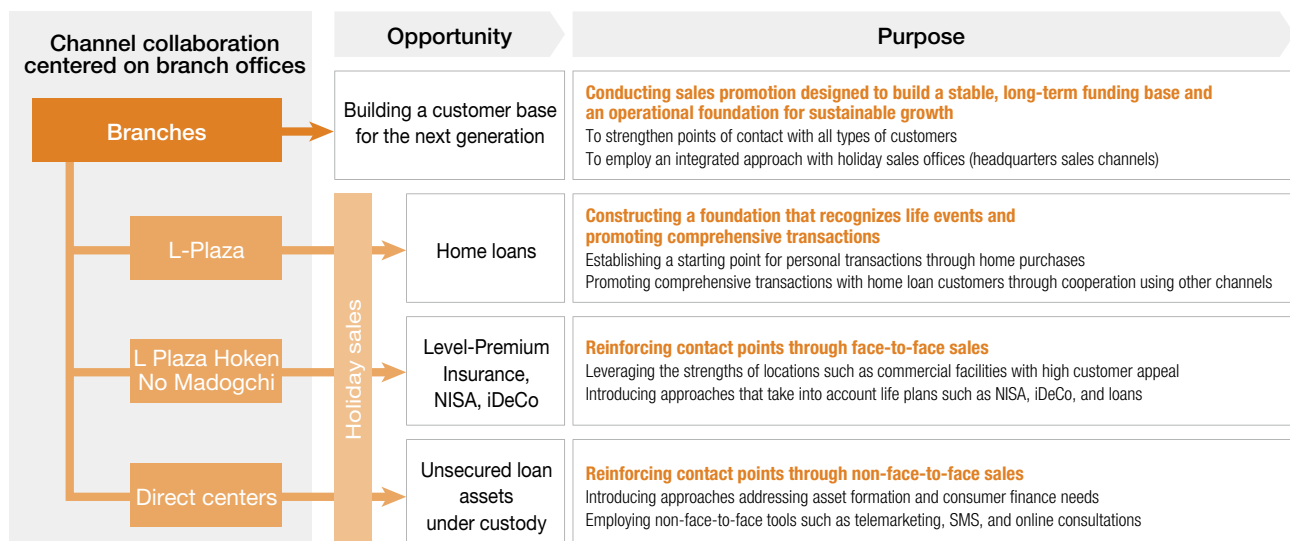
When it comes to customers' asset formation, changes in social conditions, including a falling birthrate and an aging and declining population, have been impacting their lives and financial situations. Today, we are supporting creation of an environment that enables many of them to conduct sustainable,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

Providing customers with asset-building opportunities

We will continue to develop relationships of trust with our customers by working closely with them to design their life plans and create opportunities for asset-building.

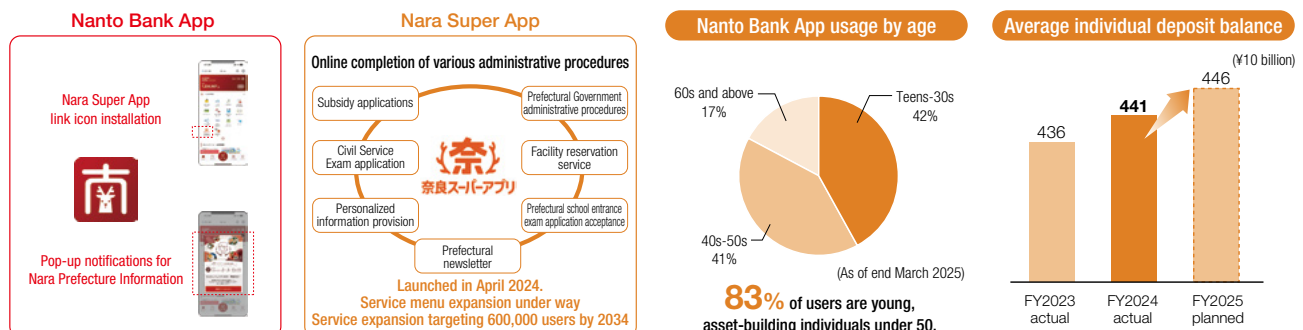
With accelerating digitalization reducing opportunities to make face-to-face contact with customers, our sales branches and consultation channels that are open on holidays will work together to create asset-building opportunities and construct a customer base that connects to the next generation.



Enhancement of non-face-to-face channels

Enhancing the Nanto Bank App's functionality

We are adding to our financial functions by reinforcing our non-financial functions, such as through integration with the Nara Super App to improve user convenience.



Use of the Direct Center

We propose enabling asset-building and various loan activities through telephone and online services. These approaches respond to the wide-ranging needs of our future customer base, the asset-building demographic, who are unable to meet with us on weekdays.

New online inheritance reception form

In April 2025, we launched a new online inheritance reception form to improve convenience for customers who have inherited assets. Responding to inheritance needs can contribute to capturing next-generation transactions.

Home loan initiatives

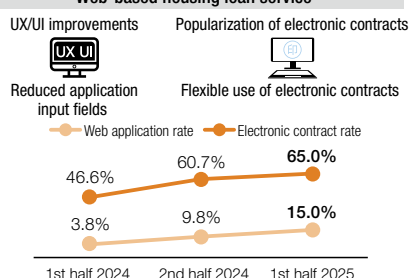
A home purchase is said to be the largest expense in most people's lives and one of the most important events in their life planning. Nanto Bank will strive to expand the number of transactions by strengthening contacts with customers who sign up for home loans and meeting their needs for asset formation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

As concerns our home loan operations, moreover, we are augmenting our efforts to improve productivity and profitability through strategic integration of sales, administration, and planning, while also adopting online mortgage services. Starting this fiscal year, we are consolidating regional real estate distribution and construction needs and centralizing regional information in collaboration with Headquarters.

Strategic integration of sales, administration, and planning through the establishment of L Plaza Nara

Activities aimed at deal-creation primarily in the Nara region

Web-based housing loan service



Improved productivity and profitability

Business expansion through home loans

Increased loyalty rates for various transactions

	FY2023	FY2024
Payroll transfers	48.3%	69.7%
Unsecured loans	15.0%	37.7%
Banking apps	—	70.0%

Collaboration with real estate business-matching offices

Increasing the numbers of home loans in the Nara region by structuring projects related to local real estate distribution and construction



Total asset consulting

We provide consulting services based on comprehensive knowledge of customers' total assets to resolve their issues and earn their trust, leading to younger-generation transactions.

Understanding total assets

Financial asset information

Real estate holdings information

Family structure

Transactions with other banks

Consulting

Assets under custody/securities

Real estate

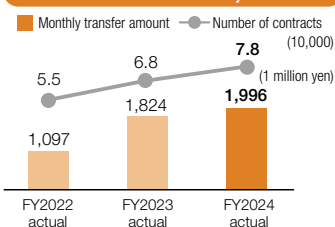
Trusts/succession

Earning customer trust

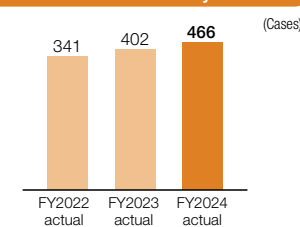
Asset consolidation in Nanto Bank through increased value-added face-to-face transactions

Securing younger-generation transactions

Number of investment trusts and monthly transfer amount



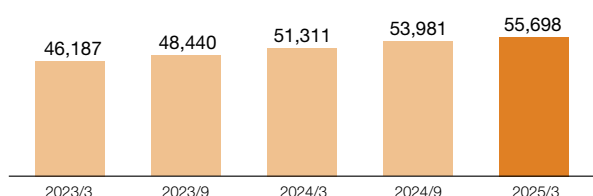
Number of testamentary trusts



NISA and financial education

We offer a NISA account and installment investment package as part of efforts to expand our customer base with high future loyalty. This has contributed to an increased rate of NISA account usage.

Transition to NISA accounts (objective)



Regional banks/Shinkin banks (credit unions) NISA usage rate ranking

1	Chuo Labor Bank
2	Hachijuni Bank
3	Bank of Kyoto
4	Nanto Bank
5	Chiba Kogyo Bank

*As of end December 2024, from R&I "Fund Information"

The Bank is united in efforts to contribute to improving the financial literacy of local customers, and to remain customers' bank of choice.

Financial literacy officer

- Regional and occupational seminars
- School visits
- NISA and iDeCo promotional activities

Support through training

Creating growth opportunities

Information-sharing

Asset Consulting Department

- Providing high-quality information through Headquarters-sponsored seminars and events
- Expanding seminar content and regular cross-generational in-Bank training
- Strengthening collaboration with public institutions (J-FLEC) and Shinkin banks in Nara prefecture

[Reference]
Seminar history

FY2023
79 seminars,
1,646 attendees

FY2024
**309 seminars,
4,920 attendees**