Sales Activities Aimed at Remaining Our Customers' Banking Group of Choice

Expanding our range of products and services to meet diverse needs

We offer products and services tailored to customers' life stages and social needs as part of efforts to expand our network of customer touchpoints and strengthen our deposit-gathering base.

[Opening branches on holidays]

The AEONMALL Kashihara Branch office and AEONMALL Yamatokoriyama Branch Office, both located in a highly convenient large-scale AEONMALL shopping complex, have recently marked the first anniversary of their openings. The Bank's first cashless branches, both locations are open on Saturdays, Sundays, and holidays.

Each of these branches also shares its location with a L Plaza Hoken No Madoguchi@Nanto Bank, which provides consultations on insurance, asset management, and various types of loans, making it a one-stop destination for customers with needs concerning wealth-building and life-planning.

We are also working to create branches that are accessible to customers of all ages, moreover, by holding monthly asset management seminars and events for children, as well as installing a nursing room at the AEONMALL Yamatokoriyama Branch office.

In the future, we will continue to adapt to our customers' diversifying lifestyles and needs, and to support their efforts to achieve fulfilling lives through asset management and loan consultations.



A look at our planning for year-end and New Year's events

["Nanto" Familia]

The "Nanto" Familia promotional campaign offers original gifts for customers who open their first account with our Bank (including checking accounts, automatic savings plans, and term deposits) in the name of a child aged 0 to 15. We even sweeten the offering further by applying a special interest rate for term deposits.

The aims of this program are to give children their first banking experience and to help their families build assets for their future, thereby fostering long-term relationships with our customers.


Compression pouch
Lunch bag
Tumbler

["Nanto" Life & Work Support Plan]

We now offer the "Nanto" Life & Work Support Plan, a new product designed to support the growth of our corporate clients and assist their employees in planning their personal lives.

The Plan leverages benefits such as discounted monthly fees for employee welfare services, preferential interest rates on term deposits for employees, and favorable interest rates on various loan products to build long-term relationships with our corporate clients and the personnel in their employ.

	Businesses	Employees		
		Term deposits	Loans	
Premium	Relo Club "employee benefits club" Preferential fees	10,000 yen or more, up to 1 million yen Branch-advertised interest rate + 0.30% per year	Home loans Branch-advertised interest rate -2.55% per year	Unsecured loans Branch-advertised interest rate -2.10% per year
Light		10,000 yen or more, up to 1 million yen Branch-advertised interest rate + 0.20% per year	Home loans Branch-advertised interest rate -2.40% per year	Unsecured loans Branch-advertised interest rate -1.50% per year

["Nanto" Sustainable Deposit]

The "Nanto" Sustainable deposit private placement bond is an instrument that allocates funds entrusted to us by our customers toward loans that contribute to renewable energy and the realization of a sustainable society.

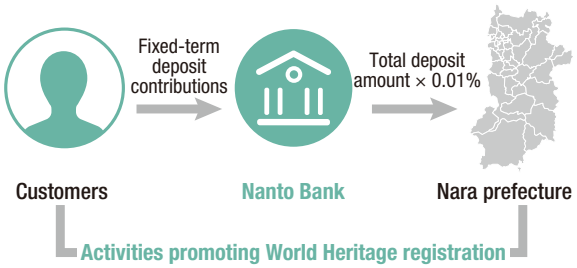
This product contributes to sustainable development of local communities, while at the same time reinforcing our deposit-funding base and creating social value.



[Ancient Capitals of Asuka and Fujiwara World Heritage Support Time Deposit]: a time deposit launched to support Nara's bid for UNESCO World Heritage inscription of the Asuka-Fujiwara sites

We are also pursuing active efforts to attract deposits from outside the region. One initiative, the Ancient Capitals of Asuka and Fujiwara World Heritage Support Time Deposit, which was available at all our branch counters and through our app from December 2025 through February 2026, attracted support from customers nationwide for World Heritage registration of "Ancient Capitals of Asuka and Fujiwara." Approximately ¥32.5 billion in total deposits were collected.

We donated 3,257,160 yen—an amount equivalent to 0.01% of the total deposits—to Nara Prefecture. The funds are now being used to support various initiatives aimed at securing official World Heritage designation for the Ancient Capitals of Asuka and Fujiwara. »P74



Such initiatives are among efforts to attract deposits from outside the region to support the preservation and promotion of our region's historical and cultural assets, thereby contributing to the revitalization of the local economy.

[Inheritance Support Benefits Program]

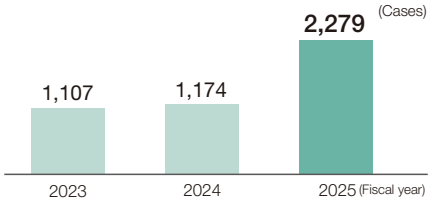
With the outflow rate of inherited deposits »P34 becoming a growing challenge, we plan to introduce a new Inheritance Support Benefits Program that offers various preferential services aimed at encouraging beneficiaries to continue doing business with our Bank. We are also working to maintain and expand our deposit base by offering trust services and establishing early relationships with beneficiaries.

Building long-term business relationships through business succession and M&A

Besides addressing the outflow of inheritance deposits, we consider it essential to strengthen our support systems for customers' business succession and M&A needs stemming from such challenges such as the aging of business owners and a shortage of successors to their businesses.

Dedicated business succession and M&A specialists in our Group collaborate with not only outside experts such as certified public tax accountants and M&A firms, but also with Nanto Capital Partners and funds in which the Bank invests as a limited partner (LP) to provide various forms of support tailored to the needs of these customers, with the aim of securing a stable number of business locations and steady local employment.

■Number of business succession and M&A support cases



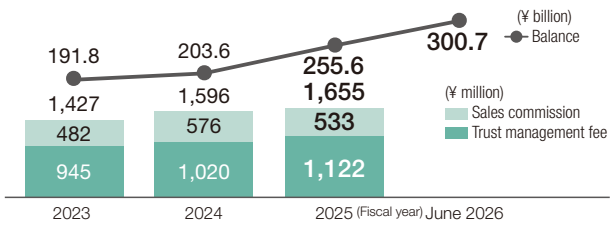
Building long-term relationships of trust through client wealth-building

We believe that supporting systematic wealth accumulation to ensure customers' ability to live with peace of mind well into the future leads to the establishment of long-term relationships of trust with them and contributes to our Group's stable deposit base. We support medium-to-long-term wealth accumulation through investment trusts, regular investment plans, and NISA accounts, while also providing financial and economic education through seminars and one-on-one consultations.

Mutual funds

We promote mutual fund solutions based on the principles of "long-term, regular contributions and diversification" to support customers' medium-to-long-term wealth accumulation. Efforts to build relationships of trust with customers through ongoing consulting and after-sales support have contributed to steady growth of our asset management business, which now registers mutual fund assets under management in excess of 300 billion yen.

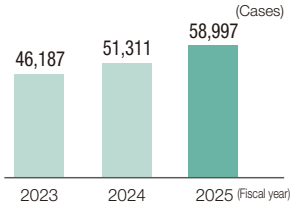
■Trends in mutual fund assets and returns



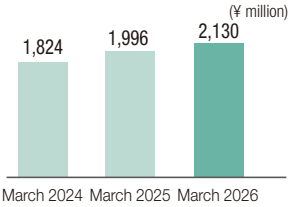
NISA and regular investment plans

Our support for customers' medium-to-long-term wealth accumulation also includes promoting regular investment plans alongside the NISA program. We employ proposals tailored to their life plans and ongoing follow-up support to expand their number of regular investment contracts, thereby building medium-to-long-term relationships with our customers and contributing to the growth of our assets under management and deposit base.

■NISA account trends



■Monthly transfer amounts for mutual fund savings plans



Financial and economic educational initiatives »P9 »P74