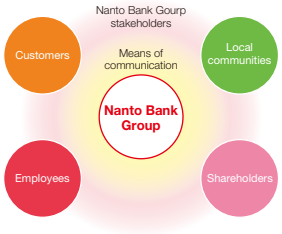
Strengthening Relationships with Stakeholders to Maintain Our Position to Remain Our Customers' Banking Group of choice

Basic concept

The Nanto Bank Group places particular importance on engagement with its stakeholders. We listen closely to the ideas and opinions expressed by stakeholders, ranging from our customers and shareholders to our employees and local community residents, and incorporate their suggestions into our responses as appropriate. 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 and remain our customers' banking group of choice.



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 • Financial and economic education • Nanto Scholarship Society • "Magokoro no Issatsu" ("sincere book") campaign • Nanto Bank Hockey Club • Donations through trusts • Volunteer river cleanup activities • Association for the Protection of Yoshino Cherry Blossoms • Donation to the Nara Prefectural Council of Social Welfare
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 • Dialogue with institutional investors and analysts • General Meeting of Shareholders • Corporate Presentation

Engagement with customers

We employ the feedback and requests we receive from our customers to improve our operations and enhance our products and services, thereby practicing customer-centric business operations. Through these efforts, we seek to deepen our relationships of trust with customers and strengthen our position to remain our customers' banking group of choice.

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."

Engagement with Local Communities

We are working collaboratively with local communities to solve their issues and revitalize the region. By contributing to sustainable regional development, we remain our customers' banking group of choice.

Community financial literacy improvement activities

Customer seminar

We held an event titled the Financial and Economic Education Event in Nara: Learn and Save!—Talking About Money in the Era of the 100-Year Life Span. As its name suggests, the event was designed to help customers—from young adults to retirees—learn about building wealth in an enjoyable and easily understandable manner in this era of the 100-year life span. Many customers came to listen and learn.



Attending a lecture by Taizo Sugimura

Strengthening relationships with the community through social contributions

Donation to Nara Prefecture in support of the Ancient Capitals of Asuka and Fujiwara World Heritage Support Time Deposit

The Bank donated 3,257,160 yen to Nara Prefecture, an amount equivalent to 0.01% of the total deposits made into the Ancient Capitals of Asuka and Fujiwara World Heritage Support Time Deposit we sponsored. Available over the counter at all our branch counters and via our app, this product was developed to support efforts toward World Heritage registration of the Ancient Capitals of Asuka and Fujiwara. Large numbers of customers nationwide endorsed its purpose by purchasing deposits in a total amount that met our initially targeted fundraising cap.



(Left) Mr. Honda, Executive Director of Nanto Bank
(Right) Governor Yamashita of Nara Prefecture

Donations to the Social Welfare Council

In 2004, the Bank marked its 70th anniversary by beginning a tradition of making annual donations to the Nara Prefecture Social Welfare Council with the aim of contributing to the local community and improving social welfare. In fiscal year 2025, we donated 600,000 yen.

The donations are used to support the operation of children's cafeterias and to provide grants to volunteer organizations throughout Nara Prefecture.

Donations to Food Banks

The Bank organizes regular food drives during which the Group's executives and employees bring food items from home to support residents who are short on food and to help eliminate food waste. In December 2025, we donated 13 boxes of food (101.2 kg) to the Nara Food Bank, a specified nonprofit organization. The donations were distributed to single-parent households, children's cafeterias, and welfare facilities throughout Nara Prefecture.

Nanto Ikueikai Public Interest Foundation

The Nanto Ikueikai Public Interest Foundation's contributions to its local community include offering scholarships to support the education of high school and university students of outstanding character and academic ability residing 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.

Contributing to local employment

As a leading employer in our region, we contribute to stabilizing local employment through our recruitment efforts for new graduates—including high school graduates—and mid-career hires. We also hire part-time workers and promote career development that leads to full-time employment.

Employee engagement »P22-27

We are implementing various initiatives and creating an environment designed to help every individual employee find fulfillment in their work and continue to grow day by day. By supporting our employees' growth and efforts to take on new challenges, we aim to remain our customers' banking group of choice for our employees and executive officers.

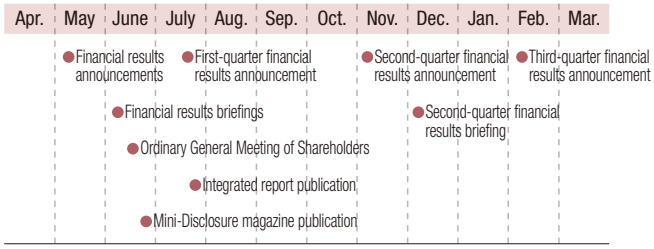
Engagement with shareholders

We are committed to providing our shareholders with timely, appropriate disclosures and to engaging in constructive dialogue with them to attain sustainable growth and enhanced corporate value over the medium to long term. We will continue to deepen our relationship of trust with our shareholders to ensure that we remain our customers' banking group of choice.

Nanto Bank Group Investor Relations (IR) Activities

We seek to provide shareholders and investors with the information about our Group they need to make knowledgeable investment decisions, including information about its financial status, management indicators, and Corporate 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 their feedback into our management to enhance the Group's corporate value.

[IR Calendar]



[Activities]

General Meeting of Shareholders	Financial results briefing (IR meeting)	Management briefing	Number of meetings with analysts and institutional investors
Total participants: 105 (including online)	Two meetings: 249 participants	Nine meetings: 2,039 participants	35 meetings
			

[Responses Based on Dialogue with Shareholders and Investors]

Main topics and areas of interest

- **Update on financial targets following the increase in the interest rate policy**
- **Target level for the capital adequacy ratio**
- **Expansion of shareholder benefits**

Matters addressed through dialogue

Opinion	Updated quantitative targets in response to a policy interest rate hike.
Response	In May 2026, we revised the numerical targets of our Medium-Term Management Plan.
Opinion	Please consider expanding the shareholder benefits program.
Response	In FY2026, we are introducing a new Shareholder Benefit Time Deposit and implementing a stock split (5-for-1) to facilitate the investment cycle.

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.

