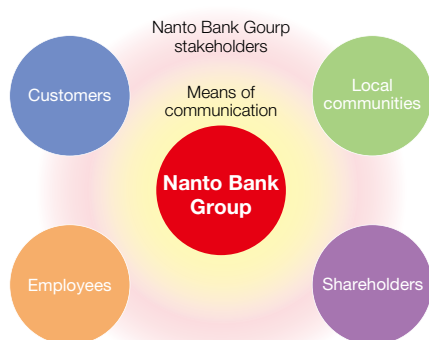


Initiatives toward enhanced engagement with stakeholders

■ Basic concept

The Nanto Bank Group places particular importance on engagement with stakeholders. We listen sincerely to ideas and opinions expressed by everyone from our customers and shareholders to our employees and local community residents and respond appropriately to their requests. We are steadily implementing the Bank's Action Plan, while engaging in continuous dialogue and creating new value in cooperation with our stakeholders as an avenue to realizing sustainable management that grows with the community.



Stakeholders	Main issues and needs	Primary means of communication
Customers	Diversification and growing complexity of customer needs	Dialogue using customer feedback cards, etc.
Local communities	Sustainable local communities Developing human resources for the next generation within the community	- Crowdfunding - Donations through trusts - Financial and economic education - Volunteer river cleanup activities - Nanto Scholarship Society - Association for the Protection of Yoshino Cherry Blossoms "Magokoro no Issatsu" ("sincere book") campaign - Donation to the Nara Prefectural Council of Social Welfare - Nanto Bank Hockey Club
Employees	Ensuring a comfortable workplace environment Initiatives to reform work styles	- Increases in basic and starting salaries - Employee benefits, work environment, and diversity promotion
Shareholders	Timely and appropriate information disclosure Appropriate returns to shareholders Enhancement of corporate value	- IR meetings - General Meeting of Shareholders - Dialogue with institutional investors and analysts - Management briefings

■ 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."

Our "Policy on Customer-oriented Business Operations" documents our commitment to helping customers achieve stable asset formation through our sales of financial products. Guided by this policy, we establish indicators (KPIs) to confirm the results of our 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."



■ Community engagement

We contribute to our communities through locally rooted activities.

Community financial literacy improvement activities



Hiroto Kiritani at a financial and economic education event in Nara



Lecture on "Finance for High School Students"

New Head Office tour for elementary school children

Children from an elementary school in Omiyacho, Nara City, visited our new Head Office for a workplace tour. They asked questions enthusiastically while touring the building and listened attentively to our employees' answers, furthering their understanding of the banking industry and Nanto Bank's history.



Food Bank donations

Group employees and executives joined forces to conduct a food drive organized to relieve truly hungry residents and reduce food waste. They brought 17 boxes of food from home for donation to single-parent households, children's cafeterias, welfare facilities, and other organizations in Nara Prefecture through Food Bank Nara.



Donations to the Nara Prefectural Social Welfare Council

On the occasion of our 70th anniversary in 2004, we made a donation to the Nara Prefectural Social Welfare Council as a contribution to the local community and its welfare improvement efforts. In fiscal year 2024, our 90th year, we donated 600,000 yen to the Council.

The annual donations are used to support the operation of children's cafeterias and to support volunteer groups' activities in Nara Prefecture.



Strengthening relationships with the community through social contributions

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 2025, the society had provided scholarship support for 1,524 students since its establishment in 1964.

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.

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 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.

Nanto Bank Group Investor Relations (IR) Activities

The Group seeks to provide shareholders and investors with the information they need to make knowledgeable investment decisions, including information on its financial status, management indicators, and management vision, in a continuous, fair, and easily understandable manner. We also actively engage in constructive dialogue with shareholders and investors through IR activities and incorporate many of their opinions into our management to enhance the Group's corporate value.

[IR Calendar]

Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
		● Financial results announcements	● First-quarter financial results announcement				● Second-quarter financial results announcement			● Third-quarter financial results announcement	
		● Financial results briefings					● Second-quarter financial results briefing				
		● Ordinary General Meeting of Shareholders									
			● Nanto Bank Report (Integrated Report) publication								
		● Mini-Disclosure magazine publication									

[Activities]

General Meeting of Shareholders	Financial results briefing (IR meeting)	Management briefing	Number of meetings with analysts and institutional investors
Total participants: 135 (including online)	Two meetings: 208 participants	Two meetings: 1,288 participants	28 meetings

[Responses Based on Dialogue with Shareholders and Investors]

Main topics and areas of interest

Specific measures to improve ROE
Target level for the capital adequacy ratio
Future policy on shareholder returns and capital strategy

Matters addressed through dialogue

Opinion	Would the Bank set a target capital adequacy ratio?
Response	In March 2025, the Medium-Term Management Plan set a target range of 11%–12% for the capital adequacy ratio.
Opinion	Please consider further enhancing returns to shareholders.
Response	In March 2025, the Bank announced a new policy on shareholder returns targeting a dividend payout ratio of 40% and allowing flexible share buybacks.

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.

