About Hyakugo Bank About Hyakugo Bank

# **Value Creation Process**

Social Issues Environmental Changes

# **Environment**

- Global warming
- Climate change
- Pollution issues
- Deforestation
- Waste issues



# Social

- Population decline
- · Falling birthrates and aging populations
- Regional invigoration
- Business succession
- Digitalization



# Governance

- Strengthening governance
- Compliance
- · Initiatives to fight money laundering and financing of terrorism
- Fiduciary duty



Sustainable Improvement of Corporate Value thro ugh Resolving Social Issues and Creating Value

#### **Philosophy** Corporate

#### **Utilizing capital**

# **Financial capital**

- Sound financial structure
- · Substantial equity capital

#### Intellectual capital

- · Know-how as the top bank in Mie Prefecture
- Full consulting capabilities
- Knowledge as a comprehensive financial group

#### **Human capital**

- · Finance professionals
- Highly diligent and driven human resources

#### Social capital

- Fully replete branch network
- · High transaction share
- Expansion of internet branches

#### **Natural capital**

- Rich natural environments of Ise Shima and other areas
- Ample tourist attractions

# Hyakugo Bank's business model

A comprehensive financial group working to open up the future to customers and the region

# Regional societies managemen

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Integrated group capabilities

Trust

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Merchant philosophy

Expertise

# Strategies to improve value

Corporate Strategy P17-18

Retail Strategy P19-20

IT and Digital Strategy P21-22

International Business Strategy P23 0

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**Fund Management** Strategy P24

#### Foundation to Improve **Corporate Value**

Corporate Governance P35-38

Compliance P39-40

Risk Management P41-42

Communication with Stakeholders P43-44

# Value provided to stakeholders

#### **Customers**

- Providing valuable products and services
- Optimal solutions

#### **Regional societies**

- Developing and invigorating regional economies
- Regional contributions /environmental conservation activities

#### Shareholders and investors

- Improving corporate value
- Stable shareholder returns

# **Employees**

- Promoting diversity
- Improving job satisfaction



Contributing to promotion and propagation of SDGs in local regions P25-34

Cycle to sustainably improve corporate value

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